ALASKA

NEW CRA RULE MARKET & DEMOGRAPHIC BENCHMARK REPORTS

2022 CRA & HMDA Market Data Released 2023

MARKET BENCHMARKS

MORTGAGE MARKET BRENCHMARKS

SMALL BUSINESS MARKET BENCHMARKS

COMMUNITY BENCHMARKS

HOUSING DISTRIBUTION BENCHMARKS

FAMILY INCOME DISTRIBUTION BENCHMARKS

GeoDataVision

Changing the Way You View Data

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Introduction to Special Calibrated Retail Lending Test Benchmark Reports to Estimate Satisfactory Performance Expectations and Bank Comparison

These special reports have been developed by GeoDataVision to help banks estimate if their performance during 2022 would have been rated at least as satisfactory under the Retail Lending Tests ("RLT"). The RLT uses a combination of market data reported under HMDA and CRA (sometimes inaccurately called "peer" data) and demographic data (called "community" benchmarks in the RLT). For each major product line there are two "Distribution Tests" (Geographic and Borrower) that are broken into 2 "categories". The **geographic distribution categories** for **closed end mortgages** are lending in low-income tracts, and lending in moderate-income tracts. The **borrower distribution categories** are lending to low-income borrowers and to moderate-income borrowers, which are compared to the **market benchmarks** (the market penetration rates in the HMDA Benchmark Data Report) and to the **community or demographic benchmarks** in the Community Benchmarks Report.

Similarly, for small business loans, there are the geographic distribution tests and borrower distribution tests. In the Small Business Benchmark Reports, GeoDataVision has captured the small business market benchmarks for every county, however, we cannot compute the business demographic benchmark for each county because the business demographic data is proprietary data. Nevertheless, we believe the market benchmarks are the most accurate and reliable benchmark and are satisfactory for the purpose of these reports, which is to allow a bank to approximate how their performance would have been rated had the RLT been in effect during 2022.

Within each Benchmark Report there are shaded fields that represent the "calibrated benchmark" for each test and each category. The percentages in the shaded fields represent the lowest possible penetration rate for a bank to attain a "low-satisfactory" conclusion for the distribution test and the test category. GeoDataVision computed the calibrated benchmarks by applying the "multipliers" specified in the new rule in Appendix A, associated with a "low satisfactory" conclusion.

To complete the Retail Lending Test Estimation exercise, a bank would need to compute its low- and moderate-income tract and borrower penetration rates and compare the percentages to the appropriate calibrated benchmark. The RLT does allow a bank to select the most favorable comparison between the calibrated market benchmarks and the calibrated community benchmarks. This means if your result falls below the calibrated market benchmark don't despair because you won't be assigned a "needs to improve" rating unless your penetration rate falls below the community benchmark too.

The foregoing will allow banks to estimate if their "supporting conclusion" under each distribution test category would be at least low satisfactory.

The new rule adds formulae that manipulates the foregoing results to determine a "major product line score" for each assessment area and then applies yet additional formulae to determine an "Assessment Area Recommended Conclusion". Those computations are a subject addressed in the 5-hour webinar series about the new CRA Rule that is available for interested parties. The results of the

approximation exercise will give the user an indication if the baseline RLT scores upon which all the additional computations are built indicate the bank is likely to not attain at least a low satisfactory conclusion for a major product line in a given assessment area.

Example How to Estimate your Performance Under the Retail Lending Test

(The data in the example is not intended to match the specific data in the report graphics which are provided to show where to locate the calibrated benchmarks)

Bank A Metrics:
Bank A originated and purchased 1,000 mortgages in County A of which 40 were in County A's low-income tracts, and 60 were in moderate-income tracts. At the same time 20 of those mortgages were to low-income borrowers and 50 were to moderate-income borrowers.

Bank A "Metrics" Recap:
Mortgage penetration rate in low-income tracts: 4%
Mortgage penetration rate in low-income tracts: 6%
Mortgage penetration rate to low-income borrowers: 2%
Mortgage penetration rate to moderate-income borrowers: 5%

Where to find Calibrated Benchmarks for each County

The market benchmarks and the community benchmarks data as well as the calibrated benchmarks can be retrieved from the Special Market Reports as appropriate.

Market Benchmarks: 100,000 mortgages in County A (will be found in HMDA and Small Business Benchmark Reports)

Mortgages in low-income tracts: 5,000 = 5% benchmark and **4%** calibrated benchmark
Mortgages in mod-inc. tracts: 10,000=10% benchmark and **8%** calibrated benchmark
Mortgages to low-inc. borrowers: 1,000=1% benchmark & calibrated benchmark **0.8%**
Mortgages to mod-income borrowers: 3,000=3% benchmark & calibrated benchmark **2.4%**

Calibrated Benchmarks

2022- HMDA Benchmark Report by State and County

Closed-End Mortgage Records Originated and Purchased Excluding Multifamily

Summarized by State and County	Total Mortgage Records	Geographical Benchmarks						Borrower Benchmarks					
		Mortgage Records in Low Income Tracts	Percent in Low Income Tracts	Low Income Tract Benchmark 80% of Market	Mortgage Records in Moderate Income Tracts	Percent in Moderate Income Tracts	Moderate Income Tract Benchmark 80% of Market	Mortgages to Low Income Borrowers	Percent of Mortgages to Low Income Borrowers	Low Income Borrower Benchmark 80% of Market	Mortgages to Moderate Income Borrowers	Percent of Mortgages to Moderate Income Borrowers	Moderate Income Borrower Benchmark 80% of Market
Alabama													
Autauga	1,811	0	0.0%	0.0%	191	10.5%	8.4%	88	4.9%	3.9%	343	18.9%	15.1%
Baldwin	10,892	0	0.0%	0.0%	1,573	14.4%	11.5%	708	6.5%	5.2%	1,923	17.7%	14.2%
Barbour	271	21	7.7%	6.2%	119	43.9%	35.1%	26	9.6%	7.7%	45	16.6%	13.3%
Bibb	361	0	0.0%	0.0%	105	29.1%	23.3%	48	13.3%	10.6%	90	24.9%	19.9%
Blount	1,216	0	0.0%	0.0%	468	38.5%	30.8%	146	12.0%	9.6%	328	27.0%	21.6%
Bullock	49	11	22.4%	17.9%	0	0.0%	0.0%	5	10.2%	8.2%	11	22.4%	17.9%
Butler	181	0	0.0%	0.0%	23	12.7%	10.2%	23	12.7%	10.2%	39	21.5%	17.2%
Calhoun	2,419	17	0.7%	0.6%	257	10.6%	8.5%	225	9.3%	7.4%	599	24.8%	19.8%
Chambers	543	0	0.0%	0.0%	140	25.8%	20.6%	38	7.0%	5.6%	128	23.6%	18.9%
Cherokee	583	0	0.0%	0.0%	76	13.0%	10.4%	22	3.8%	3.0%	84	14.4%	11.5%
Chilton	1,153	0	0.0%	0.0%	656	56.9%	45.5%	119	10.3%	8.2%	272	23.6%	18.9%
Choctaw	90	0	0.0%	0.0%	0	0.0%	0.0%	8	8.9%	7.1%	20	22.2%	17.8%
Clarke	285	0	0.0%	0.0%	12	4.2%	3.4%	21	7.4%	5.9%	54	18.9%	15.1%
Clay	176	0	0.0%	0.0%	21	11.9%	9.5%	10	5.7%	4.6%	33	18.8%	15.0%
Cleburne	279	0	0.0%	0.0%	0	0.0%	0.0%	13	4.7%	3.8%	48	17.2%	13.8%
Coffee	1,792	0	0.0%	0.0%	85	4.7%	3.8%	44	2.5%	2.0%	178	9.9%	7.9%
Colbert	1,500	16	1.1%	0.9%	333	22.2%	17.8%	120	8.0%	6.4%	271	18.1%	14.5%
Conecuh	93	0	0.0%	0.0%	28	30.1%	24.1%	11	11.8%	9.4%	18	19.4%	15.5%
Coosa	159	0	0.0%	0.0%	0	0.0%	0.0%	14	8.8%	7.0%	24	15.1%	12.1%
Covington	552	0	0.0%	0.0%	43	7.8%	6.2%	34	6.2%	5.0%	102	18.5%	14.8%
Crenshaw	166	0	0.0%	0.0%	0	0.0%	0.0%	11	6.6%	5.3%	29	17.5%	14.0%
Cullman	1,950	0	0.0%	0.0%	132	6.8%	5.4%	89	4.6%	3.7%	325	16.7%	13.4%

Community Benchmarks: 50,000 Owner-Occupied houses in the county and 40,000 families

OOHU in low-income tracts: 2,000 = 4% benchmark and 2.4% calibrated benchmark
OOHU in moderate-income tracts: 6,000= 12% benchmark and 7.2% calibrated benchmark
Low-income families: 3,000 =7.5% benchmark and 4.5% calibrated benchmark
Moderate-income families: 6,000=15% benchmark and 9.00% calibrated benchmark

Calibrated Community Benchmarks

2022- Community Benchmark Report by State and County

Housing and Family income

Summarized by State and County	Total Owner Occupied Units	Housing Benchmarks						Total Families	Family Income Benchmarks					
		Owner Occupied Units in Low Income Tracts	Percent in Low Income Tracts	Low Income Tract Benchmark 60% of Market	Owner Occupied Units in Moderate Income Tracts	Percent in Moderate Income Tracts	Moderate Income Tract Benchmark 60% of Market		Low Income Families	Percent of Low Income Families	Benchmark 60% of Low Income Families	Moderate Income Families	Percent of Moderate Income Families	Benchmark 60% of Low Income Families
Alabama														
Autauga	16,088	0	0.0%	0.0%	2,509	15.6%	9.4%	15,103	3,403	22.5%	13.5%	2,323	15.4%	9.2%
Baldwin	64,716	0	0.0%	0.0%	11,231	17.4%	10.4%	56,092	11,004	19.6%	11.8%	10,714	19.1%	11.5%
Barbour	5,775	297	5.1%	3.1%	1,890	32.7%	19.6%	6,083	1,964	32.3%	19.4%	1,015	16.7%	10.0%
Bibb	5,428	0	0.0%	0.0%	1,750	32.2%	19.3%	5,276	1,593	30.2%	18.1%	987	18.7%	11.2%
Blount	16,132	0	0.0%	0.0%	7,446	46.2%	27.7%	15,035	3,938	26.2%	15.7%	3,423	22.8%	13.7%
Bullock	2,531	741	29.3%	17.6%	0	0.0%	0.0%	2,158	648	30.0%	18.0%	307	14.2%	8.5%
Butler	4,872	0	0.0%	0.0%	588	12.1%	7.3%	4,574	980	21.4%	12.8%	767	16.8%	10.1%
Calhoun	31,370	609	1.9%	1.1%	4,538	14.5%	8.7%	29,120	6,060	20.8%	12.5%	5,078	17.4%	10.4%
Chambers	9,133	0	0.0%	0.0%	2,107	23.1%	13.9%	9,121	1,882	20.6%	12.4%	1,918	21.0%	12.6%
Cherokee	8,477	0	0.0%	0.0%	1,334	15.7%	9.4%	7,385	1,519	20.6%	12.4%	1,415	19.2%	11.5%
Chilton	12,878	0	0.0%	0.0%	7,732	60.0%	36.0%	12,047	3,472	28.8%	17.3%	2,694	22.4%	13.4%
Choctaw	4,350	0	0.0%	0.0%	0	0.0%	0.0%	3,453	982	28.4%	17.0%	539	15.6%	9.4%
Clarke	6,761	0	0.0%	0.0%	588	8.7%	5.2%	5,870	1,561	26.6%	16.0%	904	15.4%	9.2%
Clay	3,947	0	0.0%	0.0%	668	16.9%	10.1%	3,678	670	18.2%	10.9%	906	24.6%	14.8%
Cleburne	4,515	0	0.0%	0.0%	0	0.0%	0.0%	3,790	670	17.7%	10.6%	524	13.8%	8.3%
Coffee	13,527	0	0.0%	0.0%	603	4.5%	2.7%	13,601	2,342	17.2%	10.3%	1,953	14.4%	8.6%
Colbert	15,609	408	2.6%	1.6%	3,320	21.3%	12.8%	14,207	3,160	22.2%	13.3%	2,826	19.9%	11.9%
Conecuh	3,426	0	0.0%	0.0%	975	28.5%	17.1%	3,009	750	24.9%	14.9%	731	24.3%	14.6%
Coosa	3,256	0	0.0%	0.0%	0	0.0%	0.0%	2,604	396	15.2%	9.1%	661	25.4%	15.2%
Covington	11,137	0	0.0%	0.0%	1,143	10.3%	6.2%	9,706	1,958	20.2%	12.1%	1,798	18.5%	11.1%
Crenshaw	3,842	0	0.0%	0.0%	0	0.0%	0.0%	3,350	638	19.0%	11.4%	663	19.8%	11.9%
Cullman	23,734	0	0.0%	0.0%	1,972	8.3%	5.0%	21,920	3,704	16.9%	10.1%	3,972	18.1%	10.9%
Dale	11,380	451	4.0%	2.4%	1,190	10.5%	6.3%	12,548	2,918	23.3%	14.0%	1,880	15.0%	9.0%
Dallas	8,731	787	9.0%	5.4%	3,236	37.1%	22.3%	9,116	2,696	29.6%	17.8%	1,695	18.6%	11.2%

Compare Bank Metrics to Calibrated Market Benchmarks:

DISTRIBUTION TEST CATEGORY	Bank Metrics	Calibrated HMDA Mkt Benchmarks	Calibrated Community Benchmarks	Satisfactory
Low-Inc Tracts	4.00%	4.00%	2.40%	YES
Moderate-Inc Tracts	6.00%	8.00%	7.20%	NO
Low-Inc Borrowers	2.00%	0.80%	4.50%	YES
Moderate-Inc Borrowers	5.00%	2.40%	9.00%	YES

Fails because Bank metric is below both market & community calibrated benchmarks.

Falls short of the community calibrated benchmark but exceeds the market calibrated benchmark.

Special Retail Lending Test Benchmark Report 1
2022- HMDA Benchmark Report by State and County
Closed-End Mortgages Originated Excluding Multifamily

Summarized by State and County	Total Mortgages	Geographical Benchmarks						Borrower Benchmarks					
		Mortgages in Low Income Tracts	Percent in Low Income Tracts	Low Income Tract Benchmark 80% of Market	Mortgages in Moderate Income Tracts	Percent in Moderate Icome Tracts	Moderate Income Tract Benchmark 80% of Market	Mortgages to Low income Borrowers	Percent of Mortgages to Low Income Borrowers	Low Income Borrower Benchmark 80% of Market	Mortgages to Moderate Income Borrowers	Percent of Mortgages to Moderate Income Borrowers	Moderate Income Borower Benchmark 80% of Market
Alaska													
Aleutians East Borough	2	0	0.0%	0.0%	0	0.0%	0.0%	1	50.0%	40.0%	0	0.0%	0.0%
Aleutians West Census Area	21	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	2	9.5%	7.6%
Anchorage Municipality	5,815	78	1.3%	1.0%	728	12.5%	10.0%	535	9.2%	7.4%	1,673	28.8%	23.0%
Bethel Census Area	66	1	1.5%	1.2%	2	3.0%	2.4%	0	0.0%	0.0%	11	16.7%	13.4%
Bristol Bay Borough	5	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
Chugach Census Area	92	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	13	14.1%	11.3%
Copper River Census Area	24	0	0.0%	0.0%	0	0.0%	0.0%	2	8.3%	6.6%	9	37.5%	30.0%
Denali Borough	18	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	1	5.6%	4.5%
Dillingham Census Area	15	0	0.0%	0.0%	1	6.7%	5.4%	2	13.3%	10.6%	2	13.3%	10.6%
Fairbanks North Star Borough	1,574	0	0.0%	0.0%	247	15.7%	12.6%	71	4.5%	3.6%	412	26.2%	21.0%
Haines Borough	34	0	0.0%	0.0%	0	0.0%	0.0%	1	2.9%	2.3%	12	35.3%	28.2%
Hoonah-Angoon Census Area	10	0	0.0%	0.0%	0	0.0%	0.0%	2	20.0%	16.0%	2	20.0%	16.0%
Juneau City and Borough	593	0	0.0%	0.0%	0	0.0%	0.0%	15	2.5%	2.0%	99	16.7%	13.4%
Kenai Peninsula Borough	1,238	0	0.0%	0.0%	1	0.1%	0.1%	125	10.1%	8.1%	278	22.5%	18.0%
Ketchikan Gateway Borough	160	0	0.0%	0.0%	0	0.0%	0.0%	10	6.2%	5.0%	29	18.1%	14.5%
Kodiak Island Borough	160	0	0.0%	0.0%	0	0.0%	0.0%	7	4.4%	3.5%	26	16.2%	13.0%
Kusilvak Census Area	3	3	100.0%	80.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
Lake and Peninsula Borough	3	0	0.0%	0.0%	3	100.0%	80.0%	1	33.3%	26.6%	0	0.0%	0.0%
Matanuska-Susitna Borough	3,127	0	0.0%	0.0%	409	13.1%	10.5%	322	10.3%	8.2%	923	29.5%	23.6%
Nome Census Area	53	0	0.0%	0.0%	2	3.8%	3.0%	1	1.9%	1.5%	6	11.3%	9.0%
North Slope Borough	17	0	0.0%	0.0%	1	5.9%	4.7%	0	0.0%	0.0%	1	5.9%	4.7%
Northwest Arctic Borough	16	0	0.0%	0.0%	0	0.0%	0.0%	1	6.2%	5.0%	1	6.2%	5.0%
Petersburg Borough	22	0	0.0%	0.0%	0	0.0%	0.0%	2	9.1%	7.3%	5	22.7%	18.2%
Prince of Wales-Hyder Census Area	20	0	0.0%	0.0%	7	35.0%	28.0%	3	15.0%	12.0%	4	20.0%	16.0%
Sitka City and Borough	78	0	0.0%	0.0%	0	0.0%	0.0%	3	3.8%	3.0%	18	23.1%	18.5%

Based on 2022 HMDA Data Released by the CFPB June 2023

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Summarized by State and County	Total Mortgages	Geographical Benchmarks						Borrower Benchmarks					
		Mortgages in Low Income Tracts	*Percent in Low Income Tracts*	*Low Income Tract Benchmark 80% of Market*	*Mortgages in Moderate Income Tracts*	*Percent in Moderate Icome Tracts*	*Moderate Income Tract Benchmark 80% of Market*	*Mortgages to Low income Borrowers*	*Percent of Mortgages to Low Income Borrowers*	*Low Income Borower Benchmark 80% of Market*	*Mortgages to Moderate Income Borrowers*	*Percent of Mortgages to Moderate Income Borrowers*	*Moderate Income Borower Benchmark 80% of Market*
Skagway Municipality	14	0	0.0%	**0.0%**	0	0.0%	**0.0%**	1	7.1%	**5.7%**	4	28.6%	**22.9%**
Southeast Fairbanks Census Area	97	0	0.0%	**0.0%**	14	14.4%	**11.5%**	7	7.2%	**5.8%**	18	18.6%	**14.9%**
Wrangell City and Borough	12	0	0.0%	**0.0%**	12	100.0%	**80.0%**	0	0.0%	**0.0%**	3	25.0%	**20.0%**
Yakutat City and Borough	7	0	0.0%	**0.0%**	7	100.0%	**80.0%**	0	0.0%	**0.0%**	1	14.3%	**11.4%**
Yukon-Koyukuk Census Area	8	0	0.0%	**0.0%**	8	100.0%	**80.0%**	0	0.0%	**0.0%**	3	37.5%	**30.0%**
Alaska Totals	13,304	82	0.6%	**0.5%**	1,442	10.8%	**8.6%**	1,112	8.4%	**6.7%**	3,556	26.7%	**21.4%**
Grand Totals	13,304	82	0.6%	**0.5%**	1,442	10.8%	**8.6%**	1,112	8.4%	**6.7%**	3,556	26.7%	**21.4%**

These special reports have been developed to assist banks wishing to anticipate the impact of the Retail Lending Test ("RLT") mandated by the new CRA rule. GeoDataVision has extracted "market" and "community demographics" as prescribed in the RLT for comparison to a bank's metrics (penetration rate in low-income tracts and in moderate-income tracts, and penetration rates lending to low-income borrowers and moderate-income borrowers, etc.,) a bank can approximate how it would have fared if the new rule had applied during 2022. The Introduction to these special reports contains a more detailed explanation and an example of how to use the reports.

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Special Retail Lending Test Benchmark Report 2
2022- Small Business Benchmark Report by State and County
Small Business Loan Originations

Summarized by State and County	Total Small Business Loans	Geographical Benchmarks						Borrower Benchmarks		
		Small Business Loans in Low Income Tracts	Percent in Low Income Tracts	Low Income Tract Benchmark - 80% of Market	Small Business Loans in Moderate Income Tracts	Percent in Moderate Icome Tracts	Moderate Income Tract Benchmark - 80% of Market	Small Business Loans to Businesses w/GAR <=$1 million	Percent of SB loans Businesses w/GAR <= $1 million	Business Loans w/GAR <=$1 million Benchmark - 80% of Market
Alaska										
Aleutians East Borough	21	0	0.0%	0.0%	0	0.0%	0.0%	11	52.4%	41.9%
Aleutians West Census Area	68	0	0.0%	0.0%	0	0.0%	0.0%	44	64.7%	51.8%
Anchorage Municipality	6,686	182	2.7%	2.2%	1,191	17.8%	14.2%	3,589	53.7%	43.0%
Bethel Census Area	62	8	12.9%	10.3%	6	9.7%	7.8%	27	43.5%	34.8%
Bristol Bay Borough	38	0	0.0%	0.0%	0	0.0%	0.0%	20	52.6%	42.1%
Chugach Census Area	147	0	0.0%	0.0%	0	0.0%	0.0%	79	53.7%	43.0%
Copper River Census Area	43	0	0.0%	0.0%	0	0.0%	0.0%	26	60.5%	48.4%
Denali Borough	46	0	0.0%	0.0%	0	0.0%	0.0%	26	56.5%	45.2%
Dillingham Census Area	48	0	0.0%	0.0%	12	25.0%	20.0%	29	60.4%	48.3%
Fairbanks North Star Borough	1,629	0	0.0%	0.0%	286	17.6%	14.1%	898	55.1%	44.1%
Haines Borough	62	0	0.0%	0.0%	0	0.0%	0.0%	40	64.5%	51.6%
Hoonah-Angoon Census Area	39	0	0.0%	0.0%	0	0.0%	0.0%	18	46.2%	37.0%
Juneau City and Borough	671	0	0.0%	0.0%	0	0.0%	0.0%	377	56.2%	45.0%
Kenai Peninsula Borough	1,485	0	0.0%	0.0%	0	0.0%	0.0%	838	56.4%	45.1%
Ketchikan Gateway Borough	300	0	0.0%	0.0%	0	0.0%	0.0%	179	59.7%	47.8%
Kodiak Island Borough	283	0	0.0%	0.0%	0	0.0%	0.0%	175	61.8%	49.4%
Kusilvak Census Area	11	11	100.0%	80.0%	0	0.0%	0.0%	3	27.3%	21.8%
Lake and Peninsula Borough	24	0	0.0%	0.0%	24	100.0%	80.0%	11	45.8%	36.6%
Matanuska-Susitna Borough	2,327	0	0.0%	0.0%	311	13.4%	10.7%	1,370	58.9%	47.1%
Nome Census Area	69	0	0.0%	0.0%	17	24.6%	19.7%	34	49.3%	39.4%
North Slope Borough	36	0	0.0%	0.0%	9	25.0%	20.0%	20	55.6%	44.5%
Northwest Arctic Borough	24	0	0.0%	0.0%	2	8.3%	6.6%	10	41.7%	33.4%
Petersburg Borough	68	0	0.0%	0.0%	0	0.0%	0.0%	41	60.3%	48.2%
Prince of Wales-Hyder Census Area	62	0	0.0%	0.0%	23	37.1%	29.7%	26	41.9%	33.5%
Sitka City and Borough	243	0	0.0%	0.0%	0	0.0%	0.0%	160	65.8%	52.6%
Skagway Municipality	65	0	0.0%	0.0%	0	0.0%	0.0%	35	53.8%	43.0%

Based on 2022 CRA Data Released by the CFPB December 2023

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Summarized by State and County	Total Small Business Loans	Geographical Benchmarks						Borrower Benchmarks		
		Small Business Loans in Low Income Tracts	Percent in Low Income Tracts	Low Income Tract Benchmark - 80% of Market	Small Business Loans in Moderate Income Tracts	Percent in Moderate Icome Tracts	Moderate Income Tract Benchmark - 80% of Market	Small Business Loans to Businesses w/GAR <=$1 million	Percent of SB loans Businesses w/GAR <= $1 million	Business Loans w/GAR <=$1 million Benchmark - 80% of Market
Southeast Fairbanks Census Area	132	0	0.0%	0.0%	29	22.0%	17.6%	67	50.8%	40.6%
Wrangell City and Borough	38	0	0.0%	0.0%	38	100.0%	80.0%	23	60.5%	48.4%
Yakutat City and Borough	18	0	0.0%	0.0%	18	100.0%	80.0%	11	61.1%	48.9%
Yukon-Koyukuk Census Area	35	0	0.0%	0.0%	35	100.0%	80.0%	25	71.4%	57.1%
Alaska Totals	14,780	201	1.4%	1.1%	2,001	13.5%	10.8%	8,212	55.6%	44.5%
Grand Totals	14,780	201	1.4%	1.1%	2,001	13.5%	10.8%	8,212	55.6%	44.5%

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Special Retail Lending Test Benchmark Report 3
2022- Community Benchmark Report by State and County
Housing and Family income

Summarized by State and County	Total Owner Occupied Units	Housing Benchmarks						Total Families	Family Income Benchmarks					
		Owner Occupied Units in Low Income Tracts	Percent in Low Income Tracts	Low Income Tract Benchmark 60% of Market	Owner Occupied Units in Moderate Income Tracts	Percent in Moderate Icome Tracts	Moderate Income Tract Benchmark 60% of Market		Low Income Families	Percent of Low Income Families	Benchmark 60% of Low Income Families	Moderate Income Families	Percent of Moderate Income Families	Benchmark 60% of Low Income Families
Alaska														
Aleutians East Borough	607	0	0.0%	0.0%	0	0.0%	0.0%	593	158	26.6%	16.0%	73	12.3%	7.4%
Aleutians West Census Area	362	0	0.0%	0.0%	0	0.0%	0.0%	760	79	10.4%	6.2%	141	18.6%	11.2%
Anchorage Municipality	66,562	880	1.3%	0.8%	7,951	11.9%	7.1%	69,571	12,729	18.3%	11.0%	13,300	19.1%	11.5%
Bethel Census Area	2,510	1,494	59.5%	35.7%	267	10.6%	6.4%	3,356	1,327	39.5%	23.7%	627	18.7%	11.2%
Bristol Bay Borough	146	0	0.0%	0.0%	0	0.0%	0.0%	178	22	12.4%	7.4%	33	18.5%	11.1%
Chugach Census Area	1,690	0	0.0%	0.0%	0	0.0%	0.0%	1,577	216	13.7%	8.2%	275	17.4%	10.4%
Copper River Census Area	807	0	0.0%	0.0%	0	0.0%	0.0%	709	102	14.4%	8.6%	153	21.6%	13.0%
Denali Borough	602	0	0.0%	0.0%	0	0.0%	0.0%	333	15	4.5%	2.7%	42	12.6%	7.6%
Dillingham Census Area	864	0	0.0%	0.0%	487	56.4%	33.8%	1,063	401	37.7%	22.6%	205	19.3%	11.6%
Fairbanks North Star Borough	21,315	0	0.0%	0.0%	2,522	11.8%	7.1%	23,871	4,024	16.9%	10.1%	5,260	22.0%	13.2%
Haines Borough	555	0	0.0%	0.0%	0	0.0%	0.0%	533	131	24.6%	14.8%	85	15.9%	9.5%
Hoonah-Angoon Census Area	553	0	0.0%	0.0%	0	0.0%	0.0%	437	99	22.7%	13.6%	105	24.0%	14.4%
Juneau City and Borough	8,319	0	0.0%	0.0%	0	0.0%	0.0%	7,488	754	10.1%	6.1%	968	12.9%	7.7%
Kenai Peninsula Borough	16,409	0	0.0%	0.0%	92	0.6%	0.4%	13,691	2,562	18.7%	11.2%	2,377	17.4%	10.4%
Ketchikan Gateway Borough	3,385	0	0.0%	0.0%	0	0.0%	0.0%	3,501	620	17.7%	10.6%	597	17.1%	10.3%
Kodiak Island Borough	2,102	0	0.0%	0.0%	0	0.0%	0.0%	2,900	535	18.4%	11.0%	437	15.1%	9.1%
Kusilvak Census Area	1,255	1,255	100.0%	60.0%	0	0.0%	0.0%	1,448	829	57.3%	34.4%	324	22.4%	13.4%
Lake and Peninsula Borough	236	0	0.0%	0.0%	236	100.0%	60.0%	255	107	42.0%	25.2%	51	20.0%	12.0%
Matanuska-Susitna Borough	24,545	0	0.0%	0.0%	4,111	16.7%	10.0%	22,681	5,102	22.5%	13.5%	4,328	19.1%	11.5%
Nome Census Area	1,716	0	0.0%	0.0%	1,047	61.0%	36.6%	2,055	712	34.6%	20.8%	423	20.6%	12.4%
North Slope Borough	932	0	0.0%	0.0%	386	41.4%	24.8%	1,468	344	23.4%	14.0%	256	17.4%	10.4%
Northwest Arctic Borough	1,021	0	0.0%	0.0%	651	63.8%	38.3%	1,313	424	32.3%	19.4%	278	21.2%	12.7%
Petersburg Borough	850	0	0.0%	0.0%	0	0.0%	0.0%	790	150	19.0%	11.4%	180	22.8%	13.7%
Prince of Wales-Hyder Census Are	1,731	0	0.0%	0.0%	690	39.9%	23.9%	1,497	482	32.2%	19.3%	307	20.5%	12.3%
Sitka City and Borough	2,171	0	0.0%	0.0%	0	0.0%	0.0%	2,214	341	15.4%	9.2%	333	15.0%	9.0%

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Summarized by State and County	Total Owner Occupied Units	Housing Benchmarks						Total Families	Family Income Benchmarks					
		Owner Occupied Units in Low Income Tracts	Percent in Low Income Tracts	Low Income Tract Benchmark 60% of Market	Owner Occupied Units in Moderate Income Tracts	Percent in Moderate Icome Tracts	Moderate Income Tract Benchmark 60% of Market		Low Income Families	Percent of Low Income Families	Benchmark 60% of Low Income Families	Moderate Income Families	Percent of Moderate Income Families	Benchmark 60% of Low Income Families
Skagway Municipality	263	0	0.0%	**0.0%**	0	0.0%	**0.0%**	196	19	9.7%	**5.8%**	44	22.4%	**13.4%**
Southeast Fairbanks Census Area	1,669	0	0.0%	**0.0%**	588	35.2%	**21.1%**	1,470	356	24.2%	**14.5%**	232	15.8%	**9.5%**
Wrangell City and Borough	705	0	0.0%	**0.0%**	705	100.0%	**60.0%**	644	166	25.8%	**15.5%**	151	23.4%	**14.0%**
Yakutat City and Borough	114	0	0.0%	**0.0%**	114	100.0%	**60.0%**	144	51	35.4%	**21.2%**	29	20.1%	**12.1%**
Yukon-Koyukuk Census Area	1,380	0	0.0%	**0.0%**	1,380	100.0%	**60.0%**	1,079	430	39.9%	**23.9%**	239	22.2%	**13.3%**
Alaska Totals	165,376	3,629	2.2%	**1.3%**	21,227	12.8%	**7.7%**	167,815	33,287	19.8%	**11.9%**	31,853	19.0%	**11.4%**
Grand Totals	165,376	3,629	2.2%	**1.3%**	21,227	12.8%	**7.7%**	167,815	33,287	19.8%	**11.9%**	31,853	19.0%	**11.4%**

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