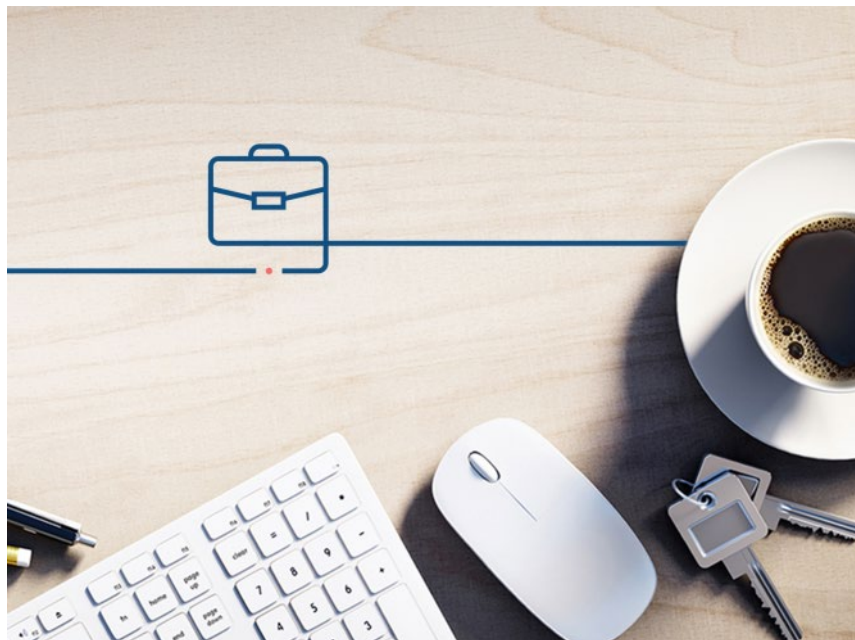


# Community Reinvestment Act Public File



## Main Office

175 S. West Temple, Suite 600  
Salt Lake City, Utah 84101

## Hours of Operation

Monday through Friday  
8:00 a.m. – 5:00 p.m. MT

## CRA Contact

Claire Scott, CRA Program Manager  
801-320-3775 (direct)

Updated March 5, 2024



## **Public Comments**

Sallie Mae Bank has not received any written public comments regarding its CRA performance in the current year and prior two calendar years.

## **PUBLIC DISCLOSURE**

August 7, 2023

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Sallie Mae Bank  
Certificate Number: 58177

175 South West Temple  
Salt Lake City, Utah 84101

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
San Francisco Regional Office

25 Jessie Street at Ecker Square, Suite 2300  
San Francisco, California 94105

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

## TABLE OF CONTENTS

INSTITUTION RATING .....	1
DESCRIPTION OF INSTITUTION .....	2
DESCRIPTION OF ASSESSMENT AREA .....	3
SCOPE OF EVALUATION .....	5
CONCLUSIONS ON PERFORMANCE CRITERIA.....	6
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	11
GLOSSARY .....	12

## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated **Outstanding**.

An institution in this group has an outstanding record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

During the review period, Sallie Mae Bank (SMB) operated under two Federal Deposit Insurance Corporation (FDIC) approved Community Reinvestment Act (CRA) Strategic Plans (Plans). The Plans create a predetermined number of points based on SMB's annual performance under each goal of the Plan year. The maximum number of points SMB may receive is 24. The overall rating is based on the annual point total as shown in the following table:

Composite Rating Based on Points	
Composite Rating	Points Required
Outstanding	20 or more
Satisfactory	11-19
Less than Satisfactory	10 or fewer
<i>Source: Plans One and Two</i>	

### **PLAN ONE PERFORMANCE**

The following summarizes SMB's performance under Plan One, which was effective from the previous evaluation dated August 3, 2020, through June 30, 2022. The Plan goals were evaluated on an annual basis beginning July 1, 2020.

- SMB exceeded its outstanding Plan goals for new and cumulative community development loans and investments in the assessment area (AA) for both Plan years.
- SMB met or exceeded its outstanding Plan goals for new and cumulative community development loans and investments in the regional area (RA) for both Plan years.
- SMB exceeded its outstanding Plan goals for grants and scholarships for both Plan years.
- SMB exceeded its outstanding Plan goal for community development services in 2020-2021 and exceeded its satisfactory Plan goal for community development services in 2021-2022.
- SMB exceeded its outstanding Plan goals for consumer loan originations in the AA for both Plan years.
- SMB did not meet its satisfactory Plan goals for consumer loan originations in low- and moderate-income (LMI) census tracts in either Plan year.
- SMB exceeded its outstanding Plan goals for consumer loan originations to LMI individuals in both Plan years.

**PLAN TWO PERFORMANCE**

The following summarizes SMB's performance under Plan Two, which is effective July 1, 2022, through December 31, 2026:

- SMB exceeded its outstanding Plan goal for new community development loans and investments in the AA.
- SMB exceeded its outstanding Plan goal for new community development loans and investments in the RA.
- SMB exceeded its outstanding Plan goal for grants and scholarships.
- SMB exceeded its outstanding Plan goal for community development services.
- SMB exceeded its outstanding Plan goal for consumer loan originations in the AA.
- SMB exceeded its satisfactory Plan goal for consumer loan originations in LMI census tracts.

**DESCRIPTION OF INSTITUTION**

SMB is a Utah-chartered industrial bank headquartered in Salt Lake City, Utah. The bank is a wholly-owned subsidiary of SLM Corporation, the nation's largest originator of private education loans. SLM Corporation also owns the Sallie Mae Foundation, which is a non-lending affiliate of the bank through common ownership. Since the previous evaluation, the bank has not had any merger or acquisition activities. The FDIC assigned SMB a rating of "Outstanding" at the prior FDIC CRA evaluation dated August 3, 2020, based on Interagency Strategic Plan CRA Examination Procedures.

SMB currently offers only private student loans. During the review period, SMB offered credit card loans but discontinued this product in November 2022. SMB markets private student loans nationwide to fund college tuition for two-year, four-year, and graduate schools; and cover room and board expenses. The bank also offers private student loans to fund non-degree secondary education including community college, part-time, technical and trade school programs.

SMB provides select banking products and services including savings and money market accounts and certificates of deposit. The bank does not have a traditional branch network and operates from a single branch location, which is not open to the public. SMB does offer banking services online, by phone, and mail. Since the previous evaluation, the bank has not opened or closed any branches.

As of the June 30, 2023 Consolidated Reports of Condition and Income (Call Report), SMB reported total assets of \$27.7 billion, total deposits of \$20.5 billion, and total securities of \$2.4 billion. Loans represent the bank's primary asset, with total loans equaling \$20.6 billion. The following table illustrates the bank's loan portfolio distribution.

Loan Portfolio Distribution as of 06/30/2023		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	0	0.0
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	60	<0.1
Secured by Multifamily (5 or more) Residential Properties	12,533	0.1
Secured by Nonfarm Nonresidential Properties	0	0.0
<b>Total Real Estate Loans</b>	<b>12,593</b>	<b>0.1</b>
Commercial and Industrial Loans	0	0.0
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	20,592,450	99.9
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	8,476	<0.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>20,613,519</b>	<b>100.0</b>
<i>Source: Call Report</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet AA credit needs.

## DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more AAs within which its CRA performance will be evaluated. SMB has designated one AA in the state of Utah (UT), which includes the following counties and respective Metropolitan Statistical Areas (MSAs): Salt Lake and Tooele Counties within the Salt Lake City, UT MSA (#41620); Davis and Weber Counties within the Ogden-Clearfield, UT MSA (#36260); and Utah County within the Provo-Orem, UT MSA (#39340). These three MSAs are part of the Salt Lake City-Provo-Orem, UT-ID Combined Statistical Area (CSA). The AA meets regulatory requirements and does not arbitrarily exclude LMI geographies.

While there have been no changes to the bank's AA since the prior evaluation, the Census Bureau released the 2020 United States Census (U.S. Census) in April 2020. There were changes in the total number of census tracts (CT) within the AA as well as income tract designations. From the 2015 American Consumer Survey (ACS) to the 2020 U.S. Census, the total number of CTs in the AA increased from 455 to 548. Based on the 2015 ACS, SMB's AA consisted of 23 low-, 96 moderate-, 195 middle-, and 136 upper-income CTs. There were 5 CTs without income designation.

Examiners relied on bank records, public financial information, demographic data from the 2020 U.S. Census, 2022 Dun & Bradstreet (D&B) Data, and information obtained from one community contact.

### **Economic and Demographic Data**

The AA contains 17 low-, 109 moderate-, 266 middle-, and 147 upper-upper income tracts and 9 tracts without income designation. The table below provides select demographic characteristics of the AA using 2020 U.S. Census and 2022 D&B data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	548	3.1	19.9	48.5	26.8	1.6
Population by Geography	2,542,237	2.6	18.5	49.9	28.5	0.5
Housing Units by Geography	811,010	2.7	21.4	49.4	26.4	0.1
Owner-Occupied Units by Geography	539,574	0.7	15.4	52.0	31.9	0.0
Occupied Rental Units by Geography	229,105	7.2	34.9	44.7	13.0	0.2
Vacant Units by Geography	42,331	4.6	25.0	42.3	28.0	0.1
Businesses by Geography	349,086	2.3	14.6	48.9	33.7	0.5
Farms by Geography	6,011	1.1	14.5	52.2	32.0	0.1
Family Distribution by Income Level	570,138	17.4	19.3	24.1	39.3	0.0
Household Distribution by Income Level	768,679	20.5	17.6	21.2	40.8	0.0
Median Family Income MSA - 36260 Ogden-Clearfield, UT MSA		\$88,021	Median Housing Value			\$325,405
Median Family Income MSA - 39340 Provo-Orem, UT MSA		\$83,669	Median Gross Rent			\$1,145
Median Family Income MSA - 41620 Salt Lake City, UT MSA		\$90,360	Families Below Poverty Level			5.7%
Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0%. (*) The NA category consists of geographies that have not been assigned an income classification.						

According to Moody's Analytics as of September 2023, job growth in the AA has slowed in recent months, although Salt Lake City has added jobs in the manufacturing and leisure/hospitality sectors, which are more than offsetting weaknesses in the finance and information sector. The AA has also experienced the effects of higher interest rates, which have lowered housing demand, negatively affected new-home construction, and resulted in rapidly falling single-family home prices. Wages are also on the decline. The top employers in the AA are Hill Air Force Base, the Department of Treasury, Brigham Young University, Utah Valley University, the University of Utah, and Intermountain Health.

### **Competition**

The AA is highly competitive for financial services, which includes several industrial banks and financial institutions. Opportunities are present for community development loans, qualified investments, and community development services. However, the number of large financial institutions in the area compete for community development opportunities and limits SMB's ability to secure those opportunities.



According to the June 30, 2022 FDIC Deposit Market Share report, 53 financial institutions operated 364 offices within the AA. Of these institutions, SMB ranked 8<sup>th</sup> with 2.4 percent of total market share. The five most prominent institutions with the highest deposit market shares accounted for 73.1 percent of total market share.

### **Community Contact**

Examiners reviewed a recent community contact interview with a representative from an organization that serves communities across UT, including communities in SMB's AA. The organization provides support and resources to local municipalities. The contact indicated that due to the COVID-19 Pandemic, there are more struggling businesses and individuals in the AA. Prior to COVID-19, the economy's performance drove job and wage growth. However, the economic growth (among other factors) pushed up housing prices significantly and affordable housing remains an ongoing issue. In the near term, small business support is also a credit need.

### **Credit and Community Development Needs and Opportunities**

Considering the information from the community contact, bank management, and demographic and economic data, examiners determined that affordable housing loans and small business technical assistance represent the AA's greatest needs and opportunities. In particular, a need exists for multi-family rental properties with affordable housing units. Additionally, there is a need for community services for LMI individuals in the AA.

## **SCOPE OF EVALUATION**

### **General Information**

This evaluation covers the period from the prior evaluation dated August 3, 2020, through the current evaluation date of August 7, 2023. Examiners relied on bank records, public financial information, demographic and economic data, and information obtained from the community contact. Examiners used Interagency Strategic Plan CRA Examination Procedures.

As stated previously, SMB operated under two FDIC-approved Plans during the evaluation period. Plan One was effective from the previous evaluation through June 30, 2022, with the goals for each year evaluated on an annual basis beginning July 1, 2020. For the purposes of this review, Plan One years are referenced as 2020-2021 and 2021-2022. Plan Two is effective July 1, 2022, through December 31, 2026. Examiners evaluated the goals for July 1, 2022, through December 31, 2022, but did not review 2023 performance since it did not represent a full plan cycle under Plan Two. Plan Two is referenced as third quarter (3Q) and fourth quarter (4Q) 2022. Thus, this evaluation compares the bank's performance in two full years and one partial year to the measurable goals contained in Plans One and Two, respectively.

### **Activities Reviewed**

For the purposes of evaluating the Plans' measurable goals, management provided data on community development loans and services; qualified investments, grants, and donations; and consumer loans during the review period. The following tables present the performance criteria that examiners considered for each Plan and the points possible under each criterion. SMB does not receive any points for less than satisfactory performance under any criterion.

Plan One Performance Methodology		
Strategic Plan Goals	Annual Points for Goal Performance	
	<i>Outstanding</i>	<i>Satisfactory</i>
<b>AA Community Development Loans and Investments</b>		
Cumulative Total	4.5	3
New Activity	3	2
<b>RA Community Development Loans and Investments</b>		
Cumulative Total	3	2
New Activity	3	2
<b>Grants and Scholarships</b>	3	2
<b>Community Development Services</b>	3	2
<b>Consumer Lending</b>		
AA Concentration	1.5	1
Geographic Distribution	1.5	1
Borrower Profile	1.5	1
<i>Source: Plan One</i>		

Plan Two Performance Methodology		
Strategic Plan Goals	Annual Points for Goal Performance	
	<i>Outstanding</i>	<i>Satisfactory</i>
<b>AA Community Development Loans and Investments, New Activity</b>	7.5	5
<b>RA Community Development Loans and Investments, New Activity</b>	6	4
<b>Grants and Scholarships</b>	3	2
<b>Community Development Services</b>	3	2
<b>Consumer Lending</b>		
AA Concentration	2.25	1.5
Geographic Distribution	2.25	1.5
<i>Source: Plan Two</i>		

Examiners relied upon records provided by SMB and evaluated the bank's performance with consideration of the following factors:

- Current economic environment
- Demographic characteristics of the AA
- Community development needs and opportunities for lending, investments, and services
- SMB's products, services, markets, and business strategy
- SMB's financial resources and constraints

## CONCLUSIONS ON PERFORMANCE CRITERIA

SMB's CRA performance under the Plans reflects "Outstanding" performance in helping to meet the credit needs of its AA and RA in a manner consistent with the Plans' measurable goals during the evaluation period. The following details SMB's performance under the Plans for the AA and RA.

## **Community Development Lending and Investments**

### ***AA Community Development Loans and Investments***

SMB exceeded the outstanding Plan One goals in the 2020-2021 and 2021-2022 years for cumulative community development loans (CDLs) and community development investments (CDIs) in the AA. This criterion was not included in Plan Two; therefore, examiners did not consider cumulative CDLs and CDIs for Q3 and Q4 2022. The following table shows SMB's actual performance compared to the established Plan goals.

<b>AA Cumulative Community Development Loans and Investments</b>					
<b>Plan Year</b>	<b>Bank Established Goals</b>		<b>Bank Performance</b>		
	<b><i>Satisfactory (%)</i></b>	<b><i>Outstanding (%)</i></b>	<b>Total Loans and Investments (\$000)</b>	<b>*Average Assets (\$000)</b>	<b>Actual Performance (%)</b>
<b>2020-2021</b>	0.90	1.13	421,900	31,397,496	1.34
<b>2021-2022</b>	0.90	1.13	454,292	30,461,007	1.49

*Source: Call Reports, Bank Data, Plan One. \*Average of Line 9 of Schedule RC-K for the four quarters of the prior Plan year.*

SMB also exceeded the outstanding Plan goal in each Plan Year for new CDLs and CDIs in the AA. The following table shows SMB's actual performance compared to the established Plan goals.

<b>AA New Community Development Loans and Investments</b>					
<b>Plan Year</b>	<b>Bank Established Goals</b>		<b>Bank Performance</b>		
	<b><i>Satisfactory (%)</i></b>	<b><i>Outstanding (%)</i></b>	<b>New Loans and Investments (\$000)</b>	<b>*Average Assets (\$000)</b>	<b>Actual Performance (%)</b>
<b>2020-2021</b>	0.31	0.38	235,759	31,397,496	0.75
<b>2021-2022</b>	0.31	0.38	160,723	30,461,007	0.53
<b>Q3 and Q4 2022</b>	0.11	0.14	50,000	28,919,244	0.17

*Source: Call Reports, Bank Data, Plans One and Two. \*Average of Line 9 of Schedule RC-K for the four quarters of the prior Plan year.*

The following highlights SMB's activities under each Plan:

- In 2020-2021, the bank purchased \$190.8 million and held \$186.1 million in outstanding mortgage backed securities (MBS) that provided affordable housing to LMI families and individuals within the bank's AA. SMB also renewed a \$45.0 million line of credit to an affordable housing organization operating in the AA.
- In 2021-2022, the bank purchased \$115.7 million and held \$293.6 million in outstanding MBS that provided affordable housing to LMI families and individuals within the bank's AA. SMB also renewed a \$45.0 million line of credit to an affordable housing organization operating in the AA.
- In Q3 and Q4 2022, the bank increased and renewed a \$50.0 million line of credit to an affordable housing organization operating in the AA.

**RA Community Development Loans and Investments**

SMB exceeded the outstanding Plan One goals in the 2020-2021 and 2021-2022 years for cumulative CDLs and CDIs in the AA and broader RA. This criterion was not included in Plan Two; therefore, examiners did not consider cumulative CDLs and CDIs for Q3 and Q4 2022. The following table shows SMB's actual performance compared to the established Plan goals.

<b>RA Cumulative Community Development Loans and Investments</b>					
<b>Plan Year</b>	<b>Bank Established Goals</b>		<b>Bank Performance</b>		
	<i>Satisfactory (%)</i>	<i>Outstanding (%)</i>	<b>Total Loans and Investments (\$000)</b>	<b>*Average Assets (\$000)</b>	<b>Actual Performance (%)</b>
<b>2020-2021</b>	1.25	1.56	511,194	31,397,496	1.63
<b>2021-2022</b>	1.25	1.56	528,168	30,461,007	1.73

*Source: Call Reports, Bank Data, Plan One. \*Average of Line 9 of Schedule RC-K for the four quarters of the prior Plan year.*

SMB met or exceeded the outstanding Plan goal in each Plan Year for new CDLs and CDIs in the AA and broader RA. The following table shows SMB's actual performance compared to the established Plan goals.

<b>RA New Community Development Loans and Investments</b>					
<b>Plan Year</b>	<b>Bank Established Goals</b>		<b>Bank Performance</b>		
	<i>Satisfactory (%)</i>	<i>Outstanding (%)</i>	<b>New Loans and Investments (\$000)</b>	<b>*Average Assets (\$000)</b>	<b>Actual Performance (%)</b>
<b>2020-2021</b>	0.43	0.53	265,758	31,397,496	0.85
<b>2021-2022</b>	0.43	0.53	160,723	30,461,007	0.53
<b>Q3 and Q4 2022</b>	0.15	0.19	70,000	28,919,244	0.24

*Source: Call Reports, Bank Data, Plans One and Two. \*Average of Line 9 of Schedule RC-K for the four quarters of the prior Plan year.*

The following highlights SMB's activities under each Plan:

- In 2020-2021, the bank had \$8.4 million in outstanding MBS that provided affordable housing to LMI families and individuals within the bank's RA. SMB purchased \$20.0 million and held \$50.9 in outstanding low-income housing tax credits (LIHTC) that support affordable housing for LMI families and individuals in the RA. In addition, SMB invested \$10.0 million in a fund that supports economic development by providing funding to small businesses and creating jobs for LMI individuals.
- In 2021-2022, the bank held \$4.9 million in MBS and \$64.1 million in LIHTCs, which provide housing to LMI families and individuals in the bank's RA. The bank also held \$4.8 million in an economic development fund that supports small businesses, and creates and retains jobs for LMI individuals.
- In Q3 and Q4 2022, the bank purchased \$20.0 million in LIHTCs that support affordable housing for LMI families and individuals in the RA.

**Grants and Scholarships**

SMB exceeded the outstanding goal in all Plan years. The following table shows SMB's actual performance compared to the established Plan goals.

<b>Community Development Grants and Scholarships</b>			
<b>Plan Year</b>	<b>Bank Established Goal</b>		<b>Bank Performance (\$)</b>
	<i>Satisfactory (\$)</i>	<i>Outstanding (\$)</i>	
<b>2020-2021</b>	275,000	330,000	349,834
<b>2021-2022</b>	300,000	360,000	365,500
<b>Q3 and Q4 2022</b>	41,000	51,000	56,000
<i>Source: Bank Data, Plans One and Two.</i>			

The following highlights SMB's activities under each Plan:

- In 2020-2021, the bank provided \$238,224 in scholarships to LMI students in the AA and \$111,500 in grants to community development organization providing community service, affordable housing, and economic development activities in the AA.
- In 2021-2022, the bank provided \$210,000 in scholarships to LMI students in the AA and \$155,500 in grants to community development organization providing community service, affordable housing, and economic development activities in the AA.
- In Q3 and Q4 2022, the bank provided \$56,000 in scholarships to LMI students in the AA.

**Community Development Services**

SMB established Plan goals based on the full-time equivalent of Utah-based employees at the beginning of each Plan year. The following table shows SMB's actual performance compared to the established Plan goals.

<b>Community Development Services</b>					
<b>Plan Year</b>	<b>Bank Established Goals</b>		<b>Bank Performance</b>		
	<i>Satisfactory</i>	<i>Outstanding</i>	<b>Total Service Hours</b>	<b>*FTE</b>	<b>Actual Performance</b>
<b>2020-2021</b>	2	2.5	148	47	3.1
<b>2021-2022</b>	10	12	499	46	10.8
<b>Q3 and Q4 2022</b>	1.2	1.6	119	59	2.0
<i>Source: Bank Data, Plans One and Two. *Full-time equivalent Utah-based employees on July 1 of the current Plan year.</i>					

SMB exceeded the satisfactory goal in Plans One and Two; as well as, exceeded the outstanding goal for both Plan years. Employees participated in a number of activities in order to reach the Plan goals. Community development services included financial literacy events directed at LMI individuals and board and committee memberships for community development organizations operating in the AA.

## **Consumer Lending**

### ***Assessment Area Concentration***

SMB's consumer lending in the AA exceeded the outstanding Plan goals for Plans One and Two. The following table shows SMB's actual performance compared to the respective Plan goals for new consumer loan originations by dollar volume in the AA.

<b>Assessment Area Concentration of Consumer Loans</b>			
<b>Plan Year</b>	<b>Bank Established Goal</b>		<b>Bank Performance (%)</b>
	<i>Satisfactory (%)</i>	<i>Outstanding (%)</i>	
<b>2020-2021</b>	0.25	0.30	0.52
<b>2021-2022</b>	0.25	0.30	0.68
<b>Q3 and Q4 2022</b>	0.34	0.43	0.79

*Source: Bank Data, Plans One and Two.*

The following highlights SMB's activities under each Plan:

- In 2020-2021, consumer loan originations totaled \$26.5 million in the AA and \$5.1 billion nationwide.
- In 2021-2022, consumer loan originations totaled \$38.0 million in the AA and \$5.6 billion nationwide.
- In Q3 and Q4 2022, consumer loan originations totaled \$25.0 million in the AA and \$3.2 billion nationwide.

### ***Geographic Distribution***

SMB's consumer lending in LMI tracts did not meet its established Plan One goals in either year. However, in Q3 and Q4 2022, the bank's consumer lending in LMI tracts exceeded its satisfactory Plan goal. The following table shows SMB's actual performance compared to the Plan goals for the distribution of consumer loan originations by number in the AA.

<b>Geographic Distribution of Consumer Loans</b>			
<b>Plan Year</b>	<b>Bank Established Goal</b>		<b>Bank Performance (%)</b>
	<i>Satisfactory (%)</i>	<i>Outstanding (%)</i>	
<b>2020-2021</b>	21.0	25.0	20.1
<b>2021-2022</b>	21.0	25.0	19.8
<b>Q3 and Q4 2022</b>	17.0	21.0	18.9

*Source: Bank Data, Plans One and Two.*

The following highlights SMB's activities under each Plan:

- In 2020-2021, consumer loan originations in LMI tracts equaled 357 loans out of 1,778 total loans in the AA.

- In 2021-2022, consumer loan originations in LMI tracts equaled 454 loans out of 2,290 total loans in the AA.
- In Q3 and Q4 2022, consumer loan originations in LMI tracts equaled 278 loans out of 1,473 total loans in the AA.

### ***Borrower Profile***

SMB's distribution of consumer lending among individuals of different income levels exceeded its established Plan One goals for both years. This criterion was not included in Plan Two; therefore, examiners did not analyze or present the penetration of consumer loans among individuals of different income levels for Q3 and Q4 2022. The following table shows SMB's actual performance compared to the Plan One goals for the distribution of consumer loan originations by number in the AA.

Distribution of Consumer Loans by Borrower Income Level			
Plan Year	Bank Established Goal		Bank Performance (%)
	<i>Satisfactory (%)</i>	<i>Outstanding (%)</i>	
2020-2021	38.0	46.0	47.8
2021-2022	38.0	46.0	51.9
Source: Bank Data, Plan One.			

The following highlights SMB's activities under Plan One:

- In 2020-2021, consumer loan originations to LMI borrowers equaled 850 loans out of 1,778 total loans in the AA.
- In 2021-2022, consumer loan originations to LMI borrowers equaled 1,188 loans out of 2,290 total loans in the AA.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Examiners considered the bank's compliance with the laws relating to discrimination, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

## GLOSSARY

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.



**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
  - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area** (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rated Area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

**Small Farm Loan:** A loan included in “loans to small farms” as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

**Upper-Income:** Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

## Branch Offices

Sallie Mae Bank does not have any branch offices and has not opened or closed any branches in the current year and prior two calendar years.

While the Bank does not have any branch offices, it operates call centers that provide assistance to its consumers.

### Loan Servicing Call Centers:

- New Student Loans:
  - *Phone:* 855-756-5626  
Monday–Thursday: 8 a.m. to 9 p.m. ET  
Friday: 8 a.m. to 8 p.m. ET  
Saturday: 10 a.m. to 2 p.m. ET
  - *Chat with an agent:*  
Monday-Friday: 8 a.m. to 8 p.m. ET
- Existing Student Loans:
  - *Phone:* 800-472-5543  
*International:* 877-416-0012  
Monday through Thursday: 8:00 a.m. – 8:00 p.m. ET  
Friday: 8:00 a.m. – 5:00 p.m. ET
  - *Chat with an agent:*  
Monday through Thursday: 8:00 a.m. – 8:00 p.m. ET  
Friday: 8:00 a.m. – 5:00 p.m. ET

### Retail Banking Call Centers:

- CDs, Money Market, and High Yield Savings Accounts
  - *Phone:* 877-346-2756  
Monday-Friday: 9:00 a.m. - 6:00 p.m. ET
- SmartyPig Accounts
  - *Phone:* 877-751-6884  
Monday-Friday, 9:00 a.m. - 6:00 p.m. ET

## Products and Services

The Bank offers private student loan products and retail deposit products.

### **Private Student Loans**

- Private student loans are offered to consumers nationwide for attendance at post-secondary schools, including degree-granting and non-degree granting institutions. In addition, loans are offered to cover costs associated with graduate school, bar exam study, dental residency & relocation, and medical residency & relocation.

The Bank's loan products are offered online, via the internet, but applications may be taken over the phone.

### **Retail Deposit Products**

- Retail Deposit Products are direct to consumer Money Market Deposit Accounts (MMDA), High Yield Savings Accounts (HYSA), SmartyPig Accounts, and Certificates of Deposit (CDs).
- Smarty Pig accounts are a high-yield savings account in which the consumer can set up savings goals and track their goal progress.
- For the CDs, a consumer has a choice of terms: 60 months; 36 months; 30 months; 24 months; 18 months; 15 months; 13 months; 12 months; 11 months; 9 months; or 6 months.

The Bank's retail deposits products are FDIC-insured and are only offered online via the internet.

## Products and Services 2021 -2023



Products and Services	2021	2022	2023
<b><u>Private Student Loans</u></b> Private student loans were offered to consumers nationwide for attendance at post-secondary schools, including degree-granting and non-degree granting institutions. In addition, loans were offered to cover costs associated with graduate school, bar exam study, dental residency & relocation, and medical residency & relocation.	✓	✓	✓
<b><u>Private Student Loans K – 12</u></b> Loans were available for costs of attendance at primary-secondary schools for students in grades K-12.	✓		
<b><u>Parent Loans</u></b> The Sallie Mae Parent Loan was a credit-based private loan for parents or other creditworthy individuals to fund expenses included in the cost of attendance for Students enrolled at a degree-granting School.	✓		
<b><u>Credit Card Products</u></b> Ignite – A credit card that rewarded financial responsibility. Accelerate – A credit card that rewarded paying down student loans. Evolve – A credit card with cash back rewards that adapted to the user.	✓	✓	
<b><u>Retail Deposit Products</u></b> Retail Deposit Products (FDIC-insured) direct to consumer Money Market Deposit Accounts (MMDA), High Yield Savings Accounts (HYSA), SmartyPig HYSA, and Certificates of Deposit (CDs). CDs terms that were available: 60 months; 36 months; 30 months; 24 months; 18 months; 15 months; 13 months; 12 months; 11 months; 9 months; or 6 months.	✓	✓	✓



## Fees

### Private Student Loan Product Fees

- Late Payment Fee - For all loan programs, if the Current Amount Due (and the Past Due Amount, if any) is not paid within 15 days after the Current Amount Due Date, the Borrower will be assessed a Late Fee that is 5% of that portion of the past due payment. The maximum Late Fee amount is \$25. Within a billing cycle, if a Returned Check NSF Fee has already been charged, the Late Fee will not be charged.
- Returned Check NSF Fee - If a payment is returned or refused, a Returned Check NSF Fee of \$20 may be assessed. Within a billing cycle, in the instance where a Late Fee has already been applied, the Returned Check Fee will not be charged.
- Hardship Forbearance - Sallie Mae does not charge a fee to process a forbearance. If the loan is past due, then at least one Principle and Interest payment is required including the total payment amount necessary to be no more than two payments past due in order to qualify for retroactive forbearance. The payment is credited to the customer's loan(s).

### Retail Deposit Product Fees

#### Money Market Deposit Accounts

- Check order placed after account opening - \$5 (Check orders placed at account opening are free.) There is an additional \$10 charge for the expedited delivery of a check order.
- Stop Payment Charge - \$15
- Wire Fee - Wire transfers from a Sallie Mae Bank Account to an account at another bank in the United States may be requested. If those transfers are completed, the Account will be assessed a \$20 Wire Fee. The Wire Fee only applies to outgoing transfers (it does not apply to transfers into a Sallie Mae Bank Account). Note that Sallie Mae Bank will not initiate international wire transfers.
- Expedited Delivery - A request may be made for next-Business-Day delivery of items that would normally be delivered by postal mail. The cutoff time for Expedited

Delivery requests is 2:00 PM ET. A \$15 Expedited Delivery charge will be assessed for each item provided via Expedited Delivery.

### **High Yield Savings Accounts**

- Wire Fee - Wire transfers from a Sallie Mae Bank Account to an account at another bank in the United States may be requested. If those transfers are completed, the Account will be assessed a \$20 Wire Fee. The Wire Fee only applies to outgoing transfers (it does not apply to transfers into a Sallie Mae Bank Account). Note that Sallie Mae Bank will not initiate international wire transfers.
- Expedited Delivery - A request may be made for next-Business-Day delivery of items that would normally be delivered by postal mail. The cutoff time for Expedited Delivery requests is 2:00 PM ET. A \$15 Expedited Delivery charge will be assessed for each item provided via Expedited Delivery.

### **SmartyPig Accounts**

- The SmartyPig Account does not have any fees associated with it.

### **Certificates of Deposit**

- Wire Fee - Wire transfers from a Sallie Mae Bank Account to an account at another bank in the United States may be requested. If those transfers are completed, the Account will be assessed a \$20 Wire Fee. The Wire Fee only applies to outgoing transfers (it does not apply to transfers into a Sallie Mae Bank Account). Note that Sallie Mae Bank will not initiate international wire transfers.
- Expedited Delivery - A request may be made for next-Business-Day delivery of items that would normally be delivered by postal mail. The cutoff time for Expedited Delivery requests is 2:00 PM ET. A \$15 Expedited Delivery charge will be assessed for each item provided via Expedited Delivery.

**Fees  
2021 -2023**

sallie  
mae®

<b>Private Student Loans and Parent Loans Fees</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
<b><u>Late Payment Fee</u></b> For all loan programs, if the Current Amount Due (and the Past Due Amount, if any) was not paid within 15 days after the Current Amount Due Date, the Borrower was assessed a Late Fee that was 5% of that portion of the past due payment. The maximum Late Fee amount was \$25. Within a billing cycle, if a Returned Check NSF Fee was already charged, the Late Fee was not charged.	✓	✓	✓
<b><u>Returned Check NSF Fee</u></b> If a payment was returned or refused, a Returned Check NSF Fee of \$20 may have been assessed. (Applicable in 2022 and 2023, within a billing cycle, in the instance where a Late Fee was already applied, the Returned Check NSF Fee was not charged.)	✓	✓	✓
<b><u>Optional Service/Convenience Fees</u></b> Sallie Mae may have charged the Borrower a fee for optional services, but there was no convenience fee charged for Payment by Phone services. Optional service fees were disclosed at the time of request.	✓	✓	
<b><u>Hardship Forbearance</u></b> Sallie Mae did not charge a fee to process a forbearance. If the loan was past due, then at least one Principle and Interest payment was required. The payment was credited to the customer's loan(s).	✓	✓	✓
<b><u>Disbursement/Origination Fee - Private Student Loans K - 12</u></b> 0% – 3% per disbursement.	✓		

Credit Card Product Fees	2021	2022	2023
<b><u>Annual Fee</u></b>			
<b><u>Balance Transfer Fee</u></b> Either \$5 or 3% of the amount of each transfer, whichever was greater.	✓	✓	
<b><u>Cash Advance Fee</u></b> Either \$10 or 5% of the amount of each cash advance, whichever was greater.	✓	✓	
<b><u>Foreign Transaction Fee</u></b> 3% of each transaction in U.S. dollars.	✓	✓	
<b><u>Late Payment Fee</u></b> Up to \$39.	✓	✓	
<b><u>Over-the-Credit Limit Fee</u></b>			
<b><u>Returned Payment Fee</u></b> Up to \$39.	✓	✓	

<b>Retail Deposit Product Fees</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
<b>Money Market Deposit Account Fees</b>			
<b><u>Check order placed after account opening</u></b> \$5 (Check orders placed at account opening were free.) There was an additional \$10 charge for the expedited delivery of a check order.	✓	✓	✓
<b><u>Stop Payment Charge</u></b> \$15	✓	✓	✓
<b><u>Excessive Transaction Fee</u></b> \$10 for each item that exceeded the maximum number of transactions on an account (The "Truth-in-Savings" section applicable sets forth transaction limitations.) No more than seven Excessive Transaction Fees ultimately were charged per monthly statement period.	✓		
<b><u>Returned Check Fee</u></b> \$5	✓	✓	
<b><u>Insufficient Funds (NSF) Fee</u></b> \$19	✓	✓	
<b><u>Wire Fee</u></b> Wire transfers from a Sallie Mae Bank Account to an account at another bank in the United States may have been requested. If those transfers were completed, the Account was assessed a \$20 Wire Fee. The Wire Fee only applied to outgoing transfers (it did not apply to transfers into a Sallie Mae Bank Account). Note that Sallie Mae Bank did not initiate international wire transfers.	✓	✓	✓
<b><u>Expedited Delivery</u></b> A request may have been made for next-Business-Day delivery of items that would normally have been delivered by postal mail. A \$15 Expedited Delivery charge was assessed for each item provided via Expedited Delivery.	✓	✓	✓
<b>High Yield Savings Accounts Fees</b>			
<b><u>Returned Check Fee</u></b> \$5	✓	✓	
<b><u>Excessive Transaction Fee</u></b>	✓	✓	

\$10 for each item that exceeded the maximum number of transactions on an account (The "Truth-in-Savings" section applicable sets forth transaction limitations.) No more than seven Excessive Transaction Fees ultimately were charged per monthly statement period.			
<b><u>Wire Fee</u></b> Wire transfers from a Sallie Mae Bank Account to an account at another bank in the United States may have been requested. If those transfers were completed, the Account was assessed a \$20 Wire Fee. The Wire Fee only applied to outgoing transfers (it did not apply to transfers into a Sallie Mae Bank Account). Note that Sallie Mae Bank did not initiate international wire transfers.	✓	✓	✓
<b><u>Expedited Delivery</u></b> A request may have been made for next-Business-Day delivery of items that would normally have been delivered by postal mail. A \$15 Expedited Delivery charge was assessed for each item provided via Expedited Delivery.	✓	✓	✓
<b>SmartyPig Accounts Fees</b>			
The SmartyPig Account did not have any fees associated with it.			
<b>Certificate of Deposit Accounts Fees</b>			
<b><u>Wire Fee</u></b> Wire transfers from a Sallie Mae Bank Account to an account at another bank in the United States may have been requested. If those transfers were completed, the Account was assessed a \$20 Wire Fee. The Wire Fee only applied to outgoing transfers (it did not apply to transfers into a Sallie Mae Bank Account). Note that Sallie Mae Bank did not initiate international wire transfers.	✓	✓	✓
<b><u>Expedited Delivery</u></b> A request may have been made for next-Business-Day delivery of items that would normally have been delivered by postal mail. A \$15 Expedited Delivery charge was assessed for each item provided via Expedited Delivery.	✓	✓	✓

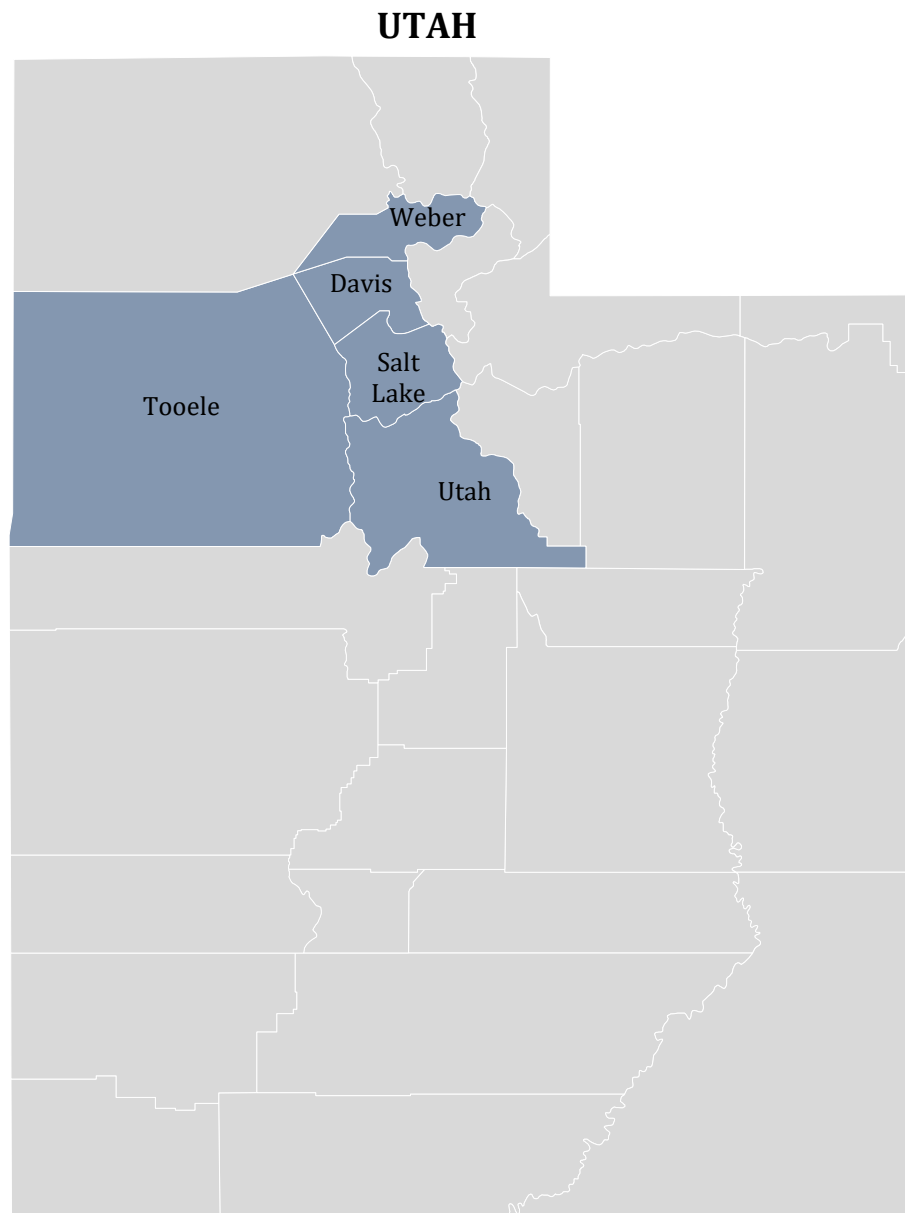
## Facility-based Assessment Area and Census Tracts

### July 1, 2022 – December 31, 2026

Sallie Mae Bank's facility-based assessment area is defined as the counties of Davis, Salt Lake, Tooele, Utah, and Weber in the state of Utah.

### July 1, 2019 – June 30, 2022

Sallie Mae Bank's assessment area was defined as the counties of Davis, Salt Lake, Tooele, Utah, and Weber in the state of Utah.



## 2023 FFIEC Census Report - Summary Census Demographic Information

State: 49 - UTAH (UT)

County: 011 - DAVIS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	011	1251.02	Upper	No	126.32	\$109,300	\$138,068	\$111,193	4290	11.12	477	1214	1394
49	011	1251.03	Middle	No	101.23	\$109,300	\$110,644	\$89,107	7390	20.77	1535	1701	2036
49	011	1251.04	Upper	No	151.12	\$109,300	\$165,174	\$133,019	6064	13.32	808	1770	1882
49	011	1252.01	Moderate	No	64.64	\$109,300	\$70,652	\$56,898	3548	35.29	1252	32	1034
49	011	1253.01	Moderate	No	74.00	\$109,300	\$80,882	\$65,139	5386	26.96	1452	1102	1604
49	011	1253.04	Middle	No	92.30	\$109,300	\$100,884	\$81,250	5606	23.28	1305	1239	1451
49	011	1253.05	Middle	No	114.93	\$109,300	\$125,618	\$101,167	6449	23.41	1510	1627	1900
49	011	1253.06	Upper	No	125.25	\$109,300	\$136,898	\$110,250	4335	22.15	960	1137	1214
49	011	1253.07	Middle	No	107.56	\$109,300	\$117,563	\$94,677	8734	18.78	1640	1839	2002
49	011	1254.07	Middle	No	113.80	\$109,300	\$124,383	\$100,172	8219	14.39	1183	1967	2186
49	011	1254.08	Upper	No	121.48	\$109,300	\$132,778	\$106,935	6670	16.09	1073	1611	1689
49	011	1254.09	Upper	No	122.84	\$109,300	\$134,264	\$108,125	5271	16.16	852	1155	1358
49	011	1254.10	Upper	No	158.84	\$109,300	\$173,612	\$139,813	4223	16.05	678	998	1026
49	011	1254.11	Middle	No	102.03	\$109,300	\$111,519	\$89,808	6523	17.92	1169	1458	1856
49	011	1254.12	Middle	No	84.49	\$109,300	\$92,348	\$74,375	2918	23.85	696	647	696
49	011	1254.13	Upper	No	153.72	\$109,300	\$168,016	\$135,307	6232	14.09	878	1415	1430
49	011	1254.14	Middle	No	110.43	\$109,300	\$120,700	\$97,202	5271	24.47	1290	1059	1149
49	011	1254.15	Upper	No	120.97	\$109,300	\$132,220	\$106,483	5093	24.29	1237	1082	1271
49	011	1255.01	Middle	No	91.87	\$109,300	\$100,414	\$80,871	6741	25.13	1694	1821	2004
49	011	1255.02	Middle	No	89.69	\$109,300	\$98,031	\$78,954	5555	32.24	1791	1378	1740
49	011	1255.03	Middle	No	109.21	\$109,300	\$119,367	\$96,131	5657	19.52	1104	1416	1600
49	011	1256.00	Moderate	No	61.63	\$109,300	\$67,362	\$54,250	239	32.64	78	37	46
49	011	1257.01	Moderate	No	55.10	\$109,300	\$60,224	\$48,500	4972	33.83	1682	531	1404
49	011	1257.02	Moderate	No	70.36	\$109,300	\$76,903	\$61,936	3943	27.72	1093	904	1383
49	011	1258.01	Moderate	No	62.07	\$109,300	\$67,843	\$54,643	7086	36.31	2573	1385	1839
49	011	1258.04	Upper	No	125.29	\$109,300	\$136,942	\$110,282	6480	18.89	1224	1509	1819

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	011	1258.05	Middle	No	90.30	\$109,300	\$98,698	\$79,489	6377	31.03	1979	1251	1797
49	011	1258.07	Moderate	No	71.26	\$109,300	\$77,887	\$62,731	3675	38.23	1405	611	890
49	011	1258.09	Middle	No	102.43	\$109,300	\$111,956	\$90,167	4513	32.68	1475	873	1136
49	011	1258.10	Middle	No	91.99	\$109,300	\$100,545	\$80,975	2875	33.91	975	201	366
49	011	1259.05	Middle	No	101.73	\$109,300	\$111,191	\$89,552	6701	20.59	1380	1734	2295
49	011	1259.06	Middle	No	108.06	\$109,300	\$118,110	\$95,120	7987	18.03	1440	1753	2141
49	011	1259.07	Middle	No	111.65	\$109,300	\$122,033	\$98,281	2596	18.84	489	604	691
49	011	1259.08	Middle	No	109.34	\$109,300	\$119,509	\$96,250	5201	17.61	916	1330	1500
49	011	1260.01	Middle	No	85.93	\$109,300	\$93,921	\$75,640	5835	32.80	1914	1334	1699
49	011	1260.02	Upper	No	126.58	\$109,300	\$138,352	\$111,420	7994	13.30	1063	1781	2044
49	011	1261.01	Middle	No	105.89	\$109,300	\$115,738	\$93,207	6670	14.26	951	1684	2086
49	011	1261.05	Upper	No	127.57	\$109,300	\$139,434	\$112,292	6436	9.90	637	1543	1635
49	011	1261.06	Upper	No	166.11	\$109,300	\$181,558	\$146,218	4590	7.25	333	1019	1019
49	011	1261.07	Upper	No	154.15	\$109,300	\$168,486	\$135,685	3889	8.51	331	890	934
49	011	1261.08	Upper	No	168.95	\$109,300	\$184,662	\$148,712	6625	8.82	584	1389	1404
49	011	1262.03	Upper	No	162.21	\$109,300	\$177,296	\$142,787	4517	10.23	462	1032	1298
49	011	1262.04	Middle	No	111.02	\$109,300	\$121,345	\$97,725	5304	11.10	589	986	1362
49	011	1262.05	Upper	No	121.07	\$109,300	\$132,330	\$106,571	6615	12.53	829	1956	2008
49	011	1262.06	Upper	No	151.09	\$109,300	\$165,141	\$132,995	7040	10.87	765	1401	1496
49	011	1263.03	Middle	No	111.35	\$109,300	\$121,706	\$98,015	4723	10.52	497	1418	1553
49	011	1263.04	Upper	No	143.14	\$109,300	\$156,452	\$126,000	6955	11.78	819	2000	2163
49	011	1263.05	Upper	No	141.34	\$109,300	\$154,485	\$124,417	2556	7.59	194	821	847
49	011	1263.06	Middle	No	97.66	\$109,300	\$106,742	\$85,965	7585	16.62	1261	2078	2344
49	011	1264.02	Upper	No	161.06	\$109,300	\$176,039	\$141,774	3606	11.37	410	903	1109
49	011	1264.04	Upper	No	144.32	\$109,300	\$157,742	\$127,037	8413	19.53	1643	1758	2037
49	011	1264.05	Upper	No	141.46	\$109,300	\$154,616	\$124,519	3779	12.91	488	998	1062
49	011	1264.06	Middle	No	80.94	\$109,300	\$88,467	\$71,250	4770	21.13	1008	786	1416
49	011	1265.00	Middle	No	111.99	\$109,300	\$122,405	\$98,578	6551	10.53	690	1567	1797
49	011	1266.00	Middle	No	87.95	\$109,300	\$96,129	\$77,417	5502	19.65	1081	1151	1618

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	011	1267.00	Moderate	No	77.87	\$109,300	\$85,112	\$68,546	4218	22.81	962	665	1203
49	011	1268.01	Upper	No	151.00	\$109,300	\$165,043	\$132,917	3534	10.10	357	1107	1178
49	011	1268.02	Upper	No	131.92	\$109,300	\$144,189	\$116,125	5052	12.95	654	1288	1412
49	011	1269.01	Middle	No	82.46	\$109,300	\$90,129	\$72,583	6123	21.82	1336	1159	1485
49	011	1269.02	Middle	No	88.97	\$109,300	\$97,244	\$78,317	7142	19.91	1422	1499	1965
49	011	1270.02	Middle	No	81.50	\$109,300	\$89,080	\$71,738	8272	40.66	3363	2160	2354
49	011	1270.03	Middle	No	111.68	\$109,300	\$122,066	\$98,302	8446	19.35	1634	2119	2355
49	011	1270.05	Middle	No	109.55	\$109,300	\$119,738	\$96,431	3899	19.11	745	1075	1213
49	011	1270.06	Middle	No	101.83	\$109,300	\$111,300	\$89,634	4130	17.89	739	1079	1302
49	011	1271.00	Middle	No	99.74	\$109,300	\$109,016	\$87,794	8538	11.06	944	2168	2672
49	011	9800.00	Upper	No	231.47	\$109,300	\$252,997	\$203,750	550	40.55	223	0	28

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

## 2022 FFIEC Census Report - Summary Census Demographic Information

State: 49 - UTAH (UT)

County: 011 - DAVIS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	011	1251.02	Upper	No	126.32	\$99,600	\$125,815	\$111,193	4290	11.12	477	1214	1394
49	011	1251.03	Middle	No	101.23	\$99,600	\$100,825	\$89,107	7390	20.77	1535	1701	2036
49	011	1251.04	Upper	No	151.12	\$99,600	\$150,516	\$133,019	6064	13.32	808	1770	1882
49	011	1252.01	Moderate	No	64.64	\$99,600	\$64,381	\$56,898	3548	35.29	1252	32	1034
49	011	1253.01	Moderate	No	74.00	\$99,600	\$73,704	\$65,139	5386	26.96	1452	1102	1604
49	011	1253.04	Middle	No	92.30	\$99,600	\$91,931	\$81,250	5606	23.28	1305	1239	1451
49	011	1253.05	Middle	No	114.93	\$99,600	\$114,470	\$101,167	6449	23.41	1510	1627	1900
49	011	1253.06	Upper	No	125.25	\$99,600	\$124,749	\$110,250	4335	22.15	960	1137	1214
49	011	1253.07	Middle	No	107.56	\$99,600	\$107,130	\$94,677	8734	18.78	1640	1839	2002
49	011	1254.07	Middle	No	113.80	\$99,600	\$113,345	\$100,172	8219	14.39	1183	1967	2186
49	011	1254.08	Upper	No	121.48	\$99,600	\$120,994	\$106,935	6670	16.09	1073	1611	1689
49	011	1254.09	Upper	No	122.84	\$99,600	\$122,349	\$108,125	5271	16.16	852	1155	1358
49	011	1254.10	Upper	No	158.84	\$99,600	\$158,205	\$139,813	4223	16.05	678	998	1026
49	011	1254.11	Middle	No	102.03	\$99,600	\$101,622	\$89,808	6523	17.92	1169	1458	1856
49	011	1254.12	Middle	No	84.49	\$99,600	\$84,152	\$74,375	2918	23.85	696	647	696
49	011	1254.13	Upper	No	153.72	\$99,600	\$153,105	\$135,307	6232	14.09	878	1415	1430
49	011	1254.14	Middle	No	110.43	\$99,600	\$109,988	\$97,202	5271	24.47	1290	1059	1149
49	011	1254.15	Upper	No	120.97	\$99,600	\$120,486	\$106,483	5093	24.29	1237	1082	1271
49	011	1255.01	Middle	No	91.87	\$99,600	\$91,503	\$80,871	6741	25.13	1694	1821	2004
49	011	1255.02	Middle	No	89.69	\$99,600	\$89,331	\$78,954	5555	32.24	1791	1378	1740
49	011	1255.03	Middle	No	109.21	\$99,600	\$108,773	\$96,131	5657	19.52	1104	1416	1600
49	011	1256.00	Moderate	No	61.63	\$99,600	\$61,383	\$54,250	239	32.64	78	37	46
49	011	1257.01	Moderate	No	55.10	\$99,600	\$54,880	\$48,500	4972	33.83	1682	531	1404
49	011	1257.02	Moderate	No	70.36	\$99,600	\$70,079	\$61,936	3943	27.72	1093	904	1383
49	011	1258.01	Moderate	No	62.07	\$99,600	\$61,822	\$54,643	7086	36.31	2573	1385	1839
49	011	1258.04	Upper	No	125.29	\$99,600	\$124,789	\$110,282	6480	18.89	1224	1509	1819

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	011	1258.05	Middle	No	90.30	\$99,600	\$89,939	\$79,489	6377	31.03	1979	1251	1797
49	011	1258.07	Moderate	No	71.26	\$99,600	\$70,975	\$62,731	3675	38.23	1405	611	890
49	011	1258.09	Middle	No	102.43	\$99,600	\$102,020	\$90,167	4513	32.68	1475	873	1136
49	011	1258.10	Middle	No	91.99	\$99,600	\$91,622	\$80,975	2875	33.91	975	201	366
49	011	1259.05	Middle	No	101.73	\$99,600	\$101,323	\$89,552	6701	20.59	1380	1734	2295
49	011	1259.06	Middle	No	108.06	\$99,600	\$107,628	\$95,120	7987	18.03	1440	1753	2141
49	011	1259.07	Middle	No	111.65	\$99,600	\$111,203	\$98,281	2596	18.84	489	604	691
49	011	1259.08	Middle	No	109.34	\$99,600	\$108,903	\$96,250	5201	17.61	916	1330	1500
49	011	1260.01	Middle	No	85.93	\$99,600	\$85,586	\$75,640	5835	32.80	1914	1334	1699
49	011	1260.02	Upper	No	126.58	\$99,600	\$126,074	\$111,420	7994	13.30	1063	1781	2044
49	011	1261.01	Middle	No	105.89	\$99,600	\$105,466	\$93,207	6670	14.26	951	1684	2086
49	011	1261.05	Upper	No	127.57	\$99,600	\$127,060	\$112,292	6436	9.90	637	1543	1635
49	011	1261.06	Upper	No	166.11	\$99,600	\$165,446	\$146,218	4590	7.25	333	1019	1019
49	011	1261.07	Upper	No	154.15	\$99,600	\$153,533	\$135,685	3889	8.51	331	890	934
49	011	1261.08	Upper	No	168.95	\$99,600	\$168,274	\$148,712	6625	8.82	584	1389	1404
49	011	1262.03	Upper	No	162.21	\$99,600	\$161,561	\$142,787	4517	10.23	462	1032	1298
49	011	1262.04	Middle	No	111.02	\$99,600	\$110,576	\$97,725	5304	11.10	589	986	1362
49	011	1262.05	Upper	No	121.07	\$99,600	\$120,586	\$106,571	6615	12.53	829	1956	2008
49	011	1262.06	Upper	No	151.09	\$99,600	\$150,486	\$132,995	7040	10.87	765	1401	1496
49	011	1263.03	Middle	No	111.35	\$99,600	\$110,905	\$98,015	4723	10.52	497	1418	1553
49	011	1263.04	Upper	No	143.14	\$99,600	\$142,567	\$126,000	6955	11.78	819	2000	2163
49	011	1263.05	Upper	No	141.34	\$99,600	\$140,775	\$124,417	2556	7.59	194	821	847
49	011	1263.06	Middle	No	97.66	\$99,600	\$97,269	\$85,965	7585	16.62	1261	2078	2344
49	011	1264.02	Upper	No	161.06	\$99,600	\$160,416	\$141,774	3606	11.37	410	903	1109
49	011	1264.04	Upper	No	144.32	\$99,600	\$143,743	\$127,037	8413	19.53	1643	1758	2037
49	011	1264.05	Upper	No	141.46	\$99,600	\$140,894	\$124,519	3779	12.91	488	998	1062
49	011	1264.06	Middle	No	80.94	\$99,600	\$80,616	\$71,250	4770	21.13	1008	786	1416
49	011	1265.00	Middle	No	111.99	\$99,600	\$111,542	\$98,578	6551	10.53	690	1567	1797
49	011	1266.00	Middle	No	87.95	\$99,600	\$87,598	\$77,417	5502	19.65	1081	1151	1618

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	011	1267.00	Moderate	No	77.87	\$99,600	\$77,559	\$68,546	4218	22.81	962	665	1203
49	011	1268.01	Upper	No	151.00	\$99,600	\$150,396	\$132,917	3534	10.10	357	1107	1178
49	011	1268.02	Upper	No	131.92	\$99,600	\$131,392	\$116,125	5052	12.95	654	1288	1412
49	011	1269.01	Middle	No	82.46	\$99,600	\$82,130	\$72,583	6123	21.82	1336	1159	1485
49	011	1269.02	Middle	No	88.97	\$99,600	\$88,614	\$78,317	7142	19.91	1422	1499	1965
49	011	1270.02	Middle	No	81.50	\$99,600	\$81,174	\$71,738	8272	40.66	3363	2160	2354
49	011	1270.03	Middle	No	111.68	\$99,600	\$111,233	\$98,302	8446	19.35	1634	2119	2355
49	011	1270.05	Middle	No	109.55	\$99,600	\$109,112	\$96,431	3899	19.11	745	1075	1213
49	011	1270.06	Middle	No	101.83	\$99,600	\$101,423	\$89,634	4130	17.89	739	1079	1302
49	011	1271.00	Middle	No	99.74	\$99,600	\$99,341	\$87,794	8538	11.06	944	2168	2672
49	011	9800.00	Upper	No	231.47	\$99,600	\$230,544	\$203,750	550	40.55	223	0	28

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

## 2021 FFIEC Census Report - Summary Census Demographic Information

State: 49 - UTAH (UT)

County: 011 - DAVIS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2021 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2021 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	011	1251.02	Upper	No	155.24	\$89,400	\$138,785	\$111,375	4446	4.36	194	1097	1261
49	011	1251.03	Middle	No	109.57	\$89,400	\$97,956	\$78,611	5062	14.72	745	1198	1561
49	011	1251.04	Upper	No	136.19	\$89,400	\$121,754	\$97,708	6435	9.76	628	1514	1710
49	011	1252.00	Moderate	No	64.30	\$89,400	\$57,484	\$46,136	3350	33.28	1115	15	972
49	011	1253.01	Middle	No	81.54	\$89,400	\$72,897	\$58,505	5141	26.96	1386	1233	1803
49	011	1253.03	Middle	No	108.25	\$89,400	\$96,776	\$77,664	10615	13.71	1455	2806	3145
49	011	1253.04	Middle	No	95.72	\$89,400	\$85,574	\$68,672	5403	22.99	1242	1262	1546
49	011	1253.05	Middle	No	110.51	\$89,400	\$98,796	\$79,286	6729	23.66	1592	1672	1975
49	011	1254.01	Upper	No	133.55	\$89,400	\$119,394	\$95,816	11976	8.43	1009	2981	3427
49	011	1254.03	Middle	No	115.22	\$89,400	\$103,007	\$82,663	12611	9.50	1198	3128	3373
49	011	1254.05	Middle	No	108.97	\$89,400	\$97,419	\$78,182	10204	19.12	1951	2044	2343
49	011	1254.06	Upper	No	129.05	\$89,400	\$115,371	\$92,586	7487	18.33	1372	1831	2063
49	011	1255.01	Middle	No	92.68	\$89,400	\$82,856	\$66,494	5868	22.38	1313	1374	1733
49	011	1255.02	Moderate	No	74.15	\$89,400	\$66,290	\$53,203	5472	23.68	1296	1359	1720
49	011	1255.03	Middle	No	97.03	\$89,400	\$86,745	\$69,612	5048	13.19	666	1131	1379
49	011	1256.00	Moderate	No	54.44	\$89,400	\$48,669	\$39,063	163	31.29	51	4	23
49	011	1257.01	Moderate	No	55.44	\$89,400	\$49,563	\$39,776	3931	28.42	1117	446	1080
49	011	1257.02	Moderate	No	76.08	\$89,400	\$68,016	\$54,583	3764	21.65	815	736	1194
49	011	1258.01	Moderate	No	69.13	\$89,400	\$61,802	\$49,598	6886	35.01	2411	1249	1814
49	011	1258.04	Upper	No	129.41	\$89,400	\$115,693	\$92,845	6825	16.76	1144	1583	1907
49	011	1258.05	Middle	No	101.87	\$89,400	\$91,072	\$73,088	6588	21.27	1401	1315	1603
49	011	1258.07	Moderate	No	62.23	\$89,400	\$55,634	\$44,650	2961	46.13	1366	559	802
49	011	1258.08	Moderate	No	54.54	\$89,400	\$48,759	\$39,132	5860	33.45	1960	848	1214
49	011	1259.05	Middle	No	85.69	\$89,400	\$76,607	\$61,477	5840	19.55	1142	1483	1821
49	011	1259.06	Upper	No	121.20	\$89,400	\$108,353	\$86,955	6944	16.13	1120	1952	2120
49	011	1259.07	Upper	No	137.76	\$89,400	\$123,157	\$98,833	2003	7.54	151	566	624

\* Will automatically be included in the 2022 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2021 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2021 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	011	1259.08	Upper	No	139.81	\$89,400	\$124,990	\$100,304	4695	17.02	799	1316	1513
49	011	1260.01	Moderate	No	79.98	\$89,400	\$71,502	\$57,386	5009	24.24	1214	1146	1497
49	011	1260.02	Upper	No	125.52	\$89,400	\$112,215	\$90,056	6241	11.83	738	1461	1609
49	011	1261.01	Middle	No	111.72	\$89,400	\$99,878	\$80,154	6058	5.08	308	1637	2006
49	011	1261.04	Upper	No	168.57	\$89,400	\$150,702	\$120,938	12365	6.74	833	2731	2813
49	011	1261.05	Upper	No	133.58	\$89,400	\$119,421	\$95,833	6954	2.47	172	1648	1772
49	011	1262.02	Upper	No	133.58	\$89,400	\$119,421	\$95,837	10708	8.27	886	2570	2690
49	011	1262.03	Upper	No	161.41	\$89,400	\$144,301	\$115,804	4406	7.01	309	1071	1314
49	011	1262.04	Upper	No	131.89	\$89,400	\$117,910	\$94,621	4976	5.55	276	1117	1480
49	011	1263.03	Upper	No	138.20	\$89,400	\$123,551	\$99,150	4518	7.59	343	1232	1335
49	011	1263.04	Upper	No	140.37	\$89,400	\$125,491	\$100,707	6036	6.59	398	1612	1718
49	011	1263.05	Upper	No	121.13	\$89,400	\$108,290	\$86,905	2386	6.92	165	644	720
49	011	1263.06	Middle	No	104.85	\$89,400	\$93,736	\$75,224	7455	9.34	696	2156	2565
49	011	1264.02	Upper	No	149.01	\$89,400	\$133,215	\$106,905	3540	14.49	513	908	999
49	011	1264.04	Upper	No	155.11	\$89,400	\$138,668	\$111,280	6439	15.30	985	1569	1753
49	011	1264.05	Upper	No	167.16	\$89,400	\$149,441	\$119,926	3878	7.74	300	982	1074
49	011	1264.06	Middle	No	92.82	\$89,400	\$82,981	\$66,595	4499	16.74	753	815	1305
49	011	1265.00	Middle	No	106.28	\$89,400	\$95,014	\$76,250	6192	9.82	608	1677	1841
49	011	1266.00	Middle	No	82.15	\$89,400	\$73,442	\$58,939	5009	12.16	609	1053	1476
49	011	1267.00	Middle	No	85.58	\$89,400	\$76,509	\$61,402	4201	14.69	617	841	1332
49	011	1268.01	Upper	No	126.27	\$89,400	\$112,885	\$90,592	3224	5.49	177	966	1030
49	011	1268.02	Middle	No	111.94	\$89,400	\$100,074	\$80,313	4514	5.32	240	1333	1474
49	011	1269.01	Moderate	No	72.36	\$89,400	\$64,690	\$51,919	6352	19.88	1263	1032	1745
49	011	1269.02	Middle	No	86.06	\$89,400	\$76,938	\$61,742	6155	16.80	1034	1116	1833
49	011	1270.02	Middle	No	80.36	\$89,400	\$71,842	\$57,656	7788	35.31	2750	1844	2236
49	011	1270.03	Upper	No	120.40	\$89,400	\$107,638	\$86,380	6779	6.61	448	1786	2052
49	011	1270.04	Middle	No	103.44	\$89,400	\$92,475	\$74,211	8065	11.00	887	2208	2497
49	011	1271.00	Middle	No	105.60	\$89,400	\$94,406	\$75,764	7320	10.86	795	1826	2322

\* Will automatically be included in the 2022 Distressed or Underserved Tract List



## 2023 FFIEC Census Report - Summary Census Demographic Information

State: 49 - UTAH (UT)

County: 035 - SALT LAKE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1001.00	Middle	No	82.90	\$106,300	\$88,123	\$74,911	2987	39.71	1186	278	539
49	035	1002.00	Upper	No	159.08	\$106,300	\$169,102	\$143,750	1333	15.38	205	311	575
49	035	1003.06	Moderate	No	59.03	\$106,300	\$62,749	\$53,341	6043	67.95	4106	779	1055
49	035	1003.07	Middle	No	86.01	\$106,300	\$91,429	\$77,719	4968	77.56	3853	1046	1195
49	035	1003.08	Moderate	No	56.43	\$106,300	\$59,985	\$50,996	4025	76.12	3064	446	679
49	035	1005.00	Moderate	No	73.85	\$106,300	\$78,503	\$66,735	5893	52.03	3066	1155	1643
49	035	1006.00	Moderate	No	52.78	\$106,300	\$56,105	\$47,700	6699	56.05	3755	1749	2352
49	035	1007.00	Moderate	No	79.02	\$106,300	\$83,998	\$71,406	2683	27.02	725	702	1204
49	035	1008.00	Middle	No	83.48	\$106,300	\$88,739	\$75,435	2562	25.96	665	310	311
49	035	1010.00	Upper	No	155.82	\$106,300	\$165,637	\$140,804	3127	16.89	528	993	1422
49	035	1011.01	Middle	No	107.48	\$106,300	\$114,251	\$97,121	1973	21.59	426	277	594
49	035	1011.02	Middle	No	110.23	\$106,300	\$117,174	\$99,609	3431	22.65	777	493	509
49	035	1012.00	Upper	No	150.25	\$106,300	\$159,716	\$135,766	3972	19.74	784	1165	1466
49	035	1014.01	Low	No	29.20	\$106,300	\$31,040	\$26,389	2171	44.22	960	8	24
49	035	1014.02	Unknown	No	0.00	\$106,300	\$0	\$0	4339	40.56	1760	6	51
49	035	1015.00	Upper	No	144.21	\$106,300	\$153,295	\$130,313	3288	23.91	786	395	872
49	035	1016.00	Middle	No	93.27	\$106,300	\$99,146	\$84,286	3742	24.40	913	494	817
49	035	1017.00	Moderate	No	74.18	\$106,300	\$78,853	\$67,031	3582	29.56	1059	326	806
49	035	1018.00	Moderate	No	72.62	\$106,300	\$77,195	\$65,625	3347	27.31	914	373	879
49	035	1019.00	Moderate	No	57.92	\$106,300	\$61,569	\$52,344	3103	33.13	1028	144	127
49	035	1020.00	Moderate	No	77.29	\$106,300	\$82,159	\$69,844	2837	31.79	902	360	756
49	035	1021.00	Moderate	No	54.54	\$106,300	\$57,976	\$49,286	2378	38.10	906	219	108
49	035	1023.00	Middle	No	98.72	\$106,300	\$104,939	\$89,205	3153	43.29	1365	290	494
49	035	1025.01	Moderate	No	74.97	\$106,300	\$79,693	\$67,743	3134	47.13	1477	203	162
49	035	1025.02	Upper	No	124.68	\$106,300	\$132,535	\$112,667	2062	32.93	679	221	35
49	035	1026.00	Moderate	No	71.47	\$106,300	\$75,973	\$64,583	4391	60.99	2678	843	1542

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1027.01	Moderate	No	57.79	\$106,300	\$61,431	\$52,226	4752	66.84	3176	1049	1659
49	035	1027.02	Moderate	No	66.40	\$106,300	\$70,583	\$60,000	3704	77.27	2862	541	784
49	035	1028.01	Moderate	No	58.07	\$106,300	\$61,728	\$52,477	5919	70.15	4152	1388	1888
49	035	1028.02	Moderate	No	69.97	\$106,300	\$74,378	\$63,233	4888	70.95	3468	557	959
49	035	1029.00	Moderate	No	58.87	\$106,300	\$62,579	\$53,203	5768	49.24	2840	390	841
49	035	1030.00	Middle	No	96.59	\$106,300	\$102,675	\$87,281	2756	31.68	873	712	1310
49	035	1031.00	Middle	No	111.04	\$106,300	\$118,036	\$100,337	4144	31.61	1310	1046	1625
49	035	1032.00	Middle	No	108.17	\$106,300	\$114,985	\$97,750	4433	24.97	1107	996	1636
49	035	1033.00	Middle	No	108.50	\$106,300	\$115,336	\$98,044	4256	20.68	880	665	1411
49	035	1034.00	Middle	No	103.61	\$106,300	\$110,137	\$93,625	4167	19.58	816	1087	1974
49	035	1035.00	Upper	No	142.37	\$106,300	\$151,339	\$128,646	4031	15.50	625	1097	1748
49	035	1036.00	Upper	No	166.39	\$106,300	\$176,873	\$150,357	2671	14.15	378	844	1131
49	035	1037.00	Upper	No	123.67	\$106,300	\$131,461	\$111,750	2631	11.90	313	843	1095
49	035	1038.00	Upper	No	169.32	\$106,300	\$179,987	\$153,000	2325	15.27	355	697	966
49	035	1039.00	Middle	No	116.39	\$106,300	\$123,723	\$105,174	3605	17.75	640	1187	1478
49	035	1040.00	Upper	No	175.83	\$106,300	\$186,907	\$158,889	3302	14.66	484	952	1177
49	035	1041.00	Upper	No	201.96	\$106,300	\$214,683	\$182,500	2941	15.03	442	969	996
49	035	1042.00	Upper	No	172.49	\$106,300	\$183,357	\$155,867	6895	16.81	1159	2275	2298
49	035	1043.00	Middle	No	111.17	\$106,300	\$118,174	\$100,455	2901	21.23	616	459	799
49	035	1044.00	Upper	No	171.19	\$106,300	\$181,975	\$154,688	2067	8.42	174	586	768
49	035	1047.00	Middle	No	111.58	\$106,300	\$118,610	\$100,828	4818	16.33	787	1477	1906
49	035	1048.00	Middle	No	104.21	\$106,300	\$110,775	\$94,167	5263	16.23	854	1343	2043
49	035	1049.00	Middle	No	86.08	\$106,300	\$91,503	\$77,782	3135	29.12	913	760	1390
49	035	1101.03	Upper	No	152.32	\$106,300	\$161,916	\$137,639	3562	12.69	452	1261	1648
49	035	1101.04	Upper	No	224.10	\$106,300	\$238,218	\$202,500	5557	15.78	877	1806	2104
49	035	1101.05	Upper	No	189.68	\$106,300	\$201,630	\$171,397	2011	13.48	271	665	814
49	035	1101.06	Upper	No	140.28	\$106,300	\$149,118	\$126,765	2519	12.66	319	639	1394
49	035	1102.00	Upper	No	122.72	\$106,300	\$130,451	\$110,893	5070	13.16	667	1508	1932
49	035	1103.00	Middle	No	114.49	\$106,300	\$121,703	\$103,457	5802	16.94	983	1597	2144

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1104.01	Middle	No	119.06	\$106,300	\$126,561	\$107,589	3401	21.41	728	777	824
49	035	1104.02	Upper	No	127.88	\$106,300	\$135,936	\$115,556	3873	15.03	582	965	1187
49	035	1105.00	Upper	No	129.65	\$106,300	\$137,818	\$117,155	6425	12.67	814	1803	2094
49	035	1106.00	Upper	No	121.51	\$106,300	\$129,165	\$109,798	5825	12.12	706	1571	1816
49	035	1107.01	Middle	No	92.79	\$106,300	\$98,636	\$83,846	3798	24.54	932	591	910
49	035	1107.02	Middle	No	105.07	\$106,300	\$111,689	\$94,942	5199	14.71	765	1300	1737
49	035	1108.00	Middle	No	92.25	\$106,300	\$98,062	\$83,364	5813	16.26	945	1715	1699
49	035	1109.00	Upper	No	153.15	\$106,300	\$162,798	\$138,393	4923	12.63	622	1251	1626
49	035	1110.01	Upper	No	161.16	\$106,300	\$171,313	\$145,625	4594	10.34	475	1237	1549
49	035	1110.02	Upper	No	140.68	\$106,300	\$149,543	\$127,120	5627	19.03	1071	1330	1731
49	035	1111.04	Upper	No	120.52	\$106,300	\$128,113	\$108,910	2982	18.95	565	844	966
49	035	1111.05	Moderate	No	59.51	\$106,300	\$63,259	\$53,777	3847	26.62	1024	1179	1319
49	035	1111.06	Middle	No	105.33	\$106,300	\$111,966	\$95,179	3118	19.37	604	937	1036
49	035	1111.07	Middle	No	89.06	\$106,300	\$94,671	\$80,481	3090	22.52	696	445	832
49	035	1111.08	Upper	No	134.62	\$106,300	\$143,101	\$121,645	3332	14.56	485	1044	1115
49	035	1111.09	Upper	No	133.70	\$106,300	\$142,123	\$120,820	3233	15.74	509	1217	1169
49	035	1112.01	Middle	No	98.95	\$106,300	\$105,184	\$89,417	2632	20.48	539	681	812
49	035	1112.02	Middle	No	98.85	\$106,300	\$105,078	\$89,323	4664	21.87	1020	912	1166
49	035	1113.02	Upper	No	138.65	\$106,300	\$147,385	\$125,286	5878	12.90	758	1919	2169
49	035	1113.04	Upper	No	124.21	\$106,300	\$132,035	\$112,237	3692	14.14	522	940	1343
49	035	1113.05	Middle	No	115.82	\$106,300	\$123,117	\$104,659	3872	15.39	596	1209	1483
49	035	1113.06	Middle	No	111.47	\$106,300	\$118,493	\$100,729	2454	17.64	433	455	510
49	035	1114.00	Moderate	No	70.60	\$106,300	\$75,048	\$63,801	6976	41.03	2862	1118	1989
49	035	1115.00	Moderate	No	58.89	\$106,300	\$62,600	\$53,214	2529	53.06	1342	219	400
49	035	1116.01	Middle	No	86.80	\$106,300	\$92,268	\$78,438	4449	54.60	2429	407	702
49	035	1116.02	Low	No	43.40	\$106,300	\$46,134	\$39,220	6762	51.88	3508	458	492
49	035	1117.01	Low	No	45.76	\$106,300	\$48,643	\$41,356	5452	54.68	2981	677	1328
49	035	1117.02	Moderate	No	71.87	\$106,300	\$76,398	\$64,946	4407	42.11	1856	864	1514

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1118.01	Middle	No	96.07	\$106,300	\$102,122	\$86,813	5762	31.43	1811	1307	1633
49	035	1118.02	Middle	No	85.42	\$106,300	\$90,801	\$77,188	2777	25.89	719	675	1063
49	035	1119.03	Middle	No	90.49	\$106,300	\$96,191	\$81,767	4113	30.03	1235	1187	1521
49	035	1119.04	Middle	No	89.44	\$106,300	\$95,075	\$80,819	3624	25.36	919	888	910
49	035	1119.05	Moderate	No	51.58	\$106,300	\$54,830	\$46,615	3806	29.98	1141	621	858
49	035	1119.06	Moderate	No	70.95	\$106,300	\$75,420	\$64,118	4524	42.06	1903	473	631
49	035	1120.01	Moderate	No	69.98	\$106,300	\$74,389	\$63,241	3362	27.54	926	746	1028
49	035	1120.02	Middle	No	91.85	\$106,300	\$97,637	\$83,003	4871	22.81	1111	1115	1126
49	035	1121.01	Low	No	43.69	\$106,300	\$46,442	\$39,487	5058	55.04	2784	272	445
49	035	1121.02	Middle	No	95.81	\$106,300	\$101,846	\$86,582	5041	23.75	1197	1025	1174
49	035	1122.01	Middle	No	100.14	\$106,300	\$106,449	\$90,488	5018	17.46	876	1572	1701
49	035	1122.02	Middle	No	103.57	\$106,300	\$110,095	\$93,589	4005	21.52	862	1114	1498
49	035	1123.01	Middle	No	86.51	\$106,300	\$91,960	\$78,173	3815	24.40	931	938	1091
49	035	1123.02	Middle	No	99.83	\$106,300	\$106,119	\$90,208	3623	17.47	633	1049	1139
49	035	1124.02	Middle	No	83.11	\$106,300	\$88,346	\$75,100	7498	48.77	3657	1018	1874
49	035	1124.04	Moderate	No	65.35	\$106,300	\$69,467	\$59,053	4578	41.00	1877	423	635
49	035	1124.05	Moderate	No	71.69	\$106,300	\$76,206	\$64,786	6241	43.68	2726	388	746
49	035	1124.06	Moderate	No	67.73	\$106,300	\$71,997	\$61,201	3394	59.46	2018	366	548
49	035	1125.01	Middle	No	82.21	\$106,300	\$87,389	\$74,292	4027	28.09	1131	1104	1407
49	035	1125.03	Moderate	No	76.13	\$106,300	\$80,926	\$68,795	4832	31.21	1508	1465	1860
49	035	1125.04	Middle	No	93.25	\$106,300	\$99,125	\$84,263	2995	26.98	808	470	677
49	035	1125.05	Moderate	No	79.30	\$106,300	\$84,296	\$71,660	3972	29.03	1153	826	1112
49	035	1126.04	Middle	No	89.95	\$106,300	\$95,617	\$81,286	4767	20.45	975	1384	1491
49	035	1126.08	Upper	No	128.54	\$106,300	\$136,638	\$116,154	5165	15.55	803	1474	1723
49	035	1126.09	Upper	No	128.44	\$106,300	\$136,532	\$116,061	5402	14.59	788	1487	1760
49	035	1126.10	Middle	No	84.90	\$106,300	\$90,249	\$76,724	6292	31.93	2009	1392	1685
49	035	1126.11	Middle	No	115.00	\$106,300	\$122,245	\$103,922	6681	20.45	1366	1711	2089
49	035	1126.12	Middle	No	96.69	\$106,300	\$102,781	\$87,372	5440	26.32	1432	1021	1198
49	035	1126.13	Middle	No	112.84	\$106,300	\$119,949	\$101,968	5264	18.56	977	1346	1446

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1126.14	Upper	No	145.86	\$106,300	\$155,049	\$131,806	3575	13.01	465	1223	1304
49	035	1126.15	Upper	No	145.25	\$106,300	\$154,401	\$131,250	2340	12.74	298	725	782
49	035	1126.16	Upper	No	133.94	\$106,300	\$142,378	\$121,033	4239	14.96	634	1215	1280
49	035	1126.17	Upper	No	166.84	\$106,300	\$177,351	\$150,757	3354	12.76	428	966	991
49	035	1126.18	Middle	No	119.53	\$106,300	\$127,060	\$108,015	3911	18.18	711	939	1078
49	035	1126.19	Upper	No	146.85	\$106,300	\$156,102	\$132,699	3111	15.81	492	960	1027
49	035	1126.20	Moderate	No	65.25	\$106,300	\$69,361	\$58,966	3206	19.15	614	978	1052
49	035	1126.21	Middle	No	93.21	\$106,300	\$99,082	\$84,226	5540	34.53	1913	1037	1274
49	035	1127.00	Moderate	No	79.34	\$106,300	\$84,338	\$71,696	5671	26.04	1477	1141	1514
49	035	1128.04	Upper	No	124.28	\$106,300	\$132,110	\$112,304	5429	17.37	943	1400	1605
49	035	1128.05	Upper	No	125.59	\$106,300	\$133,502	\$113,484	5319	19.98	1063	1347	1530
49	035	1128.12	Middle	No	95.77	\$106,300	\$101,804	\$86,544	5774	21.15	1221	1590	1821
49	035	1128.13	Upper	No	152.20	\$106,300	\$161,789	\$137,532	5410	13.01	704	1516	1603
49	035	1128.14	Upper	No	204.56	\$106,300	\$217,447	\$184,844	4960	12.32	611	1519	1719
49	035	1128.15	Upper	No	178.45	\$106,300	\$189,692	\$161,250	5126	14.77	757	1495	1561
49	035	1128.16	Upper	No	159.46	\$106,300	\$169,506	\$144,097	5906	11.41	674	1418	1576
49	035	1128.18	Unknown	No	0.00	\$106,300	\$0	\$0	3159	36.37	1149	0	0
49	035	1128.21	Upper	No	150.06	\$106,300	\$159,514	\$135,598	7038	16.20	1140	1761	2067
49	035	1128.22	Middle	No	112.96	\$106,300	\$120,076	\$102,071	5269	29.97	1579	1088	1223
49	035	1128.23	Middle	No	107.28	\$106,300	\$114,039	\$96,944	6165	23.49	1448	1319	1571
49	035	1128.24	Upper	No	121.15	\$106,300	\$128,782	\$109,477	5722	30.01	1717	645	807
49	035	1128.25	Middle	No	97.55	\$106,300	\$103,696	\$88,152	4874	30.51	1487	838	1108
49	035	1128.26	Upper	No	163.07	\$106,300	\$173,343	\$147,351	5253	9.27	487	1222	1455
49	035	1128.27	Upper	No	126.18	\$106,300	\$134,129	\$114,023	10862	21.11	2293	1699	1832
49	035	1128.28	Upper	No	183.59	\$106,300	\$195,156	\$165,900	5063	13.35	676	1278	1294
49	035	1128.29	Middle	No	80.26	\$106,300	\$85,316	\$72,528	3181	27.51	875	645	795
49	035	1128.30	Upper	No	120.46	\$106,300	\$128,049	\$108,849	5027	20.63	1037	1493	1689
49	035	1128.31	Upper	No	175.15	\$106,300	\$186,184	\$158,269	3398	24.54	834	851	1279

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1129.04	Middle	No	91.60	\$106,300	\$97,371	\$82,771	6352	42.02	2669	1540	1884
49	035	1129.05	Upper	No	124.74	\$106,300	\$132,599	\$112,722	5295	25.23	1336	1583	1715
49	035	1129.07	Middle	No	97.35	\$106,300	\$103,483	\$87,974	4705	33.24	1564	1022	1121
49	035	1129.12	Middle	No	116.72	\$106,300	\$124,073	\$105,476	2648	28.21	747	737	811
49	035	1129.13	Middle	No	104.80	\$106,300	\$111,402	\$94,700	5158	23.85	1230	1356	1486
49	035	1129.14	Middle	No	97.62	\$106,300	\$103,770	\$88,214	6548	30.70	2010	1681	2011
49	035	1129.16	Middle	No	85.15	\$106,300	\$90,514	\$76,947	4736	42.34	2005	741	1095
49	035	1129.17	Middle	No	97.87	\$106,300	\$104,036	\$88,444	4168	32.61	1359	1037	1333
49	035	1129.18	Middle	No	80.54	\$106,300	\$85,614	\$72,783	5362	38.64	2072	1068	1370
49	035	1129.20	Middle	No	92.49	\$106,300	\$98,317	\$83,575	5155	29.00	1495	1197	1405
49	035	1129.21	Middle	No	92.40	\$106,300	\$98,221	\$83,500	4280	28.39	1215	968	1107
49	035	1130.07	Middle	No	118.41	\$106,300	\$125,870	\$107,000	4947	17.59	870	1336	1361
49	035	1130.08	Upper	No	145.00	\$106,300	\$154,135	\$131,028	6285	15.99	1005	1820	1868
49	035	1130.10	Upper	No	141.50	\$106,300	\$150,415	\$127,860	7371	13.53	997	1998	2063
49	035	1130.11	Upper	No	137.83	\$106,300	\$146,513	\$124,549	6567	17.63	1158	1634	1789
49	035	1130.12	Upper	No	141.84	\$106,300	\$150,776	\$128,173	5837	16.52	964	1860	1967
49	035	1130.13	Upper	No	134.05	\$106,300	\$142,495	\$121,133	6130	14.16	868	1364	1428
49	035	1130.14	Middle	No	105.13	\$106,300	\$111,753	\$95,000	5273	15.32	808	1619	1690
49	035	1130.16	Upper	No	159.54	\$106,300	\$169,591	\$144,167	7420	14.31	1062	1658	1754
49	035	1130.17	Middle	No	104.33	\$106,300	\$110,903	\$94,280	7279	13.68	996	1686	2203
49	035	1130.21	Middle	No	108.26	\$106,300	\$115,080	\$97,829	5887	30.75	1810	1632	1699
49	035	1130.22	Upper	No	149.30	\$106,300	\$158,706	\$134,911	7589	20.45	1552	1779	2096
49	035	1130.23	Middle	No	114.97	\$106,300	\$122,213	\$103,890	6756	22.88	1546	1674	1762
49	035	1130.24	Upper	No	142.68	\$106,300	\$151,669	\$128,929	5388	17.22	928	1156	1156
49	035	1130.25	Middle	No	116.87	\$106,300	\$124,233	\$105,605	5320	26.77	1424	1057	1198
49	035	1131.01	Middle	No	99.14	\$106,300	\$105,386	\$89,583	7013	33.18	2327	1846	2167
49	035	1131.02	Middle	No	118.11	\$106,300	\$125,551	\$106,728	3766	20.69	779	1105	1143
49	035	1131.05	Upper	No	123.58	\$106,300	\$131,366	\$111,667	7886	14.58	1150	1590	1834
49	035	1131.08	Upper	No	120.19	\$106,300	\$127,762	\$108,611	4035	26.25	1059	986	1174

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1131.09	Upper	No	144.18	\$106,300	\$153,263	\$130,283	4823	16.79	810	1183	1387
49	035	1131.10	Middle	No	107.00	\$106,300	\$113,741	\$96,686	4399	14.87	654	1142	1231
49	035	1131.11	Upper	No	144.03	\$106,300	\$153,104	\$130,153	5210	17.41	907	1025	1106
49	035	1131.12	Upper	No	121.65	\$106,300	\$129,314	\$109,930	3726	15.03	560	1000	1000
49	035	1131.13	Middle	No	97.56	\$106,300	\$103,706	\$88,162	11122	28.72	3194	1836	2014
49	035	1131.14	Middle	No	83.70	\$106,300	\$88,973	\$75,637	9861	28.29	2790	1286	1509
49	035	1133.07	Moderate	No	68.73	\$106,300	\$73,060	\$62,109	7413	72.99	5411	1314	1802
49	035	1133.08	Moderate	No	63.33	\$106,300	\$67,320	\$57,226	5196	66.34	3447	702	1340
49	035	1133.09	Moderate	No	77.19	\$106,300	\$82,053	\$69,754	5111	55.06	2814	983	1265
49	035	1133.10	Moderate	No	62.65	\$106,300	\$66,597	\$56,613	3143	49.95	1570	517	780
49	035	1133.11	Moderate	No	50.76	\$106,300	\$53,958	\$45,871	4900	60.47	2963	739	1336
49	035	1133.12	Low	No	38.73	\$106,300	\$41,170	\$35,000	3859	69.78	2693	339	682
49	035	1133.13	Moderate	No	60.26	\$106,300	\$64,056	\$54,453	3993	58.18	2323	326	477
49	035	1133.14	Moderate	No	59.45	\$106,300	\$63,195	\$53,726	2821	66.71	1882	360	453
49	035	1134.06	Moderate	No	57.23	\$106,300	\$60,835	\$51,719	6787	68.48	4648	936	1448
49	035	1134.08	Middle	No	81.05	\$106,300	\$86,156	\$73,241	7119	47.56	3386	1328	1632
49	035	1134.09	Middle	No	93.20	\$106,300	\$99,072	\$84,219	5049	45.04	2274	1315	1479
49	035	1134.10	Middle	No	80.73	\$106,300	\$85,816	\$72,955	6805	50.99	3470	1264	1646
49	035	1134.11	Middle	No	86.59	\$106,300	\$92,045	\$78,250	2808	51.92	1458	686	726
49	035	1134.12	Middle	No	99.52	\$106,300	\$105,790	\$89,934	3018	59.38	1792	600	705
49	035	1134.13	Middle	No	86.59	\$106,300	\$92,045	\$78,250	5980	40.70	2434	1252	1539
49	035	1134.14	Middle	No	107.44	\$106,300	\$114,209	\$97,083	6530	49.33	3221	1407	1610
49	035	1134.15	Middle	No	93.15	\$106,300	\$99,018	\$84,175	5951	57.82	3441	1372	1400
49	035	1135.05	Moderate	No	76.74	\$106,300	\$81,575	\$69,350	6558	46.84	3072	1396	1871
49	035	1135.09	Moderate	No	70.51	\$106,300	\$74,952	\$63,720	7826	70.94	5552	1232	1769
49	035	1135.10	Middle	No	96.17	\$106,300	\$102,229	\$86,902	3357	41.23	1384	1010	1049
49	035	1135.11	Moderate	No	71.93	\$106,300	\$76,462	\$65,000	3900	39.90	1556	901	1028
49	035	1135.12	Moderate	No	70.08	\$106,300	\$74,495	\$63,333	3417	42.11	1439	403	600

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1135.13	Middle	No	80.08	\$106,300	\$85,125	\$72,364	6186	42.84	2650	1078	1298
49	035	1135.14	Moderate	No	61.55	\$106,300	\$65,428	\$55,625	6757	56.45	3814	821	1561
49	035	1135.15	Middle	No	82.92	\$106,300	\$88,144	\$74,933	6168	28.31	1746	1660	1968
49	035	1135.20	Middle	No	81.49	\$106,300	\$86,624	\$73,641	4101	44.75	1835	920	1180
49	035	1135.21	Moderate	No	77.32	\$106,300	\$82,191	\$69,868	6493	42.05	2730	1580	1891
49	035	1135.22	Middle	No	104.32	\$106,300	\$110,892	\$94,271	3281	30.87	1013	1003	1039
49	035	1135.23	Moderate	No	72.14	\$106,300	\$76,685	\$65,188	6102	42.04	2565	1498	1865
49	035	1135.26	Middle	No	84.29	\$106,300	\$89,600	\$76,167	5793	47.61	2758	1267	1416
49	035	1135.27	Middle	No	84.38	\$106,300	\$89,696	\$76,250	4241	43.22	1833	1152	1241
49	035	1135.28	Middle	No	95.67	\$106,300	\$101,697	\$86,454	4976	38.75	1928	1498	1578
49	035	1135.32	Middle	No	105.36	\$106,300	\$111,998	\$95,208	3259	28.14	917	859	968
49	035	1135.33	Middle	No	104.81	\$106,300	\$111,413	\$94,712	4918	23.65	1163	1257	1428
49	035	1135.36	Moderate	No	69.61	\$106,300	\$73,995	\$62,900	4201	62.08	2608	516	1133
49	035	1135.37	Middle	No	103.19	\$106,300	\$109,691	\$93,250	3699	43.74	1618	829	1030
49	035	1135.38	Middle	No	85.53	\$106,300	\$90,918	\$77,292	3105	53.69	1667	680	746
49	035	1135.39	Middle	No	94.24	\$106,300	\$100,177	\$85,156	4883	54.70	2671	965	1087
49	035	1135.40	Middle	No	102.06	\$106,300	\$108,490	\$92,222	5367	39.56	2123	1462	1532
49	035	1135.41	Middle	No	111.65	\$106,300	\$118,684	\$100,893	2545	43.34	1103	521	569
49	035	1135.42	Middle	No	105.23	\$106,300	\$111,859	\$95,093	4018	39.37	1582	906	980
49	035	1135.43	Middle	No	119.33	\$106,300	\$126,848	\$107,832	4478	23.05	1032	1154	1202
49	035	1135.44	Middle	No	108.57	\$106,300	\$115,410	\$98,107	4050	53.98	2186	959	1035
49	035	1135.45	Middle	No	118.46	\$106,300	\$125,923	\$107,045	3791	65.34	2477	739	816
49	035	1136.00	Moderate	No	65.21	\$106,300	\$69,318	\$58,924	5498	53.49	2941	1382	1652
49	035	1137.01	Middle	No	86.55	\$106,300	\$92,003	\$78,207	4160	47.52	1977	1008	1143
49	035	1137.02	Moderate	No	67.82	\$106,300	\$72,093	\$61,288	2619	46.35	1214	625	830
49	035	1138.01	Moderate	No	75.43	\$106,300	\$80,182	\$68,167	5939	55.04	3269	1235	1563
49	035	1138.02	Moderate	No	62.77	\$106,300	\$66,725	\$56,719	4371	60.44	2642	968	1177
49	035	1138.04	Middle	No	102.58	\$106,300	\$109,043	\$92,694	4809	54.96	2643	1299	1404
49	035	1138.05	Middle	No	108.54	\$106,300	\$115,378	\$98,083	4178	52.01	2173	663	926

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1139.03	Middle	No	100.13	\$106,300	\$106,438	\$90,478	5403	43.35	2342	1311	1610
49	035	1139.04	Middle	No	86.75	\$106,300	\$92,215	\$78,395	6039	42.89	2590	1594	1720
49	035	1139.05	Moderate	No	78.27	\$106,300	\$83,201	\$70,725	7667	48.26	3700	1615	1819
49	035	1139.06	Moderate	No	63.30	\$106,300	\$67,288	\$57,200	4888	37.11	1814	716	1200
49	035	1139.08	Moderate	No	75.70	\$106,300	\$80,469	\$68,409	5272	45.18	2382	1213	1422
49	035	1139.09	Upper	No	127.26	\$106,300	\$135,277	\$115,000	4119	29.89	1231	938	1002
49	035	1140.00	Middle	No	104.44	\$106,300	\$111,020	\$94,375	4344	32.07	1393	628	186
49	035	1141.00	Upper	No	130.17	\$106,300	\$138,371	\$117,625	3582	17.67	633	649	959
49	035	1142.00	Middle	No	114.81	\$106,300	\$122,043	\$103,750	5161	27.94	1442	1392	1567
49	035	1143.01	Moderate	No	56.82	\$106,300	\$60,400	\$51,343	5511	49.14	2708	849	925
49	035	1143.02	Middle	No	105.17	\$106,300	\$111,796	\$95,040	2833	30.04	851	657	816
49	035	1143.03	Upper	No	137.50	\$106,300	\$146,163	\$124,250	10724	31.65	3394	1970	2070
49	035	1143.04	Middle	No	99.78	\$106,300	\$106,066	\$90,168	5801	33.87	1965	1068	1180
49	035	1145.00	Middle	No	85.32	\$106,300	\$90,695	\$77,100	7487	61.99	4641	1245	1732
49	035	1146.01	Upper	No	134.00	\$106,300	\$142,442	\$121,083	5315	14.41	766	1469	1585
49	035	1146.02	Upper	No	152.69	\$106,300	\$162,309	\$137,979	2083	9.60	200	658	705
49	035	1147.00	Moderate	No	74.26	\$106,300	\$78,938	\$67,107	4620	53.23	2459	1373	1597
49	035	1148.00	Upper	No	276.67	\$106,300	\$294,100	\$250,001	3654	15.49	566	1294	1318
49	035	1151.07	Upper	No	150.74	\$106,300	\$160,237	\$136,211	6431	13.98	899	1350	1470
49	035	1151.08	Middle	No	110.79	\$106,300	\$117,770	\$100,110	8083	20.59	1664	2043	2258
49	035	1151.09	Middle	No	83.26	\$106,300	\$88,505	\$75,234	7272	29.50	2145	904	938
49	035	1152.10	Upper	No	149.42	\$106,300	\$158,833	\$135,024	8274	20.32	1681	1756	1929
49	035	1152.11	Middle	No	107.82	\$106,300	\$114,613	\$97,432	7033	29.72	2090	913	1003
49	035	9800.00	Unknown	No	0.00	\$106,300	\$0	\$0	16	31.25	5	0	0
49	035	9801.00	Unknown	No	0.00	\$106,300	\$0	\$0	10	30.00	3	0	0

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



## 2022 FFIEC Census Report - Summary Census Demographic Information

State: 49 - UTAH (UT)

County: 035 - SALT LAKE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1001.00	Middle	No	82.90	\$102,200	\$84,724	\$74,911	2987	39.71	1186	278	539
49	035	1002.00	Upper	No	159.08	\$102,200	\$162,580	\$143,750	1333	15.38	205	311	575
49	035	1003.06	Moderate	No	59.03	\$102,200	\$60,329	\$53,341	6043	67.95	4106	779	1055
49	035	1003.07	Middle	No	86.01	\$102,200	\$87,902	\$77,719	4968	77.56	3853	1046	1195
49	035	1003.08	Moderate	No	56.43	\$102,200	\$57,671	\$50,996	4025	76.12	3064	446	679
49	035	1005.00	Moderate	No	73.85	\$102,200	\$75,475	\$66,735	5893	52.03	3066	1155	1643
49	035	1006.00	Moderate	No	52.78	\$102,200	\$53,941	\$47,700	6699	56.05	3755	1749	2352
49	035	1007.00	Moderate	No	79.02	\$102,200	\$80,758	\$71,406	2683	27.02	725	702	1204
49	035	1008.00	Middle	No	83.48	\$102,200	\$85,317	\$75,435	2562	25.96	665	310	311
49	035	1010.00	Upper	No	155.82	\$102,200	\$159,248	\$140,804	3127	16.89	528	993	1422
49	035	1011.01	Middle	No	107.48	\$102,200	\$109,845	\$97,121	1973	21.59	426	277	594
49	035	1011.02	Middle	No	110.23	\$102,200	\$112,655	\$99,609	3431	22.65	777	493	509
49	035	1012.00	Upper	No	150.25	\$102,200	\$153,556	\$135,766	3972	19.74	784	1165	1466
49	035	1014.01	Low	No	29.20	\$102,200	\$29,842	\$26,389	2171	44.22	960	8	24
49	035	1014.02	Unknown	No	0.00	\$102,200	\$0	\$0	4339	40.56	1760	6	51
49	035	1015.00	Upper	No	144.21	\$102,200	\$147,383	\$130,313	3288	23.91	786	395	872
49	035	1016.00	Middle	No	93.27	\$102,200	\$95,322	\$84,286	3742	24.40	913	494	817
49	035	1017.00	Moderate	No	74.18	\$102,200	\$75,812	\$67,031	3582	29.56	1059	326	806
49	035	1018.00	Moderate	No	72.62	\$102,200	\$74,218	\$65,625	3347	27.31	914	373	879
49	035	1019.00	Moderate	No	57.92	\$102,200	\$59,194	\$52,344	3103	33.13	1028	144	127
49	035	1020.00	Moderate	No	77.29	\$102,200	\$78,990	\$69,844	2837	31.79	902	360	756
49	035	1021.00	Moderate	No	54.54	\$102,200	\$55,740	\$49,286	2378	38.10	906	219	108
49	035	1023.00	Middle	No	98.72	\$102,200	\$100,892	\$89,205	3153	43.29	1365	290	494
49	035	1025.01	Moderate	No	74.97	\$102,200	\$76,619	\$67,743	3134	47.13	1477	203	162
49	035	1025.02	Upper	No	124.68	\$102,200	\$127,423	\$112,667	2062	32.93	679	221	35
49	035	1026.00	Moderate	No	71.47	\$102,200	\$73,042	\$64,583	4391	60.99	2678	843	1542

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1027.01	Moderate	No	57.79	\$102,200	\$59,061	\$52,226	4752	66.84	3176	1049	1659
49	035	1027.02	Moderate	No	66.40	\$102,200	\$67,861	\$60,000	3704	77.27	2862	541	784
49	035	1028.01	Moderate	No	58.07	\$102,200	\$59,348	\$52,477	5919	70.15	4152	1388	1888
49	035	1028.02	Moderate	No	69.97	\$102,200	\$71,509	\$63,233	4888	70.95	3468	557	959
49	035	1029.00	Moderate	No	58.87	\$102,200	\$60,165	\$53,203	5768	49.24	2840	390	841
49	035	1030.00	Middle	No	96.59	\$102,200	\$98,715	\$87,281	2756	31.68	873	712	1310
49	035	1031.00	Middle	No	111.04	\$102,200	\$113,483	\$100,337	4144	31.61	1310	1046	1625
49	035	1032.00	Middle	No	108.17	\$102,200	\$110,550	\$97,750	4433	24.97	1107	996	1636
49	035	1033.00	Middle	No	108.50	\$102,200	\$110,887	\$98,044	4256	20.68	880	665	1411
49	035	1034.00	Middle	No	103.61	\$102,200	\$105,889	\$93,625	4167	19.58	816	1087	1974
49	035	1035.00	Upper	No	142.37	\$102,200	\$145,502	\$128,646	4031	15.50	625	1097	1748
49	035	1036.00	Upper	No	166.39	\$102,200	\$170,051	\$150,357	2671	14.15	378	844	1131
49	035	1037.00	Upper	No	123.67	\$102,200	\$126,391	\$111,750	2631	11.90	313	843	1095
49	035	1038.00	Upper	No	169.32	\$102,200	\$173,045	\$153,000	2325	15.27	355	697	966
49	035	1039.00	Middle	No	116.39	\$102,200	\$118,951	\$105,174	3605	17.75	640	1187	1478
49	035	1040.00	Upper	No	175.83	\$102,200	\$179,698	\$158,889	3302	14.66	484	952	1177
49	035	1041.00	Upper	No	201.96	\$102,200	\$206,403	\$182,500	2941	15.03	442	969	996
49	035	1042.00	Upper	No	172.49	\$102,200	\$176,285	\$155,867	6895	16.81	1159	2275	2298
49	035	1043.00	Middle	No	111.17	\$102,200	\$113,616	\$100,455	2901	21.23	616	459	799
49	035	1044.00	Upper	No	171.19	\$102,200	\$174,956	\$154,688	2067	8.42	174	586	768
49	035	1047.00	Middle	No	111.58	\$102,200	\$114,035	\$100,828	4818	16.33	787	1477	1906
49	035	1048.00	Middle	No	104.21	\$102,200	\$106,503	\$94,167	5263	16.23	854	1343	2043
49	035	1049.00	Middle	No	86.08	\$102,200	\$87,974	\$77,782	3135	29.12	913	760	1390
49	035	1101.03	Upper	No	152.32	\$102,200	\$155,671	\$137,639	3562	12.69	452	1261	1648
49	035	1101.04	Upper	No	224.10	\$102,200	\$229,030	\$202,500	5557	15.78	877	1806	2104
49	035	1101.05	Upper	No	189.68	\$102,200	\$193,853	\$171,397	2011	13.48	271	665	814
49	035	1101.06	Upper	No	140.28	\$102,200	\$143,366	\$126,765	2519	12.66	319	639	1394
49	035	1102.00	Upper	No	122.72	\$102,200	\$125,420	\$110,893	5070	13.16	667	1508	1932
49	035	1103.00	Middle	No	114.49	\$102,200	\$117,009	\$103,457	5802	16.94	983	1597	2144

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1104.01	Middle	No	119.06	\$102,200	\$121,679	\$107,589	3401	21.41	728	777	824
49	035	1104.02	Upper	No	127.88	\$102,200	\$130,693	\$115,556	3873	15.03	582	965	1187
49	035	1105.00	Upper	No	129.65	\$102,200	\$132,502	\$117,155	6425	12.67	814	1803	2094
49	035	1106.00	Upper	No	121.51	\$102,200	\$124,183	\$109,798	5825	12.12	706	1571	1816
49	035	1107.01	Middle	No	92.79	\$102,200	\$94,831	\$83,846	3798	24.54	932	591	910
49	035	1107.02	Middle	No	105.07	\$102,200	\$107,382	\$94,942	5199	14.71	765	1300	1737
49	035	1108.00	Middle	No	92.25	\$102,200	\$94,280	\$83,364	5813	16.26	945	1715	1699
49	035	1109.00	Upper	No	153.15	\$102,200	\$156,519	\$138,393	4923	12.63	622	1251	1626
49	035	1110.01	Upper	No	161.16	\$102,200	\$164,706	\$145,625	4594	10.34	475	1237	1549
49	035	1110.02	Upper	No	140.68	\$102,200	\$143,775	\$127,120	5627	19.03	1071	1330	1731
49	035	1111.04	Upper	No	120.52	\$102,200	\$123,171	\$108,910	2982	18.95	565	844	966
49	035	1111.05	Moderate	No	59.51	\$102,200	\$60,819	\$53,777	3847	26.62	1024	1179	1319
49	035	1111.06	Middle	No	105.33	\$102,200	\$107,647	\$95,179	3118	19.37	604	937	1036
49	035	1111.07	Middle	No	89.06	\$102,200	\$91,019	\$80,481	3090	22.52	696	445	832
49	035	1111.08	Upper	No	134.62	\$102,200	\$137,582	\$121,645	3332	14.56	485	1044	1115
49	035	1111.09	Upper	No	133.70	\$102,200	\$136,641	\$120,820	3233	15.74	509	1217	1169
49	035	1112.01	Middle	No	98.95	\$102,200	\$101,127	\$89,417	2632	20.48	539	681	812
49	035	1112.02	Middle	No	98.85	\$102,200	\$101,025	\$89,323	4664	21.87	1020	912	1166
49	035	1113.02	Upper	No	138.65	\$102,200	\$141,700	\$125,286	5878	12.90	758	1919	2169
49	035	1113.04	Upper	No	124.21	\$102,200	\$126,943	\$112,237	3692	14.14	522	940	1343
49	035	1113.05	Middle	No	115.82	\$102,200	\$118,368	\$104,659	3872	15.39	596	1209	1483
49	035	1113.06	Middle	No	111.47	\$102,200	\$113,922	\$100,729	2454	17.64	433	455	510
49	035	1114.00	Moderate	No	70.60	\$102,200	\$72,153	\$63,801	6976	41.03	2862	1118	1989
49	035	1115.00	Moderate	No	58.89	\$102,200	\$60,186	\$53,214	2529	53.06	1342	219	400
49	035	1116.01	Middle	No	86.80	\$102,200	\$88,710	\$78,438	4449	54.60	2429	407	702
49	035	1116.02	Low	No	43.40	\$102,200	\$44,355	\$39,220	6762	51.88	3508	458	492
49	035	1117.01	Low	No	45.76	\$102,200	\$46,767	\$41,356	5452	54.68	2981	677	1328
49	035	1117.02	Moderate	No	71.87	\$102,200	\$73,451	\$64,946	4407	42.11	1856	864	1514

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1118.01	Middle	No	96.07	\$102,200	\$98,184	\$86,813	5762	31.43	1811	1307	1633
49	035	1118.02	Middle	No	85.42	\$102,200	\$87,299	\$77,188	2777	25.89	719	675	1063
49	035	1119.03	Middle	No	90.49	\$102,200	\$92,481	\$81,767	4113	30.03	1235	1187	1521
49	035	1119.04	Middle	No	89.44	\$102,200	\$91,408	\$80,819	3624	25.36	919	888	910
49	035	1119.05	Moderate	No	51.58	\$102,200	\$52,715	\$46,615	3806	29.98	1141	621	858
49	035	1119.06	Moderate	No	70.95	\$102,200	\$72,511	\$64,118	4524	42.06	1903	473	631
49	035	1120.01	Moderate	No	69.98	\$102,200	\$71,520	\$63,241	3362	27.54	926	746	1028
49	035	1120.02	Middle	No	91.85	\$102,200	\$93,871	\$83,003	4871	22.81	1111	1115	1126
49	035	1121.01	Low	No	43.69	\$102,200	\$44,651	\$39,487	5058	55.04	2784	272	445
49	035	1121.02	Middle	No	95.81	\$102,200	\$97,918	\$86,582	5041	23.75	1197	1025	1174
49	035	1122.01	Middle	No	100.14	\$102,200	\$102,343	\$90,488	5018	17.46	876	1572	1701
49	035	1122.02	Middle	No	103.57	\$102,200	\$105,849	\$93,589	4005	21.52	862	1114	1498
49	035	1123.01	Middle	No	86.51	\$102,200	\$88,413	\$78,173	3815	24.40	931	938	1091
49	035	1123.02	Middle	No	99.83	\$102,200	\$102,026	\$90,208	3623	17.47	633	1049	1139
49	035	1124.02	Middle	No	83.11	\$102,200	\$84,938	\$75,100	7498	48.77	3657	1018	1874
49	035	1124.04	Moderate	No	65.35	\$102,200	\$66,788	\$59,053	4578	41.00	1877	423	635
49	035	1124.05	Moderate	No	71.69	\$102,200	\$73,267	\$64,786	6241	43.68	2726	388	746
49	035	1124.06	Moderate	No	67.73	\$102,200	\$69,220	\$61,201	3394	59.46	2018	366	548
49	035	1125.01	Middle	No	82.21	\$102,200	\$84,019	\$74,292	4027	28.09	1131	1104	1407
49	035	1125.03	Moderate	No	76.13	\$102,200	\$77,805	\$68,795	4832	31.21	1508	1465	1860
49	035	1125.04	Middle	No	93.25	\$102,200	\$95,302	\$84,263	2995	26.98	808	470	677
49	035	1125.05	Moderate	No	79.30	\$102,200	\$81,045	\$71,660	3972	29.03	1153	826	1112
49	035	1126.04	Middle	No	89.95	\$102,200	\$91,929	\$81,286	4767	20.45	975	1384	1491
49	035	1126.08	Upper	No	128.54	\$102,200	\$131,368	\$116,154	5165	15.55	803	1474	1723
49	035	1126.09	Upper	No	128.44	\$102,200	\$131,266	\$116,061	5402	14.59	788	1487	1760
49	035	1126.10	Middle	No	84.90	\$102,200	\$86,768	\$76,724	6292	31.93	2009	1392	1685
49	035	1126.11	Middle	No	115.00	\$102,200	\$117,530	\$103,922	6681	20.45	1366	1711	2089
49	035	1126.12	Middle	No	96.69	\$102,200	\$98,817	\$87,372	5440	26.32	1432	1021	1198
49	035	1126.13	Middle	No	112.84	\$102,200	\$115,322	\$101,968	5264	18.56	977	1346	1446

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1126.14	Upper	No	145.86	\$102,200	\$149,069	\$131,806	3575	13.01	465	1223	1304
49	035	1126.15	Upper	No	145.25	\$102,200	\$148,446	\$131,250	2340	12.74	298	725	782
49	035	1126.16	Upper	No	133.94	\$102,200	\$136,887	\$121,033	4239	14.96	634	1215	1280
49	035	1126.17	Upper	No	166.84	\$102,200	\$170,510	\$150,757	3354	12.76	428	966	991
49	035	1126.18	Middle	No	119.53	\$102,200	\$122,160	\$108,015	3911	18.18	711	939	1078
49	035	1126.19	Upper	No	146.85	\$102,200	\$150,081	\$132,699	3111	15.81	492	960	1027
49	035	1126.20	Moderate	No	65.25	\$102,200	\$66,686	\$58,966	3206	19.15	614	978	1052
49	035	1126.21	Middle	No	93.21	\$102,200	\$95,261	\$84,226	5540	34.53	1913	1037	1274
49	035	1127.00	Moderate	No	79.34	\$102,200	\$81,085	\$71,696	5671	26.04	1477	1141	1514
49	035	1128.04	Upper	No	124.28	\$102,200	\$127,014	\$112,304	5429	17.37	943	1400	1605
49	035	1128.05	Upper	No	125.59	\$102,200	\$128,353	\$113,484	5319	19.98	1063	1347	1530
49	035	1128.12	Middle	No	95.77	\$102,200	\$97,877	\$86,544	5774	21.15	1221	1590	1821
49	035	1128.13	Upper	No	152.20	\$102,200	\$155,548	\$137,532	5410	13.01	704	1516	1603
49	035	1128.14	Upper	No	204.56	\$102,200	\$209,060	\$184,844	4960	12.32	611	1519	1719
49	035	1128.15	Upper	No	178.45	\$102,200	\$182,376	\$161,250	5126	14.77	757	1495	1561
49	035	1128.16	Upper	No	159.46	\$102,200	\$162,968	\$144,097	5906	11.41	674	1418	1576
49	035	1128.18	Unknown	No	0.00	\$102,200	\$0	\$0	3159	36.37	1149	0	0
49	035	1128.21	Upper	No	150.06	\$102,200	\$153,361	\$135,598	7038	16.20	1140	1761	2067
49	035	1128.22	Middle	No	112.96	\$102,200	\$115,445	\$102,071	5269	29.97	1579	1088	1223
49	035	1128.23	Middle	No	107.28	\$102,200	\$109,640	\$96,944	6165	23.49	1448	1319	1571
49	035	1128.24	Upper	No	121.15	\$102,200	\$123,815	\$109,477	5722	30.01	1717	645	807
49	035	1128.25	Middle	No	97.55	\$102,200	\$99,696	\$88,152	4874	30.51	1487	838	1108
49	035	1128.26	Upper	No	163.07	\$102,200	\$166,658	\$147,351	5253	9.27	487	1222	1455
49	035	1128.27	Upper	No	126.18	\$102,200	\$128,956	\$114,023	10862	21.11	2293	1699	1832
49	035	1128.28	Upper	No	183.59	\$102,200	\$187,629	\$165,900	5063	13.35	676	1278	1294
49	035	1128.29	Middle	No	80.26	\$102,200	\$82,026	\$72,528	3181	27.51	875	645	795
49	035	1128.30	Upper	No	120.46	\$102,200	\$123,110	\$108,849	5027	20.63	1037	1493	1689
49	035	1128.31	Upper	No	175.15	\$102,200	\$179,003	\$158,269	3398	24.54	834	851	1279

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1129.04	Middle	No	91.60	\$102,200	\$93,615	\$82,771	6352	42.02	2669	1540	1884
49	035	1129.05	Upper	No	124.74	\$102,200	\$127,484	\$112,722	5295	25.23	1336	1583	1715
49	035	1129.07	Middle	No	97.35	\$102,200	\$99,492	\$87,974	4705	33.24	1564	1022	1121
49	035	1129.12	Middle	No	116.72	\$102,200	\$119,288	\$105,476	2648	28.21	747	737	811
49	035	1129.13	Middle	No	104.80	\$102,200	\$107,106	\$94,700	5158	23.85	1230	1356	1486
49	035	1129.14	Middle	No	97.62	\$102,200	\$99,768	\$88,214	6548	30.70	2010	1681	2011
49	035	1129.16	Middle	No	85.15	\$102,200	\$87,023	\$76,947	4736	42.34	2005	741	1095
49	035	1129.17	Middle	No	97.87	\$102,200	\$100,023	\$88,444	4168	32.61	1359	1037	1333
49	035	1129.18	Middle	No	80.54	\$102,200	\$82,312	\$72,783	5362	38.64	2072	1068	1370
49	035	1129.20	Middle	No	92.49	\$102,200	\$94,525	\$83,575	5155	29.00	1495	1197	1405
49	035	1129.21	Middle	No	92.40	\$102,200	\$94,433	\$83,500	4280	28.39	1215	968	1107
49	035	1130.07	Middle	No	118.41	\$102,200	\$121,015	\$107,000	4947	17.59	870	1336	1361
49	035	1130.08	Upper	No	145.00	\$102,200	\$148,190	\$131,028	6285	15.99	1005	1820	1868
49	035	1130.10	Upper	No	141.50	\$102,200	\$144,613	\$127,860	7371	13.53	997	1998	2063
49	035	1130.11	Upper	No	137.83	\$102,200	\$140,862	\$124,549	6567	17.63	1158	1634	1789
49	035	1130.12	Upper	No	141.84	\$102,200	\$144,960	\$128,173	5837	16.52	964	1860	1967
49	035	1130.13	Upper	No	134.05	\$102,200	\$136,999	\$121,133	6130	14.16	868	1364	1428
49	035	1130.14	Middle	No	105.13	\$102,200	\$107,443	\$95,000	5273	15.32	808	1619	1690
49	035	1130.16	Upper	No	159.54	\$102,200	\$163,050	\$144,167	7420	14.31	1062	1658	1754
49	035	1130.17	Middle	No	104.33	\$102,200	\$106,625	\$94,280	7279	13.68	996	1686	2203
49	035	1130.21	Middle	No	108.26	\$102,200	\$110,642	\$97,829	5887	30.75	1810	1632	1699
49	035	1130.22	Upper	No	149.30	\$102,200	\$152,585	\$134,911	7589	20.45	1552	1779	2096
49	035	1130.23	Middle	No	114.97	\$102,200	\$117,499	\$103,890	6756	22.88	1546	1674	1762
49	035	1130.24	Upper	No	142.68	\$102,200	\$145,819	\$128,929	5388	17.22	928	1156	1156
49	035	1130.25	Middle	No	116.87	\$102,200	\$119,441	\$105,605	5320	26.77	1424	1057	1198
49	035	1131.01	Middle	No	99.14	\$102,200	\$101,321	\$89,583	7013	33.18	2327	1846	2167
49	035	1131.02	Middle	No	118.11	\$102,200	\$120,708	\$106,728	3766	20.69	779	1105	1143
49	035	1131.05	Upper	No	123.58	\$102,200	\$126,299	\$111,667	7886	14.58	1150	1590	1834
49	035	1131.08	Upper	No	120.19	\$102,200	\$122,834	\$108,611	4035	26.25	1059	986	1174

\* Will automatically be included in the 2023 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1131.09	Upper	No	144.18	\$102,200	\$147,352	\$130,283	4823	16.79	810	1183	1387
49	035	1131.10	Middle	No	107.00	\$102,200	\$109,354	\$96,686	4399	14.87	654	1142	1231
49	035	1131.11	Upper	No	144.03	\$102,200	\$147,199	\$130,153	5210	17.41	907	1025	1106
49	035	1131.12	Upper	No	121.65	\$102,200	\$124,326	\$109,930	3726	15.03	560	1000	1000
49	035	1131.13	Middle	No	97.56	\$102,200	\$99,706	\$88,162	11122	28.72	3194	1836	2014
49	035	1131.14	Middle	No	83.70	\$102,200	\$85,541	\$75,637	9861	28.29	2790	1286	1509
49	035	1133.07	Moderate	No	68.73	\$102,200	\$70,242	\$62,109	7413	72.99	5411	1314	1802
49	035	1133.08	Moderate	No	63.33	\$102,200	\$64,723	\$57,226	5196	66.34	3447	702	1340
49	035	1133.09	Moderate	No	77.19	\$102,200	\$78,888	\$69,754	5111	55.06	2814	983	1265
49	035	1133.10	Moderate	No	62.65	\$102,200	\$64,028	\$56,613	3143	49.95	1570	517	780
49	035	1133.11	Moderate	No	50.76	\$102,200	\$51,877	\$45,871	4900	60.47	2963	739	1336
49	035	1133.12	Low	No	38.73	\$102,200	\$39,582	\$35,000	3859	69.78	2693	339	682
49	035	1133.13	Moderate	No	60.26	\$102,200	\$61,586	\$54,453	3993	58.18	2323	326	477
49	035	1133.14	Moderate	No	59.45	\$102,200	\$60,758	\$53,726	2821	66.71	1882	360	453
49	035	1134.06	Moderate	No	57.23	\$102,200	\$58,489	\$51,719	6787	68.48	4648	936	1448
49	035	1134.08	Middle	No	81.05	\$102,200	\$82,833	\$73,241	7119	47.56	3386	1328	1632
49	035	1134.09	Middle	No	93.20	\$102,200	\$95,250	\$84,219	5049	45.04	2274	1315	1479
49	035	1134.10	Middle	No	80.73	\$102,200	\$82,506	\$72,955	6805	50.99	3470	1264	1646
49	035	1134.11	Middle	No	86.59	\$102,200	\$88,495	\$78,250	2808	51.92	1458	686	726
49	035	1134.12	Middle	No	99.52	\$102,200	\$101,709	\$89,934	3018	59.38	1792	600	705
49	035	1134.13	Middle	No	86.59	\$102,200	\$88,495	\$78,250	5980	40.70	2434	1252	1539
49	035	1134.14	Middle	No	107.44	\$102,200	\$109,804	\$97,083	6530	49.33	3221	1407	1610
49	035	1134.15	Middle	No	93.15	\$102,200	\$95,199	\$84,175	5951	57.82	3441	1372	1400
49	035	1135.05	Moderate	No	76.74	\$102,200	\$78,428	\$69,350	6558	46.84	3072	1396	1871
49	035	1135.09	Moderate	No	70.51	\$102,200	\$72,061	\$63,720	7826	70.94	5552	1232	1769
49	035	1135.10	Middle	No	96.17	\$102,200	\$98,286	\$86,902	3357	41.23	1384	1010	1049
49	035	1135.11	Moderate	No	71.93	\$102,200	\$73,512	\$65,000	3900	39.90	1556	901	1028
49	035	1135.12	Moderate	No	70.08	\$102,200	\$71,622	\$63,333	3417	42.11	1439	403	600

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1135.13	Middle	No	80.08	\$102,200	\$81,842	\$72,364	6186	42.84	2650	1078	1298
49	035	1135.14	Moderate	No	61.55	\$102,200	\$62,904	\$55,625	6757	56.45	3814	821	1561
49	035	1135.15	Middle	No	82.92	\$102,200	\$84,744	\$74,933	6168	28.31	1746	1660	1968
49	035	1135.20	Middle	No	81.49	\$102,200	\$83,283	\$73,641	4101	44.75	1835	920	1180
49	035	1135.21	Moderate	No	77.32	\$102,200	\$79,021	\$69,868	6493	42.05	2730	1580	1891
49	035	1135.22	Middle	No	104.32	\$102,200	\$106,615	\$94,271	3281	30.87	1013	1003	1039
49	035	1135.23	Moderate	No	72.14	\$102,200	\$73,727	\$65,188	6102	42.04	2565	1498	1865
49	035	1135.26	Middle	No	84.29	\$102,200	\$86,144	\$76,167	5793	47.61	2758	1267	1416
49	035	1135.27	Middle	No	84.38	\$102,200	\$86,236	\$76,250	4241	43.22	1833	1152	1241
49	035	1135.28	Middle	No	95.67	\$102,200	\$97,775	\$86,454	4976	38.75	1928	1498	1578
49	035	1135.32	Middle	No	105.36	\$102,200	\$107,678	\$95,208	3259	28.14	917	859	968
49	035	1135.33	Middle	No	104.81	\$102,200	\$107,116	\$94,712	4918	23.65	1163	1257	1428
49	035	1135.36	Moderate	No	69.61	\$102,200	\$71,141	\$62,900	4201	62.08	2608	516	1133
49	035	1135.37	Middle	No	103.19	\$102,200	\$105,460	\$93,250	3699	43.74	1618	829	1030
49	035	1135.38	Middle	No	85.53	\$102,200	\$87,412	\$77,292	3105	53.69	1667	680	746
49	035	1135.39	Middle	No	94.24	\$102,200	\$96,313	\$85,156	4883	54.70	2671	965	1087
49	035	1135.40	Middle	No	102.06	\$102,200	\$104,305	\$92,222	5367	39.56	2123	1462	1532
49	035	1135.41	Middle	No	111.65	\$102,200	\$114,106	\$100,893	2545	43.34	1103	521	569
49	035	1135.42	Middle	No	105.23	\$102,200	\$107,545	\$95,093	4018	39.37	1582	906	980
49	035	1135.43	Middle	No	119.33	\$102,200	\$121,955	\$107,832	4478	23.05	1032	1154	1202
49	035	1135.44	Middle	No	108.57	\$102,200	\$110,959	\$98,107	4050	53.98	2186	959	1035
49	035	1135.45	Middle	No	118.46	\$102,200	\$121,066	\$107,045	3791	65.34	2477	739	816
49	035	1136.00	Moderate	No	65.21	\$102,200	\$66,645	\$58,924	5498	53.49	2941	1382	1652
49	035	1137.01	Middle	No	86.55	\$102,200	\$88,454	\$78,207	4160	47.52	1977	1008	1143
49	035	1137.02	Moderate	No	67.82	\$102,200	\$69,312	\$61,288	2619	46.35	1214	625	830
49	035	1138.01	Moderate	No	75.43	\$102,200	\$77,089	\$68,167	5939	55.04	3269	1235	1563
49	035	1138.02	Moderate	No	62.77	\$102,200	\$64,151	\$56,719	4371	60.44	2642	968	1177
49	035	1138.04	Middle	No	102.58	\$102,200	\$104,837	\$92,694	4809	54.96	2643	1299	1404
49	035	1138.05	Middle	No	108.54	\$102,200	\$110,928	\$98,083	4178	52.01	2173	663	926

\* Will automatically be included in the 2023 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1139.03	Middle	No	100.13	\$102,200	\$102,333	\$90,478	5403	43.35	2342	1311	1610
49	035	1139.04	Middle	No	86.75	\$102,200	\$88,659	\$78,395	6039	42.89	2590	1594	1720
49	035	1139.05	Moderate	No	78.27	\$102,200	\$79,992	\$70,725	7667	48.26	3700	1615	1819
49	035	1139.06	Moderate	No	63.30	\$102,200	\$64,693	\$57,200	4888	37.11	1814	716	1200
49	035	1139.08	Moderate	No	75.70	\$102,200	\$77,365	\$68,409	5272	45.18	2382	1213	1422
49	035	1139.09	Upper	No	127.26	\$102,200	\$130,060	\$115,000	4119	29.89	1231	938	1002
49	035	1140.00	Middle	No	104.44	\$102,200	\$106,738	\$94,375	4344	32.07	1393	628	186
49	035	1141.00	Upper	No	130.17	\$102,200	\$133,034	\$117,625	3582	17.67	633	649	959
49	035	1142.00	Middle	No	114.81	\$102,200	\$117,336	\$103,750	5161	27.94	1442	1392	1567
49	035	1143.01	Moderate	No	56.82	\$102,200	\$58,070	\$51,343	5511	49.14	2708	849	925
49	035	1143.02	Middle	No	105.17	\$102,200	\$107,484	\$95,040	2833	30.04	851	657	816
49	035	1143.03	Upper	No	137.50	\$102,200	\$140,525	\$124,250	10724	31.65	3394	1970	2070
49	035	1143.04	Middle	No	99.78	\$102,200	\$101,975	\$90,168	5801	33.87	1965	1068	1180
49	035	1145.00	Middle	No	85.32	\$102,200	\$87,197	\$77,100	7487	61.99	4641	1245	1732
49	035	1146.01	Upper	No	134.00	\$102,200	\$136,948	\$121,083	5315	14.41	766	1469	1585
49	035	1146.02	Upper	No	152.69	\$102,200	\$156,049	\$137,979	2083	9.60	200	658	705
49	035	1147.00	Moderate	No	74.26	\$102,200	\$75,894	\$67,107	4620	53.23	2459	1373	1597
49	035	1148.00	Upper	No	276.67	\$102,200	\$282,757	\$250,001	3654	15.49	566	1294	1318
49	035	1151.07	Upper	No	150.74	\$102,200	\$154,056	\$136,211	6431	13.98	899	1350	1470
49	035	1151.08	Middle	No	110.79	\$102,200	\$113,227	\$100,110	8083	20.59	1664	2043	2258
49	035	1151.09	Middle	No	83.26	\$102,200	\$85,092	\$75,234	7272	29.50	2145	904	938
49	035	1152.10	Upper	No	149.42	\$102,200	\$152,707	\$135,024	8274	20.32	1681	1756	1929
49	035	1152.11	Middle	No	107.82	\$102,200	\$110,192	\$97,432	7033	29.72	2090	913	1003
49	035	9800.00	Unknown	No	0.00	\$102,200	\$0	\$0	16	31.25	5	0	0
49	035	9801.00	Unknown	No	0.00	\$102,200	\$0	\$0	10	30.00	3	0	0

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

## 2021 FFIEC Census Report - Summary Census Demographic Information

State: 49 - UTAH (UT)

County: 035 - SALT LAKE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2021 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2021 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1001.00	Middle	No	84.59	\$91,700	\$77,569	\$60,781	1587	31.51	500	271	544
49	035	1002.00	Upper	No	192.82	\$91,700	\$176,816	\$138,542	1296	23.69	307	328	583
49	035	1003.06	Moderate	No	54.85	\$91,700	\$50,297	\$39,412	5358	68.61	3676	689	981
49	035	1003.07	Moderate	No	74.55	\$91,700	\$68,362	\$53,568	5247	72.31	3794	851	988
49	035	1003.08	Low	No	46.12	\$91,700	\$42,292	\$33,142	4135	74.07	3063	376	571
49	035	1005.00	Moderate	No	61.71	\$91,700	\$56,588	\$44,339	5932	50.39	2989	1241	1622
49	035	1006.00	Moderate	No	62.02	\$91,700	\$56,872	\$44,563	8181	63.86	5224	1439	2086
49	035	1007.00	Upper	No	129.61	\$91,700	\$118,852	\$93,125	2727	20.35	555	514	925
49	035	1008.00	Moderate	No	79.64	\$91,700	\$73,030	\$57,222	2533	24.99	633	259	293
49	035	1010.00	Upper	No	140.84	\$91,700	\$129,150	\$101,198	3218	10.94	352	875	1386
49	035	1011.01	Middle	No	104.90	\$91,700	\$96,193	\$75,375	1978	10.16	201	276	587
49	035	1011.02	Middle	No	84.37	\$91,700	\$77,367	\$60,625	3679	20.01	736	426	571
49	035	1012.00	Upper	No	131.04	\$91,700	\$120,164	\$94,158	4123	20.30	837	978	1315
49	035	1014.00	Low	No	41.50	\$91,700	\$38,056	\$29,818	4929	34.81	1716	27	136
49	035	1015.00	Moderate	No	71.72	\$91,700	\$65,767	\$51,536	3308	28.48	942	417	934
49	035	1016.00	Middle	No	104.21	\$91,700	\$95,561	\$74,875	3977	16.27	647	527	1106
49	035	1017.00	Moderate	No	69.05	\$91,700	\$63,319	\$49,612	3341	29.48	985	456	539
49	035	1018.00	Middle	No	95.10	\$91,700	\$87,207	\$68,333	3424	16.38	561	555	1044
49	035	1019.00	Moderate	No	70.85	\$91,700	\$64,969	\$50,909	2497	29.36	733	143	122
49	035	1020.00	Moderate	No	77.15	\$91,700	\$70,747	\$55,438	2545	34.03	866	343	887
49	035	1021.00	Moderate	No	60.25	\$91,700	\$55,249	\$43,295	1364	19.65	268	115	58
49	035	1023.00	Low	No	49.08	\$91,700	\$45,006	\$35,268	2816	39.88	1123	269	454
49	035	1025.00	Moderate	No	70.68	\$91,700	\$64,814	\$50,789	3106	32.97	1024	142	73
49	035	1026.00	Moderate	No	58.40	\$91,700	\$53,553	\$41,961	3874	68.17	2641	748	1293
49	035	1027.01	Low	No	46.06	\$91,700	\$42,237	\$33,097	5144	70.65	3634	779	1351
49	035	1027.02	Low	No	38.35	\$91,700	\$35,167	\$27,558	4014	84.43	3389	359	838

\* Will automatically be included in the 2022 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2021 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2021 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1028.01	Moderate	No	59.22	\$91,700	\$54,305	\$42,550	6200	63.27	3923	1188	1800
49	035	1028.02	Moderate	No	63.58	\$91,700	\$58,303	\$45,684	5187	70.14	3638	549	951
49	035	1029.00	Low	No	32.85	\$91,700	\$30,123	\$23,604	4969	42.22	2098	473	991
49	035	1030.00	Middle	No	86.08	\$91,700	\$78,935	\$61,848	2950	33.69	994	764	1204
49	035	1031.00	Moderate	No	69.69	\$91,700	\$63,906	\$50,078	4485	37.48	1681	855	1735
49	035	1032.00	Middle	No	106.66	\$91,700	\$97,807	\$76,638	4452	15.72	700	1251	1751
49	035	1033.00	Middle	No	113.37	\$91,700	\$103,960	\$81,458	4191	23.31	977	818	1342
49	035	1034.00	Middle	No	117.78	\$91,700	\$108,004	\$84,625	3864	16.59	641	1033	1780
49	035	1035.00	Upper	No	123.83	\$91,700	\$113,552	\$88,977	4009	11.20	449	932	1726
49	035	1036.00	Upper	No	172.69	\$91,700	\$158,357	\$124,083	2566	6.70	172	754	985
49	035	1037.00	Upper	No	157.41	\$91,700	\$144,345	\$113,102	2517	5.40	136	767	1130
49	035	1038.00	Upper	No	120.57	\$91,700	\$110,563	\$86,631	2464	9.66	238	568	984
49	035	1039.00	Upper	No	127.27	\$91,700	\$116,707	\$91,447	3849	14.96	576	900	1355
49	035	1040.00	Upper	No	143.37	\$91,700	\$131,470	\$103,015	3233	7.02	227	888	1223
49	035	1041.00	Upper	No	193.46	\$91,700	\$177,403	\$139,004	2902	7.37	214	811	974
49	035	1042.00	Upper	No	218.44	\$91,700	\$200,309	\$156,953	6264	16.14	1011	2174	2264
49	035	1043.00	Upper	No	136.57	\$91,700	\$125,235	\$98,125	3017	16.54	499	609	816
49	035	1044.00	Upper	No	192.46	\$91,700	\$176,486	\$138,281	1916	10.49	201	563	676
49	035	1047.00	Middle	No	110.30	\$91,700	\$101,145	\$79,253	5302	11.01	584	1472	1785
49	035	1048.00	Middle	No	105.94	\$91,700	\$97,147	\$76,121	5006	9.37	469	1476	1925
49	035	1049.00	Middle	No	86.86	\$91,700	\$79,651	\$62,414	3301	21.63	714	582	1349
49	035	1101.02	Upper	No	183.28	\$91,700	\$168,068	\$131,685	4410	8.71	384	1440	2127
49	035	1101.03	Upper	No	185.87	\$91,700	\$170,443	\$133,547	3930	9.41	370	1254	1576
49	035	1101.04	Upper	No	193.35	\$91,700	\$177,302	\$138,926	5192	12.52	650	1784	2060
49	035	1102.00	Upper	No	127.42	\$91,700	\$116,844	\$91,552	5601	5.03	282	1440	1806
49	035	1103.00	Upper	No	128.47	\$91,700	\$117,807	\$92,311	5563	5.14	286	1533	2238
49	035	1104.01	Upper	No	133.20	\$91,700	\$122,144	\$95,703	3574	15.61	558	734	921
49	035	1104.02	Middle	No	116.95	\$91,700	\$107,243	\$84,028	3879	14.36	557	1014	1267
49	035	1105.00	Upper	No	137.16	\$91,700	\$125,776	\$98,550	5932	6.86	407	1739	2104

\* Will automatically be included in the 2022 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2021 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2021 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1106.00	Upper	No	141.08	\$91,700	\$129,370	\$101,370	5346	6.62	354	1697	2035
49	035	1107.01	Middle	No	93.02	\$91,700	\$85,299	\$66,840	4002	20.96	839	870	1119
49	035	1107.02	Middle	No	108.67	\$91,700	\$99,650	\$78,083	5139	15.26	784	1229	1823
49	035	1108.00	Middle	No	107.08	\$91,700	\$98,192	\$76,942	5206	7.32	381	1229	1676
49	035	1109.00	Upper	No	153.36	\$91,700	\$140,631	\$110,192	4643	6.70	311	1385	1606
49	035	1110.01	Upper	No	151.66	\$91,700	\$139,072	\$108,971	4755	5.97	284	1366	1696
49	035	1110.02	Upper	No	142.83	\$91,700	\$130,975	\$102,622	5765	16.24	936	1525	1739
49	035	1111.01	Middle	No	103.16	\$91,700	\$94,598	\$74,121	6753	16.72	1129	1968	2290
49	035	1111.02	Middle	No	106.50	\$91,700	\$97,661	\$76,521	6361	16.93	1077	1565	1780
49	035	1111.03	Middle	No	118.24	\$91,700	\$108,426	\$84,960	5710	9.82	561	2078	2176
49	035	1112.01	Middle	No	106.31	\$91,700	\$97,486	\$76,386	2875	11.97	344	681	720
49	035	1112.02	Middle	No	99.11	\$91,700	\$90,884	\$71,215	5088	18.71	952	952	1133
49	035	1113.02	Upper	No	127.46	\$91,700	\$116,881	\$91,580	5615	6.80	382	1703	2236
49	035	1113.04	Upper	No	174.47	\$91,700	\$159,989	\$125,357	3566	7.04	251	1067	1283
49	035	1113.05	Middle	No	109.29	\$91,700	\$100,219	\$78,528	4055	16.33	662	1071	1406
49	035	1113.06	Middle	No	92.45	\$91,700	\$84,777	\$66,429	2594	16.15	419	452	606
49	035	1114.00	Unknown	No	0.00	\$91,700	\$0	\$0	6851	45.85	3141	1186	1953
49	035	1115.00	Moderate	No	56.03	\$91,700	\$51,380	\$40,257	1820	50.88	926	196	417
49	035	1116.00	Moderate	No	70.34	\$91,700	\$64,502	\$50,544	6892	48.37	3334	738	980
49	035	1117.01	Moderate	No	51.38	\$91,700	\$47,115	\$36,917	6144	53.30	3275	739	1411
49	035	1117.02	Moderate	No	74.98	\$91,700	\$68,757	\$53,875	4643	40.53	1882	671	1480
49	035	1118.01	Moderate	No	74.40	\$91,700	\$68,225	\$53,456	5361	30.03	1610	1349	1718
49	035	1118.02	Moderate	No	64.99	\$91,700	\$59,596	\$46,700	2389	22.14	529	585	853
49	035	1119.03	Moderate	No	76.92	\$91,700	\$70,536	\$55,272	4360	19.38	845	1061	1220
49	035	1119.04	Moderate	No	72.21	\$91,700	\$66,217	\$51,884	3505	13.04	457	895	922
49	035	1119.05	Moderate	No	78.94	\$91,700	\$72,388	\$56,723	3705	25.10	930	664	819
49	035	1119.06	Moderate	No	53.27	\$91,700	\$48,849	\$38,276	4189	40.06	1678	299	443
49	035	1120.01	Moderate	No	74.56	\$91,700	\$68,372	\$53,571	3446	20.28	699	794	1147

\* Will automatically be included in the 2022 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2021 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2021 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1120.02	Middle	No	81.89	\$91,700	\$75,093	\$58,843	4356	13.04	568	930	1152
49	035	1121.00	Middle	No	81.99	\$91,700	\$75,185	\$58,914	8124	26.66	2166	1352	1871
49	035	1122.01	Middle	No	101.87	\$91,700	\$93,415	\$73,194	5456	19.41	1059	1525	1757
49	035	1122.02	Middle	No	80.02	\$91,700	\$73,378	\$57,500	3788	14.89	564	1193	1220
49	035	1123.01	Moderate	No	69.48	\$91,700	\$63,713	\$49,926	4248	24.25	1030	879	1066
49	035	1123.02	Middle	No	101.65	\$91,700	\$93,213	\$73,036	3851	11.61	447	859	1082
49	035	1124.02	Moderate	No	63.13	\$91,700	\$57,890	\$45,361	6349	42.10	2673	1150	1817
49	035	1124.03	Moderate	No	67.63	\$91,700	\$62,017	\$48,598	6116	42.36	2591	600	907
49	035	1124.04	Moderate	No	60.19	\$91,700	\$55,194	\$43,253	4472	44.68	1998	427	809
49	035	1125.01	Middle	No	81.64	\$91,700	\$74,864	\$58,659	3986	21.50	857	963	1358
49	035	1125.02	Middle	No	85.44	\$91,700	\$78,348	\$61,392	6551	21.62	1416	1136	1287
49	035	1125.03	Middle	No	81.31	\$91,700	\$74,561	\$58,422	4817	30.25	1457	1195	1762
49	035	1126.04	Middle	No	88.30	\$91,700	\$80,971	\$63,443	4892	13.55	663	1312	1549
49	035	1126.05	Middle	No	98.41	\$91,700	\$90,242	\$70,713	7070	12.39	876	1534	2034
49	035	1126.08	Upper	No	122.94	\$91,700	\$112,736	\$88,333	5335	11.38	607	1411	1626
49	035	1126.09	Upper	No	139.84	\$91,700	\$128,233	\$100,474	5418	8.51	461	1448	1727
49	035	1126.10	Middle	No	87.69	\$91,700	\$80,412	\$63,010	4503	19.59	882	1128	1348
49	035	1126.11	Middle	No	114.88	\$91,700	\$105,345	\$82,547	6720	19.48	1309	1640	1880
49	035	1126.12	Middle	No	98.89	\$91,700	\$90,682	\$71,053	4230	21.23	898	811	1186
49	035	1126.13	Upper	No	125.97	\$91,700	\$115,514	\$90,511	4757	8.91	424	1274	1523
49	035	1126.14	Upper	No	144.49	\$91,700	\$132,497	\$103,819	3351	7.19	241	1002	1076
49	035	1126.15	Upper	No	160.05	\$91,700	\$146,766	\$115,000	2258	7.26	164	651	741
49	035	1126.16	Upper	No	123.08	\$91,700	\$112,864	\$88,438	4699	14.13	664	1149	1391
49	035	1126.17	Upper	No	160.53	\$91,700	\$147,206	\$115,341	3681	10.13	373	913	1032
49	035	1126.18	Upper	No	143.36	\$91,700	\$131,461	\$103,005	3217	13.99	450	931	992
49	035	1126.19	Upper	No	130.74	\$91,700	\$119,889	\$93,942	3245	16.33	530	959	1026
49	035	1127.00	Moderate	No	79.49	\$91,700	\$72,892	\$57,113	5824	22.91	1334	1087	1749
49	035	1128.04	Middle	No	111.65	\$91,700	\$102,383	\$80,221	5659	10.78	610	1370	1570
49	035	1128.05	Upper	No	140.80	\$91,700	\$129,114	\$101,165	5310	12.02	638	1247	1542

\* Will automatically be included in the 2022 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2021 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2021 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1128.10	Upper	No	137.39	\$91,700	\$125,987	\$98,718	8584	10.37	890	1877	2112
49	035	1128.12	Middle	No	102.56	\$91,700	\$94,048	\$73,695	5349	12.08	646	1509	1791
49	035	1128.13	Upper	No	144.25	\$91,700	\$132,277	\$103,646	5398	12.08	652	1440	1660
49	035	1128.14	Upper	No	174.93	\$91,700	\$160,411	\$125,688	4739	10.74	509	1258	1413
49	035	1128.15	Upper	No	159.18	\$91,700	\$145,968	\$114,375	5572	10.39	579	1376	1556
49	035	1128.16	Upper	No	157.32	\$91,700	\$144,262	\$113,039	5346	10.06	538	1238	1489
49	035	1128.17	Middle	No	110.09	\$91,700	\$100,953	\$79,104	7354	18.22	1340	1126	1514
49	035	1128.18	Unknown	No	0.00	\$91,700	\$0	\$0	2855	29.49	842	0	0
49	035	1128.19	Upper	No	142.47	\$91,700	\$130,645	\$102,367	7882	11.18	881	1536	1667
49	035	1128.20	Upper	No	155.10	\$91,700	\$142,227	\$111,442	8421	12.74	1073	2163	2617
49	035	1128.21	Upper	No	169.47	\$91,700	\$155,404	\$121,765	7105	10.71	761	1692	2008
49	035	1128.22	Middle	No	106.73	\$91,700	\$97,871	\$76,685	4951	20.34	1007	1049	1175
49	035	1128.23	Middle	No	103.80	\$91,700	\$95,185	\$74,583	5025	17.27	868	1199	1441
49	035	1129.04	Middle	No	90.67	\$91,700	\$83,144	\$65,150	6605	32.26	2131	1480	1861
49	035	1129.05	Upper	No	146.65	\$91,700	\$134,478	\$105,370	5128	23.75	1218	1520	1638
49	035	1129.07	Middle	No	80.81	\$91,700	\$74,103	\$58,065	4866	30.76	1497	1054	1109
49	035	1129.12	Middle	No	103.42	\$91,700	\$94,836	\$74,310	2810	20.60	579	617	743
49	035	1129.13	Middle	No	106.99	\$91,700	\$98,110	\$76,875	4898	15.21	745	1261	1532
49	035	1129.14	Middle	No	96.09	\$91,700	\$88,115	\$69,044	6465	35.07	2267	1409	1736
49	035	1129.16	Middle	No	86.03	\$91,700	\$78,890	\$61,818	5237	39.79	2084	924	1126
49	035	1129.17	Middle	No	97.90	\$91,700	\$89,774	\$70,345	3964	19.17	760	992	1151
49	035	1129.18	Middle	No	80.18	\$91,700	\$73,525	\$57,614	5729	28.35	1624	1183	1423
49	035	1129.20	Middle	No	105.28	\$91,700	\$96,542	\$75,645	4363	20.74	905	903	1217
49	035	1129.21	Middle	No	104.75	\$91,700	\$96,056	\$75,262	4047	23.23	940	735	845
49	035	1130.07	Upper	No	123.83	\$91,700	\$113,552	\$88,971	5547	13.36	741	1304	1390
49	035	1130.08	Upper	No	142.35	\$91,700	\$130,535	\$102,284	6575	10.86	714	1589	1705
49	035	1130.10	Upper	No	134.26	\$91,700	\$123,116	\$96,466	7012	13.83	970	1664	2012
49	035	1130.11	Upper	No	154.70	\$91,700	\$141,860	\$111,154	5987	5.96	357	1662	1847

\* Will automatically be included in the 2022 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2021 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2021 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1130.12	Upper	No	161.44	\$91,700	\$148,040	\$116,000	5310	8.15	433	1353	1538
49	035	1130.13	Upper	No	143.37	\$91,700	\$131,470	\$103,015	5670	10.09	572	1400	1452
49	035	1130.14	Upper	No	132.49	\$91,700	\$121,493	\$95,197	4789	4.95	237	1182	1400
49	035	1130.16	Upper	No	144.60	\$91,700	\$132,598	\$103,896	6896	17.39	1199	1664	1721
49	035	1130.17	Middle	No	108.84	\$91,700	\$99,806	\$78,202	7243	7.70	558	1692	1947
49	035	1130.19	Upper	No	174.90	\$91,700	\$160,383	\$125,665	7810	11.88	928	1566	1730
49	035	1130.20	Upper	No	133.36	\$91,700	\$122,291	\$95,823	15580	15.40	2400	3315	4223
49	035	1131.01	Middle	No	106.81	\$91,700	\$97,945	\$76,742	7502	35.74	2681	1600	2035
49	035	1131.02	Upper	No	121.05	\$91,700	\$111,003	\$86,979	3955	23.64	935	937	1086
49	035	1131.05	Middle	No	106.27	\$91,700	\$97,450	\$76,354	4594	18.59	854	1102	1231
49	035	1131.07	Middle	No	110.36	\$91,700	\$101,200	\$79,293	23815	12.60	3001	4659	5439
49	035	1131.08	Middle	No	106.86	\$91,700	\$97,991	\$76,780	4149	23.04	956	998	1139
49	035	1133.05	Moderate	No	53.21	\$91,700	\$48,794	\$38,235	8792	64.95	5710	1241	2148
49	035	1133.06	Moderate	No	57.70	\$91,700	\$52,911	\$41,463	4950	49.33	2442	533	983
49	035	1133.07	Low	No	47.71	\$91,700	\$43,750	\$34,286	8110	69.24	5615	1208	1953
49	035	1133.08	Moderate	No	59.15	\$91,700	\$54,241	\$42,500	5484	63.33	3473	784	1379
49	035	1133.09	Moderate	No	67.60	\$91,700	\$61,989	\$48,571	5632	51.30	2889	741	1247
49	035	1133.10	Moderate	No	70.95	\$91,700	\$65,061	\$50,982	2637	51.35	1354	542	739
49	035	1134.06	Moderate	No	58.05	\$91,700	\$53,232	\$41,713	6750	65.93	4450	1084	1530
49	035	1134.07	Middle	No	97.77	\$91,700	\$89,655	\$70,248	10428	46.30	4828	2288	2865
49	035	1134.08	Moderate	No	72.72	\$91,700	\$66,684	\$52,255	6417	39.07	2507	1304	1752
49	035	1134.09	Middle	No	95.13	\$91,700	\$87,234	\$68,350	5670	36.19	2052	1186	1419
49	035	1134.10	Moderate	No	76.74	\$91,700	\$70,371	\$55,140	6539	41.44	2710	1310	1765
49	035	1134.11	Middle	No	100.90	\$91,700	\$92,525	\$72,500	2792	43.05	1202	677	749
49	035	1134.12	Middle	No	96.51	\$91,700	\$88,500	\$69,348	3175	58.11	1845	636	737
49	035	1134.13	Middle	No	95.10	\$91,700	\$87,207	\$68,333	6068	33.36	2024	1253	1620
49	035	1135.05	Moderate	No	74.07	\$91,700	\$67,922	\$53,224	7166	46.72	3348	1253	1729
49	035	1135.09	Moderate	No	58.61	\$91,700	\$53,745	\$42,115	6888	64.04	4411	1625	1772
49	035	1135.10	Middle	No	92.20	\$91,700	\$84,547	\$66,250	3255	30.08	979	810	1010

\* Will automatically be included in the 2022 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2021 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2021 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1135.11	Middle	No	100.07	\$91,700	\$91,764	\$71,901	4333	28.73	1245	882	995
49	035	1135.12	Moderate	No	54.30	\$91,700	\$49,793	\$39,018	3555	41.21	1465	484	618
49	035	1135.13	Moderate	No	71.31	\$91,700	\$65,391	\$51,238	6236	46.76	2916	987	1286
49	035	1135.14	Moderate	No	61.38	\$91,700	\$56,285	\$44,103	6561	38.70	2539	1055	1474
49	035	1135.15	Middle	No	98.09	\$91,700	\$89,949	\$70,478	5432	23.32	1267	1435	1621
49	035	1135.20	Moderate	No	78.62	\$91,700	\$72,095	\$56,490	4156	41.10	1708	838	1087
49	035	1135.21	Middle	No	88.62	\$91,700	\$81,265	\$63,678	5917	34.58	2046	1318	1735
49	035	1135.22	Upper	No	125.03	\$91,700	\$114,653	\$89,839	3415	17.98	614	957	1036
49	035	1135.23	Middle	No	91.25	\$91,700	\$83,676	\$65,563	6135	42.14	2585	1478	1658
49	035	1135.25	Middle	No	97.61	\$91,700	\$89,508	\$70,136	7803	55.07	4297	1494	1790
49	035	1135.26	Middle	No	87.66	\$91,700	\$80,384	\$62,983	5043	30.99	1563	1171	1432
49	035	1135.27	Middle	No	93.05	\$91,700	\$85,327	\$66,857	4299	32.98	1418	1047	1267
49	035	1135.28	Middle	No	106.68	\$91,700	\$97,826	\$76,652	5248	15.47	812	1313	1473
49	035	1135.32	Middle	No	105.66	\$91,700	\$96,890	\$75,919	3376	21.71	733	846	973
49	035	1135.33	Upper	No	129.43	\$91,700	\$118,687	\$93,000	4387	13.79	605	1319	1456
49	035	1135.34	Upper	No	123.55	\$91,700	\$113,295	\$88,772	7500	26.37	1978	1867	1958
49	035	1135.35	Middle	No	118.77	\$91,700	\$108,912	\$85,337	7584	20.04	1520	1780	1850
49	035	1135.36	Moderate	No	57.90	\$91,700	\$53,094	\$41,607	4193	56.14	2354	546	1018
49	035	1135.37	Middle	No	98.10	\$91,700	\$89,958	\$70,490	3410	43.75	1492	736	1039
49	035	1135.38	Middle	No	89.16	\$91,700	\$81,760	\$64,063	3469	56.79	1970	603	805
49	035	1135.39	Middle	No	105.77	\$91,700	\$96,991	\$76,000	4279	49.92	2136	1000	1186
49	035	1136.00	Moderate	No	63.94	\$91,700	\$58,633	\$45,941	5498	37.92	2085	1270	1658
49	035	1137.01	Middle	No	90.64	\$91,700	\$83,117	\$65,125	4345	36.13	1570	970	1165
49	035	1137.02	Moderate	No	74.49	\$91,700	\$68,307	\$53,523	2930	40.48	1186	725	835
49	035	1138.01	Middle	No	86.42	\$91,700	\$79,247	\$62,097	5572	43.92	2447	1123	1525
49	035	1138.02	Moderate	No	59.04	\$91,700	\$54,140	\$42,426	4166	45.20	1883	881	1238
49	035	1138.03	Middle	No	92.75	\$91,700	\$85,052	\$66,647	9319	41.03	3824	1868	2149
49	035	1139.03	Middle	No	80.99	\$91,700	\$74,268	\$58,191	5101	29.97	1529	1261	1496

\* Will automatically be included in the 2022 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2021 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2021 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1139.04	Middle	No	81.47	\$91,700	\$74,708	\$58,542	5161	21.70	1120	1358	1635
49	035	1139.05	Middle	No	86.48	\$91,700	\$79,302	\$62,137	7882	35.21	2775	1581	2003
49	035	1139.06	Moderate	No	69.01	\$91,700	\$63,282	\$49,583	4284	26.61	1140	820	1277
49	035	1139.07	Middle	No	100.60	\$91,700	\$92,250	\$72,281	7881	26.95	2124	1785	2137
49	035	1140.00	Middle	No	94.56	\$91,700	\$86,712	\$67,946	1945	23.14	450	527	269
49	035	1141.00	Upper	No	139.42	\$91,700	\$127,848	\$100,179	2379	12.32	293	511	887
49	035	1142.00	Upper	No	125.59	\$91,700	\$115,166	\$90,238	4274	17.92	766	1134	1310
49	035	1143.00	Middle	No	106.91	\$91,700	\$98,036	\$76,815	18903	28.27	5343	3991	4853
49	035	1145.00	Moderate	No	72.70	\$91,700	\$66,666	\$52,236	6702	60.76	4072	1214	1582
49	035	1146.00	Middle	No	115.11	\$91,700	\$105,556	\$82,708	7757	7.64	593	2055	2270
49	035	1147.00	Middle	No	82.54	\$91,700	\$75,689	\$59,310	4965	51.72	2568	1192	1495
49	035	1148.00	Upper	No	277.58	\$91,700	\$254,541	\$199,444	3645	17.26	629	1004	1223
49	035	1151.06	Upper	No	133.89	\$91,700	\$122,777	\$96,200	8567	12.84	1100	1946	2334
49	035	1152.09	Upper	No	124.98	\$91,700	\$114,607	\$89,803	7352	21.95	1614	1158	1329
49	035	9800.00	Unknown	No	0.00	\$91,700	\$0	\$0	0	0.00	0	0	0

\* Will automatically be included in the 2022 Distressed or Underserved Tract List

## 2023 FFIEC Census Report - Summary Census Demographic Information

State: 49 - UTAH (UT)

County: 045 - TOOELE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	045	1306.00	Moderate	No	65.55	\$106,300	\$69,680	\$59,231	1717	61.50	1056	168	855
49	045	1307.01	Middle	No	114.05	\$106,300	\$121,235	\$103,058	5109	17.58	898	939	971
49	045	1307.04	Upper	No	135.44	\$106,300	\$143,973	\$122,391	6070	17.15	1041	1587	1631
49	045	1307.05	Middle	No	115.74	\$106,300	\$123,032	\$104,588	5812	16.05	933	1371	1684
49	045	1307.06	Middle	No	112.94	\$106,300	\$120,055	\$102,054	6774	20.27	1373	1338	1522
49	045	1307.07	Middle	No	116.15	\$106,300	\$123,467	\$104,957	3909	13.76	538	1071	1246
49	045	1307.08	Middle	No	95.50	\$106,300	\$101,517	\$86,300	7224	16.53	1194	1493	1891
49	045	1308.00	Middle	No	83.27	\$106,300	\$88,516	\$75,250	6988	10.76	752	1411	1806
49	045	1309.00	Moderate	No	71.84	\$106,300	\$76,366	\$64,922	5579	27.62	1541	1353	1896
49	045	1310.01	Middle	No	100.24	\$106,300	\$106,555	\$90,577	2898	22.26	645	718	848
49	045	1310.03	Moderate	No	58.10	\$106,300	\$61,760	\$52,500	3800	23.97	911	1029	1433
49	045	1310.04	Middle	No	81.90	\$106,300	\$87,060	\$74,008	2465	24.87	613	775	775
49	045	1310.05	Low	No	40.56	\$106,300	\$43,115	\$36,653	2198	24.70	543	406	657
49	045	1311.01	Moderate	No	76.82	\$106,300	\$81,660	\$69,418	4606	21.28	980	1109	1276
49	045	1311.02	Moderate	No	75.68	\$106,300	\$80,448	\$68,388	3986	19.49	777	1230	1555
49	045	1312.00	Moderate	No	77.75	\$106,300	\$82,648	\$70,259	3563	19.76	704	1076	1327
49	045	9800.00	Unknown	No	0.00	\$106,300	\$0	\$0	0	0.00	0	0	0

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

## 2022 FFIEC Census Report - Summary Census Demographic Information

State: 49 - UTAH (UT)

County: 045 - TOOELE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	045	1306.00	Moderate	No	65.55	\$102,200	\$66,992	\$59,231	1717	61.50	1056	168	855
49	045	1307.01	Middle	No	114.05	\$102,200	\$116,559	\$103,058	5109	17.58	898	939	971
49	045	1307.04	Upper	No	135.44	\$102,200	\$138,420	\$122,391	6070	17.15	1041	1587	1631
49	045	1307.05	Middle	No	115.74	\$102,200	\$118,286	\$104,588	5812	16.05	933	1371	1684
49	045	1307.06	Middle	No	112.94	\$102,200	\$115,425	\$102,054	6774	20.27	1373	1338	1522
49	045	1307.07	Middle	No	116.15	\$102,200	\$118,705	\$104,957	3909	13.76	538	1071	1246
49	045	1307.08	Middle	No	95.50	\$102,200	\$97,601	\$86,300	7224	16.53	1194	1493	1891
49	045	1308.00	Middle	No	83.27	\$102,200	\$85,102	\$75,250	6988	10.76	752	1411	1806
49	045	1309.00	Moderate	No	71.84	\$102,200	\$73,420	\$64,922	5579	27.62	1541	1353	1896
49	045	1310.01	Middle	No	100.24	\$102,200	\$102,445	\$90,577	2898	22.26	645	718	848
49	045	1310.03	Moderate	No	58.10	\$102,200	\$59,378	\$52,500	3800	23.97	911	1029	1433
49	045	1310.04	Middle	No	81.90	\$102,200	\$83,702	\$74,008	2465	24.87	613	775	775
49	045	1310.05	Low	No	40.56	\$102,200	\$41,452	\$36,653	2198	24.70	543	406	657
49	045	1311.01	Moderate	No	76.82	\$102,200	\$78,510	\$69,418	4606	21.28	980	1109	1276
49	045	1311.02	Moderate	No	75.68	\$102,200	\$77,345	\$68,388	3986	19.49	777	1230	1555
49	045	1312.00	Moderate	No	77.75	\$102,200	\$79,461	\$70,259	3563	19.76	704	1076	1327
49	045	9800.00	Unknown	No	0.00	\$102,200	\$0	\$0	0	0.00	0	0	0

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

## 2021 FFIEC Census Report - Summary Census Demographic Information

State: 49 - UTAH (UT)

County: 045 - TOOELE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2021 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2021 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	045	1306.00	Low	No	48.19	\$91,700	\$44,190	\$34,625	2085	61.34	1279	144	883
49	045	1307.01	Middle	No	99.62	\$91,700	\$91,352	\$71,576	3777	11.09	419	996	1099
49	045	1307.02	Middle	No	109.07	\$91,700	\$100,017	\$78,367	15188	13.39	2033	3395	4098
49	045	1307.03	Middle	No	107.67	\$91,700	\$98,733	\$77,361	7899	6.98	551	1941	2385
49	045	1308.00	Middle	No	88.34	\$91,700	\$81,008	\$63,478	5244	9.12	478	1312	1760
49	045	1309.00	Moderate	No	74.16	\$91,700	\$68,005	\$53,286	4073	23.37	952	980	1478
49	045	1310.01	Middle	No	106.97	\$91,700	\$98,091	\$76,859	2949	19.29	569	672	759
49	045	1310.02	Middle	No	93.34	\$91,700	\$85,593	\$67,065	8532	19.15	1634	1824	2704
49	045	1311.00	Moderate	No	76.02	\$91,700	\$69,710	\$54,624	7780	18.62	1449	2129	2567
49	045	1312.00	Middle	No	80.74	\$91,700	\$74,039	\$58,015	3366	17.23	580	954	1215
49	045	9800.00	Unknown	No	0.00	\$91,700	\$0	\$0	0	0.00	0	0	0

\* Will automatically be included in the 2022 Distressed or Underserved Tract List

## 2023 FFIEC Census Report - Summary Census Demographic Information

State: 49 - UTAH (UT)

County: 049 - UTAH COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	049	0001.02	Middle	No	90.13	\$106,900	\$96,349	\$75,417	4785	15.74	753	833	1362
49	049	0001.03	Middle	No	107.24	\$106,900	\$114,640	\$89,731	4323	16.77	725	987	1309
49	049	0001.04	Upper	No	120.01	\$106,900	\$128,291	\$100,417	3200	11.56	370	616	793
49	049	0001.05	Middle	No	106.71	\$106,900	\$114,073	\$89,290	4073	12.45	507	930	1141
49	049	0002.03	Moderate	No	77.55	\$106,900	\$82,901	\$64,891	4751	19.22	913	1028	1423
49	049	0002.05	Upper	No	168.07	\$106,900	\$179,667	\$140,625	3875	11.97	464	970	1093
49	049	0002.06	Upper	No	125.79	\$106,900	\$134,470	\$105,250	3747	11.82	443	799	907
49	049	0002.07	Middle	No	103.38	\$106,900	\$110,513	\$86,504	2551	19.33	493	523	728
49	049	0002.08	Middle	No	95.09	\$106,900	\$101,651	\$79,567	4088	15.66	640	1004	1268
49	049	0004.00	Middle	No	84.65	\$106,900	\$90,491	\$70,833	5843	24.87	1453	983	1470
49	049	0005.04	Middle	No	99.31	\$106,900	\$106,162	\$83,095	4373	14.89	651	1120	1400
49	049	0005.05	Middle	No	103.95	\$106,900	\$111,123	\$86,979	3288	13.02	428	969	1052
49	049	0005.06	Middle	No	100.19	\$106,900	\$107,103	\$83,828	4316	18.86	814	894	1082
49	049	0005.07	Middle	No	113.66	\$106,900	\$121,503	\$95,104	2203	13.30	293	587	725
49	049	0005.08	Middle	No	89.95	\$106,900	\$96,157	\$75,264	5309	22.53	1196	797	1397
49	049	0005.10	Moderate	No	76.96	\$106,900	\$82,270	\$64,399	3748	24.49	918	607	554
49	049	0005.11	Moderate	No	50.87	\$106,900	\$54,380	\$42,566	5103	34.92	1782	619	528
49	049	0006.01	Middle	No	93.17	\$106,900	\$99,599	\$77,962	4075	18.90	770	823	1028
49	049	0006.03	Middle	No	116.39	\$106,900	\$124,421	\$97,386	4279	12.74	545	895	1180
49	049	0006.04	Upper	No	180.64	\$106,900	\$193,104	\$151,146	3162	16.03	507	707	777
49	049	0007.03	Moderate	No	73.11	\$106,900	\$78,155	\$61,173	6141	37.19	2284	951	1538
49	049	0007.06	Middle	No	87.77	\$106,900	\$93,826	\$73,438	6370	29.42	1874	1200	1285
49	049	0007.07	Middle	No	96.77	\$106,900	\$103,447	\$80,972	3948	24.49	967	951	1024
49	049	0007.08	Upper	No	134.97	\$106,900	\$144,283	\$112,930	2951	15.59	460	670	804
49	049	0007.09	Middle	No	102.11	\$106,900	\$109,156	\$85,441	3127	24.59	769	700	892
49	049	0007.10	Upper	No	169.08	\$106,900	\$180,747	\$141,471	2821	15.38	434	714	732

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	049	0007.11	Upper	No	139.28	\$106,900	\$148,890	\$116,538	2325	14.15	329	483	550
49	049	0008.01	Moderate	No	69.58	\$106,900	\$74,381	\$58,218	5624	44.99	2530	1081	1698
49	049	0008.03	Middle	No	83.08	\$106,900	\$88,813	\$69,519	2694	48.52	1307	504	559
49	049	0008.04	Moderate	No	64.60	\$106,900	\$69,057	\$54,052	3150	36.22	1141	675	1024
49	049	0009.01	Moderate	No	60.57	\$106,900	\$64,749	\$50,682	5559	40.51	2252	742	1364
49	049	0009.03	Middle	No	109.71	\$106,900	\$117,280	\$91,800	3547	16.80	596	847	1005
49	049	0009.04	Middle	No	98.37	\$106,900	\$105,158	\$82,311	3183	17.53	558	834	987
49	049	0010.01	Middle	No	97.70	\$106,900	\$104,441	\$81,750	3914	25.45	996	919	1126
49	049	0010.02	Middle	No	86.80	\$106,900	\$92,789	\$72,625	2776	18.91	525	816	1183
49	049	0011.03	Middle	No	98.05	\$106,900	\$104,815	\$82,045	2731	23.73	648	391	557
49	049	0011.05	Middle	No	109.55	\$106,900	\$117,109	\$91,667	3755	27.00	1014	650	846
49	049	0011.06	Middle	No	85.37	\$106,900	\$91,261	\$71,429	2967	29.05	862	678	918
49	049	0011.07	Middle	No	80.92	\$106,900	\$86,503	\$67,708	3961	25.17	997	729	1046
49	049	0011.08	Moderate	No	52.40	\$106,900	\$56,016	\$43,844	3574	46.45	1660	232	1176
49	049	0012.01	Middle	No	106.20	\$106,900	\$113,528	\$88,864	5803	25.14	1459	669	1025
49	049	0012.02	Moderate	No	67.38	\$106,900	\$72,029	\$56,382	5201	36.47	1897	730	1339
49	049	0013.00	Middle	No	88.24	\$106,900	\$94,329	\$73,831	3677	28.31	1041	704	1237
49	049	0014.01	Middle	No	118.52	\$106,900	\$126,698	\$99,167	3710	14.56	540	618	947
49	049	0014.03	Moderate	No	63.74	\$106,900	\$68,138	\$53,333	2321	28.18	654	63	287
49	049	0014.04	Moderate	No	56.73	\$106,900	\$60,644	\$47,472	4011	34.60	1388	377	705
49	049	0015.01	Middle	No	119.65	\$106,900	\$127,906	\$100,117	4191	15.77	661	971	1070
49	049	0015.03	Upper	No	129.58	\$106,900	\$138,521	\$108,421	3919	14.34	562	1035	1205
49	049	0015.04	Middle	No	103.73	\$106,900	\$110,887	\$86,793	4632	19.97	925	761	1163
49	049	0016.01	Low	No	31.62	\$106,900	\$33,802	\$26,462	4385	21.98	964	19	37
49	049	0016.02	Unknown	No	0.00	\$106,900	\$0	\$0	5380	18.68	1005	0	18
49	049	0017.01	Upper	No	133.71	\$106,900	\$142,936	\$111,875	3697	17.53	648	865	1150
49	049	0017.02	Low	No	47.80	\$106,900	\$51,098	\$40,000	4282	22.82	977	286	677
49	049	0018.01	Low	No	35.43	\$106,900	\$37,875	\$29,648	6062	19.86	1204	12	581
49	049	0018.02	Low	No	31.96	\$106,900	\$34,165	\$26,747	7141	20.36	1454	60	819

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	049	0018.03	Low	No	38.22	\$106,900	\$40,857	\$31,981	1945	25.86	503	119	503
49	049	0019.00	Low	No	42.24	\$106,900	\$45,155	\$35,342	4063	24.86	1010	49	369
49	049	0020.01	Moderate	No	52.11	\$106,900	\$55,706	\$43,608	3357	34.61	1162	278	1015
49	049	0020.02	Moderate	No	50.15	\$106,900	\$53,610	\$41,964	3223	52.87	1704	478	1017
49	049	0021.01	Middle	No	98.07	\$106,900	\$104,837	\$82,056	4206	20.38	857	959	1189
49	049	0021.02	Middle	No	91.75	\$106,900	\$98,081	\$76,771	3098	31.70	982	542	803
49	049	0022.04	Middle	No	89.63	\$106,900	\$95,814	\$75,000	4520	36.81	1664	720	1006
49	049	0022.05	Middle	No	84.64	\$106,900	\$90,480	\$70,824	4427	39.64	1755	1086	1308
49	049	0022.06	Middle	No	87.02	\$106,900	\$93,024	\$72,813	3314	38.32	1270	774	1049
49	049	0022.08	Upper	No	120.88	\$106,900	\$129,221	\$101,141	6588	25.17	1658	651	897
49	049	0022.09	Moderate	No	73.06	\$106,900	\$78,101	\$61,136	3869	37.14	1437	199	367
49	049	0022.10	Middle	No	89.89	\$106,900	\$96,092	\$75,217	2728	34.60	944	167	239
49	049	0022.11	Moderate	No	56.34	\$106,900	\$60,227	\$47,143	2117	31.32	663	45	70
49	049	0022.12	Upper	No	121.97	\$106,900	\$130,386	\$102,059	5502	23.90	1315	1028	1240
49	049	0022.13	Middle	No	92.62	\$106,900	\$99,011	\$77,500	3935	42.31	1665	767	964
49	049	0023.00	Moderate	No	72.04	\$106,900	\$77,011	\$60,281	3683	42.68	1572	430	1028
49	049	0024.00	Low	No	44.81	\$106,900	\$47,902	\$37,500	2149	29.78	640	83	322
49	049	0025.00	Moderate	No	50.25	\$106,900	\$53,717	\$42,045	4218	37.53	1583	433	1162
49	049	0027.02	Middle	No	87.14	\$106,900	\$93,153	\$72,917	4975	33.91	1687	754	1283
49	049	0027.03	Moderate	No	73.51	\$106,900	\$78,582	\$61,513	2794	30.82	861	530	797
49	049	0029.01	Middle	No	94.71	\$106,900	\$101,245	\$79,250	8681	27.77	2411	1432	1717
49	049	0029.02	Middle	No	83.89	\$106,900	\$89,678	\$70,197	3579	37.16	1330	672	1069
49	049	0030.01	Middle	No	99.51	\$106,900	\$106,376	\$83,266	4473	20.97	938	846	1200
49	049	0030.02	Middle	No	95.46	\$106,900	\$102,047	\$79,875	2227	18.63	415	441	620
49	049	0031.03	Middle	No	106.57	\$106,900	\$113,923	\$89,167	2814	14.07	396	775	883
49	049	0031.04	Upper	No	135.20	\$106,900	\$144,529	\$113,125	4257	8.34	355	868	934
49	049	0031.05	Middle	No	84.65	\$106,900	\$90,491	\$70,833	3838	19.36	743	571	1084
49	049	0031.06	Middle	No	85.30	\$106,900	\$91,186	\$71,375	2856	28.05	801	505	796

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	049	0032.01	Moderate	No	69.89	\$106,900	\$74,712	\$58,482	2664	28.00	746	319	834
49	049	0032.03	Upper	No	130.62	\$106,900	\$139,633	\$109,293	4014	12.78	513	817	964
49	049	0032.04	Moderate	No	68.72	\$106,900	\$73,462	\$57,500	2725	20.29	553	527	878
49	049	0032.05	Middle	No	99.94	\$106,900	\$106,836	\$83,625	3993	19.71	787	890	1143
49	049	0033.01	Middle	No	87.99	\$106,900	\$94,061	\$73,622	4205	27.13	1141	652	1030
49	049	0033.02	Middle	No	90.38	\$106,900	\$96,616	\$75,625	3034	21.42	650	588	919
49	049	0034.01	Middle	No	84.32	\$106,900	\$90,138	\$70,551	3896	22.33	870	860	1279
49	049	0034.03	Moderate	No	72.99	\$106,900	\$78,026	\$61,071	5315	25.46	1353	1140	1493
49	049	0034.04	Middle	No	110.12	\$106,900	\$117,718	\$92,143	2361	14.95	353	478	562
49	049	0034.05	Middle	No	96.40	\$106,900	\$103,052	\$80,658	3935	16.39	645	977	1162
49	049	0101.07	Middle	No	118.98	\$106,900	\$127,190	\$99,554	5765	11.34	654	794	881
49	049	0101.10	Upper	No	158.42	\$106,900	\$169,351	\$132,554	5326	12.32	656	774	839
49	049	0101.14	Middle	No	94.98	\$106,900	\$101,534	\$79,474	7244	19.66	1424	1339	1450
49	049	0101.15	Middle	No	91.78	\$106,900	\$98,113	\$76,792	3604	18.59	670	746	823
49	049	0101.16	Upper	No	146.99	\$106,900	\$157,132	\$122,986	7299	17.02	1242	1187	1339
49	049	0101.17	Upper	No	124.09	\$106,900	\$132,652	\$103,825	3801	13.18	501	746	915
49	049	0101.18	Middle	No	104.26	\$106,900	\$111,454	\$87,234	5723	16.90	967	1114	1174
49	049	0101.19	Middle	No	90.61	\$106,900	\$96,862	\$75,815	2622	20.94	549	497	558
49	049	0101.20	Middle	No	103.86	\$106,900	\$111,026	\$86,900	11715	20.90	2449	1757	1996
49	049	0101.21	Upper	No	125.88	\$106,900	\$134,566	\$105,324	9403	18.40	1730	1549	1493
49	049	0101.22	Middle	No	108.71	\$106,900	\$116,211	\$90,962	7132	20.23	1443	1195	1179
49	049	0101.23	Upper	No	122.37	\$106,900	\$130,814	\$102,391	7623	18.47	1408	1389	1461
49	049	0101.24	Upper	No	165.21	\$106,900	\$176,609	\$138,235	5299	24.74	1311	399	542
49	049	0101.25	Middle	No	96.04	\$106,900	\$102,667	\$80,357	3542	20.69	733	463	503
49	049	0101.26	Upper	No	130.90	\$106,900	\$139,932	\$109,531	3115	17.66	550	574	647
49	049	0101.27	Middle	No	110.24	\$106,900	\$117,847	\$92,237	6391	17.46	1116	1420	1606
49	049	0101.28	Middle	No	88.42	\$106,900	\$94,521	\$73,984	4394	26.22	1152	723	987
49	049	0101.29	Upper	No	121.31	\$106,900	\$129,680	\$101,500	5147	18.83	969	939	1067
49	049	0101.30	Middle	No	112.71	\$106,900	\$120,487	\$94,308	4250	13.91	591	834	877

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	049	0101.31	Middle	No	117.35	\$106,900	\$125,447	\$98,188	5060	14.92	755	822	1044
49	049	0101.32	Middle	No	116.98	\$106,900	\$125,052	\$97,880	4378	19.71	863	650	898
49	049	0102.08	Upper	No	185.29	\$106,900	\$198,075	\$155,033	4107	9.93	408	916	1006
49	049	0102.09	Upper	No	165.98	\$106,900	\$177,433	\$138,875	5649	9.63	544	1326	1591
49	049	0102.10	Upper	No	161.52	\$106,900	\$172,665	\$135,147	5868	13.68	803	1308	1386
49	049	0102.11	Upper	No	181.79	\$106,900	\$194,334	\$152,109	3898	8.98	350	877	1010
49	049	0102.12	Upper	No	151.25	\$106,900	\$161,686	\$126,550	9953	24.40	2429	1496	1812
49	049	0102.13	Upper	No	183.75	\$106,900	\$196,429	\$153,750	3240	9.78	317	661	688
49	049	0102.16	Upper	No	157.14	\$106,900	\$167,983	\$131,484	3544	10.69	379	918	995
49	049	0102.17	Upper	No	189.19	\$106,900	\$202,244	\$158,299	7135	13.62	972	1467	1549
49	049	0102.19	Upper	No	173.89	\$106,900	\$185,888	\$145,493	5704	10.90	622	1198	1678
49	049	0102.20	Upper	No	133.58	\$106,900	\$142,797	\$111,767	6336	12.42	787	1371	1610
49	049	0102.21	Middle	No	106.65	\$106,900	\$114,009	\$89,236	2032	24.06	489	322	503
49	049	0102.22	Upper	No	153.82	\$106,900	\$164,434	\$128,702	7105	14.37	1021	1541	1704
49	049	0102.23	Upper	No	179.97	\$106,900	\$192,388	\$150,585	2489	8.76	218	501	518
49	049	0102.24	Upper	No	170.37	\$106,900	\$182,126	\$142,550	3619	9.95	360	674	826
49	049	0102.25	Upper	No	142.55	\$106,900	\$152,386	\$119,271	4188	11.60	486	808	890
49	049	0102.26	Upper	No	150.89	\$106,900	\$161,301	\$126,250	3751	13.30	499	949	1100
49	049	0103.03	Upper	No	132.04	\$106,900	\$141,151	\$110,481	5205	8.72	454	1192	1383
49	049	0103.05	Upper	No	155.18	\$106,900	\$165,887	\$129,844	3974	8.35	332	916	984
49	049	0103.06	Moderate	No	71.60	\$106,900	\$76,540	\$59,911	2282	31.99	730	516	637
49	049	0103.07	Upper	No	131.47	\$106,900	\$140,541	\$110,000	6502	16.67	1084	997	1140
49	049	0103.08	Upper	No	131.47	\$106,900	\$140,541	\$110,000	4919	16.30	802	810	882
49	049	0104.04	Upper	No	126.98	\$106,900	\$135,742	\$106,250	5188	17.75	921	1045	1121
49	049	0104.05	Middle	No	101.21	\$106,900	\$108,193	\$84,688	3893	17.26	672	907	982
49	049	0104.06	Middle	No	117.62	\$106,900	\$125,736	\$98,417	3555	12.12	431	726	811
49	049	0104.07	Middle	No	118.72	\$106,900	\$126,912	\$99,333	2652	11.09	294	617	758
49	049	0104.08	Middle	No	109.50	\$106,900	\$117,056	\$91,620	4745	7.71	366	1006	1070

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	049	0104.09	Middle	No	114.74	\$106,900	\$122,657	\$96,002	3721	11.82	440	815	892
49	049	0104.10	Middle	No	96.81	\$106,900	\$103,490	\$81,000	4410	18.37	810	921	1039
49	049	0104.11	Upper	No	135.16	\$106,900	\$144,486	\$113,090	7911	8.82	698	1601	1736
49	049	0105.03	Middle	No	89.93	\$106,900	\$96,135	\$75,250	3687	17.82	657	610	781
49	049	0105.04	Middle	No	84.49	\$106,900	\$90,320	\$70,700	3942	17.25	680	837	866
49	049	0105.05	Middle	No	80.05	\$106,900	\$85,573	\$66,979	5087	19.74	1004	1178	1266
49	049	0105.06	Moderate	No	68.58	\$106,900	\$73,312	\$57,386	2109	29.49	622	332	569
49	049	0106.00	Middle	No	109.67	\$106,900	\$117,237	\$91,767	5884	15.89	935	1188	1327
49	049	0107.00	Middle	No	95.81	\$106,900	\$102,421	\$80,165	5310	12.75	677	1383	1572
49	049	0109.00	Upper	No	124.00	\$106,900	\$132,556	\$103,750	1094	8.96	98	314	823
49	049	9801.00	Unknown	No	0.00	\$106,900	\$0	\$0	0	0.00	0	0	0
49	049	9802.00	Low	No	26.73	\$106,900	\$28,574	\$22,367	2035	24.86	506	0	164
49	049	9803.00	Moderate	No	60.15	\$106,900	\$64,300	\$50,331	3707	60.67	2249	325	984
49	049	9804.00	Unknown	No	0.00	\$106,900	\$0	\$0	320	33.13	106	0	15
49	049	9805.00	Low	No	40.91	\$106,900	\$43,733	\$34,236	1616	47.96	775	174	438
49	049	9806.00	Unknown	No	0.00	\$106,900	\$0	\$0	0	0.00	0	0	0

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

## 2022 FFIEC Census Report - Summary Census Demographic Information

State: 49 - UTAH (UT)

County: 049 - UTAH COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	049	0001.02	Middle	No	90.13	\$96,000	\$86,525	\$75,417	4785	15.74	753	833	1362
49	049	0001.03	Middle	No	107.24	\$96,000	\$102,950	\$89,731	4323	16.77	725	987	1309
49	049	0001.04	Upper	No	120.01	\$96,000	\$115,210	\$100,417	3200	11.56	370	616	793
49	049	0001.05	Middle	No	106.71	\$96,000	\$102,442	\$89,290	4073	12.45	507	930	1141
49	049	0002.03	Moderate	No	77.55	\$96,000	\$74,448	\$64,891	4751	19.22	913	1028	1423
49	049	0002.05	Upper	No	168.07	\$96,000	\$161,347	\$140,625	3875	11.97	464	970	1093
49	049	0002.06	Upper	No	125.79	\$96,000	\$120,758	\$105,250	3747	11.82	443	799	907
49	049	0002.07	Middle	No	103.38	\$96,000	\$99,245	\$86,504	2551	19.33	493	523	728
49	049	0002.08	Middle	No	95.09	\$96,000	\$91,286	\$79,567	4088	15.66	640	1004	1268
49	049	0004.00	Middle	No	84.65	\$96,000	\$81,264	\$70,833	5843	24.87	1453	983	1470
49	049	0005.04	Middle	No	99.31	\$96,000	\$95,338	\$83,095	4373	14.89	651	1120	1400
49	049	0005.05	Middle	No	103.95	\$96,000	\$99,792	\$86,979	3288	13.02	428	969	1052
49	049	0005.06	Middle	No	100.19	\$96,000	\$96,182	\$83,828	4316	18.86	814	894	1082
49	049	0005.07	Middle	No	113.66	\$96,000	\$109,114	\$95,104	2203	13.30	293	587	725
49	049	0005.08	Middle	No	89.95	\$96,000	\$86,352	\$75,264	5309	22.53	1196	797	1397
49	049	0005.10	Moderate	No	76.96	\$96,000	\$73,882	\$64,399	3748	24.49	918	607	554
49	049	0005.11	Moderate	No	50.87	\$96,000	\$48,835	\$42,566	5103	34.92	1782	619	528
49	049	0006.01	Middle	No	93.17	\$96,000	\$89,443	\$77,962	4075	18.90	770	823	1028
49	049	0006.03	Middle	No	116.39	\$96,000	\$111,734	\$97,386	4279	12.74	545	895	1180
49	049	0006.04	Upper	No	180.64	\$96,000	\$173,414	\$151,146	3162	16.03	507	707	777
49	049	0007.03	Moderate	No	73.11	\$96,000	\$70,186	\$61,173	6141	37.19	2284	951	1538
49	049	0007.06	Middle	No	87.77	\$96,000	\$84,259	\$73,438	6370	29.42	1874	1200	1285
49	049	0007.07	Middle	No	96.77	\$96,000	\$92,899	\$80,972	3948	24.49	967	951	1024
49	049	0007.08	Upper	No	134.97	\$96,000	\$129,571	\$112,930	2951	15.59	460	670	804
49	049	0007.09	Middle	No	102.11	\$96,000	\$98,026	\$85,441	3127	24.59	769	700	892
49	049	0007.10	Upper	No	169.08	\$96,000	\$162,317	\$141,471	2821	15.38	434	714	732

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	049	0007.11	Upper	No	139.28	\$96,000	\$133,709	\$116,538	2325	14.15	329	483	550
49	049	0008.01	Moderate	No	69.58	\$96,000	\$66,797	\$58,218	5624	44.99	2530	1081	1698
49	049	0008.03	Middle	No	83.08	\$96,000	\$79,757	\$69,519	2694	48.52	1307	504	559
49	049	0008.04	Moderate	No	64.60	\$96,000	\$62,016	\$54,052	3150	36.22	1141	675	1024
49	049	0009.01	Moderate	No	60.57	\$96,000	\$58,147	\$50,682	5559	40.51	2252	742	1364
49	049	0009.03	Middle	No	109.71	\$96,000	\$105,322	\$91,800	3547	16.80	596	847	1005
49	049	0009.04	Middle	No	98.37	\$96,000	\$94,435	\$82,311	3183	17.53	558	834	987
49	049	0010.01	Middle	No	97.70	\$96,000	\$93,792	\$81,750	3914	25.45	996	919	1126
49	049	0010.02	Middle	No	86.80	\$96,000	\$83,328	\$72,625	2776	18.91	525	816	1183
49	049	0011.03	Middle	No	98.05	\$96,000	\$94,128	\$82,045	2731	23.73	648	391	557
49	049	0011.05	Middle	No	109.55	\$96,000	\$105,168	\$91,667	3755	27.00	1014	650	846
49	049	0011.06	Middle	No	85.37	\$96,000	\$81,955	\$71,429	2967	29.05	862	678	918
49	049	0011.07	Middle	No	80.92	\$96,000	\$77,683	\$67,708	3961	25.17	997	729	1046
49	049	0011.08	Moderate	No	52.40	\$96,000	\$50,304	\$43,844	3574	46.45	1660	232	1176
49	049	0012.01	Middle	No	106.20	\$96,000	\$101,952	\$88,864	5803	25.14	1459	669	1025
49	049	0012.02	Moderate	No	67.38	\$96,000	\$64,685	\$56,382	5201	36.47	1897	730	1339
49	049	0013.00	Middle	No	88.24	\$96,000	\$84,710	\$73,831	3677	28.31	1041	704	1237
49	049	0014.01	Middle	No	118.52	\$96,000	\$113,779	\$99,167	3710	14.56	540	618	947
49	049	0014.03	Moderate	No	63.74	\$96,000	\$61,190	\$53,333	2321	28.18	654	63	287
49	049	0014.04	Moderate	No	56.73	\$96,000	\$54,461	\$47,472	4011	34.60	1388	377	705
49	049	0015.01	Middle	No	119.65	\$96,000	\$114,864	\$100,117	4191	15.77	661	971	1070
49	049	0015.03	Upper	No	129.58	\$96,000	\$124,397	\$108,421	3919	14.34	562	1035	1205
49	049	0015.04	Middle	No	103.73	\$96,000	\$99,581	\$86,793	4632	19.97	925	761	1163
49	049	0016.01	Low	No	31.62	\$96,000	\$30,355	\$26,462	4385	21.98	964	19	37
49	049	0016.02	Unknown	No	0.00	\$96,000	\$0	\$0	5380	18.68	1005	0	18
49	049	0017.01	Upper	No	133.71	\$96,000	\$128,362	\$111,875	3697	17.53	648	865	1150
49	049	0017.02	Low	No	47.80	\$96,000	\$45,888	\$40,000	4282	22.82	977	286	677
49	049	0018.01	Low	No	35.43	\$96,000	\$34,013	\$29,648	6062	19.86	1204	12	581
49	049	0018.02	Low	No	31.96	\$96,000	\$30,682	\$26,747	7141	20.36	1454	60	819

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	049	0018.03	Low	No	38.22	\$96,000	\$36,691	\$31,981	1945	25.86	503	119	503
49	049	0019.00	Low	No	42.24	\$96,000	\$40,550	\$35,342	4063	24.86	1010	49	369
49	049	0020.01	Moderate	No	52.11	\$96,000	\$50,026	\$43,608	3357	34.61	1162	278	1015
49	049	0020.02	Moderate	No	50.15	\$96,000	\$48,144	\$41,964	3223	52.87	1704	478	1017
49	049	0021.01	Middle	No	98.07	\$96,000	\$94,147	\$82,056	4206	20.38	857	959	1189
49	049	0021.02	Middle	No	91.75	\$96,000	\$88,080	\$76,771	3098	31.70	982	542	803
49	049	0022.04	Middle	No	89.63	\$96,000	\$86,045	\$75,000	4520	36.81	1664	720	1006
49	049	0022.05	Middle	No	84.64	\$96,000	\$81,254	\$70,824	4427	39.64	1755	1086	1308
49	049	0022.06	Middle	No	87.02	\$96,000	\$83,539	\$72,813	3314	38.32	1270	774	1049
49	049	0022.08	Upper	No	120.88	\$96,000	\$116,045	\$101,141	6588	25.17	1658	651	897
49	049	0022.09	Moderate	No	73.06	\$96,000	\$70,138	\$61,136	3869	37.14	1437	199	367
49	049	0022.10	Middle	No	89.89	\$96,000	\$86,294	\$75,217	2728	34.60	944	167	239
49	049	0022.11	Moderate	No	56.34	\$96,000	\$54,086	\$47,143	2117	31.32	663	45	70
49	049	0022.12	Upper	No	121.97	\$96,000	\$117,091	\$102,059	5502	23.90	1315	1028	1240
49	049	0022.13	Middle	No	92.62	\$96,000	\$88,915	\$77,500	3935	42.31	1665	767	964
49	049	0023.00	Moderate	No	72.04	\$96,000	\$69,158	\$60,281	3683	42.68	1572	430	1028
49	049	0024.00	Low	No	44.81	\$96,000	\$43,018	\$37,500	2149	29.78	640	83	322
49	049	0025.00	Moderate	No	50.25	\$96,000	\$48,240	\$42,045	4218	37.53	1583	433	1162
49	049	0027.02	Middle	No	87.14	\$96,000	\$83,654	\$72,917	4975	33.91	1687	754	1283
49	049	0027.03	Moderate	No	73.51	\$96,000	\$70,570	\$61,513	2794	30.82	861	530	797
49	049	0029.01	Middle	No	94.71	\$96,000	\$90,922	\$79,250	8681	27.77	2411	1432	1717
49	049	0029.02	Middle	No	83.89	\$96,000	\$80,534	\$70,197	3579	37.16	1330	672	1069
49	049	0030.01	Middle	No	99.51	\$96,000	\$95,530	\$83,266	4473	20.97	938	846	1200
49	049	0030.02	Middle	No	95.46	\$96,000	\$91,642	\$79,875	2227	18.63	415	441	620
49	049	0031.03	Middle	No	106.57	\$96,000	\$102,307	\$89,167	2814	14.07	396	775	883
49	049	0031.04	Upper	No	135.20	\$96,000	\$129,792	\$113,125	4257	8.34	355	868	934
49	049	0031.05	Middle	No	84.65	\$96,000	\$81,264	\$70,833	3838	19.36	743	571	1084
49	049	0031.06	Middle	No	85.30	\$96,000	\$81,888	\$71,375	2856	28.05	801	505	796

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	049	0032.01	Moderate	No	69.89	\$96,000	\$67,094	\$58,482	2664	28.00	746	319	834
49	049	0032.03	Upper	No	130.62	\$96,000	\$125,395	\$109,293	4014	12.78	513	817	964
49	049	0032.04	Moderate	No	68.72	\$96,000	\$65,971	\$57,500	2725	20.29	553	527	878
49	049	0032.05	Middle	No	99.94	\$96,000	\$95,942	\$83,625	3993	19.71	787	890	1143
49	049	0033.01	Middle	No	87.99	\$96,000	\$84,470	\$73,622	4205	27.13	1141	652	1030
49	049	0033.02	Middle	No	90.38	\$96,000	\$86,765	\$75,625	3034	21.42	650	588	919
49	049	0034.01	Middle	No	84.32	\$96,000	\$80,947	\$70,551	3896	22.33	870	860	1279
49	049	0034.03	Moderate	No	72.99	\$96,000	\$70,070	\$61,071	5315	25.46	1353	1140	1493
49	049	0034.04	Middle	No	110.12	\$96,000	\$105,715	\$92,143	2361	14.95	353	478	562
49	049	0034.05	Middle	No	96.40	\$96,000	\$92,544	\$80,658	3935	16.39	645	977	1162
49	049	0101.07	Middle	No	118.98	\$96,000	\$114,221	\$99,554	5765	11.34	654	794	881
49	049	0101.10	Upper	No	158.42	\$96,000	\$152,083	\$132,554	5326	12.32	656	774	839
49	049	0101.14	Middle	No	94.98	\$96,000	\$91,181	\$79,474	7244	19.66	1424	1339	1450
49	049	0101.15	Middle	No	91.78	\$96,000	\$88,109	\$76,792	3604	18.59	670	746	823
49	049	0101.16	Upper	No	146.99	\$96,000	\$141,110	\$122,986	7299	17.02	1242	1187	1339
49	049	0101.17	Upper	No	124.09	\$96,000	\$119,126	\$103,825	3801	13.18	501	746	915
49	049	0101.18	Middle	No	104.26	\$96,000	\$100,090	\$87,234	5723	16.90	967	1114	1174
49	049	0101.19	Middle	No	90.61	\$96,000	\$86,986	\$75,815	2622	20.94	549	497	558
49	049	0101.20	Middle	No	103.86	\$96,000	\$99,706	\$86,900	11715	20.90	2449	1757	1996
49	049	0101.21	Upper	No	125.88	\$96,000	\$120,845	\$105,324	9403	18.40	1730	1549	1493
49	049	0101.22	Middle	No	108.71	\$96,000	\$104,362	\$90,962	7132	20.23	1443	1195	1179
49	049	0101.23	Upper	No	122.37	\$96,000	\$117,475	\$102,391	7623	18.47	1408	1389	1461
49	049	0101.24	Upper	No	165.21	\$96,000	\$158,602	\$138,235	5299	24.74	1311	399	542
49	049	0101.25	Middle	No	96.04	\$96,000	\$92,198	\$80,357	3542	20.69	733	463	503
49	049	0101.26	Upper	No	130.90	\$96,000	\$125,664	\$109,531	3115	17.66	550	574	647
49	049	0101.27	Middle	No	110.24	\$96,000	\$105,830	\$92,237	6391	17.46	1116	1420	1606
49	049	0101.28	Middle	No	88.42	\$96,000	\$84,883	\$73,984	4394	26.22	1152	723	987
49	049	0101.29	Upper	No	121.31	\$96,000	\$116,458	\$101,500	5147	18.83	969	939	1067
49	049	0101.30	Middle	No	112.71	\$96,000	\$108,202	\$94,308	4250	13.91	591	834	877

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	049	0101.31	Middle	No	117.35	\$96,000	\$112,656	\$98,188	5060	14.92	755	822	1044
49	049	0101.32	Middle	No	116.98	\$96,000	\$112,301	\$97,880	4378	19.71	863	650	898
49	049	0102.08	Upper	No	185.29	\$96,000	\$177,878	\$155,033	4107	9.93	408	916	1006
49	049	0102.09	Upper	No	165.98	\$96,000	\$159,341	\$138,875	5649	9.63	544	1326	1591
49	049	0102.10	Upper	No	161.52	\$96,000	\$155,059	\$135,147	5868	13.68	803	1308	1386
49	049	0102.11	Upper	No	181.79	\$96,000	\$174,518	\$152,109	3898	8.98	350	877	1010
49	049	0102.12	Upper	No	151.25	\$96,000	\$145,200	\$126,550	9953	24.40	2429	1496	1812
49	049	0102.13	Upper	No	183.75	\$96,000	\$176,400	\$153,750	3240	9.78	317	661	688
49	049	0102.16	Upper	No	157.14	\$96,000	\$150,854	\$131,484	3544	10.69	379	918	995
49	049	0102.17	Upper	No	189.19	\$96,000	\$181,622	\$158,299	7135	13.62	972	1467	1549
49	049	0102.19	Upper	No	173.89	\$96,000	\$166,934	\$145,493	5704	10.90	622	1198	1678
49	049	0102.20	Upper	No	133.58	\$96,000	\$128,237	\$111,767	6336	12.42	787	1371	1610
49	049	0102.21	Middle	No	106.65	\$96,000	\$102,384	\$89,236	2032	24.06	489	322	503
49	049	0102.22	Upper	No	153.82	\$96,000	\$147,667	\$128,702	7105	14.37	1021	1541	1704
49	049	0102.23	Upper	No	179.97	\$96,000	\$172,771	\$150,585	2489	8.76	218	501	518
49	049	0102.24	Upper	No	170.37	\$96,000	\$163,555	\$142,550	3619	9.95	360	674	826
49	049	0102.25	Upper	No	142.55	\$96,000	\$136,848	\$119,271	4188	11.60	486	808	890
49	049	0102.26	Upper	No	150.89	\$96,000	\$144,854	\$126,250	3751	13.30	499	949	1100
49	049	0103.03	Upper	No	132.04	\$96,000	\$126,758	\$110,481	5205	8.72	454	1192	1383
49	049	0103.05	Upper	No	155.18	\$96,000	\$148,973	\$129,844	3974	8.35	332	916	984
49	049	0103.06	Moderate	No	71.60	\$96,000	\$68,736	\$59,911	2282	31.99	730	516	637
49	049	0103.07	Upper	No	131.47	\$96,000	\$126,211	\$110,000	6502	16.67	1084	997	1140
49	049	0103.08	Upper	No	131.47	\$96,000	\$126,211	\$110,000	4919	16.30	802	810	882
49	049	0104.04	Upper	No	126.98	\$96,000	\$121,901	\$106,250	5188	17.75	921	1045	1121
49	049	0104.05	Middle	No	101.21	\$96,000	\$97,162	\$84,688	3893	17.26	672	907	982
49	049	0104.06	Middle	No	117.62	\$96,000	\$112,915	\$98,417	3555	12.12	431	726	811
49	049	0104.07	Middle	No	118.72	\$96,000	\$113,971	\$99,333	2652	11.09	294	617	758
49	049	0104.08	Middle	No	109.50	\$96,000	\$105,120	\$91,620	4745	7.71	366	1006	1070

\* Will automatically be included in the 2023 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	049	0104.09	Middle	No	114.74	\$96,000	\$110,150	\$96,002	3721	11.82	440	815	892
49	049	0104.10	Middle	No	96.81	\$96,000	\$92,938	\$81,000	4410	18.37	810	921	1039
49	049	0104.11	Upper	No	135.16	\$96,000	\$129,754	\$113,090	7911	8.82	698	1601	1736
49	049	0105.03	Middle	No	89.93	\$96,000	\$86,333	\$75,250	3687	17.82	657	610	781
49	049	0105.04	Middle	No	84.49	\$96,000	\$81,110	\$70,700	3942	17.25	680	837	866
49	049	0105.05	Middle	No	80.05	\$96,000	\$76,848	\$66,979	5087	19.74	1004	1178	1266
49	049	0105.06	Moderate	No	68.58	\$96,000	\$65,837	\$57,386	2109	29.49	622	332	569
49	049	0106.00	Middle	No	109.67	\$96,000	\$105,283	\$91,767	5884	15.89	935	1188	1327
49	049	0107.00	Middle	No	95.81	\$96,000	\$91,978	\$80,165	5310	12.75	677	1383	1572
49	049	0109.00	Upper	No	124.00	\$96,000	\$119,040	\$103,750	1094	8.96	98	314	823
49	049	9801.00	Unknown	No	0.00	\$96,000	\$0	\$0	0	0.00	0	0	0
49	049	9802.00	Low	No	26.73	\$96,000	\$25,661	\$22,367	2035	24.86	506	0	164
49	049	9803.00	Moderate	No	60.15	\$96,000	\$57,744	\$50,331	3707	60.67	2249	325	984
49	049	9804.00	Unknown	No	0.00	\$96,000	\$0	\$0	320	33.13	106	0	15
49	049	9805.00	Low	No	40.91	\$96,000	\$39,274	\$34,236	1616	47.96	775	174	438
49	049	9806.00	Unknown	No	0.00	\$96,000	\$0	\$0	0	0.00	0	0	0

\* Will automatically be included in the 2023 Distressed or Underserved Tract List



## 2021 FFIEC Census Report - Summary Census Demographic Information

State: 49 - UTAH (UT)

County: 049 - UTAH COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2021 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2021 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	049	0001.02	Middle	No	92.93	\$83,700	\$77,782	\$62,500	4624	12.63	584	930	1370
49	049	0001.03	Middle	No	100.28	\$83,700	\$83,934	\$67,439	4032	12.20	492	867	1071
49	049	0001.04	Upper	No	127.66	\$83,700	\$106,851	\$85,855	2995	8.41	252	666	854
49	049	0001.05	Middle	No	118.03	\$83,700	\$98,791	\$79,375	4210	6.03	254	909	1091
49	049	0002.03	Middle	No	95.54	\$83,700	\$79,967	\$64,250	4608	8.75	403	951	1254
49	049	0002.04	Middle	No	102.06	\$83,700	\$85,424	\$68,636	5971	19.08	1139	1200	1715
49	049	0002.05	Upper	No	131.97	\$83,700	\$110,459	\$88,750	3650	14.11	515	781	891
49	049	0002.06	Upper	No	134.99	\$83,700	\$112,987	\$90,781	3473	9.13	317	754	919
49	049	0004.00	Middle	No	82.31	\$83,700	\$68,893	\$55,352	3954	13.58	537	665	1125
49	049	0005.04	Middle	No	98.44	\$83,700	\$82,394	\$66,201	4190	4.30	180	869	1225
49	049	0005.05	Upper	No	132.57	\$83,700	\$110,961	\$89,156	3331	9.07	302	687	797
49	049	0005.06	Middle	No	105.37	\$83,700	\$88,195	\$70,865	4178	13.55	566	725	1107
49	049	0005.07	Upper	No	124.38	\$83,700	\$104,106	\$83,646	1944	4.68	91	478	548
49	049	0005.08	Middle	No	80.70	\$83,700	\$67,546	\$54,271	5126	14.75	756	683	1400
49	049	0005.09	Moderate	No	72.75	\$83,700	\$60,892	\$48,924	6530	21.87	1428	939	1160
49	049	0006.01	Middle	No	116.44	\$83,700	\$97,460	\$78,304	3323	16.70	555	639	837
49	049	0006.03	Upper	No	130.81	\$83,700	\$109,488	\$87,969	4299	14.45	621	839	1123
49	049	0006.04	Upper	No	163.88	\$83,700	\$137,168	\$110,208	2937	17.84	524	632	753
49	049	0007.03	Moderate	No	75.62	\$83,700	\$63,294	\$50,859	5469	27.81	1521	802	1479
49	049	0007.06	Middle	No	94.52	\$83,700	\$79,113	\$63,563	5717	14.66	838	1117	1187
49	049	0007.07	Middle	No	100.32	\$83,700	\$83,968	\$67,466	3815	19.76	754	778	985
49	049	0007.08	Upper	No	122.03	\$83,700	\$102,139	\$82,069	3194	13.09	418	639	716
49	049	0007.09	Upper	No	135.47	\$83,700	\$113,388	\$91,103	3016	16.74	505	638	777
49	049	0007.10	Upper	No	149.63	\$83,700	\$125,240	\$100,625	2827	12.52	354	697	766
49	049	0007.11	Upper	No	150.29	\$83,700	\$125,793	\$101,071	2232	12.05	269	503	566
49	049	0008.01	Moderate	No	73.97	\$83,700	\$61,913	\$49,744	5600	40.64	2276	992	1595

\* Will automatically be included in the 2022 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2021 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2021 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	049	0008.02	Moderate	No	78.06	\$83,700	\$65,336	\$52,500	5768	40.72	2349	1005	1458
49	049	0009.01	Moderate	No	60.94	\$83,700	\$51,007	\$40,985	5669	39.60	2245	655	1431
49	049	0009.03	Middle	No	118.51	\$83,700	\$99,193	\$79,696	3566	12.48	445	775	946
49	049	0009.04	Upper	No	121.61	\$83,700	\$101,788	\$81,781	3005	8.09	243	740	892
49	049	0010.01	Middle	No	99.44	\$83,700	\$83,231	\$66,875	3714	14.46	537	837	1074
49	049	0010.02	Middle	No	93.68	\$83,700	\$78,410	\$63,000	2451	12.12	297	639	831
49	049	0011.03	Middle	No	84.30	\$83,700	\$70,559	\$56,691	2407	22.14	533	418	570
49	049	0011.05	Middle	No	85.34	\$83,700	\$71,430	\$57,394	3674	19.84	729	598	770
49	049	0011.06	Middle	No	89.59	\$83,700	\$74,987	\$60,250	2825	22.76	643	686	869
49	049	0011.07	Middle	No	98.39	\$83,700	\$82,352	\$66,170	3858	9.36	361	537	1016
49	049	0011.08	Moderate	No	51.63	\$83,700	\$43,214	\$34,722	3266	39.87	1302	329	957
49	049	0012.01	Middle	No	100.47	\$83,700	\$84,093	\$67,566	4210	19.29	812	609	938
49	049	0012.02	Moderate	No	66.65	\$83,700	\$55,786	\$44,826	5211	33.37	1739	672	1395
49	049	0013.00	Moderate	No	76.75	\$83,700	\$64,240	\$51,618	3636	17.05	620	539	1100
49	049	0014.01	Upper	No	133.16	\$83,700	\$111,455	\$89,550	3159	16.81	531	553	963
49	049	0014.02	Moderate	No	56.56	\$83,700	\$47,341	\$38,042	5877	27.21	1599	384	999
49	049	0015.01	Upper	No	146.52	\$83,700	\$122,637	\$98,537	4575	6.95	318	1023	1278
49	049	0015.03	Upper	No	120.87	\$83,700	\$101,168	\$81,287	4049	11.36	460	884	1142
49	049	0015.04	Upper	No	129.67	\$83,700	\$108,534	\$87,206	5107	17.72	905	888	1341
49	049	0016.01	Low	No	23.04	\$83,700	\$19,284	\$15,500	2912	16.48	480	8	45
49	049	0016.02	Low	No	22.30	\$83,700	\$18,665	\$15,000	3418	17.55	600	0	18
49	049	0016.03	Low	No	32.09	\$83,700	\$26,859	\$21,580	3735	18.96	708	20	104
49	049	0017.01	Upper	No	126.46	\$83,700	\$105,847	\$85,046	4203	6.76	284	735	1010
49	049	0017.02	Moderate	No	64.80	\$83,700	\$54,238	\$43,583	4579	22.41	1026	274	821
49	049	0018.01	Low	No	25.00	\$83,700	\$20,925	\$16,818	5964	11.70	698	38	683
49	049	0018.02	Low	No	29.19	\$83,700	\$24,432	\$19,635	5709	11.93	681	72	737
49	049	0018.03	Low	No	33.85	\$83,700	\$28,332	\$22,768	2312	16.31	377	114	519
49	049	0019.00	Low	No	35.55	\$83,700	\$29,755	\$23,913	4784	26.84	1284	139	523
49	049	0020.00	Moderate	No	66.63	\$83,700	\$55,769	\$44,808	6933	35.77	2480	837	1914

\* Will automatically be included in the 2022 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2021 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2021 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	049	0021.01	Middle	No	107.16	\$83,700	\$89,693	\$72,065	4448	14.37	639	956	1297
49	049	0021.02	Middle	No	86.59	\$83,700	\$72,476	\$58,235	2955	17.50	517	550	915
49	049	0022.01	Middle	No	111.52	\$83,700	\$93,342	\$75,000	7484	17.22	1289	886	1122
49	049	0022.04	Middle	No	113.47	\$83,700	\$94,974	\$76,313	4096	37.18	1523	867	1065
49	049	0022.05	Middle	No	83.32	\$83,700	\$69,739	\$56,037	4087	37.36	1527	945	1288
49	049	0022.06	Middle	No	98.18	\$83,700	\$82,177	\$66,029	3783	32.04	1212	705	1005
49	049	0022.07	Middle	No	82.77	\$83,700	\$69,278	\$55,664	3689	33.45	1234	761	935
49	049	0023.00	Moderate	No	64.18	\$83,700	\$53,719	\$43,165	4050	40.44	1638	418	1101
49	049	0024.00	Low	No	47.13	\$83,700	\$39,448	\$31,696	1163	27.86	324	61	217
49	049	0025.00	Low	No	45.50	\$83,700	\$38,084	\$30,601	4825	30.67	1480	416	1121
49	049	0027.01	Middle	No	81.06	\$83,700	\$67,847	\$54,514	3286	21.24	698	475	793
49	049	0027.02	Middle	No	97.79	\$83,700	\$81,850	\$65,766	5397	31.39	1694	662	1320
49	049	0028.01	Low	No	34.79	\$83,700	\$29,119	\$23,398	4500	65.27	2937	337	1170
49	049	0028.02	Moderate	No	52.41	\$83,700	\$43,867	\$35,250	1821	41.68	759	286	469
49	049	0029.01	Middle	No	93.41	\$83,700	\$78,184	\$62,818	6021	23.80	1433	1249	1554
49	049	0029.02	Middle	No	80.29	\$83,700	\$67,203	\$54,000	3369	31.46	1060	600	1067
49	049	0030.01	Middle	No	102.71	\$83,700	\$85,968	\$69,076	4197	17.58	738	887	1148
49	049	0030.02	Middle	No	91.41	\$83,700	\$76,510	\$61,477	2201	5.54	122	557	692
49	049	0031.03	Middle	No	117.84	\$83,700	\$98,632	\$79,250	2730	9.30	254	586	756
49	049	0031.04	Upper	No	156.18	\$83,700	\$130,723	\$105,028	4062	7.19	292	911	968
49	049	0031.05	Moderate	No	67.27	\$83,700	\$56,305	\$45,238	4028	9.14	368	602	1233
49	049	0031.06	Moderate	No	76.63	\$83,700	\$64,139	\$51,538	2699	24.94	673	487	850
49	049	0032.01	Moderate	No	75.64	\$83,700	\$63,311	\$50,870	2645	20.04	530	444	909
49	049	0032.03	Upper	No	127.93	\$83,700	\$107,077	\$86,034	3902	6.79	265	913	1105
49	049	0032.04	Middle	No	93.68	\$83,700	\$78,410	\$63,000	2716	9.06	246	496	923
49	049	0032.05	Middle	No	91.93	\$83,700	\$76,945	\$61,827	4366	14.61	638	945	1144
49	049	0033.00	Middle	No	98.29	\$83,700	\$82,269	\$66,103	6752	18.41	1243	1382	1772
49	049	0034.01	Middle	No	95.28	\$83,700	\$79,749	\$64,079	3635	16.64	605	827	1089

\* Will automatically be included in the 2022 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2021 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2021 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	049	0034.02	Middle	No	107.12	\$83,700	\$89,659	\$72,042	6639	16.16	1073	1406	1725
49	049	0034.03	Middle	No	85.54	\$83,700	\$71,597	\$57,530	4967	16.67	828	1041	1516
49	049	0101.03	Middle	No	97.91	\$83,700	\$81,951	\$65,843	7213	13.63	983	1550	1700
49	049	0101.04	Middle	No	107.05	\$83,700	\$89,601	\$71,992	8632	10.43	900	1660	1978
49	049	0101.05	Middle	No	114.40	\$83,700	\$95,753	\$76,932	9240	10.08	931	1811	1893
49	049	0101.06	Upper	No	150.84	\$83,700	\$126,253	\$101,442	5465	12.88	704	1005	1144
49	049	0101.07	Upper	No	132.93	\$83,700	\$111,262	\$89,398	2471	6.60	163	533	613
49	049	0101.08	Middle	No	104.74	\$83,700	\$87,667	\$70,436	7670	13.44	1031	1246	1802
49	049	0101.09	Middle	No	109.03	\$83,700	\$91,258	\$73,325	8362	13.47	1126	1486	1695
49	049	0101.10	Middle	No	117.94	\$83,700	\$98,716	\$79,318	1830	2.35	43	408	425
49	049	0101.11	Middle	No	107.18	\$83,700	\$89,710	\$72,077	8367	16.43	1375	1800	2091
49	049	0101.12	Middle	No	117.52	\$83,700	\$98,364	\$79,031	6013	10.34	622	1255	1512
49	049	0101.13	Middle	No	109.35	\$83,700	\$91,526	\$73,542	6275	5.53	347	1302	1474
49	049	0102.08	Upper	No	158.88	\$83,700	\$132,983	\$106,845	4169	6.33	264	789	978
49	049	0102.09	Upper	No	152.05	\$83,700	\$127,266	\$102,254	5377	5.45	293	1143	1530
49	049	0102.10	Upper	No	149.77	\$83,700	\$125,357	\$100,722	6432	12.17	783	1434	1555
49	049	0102.11	Upper	No	161.34	\$83,700	\$135,042	\$108,500	3682	5.21	192	841	1041
49	049	0102.12	Upper	No	165.97	\$83,700	\$138,917	\$111,615	4687	15.70	736	998	1194
49	049	0102.13	Upper	No	171.19	\$83,700	\$143,286	\$115,125	2878	7.16	206	506	640
49	049	0102.14	Upper	No	125.55	\$83,700	\$105,085	\$84,433	6839	13.47	921	1408	1575
49	049	0102.15	Upper	No	132.90	\$83,700	\$111,237	\$89,375	7547	9.06	684	1499	1582
49	049	0102.16	Upper	No	152.68	\$83,700	\$127,793	\$102,679	3056	2.95	90	701	765
49	049	0102.17	Upper	No	183.07	\$83,700	\$153,230	\$123,116	4879	5.80	283	1018	1311
49	049	0102.18	Upper	No	214.12	\$83,700	\$179,218	\$143,994	5989	7.15	428	1275	1312
49	049	0102.19	Upper	No	156.91	\$83,700	\$131,334	\$105,524	4900	9.12	447	1061	1245
49	049	0102.20	Upper	No	140.57	\$83,700	\$117,657	\$94,531	6813	6.85	467	1370	1654
49	049	0103.03	Upper	No	153.11	\$83,700	\$128,153	\$102,969	4825	17.04	822	929	1111
49	049	0103.04	Middle	No	115.72	\$83,700	\$96,858	\$77,821	7981	10.98	876	1599	1982
49	049	0103.05	Upper	No	134.27	\$83,700	\$112,384	\$90,294	2954	10.83	320	676	762

\* Will automatically be included in the 2022 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2021 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2021 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	049	0104.04	Upper	No	126.66	\$83,700	\$106,014	\$85,183	4490	16.35	734	849	1076
49	049	0104.05	Middle	No	99.02	\$83,700	\$82,880	\$66,592	3991	10.80	431	829	949
49	049	0104.06	Upper	No	131.61	\$83,700	\$110,158	\$88,508	2161	2.17	47	514	628
49	049	0104.07	Middle	No	114.92	\$83,700	\$96,188	\$77,284	2447	8.58	210	589	697
49	049	0104.08	Middle	No	114.31	\$83,700	\$95,677	\$76,875	3666	8.76	321	836	998
49	049	0104.09	Middle	No	112.82	\$83,700	\$94,430	\$75,875	2838	9.90	281	579	638
49	049	0104.10	Middle	No	99.94	\$83,700	\$83,650	\$67,214	3538	19.62	694	752	868
49	049	0104.11	Upper	No	145.91	\$83,700	\$122,127	\$98,125	5056	6.07	307	1225	1357
49	049	0105.03	Middle	No	92.31	\$83,700	\$77,263	\$62,083	3522	12.69	447	600	757
49	049	0105.04	Middle	No	101.89	\$83,700	\$85,282	\$68,523	3101	7.87	244	726	815
49	049	0105.05	Middle	No	92.08	\$83,700	\$77,071	\$61,928	4236	11.80	500	829	1043
49	049	0105.06	Moderate	No	78.44	\$83,700	\$65,654	\$52,750	1822	24.20	441	377	513
49	049	0106.00	Middle	No	101.40	\$83,700	\$84,872	\$68,194	4040	14.46	584	888	1067
49	049	0107.00	Upper	No	127.51	\$83,700	\$106,726	\$85,750	4956	11.68	579	1096	1413
49	049	0109.00	Upper	No	128.04	\$83,700	\$107,169	\$86,111	1213	7.50	91	331	821
49	049	9801.00	Unknown	No	0.00	\$83,700	\$0	\$0	0	0.00	0	0	0

\* Will automatically be included in the 2022 Distressed or Underserved Tract List

## 2023 FFIEC Census Report - Summary Census Demographic Information

State: 49 - UTAH (UT)

County: 057 - WEBER COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	057	2001.00	Middle	No	83.11	\$109,300	\$90,839	\$73,160	4586	30.46	1397	1248	1658
49	057	2002.02	Moderate	No	52.03	\$109,300	\$56,869	\$45,800	3978	44.47	1769	595	1168
49	057	2002.03	Moderate	No	74.06	\$109,300	\$80,948	\$65,191	5420	47.20	2558	1348	1727
49	057	2002.04	Middle	No	95.03	\$109,300	\$103,868	\$83,649	5209	42.77	2228	1258	1601
49	057	2003.01	Moderate	No	62.99	\$109,300	\$68,848	\$55,446	4805	50.93	2447	1305	1621
49	057	2003.02	Middle	No	86.37	\$109,300	\$94,402	\$76,029	3519	53.03	1866	456	836
49	057	2004.00	Moderate	No	68.52	\$109,300	\$74,892	\$60,313	1829	55.49	1015	225	544
49	057	2005.00	Moderate	No	68.86	\$109,300	\$75,264	\$60,613	6255	34.23	2141	1733	2486
49	057	2006.00	Middle	No	86.15	\$109,300	\$94,162	\$75,833	4488	26.92	1208	835	1309
49	057	2007.00	Middle	No	89.64	\$109,300	\$97,977	\$78,906	3270	23.76	777	945	1240
49	057	2008.00	Moderate	No	58.27	\$109,300	\$63,689	\$51,296	4531	44.12	1999	1050	1689
49	057	2009.00	Low	No	48.11	\$109,300	\$52,584	\$42,348	4200	44.07	1851	466	1093
49	057	2011.00	Middle	No	91.86	\$109,300	\$100,403	\$80,859	2525	30.57	772	227	332
49	057	2012.00	Low	No	48.23	\$109,300	\$52,715	\$42,457	2378	66.53	1582	251	727
49	057	2013.01	Moderate	No	65.49	\$109,300	\$71,581	\$57,648	2744	49.45	1357	398	1121
49	057	2013.02	Moderate	No	59.41	\$109,300	\$64,935	\$52,297	3468	56.06	1944	603	1098
49	057	2014.00	Middle	No	116.82	\$109,300	\$127,684	\$102,828	3213	18.02	579	1131	1371
49	057	2015.00	Middle	No	95.70	\$109,300	\$104,600	\$84,243	4261	18.52	789	1056	1196
49	057	2016.00	Moderate	No	66.61	\$109,300	\$72,805	\$58,633	4156	29.96	1245	932	1319
49	057	2017.00	Moderate	No	56.24	\$109,300	\$61,470	\$49,505	3460	50.95	1763	774	1327
49	057	2018.00	Moderate	No	58.93	\$109,300	\$64,410	\$51,875	2421	60.84	1473	433	795
49	057	2019.00	Moderate	No	74.51	\$109,300	\$81,439	\$65,592	1284	55.06	707	272	415
49	057	2020.00	Upper	No	144.61	\$109,300	\$158,059	\$127,292	5560	20.72	1152	1380	1640
49	057	2101.01	Upper	No	133.31	\$109,300	\$145,708	\$117,348	3965	9.13	362	1109	1650
49	057	2101.02	Upper	No	138.35	\$109,300	\$151,217	\$121,782	4301	8.23	354	1463	2930
49	057	2102.01	Middle	No	109.49	\$109,300	\$119,673	\$96,382	4532	12.42	563	1082	1225

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	057	2102.03	Middle	No	107.92	\$109,300	\$117,957	\$95,000	3235	14.68	475	901	1031
49	057	2102.04	Middle	No	92.82	\$109,300	\$101,452	\$81,708	4994	16.30	814	1055	1323
49	057	2103.03	Upper	No	125.14	\$109,300	\$136,778	\$110,151	8164	11.73	958	1997	2096
49	057	2103.04	Middle	No	118.31	\$109,300	\$129,313	\$104,141	5762	19.25	1109	1240	1718
49	057	2103.05	Moderate	No	77.09	\$109,300	\$84,259	\$67,857	5785	22.82	1320	1299	1504
49	057	2103.06	Middle	No	100.35	\$109,300	\$109,683	\$88,330	4824	19.65	948	1334	1663
49	057	2104.04	Middle	No	99.09	\$109,300	\$108,305	\$87,222	2363	8.80	208	583	696
49	057	2104.05	Middle	No	110.31	\$109,300	\$120,569	\$97,102	3290	16.35	538	740	859
49	057	2104.06	Middle	No	117.45	\$109,300	\$128,373	\$103,385	5349	13.25	709	1357	1466
49	057	2104.07	Upper	No	124.84	\$109,300	\$136,450	\$109,888	6511	10.57	688	1856	2079
49	057	2104.08	Middle	No	108.99	\$109,300	\$119,126	\$95,936	3571	8.46	302	1034	1162
49	057	2105.08	Middle	No	106.50	\$109,300	\$116,405	\$93,750	2411	27.83	671	665	776
49	057	2105.09	Middle	No	99.11	\$109,300	\$108,327	\$87,244	4575	23.63	1081	1416	1575
49	057	2105.10	Middle	No	102.44	\$109,300	\$111,967	\$90,172	3626	21.92	795	982	1047
49	057	2105.11	Middle	No	81.00	\$109,300	\$88,533	\$71,298	4202	24.42	1026	1301	1423
49	057	2105.12	Moderate	No	70.23	\$109,300	\$76,761	\$61,818	5165	27.42	1416	1162	1449
49	057	2105.13	Middle	No	90.31	\$109,300	\$98,709	\$79,500	6533	30.15	1970	1543	1756
49	057	2105.14	Middle	No	112.49	\$109,300	\$122,952	\$99,018	6022	23.48	1414	1248	1502
49	057	2105.15	Middle	No	118.81	\$109,300	\$129,859	\$104,583	4964	14.95	742	1205	1250
49	057	2105.16	Upper	No	128.73	\$109,300	\$140,702	\$113,315	6014	10.29	619	1653	1738
49	057	2105.17	Upper	No	132.31	\$109,300	\$144,615	\$116,467	4639	13.95	647	1126	1198
49	057	2105.18	Middle	No	101.03	\$109,300	\$110,426	\$88,934	7352	18.31	1346	1500	1773
49	057	2106.00	Middle	No	80.62	\$109,300	\$88,118	\$70,971	6958	24.81	1726	2029	2345
49	057	2107.01	Middle	No	81.14	\$109,300	\$88,686	\$71,429	6063	26.98	1636	1352	2037
49	057	2107.03	Middle	No	84.23	\$109,300	\$92,063	\$74,145	2606	26.78	698	748	876
49	057	2107.04	Middle	No	86.47	\$109,300	\$94,512	\$76,117	6142	25.58	1571	1882	2054
49	057	2108.00	Moderate	No	61.40	\$109,300	\$67,110	\$54,052	3168	35.16	1114	823	1183
49	057	2109.00	Middle	No	95.14	\$109,300	\$103,988	\$83,750	6776	21.47	1455	1933	2233
49	057	2110.00	Middle	No	91.04	\$109,300	\$99,507	\$80,139	3314	25.53	846	921	1184

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	057	2111.00	Middle	No	98.19	\$109,300	\$107,322	\$86,429	5713	26.75	1528	1194	1615
49	057	2112.01	Middle	No	111.06	\$109,300	\$121,389	\$97,760	4922	19.06	938	1148	1383
49	057	2112.02	Middle	No	92.58	\$109,300	\$101,190	\$81,495	6852	16.46	1128	1856	2259

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



## 2022 FFIEC Census Report - Summary Census Demographic Information

State: 49 - UTAH (UT)

County: 057 - WEBER COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	057	2001.00	Middle	No	83.11	\$99,600	\$82,778	\$73,160	4586	30.46	1397	1248	1658
49	057	2002.02	Moderate	No	52.03	\$99,600	\$51,822	\$45,800	3978	44.47	1769	595	1168
49	057	2002.03	Moderate	No	74.06	\$99,600	\$73,764	\$65,191	5420	47.20	2558	1348	1727
49	057	2002.04	Middle	No	95.03	\$99,600	\$94,650	\$83,649	5209	42.77	2228	1258	1601
49	057	2003.01	Moderate	No	62.99	\$99,600	\$62,738	\$55,446	4805	50.93	2447	1305	1621
49	057	2003.02	Middle	No	86.37	\$99,600	\$86,025	\$76,029	3519	53.03	1866	456	836
49	057	2004.00	Moderate	No	68.52	\$99,600	\$68,246	\$60,313	1829	55.49	1015	225	544
49	057	2005.00	Moderate	No	68.86	\$99,600	\$68,585	\$60,613	6255	34.23	2141	1733	2486
49	057	2006.00	Middle	No	86.15	\$99,600	\$85,805	\$75,833	4488	26.92	1208	835	1309
49	057	2007.00	Middle	No	89.64	\$99,600	\$89,281	\$78,906	3270	23.76	777	945	1240
49	057	2008.00	Moderate	No	58.27	\$99,600	\$58,037	\$51,296	4531	44.12	1999	1050	1689
49	057	2009.00	Low	No	48.11	\$99,600	\$47,918	\$42,348	4200	44.07	1851	466	1093
49	057	2011.00	Middle	No	91.86	\$99,600	\$91,493	\$80,859	2525	30.57	772	227	332
49	057	2012.00	Low	No	48.23	\$99,600	\$48,037	\$42,457	2378	66.53	1582	251	727
49	057	2013.01	Moderate	No	65.49	\$99,600	\$65,228	\$57,648	2744	49.45	1357	398	1121
49	057	2013.02	Moderate	No	59.41	\$99,600	\$59,172	\$52,297	3468	56.06	1944	603	1098
49	057	2014.00	Middle	No	116.82	\$99,600	\$116,353	\$102,828	3213	18.02	579	1131	1371
49	057	2015.00	Middle	No	95.70	\$99,600	\$95,317	\$84,243	4261	18.52	789	1056	1196
49	057	2016.00	Moderate	No	66.61	\$99,600	\$66,344	\$58,633	4156	29.96	1245	932	1319
49	057	2017.00	Moderate	No	56.24	\$99,600	\$56,015	\$49,505	3460	50.95	1763	774	1327
49	057	2018.00	Moderate	No	58.93	\$99,600	\$58,694	\$51,875	2421	60.84	1473	433	795
49	057	2019.00	Moderate	No	74.51	\$99,600	\$74,212	\$65,592	1284	55.06	707	272	415
49	057	2020.00	Upper	No	144.61	\$99,600	\$144,032	\$127,292	5560	20.72	1152	1380	1640
49	057	2101.01	Upper	No	133.31	\$99,600	\$132,777	\$117,348	3965	9.13	362	1109	1650
49	057	2101.02	Upper	No	138.35	\$99,600	\$137,797	\$121,782	4301	8.23	354	1463	2930
49	057	2102.01	Middle	No	109.49	\$99,600	\$109,052	\$96,382	4532	12.42	563	1082	1225

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	057	2102.03	Middle	No	107.92	\$99,600	\$107,488	\$95,000	3235	14.68	475	901	1031
49	057	2102.04	Middle	No	92.82	\$99,600	\$92,449	\$81,708	4994	16.30	814	1055	1323
49	057	2103.03	Upper	No	125.14	\$99,600	\$124,639	\$110,151	8164	11.73	958	1997	2096
49	057	2103.04	Middle	No	118.31	\$99,600	\$117,837	\$104,141	5762	19.25	1109	1240	1718
49	057	2103.05	Moderate	No	77.09	\$99,600	\$76,782	\$67,857	5785	22.82	1320	1299	1504
49	057	2103.06	Middle	No	100.35	\$99,600	\$99,949	\$88,330	4824	19.65	948	1334	1663
49	057	2104.04	Middle	No	99.09	\$99,600	\$98,694	\$87,222	2363	8.80	208	583	696
49	057	2104.05	Middle	No	110.31	\$99,600	\$109,869	\$97,102	3290	16.35	538	740	859
49	057	2104.06	Middle	No	117.45	\$99,600	\$116,980	\$103,385	5349	13.25	709	1357	1466
49	057	2104.07	Upper	No	124.84	\$99,600	\$124,341	\$109,888	6511	10.57	688	1856	2079
49	057	2104.08	Middle	No	108.99	\$99,600	\$108,554	\$95,936	3571	8.46	302	1034	1162
49	057	2105.08	Middle	No	106.50	\$99,600	\$106,074	\$93,750	2411	27.83	671	665	776
49	057	2105.09	Middle	No	99.11	\$99,600	\$98,714	\$87,244	4575	23.63	1081	1416	1575
49	057	2105.10	Middle	No	102.44	\$99,600	\$102,030	\$90,172	3626	21.92	795	982	1047
49	057	2105.11	Middle	No	81.00	\$99,600	\$80,676	\$71,298	4202	24.42	1026	1301	1423
49	057	2105.12	Moderate	No	70.23	\$99,600	\$69,949	\$61,818	5165	27.42	1416	1162	1449
49	057	2105.13	Middle	No	90.31	\$99,600	\$89,949	\$79,500	6533	30.15	1970	1543	1756
49	057	2105.14	Middle	No	112.49	\$99,600	\$112,040	\$99,018	6022	23.48	1414	1248	1502
49	057	2105.15	Middle	No	118.81	\$99,600	\$118,335	\$104,583	4964	14.95	742	1205	1250
49	057	2105.16	Upper	No	128.73	\$99,600	\$128,215	\$113,315	6014	10.29	619	1653	1738
49	057	2105.17	Upper	No	132.31	\$99,600	\$131,781	\$116,467	4639	13.95	647	1126	1198
49	057	2105.18	Middle	No	101.03	\$99,600	\$100,626	\$88,934	7352	18.31	1346	1500	1773
49	057	2106.00	Middle	No	80.62	\$99,600	\$80,298	\$70,971	6958	24.81	1726	2029	2345
49	057	2107.01	Middle	No	81.14	\$99,600	\$80,815	\$71,429	6063	26.98	1636	1352	2037
49	057	2107.03	Middle	No	84.23	\$99,600	\$83,893	\$74,145	2606	26.78	698	748	876
49	057	2107.04	Middle	No	86.47	\$99,600	\$86,124	\$76,117	6142	25.58	1571	1882	2054
49	057	2108.00	Moderate	No	61.40	\$99,600	\$61,154	\$54,052	3168	35.16	1114	823	1183
49	057	2109.00	Middle	No	95.14	\$99,600	\$94,759	\$83,750	6776	21.47	1455	1933	2233
49	057	2110.00	Middle	No	91.04	\$99,600	\$90,676	\$80,139	3314	25.53	846	921	1184

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	057	2111.00	Middle	No	98.19	\$99,600	\$97,797	\$86,429	5713	26.75	1528	1194	1615
49	057	2112.01	Middle	No	111.06	\$99,600	\$110,616	\$97,760	4922	19.06	938	1148	1383
49	057	2112.02	Middle	No	92.58	\$99,600	\$92,210	\$81,495	6852	16.46	1128	1856	2259

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

## 2021 FFIEC Census Report - Summary Census Demographic Information

State: 49 - UTAH (UT)

County: 057 - WEBER COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2021 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2021 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	057	2001.00	Moderate	No	74.69	\$89,400	\$66,773	\$53,587	4559	25.69	1171	1242	1582
49	057	2002.02	Moderate	No	52.05	\$89,400	\$46,533	\$37,348	3438	38.98	1340	490	988
49	057	2002.03	Moderate	No	60.11	\$89,400	\$53,738	\$43,125	5114	39.46	2018	1183	1537
49	057	2002.04	Moderate	No	77.53	\$89,400	\$69,312	\$55,625	4885	36.13	1765	1123	1524
49	057	2003.00	Moderate	No	60.82	\$89,400	\$54,373	\$43,636	6845	41.30	2827	1338	2205
49	057	2004.00	Moderate	No	50.39	\$89,400	\$45,049	\$36,154	1897	49.02	930	321	581
49	057	2005.00	Moderate	No	62.59	\$89,400	\$55,955	\$44,910	6658	35.72	2378	1576	2375
49	057	2006.00	Middle	No	83.19	\$89,400	\$74,372	\$59,688	4636	21.29	987	1144	1433
49	057	2007.00	Moderate	No	69.14	\$89,400	\$61,811	\$49,604	2989	13.72	410	797	1198
49	057	2008.00	Moderate	No	55.52	\$89,400	\$49,635	\$39,837	4705	43.38	2041	727	1680
49	057	2009.00	Moderate	No	56.45	\$89,400	\$50,466	\$40,503	3970	56.45	2241	287	969
49	057	2011.00	Low	No	43.30	\$89,400	\$38,710	\$31,071	1985	33.10	657	45	219
49	057	2012.00	Low	No	25.50	\$89,400	\$22,797	\$18,295	2274	69.22	1574	177	704
49	057	2013.01	Moderate	No	64.15	\$89,400	\$57,350	\$46,029	2658	46.09	1225	389	849
49	057	2013.02	Low	No	48.28	\$89,400	\$43,162	\$34,643	3704	54.75	2028	638	1265
49	057	2014.00	Middle	No	88.06	\$89,400	\$78,726	\$63,182	3113	20.21	629	840	1336
49	057	2015.00	Upper	No	127.03	\$89,400	\$113,565	\$91,136	4129	10.17	420	1032	1314
49	057	2016.00	Moderate	No	70.46	\$89,400	\$62,991	\$50,550	4190	25.97	1088	811	1360
49	057	2017.00	Moderate	No	56.58	\$89,400	\$50,583	\$40,595	3493	54.11	1890	757	1188
49	057	2018.00	Low	No	41.34	\$89,400	\$36,958	\$29,659	1930	63.78	1231	269	710
49	057	2019.00	Low	No	43.04	\$89,400	\$38,478	\$30,882	1337	46.37	620	206	399
49	057	2020.00	Upper	No	128.18	\$89,400	\$114,593	\$91,964	5726	17.57	1006	1411	1615
49	057	2101.00	Middle	No	114.90	\$89,400	\$102,721	\$82,432	7164	5.08	364	2197	3924
49	057	2102.01	Upper	No	124.20	\$89,400	\$111,035	\$89,107	4719	14.05	663	1187	1379
49	057	2102.03	Middle	No	108.39	\$89,400	\$96,901	\$77,763	2796	4.61	129	819	926
49	057	2102.04	Middle	No	106.32	\$89,400	\$95,050	\$76,282	4408	9.10	401	1205	1530

\* Will automatically be included in the 2022 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2021 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2021 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	057	2103.02	Middle	No	83.61	\$89,400	\$74,747	\$59,990	8429	16.41	1383	2178	2686
49	057	2103.03	Upper	No	125.85	\$89,400	\$112,510	\$90,290	6895	6.90	476	1928	2192
49	057	2103.04	Middle	No	116.96	\$89,400	\$104,562	\$83,914	4145	5.57	231	1128	1232
49	057	2104.02	Upper	No	122.29	\$89,400	\$109,327	\$87,740	7455	19.24	1434	1514	1805
49	057	2104.03	Upper	No	121.29	\$89,400	\$108,433	\$87,022	8268	3.46	286	2485	2705
49	057	2104.04	Middle	No	109.76	\$89,400	\$98,125	\$78,750	2117	4.11	87	588	690
49	057	2105.04	Upper	No	130.30	\$89,400	\$116,488	\$93,484	9124	11.08	1011	2494	2641
49	057	2105.05	Middle	No	117.20	\$89,400	\$104,777	\$84,085	7729	8.54	660	1889	2243
49	057	2105.06	Middle	No	99.68	\$89,400	\$89,114	\$71,513	11512	28.24	3251	2840	3153
49	057	2105.08	Middle	No	115.57	\$89,400	\$103,320	\$82,917	2284	26.49	605	607	672
49	057	2105.09	Middle	No	102.92	\$89,400	\$92,010	\$73,838	4524	29.33	1327	1260	1472
49	057	2105.10	Middle	No	107.23	\$89,400	\$95,864	\$76,932	3472	17.37	603	939	1010
49	057	2105.11	Middle	No	109.76	\$89,400	\$98,125	\$78,750	4039	17.31	699	1116	1357
49	057	2105.12	Moderate	No	77.51	\$89,400	\$69,294	\$55,608	4571	22.77	1041	1058	1607
49	057	2106.00	Middle	No	85.33	\$89,400	\$76,285	\$61,220	7077	17.75	1256	1747	2213
49	057	2107.01	Middle	No	83.99	\$89,400	\$75,087	\$60,260	5602	20.74	1162	1494	2029
49	057	2107.03	Middle	No	92.08	\$89,400	\$82,320	\$66,061	2657	17.99	478	700	746
49	057	2107.04	Middle	No	91.69	\$89,400	\$81,971	\$65,784	5620	21.96	1234	1558	1891
49	057	2108.00	Moderate	No	58.89	\$89,400	\$52,648	\$42,254	3197	39.38	1259	765	1101
49	057	2109.00	Middle	No	103.26	\$89,400	\$92,314	\$74,085	7019	17.45	1225	2075	2455
49	057	2110.00	Middle	No	81.64	\$89,400	\$72,986	\$58,576	3358	12.92	434	903	1126
49	057	2111.00	Moderate	No	65.90	\$89,400	\$58,915	\$47,281	5300	17.04	903	1141	1544
49	057	2112.01	Upper	No	121.20	\$89,400	\$108,353	\$86,953	4372	9.86	431	1011	1283
49	057	2112.02	Middle	No	103.89	\$89,400	\$92,878	\$74,537	6594	12.07	796	1445	2063

\* Will automatically be included in the 2022 Distressed or Underserved Tract List



# Consumer Loans

As of December 31, 2023

Under the Bank's 2019-2022 and 2022 -2026 Strategic Plans, it has elected to report its private student loans as consumer loans.

In 2021 - 2023, Sallie Mae Bank did not have any affiliate loans to be considered for CRA purposes.

## Consumer Loans – January 1, 2023 – December 31, 2023

Distribution of Loans Inside and Outside the AA						
Loan Category or Type		Dollars in Loans (000s)				Total
	Inside	Inside		Outside		
	#	\$	%	\$	%	
Consumer Loans						
2023*	2,576	\$50,428	0.79%	\$6,327,106	99.21%	\$6,377,534

Distribution of Consumer Loans by Census Tract Income Level– Assessment Area**				
Borrower Income Level	% of Total Census Tracts	2023		
		# of loans	% of loans	\$ (000s)
Low	3.71%	69	2.68%	\$956
Moderate	20.41%	397	15.41%	\$5,307
Middle	46.94%	1259	48.87%	\$19,744
Upper	27.27%	834	32.38%	\$15,850
\$0/NA Income	1.67%	17	0.66%	\$8,570
<b>100%</b>	<b>100%</b>	<b>2576</b>	<b>100%</b>	<b>\$50,428</b>

\*The assessment period is defined as January 1, 2023, to December 31, 2023, and is referred to by the identifier 2023

\*\*Source for assessment area and county demographic data is FFIEC Online Census Data System, <https://www.ffiec.gov/census/default.aspx>.

# Consumer Loans – July 1, 2022 – December 31, 2022

Distribution of Loans Inside and Outside the AA						
Loan Category or Type		Dollars in Loans (000s)				Total
	Inside	Inside		Outside		
	#	\$	%	\$	%	
Consumer Loans						
2022*	1,473	\$24,966	0.79%	\$3,138,176	99.21%	\$3,163,142

Distribution of Consumer Loans by Census Tract Income Level– Assessment Area**				
Borrower Income Level	% of Total Census Tracts	2022		
		# of loans	% of loans	\$ (000s)
Low	5.05%	46	3.12%	\$ 723
Moderate	21.10%	232	15.75%	\$ 3,425
Middle	42.86%	724	49.15%	\$ 11,696
Upper	29.89%	466	31.64%	\$ 9,046
\$0/NA Income	1.10%	5	0.34%	\$ 76
<b>100%</b>	<b>100%</b>	<b>1473</b>	<b>100%</b>	<b>\$24,966</b>

\*The assessment period is defined as July 1, 2022 to December 31, 2022, and is referred to by the identifier 2022

\*\*Source for assessment area and county demographic data is the 2020 American Community Survey 5-Year Estimates unless otherwise noted.



# Consumer Loans – July 1, 2021 – June 30, 2022

Distribution of Loans Inside and Outside the AA						
Loan Category or Type		Dollars in Loans (000s)				Total
	Inside	Inside		Outside		
	#	\$	%	\$	%	
Consumer Loans						
2021/ 2022*	2290	\$37,992	0.68%	\$5,579,659	99.32%	\$5,617,651

Distribution of Consumer Loans by Borrower Income Level – Assessment Area**				
Borrower Income Level	% of Total Households **	2021/ 2022		
		# of loans	% of loans	\$ (000s)
Low	20.67%	791	34.54%	\$ 10,944
Moderate	17.47%	326	14.24%	\$ 4,520
Middle	23.43%	441	19.26%	\$ 7,017
Upper	38.43%	732	31.97%	\$ 15,511
\$0/NA Income	0.00%	0	0.00%	\$ 0
<b>Total</b>	<b>100%</b>	<b>2290</b>	<b>100%</b>	<b>\$ 37,992</b>

Distribution of Consumer Loans by Census Tract Income Level– Assessment Area**				
Borrower Income Level	% of Total Census Tracts	2021/ 2022		
		# of loans	% of loans	\$ (000s)
Low	5.05%	76	3.32%	\$ 1,057
Moderate	21.10%	377	16.46%	\$ 5,830
Middle	42.86%	1107	48.34%	\$ 17,758
Upper	29.89%	727	31.75%	\$ 13,298
\$0/NA Income	1.10%	3	0.13%	\$ 49
<b>100%</b>	<b>100%</b>	<b>2290</b>	<b>100%</b>	<b>\$37,992</b>

\*The assessment period is defined as July 1, 2021 to June 30, 2022, and is referred to by the identifier 2021/ 2022

\*\*Source for assessment area and county demographic data is the 2020 American Community Survey 5-Year Estimates unless otherwise noted.

# Consumer Loans – July 1, 2020 – June 30, 2021

Distribution of Loans Inside and Outside the AA						
Loan Category or Type		Dollars in Loans (000s)				Total
	Inside	Inside		Outside		
	#	\$	%	\$	%	
Consumer Loans						
2020/ 2021*	1778	\$26,461	0.52%	\$5,079,759	99.48%	\$5,106,220

Distribution of Consumer Loans by Borrower Income Level – Assessment Area**				
Borrower Income Level	% of Total Households **	2020/ 2021		
		# of loans	% of loans	\$ (000s)
Low	20.96%	550	30.93%	\$7,149
Moderate	17.42%	292	16.42%	\$4,409
Middle	22.91%	307	17.27%	\$4,128
Upper	38.72%	629	35.38%	\$10,775
\$0/NA Income	0.00%	0	0.00%	\$0
<b>Total</b>	<b>100%</b>	<b>1778</b>	<b>100%</b>	<b>\$26,461</b>

Distribution of Consumer Loans by Census Tract Income Level– Assessment Area**				
Borrower Income Level	% of Total Census Tracts	2020/ 2021		
		# of loans	% of loans	\$ (000s)
Low	5.05%	53	2.98%	\$699
Moderate	21.10%	304	17.10%	\$4,064
Middle	42.86%	802	45.11%	\$11,979
Upper	29.89%	614	34.53%	\$9,629
\$0/NA Income	1.10%	5	0.28%	\$90
<b>100%</b>	<b>100%</b>	<b>1778</b>	<b>100%</b>	<b>\$26,461</b>

\*The assessment period is defined as July 1, 2020 to June 30, 2021, and is referred to by the identifier 2020/ 2021

\*\*Source for assessment area and county demographic data is the 2019 American Community Survey 5-Year Estimates unless otherwise noted.

## **CRA Disclosure Statement**

Sallie Mae Bank's CRA Disclosure Statement may be obtained on the FFIEC's website at <https://www.ffiec.gov>.

sallie  
mae<sup>®</sup>

2022 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: SALLIE MAE BANK

Respondent ID: 0000058177  
Agency: FDIC - 3

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	0	0	0	0
Purchased	30	6,460	0	0
Total	30	6,460	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: SALLIE MAE BANK

PAGE: 1 OF 4

Respondent ID: 0000058177

Agency: FDIC - 3

ASSESSMENT AREA - 0001

DAVIS COUNTY (011), UT

MSA: 36260

Moderate Income

1252.01\* 1253.01\* 1256.00\* 1257.01\* 1257.02\* 1258.01\* 1258.07\* 1267.00\*

Middle Income

1251.03\* 1253.04\* 1253.05\* 1253.07\* 1254.07\* 1254.11\* 1254.12\* 1254.14\* 1255.01\* 1255.02\* 1255.03\*

1258.05\* 1258.09\* 1258.10\* 1259.05\* 1259.06\* 1259.07\* 1259.08\* 1260.01\* 1261.01\* 1262.04\* 1263.03\*

1263.06\* 1264.06\* 1265.00\* 1266.00\* 1269.01\* 1269.02\* 1270.02\* 1270.03\* 1270.05\* 1270.06\* 1271.00\*

Upper Income

1251.02\* 1251.04\* 1253.06\* 1254.08\* 1254.09\* 1254.10\* 1254.13\* 1254.15\* 1258.04\* 1260.02\* 1261.05\*

1261.06\* 1261.07\* 1261.08\* 1262.03\* 1262.05\* 1262.06\* 1263.04\* 1263.05\* 1264.02\* 1264.04\* 1264.05\*

1268.01\* 1268.02\* 9800.00\*

SALT LAKE COUNTY (035), UT

MSA: 41620

Median Family Income 20-30%

1014.01\*

Median Family Income 30-40%

1133.12\*

Median Family Income 40-50%

1116.02\* 1117.01\* 1121.01\*

Median Family Income 50-60%

1003.06\* 1003.08\* 1006.00\* 1019.00\* 1021.00\* 1027.01\* 1028.01\* 1029.00\* 1111.05\* 1115.00\* 1119.05\*

1133.11\* 1133.14\* 1134.06\* 1143.01\*

Median Family Income 60-70%

1027.02\* 1028.02\* 1120.01\* 1124.04\* 1124.06\* 1126.20\* 1133.07\* 1133.08\* 1133.10\* 1133.13\* 1135.14\*

1135.36\* 1136.00\* 1137.02\* 1138.02\* 1139.06\*

Median Family Income 70-80%

1005.00\* 1007.00\* 1017.00\* 1018.00\* 1020.00\* 1025.01\* 1026.00\* 1114.00\* 1117.02\* 1119.06\* 1124.05\*

2022 Institution Disclosure Statement - Table 6

PAGE: 2 OF 4

Assessment Area(s) by Tract

Respondent ID: 0000058177

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SALLIE MAE BANK

---

1125.03*	1125.05*	1127.00*	1133.09*	1135.05*	1135.09*	1135.11*	1135.12*	1135.21*	1135.23*	1138.01*
1139.05*	1139.08*	1147.00*								
Median Family Income 80-90%										
1001.00*	1003.07*	1008.00*	1049.00*	1111.07*	1116.01*	1118.02*	1119.04*	1123.01*	1124.02*	1125.01*
1126.04*	1126.10*	1128.29*	1129.16*	1129.18*	1131.14*	1134.08*	1134.10*	1134.11*	1134.13*	1135.13*
1135.15*	1135.20*	1135.26*	1135.27*	1135.38*	1137.01*	1139.04*	1145.00*	1151.09*		
Median Family Income 90-100%										
1016.00*	1023.00*	1030.00*	1107.01*	1108.00*	1112.01*	1112.02*	1118.01*	1119.03*	1120.02*	1121.02*
1123.02*	1125.04*	1126.12*	1126.21*	1128.12*	1128.25*	1129.04*	1129.07*	1129.14*	1129.17*	1129.20*
1129.21*	1131.01*	1131.13*	1134.09*	1134.12*	1134.15*	1135.10*	1135.28*	1135.39*	1143.04*	
Median Family Income 100-110%										
1011.01*	1032.00*	1033.00*	1034.00*	1048.00*	1107.02*	1111.06*	1122.01*	1122.02*	1128.23*	1129.13*
1130.14*	1130.17*	1130.21*	1131.10*	1134.14*	1135.22*	1135.32*	1135.33*	1135.37*	1135.40*	1135.42*
1135.44*	1138.04*	1138.05*	1139.03*	1140.00*	1143.02*	1152.11*				
Median Family Income 110-120%										
1011.02*	1031.00*	1039.00*	1043.00*	1047.00*	1103.00*	1104.01*	1113.05*	1113.06*	1126.11*	1126.13*
1126.18*	1128.22*	1129.12*	1130.07*	1130.23*	1130.25*	1131.02*	1135.41*	1135.43*	1135.45*	1142.00*
1151.08*										
Median Family Income >= 120%										
1002.00*	1010.00*	1012.00*	1015.00*	1025.02*	1035.00*	1036.00*	1037.00*	1038.00*	1040.00*	1041.00*
1042.00*	1044.00*	1101.03*	1101.04*	1101.05*	1101.06*	1102.00*	1104.02*	1105.00*	1106.00*	1109.00*
1110.01*	1110.02*	1111.04*	1111.08*	1111.09*	1113.02*	1113.04*	1126.08*	1126.09*	1126.14*	1126.15*
1126.16*	1126.17*	1126.19*	1128.04*	1128.05*	1128.13*	1128.14*	1128.15*	1128.16*	1128.21*	1128.24*
1128.26*	1128.27*	1128.28*	1128.30*	1128.31*	1129.05*	1130.08*	1130.10*	1130.11*	1130.12*	1130.13*
1130.16*	1130.22*	1130.24*	1131.05*	1131.08*	1131.09*	1131.11*	1131.12*	1139.09*	1141.00*	1143.03*
1146.01*	1146.02*	1148.00*	1151.07*	1152.10*						
Median Family Income Not Known										
1014.02*	1128.18*	9800.00*	9801.00*							
TOOELE COUNTY (045), UT										

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: SALLIE MAE BANK

PAGE: 3 OF 4

Respondent ID: 0000058177

Agency: FDIC - 3

MSA: 41620

Low Income

1310.05\*

Moderate Income

1306.00\* 1309.00\* 1310.03\* 1311.01\* 1311.02\* 1312.00\*

Middle Income

1307.01\* 1307.05\* 1307.06\* 1307.07\* 1307.08\* 1308.00\* 1310.01\* 1310.04\*

Upper Income

1307.04\*

Income Not Known

9800.00\*

UTAH COUNTY (049), UT

MSA: 39340

Median Family Income 20-30%

9802.00\*

Median Family Income 30-40%

0016.01\* 0018.01\* 0018.02\* 0018.03\*

Median Family Income 40-50%

0017.02\* 0019.00\* 0024.00\* 9805.00\*

Median Family Income 50-60%

0005.11\* 0011.08\* 0014.04\* 0020.01\* 0020.02\* 0022.11\* 0025.00\*

Median Family Income 60-70%

0008.01\* 0008.04\* 0009.01\* 0012.02\* 0014.03\* 0032.01\* 0032.04\* 0105.06\* 9803.00\*

Median Family Income 70-80%

0002.03\* 0005.10\* 0007.03\* 0022.09\* 0023.00\* 0027.03\* 0034.03\* 0103.06\*

Median Family Income 80-90%

0004.00\* 0005.08\* 0007.06\* 0008.03\* 0010.02\* 0011.06\* 0011.07\* 0013.00\* 0022.04\* 0022.05\* 0022.06\*

0022.10\* 0027.02\* 0029.02\* 0031.05\* 0031.06\* 0033.01\* 0034.01\* 0101.28\* 0105.03\* 0105.04\* 0105.05\*

Median Family Income 90-100%

0001.02\* 0002.08\* 0005.04\* 0006.01\* 0007.07\* 0009.04\* 0010.01\* 0011.03\* 0021.01\* 0021.02\* 0022.13\*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: SALLIE MAE BANK

PAGE: 4 OF 4

Respondent ID: 0000058177

Agency: FDIC - 3

---

0029.01\* 0030.01\* 0030.02\* 0032.05\* 0033.02\* 0034.05\* 0101.14\* 0101.15\* 0101.19\* 0101.25\* 0104.10\*  
0107.00\*  
Median Family Income 100-110%  
0001.03\* 0001.05\* 0002.07\* 0005.05\* 0005.06\* 0007.09\* 0009.03\* 0011.05\* 0012.01\* 0015.04\* 0031.03\*  
0101.18\* 0101.20\* 0101.22\* 0102.21\* 0104.05\* 0104.08\* 0106.00\*  
Median Family Income 110-120%  
0005.07\* 0006.03\* 0014.01\* 0015.01\* 0034.04\* 0101.07\* 0101.27\* 0101.30\* 0101.31\* 0101.32\* 0104.06\*  
0104.07\* 0104.09\*  
Median Family Income >= 120%  
0001.04\* 0002.05\* 0002.06\* 0006.04\* 0007.08\* 0007.10\* 0007.11\* 0015.03\* 0017.01\* 0022.08\* 0022.12\*  
0031.04\* 0032.03\* 0101.10\* 0101.16\* 0101.17\* 0101.21\* 0101.23\* 0101.24\* 0101.26\* 0101.29\* 0102.08\*  
0102.09\* 0102.10\* 0102.11\* 0102.12\* 0102.13\* 0102.16\* 0102.17\* 0102.19\* 0102.20\* 0102.22\* 0102.23\*  
0102.24\* 0102.25\* 0102.26\* 0103.03\* 0103.05\* 0103.07\* 0103.08\* 0104.04\* 0104.11\* 0109.00\*  
Median Family Income Not Known  
0016.02\* 9801.00\* 9804.00\* 9806.00\*  
WEBER COUNTY (057), UT  
MSA: 36260  
Low Income  
2009.00\* 2012.00\*  
Moderate Income  
2002.02\* 2002.03\* 2003.01\* 2004.00\* 2005.00\* 2008.00\* 2013.01\* 2013.02\* 2016.00\* 2017.00\* 2018.00\*  
2019.00\* 2103.05\* 2105.12\* 2108.00\*  
Middle Income  
2001.00\* 2002.04\* 2003.02\* 2006.00\* 2007.00\* 2011.00\* 2014.00\* 2015.00\* 2102.01\* 2102.03\* 2102.04\*  
2103.04\* 2103.06\* 2104.04\* 2104.05\* 2104.06\* 2104.08\* 2105.08\* 2105.09\* 2105.10\* 2105.11\* 2105.13\*  
2105.14\* 2105.15\* 2105.18\* 2106.00\* 2107.01\* 2107.03\* 2107.04\* 2109.00\* 2110.00\* 2111.00\* 2112.01\*  
2112.02\*  
Upper Income  
2020.00\* 2101.01\* 2101.02\* 2103.03\* 2104.07\* 2105.16\* 2105.17\*



2022 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 1

Error Status Information

Respondent ID: 0000058177

Institution: SALLIE MAE BANK

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	0	0	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	5	5	0	0.00%
Total	7	7	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

2021 Institution Disclosure Statement - Table 5  
 Community Development/Consortium-Third Party Activity  
 Institution: SALLIE MAE BANK

PAGE: 1 OF 1

Respondent ID: 0000058177  
 Agency: FDIC - 3

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	0	0	0	0
Purchased	23	6,276	0	0
Total	23	6,276	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: SALLIE MAE BANK

PAGE: 1 OF 4

Respondent ID: 0000058177

Agency: FDIC - 3

ASSESSMENT AREA - 0001

DAVIS COUNTY (011), UT

MSA: 36260

Moderate Income

1252.00\* 1255.02\* 1256.00\* 1257.01\* 1257.02\* 1258.01\* 1258.07\* 1258.08\* 1260.01\* 1269.01\*

Middle Income

1251.03\* 1253.01\* 1253.03\* 1253.04\* 1253.05\* 1254.03\* 1254.05\* 1255.01\* 1255.03\* 1258.05\* 1259.05\*

1261.01\* 1263.06\* 1264.06\* 1265.00\* 1266.00\* 1267.00\* 1268.02\* 1269.02\* 1270.02\* 1270.04\* 1271.00\*

Upper Income

1251.02\* 1251.04\* 1254.01\* 1254.06\* 1258.04\* 1259.06\* 1259.07\* 1259.08\* 1260.02\* 1261.04\* 1261.05\*

1262.02\* 1262.03\* 1262.04\* 1263.03\* 1263.04\* 1263.05\* 1264.02\* 1264.04\* 1264.05\* 1268.01\* 1270.03\*

SALT LAKE COUNTY (035), UT

MSA: 41620

Median Family Income 30-40%

1027.02\* 1029.00\*

Median Family Income 40-50%

1003.08\* 1014.00\* 1023.00\* 1027.01\* 1133.07\*

Median Family Income 50-60%

1003.06\* 1026.00\* 1028.01\* 1115.00\* 1117.01\* 1119.06\* 1133.05\* 1133.06\* 1133.08\* 1134.06\* 1135.09\*

1135.12\* 1135.36\* 1138.02\*

Median Family Income 60-70%

1005.00\* 1006.00\* 1017.00\* 1021.00\* 1028.02\* 1031.00\* 1118.02\* 1123.01\* 1124.02\* 1124.03\* 1124.04\*

1133.09\* 1135.14\* 1136.00\* 1139.06\*

Median Family Income 70-80%

1003.07\* 1008.00\* 1015.00\* 1019.00\* 1020.00\* 1025.00\* 1116.00\* 1117.02\* 1118.01\* 1119.03\* 1119.04\*

1119.05\* 1120.01\* 1127.00\* 1133.10\* 1134.08\* 1134.10\* 1135.05\* 1135.13\* 1135.20\* 1137.02\* 1145.00\*

Median Family Income 80-90%

1001.00\* 1011.02\* 1030.00\* 1049.00\* 1120.02\* 1121.00\* 1122.02\* 1125.01\* 1125.02\* 1125.03\* 1126.04\*

1126.10\* 1129.07\* 1129.16\* 1129.18\* 1135.21\* 1135.26\* 1135.38\* 1138.01\* 1139.03\* 1139.04\* 1139.05\*

2021 Institution Disclosure Statement - Table 6

PAGE: 2 OF 4

Assessment Area(s) by Tract

Respondent ID: 0000058177

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SALLIE MAE BANK

---

1147.00*											
Median Family Income 90-100%											
1018.00*	1107.01*	1112.02*	1113.06*	1126.05*	1126.12*	1129.04*	1129.14*	1129.17*	1134.07*	1134.09*	
1134.12*	1134.13*	1135.10*	1135.15*	1135.23*	1135.25*	1135.27*	1135.37*	1137.01*	1138.03*	1140.00*	
Median Family Income 100-110%											
1011.01*	1016.00*	1032.00*	1048.00*	1107.02*	1108.00*	1111.01*	1111.02*	1112.01*	1113.05*	1122.01*	
1123.02*	1128.12*	1128.22*	1128.23*	1129.12*	1129.13*	1129.20*	1129.21*	1130.17*	1131.01*	1131.05*	
1131.08*	1134.11*	1135.11*	1135.28*	1135.32*	1135.39*	1139.07*	1143.00*				
Median Family Income 110-120%											
1033.00*	1034.00*	1047.00*	1104.02*	1111.03*	1126.11*	1128.04*	1128.17*	1131.07*	1135.35*	1146.00*	
Median Family Income >= 120%											
1002.00*	1007.00*	1010.00*	1012.00*	1035.00*	1036.00*	1037.00*	1038.00*	1039.00*	1040.00*	1041.00*	
1042.00*	1043.00*	1044.00*	1101.02*	1101.03*	1101.04*	1102.00*	1103.00*	1104.01*	1105.00*	1106.00*	
1109.00*	1110.01*	1110.02*	1113.02*	1113.04*	1126.08*	1126.09*	1126.13*	1126.14*	1126.15*	1126.16*	
1126.17*	1126.18*	1126.19*	1128.05*	1128.10*	1128.13*	1128.14*	1128.15*	1128.16*	1128.19*	1128.20*	
1128.21*	1129.05*	1130.07*	1130.08*	1130.10*	1130.11*	1130.12*	1130.13*	1130.14*	1130.16*	1130.19*	
1130.20*	1131.02*	1135.22*	1135.33*	1135.34*	1141.00*	1142.00*	1148.00*	1151.06*	1152.09*		
Median Family Income Not Known											
1114.00*	1128.18*	9800.00*									
TOOELE COUNTY (045), UT											
MSA: 41620											
Low Income											
1306.00*											
Moderate Income											
1309.00*	1311.00*										
Middle Income											
1307.01*	1307.02*	1307.03*	1308.00*	1310.01*	1310.02*	1312.00*					
Income Not Known											
9800.00*											

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: SALLIE MAE BANK

PAGE: 3 OF 4

Respondent ID: 0000058177

Agency: FDIC - 3

UTAH COUNTY (049), UT

MSA: 39340

Median Family Income 20-30%

0016.01\* 0016.02\* 0018.01\* 0018.02\*

Median Family Income 30-40%

0016.03\* 0018.03\* 0019.00\* 0028.01\*

Median Family Income 40-50%

0024.00\* 0025.00\*

Median Family Income 50-60%

0011.08\* 0014.02\* 0028.02\*

Median Family Income 60-70%

0009.01\* 0012.02\* 0017.02\* 0020.00\* 0023.00\* 0031.05\*

Median Family Income 70-80%

0005.09\* 0007.03\* 0008.01\* 0008.02\* 0013.00\* 0031.06\* 0032.01\* 0105.06\*

Median Family Income 80-90%

0004.00\* 0005.08\* 0011.03\* 0011.05\* 0011.06\* 0021.02\* 0022.05\* 0022.07\* 0027.01\* 0029.02\* 0034.03\*

Median Family Income 90-100%

0001.02\* 0002.03\* 0005.04\* 0007.06\* 0010.01\* 0010.02\* 0011.07\* 0022.06\* 0027.02\* 0029.01\* 0030.02\*

0032.04\* 0032.05\* 0033.00\* 0034.01\* 0101.03\* 0104.05\* 0104.10\* 0105.03\* 0105.05\*

Median Family Income 100-110%

0001.03\* 0002.04\* 0005.06\* 0007.07\* 0012.01\* 0021.01\* 0030.01\* 0034.02\* 0101.04\* 0101.08\* 0101.09\*

0101.11\* 0101.13\* 0105.04\* 0106.00\*

Median Family Income 110-120%

0001.05\* 0006.01\* 0009.03\* 0022.01\* 0022.04\* 0031.03\* 0101.05\* 0101.10\* 0101.12\* 0103.04\* 0104.07\*

0104.08\* 0104.09\*

Median Family Income >= 120%

0001.04\* 0002.05\* 0002.06\* 0005.05\* 0005.07\* 0006.03\* 0006.04\* 0007.08\* 0007.09\* 0007.10\* 0007.11\*

0009.04\* 0014.01\* 0015.01\* 0015.03\* 0015.04\* 0017.01\* 0031.04\* 0032.03\* 0101.06\* 0101.07\* 0102.08\*

0102.09\* 0102.10\* 0102.11\* 0102.12\* 0102.13\* 0102.14\* 0102.15\* 0102.16\* 0102.17\* 0102.18\* 0102.19\*

0102.20\* 0103.03\* 0103.05\* 0104.04\* 0104.06\* 0104.11\* 0107.00\* 0109.00\*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: SALLIE MAE BANK

PAGE: 4 OF 4

Respondent ID: 0000058177

Agency: FDIC - 3

---

Median Family Income Not Known

9801.00\*

WEBER COUNTY (057), UT

MSA: 36260

Low Income

2011.00\* 2012.00\* 2013.02\* 2018.00\* 2019.00\*

Moderate Income

2001.00\* 2002.02\* 2002.03\* 2002.04\* 2003.00\* 2004.00\* 2005.00\* 2007.00\* 2008.00\* 2009.00\* 2013.01\*

2016.00\* 2017.00\* 2105.12\* 2108.00\* 2111.00\*

Middle Income

2006.00\* 2014.00\* 2101.00\* 2102.03\* 2102.04\* 2103.02\* 2103.04\* 2104.04\* 2105.05\* 2105.06\* 2105.08\*

2105.09\* 2105.10\* 2105.11\* 2106.00\* 2107.01\* 2107.03\* 2107.04\* 2109.00\* 2110.00\* 2112.02\*

Upper Income

2015.00\* 2020.00\* 2102.01\* 2103.03\* 2104.02\* 2104.03\* 2105.04\* 2112.01\*

2021 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 1

Error Status Information

Respondent ID: 0000058177

Institution: SALLIE MAE BANK

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	0	0	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	5	5	0	0.00%
Total	7	7	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.



## **HMDA Disclosure Statement**

Sallie Mae Bank does not have any current reporting requirements under HMDA and has not had any HMDA reporting requirements in the past three years.





*Community Reinvestment Act*

*Strategic Plan*

**July 2022 - 2026**

**Contact person:**

Claire Scott  
Sallie Mae Bank  
175 S West Temple St., Suite 600  
Salt Lake City, UT 84101  
801-320-3775 (direct)

## Table of Contents

<b>SECTION I: INTRODUCTION</b>	<b>3</b>
A. GENERAL INFORMATION	3
B. TERM OF THE STRATEGIC PLAN	3
C. MISSION STATEMENT	3
<b>SECTION II: SALLIE MAE BANK'S COMMITMENT TO CRA</b>	<b>4</b>
A. CRA COMMITMENT	4
B. CRA PROGRAM	4
C. BOARD OVERSIGHT	5
<b>SECTION III: THE BANK'S ASSESSMENT AREA</b>	<b>5</b>
A. ASSESSMENT AREA	5
B. ASSESSMENT AREA INFORMATION	6
C. REGIONAL AREA	11
D. REGIONAL AREA INFORMATION	11
<b>SECTION IV: PERFORMANCE CONTEXT</b>	<b>13</b>
A. BUSINESS PLAN	13
B. ECONOMIC CHARACTERISTICS AND OUTLOOK	14
C. COMPETITIVE ENVIRONMENT	16
D. BANK CAPACITY AND CONSTRAINTS	16
E. HISTORICAL PERFORMANCE	19
F. COMPOSITION OF THE BANK'S COMMUNITY DEVELOPMENT LOANS AND INVESTMENTS	22
<b>SECTION V: COMMUNITY NEEDS ASSESSMENT</b>	<b>23</b>
A. OUTREACH	23
B. COMMUNITY NEEDS	23
<b>SECTION VI: CRA STRATEGIC PLAN MEASURABLE GOALS</b>	<b>26</b>
A. GOAL SETTING METHODOLOGY	26
B. MEASURABLE GOALS	27
C. RATING MEASURABLE GOALS	34
D. ELECTION OF ALTERNATIVE ASSESSMENT METHOD	35
<b>SECTION VII: OTHER INFORMATION</b>	<b>35</b>
A. DEVELOPMENT OF THE STRATEGIC PLAN	35
B. CHANGES TO THE STRATEGIC PLAN	35
<b>SECTION VIII: EXHIBITS</b>	<b>35</b>

# **Sallie Mae Bank Community Reinvestment Act Strategic Plan**

## **Section I: Introduction**

### **A. General Information**

Sallie Mae Bank (“SMB” or the “Bank”) is a Utah-chartered industrial bank headquartered in Salt Lake City. As of December 31, 2021, SMB has \$29.2 billion in total assets. The Bank is a subsidiary of SLM Corporation (“SLM”), the nation’s largest originator of private education loans. SMB and its affiliates serve their nationwide education loan customer base through operations in Utah, Delaware, Indiana, Massachusetts, and Virginia. SMB does not have a traditional bank branch network, but instead interacts with its customers through online, mail, and phone communications.

SMB recognizes and welcomes its responsibilities under the Community Reinvestment Act (“CRA”) to identify and assist in meeting the credit needs of its assessment area and the broader statewide and/or regional area that includes the Bank’s assessment area (the “Regional Area”). Since SMB began operating in November 2005, it has operated under five Federal Deposit Insurance Corporation (“FDIC”) approved CRA Strategic Plans (“Strategic Plan” or “Plan”).

SMB has concluded that, in light of the limited nature of its products and services, and the fact that the Bank does not have a traditional branch system, a CRA Strategic Plan continues to be the most appropriate method to evaluate the Bank’s CRA performance. This Plan builds upon SMB’s successful execution of its previous approved Plans.

SMB’s affiliate, the Sallie Mae Fund (the “Fund”), is a charitable organization that achieves its mission to expand pathways for the successful development of America’s youth by supporting programs and initiatives that help open doors to higher education. The Fund supports educational opportunities for low- and moderate-income (“LMI”) persons through qualified investment and community development service activity in the communities where SLM employees live and work.

### **B. Term of the Strategic Plan**

This document describes the Bank’s CRA Strategic Plan for the four- and half-year period of July 1, 2022, through December 31, 2026.

### **C. Mission Statement**

Sallie Mae’s mission is to power confidence as students begin their unique journey. We are the leader in private student lending, providing financing and expertise to support college access and

completion. We offer products and resources to help students and families start smart in planning for higher education, ensuring opportunities to learn and dream big.

We believe college should be affordable, equitable, and accessible for all students, and we're committed to making that a reality. Our focus is on being clear and transparent with students. We help simplify the planning-for-college process and make sure students and families feel confident and assured that their decisions about higher education today will create a confident foundation for tomorrow.

## **Section II: Sallie Mae Bank's Commitment to CRA**

### **A. CRA Commitment**

SMB acknowledges its important obligation to serve the convenience and needs of the communities in which it operates. Consistent with this obligation and safe and sound banking practices, the Bank is committed to a robust CRA program of consumer and community development lending, investment, and service to meet the credit needs of its assessment area and its Regional Area. Management administers the Bank's CRA program with an objective of achieving a performance rating of "Satisfactory" or better.

### **B. CRA Program**

The Bank fulfills its CRA obligations through consumer and community development lending; qualified investments, including grants to community development organizations and education scholarships to LMI persons; and community development service activity. The Bank executes its CRA program directly, through partner relationships with community development organizations, and through its affiliates. The Bank's community development partners provide opportunities for CRA-qualifying loans, investments, grants, scholarships, and services to LMI individuals. Such organizations include, but are not limited to, Big Brothers & Big Sisters of Utah, Family Support Center of Ogden, People Helping People, NeighborWorks Salt Lake, Junior Achievement, AAA Fair Credit, and the Suazo Business Center. In addition, the Bank's affiliates, including the Fund, may support qualified investments in the Bank's assessment area.

Under the direction of the Board, the Bank's Chief Compliance Officer appoints the Fair & Responsible Banking Officer. As part of the Bank's Fair and Responsible Banking Program, the Bank has established a CRA Program to comply with the Community Reinvestment Act (CRA) and applicable FDIC rules and regulations and appoints a CRA Officer to create the necessary policies, procedures and programs. In accordance with the intent of the Community Reinvestment Act, the Bank helps serve the needs of its local community, within safe and sound banking principles.

The CRA Officer monitors performance under this Plan on an ongoing basis and quarterly, reports the Bank's progress toward its approved goals to the CRA Working Group, the Enterprise Risk Committee, and the Operational and Compliance Risk Committee of the Bank's Board. SMB actively supports management and employee community development service to LMI persons. Through board service and other forms of volunteer support, Bank employees provide financial and management expertise to community organizations that provide financial education and supportive services to youth, supportive and affordable housing services to LMI families, and financial education to other LMI individuals.

### **C. Board Oversight**

The Bank's Board oversees SMB's CRA program. The Board is composed of eleven independent directors and one inside director. The Board's Operational and Compliance Risk Committee actively oversees the Bank's CRA program and monitors the Bank's progress toward its CRA performance goals.

## **Section III: The Bank's Assessment Area**

### **A. Assessment Area**

The Bank designates the same assessment area for this Plan as in its 2019 – 2022 Strategic Plan. The assessment area includes Davis, Salt Lake, Tooele, Utah, and Weber Counties in the state of Utah. The Bank established the boundaries of this assessment area based on its main office location. The Bank's main office is a non-traditional banking location and does not solicit walk-in business. It does not have a traditional bank branch network nor any ATM locations. The counties within the Bank's designated assessment area are part of the Salt Lake City, UT, the Provo-Orem, UT, and the Ogden-Clearfield, UT Metropolitan Statistical Areas ("MSA"). This assessment area meets regulatory requirements, consists of whole contiguous counties, and does not arbitrarily exclude LMI neighborhoods.

The assessment area is comprised of 455 census tracts, of which 5.05% are low-income tracts, 21.10% are moderate-income tracts, 42.86% are middle-income tracts, 29.89% are upper-income, and 1.10% are of unknown income. The 2,253,864 residents of the five counties included in the Bank's assessment area represent 72.78% of the total Utah population.<sup>1</sup>

---

<sup>1</sup> U.S. Department of Commerce, Census Bureau, 2019: *American Community Survey 5-Year Estimates*.  
<https://data.census.gov/cedsci/table?q=puplation&g=0400000US49&d=ACS%205-Year%20Estimates%20Data%20Profiles&tid=ACSDP5Y2019.DP05&hidePreview=true&moe=false>

**Table 1: Assessment Area – Aggregate Demographics <sup>2</sup>**

Income Level	Population		Households		Census Tracts	
	(by Census Tract)		(by Census Tract)			
	#	%	#	%	#	%
Low	86,754	3.85%	26,871	3.86%	23	5.05%
Moderate	445,830	19.78%	152,155	21.83%	96	21.10%
Middle	1,036,737	46.00%	318,869	45.75%	195	42.86%
Upper	674,837	29.94%	196,519	28.19%	136	29.89%
Unknown	9,706	0.43%	2,620	0.38%	5	1.10%
Total	2,253,864	100.00%	697,034	100.00%	455	100.00%

## B. Assessment Area Information

### i. Davis County

Davis County has an estimated population of 323,374 with total county households of 97,910 and a population density of 1,081.5 persons per square mile.<sup>3</sup> According to the 2020 FFIEC Census Report, households in Davis County have a median income of \$85,300. The tables below provide key income and housing demographic data for the county.

**Table 2: Davis County Demographics**

Income Level	Median Family Income (2020 Est. Tract)		Population		Census Tracts	
			#	%	#	%
Low		<= \$42,650	0	0.00%	0	0.00%
Moderate	>= \$42,651	<= \$68,240	43,748	13.53%	10	18.52%
Middle	>= \$68,241	<= \$102,360	146,365	45.26%	22	40.74%
Upper	>= \$102,361		133,261	41.21%	22	40.74%
Unknown			0	0.00%	0	0.00%
Total			323,374		54	

**Table 3: Davis County Housing Statistics**

<sup>2</sup> Federal Financial Institutions Examination Council (FFIEC), FFIEC Online Census Data System, *FFIEC 2020 Census Reports*. Throughout this Plan, assessment area and county population, household, and census tract demographic data are from the FFIEC 2020 Census Report, unless otherwise noted. <https://www.ffiec.gov/census/default.aspx>

<sup>3</sup> According to U.S. Department of Commerce, Census Bureau, Davis County, Utah has 299.0 square miles of land area. <https://data.census.gov/cedsci/profile?g=0500000US49011>

Total Housing Units	1 to 4 Family Units	Owner Occupied 1 to 4 Family Units	Renter Occupied Units	Median Value of Owner Occupied Units <sup>4</sup>
101,756	92,214	75,024	22,227	\$290,300

As of March 2021, Davis County had a net increase of 1,636 nonfarm jobs at a year-over-year rate of 1.2%.<sup>5</sup> Manufacturing (948 new jobs), Construction (698 new jobs), and Trade/Transportations/Utilities (402 new jobs) were the largest contributors to the growth. As of that time, about 22% of total nonfarm employment was in Government, with the Department of Defense being the largest employer in 2020.<sup>6</sup> The next largest industries, as a percent of total employment, were Trade/Transportations/Utilities (18%), Education/Health/Social (14%), Professional/Business services (13%), and Manufacturing (10%). Davis County's unemployment rate was 2.5%<sup>7</sup> in March 2021, lower than the statewide average of 2.9% and nationwide average of 6.0%.

## ii. Salt Lake County

Salt Lake County has an estimated population of 1,078, 958 with total county households of 351,892 and a population density of 1,454.3 persons per square mile.<sup>8</sup> According to the 2020 FFIEC Census Report, households in Salt Lake County have a median income of \$87,500. The tables below provide key income and housing demographic data for the county.

**Table 4: Salt Lake County Demographics**

Income Level	Median Family Income (2020 Est. Tract)		Population		Census Tracts	
			#	%	#	%
Low		<= \$43,750	34,117	3.16%	7	3.30%
Moderate	>= \$43,751	<= \$70,000	246,157	22.81%	51	24.06%

<sup>4</sup> U.S. Department of Commerce, Census Bureau, 2019: *American Community Survey 5-Year Estimates*.  
<https://data.census.gov/cedsci/table?q=Median%20Value%20of%20Owner%20Occupied%20Units&q=0500000US49011&d=ACS%205-Year%20Estimates%20Data%20Profiles&tid=ACSDP5Y2019.DP04&hidePreview=true>

<sup>5</sup> Utah Department of Workforce Services, Economic Data, *Quarterly Employment Snapshot*, March 2021. Throughout this Plan, all employment data are from the U.S. Bureau of Labor Statistics and Utah Department of Workforce Services, unless otherwise noted. <https://jobs.utah.gov/wi/data/library/employment/employmentsnapshot.html>

<sup>6</sup> Utah Department of Workforce Services, Economic Data, *Largest Employers by County*, 2020.  
<https://jobs.utah.gov/wi/data/library/firm/majoremployers.html>

<sup>7</sup> Note that all unemployment rates are seasonally adjusted rates.

<sup>8</sup> According to U.S. Department of Commerce, Census Bureau, Salt Lake County, Utah has 741.9 square miles of land area. <https://data.census.gov/cedsci/profile?q=0500000US49035>

Middle	>= \$70,001	<= \$105,000	464,889	43.09%	86	40.57%
Upper	>= \$105,001		324,089	30.04%	65	30.66%
Unknown			9,706	0.90%	3	1.42%
Total			1,078,958		212	

**Table 5: Salt Lake County Housing Statistics**

Total Housing Units	1 to 4 Family Units	Owner Occupied 1 to 4 Family Units	Renter Occupied Units	Median Value of Owner Occupied Units <sup>9</sup>
372,990	297,442	224,557	118,800	\$305,700

As of March 2021, Salt Lake County had a net loss of 3,958 nonfarm jobs at a year-over-year rate of -0.5%. The largest job losses can be attributed to Leisure/Hospitality (8,352 job losses) and Government (6,214 job losses) and Other Services (759 job losses) industries. In terms of employee count, about 21% of total nonfarm employment was in Trade/Transportation/Utilities, followed by Professional/Business services (18%), Government (14%), and Education/Health/Social Services (12%). Salt Lake County's unemployment rate was 2.9% in March 2021, same as the statewide average of 2.9% and lower than the nationwide average of 6.0%.

### iii. Tooele County

Tooele has an estimated population of 60,893 with total county households of 18,631 and a population density of 8.8 persons per square mile.<sup>10</sup> According to the 2020 FFIEC Census Report, households in Tooele County have a median income of \$87,500. The tables below provide key income and housing demographic data for the county.

**Table 6: Tooele County Demographics**

Income Level	Median Family Income (2020 Est. Tract)		Population		Census Tracts	
			#	%	#	%
Low		<= \$43,750	2,085	3.42%	1	9.09%
Moderate	>= \$43,751	<= \$70,000	11,853	19.47%	2	18.18%
Middle	>= \$70,001	<= \$105,000	46,955	77.11%	7	63.64%
Upper	>= \$105,001		0	0.00%	0	0.00%

<sup>9</sup> U.S. Department of Commerce, Census Bureau, 2019: *American Community Survey 5-Year Estimates*.  
<https://data.census.gov/cedsci/table?q=Median%20Value%20of%20Owner%20Occupied%20Units&q=0500000US49035&d=ACS%205-Year%20Estimates%20Data%20Profiles&tid=ACSDP5Y2019.DP04&hidePreview=true>

<sup>10</sup> According to U.S. Department of Commerce, Census Bureau, Tooele County, Utah has 6,940.1 square miles of land area. <https://data.census.gov/cedsci/profile?q=0500000US49045>



Unknown			0	0.00%	1	9.09%
Total			60,893		11	

**Table 7: Tooele County Housing Statistics**

Total Housing Units	1 to 4 Family Units	Owner Occupied 1 to 4 Family Units	Renter Occupied Units	Median Value of Owner Occupied Units <sup>11</sup>
20,148	18,948	14,334	4,284	\$223,400

As of March 2021, Tooele County had a net increase of 2,079 jobs at a year-over-year rate of 12.3%. The majority of the job growth comes from the Manufacturing sector, which added 1,255 jobs alone, at a year-over-year increase of 82.4%. The largest industries in terms of employee count in Tooele County were Government and Trade/Transportation/Utilities sectors, each contributing an employment share of 22%. The Tooele School District is the largest employer in the county in 2020.<sup>12</sup> The next two biggest industries are Manufacturing (15%) and Education/Health/Social Services (12%). As of March 2021, Tooele County's unemployment rate was slightly above the statewide average (2.9%) at 3.1%, and lower than the nationwide average of 6.0%.

#### iv. Utah County

Utah County has an estimated population of 551,957 with total county households of 148,464 and a population density of 275.5 persons per square mile.<sup>13</sup> According to the 2020 FFIEC Census Report, households in Utah County have a median income of \$80,400. The tables below provide key income and housing demographic data for the county.

**Table 8: Utah County Demographics**

Income Level	Median Family Income (2020 Est. Tract)		Population		Census Tracts	
			#	%	#	%
Low		<= \$40,200	39,322	7.12%	10	7.81%
Moderate	>= \$40,201	<= \$64,320	75,603	13.70%	17	13.28%

<sup>11</sup> U.S. Department of Commerce, Census Bureau, 2019: *American Community Survey 5-Year Estimates*.  
<https://data.census.gov/cedsci/table?q=Median%20Value%20of%20Owner%20Occupied%20Units&q=0500000US49045&d=ACS%205-Year%20Estimates%20Data%20Profiles&tid=ACSDP5Y2019.DP04&hidePreview=true>

<sup>12</sup> Utah Department of Workforce Services, Economic Data, *Largest Employers by County*, 2020.  
<https://jobs.utah.gov/wi/data/library/firm/majoremployers.html>

<sup>13</sup> According to U.S. Department of Commerce, Census Bureau, Utah County, Utah has 2,003.5 square miles of land area.  
<https://data.census.gov/cedsci/profile?q=0500000US49049>

Middle	>= \$64,321	<= \$96,480	270,233	48.96%	59	46.09%
Upper	>= \$96,481		166,799	30.22%	41	32.03%
Unknown			0	0.00%	1	0.78%
Total			551,957		128	

**Table 9: Utah County Housing Statistics**

Total Housing Units	1 to 4 Family Units	Owner Occupied 1 to 4 Family Units	Renter Occupied Units	Median Value of Owner Occupied Units <sup>14</sup>
155,425	136,128	97,279	49,095	\$305,500

As of March 2021, Utah County had a net increase of 11,434 nonfarm positions in total over the past year (representing an increase of 4.3%), with the Trade/Transportation/Utilities and Professional/Business Services industries leading the way by adding 5,011 and 4,447 new jobs, respectively. In Utah County, the largest industries by employee count include Education/Health/Social Services (20%), Trade/Transportation/Utilities (17%), Professional/Business Services (15%), and Government (12%). As of March 2021, Utah County's unemployment rate was 2.5%, below the statewide average (2.9%) and nationwide average (6.0%).

#### v. Weber County

Weber County has an estimated population of 238,682 with total county households of 80,137 and a population density of 414.3 persons per square mile.<sup>15</sup> According to the 2020 FFIEC Census Report, households in Weber County have a median income of \$85,300. The tables below provide key income and housing demographic data for the county.

**Table 10: Weber County Demographics**

Income Level	Median Family Income (2020 Est. Tract)		Population		Census Tracts	
			#	%	#	%
Low		<= \$42,650	11,230	4.71%	5	10.00%
Moderate	>= \$42,651	<= \$68,240	68,469	28.69%	16	32.00%
Middle	>= \$68,241	<= \$102,360	108,295	45.37%	21	42.00%
Upper	>= \$102,361		50,688	21.24%	8	16.00%

<sup>14</sup> U.S. Department of Commerce, Census Bureau, 2019: *American Community Survey 5-Year Estimates*.  
<https://data.census.gov/cedsci/table?q=Median%20Value%20of%20Owner%20Occupied%20Units&q=0500000US49049&d=ACS%205-Year%20Estimates%20Data%20Profiles&tid=ACSDP5Y2019.DP04&hidePreview=true>

<sup>15</sup> According to U.S. Department of Commerce, Census Bureau, Weber County, Utah has 576.1 square miles of land area.  
<https://data.census.gov/cedsci/profile?q=0500000US49057>

Unknown			0	0.00%	0	0.00%
Total			238,682		50	

**Table 11: Weber County Housing Statistics**

Total Housing Units	1 to 4 Family Units	Owner Occupied 1 to 4 Family Units	Renter Occupied Units	Median Value of Owner Occupied Units <sup>16</sup>
87,515	76,706	56,341	23,063	\$220,600

As of March 2021, Weber County’s employment had a net increase of 625 non-farm jobs, posting 0.6% year-over-year growth. Trade/Transportation/Utilities and Construction, as the major contributors, added 578 and 426 jobs, respectively. The largest industries by employee count in Weber County include Government (20%), Trade/Transportation/Utilities (18%), Education/Health/Social Services (14%), and Manufacturing (14%). Weber County’s unemployment was 3.0% in March 2021, slightly higher than the statewide average of 2.9%.

### C. Regional Area

The CRA regulations allow for consideration of qualified loans and investments in the institution’s broader statewide or regional area that includes the institution’s assessment area.<sup>17</sup> The states of Arizona, Colorado, Idaho, Nevada, New Mexico, Utah (excluding its assessment area), and Wyoming constitute the Bank’s Regional Area.

### D. Regional Area Information

The states in the Regional Area, including the Utah counties excluded from the assessment area, have higher levels of unemployment than seen in the assessment area. The March 2021 unemployment rates range from a low of 3.2% to a high of 8.3%. Arizona and Colorado are the most populous states in the Regional Area. Major employers throughout the regional states include educational institutions, health care-related businesses, and military-related businesses. The table below provides additional statistics on the Regional Area.

**Table 12: Regional Area Statistics**

<sup>16</sup> U.S. Department of Commerce, Census Bureau, 2019: *American Community Survey 5-Year Estimates*.  
<https://data.census.gov/cedsci/table?q=Median%20Value%20of%20Owner%20Occupied%20Units&q=0500000US49057&d=ACS%205-Year%20Estimates%20Data%20Profiles&tid=ACSDP5Y2019.DP04&hidePreview=true>

<sup>17</sup> See 12 CFR 345.12(h)(ii), 345.23(a), and 345.24(b).

State	Population <sup>18</sup>	Unemployment Rate (Seasonally Adjusted) <sup>19</sup>	Median Value of Owner Occupied Housing Units <sup>20</sup>	Major Industries/Employers <sup>21</sup>
Arizona	7,050,299	6.7%	\$225,500	<ul style="list-style-type: none"> <li>• University of Arizona</li> <li>• Raytheon Missile Systems</li> <li>• Arizona State University</li> <li>• Mesa Public Schools</li> <li>• General Dynamics Mission Systems</li> </ul>
Colorado	5,610,349	6.4%	\$343,300	<ul style="list-style-type: none"> <li>• University of Colorado-Boulder</li> <li>• City &amp; County of Denver</li> <li>• Lockheed Martin Space Systems</li> <li>• Western Union Co</li> <li>• Denver Health</li> </ul>
Idaho	1,717,750	3.2%	\$212,300	<ul style="list-style-type: none"> <li>• Micron Technology Inc</li> <li>• Mountain Home Air Force Base</li> <li>• Boise State University</li> <li>• Military Department</li> </ul>
Nevada	2,972,382	8.1%	\$267,900	<ul style="list-style-type: none"> <li>• Encore Spa &amp; Salon</li> <li>• Nellis Air Force Base</li> <li>• Flamingo Las Vegas Hotel-Csn</li> <li>• Las Vegas Metropolitan Police</li> <li>• MGM Grand</li> </ul>
New Mexico	2,092,454	8.3%	\$171,400	<ul style="list-style-type: none"> <li>• University of New Mexico</li> <li>• Sandia Corporation</li> <li>• Optum Care</li> <li>• Presbyterian Hospital</li> <li>• New Mexico State Univ-Las Crchs</li> </ul>

<sup>18</sup> U.S. Department of Commerce, Census Bureau, 2019: *American Community Survey 5-Year Estimates*.  
<https://data.census.gov/cedsci/table?q=puplation&g=0400000US04,08,16,32,35,56&d=ACS%205-Year%20Estimates%20Data%20Profiles&tid=ACSDP5Y2019.DP05&hidePreview=true&moe=false>

<sup>19</sup> U.S. Department of Labor, Bureau of Labor Statistics, *Local Area Employment Statistics*, March 2021.  
<https://beta.bls.gov/dataQuery/find?fq=survey:%5Bla%5D&s=popularity:D>

<sup>20</sup> U.S. Department of Commerce, Census Bureau, 2019: *American Community Survey 5-Year Estimates*.  
<https://data.census.gov/cedsci/table?q=Median%20Value%20of%20Owner%20Occupied%20Units&g=0400000US04,08,16,32,35,56&d=ACS%205-Year%20Estimates%20Data%20Profiles&tid=ACSDP5Y2019.DP04&hidePreview=true&moe=false>

<sup>21</sup> U.S. Department of Labor, CareerOneStop, *State Profile: Largest Employers*.  
[https://www.careerinfonet.org/select\\_state.asp?id=11&nodeid=12&next=state1](https://www.careerinfonet.org/select_state.asp?id=11&nodeid=12&next=state1).

State	Population <sup>18</sup>	Unemployment Rate (Seasonally Adjusted) <sup>19</sup>	Median Value of Owner Occupied Housing Units <sup>20</sup>	Major Industries/Employers <sup>21</sup>
Utah (Minus Assessment Area)	693,050 <sup>22</sup>	3.6% <sup>23</sup>	\$228,212 <sup>24</sup>	<ul style="list-style-type: none"> <li>• Icon Health &amp; Fitness Inc</li> <li>• Lagoon Amusement Park</li> <li>• Canyon Mountain Sports</li> <li>• Grand Summit Resort Hotel</li> </ul>
Wyoming	581,024	5.3%	\$220,500	<ul style="list-style-type: none"> <li>• Cheyenne Regional Medical Center</li> <li>• U.S. Air National Guard</li> <li>• North Antelope</li> <li>• Wyoming Medical Ctr</li> <li>• Axafina</li> </ul>

## Section IV: Performance Context

### A. Business Plan

The Bank offers the following products and related services:

- Private student loan products to consumers nationwide, including to students for undergraduate, graduate, or certificate education at degree-granting schools, as well as to students for career training courses at non-degree-granting schools.
  - Multiple product repayment and interest rate options for customers, including comparative information to allow customers to select the best option.

<sup>22</sup> Note this represents the total population of the Utah counties excluding assessment area. U.S. Department of Commerce, Census Bureau, 2019: *American Community Survey 5-Year Estimates*.  
<https://data.census.gov/cedsci/table?q=puplation&g=0500000US49001,49003,49005,49007,49009,49013,49015,49017,49019,49021,49023,49025,49027,49029,49031,49033,49037,49039,49041,49043,49047,49051,49053,49055&d=ACS%205-Year%20Estimates%20Data%20Profiles&tid=ACSDP5Y2019.DP05&hidePreview=true&moe=false>

<sup>23</sup> Note this represents the average unemployment rate of the Utah counties excluding assessment area (as of March 2021). Utah Department of Workforce Services, Economic Data, *Current County Unemployment*, March 2021:  
<https://jobs.utah.gov/wi/data/library/employment/countyunemployment.html>

<sup>24</sup> Note this represents the average Median Value of Owner Occupied Housing Units of the Utah counties excluding assessment area. U.S. Department of Commerce, Census Bureau, 2019: *American Community Survey 5-Year Estimates*.  
<https://data.census.gov/cedsci/table?q=Median%20Value%20of%20Owner%20Occupied%20Units&g=0500000US49001,49003,49005,49007,49009,49013,49015,49017,49019,49021,49023,49025,49027,49029,49031,49033,49037,49039,49041,49043,49047,49051,49053,49055&d=ACS%205-Year%20Estimates%20Data%20Profiles&tid=ACSDP5Y2019.DP04&hidePreview=true&moe=false>

- FDIC-insured retail deposit products including money market accounts, savings accounts, and certificates of deposit.
  - Electronic services, such as online account access and banking for making deposits and transfers.
- Very limited credit card products, including Ignite<sup>SM</sup> made for students, Accelerate<sup>SM</sup> with a focus on paying down student loans, and Evolve<sup>SM</sup> with a focus on spending.

SMB does not operate any traditional retail branches, nor does it offer any other credit products. The Bank's products are offered via the internet, but student loan applications may be taken over the phone. The Bank's retail deposit and credit card products are offered and serviced over the internet.

SMB plans to continue to offer these products and services over the next three-years. No significant changes are planned for the Bank's product and services, and no new products or services are being contemplated.

## **B. Economic Characteristics and Outlook <sup>25,26</sup>**

The emergence of COVID-19 in 2020 presented the greatest challenge to the Utah economy since the Great Recession, including putting an end to its decade long expansion. By the end of April 2020, the state's unemployment rate jumped to 10.4% and employment level contracted by 7.6%.

As the year progressed, the Utah economy, however, has demonstrated resiliency. The economic impact of the pandemic was much milder than initially expected and Utah's employment contraction was proportionally the nation's least, due in part to its industry diversification.<sup>27</sup> By November 2020, Utah's unemployment rate dropped to 4.3%, lower than the nationwide unemployment of 6.7%. Utah's year-over-year employment was down 0.2%, one of the smallest employment declines of any state, while the nationwide employment was down 6.0%.

The industry level job performance was a mixed, with 3 out of 11 industries adding jobs (e.g., construction, finance) and the other 8 losing jobs in 2020. Service-based industries have been hard hit and saw strict and lingering employment setbacks. The leisure and hospitality industry (e.g., tourism, accommodation, and food services) suffered the most and is still the largest drag on the economy. By contrast, the construction and financial industries have been benefiting from the COVID economic response. Home building, home sales, and refinancing were further fueled by low mortgage

---

<sup>25</sup> Utah Department of Workforce Services, Economic Data, *Quarterly Employment Snapshot*, March 2021. <https://jobs.utah.gov/wi/data/library/employment/employmentsnapshot.html>

<sup>26</sup> Utah Economic Council, *2021 Economic Report to the Governor*, 2021. <https://gardner.utah.edu/wp-content/uploads/ERG2021.pdf?x71849>

<sup>27</sup> According to the 2021 Economic Report to the Governor, Utah's economic diversity ranked the 1<sup>st</sup> in the U.S. in 2018 and 2019, based on the Hachman Index score (a measure of economic diversity).

rates. Retail sales activity, particularly in building and garden establishments and grocery stores, has been strong, partially because of the Federal stimulus money in the economy.

During the construction boom, Utah residential construction was estimated to hit a record of 30,745 dwelling units, surpassing the previous record high of 28,285 in 2005. On the flip side, the housing prices were pushed up by the strong housing demand, with the median sales price of a single-family home in Utah estimated to be up by 11% to \$385,000 in 2020.

Utah's total personal income and per capita income in 2020 showed growth at 8.8% and 7.3%, respectively, which are largely driven by CARES Act federal aid. In the meantime, although the overall inflation slowed comparing to 2019, certain sectors – housing, food, medical care, and communications – became more expensive due to the excess demand during the pandemic.

The pandemic has also affected all facets of education in Utah, including a drop in enrollments and completions resulting from temporary adaptive measures employed to slow the spread of COVID-19. In fall 2020, Utah's student enrollment in public education system were down by 0.1% and student enrollment in public degree-granting colleges and universities had a net decrease of 2.5%, comparing to fall 2019. While Utah's technical colleges saw an increase of 4.4% in enrollment in certificate seeking programs during fiscal year 2020.

Historically, Salt Lake County and Utah County have been the most populous and economically vibrant counties within the assessment area. Salt Lake County, as Utah's largest employment center, weathered many changes in 2020, including a sharp drop in employment numbers in April 2020 while tourism and spending dwindled. Major improvements in key economic indicators were shown in Q4 2020, while the county's employment decreased by 1.6% between December 2019 and December 2020 when the statewide average was an 0.1% increase. Utah County has been a bright spot in the statewide economy after a tumultuous year. In contrast to much of the state, the county's employment was up by 2% between December 2019 and December 2020. The diversity of its local economy has been its major strength during 2020 events and a solid foundation to continue the recovery from the pandemic. Refer to Section III for more detailed employment and unemployment data of each county within the Bank's assessment area.

Looking ahead, the economic outlook for both the state and the Bank's assessment area appears to be generally favorable. A strong economic recovery coming out of the pandemic is forecast for 2021, with employment estimated to be increasing by 58,000 jobs in Utah as a whole. Given Utah's diverse mix of industries, the state economy is expected to mirror trends in the national economy, but at a greater rate.

### **C. Competitive Environment**

Utah's relatively small population coupled with the large number of banks combine to create an extremely competitive environment for CRA activity. The June 30, 2021, FDIC Summary of Deposit data shows that there were 361 competing branch offices of 53 commercial banks and thrifts with over \$754.1 billion in deposits operating in the Bank's assessment area. As of that date, the Bank had a 2.88% percent market share of deposits in FDIC-insured institutions in the assessment area.<sup>28</sup> Further, as of October 2021, there are 15 state-chartered industrial banks operating in Utah.<sup>29</sup>

With respect to support of community development, the Bank competes in its assessment area with banks, thrifts, industrial banks, and other financial institutions with established track records and strong expertise in sourcing, structuring, and financing community development initiatives. The competitive environment is exacerbated by the relatively small number of organizations sponsoring community development in SMB's assessment area.

Despite the level of competition, the Bank has sought and been able to form several effective partnerships with community development organizations to enable it to fulfill its CRA obligations and to achieve a CRA performance rating of "Satisfactory" or better. Refer to Section II, Section V, and Exhibit 4 for the list of community development partners (among others) the Bank intends to continue working with.

### **D. Bank Capacity and Constraints**

Institutional capacity and constraints include the size and financial condition of the Bank, economic climate, safety and soundness limitations, and any other factors that significantly affect the Bank's ability to provide lending, investments, or services in its assessment area(s).<sup>30</sup>

The Bank entered its 18<sup>th</sup> year of operation in January 2022 and has maintained positive earnings since its inception in 2005. As of December 31, 2021, the Bank had total assets of \$29.2 billion with total liabilities of \$26.8 billion, and stockholders' equity of \$2.4 billion. The Bank's Tier 1 Risk-Based Capital Ratio was 14.12% and its Tier 1 Leverage Ratio was 11.06%.<sup>31</sup> The Bank's Consolidated Reports of Condition and Income ("Call Report") as of December 31, 2021, is attached as Exhibit 1.

---

<sup>28</sup> FDIC Deposit Market Share Report. <https://www7.fdic.gov/sod/sodMarketRpt.asp?barItem=2>

<sup>29</sup> Utah Department of Financial Institutions. Note that in addition to the 15 operating industrial banks, Utah has one inactive industrial bank charter that has been granted but the owner has not activated the charter or pursued the requisite FDIC insurance. <https://dfi.utah.gov/financial-institutions/industrial-banks/>

<sup>30</sup> See 12 CFR. 345.21(b)(4).

<sup>31</sup> FFIEC, Sallie Mae Bank, *Consolidated Report of Condition and Income with Domestic Offices Only – FFIEC 041*, December 31, 2021.



During the period from December 31, 2016,<sup>32</sup> to December 31, 2021, the Bank's total assets grew at a compound annual growth rate of 12.4% from \$18.3 billion to \$29.2 billion. Total loans grew 40% from \$15.3 billion to \$21.5 billion in the same period.

The Bank expects its total assets to continue to grow modestly over the next three years, while maintaining capital ratios in excess of required levels for well-capitalized banks.

Given its size, earnings, and asset growth, management believes that the Bank has the financial strength and capacity to support its CRA objectives and performance. There are no legal constraints on the Bank preventing it from executing its business plan and this Strategic Plan. While the Bank has also recognized some limiting factors that may potentially impact the Bank's ability to meet its measurable goals in this Plan or to directly address certain community needs identified (e.g., affordable housing, small business lending):

- **Non-traditional structure and limited nature of its products and services.** The Bank has no traditional retail branches and focuses on a relatively narrow line of products and services (e.g., specialized in education lending, de minimis volume of credit card products).
- **The manner in which the Bank markets and offers its products and services.**
  - The Bank's loan and deposit products are marketed and serviced nationwide over internet and phone, with no preference to consumers in the Bank's home State of Utah or CRA assessment area.
  - The Bank recognizes that LMI persons should first exhaust free money options through grants and scholarships then Federal student loan programs before considering private student loan products such as what is offered by SMB, and thus SMB does not aggressively market its products to LMI communities. This made the Consumer Lending Geographic Penetration goals in the previous Strategic Plan infeasible to achieve.
- **Pandemic or public health crisis.**
  - The 2020 public health crisis created by COVID-19 and adaptive measures employed have greatly impacted the Bank's ability to produce planned service hours. As a result, the Bank had to file an amendment to its CRA Strategic Plan 2019-2020 and 2020-2021 Community Development Service Goals requesting relief. Due to the ongoing pandemic and the surge in case counts resulting from the Delta and Omicron variants, the Bank projects that it may not meet the Satisfactory or Outstanding level in its Service Goals for the 2021-2022 plan

---

<https://cdr.ffiec.gov/public/ViewPDFFacsimile.aspx?subID=1638457&FName=SALLIE%20MAE%20BANK&CertNum=58177&PDF508=false>

<sup>32</sup> FFIEC, Sallie Mae Bank, *Consolidated Report of Condition and Income with Domestic Offices Only – FFIEC 041*, December 31, 2016.

<https://cdr.ffiec.gov/public/ViewPDFFacsimile.aspx?subID=1529589&FName=SALLIE%20MAE%20BANK&CertNum=58177&PDF508=false>

- year. The Bank is exploring all options to address the current projections while ensuring the safety of its employees. However, it has found that the availability of virtual service hours is limited; furthermore, the staff qualified to provide the services available virtually is limited.
- Given the uncertainty regarding the scale of the ongoing COVID-19 resurgence and any resulting closures, the situation may continue where Bank employees are not able to perform in-person service in the community or community organizations are not able to offer regular programming. The availability of service hours may remain limited to those that can be completed remotely. This would impede the Bank's ability to resume to the normal level of service hours pre-COVID.
  - **Competitive environment** described in Section IV.C above. As mentioned in the Bank's amendment to its last plan, the competition for service hours among strategic plan banks further exhausted the Bank's ability to obtain viable service hours during COVID. This situation may continue and result in difficulties in finding new service opportunities and hours in the Bank's assessment area. Additionally, the competitive environment causes a very competitive market for CRA investments in the Bank's assessment area, often resulting in a premium for them.
  - **Economic Factors Outside the Bank's Control.**
    - A number of unforeseen economic changes could affect the Bank's ability to administer the plan as presented, e.g., abrupt increase in rising interest rates, an economic slowdown, or a deterioration of the economy both regionally and nationally. As described in the Section IV.B, the current pandemic has caused a significant economic fluctuation within the Bank's assessment area, the long-term results of which remain to be seen. A prolonged depression and increased unemployment rate would likely impact the volume and availability of certain CRA-eligible loans or investments. A prolonged depression may also constrain earnings and place limitations on management's abilities to make CRA loans and investments.
    - The Bank's primary CDL/CDI asset is mortgage-backed securities (Refer to Section IV.F) and the low interest rate in the last few years have been triggering refinance activities and causing reduction of the average term of mortgage-backed securities ("MBS"). The Bank had to constantly make new purchases in order to maintain a constant portfolio and achieve the legacy cumulative CDL/CDI goals, and thus generated high volume of CDL/CDI new activity. Such volume of CDL/CDI new activity, however, may not be attainable, especially under the current and anticipated rising interest rate environment.

## E. Historical Performance

Over the last three performance years, the Bank has continued to execute a CRA program responsive to the community development needs within its assessment area and Regional Area. The Bank's most recent performance are in the tables below.

**Table 13: Performance of Assessment Area CDL/CDI New Activity**

Plan Year	Goals		Performance	
	Satisfactory	Outstanding	Loans/Investments Total (\$000)	Actual Performance
2018-2019	0.29%	0.35%	121,111	0.55%
2019-2020	0.31%	0.38%	204,320	0.77%
2020-2021	0.31%	0.38%	235,759	0.75%

**Table 14: Performance of Total (Assessment Area and Regional Area) CDL/CDI New Activity**

Plan Year	Goals		Performance	
	Satisfactory	Outstanding	Loans/Investments Total (\$000)	Actual Performance
2018-2019	0.48%	0.58%	141,111	0.65%
2019-2020	0.43%	0.53%	204,320	0.77%
2020-2021	0.43%	0.53%	265,759	0.85%

**Table 15: Quarterly Distribution of CDL/CDI Activity**

Plan Year	CDL/CDI Activity	Q3 <sup>33</sup>	Q4	Q1	Q2	Q4 (Cumulative <sup>34</sup> ) % of Year Total
2018-2019	AA	\$30,000.00	\$37,961.31	\$71,443.92	\$121,110.76	31%
	Total (AA+RA)	\$35,000.00	\$42,961.31	\$76,443.92	\$141,110.76	30%
2019-2020	AA	\$42,045.71	\$57,687.99	\$64,238.60	\$204,319.92	28%
	Total (AA+RA)	\$42,045.71	\$57,687.99	\$64,238.81	\$204,320.13	28%
2020-2021	AA	\$69,481.29	\$105,361.27	\$180,912.55	\$235,758.69	45%
	Total (AA+RA)	\$69,481.29	\$115,361.27	\$190,912.55	\$265,758.69	43%

<sup>33</sup> Q3 was the beginning of each plan year in the Bank's previous CRA strategic plans.

<sup>34</sup> Note that the quarterly totals are cumulative and include the prior quarters activity, so that the Q4 numbers represent new CDL/CDI activity during Q3 and Q4 and the Q2 numbers represent the new CDL/CDI activity during the entire Plan year.

Plan Year	CDL/CDI Activity	Q3 <sup>33</sup>	Q4	Q1	Q2	Q4 (Cumulative <sup>34</sup> ) % of Year Total
Q3 & Q4 Average	AA	-	-	-	-	35%
	Total (AA+RA)	-	-	-	-	34%

**Table 16: Performance of Consumer Loan Geographic Penetration**

Plan Year	Goals		Performance
	Satisfactory	Outstanding	
2018-2019	21%	25%	22.0%
2019-2020	21%	25%	23.1%
2020-2021	21%	25%	20.1%

**Table 17: Performance of Consumer Loan New Activity**

Plan Year	Goals		Performance
	Satisfactory	Outstanding	
2018-2019	0.21%	0.25%	0.36%
2019-2020	0.25%	0.30%	0.43%
2020-2021	0.25%	0.30%	0.52%

**Table 18: Quarterly Distribution of Consumer Lending Activity<sup>35</sup>**

Plan Year	Consumer Lending	Q3	Q4	Q1	Q2
2018-2019	Geographic Penetration	23%	23%	22%	22%
	New Origination	0.36%	0.40%	0.31%	0.36%
2019-2020	Geographic Penetration	24%	23%	25%	23%
	New Origination	0.40%	0.45%	0.34%	0.43%
2020-2021	Geographic Penetration	17%	18%	19%	20%
	New Origination	0.46%	0.52%	0.42%	0.52%
Q3 & Q4 Average	Geographic Penetration	-	21%	-	-
	New Origination	-	0.43%	-	-

**Table 19: Performance of Community Development Grants and Scholarships**

<sup>35</sup> Note that the quarterly numbers in this table are cumulative and include the prior quarters activity.

Plan Year	Goals		Performance
	Satisfactory	Outstanding	
2018-2019	\$210,000	\$250,000	\$250,166
2019-2020	\$250,000	\$300,000	\$501,000
2020-2021	\$250,000	\$330,000	\$331,500

**Table 20: Quarterly Distribution of Community Development Grants and Scholarships<sup>36</sup>**

Plan Year	Grants and Scholarships	Q3	Q4	Q1	Q2	Total	Q3 & Q4 % of Year Total
2018-2019	Funded	\$-	\$41,666	\$208,500	\$-	\$250,166	17%
2019-2020	Funded	\$-	\$50,000	\$451,000	\$-	\$501,000	10%
2020-2021	Funded	\$-	\$50,000	\$281,500	\$-	\$331,500	15%
Q3 & Q4 Average	Funded	-	-	-	-	-	<b>14%</b>

**Table 21: Performance of Community Development Service Hours**

Plan Year	# of Utah-based FTEs	Goals				Performance
		Satisfactory		Outstanding		
2018-2019	41	FTE x 11	451	FTE x 14	574	608.5
2019-2020	47	FTE x 4	188	FTE x 4.75	223	259
2020-2021	47	FTE x 2	94	FTE x 2.5	117.5	147.75

**Table 22: Quarterly Distribution of Community Development Service Hours<sup>37</sup>**

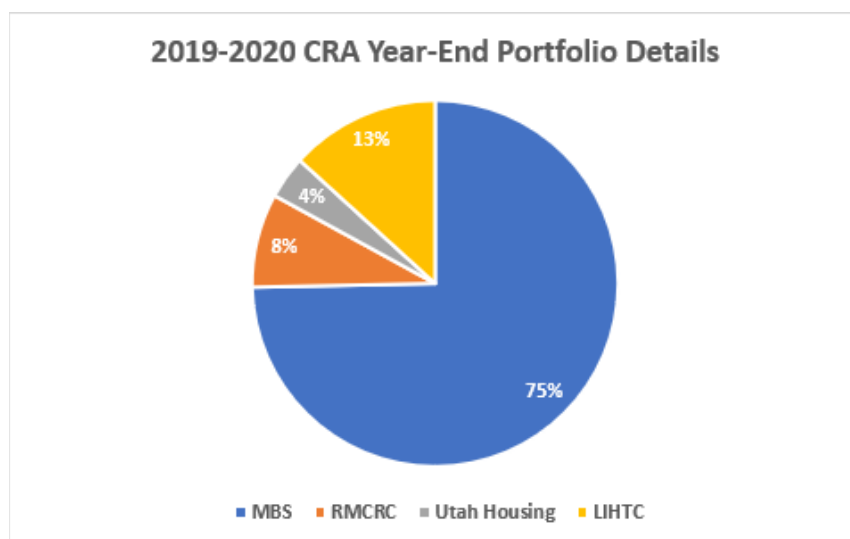
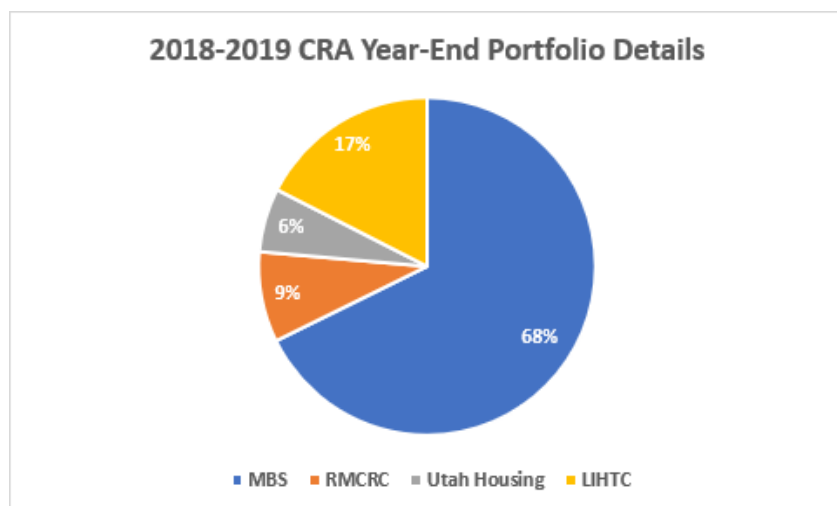
Plan Year	Service	Q3	Q4	Q1	Q2	Total	Q3 & Q4 % of Year Total
2018-2019	Total Hours	38.5	100.5	210.0	259.5	608.5	23%
2019-2020	Total Hours	28.0	76.5	111.5	43.0	259.0	40%
2020-2021	Total Hours	32.0	46.0	45.5	24.3	147.75	53%
Q3 & Q4 Average	Total Hours	-	-	-	-	-	39%

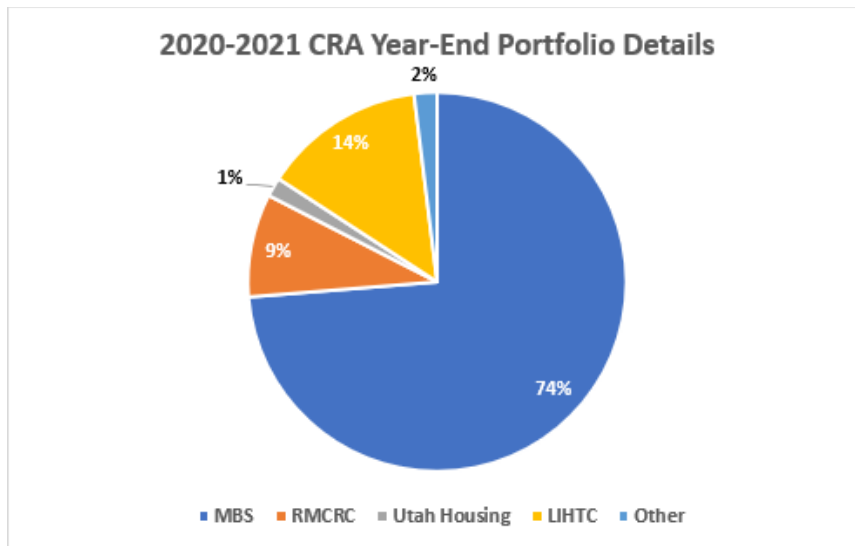
<sup>36</sup> Note that the quarterly totals in this table only represent the activity that occurred during that quarter.

<sup>37</sup> Note that the quarterly totals in this table only represent the activity that occurred during that quarter.

## F. Composition of the Bank’s Community Development Loans and Investments

The composition of the Bank’s overall Community Development Lending and Community Development Investments (collectively, “CDL/CDI”) portfolio is displayed in the charts below. The Bank’s primary CDL/CDI asset is mortgage-backed securities backed by loans originated to LMI borrowers. Additionally, the Bank’s CDL/CDI portfolio includes low-income housing tax credit (“LIHTC”), Rocky Mountain Community Reinvestment Corporation (“RMCRC”) products, Utah Housing products, and a university growth fund (shown as “Other” in the chart). Collectively, these loans and investments are intended to help address the top community needs identified in the Bank’s assessment area – Affordable Housing and Education Financing (refer to Section V).





## Section V: Community Needs Assessment

### A. Outreach

In developing this Strategic Plan, SMB solicited input from representatives of community development organizations to validate its understanding of the credit needs and opportunities to address those needs of its assessment area and its Regional Area. A summary of the organizations that the Bank received feedback from is contained in Exhibit 4. In addition, the Plan was informed by Bank management's routine participation in industry forums at which assessment area economic conditions and community development needs are identified and discussed, community needs assessments conducted by community development organizations and governmental agencies, and other public sources of data about the Bank's community.

### B. Community Needs

Through its own assessment and from community outreach, the Bank identifies the following community and credit needs in its assessment area:

- **Affordable Housing:** As discussed in section IV.B, the median sales price of a single-family home increased approximately 11%. Rising home prices have pushed homeownership out of reach for many LMI families. Financing for affordable rental housing and homeownership opportunities for low- and moderate-income households continues to be a top need. Affordable housing credit needs include those for renovation/rehabilitation of LMI rental properties to combat economic blight and support neighborhood revitalization efforts.
- **Education Financing:** Education loan funding for LMI borrowers and scholarship support for students demonstrating a financial need. Assessment area educational institutions seek

financial solutions for their low-income, first-in-family college students, adult students, and students from economically disadvantaged areas of the state of Utah.

- Food Insecurity: COVID-19 increased food insecurity for LMI families in Utah. Grant funding and community service for community development organizations that address food insecurity is needed within the assessment area.
- Under-employment / Unemployment: Support of workforce development and job training programs which provide needed services for LMI individuals, including, among other things, providing LMI individuals with a means to learn and develop important job skills that can lead to higher earning employment, support a stable workforce, strong businesses and local economies and give them the skills to get ahead in the workforce, ultimately helping break the cycle of poverty.
- Consumer Financial Education: Consumer financial education to teach personal finance management, provide homebuyer and foreclosure support, and to address predatory lending practices in LMI communities.
- Community Services, Including Childcare and Youth Services: Financing and grant funding for nonprofit community development institutions that support services for LMI persons, LMI childcare needs, and youth services in the assessment area.
- Homelessness: Financing and grant funding for nonprofit community development institutions that serve the homeless population in the assessment area.

Through its community-based research, the Bank gathered data about the needs in its community from the following sources.

- *An Assessment of the Needs of Low- to Moderate-Income Communities in Salt Lake County and Surrounding Areas*. Prepared for the Utah Center for Financial Services. Sorenson Impact Center. April 2019
- *2017 Community Needs Assessment*. Salt Lake County Regional Development. May 2017.
- *Utah Informed. Visual Intellection for 2021*. Kem C. Gardner Policy Institute. January 2021.
- *Diversity in Utah. Race Ethnicity, and Sex*. Kem C. Gardner Policy Institute. May 6, 2021.
- *Community Needs Assessment*. Ogden-Weber Community Action Partnership. 2019
- *2019 Community Needs Assessment*. Utah Community Action. 2019.
- *Community Needs Assessment*. Community Action Services and Food Bank. 2019.
- *The State of the State's Housing Market*. Kem C. Gardner Policy Institute. October 2021.
- *Utah's Tenth Annual Report. Intergenerational Poverty*. Published by Utah's Intergenerational Welfare Reform Commission. September 2021.
- *Utah's Economically Disadvantaged Students. A review of the data and the role of education*. Kem C. Gardner Policy Institute. February 2021.



- *2017 Salt Lake County Community Health Assessment*. Salt Lake County Health Department. 2017
- *New Projections Show Food Insecurity Among Utahns Will Increase Sharply*. Utah Food Bank. May 13, 2021.

The Bank's findings from its research are summarized below.

- Affordable Housing: Affordable housing is recognized as top need identified throughout the various assessments and data reviewed. There are substantial shortages in housing stock and rental units within the Bank's assessment area. COVID-19 exacerbated the issue by disrupting the supply chains resulting in decreased availability of materials and labor for new construction. The shortage of housing and rental stock has further pushed prices upward. In 2020, 72.8% of renters were priced out of homeownership.<sup>38</sup>
- Education: Educational attainment decreases unemployment, and it increases employment, earnings, and economic mobility.<sup>39</sup> Investments in education for low- and moderate-income students provides an opportunity to help decrease generational poverty and increase economic mobility.
- Childcare and Early Childhood Education: A childcare gap exists in Utah, with 64.1% of the childcare needs unmet.<sup>40</sup> Often, the expense of childcare forces one parent to stay home with their children. Furthermore, children that do not receive opportunities for early childhood education are disadvantaged and lag behind their peers. Support for affordable childcare, childcare programs, and afterschool programs is a need identified within the Bank's assessment area.
- Intergenerational Poverty: Intergenerational poverty was cited consistently in the assessments as a top reason for poverty and/ or a need to be addressed. 68% of adults experiencing intergenerational poverty lack a postsecondary education.<sup>41</sup> Children are particularly vulnerable. If childhood needs (early childhood education, education, health care, to name a few) go unmet, they are more likely continue the cycle of poverty. Intergenerational poverty is a complex issue. Funding and service for workforce development and employment

---

<sup>38</sup> Kem C. Gardner Policy Institute. *The State of the State's Housing Market*. October 2021. <https://gardner.utah.edu/wp-content/uploads/StateOfState-Oct2021.pdf>

<sup>39</sup> Kem C. Gardner Policy Institute. *Utah's Economically Disadvantaged Students. A review of the data and the role of education*. February 2021. <https://gardner.utah.edu/wp-content/uploads/EdFunding-FS-Feb2021.pdf?x71849>

<sup>40</sup> Kem C. Gardner Policy Institute. *Utah Informed. Visual Intellection for 2021*. January 2021. <https://gardner.utah.edu/wp-content/uploads/Utah-Informed-2021.pdf?x71849>

<sup>41</sup> Intergenerational Welfare Reform Commission. *Utah's Tenth Annual Report. Intergenerational Poverty*. September 28, 2021. <https://jobs.utah.gov/edo/intergenerational/igp21.pdf>

programs, early education, education, youth services, financial education, and healthcare for LMI individuals and families help provide the supportive services needed to change the course of those experiencing intergenerational poverty.

- Financial Education: Lack of financial education and poor personal finance management is cited as a top reason individuals and families stay in poverty. Providing financial literacy support will help reduce the barriers to financial mobility and improve personal finance management.
- Mental Health: The various sources cited the affordable treatment of mental health needs as a need within the community. According to An Assessment of the Needs of Low- to Moderate-Income Communities in Salt Lake County and Surrounding Areas, “the state has the highest rate of behavioral health disorders and the fifth highest suicide rate in the nation.”
- Food Insecurity and Nutrition: Food insecurity and nutrition were top themes within the needs assessments reviewed. 374,000 Utahns, and 1 in 7 children face hunger and are at risk of missing a meal.<sup>42</sup> Food insecurity has increased since the onset of COVID, and the number of those experiencing hunger in Utah is expected to rise. Funding and support for organizations addressing hunger and food insecurity is a need in the Bank’s assessment area.
- Health Care: The high cost of health care is a barrier for low- and moderate-income individuals preventing them from seeking and obtaining the care needed. The need for affordable health care was cited as need in the Bank’s assessment area.

## Section VI: CRA Strategic Plan Measurable Goals

### A. Goal Setting Methodology

The Bank reviewed the community development and credit needs identified through its Needs Assessment process and compared these needs to the Bank’s products, overall business goals, and objectives. Below, SMB proposes responsive CRA measurable goals to address the identified credit and community development needs of the Bank’s assessment area and Regional Area. For additional detail on the Bank’s goal setting methodology and related historical performance, please refer to the Confidential Supplement.

---

<sup>42</sup> Utah Food Bank. *New Projections Show Food Insecurity Among Utahns Will Increase Sharply*. May 13, 2021. <https://www.feedingamerica.org/hunger-in-america/utah>

## **B. Measurable Goals**

The Bank has established the measurable goals listed below to fulfill its CRA obligation during the period of this Plan. The goals establish CRA qualifying activity in lending, qualified investments, including grants and scholarships, and community development services.

The Bank developed these goals considering the credit needs of its assessment area and the surrounding Regional Area, its business model, its capacity, historic performance, and the approved Strategic Plans of its CRA benchmark institutions. (See Exhibit 5 for a list of benchmark institutions.) The Bank has established measurable goals that may be met with CRA-qualifying activity in either the Bank's assessment area or its Regional Area, so long as the Bank is first responsive to and meets the defined goals of the credit needs of its assessment area.

The Bank's Strategic Plan includes four categories of qualifying activity:

- Community development lending and non-grant qualified investments (collectively, "CDL/CDI");<sup>43</sup>
- Consumer lending;
- Grants to community development organizations and educational scholarships to low- and moderate-income ("LMI") persons; and
- Community development services.

This Plan states measurable goals for CDL/CDI as a percent of average bank assets on an annual basis. LMI consumer lending is specifically expressed as a percent of total consumer lending activity within the Bank's assessment area and as a percent of the Bank's total nationwide origination activity. Measurable goals for grants and scholarships and service hours are annual dollar or hour commitments, respectively.

### **1. CDL/CDI**

The Bank has established an assessment area CDL/CDI goal that must be met with CDL and qualified investments in the assessment area and a total CDL/CDI goal that may be met with CDL and qualified investments in the Bank's assessment area or Regional Area. The Bank has also established specific

---

<sup>43</sup> Per 12 C.F.R. § 345.12, a community development loan means a loan that 1) has as its primary purpose community development, 2) has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan, and 3) benefits the bank's assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s); and, 4) a qualified investment means a lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

consumer loan goals that must be met through student loans originated or purchased in the Bank’s assessment area.<sup>44</sup>

Community development activity often occurs irregularly and can be unpredictable (e.g., the timing of the closing of a CRA loan or investment); therefore, it is essential that CDL/ CDI activity exceeding an annual goal amount in a given plan year may be applied to the subsequent plan year. Allowing amounts in excess of the goal amount to be applied to the subsequent plan year will help smooth out the impact of fluctuations and unpredictability in the markets and irregularities in Bank’s CRA activities.

**Assessment Area CDL/CDI New Activity Goal**

Qualifying activity for the Bank’s annual Assessment Area CDL/CDI New Activity measurable goal is the sum of:

- The total origination amount of all new community development loans, including loan participations and existing community development loans that are renewed and credit underwritten; and
- The total purchase amount of new (non-grant) qualified investments made in a Strategic Plan year within the Bank’s assessment area.

The annual Assessment Area and Total Area CDL/CDI New Activity goals are established on the basis of the annual average assets<sup>45</sup> of the Bank for the previous Plan year.

**Table 23: Assessment Area CDL/CDI New Activity Goal**

Plan Year	For Satisfactory Rating	For Outstanding Rating
7/1/2022-12/31/2022	0.11%	0.14%
2023	0.31%	0.40%
2024	0.31%	0.40%
2025	0.31%	0.40%
2026	0.31%	0.40%

In the previous Strategic Plan, the Bank’s Assessment Area CDL/CDI goals are set 28% lower comparing to the same-period total Area CDL/CDI goals. Following the same methodology, the Assessment Area CDL/CDI New Activity goal Satisfactory and Outstanding ratings for full Plan years (i.e., 2023 to 2026)

---

<sup>44</sup> For CRA purposes, the Bank reports its educational loans as consumer loans.

<sup>45</sup> The Bank calculates annual average assets using line 9 of Schedule RC-K of the Bank’s four Call Reports from the previous Plan year, e.g., for the Plan period beginning on July 1, 2022 and ending on December 31, 2022, the average assets will be derived from line 9 from June 30, 2022; March 31, 2022; December 31, 2021; and September 30, 2021. Using quarterly asset averages rather than the average at Plan year-end mitigates potential seasonal variation.

are set at 28% lower than the Total CDL/CDI New Activity goals. The Satisfactory goal remained flat, and the Outstanding goal is a 5% increase over the previous Strategic Plan goal. Since the first Plan period (i.e., July 2022 to December 2022) only constitutes the last two quarters of a full year, the goals were set at 35% of the proposed goals for full Plan years, based on historical average Q3 & Q4 distribution of assessment area CDL/CDI new activity throughout a year (refer to Table 15).

**Total (Assessment Area and Regional Area) CDL/CDI New Activity Goal**

Consistent with agency objectives to encourage community development in the broader statewide or regional area around bank assessment areas, the Bank has also established a total CDL/CDI annual new activity measurable goal that may be met with CRA-qualifying activity in either the Bank's assessment area or its Regional Area, so long as the Bank is responsive to the credit needs of its assessment area. The Total CDL/CDI New Activity goal uses the same methodology to calculate qualifying activity but counts activity in both the Assessment Area and the Regional Area toward the goal.

**Table 24: Total (Assessment Area & Regional Area) CDL/CDI New Activity Goal**

Plan Year	For Satisfactory Rating	For Outstanding Rating
7/1/2022-12/31/2022	0.15%	0.19%
2023	0.43%	0.55%
2024	0.43%	0.55%
2025	0.43%	0.55%
2026	0.43%	0.55%

The Total CDL/CDI New Activity goal Outstanding rating for the full Plan years (i.e., 2023 to 2026) in this Plan is set at the peers' average at 0.55% (see Exhibit 5), and the Total CDL/CDI New Activity Satisfactory rating is set at the previous plan goal of 0.43%, 13% higher than the peers average. The Satisfactory goal remains flat, and the Outstanding goal is a 4% increase over the previous Strategic Plan.

For the two-quarter Plan period (i.e., July 2022 to December 2022), the goals were set at 34% of the proposed goals for full Plan years, based on historical average Q3 & Q4 distribution of Total (including assessment area and Regional Area) CDL/CDI new activity throughout a year (refer to Table 15).

For further analysis to support the proposed CDL/ CDI new activity goals, please refer to the Confidential Supplement.

## **2. Consumer Lending**

The Bank’s consumer loan goals are expressed as new origination and purchase activity during each Plan year (or period) within the Bank’s assessment area.<sup>46</sup> For additional details on the rationale supporting the proposed goals, please refer to the Confidential Supplement.

Specifically, the Bank’s Consumer Loan Geographic Penetration goal is the amount of student loan lending and purchase activity by number of qualifying student loans to LMI census tracts relative to lending to all census tracts in its assessment area.<sup>47</sup> The proposed Outstanding goal for two-quarter Plan period (i.e., July 2022 to December 2022) is determined via the average Q3 and Q4 performance in the last three years (refer to Table 18).

**Table 25: Consumer Loan Geographic Penetration**

Plan Year	For Satisfactory Rating	For Outstanding Rating
7/1/2022-12/31/2022	17%	21%
2023	17%	22%
2024	17%	22%
2025	17%	22%
2026	17%	22%

The Bank’s Consumer Loan New Activity goal is new student lending originations and purchases by dollar volume during each Plan year (or period) within the assessment area relative to the Bank’s total dollar volume of nationwide new student lending originations and purchases during the same period. The Outstanding goal for full Plan years represents a 45% increase over the Bank’s 2019-2022 CRA Strategic Plan. The proposed Outstanding goal for two-quarter Plan period (i.e., July 2022 to December 2022) is determined via the average Q3 and Q4 performance in the last three years (refer to Table 18).

---

<sup>46</sup> Per Interagency Questions and Answers Regarding Community Reinvestment, consumer loans will be evaluated as part of an institution’s CRA evaluation, if the institution so elects and has collected and maintained the data... If consumer loans constitute a substantial majority of the institution’s business, the Agencies will evaluate them even if the institution does not so elect. The Agencies interpret “substantial majority” to be so significant a portion of the institution’s lending activity by number and dollar volume of loans that the lending test evaluation would not meaningfully reflect its lending performance if consumer loans were excluded.

<sup>47</sup> The Bank identifies qualifying consumer loans by geocoding the loan borrower’s address and determining whether a borrower resides in a LMI census tract (LMI Geography). Qualifying consumer loans must be approved by the Bank and loan terms accepted by the borrower. For Higher Education Opportunity Act (HEOA) loans, the loan is approved and accepted when the Loan Acceptance Disclosure (LAD) is accepted by one of the parties on the loan. For non-HEOA loans, the loan is approved and accepted by one of the parties on the Guarantee Date.

**Table 26: Consumer Loan New Activity Goal**

Plan Year	For Satisfactory Rating	For Outstanding the Rating
7/1/2022-12/31/2022	0.34%	0.43%
2023	0.35%	0.44%
2024	0.35%	0.44%
2025	0.35%	0.44%
2026	0.35%	0.44%

The Satisfactory consumer loan goals for both the Geographic Penetration goal and the New Activity goal are set 20% lower than the Outstanding goals.

In the Bank’s 2019-2022 CRA Strategic Plan, the Bank’s consumer lending penetration goals included an LMI borrower penetration goal, expressed as the amount of lending and purchase activity by number of loans to LMI borrowers relative to lending to all borrowers in its assessment area. For this Plan, the Bank has eliminated the LMI borrower penetration metric. The Bank stopped collecting borrower income on its student loan portfolio because borrower income is no longer a factor used in the credit decision.<sup>48</sup> However, the Bank continued to collect income information in Utah only for the purpose of CRA reporting since this was a reportable metric in its 2019-2022 CRA Strategic Plan and planned to unify the practice nationwide via ceasing to collect borrower income information in Utah as well. Upon removal of this metric, the Bank will track its consumer lending performance via the two goals – Consumer Loan Geographic Penetration goal and Consumer Loan New Activity goal.

For the purpose of this Plan, the Bank’s consumer lending activity only includes student loans. Although the Bank also offers credit card products starting from mid-2019, the size of the credit card portfolio is very limited (i.e., the outstanding credit card balance is less than 1% of the total loan portfolio balance) and the origination volume is de minimis (i.e., the total credit card originations since inception account for 0.8% of the amount of student loan originations in the same period). The credit card product was not considered for the Bank’s consumer lending goals due to its limited activity, and the fact that it does not constitute a substantial majority of the Bank’s lending.<sup>49</sup>

<sup>48</sup> The collection of the borrower’s gross annual income used in the making of the credit decision is optional under § 345.42 (c)(1)(iv).

<sup>49</sup> In accordance with § 345.22 and per [Interagency Questions and Answers Regarding Community Reinvestment](#), consumer loans will be evaluated as part of an institution’s CRA evaluation, if the institution so elects and has collected and maintained the data... If consumer loans constitute a substantial majority of the institution’s business, the Agencies will evaluate them even if the institution does not so elect. The Agencies interpret “substantial majority” to be so

### 3. Grants and Scholarships

The Bank establishes the following measurable goals for assessment area qualified investments in the form of grants to community development organizations and LMI community development educational scholarships. Qualifying activity from the Bank and the Bank's affiliates, including the Fund, may be counted toward these measurable goals.

The Bank's Grants and Scholarships first full Plan year (i.e., 2023) Outstanding goal is set at \$361,000, which is the last three-year average performance. Each year thereafter, the Outstanding goal will change from the prior year's goal in relation to the Bank's percentage change in asset size in each year (e.g. if the Bank's assets grow by 3%, then the 2024 Outstanding goal will increase by 3% from the prior year's goal; likewise, if the Bank's assets decrease by 3% then the 2024 Outstanding goal will decrease by 3% from the prior year's goal).<sup>50</sup> Using the change in asset size rather than projected growth mitigates potential fluctuations in economic conditions and earnings performance. In each year, the Bank's Satisfactory goal is set 20% lower than its Outstanding goal.

For the two-quarter Plan period (i.e., July 2022 to December 2022), the Bank reviewed the historical distribution of its grants and scholarships throughout a year and observed that grants and scholarships made during Q3 and Q4 on average constitute 14% of the annual volume (refer to Table 20). Hence, the Bank sets the two-quarter period goals as 14% of the proposed goals for 2023.

**Table 27: Grant and Scholarship Goals**

Plan Year	For Satisfactory Rating	For Outstanding Rating
7/1/2022-12/31/2022	\$41,000	\$51,000
2023	\$289,000	\$361,000
2024	[Set at 20% lower than the Outstanding rating]	[Based on percentage change in asset size]
2025	[Set at 20% lower than the Outstanding rating]	[Based on percentage change in asset size]
2026	[Set at 20% lower than the Outstanding rating]	[Based on percentage change in asset size]

significant a portion of the institution's lending activity by number and dollar volume of loans that the lending test evaluation would not meaningfully reflect its lending performance if consumer loans were excluded.

<sup>50</sup> The Bank calculates the change in annual asset size using line 9 of Schedule RC-K of the Bank's Call Reports from the previous Plan year, e.g., for the Plan year period beginning on January 1, 2024, and ending on December 31, 2024, the annual change in asset size will be derived from the percentage (rounded to the tenth decimal place) change of line 9 of Schedule RC-K from the December 31, 2022 to the December 31, 2023 call reports.



#### 4. Community Development Service

As of June 30, 2021, SMB had 1,623 full-time employees. The vast majority reside and work outside the Bank's Assessment Area. As of July 1, 2021, SMB had 46 full-time Utah-based employees. No significant growth is anticipated for Utah-based employees during the course of this Strategic Plan. The service hours metric is expressed as hours per full-time Utah-based employee. The metric is designed to reset at the beginning of each plan year to accommodate any fluctuations, positive or negative, in the number of Utah-based full-time employees.

As discussed in Section IV, the 2020 public health crisis and resulting adaptive measures and shutdown of community partner organizations have greatly reduced the community service opportunities and impacted the Bank's ability to meet its service hour goals. While the Bank has been diligently identifying new service opportunities and exploring alternative ways to perform services (e.g., virtually) and will continue to do so, it is unlikely the Bank will be able to resume its pre-COVID service levels in the near future.

The Bank proposes the following measurable goals for assessment area community development services. Considering the unpredictability, the Bank has broken its Plan years into two parts and applied different scenarios in the development of proposed service hours goals:

- For the two-quarter Plan Period and the first two full Plan years, the Bank has factored in the potential similar shutdowns in the future via setting the goals approximate to the amended hours of the plan year 2020-2021 of the previous CRA Strategic Plan, with a slight increase.<sup>51</sup>
  - For the Plan period of July 2022 to December 2022, the Bank reviewed the historical distribution of its service hours throughout a year and given that Q3 and Q4 on average constitute 39% of the yearly total (refer to Table 22), the two quarter period goals are established at 39% of the proposed goals for 2023. The Satisfactory measurable goals are based on an average of 1.2 hours per Utah-based employee. The Outstanding measurable goals are based on an average of 1.6 hours per Utah-based Bank employee. The Bank projects its total service hours during this period to be approximately 55 hours for Satisfactory and 74 for Outstanding.
  - For the Plan year 2023 and 2024, the annual Satisfactory measurable goals are based on an average of 3 hours per Utah-based Bank employee. The annual Outstanding measurable goals are based on an average of 4 hours per Utah-based Bank employee.

---

<sup>51</sup> The amended hours goals for the 2020-2021 plan year of the previous CRA Strategic Plan are 2 hours per FTE for Satisfactory and 2.5 hours per FTE for Outstanding. The Bank's 2021-2022 service hours goal in its previous plan are set at the pre-COVID level. The Bank does not anticipate that it will achieve either the Satisfactory or Outstanding goal in the 2021-2022 plan year.

The Bank projects its annual service hours to be approximately 138 hours for Satisfactory and 184 hours for Outstanding.

- The remaining two Plan years (i.e., 2025-2026), the Bank sets the goals at the peers' average (shown in Exhibit 5) based on the assumption that starting from 2025, the current pandemic and associated adaptive measures will come to an end and the community service opportunities and banks' capabilities to perform services would begin to recover.
  - For Plan year 2025 and 2026, the annual Satisfactory measurable goals are based on an average of 4 hours per Utah-based Bank employee. The annual Outstanding measurable goals are based on an average of 5 hours per Utah-based Bank employee. The Bank projects its annual service hours to be approximately 184 hours for Satisfactory and 230 hours for Outstanding.

The Bank will strive to perform additional service hours as circumstances permit, for example, if the pandemic and adaptive measures ended sooner, and more service opportunities become available, and the Bank's employees are able to perform in-person services in a safe manner. On the other hand, if the pandemic lasts or even worsens and the resulting circumstance does not allow the Bank to perform planned services and reach the committed levels, the Bank requests that the FDIC take into consideration these factors and performance context.

Service activity may include, but is not limited to, qualifying community development service activity with Big Brothers & Big Sisters of Utah, Fathers and Families Coalition of Utah, People Helping People, NeighborWorks Salt Lake, and Junior Achievement, Project Read, AAA Fair Credit, and the Suazo Business Center.

**Table 28: Community Development Service Goals**

Plan Year	For Satisfactory Rating	For Outstanding Rating
7/1/2022-12/31/2022	FTE x 1.2	FTE x 1.6
2023	FTE x 3	FTE x 4
2024	FTE x 3	FTE x 4
2025	FTE x 4	FTE x 5
2026	FTE x 4	FTE x 5

### C. Rating Measurable Goals

The Bank's CRA rating will result from the Bank's performance against the measurable goals in its approved Strategic Plan. For additional detail on the Bank's rating methodology, please see Exhibit 6.

## **D. Election of Alternative Assessment Method**

In the unlikely event that the Bank fails to substantially meet its Plan goals for a Satisfactory rating or otherwise is not assessable under the Measurable Goals of this Plan, the Bank elects to be assessed under an alternative assessment method.

## **Section VII: Other Information**

### **A. Development of the Strategic Plan**

In developing its Strategic Plan, the Bank's CRA Officer, Chief Compliance Officer, executive management, and the CRA Working Group held numerous meetings during 2020 and 2021 to review the merits of continuing to operate the Bank's CRA program under a renewed Strategic Plan. As discussed above, the Bank further considered input on community needs from community development leaders and education leaders in its assessment area, the broader region around its assessment area, and across its operational locations.

After developing its Strategic Plan, the Bank placed its CRA Strategic Plan notice in the newspaper on February 20, 2022. Copies of the public notices are attached as Exhibit 3.

### **B. Changes to the Strategic Plan**

If there are material changes in circumstances affecting the capacity of the Bank to perform under this Plan, including any economic or market downturns or changes to the Bank's business model and financial forecast, the Bank will request that the FDIC approve an amended plan prior to the next CRA examination.

## **Section VIII: Exhibits**

Exhibit 1 – Consolidated Reports of Condition and Income

Exhibit 2 – Assessment Area Map

Exhibit 3 – Proof of Publication of Opportunity for Public Comment

Exhibit 4 – Community Needs Assessment Outreach

Exhibit 5 – Benchmark Banks

Exhibit 6 – Rating Methodology

## Exhibit 1 – Consolidated Report of Condition and Income

SALLIE MAE BANK  
RSSD-ID 3394278  
Last Updated on 1/30/2022

FFIEC 041  
Report Date 12/31/2021  
22

### Schedule RC-C Part I - Loans and Leases(Form Type - 041)

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

Dollar amounts in thousands	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets	(Column B) To Be Completed by All Banks	
1. Loans secured by real estate:			1.
a. Construction, land development, and other land loans:			1.a.
1. 1-4 family residential construction loans.....		RCONF158 0	1.a.1.
2. Other construction loans and all land development and other land loans.....		RCONF159 0	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....		RCON1420 0	1.b.
c. Secured by 1-4 family residential properties:			1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....		RCON1797 62	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			1.c.2.
a. Secured by first liens.....		RCON5367 0	1.c.2.a.
b. Secured by junior liens.....		RCON5368 0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....		RCON1460 13,170	1.d.
e. Secured by nonfarm nonresidential properties:			1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....		RCONF160 0	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....		RCONF161 0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....		RCON1288 NR	2.
a. To commercial banks in the U.S.....	RCONB531 0		2.a.
b. To other depository institutions in the U.S.....	RCONB534 0		2.b.
c. To banks in foreign countries.....	RCONB535 0		2.c.
3. Loans to finance agricultural production and other loans to farmers.....		RCON1590 0	3.
4. Commercial and industrial loans.....		RCON1766 0	4.
a. To U.S. addressees (domicile).....	RCON1763 0		4.a.
b. To non-U.S. addressees (domicile).....	RCON1764 0		4.b.
5. Not applicable			5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			6.
a. Credit cards.....		RCONB538 25,259	6.a.
b. Other revolving credit plans.....		RCONB539 0	6.b.
c. Automobile loans.....		RCONK137 0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....		RCONK207 21,481,381	6.d.
7. Not applicable			7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....		RCON2107 0	8.
9. Loans to nondepository financial institutions and other loans:			9.
a. Loans to nondepository financial institutions.....		RCONJ454 0	9.a.
b. Other loans.....		RCONJ464 8,711	9.b.
1. Loans for purchasing or carrying securities (secured and unsecured).....	RCON1545 0		9.b.1.
2. All other loans (exclude consumer loans).....	RCONJ451 8,711		9.b.2.
10. Lease financing receivables (net of unearned income):		RCON2165 0	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	RCONF162 0		10.a.
b. All other leases.....	RCONF163 0		10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....		RCON2123 0	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....		RCON2122 21,528,583	12.

Sallie Mae Bank  
July 2022 – 2026 CRA Strategic Plan

Dollar amounts in thousands		
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):		M.1.
a. Construction, land development, and other land loans:		M.1.a.
1. 1-4 family residential construction loans.....	RCONK158	0 M.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK159	0 M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	RCONF576	0 M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	RCONK160	0 M.1.c.
d. Secured by nonfarm nonresidential properties:		M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK161	0 M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK162	0 M.1.d.2.
e. Commercial and industrial loans.....	RCONK256	0 M.1.e.
Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e.):	RCONK163	0 M.1.e.1.
1. To U.S. addressees (domicile).....		
2. To non-U.S. addressees (domicile).....	RCONK164	0 M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK165	953,762 M.1.f.
1. Loans secured by farmland.....	RCONK166	0 M.1.f.1.
2. Not applicable.....		M.1.f.2.
3. Not applicable.....		M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:		M.1.f.4.
a. Credit cards.....	RCONK098	0 M.1.f.4.a.
b. Automobile loans.....	RCONK203	0 M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK204	953,762 M.1.f.4.c.
Memorandum item 1.f.(5) is to be completed by:		
* Banks with \$300 million or more in total assets		
* Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans		
5. Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f, above <sup>1</sup> .....	RCONK168	0 M.1.f.5.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f.).....	RCONHK25	953,762 M.1.g.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):		M.2.
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:		M.2.a.
1. Three months or less.....	RCONA564	0 M.2.a.1.
2. Over three months through 12 months.....	RCONA565	0 M.2.a.2.
3. Over one year through three years.....	RCONA566	0 M.2.a.3.
4. Over three years through five years.....	RCONA567	0 M.2.a.4.
5. Over five years through 15 years.....	RCONA568	0 M.2.a.5.
6. Over 15 years.....	RCONA569	0 M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:		M.2.b.
1. Three months or less.....	RCONA570	11,586,429 M.2.b.1.
2. Over three months through 12 months.....	RCONA571	5,656 M.2.b.2.
3. Over one year through three years.....	RCONA572	77,567 M.2.b.3.
4. Over three years through five years.....	RCONA573	273,919 M.2.b.4.
5. Over five years through 15 years.....	RCONA574	6,230,496 M.2.b.5.
6. Over 15 years.....	RCONA575	3,354,491 M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	RCONA247	55,410 M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B <sup>6</sup> .....	RCONZ746	0 M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B).....	RCON5370	0 M.4.

1. The \$300 million asset size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2018, Report of Condition.  
6. Exclude loans secured by real estate that are included in Schedule RC-C, Part I, items 1.a through 1.e, column B.

Sallie Mae Bank  
July 2022 – 2026 CRA Strategic Plan

Dollar amounts in thousands		
<i>To be completed by banks with \$300 million or more in total assets:</i>		
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, items 1.a through 1.e, column B) <sup>2</sup>	RCONB837	0 M.5.
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.	RCONC391	NR M.6.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.		
Memorandum items 7.a, 7.b, and 8.a are to be completed by all banks semiannually in the June and December reports only.		
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale): <sup>3</sup>		M.7.
a. Outstanding balance.	RCONC779	NR M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9.	RCONC780	NR M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:		M.8.
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and 1.c.(2)(b)).	RCONF230	0 M.8.a.
Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2019, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12, column B).	RCONF231	NR M.8.b.
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.		
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.	RCONF232	NR M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).	RCONF577	0 M.9.
10. Not applicable		M.10.

2. The \$300 million asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.  
3. Memorandum item 7 is to be completed only by institutions that have not yet adopted ASU 2016-13.

Sallie Mae Bank  
July 2022 – 2026 CRA Strategic Plan

Dollar amounts in thousands		M.11.	
11. Not applicable			

Dollar amounts in thousands		(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition date	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected			
Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: <sup>1</sup>							
a. Loans secured by real estate.....	RCONG091	0	RCONG092	0	RCONG093	0	M.12a
b. Commercial and industrial loans.....	RCONG094	0	RCONG095	0	RCONG096	0	M.12b
c. Loans to individuals for household, family, and other personal expenditures.....	RCONG097	0	RCONG098	0	RCONG099	0	M.12c
d. All other loans and all leases.....	RCONG100	0	RCONG101	0	RCONG102	0	M.12d

Dollar amounts in thousands		M.13.		
Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a, column B) that exceeded 100 percent of the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 2b) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of December 31, 2020.				
13. Construction, land development, and other land loans in domestic offices with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....	RCONG376	0	M.13.a.	
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).	RIADG377	0	M.13.b.	
Memorandum item 14 is to be completed by all banks.	RCONG378	8,887,917	M.14.	
14. Pledged loans and leases.....			M.15.	
Memorandum item 15 is to be completed for the December report only.				
15. Reverse mortgages:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):				
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ466	0	M.15.a.1.	
2. Proprietary reverse mortgages.....	RCONJ467	0	M.15.a.2.	
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:				
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ468	0	M.15.b.1.	
2. Proprietary reverse mortgages.....	RCONJ469	0	M.15.b.2.	
c. Principal amount of reverse mortgage originations that have been sold during the year:				
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ470	0	M.15.c.1.	
2. Proprietary reverse mortgages.....	RCONJ471	0	M.15.c.2.	
Memorandum item 16 is to be completed by all banks.				
16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....		RCONLE75	0	M.16.
Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.				
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:				
a. Number of Section 4013 loans outstanding.....	RCONLG24	CONF	M.17.a.	
b. Outstanding balance of Section 4013 loans.....	RCONLG25	CONF	M.17.b.	

1. Institutions that have adopted ASU 2016-13 should report only loans held for investment not considered purchased credit-deteriorated in Memorandum item 12.



## Schedule RC-C Part II - Loans to Small Businesses and Small Farms (Form Type - 041)

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan:  
(1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

### Dollar amounts in thousands

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, have original amounts of \$100,000 or less.....	RCON6999	No	1.
If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5. If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5. If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5			2.
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2).....	RCON5562	NR	2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 <sup>1</sup> .....	RCON5563	NR	2.b.

### Dollar amounts in thousands

	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2):			3.
a. With original amounts of \$100,000 or less.....	RCON5564	NR	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	NR	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5568	NR	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4:			4.
a. With original amounts of \$100,000 or less.....	RCON5570	NR	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	NR	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5574	NR	4.c.

### Dollar amounts in thousands

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less.....	RCON6860	No	5.
If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8. If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below. If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.			6.
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			
a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b.....	RCON5576	NR	6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3.....	RCON5577	NR	6.b.

### Dollar amounts in thousands

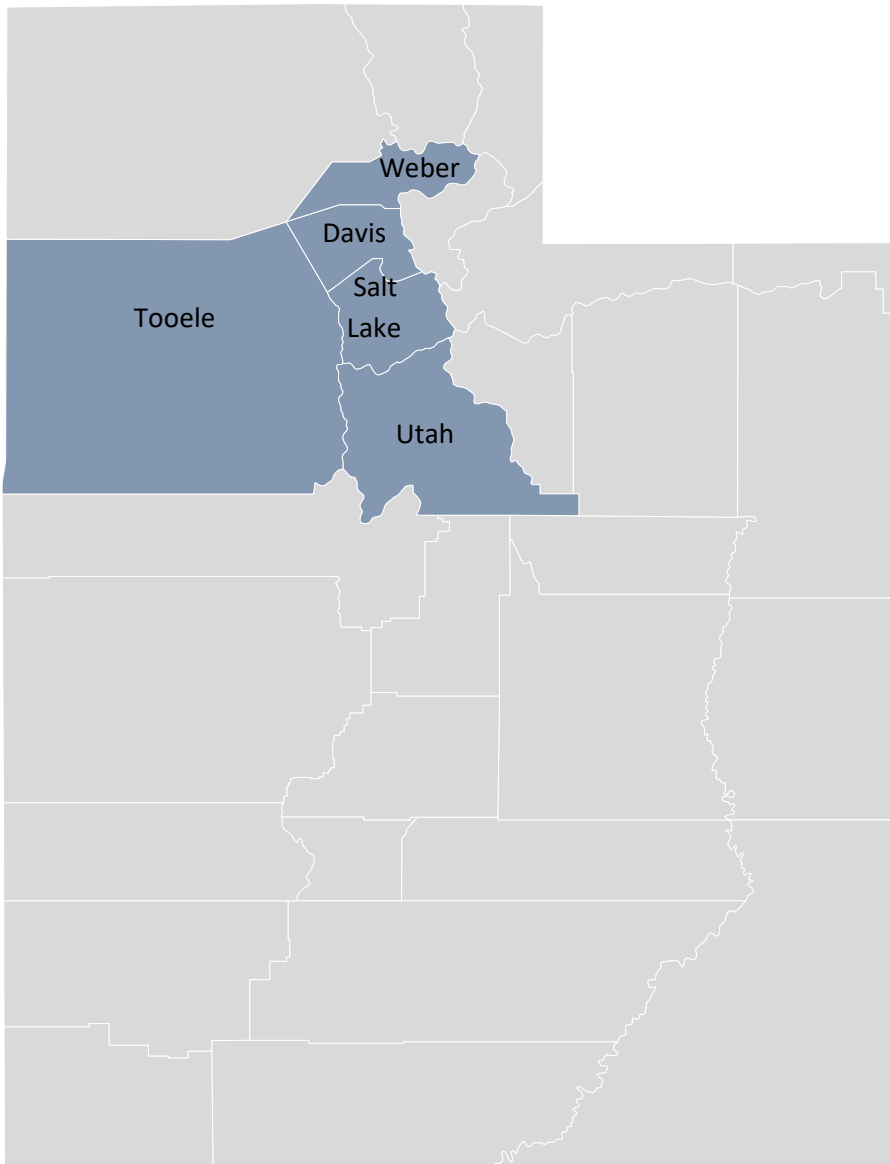
	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b:			7.
a. With original amounts of \$100,000 or less.....	RCON5578	NR	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	NR	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	NR	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3:			8.
a. With original amounts of \$100,000 or less.....	RCON5584	NR	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	NR	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	NR	8.c.



## Exhibit 2 – Assessment Area Map

### UTAH

SMB's assessment area is defined as the counties of Davis, Salt Lake, Tooele, Utah, and Weber in the state of Utah.



### Exhibit 3 – Proof of Publication of Opportunity for Public Comment

#### Standard-Examiner

332 Standard Way  
Ogden, UT 84404  
Phone: 801-625-4532

#### PUBLIC NOTICE ADVERTISING AFFIDAVIT

**SALLIE MAE BANK  
CLAIRE SCOTT  
175 S. WEST TEMPLE  
STE 600  
SALT LAKE CITY, UT 84101**

Account Number:

Proof Date: 02-23-22

Ad Number: 9373

ACCOUNT #	DESCRIPTION	LINES	TIMES	PROOF	TOTAL CHARGES
	PUBLIC NOTICE Sallie Mae Bank, a Utah Indu	27	1	.00	.00

#### PROOF OF PUBLICATION

**Jamie Rivera** who being duly sworn according to law, deposes and says that she is  
**Legals Billing Clerk** of the Standard-Examiner, which is, and was at the times of publication,  
hereinafter mentioned, a newspaper of general circulation in the counties of Weber, Davis, Box Elder and  
Morgan, State of Utah, and that the annexed advertisement was published in said paper on:

Standard-Examiner: 02-19-22

That said newspaper was regularly issued and circulated on those dates. Same was also published online at  
utahlegals.com, according to Section 45-1-101 -Utah Code Annotated, beginning on the first date of publication, for at  
least 30 days thereafter and a minimum of 30 days prior to the date of scheduled

Sworn to and subscribed before me this 23rd day of February 2022



  
332 Standard Way  
Ogden, UT 84404  
Phone: 801-625-4532

Proof Date: 02-23-22  
Ad Number: 9373

---

**PUBLIC NOTICE ADVERTISING AFFIDAVIT**

**PUBLIC NOTICE**

Sallie Mae Bank, a Utah Industrial Bank regulated by the Federal Deposit Insurance Corporation, has developed a proposed Strategic Plan to fulfill the Bank's responsibilities under the Community Reinvestment Act. Public comment on the Bank's proposed Strategic Plan is hereby solicited.

A copy of the proposed Strategic Plan may be requested by mail or telephone at 801-320-3775. A copy may also be reviewed or obtained at the Bank's office located at 175 S. West Temple, Suite 600, Salt Lake City, UT 84101.

Questions or Comments regarding the proposed Strategic Plan may be directed to Claire Scott at 801-320-3775. The public comment period expires March 21, 2022.

Legal Notice 9373 Published in the Standard Examiner on February 19, 2022.

# Daily Herald

86 N. University Ave, Suite 300  
Provo, UT 84601  
Phone: 801-625-4532

## PUBLIC NOTICE ADVERTISING AFFIDAVIT

SALLIE MAE BANK  
CLAIRE SCOTT  
175 S. WEST TEMPLE  
STE 600  
SALT LAKE CITY, UT 84101

Account Number:

Proof Date: 03-02-22

Ad Number: 9374

ACCOUNT #	DESCRIPTION	LINES	TIMES	PROOF	TOTAL CHARGES
	PUBLIC NOTICE Sallie Mae Bank, a Utah Indu	26	1	.00	.00

## PROOF OF PUBLICATION

Jamie Rivera who being duly sworn according to law, deposes and says that she is  
Legals Billing Clerk of the Daily Herald, which is, and was at the times of publication, hereinafter  
mentioned, a newspaper printed and published in Provo, Utah County State of Utah, and that the annexed  
advertisement was published in said paper on:

Daily Herald: 02-19-22

That said newspaper was regularly issued and circulated on those dates. Same was also published online at  
utahlegals.com, according to Section 45-1-101 -Utah Code Annotated, beginning on the first date of publication, for at  
least 30 days thereafter and a minimum of 30 days prior to the date of scheduled.

Sworn to and subscribed before me this 2nd day of March 2022





86 N. University Ave, Suite 300  
Provo, UT 84601  
Phone: 801-625-4532

Proof Date: 03-02-22  
Ad Number: 9374

**PUBLIC NOTICE ADVERTISING AFFIDAVIT**

**PUBLIC NOTICE**

Sallie Mae Bank, a Utah Industrial Bank regulated by the Federal Deposit Insurance Corporation, has developed a proposed Strategic Plan to fulfill the Bank's responsibilities under the Community Reinvestment Act. Public comment on the Bank's proposed Strategic Plan is hereby solicited.

A copy of the proposed Strategic Plan may be requested by mail or telephone at 801-320-3775. A copy may also be reviewed or obtained at the Bank's office located at 175 S. West Temple, Suite 600, Salt Lake City, UT 84101.

Questions or Comments regarding the proposed Strategic Plan may be directed to Claire Scott at 801-320-3775. The public comment period expires March 21, 2022.

Legal Notice 9374 Published in the Daily Herald on February 19, 2022

**Sun Feb 20, 2022**

**The Salt Lake Tribune** *All Zones*

**Legals**

**Mon Feb 21, 2022**

**The Salt Lake Tribune E-All Zones**

**Edition**

**PUBLIC NOTICE**

Sallie Mae Bank, a Utah Industrial Bank regulated by the Federal Deposit Insurance Corporation, has developed a proposed Strategic Plan to fulfill the Bank's responsibilities under the Community Reinvestment Act. Public comment on the Bank's proposed Strategic Plan is hereby solicited.

A copy of the proposed Strategic Plan may be requested by mail or telephone at 801-320-3775. A copy may also be reviewed or obtained at the Bank's office located at 175 S. West Temple, Suite 600, Salt Lake City, UT 84101.

Questions or Comments regarding the proposed Strategic Plan may be directed to Claire Scott at 801-320-3775. The public comment period expires March 22, 2022.

**SLT0015821**

Sallie Mae Bank  
July 2022 – 2026 CRA Strategic Plan

3/21/22, 7:45 AM

<https://www.utahlegals.com/DetailsPrint.aspx?SID=okcll34dv4wgxdqm3hdfk3g&ID=124773>

The Salt Lake Tribune  
**The Salt Lake Tribune**

Publication Name:  
**The Salt Lake Tribune**

Publication URL:

Publication City and State:  
**Salt Lake City, UT**

Publication County:  
**Salt Lake**

---

Notice Popular Keyword Category:

Notice Keywords:  
**Sallie Mae Bank**

Notice Authentication Number:  
**202203210845258518361  
64103097**

Notice URL:

[Back](#)

Notice Publish Date:  
**Monday, February 21, 2022**

**Notice Content**

PUBLIC NOTICE Sallie Mae Bank, a Utah Industrial Bank regulated by the Federal Deposit Insurance Corporation, has developed a proposed Strategic Plan to fulfill the Bank's responsibilities under the Community Reinvestment Act. Public comment on the Bank's proposed Strategic Plan is hereby solicited. A copy of the proposed Strategic Plan may be requested by mail or telephone at 801-320-3775. A copy may also be reviewed or obtained at the Bank's office located at 175 S. West Temple, Suite 600, Salt Lake City, UT 84101. Questions or Comments regarding the proposed Strategic Plan may be directed to Claire Scott at 801-320-3775. The public comment period expires March 22, 2022. SLT0015821

### Exhibit 4 – Community Needs Assessment Outreach

The following is the list of community development contacts from whom the Bank obtained needs assessment information from in 2021.

Contact	Organization	Description	Location
Ellen Billie	AAA Fair Credit	Financial Literacy Education and Financial Well-Being	Salt Lake City, UT
Brandi Jolley	Big Brothers Big Sisters of Utah	Mentoring for Children Facing Adversity	Salt Lake City, UT
Pamela Clark	Family Support Center of Ogden	Family Support Services and Financial Literacy Education	Ogden, UT
Becky Youkstetter	Guadalupe School	Preschool Education	Salt Lake City, UT
Stephanie Darrow	Junior Achievement	Entrepreneurship and Financial Literacy Education	Salt Lake City, UT
Kelsey Lewis	Kids Who Count	Child Developmental and Family Support Services	Salem, UT
Eric Jorgensen	NeighborWorks Mountain Country Home Solutions	Neighborhood Revitalization and Financial Literacy Education	Provo, UT
Rob Roake	NeighborWorks Salt Lake	Neighborhood Revitalization	Salt Lake City, UT
Kathryn Christiansen	People Helping People	Entrepreneurship and Financial Literacy Education	Salt Lake City, UT
Shauna Brown	Project Read	Literacy Education	Provo, UT
David Watkins	Rocky Mountain Reinvestment Corporation	Affordable Housing and Increasing Credit Access to LMI Communities	Salt Lake City, UT
Pam Carlston	YWCA	Academic Coaching and Tutoring Services	Salt Lake City, UT

## Exhibit 5 – Benchmark Banks

The Bank selected the following group of benchmark banks based on the factors including: 1) supervised by FDIC; 2) operating under a CRA strategic plan; 3) headquartered in Utah; and 4) with asset size between \$1 BN and \$100 BN.

**Table 21:** CDL/CDI new activity performance goals for benchmark banks

Bank	Plan Term	Term Length	Total Assets-Prev yr-end (\$000)	Annual New Activity Goal		Grant Goals (\$000)		Service Goals (hrs/FTE)	
				Satisfactory	Outstanding	Satisfactory	Outstanding	Satisfactory	Outstanding
BMW Bank of North America	2019-2021	3	11,492,851	0.35%	0.50%	N/A	N/A	15.00	23.00
Celtic Bank	2021-2024	3.25	4,704,832	0.40%	0.60%	75	100	2.92	3.75
EnerBank USA	2021-2024	5	3,108,747	0.45%	0.55%	65	85	4.75	5.50
Medallion Bank	2020-2024	5	1,333,317	0.40%	0.60%	N/A	N/A	5.00	6.00
Merrick Bank	2017-2021	5	4,508,638	0.40%	0.74%	200	275	3.00	4.00
Optum Bank, Inc	2019-2023	5	14,449,435	0.40%	0.60%	N/A	N/A	4.30	5.70
UBS Bank USA	2021-2023	3	91,110,922	0.30%	0.40%	N/A	N/A	5.00	7.00
Web Bank	2018-2022	4	3,157,124	0.40%	0.60%	47	52	4.00	5.00
WEX Bank	2019-2022	4	2,673,190	0.30%	0.40%	N/A	N/A	3.38	4.25
<b>Average</b>	<b>N/A</b>	<b>N/A</b>	<b>13,777,308</b>	<b>0.38%</b>	<b>0.55%</b>	<b>97</b>	<b>128</b>	<b>4.22<sup>52</sup></b>	<b>5.42<sup>53</sup></b>

<sup>52</sup> To reflect the latest circumstance and forecast with respect to community service opportunities and capabilities under the impact of COVID, the peer average of community service hours is calculated using peers with CRA strategic plan term starting from 2021, i.e., Celtic Bank, EnerBank USA, and UBS Bank USA.

<sup>53</sup> Same as above.



## Exhibit 6 – Rating Methodology

As described in the table below, the Bank will receive a predetermined number of points based on its periodic performance under each performance goal. The maximum total points the Bank may receive in a year is 24.

Goal	Max Annual Points	Annual points received for:		
		Outstanding	Satisfactory	Less than Satisfactory
Assessment Area CDL/CDI New Activity Goal	7.5	7.5	5	0
Total CDL/CDI New Activity Goal	6	6	4	0
Consumer Loan Geographic Penetration	2.25	2.25	1.5	0
Consumer Loan New Activity	2.25	2.25	1.5	0
Grants & Scholarships	3	3	2	0
Service	3	3	2	0
<b>Total</b>	<b>24</b>	<b>24</b>	<b>16</b>	<b>0</b>

The Bank will receive a composite CRA rating by the end of each Plan period or year based on its point total during that period or year. The table below outlines the points required for each composite rating:

Composite Rating	Points Required
Outstanding	20 or more
Satisfactory	11-19
Less than Satisfactory	10 or fewer

The Bank will determine its overall composite CRA rating for the 4.5 years covered by this Strategic Plan by summing its five periodic point totals and dividing the sum by five.