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2023 CRA COMMUNITY DEVELOPMENT REPORTS

REPORTED CRA COMMUNITY DEVELOPMENT LOAN REPORTS

2023 Community Development Data - Released December 2024

Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — ALABAMA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	REGIONS BANK	0.62%	$948,709	198
2	BRYANT BANK	2.95%	$78,802	27
3	SOUTHERN STATES BANK	3.68%	$75,423	31
4	RIVER BANK & TRUST	2.49%	$70,428	54
5	CBS BANK	2.79%	$68,096	38
6	SERVISFIRST BANK	0.44%	$64,248	24
7	BANK INDEPENDENT	0.36%	$8,527	14
8	TROY BANK AND TRUST	0.58%	$8,375	16
9	FIRST US BANK	0.83%	$8,242	4
10	UNION STATE BANK	0.42%	$1,116	1
11	WEST ALABAMA BANK & TRUST	0.10%	$873	5
Total Community Development and Consortium Loans for 11 Lenders in ALABAMA			**$1,332,839**	**412**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — ALASKA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	NORTHRIM BANK	1.00%	$26,586	8
2	FIRST NATIONAL BANK ALASKA	0.48%	$25,880	10
Total Community Development and Consortium Loans for 2 Lenders in ALASKA			**$52,466**	**18**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — ARIZONA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	WESTERN ALLIANCE BANK	*0.17%*	*$113,928*	*60*
Total Community Development and Consortium Loans for 1 Lenders in ARIZONA			**$113,928**	**60**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — ARKANSAS
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	BANK OZK	3.82%	$1,056,736	73
2	SIMMONS BANK	1.12%	$307,375	142
3	CENTENNIAL BANK	0.72%	$164,356	33
4	ENCORE BANK	2.11%	$75,094	10
5	FIRST NATIONAL BANK	3.10%	$74,385	41
6	FIRST SECURITY BANK	0.97%	$72,551	18
7	FIRST NATIONAL BANK	1.91%	$42,000	7
8	SOUTHERN BANCORP BANK	1.57%	$35,370	29
9	FIRST COMMUNITY BANK	1.18%	$28,580	6
10	FARMERS BANK & TRUST COMPANY	0.37%	$9,156	13
11	FARMERS & MERCHANTS BANK	0.37%	$6,300	2
Total Community Development and Consortium Loans for 11 Lenders in ARKANSAS			**$1,871,903**	**374**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — CALIFORNIA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	WELLS FARGO BANK, N.A.	0.34%	$5,775,638	443
2	EAST WEST BANK	5.36%	$3,433,599	476
3	BANK OF HOPE	7.84%	$1,502,924	437
4	CITY NATIONAL BANK	1.01%	$973,645	152
5	AXOS BANK	4.74%	$848,666	1444
6	PACIFIC WESTERN BANK	1.56%	$643,502	66
7	CATHAY BANK	1.97%	$433,084	133
8	PREFERRED BANK	6.35%	$408,018	82
9	MUFG UNION BANK, NA	0.29%	$302,677	43
10	CITIZENS BUSINESS BANK	1.73%	$285,068	119
11	CTBC BANK	4.97%	$245,887	47
12	TRI COUNTIES BANK	2.45%	$243,425	99
13	PACIFIC PREMIER BANK	1.03%	$223,472	78
14	SANTA CRUZ COUNTY BANK	10.05%	$175,268	80
15	BENEFICIAL STATE BANK	9.38%	$161,244	86
16	FARMER & MERCHANTS BANK OF LON	1.20%	$144,352	33
17	AMERICAN BUSINESS BANK	3.59%	$137,874	58
18	PLUMAS BANK	7.26%	$117,482	37
19	MECHANICS BANK	0.61%	$110,813	47
20	CALIFORNIA BANK OF COMMERCE	5.30%	$108,707	26
21	CALPRIVATE BANK	5.82%	$107,881	33
22	SUNWEST BANK	4.17%	$105,199	37
23	POPPY BANK	1.98%	$105,161	20
24	SMBC MANUBANK	2.42%	$100,350	31
25	ROYAL BUSINESS BANK	2.28%	$89,230	21
26	FREMONT BANK	1.43%	$78,000	46
27	BANK OF SOUTHERN CALIFORNIA	3.17%	$72,365	23
28	PCB BANK	2.92%	$70,760	25
29	FARMERS & MERCHANTS BANK OF CE	1.23%	$65,434	37
30	FIRST NORTHERN BANK OF DIXON	3.50%	$65,422	29
31	OAK VALLEY COMMUNITY BANK	3.30%	$65,031	24
32	AVIDBANK	2.94%	$62,740	21
33	OPEN BANK	2.65%	$55,472	18
34	BANC OF CALIFORNIA, NA	0.54%	$49,640	16
35	EXCHANGE BANK	1.40%	$46,756	23
36	LUTHER BURBANK SAVINGS	0.58%	$46,381	37
37	FIRST FOUNDATION BANK	0.35%	$45,556	17
38	WESTAMERICA BANK	0.64%	$44,337	33
39	CENTRAL VALLEY COMMUNITY BANK	1.71%	$41,350	8
40	HANMI BANK	0.53%	$38,970	12
41	BANK OF THE SIERRA	1.07%	$38,452	23
42	HERITAGE BANK OF COMMERCE	0.74%	$38,150	26
43	BANK OF MARIN	0.61%	$25,265	13
44	BANK OF STOCKTON	0.53%	$24,213	43
45	COMMERCIAL BANK OF CALIFORNIA	1.09%	$23,163	8
46	RIVER CITY BANK	0.50%	$20,008	11
47	FIVE STAR BANK	0.60%	$19,345	19
48	UNITED BUSINESS BANK	0.35%	$8,635	8
49	COMMONWEALTH BUSINESS BANK	0.45%	$8,232	4
50	COMMUNITY WEST BANK	0.28%	$3,028	4
NR	MONTECITO BANK AND TRUST	0.00%	$0	0
NR	EL DORADO SAVINGS BANK	0.00%	$0	0
NR	SILVERGATE BANK	0.00%	$0	0
	Total Community Development and Consortium Loans for 53 Lenders in CALIFORNIA		**$17,839,871**	**4,656**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — COLORADO
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	HTLF BANK	8.77%	$804,660	180
2	FIRSTBANK	1.56%	$434,338	183
3	ANB BANK	5.34%	$170,788	24
4	NBH BANK	1.28%	$121,770	47
5	ALPINE BANK	0.95%	$60,026	17
6	FIRST WESTERN TRUST	1.40%	$40,008	28
7	BANK OF COLORADO	0.34%	$22,738	19
8	COLORADO FEDERAL SAVINGS BANK	1.01%	$20,497	4
Total Community Development and Consortium Loans for 8 Lenders in COLORADO			**$1,674,825**	**502**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — CONNECTICUT
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	WEBSTER BANK, N.A.	1.05%	$750,476	81
2	ION BANK	3.87%	$80,110	15
3	LIBERTY BANK	1.03%	$71,638	15
4	THOMASTON SAVINGS BANK	4.15%	$67,423	18
5	SAVINGS BANK OF DANBURY	2.01%	$28,859	20
6	FAIRFIELD COUNTY BANK	0.88%	$16,864	12
7	UNION SAVINGS BANK	0.51%	$15,087	10
8	BANKWELL BANK	0.44%	$14,412	3
9	SALISBURY BANK AND TRUST COMPA	0.81%	$12,474	4
10	CONNECTICUT COMMUNITY BANK, NA	1.80%	$10,500	7
11	NEWTOWN SAVINGS BANK	0.56%	$10,300	9
12	CHELSEA GROTON BANK	0.60%	$9,502	9
13	DIME BANK	0.73%	$8,053	8
14	FIRST COUNTY BANK	0.23%	$4,750	2
15	FIELDPOINT PRIVATE BANK & TRUS	0.09%	$1,250	1
NR	PATRIOT BANK, N.A.	0.00%	$0	0
NR	THE MILFORD BANK	0.00%	$0	0
Total Community Development and Consortium Loans for 17 Lenders in CONNECTICUT			**$1,101,698**	**214**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — DELAWARE
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	TD BANK NA	0.58%	$2,257,767	321
2	SANTANDER BANK N.A.	0.37%	$369,271	31
3	TD BANK USA	0.42%	$152,684	22
4	THE BANCORP	0.56%	$44,000	6
5	DISCOVER BANK	0.01%	$13,100	3
6	WSFS BANK	0.00%	$401	31
NR	ARTISANS' BANK	0.00%	$0	0
NR	COMENITY BANK	0.00%	$0	0
NR	BARCLAYS	0.00%	$0	0
Total Community Development and Consortium Loans for 9 Lenders in DELAWARE			**$2,837,223**	**414**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — DISTRICT OF COLUMBIA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	INDUSTRIAL BANK	7.71%	$55,779	24
Total Community Development and Consortium Loans for 1 Lenders in DISTRICT OF COLUMBIA			**$55,779**	**24**

Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — FLORIDA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	EVERBANK, NA	1.50%	$589,300	10
2	CITY NATIONAL BANK OF FLORIDA	1.59%	$402,107	47
3	EMIGRANT BANK	4.09%	$264,908	29
4	SOUTHSTATE BANK, N.A.	0.56%	$246,402	132
5	BANKUNITED, N.A.	0.51%	$188,651	36
6	AMERANT BANK, N.A	1.58%	$143,424	30
7	BANESCO USA	3.58%	$107,106	32
8	SEACOAST NATIONAL BANK	0.77%	$94,051	45
9	FINEMARK NATIONAL BANK & TRUST	2.06%	$73,011	28
10	RAYMOND JAMES BANK	0.16%	$67,488	5
11	FIRST FEDERAL BANK OF FLORIDA	0.84%	$31,448	24
12	US CENTURY BANK	1.50%	$31,386	11
13	THE BANK OF TAMPA	0.37%	$11,319	13
14	CAPITAL CITY BANK	0.18%	$8,354	12
15	OCEAN BANK	0.08%	$4,466	5
16	BRADESCO BANK	0.12%	$4,217	2
NR	CITIZENS FIRST BANK	0.00%	$0	0
NR	ONE FLORIDA BANK	0.00%	$0	0
Total Community Development and Consortium Loans for 18 Lenders in FLORIDA			**$2,267,638**	**461**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — GEORGIA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	AMERIS BANK	5.19%	$1,295,407	303
2	SYNOVUS BANK	0.44%	$264,913	75
3	METRO CITY BANK	6.59%	$226,666	52
4	COLONY BANK	1.30%	$38,007	17
5	PINNACLE BANK	1.16%	$23,586	11
6	UNITED BANK	0.65%	$15,803	4
7	QUEENSBOROUGH NB&TC	0.81%	$15,348	3
8	BLUE FOUNDRY BANK	0.45%	$9,247	6
9	THE PIEDMONT BANK	0.40%	$7,500	3
NR	PEOPLES BANK & TRUST	0.00%	$0	0
Total Community Development and Consortium Loans for 10 Lenders in GEORGIA			**$1,896,477**	**474**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — GUAM
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	BANK OF GUAM	*0.81%*	*$20,538*	*13*
Total Community Development and Consortium Loans for 1 Lenders in GUAM			**$20,538**	**13**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — HAWAII
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	FIRST HAWAIIAN BANK	2.37%	$583,603	150
2	BANK OF HAWAII	1.75%	$411,471	66
3	AMERICAN SAVINGS BANK	3.02%	$288,288	38
4	CENTRAL PACIFIC BANK	2.65%	$196,885	49
NR	TERRITORIAL SAVINGS BANK	0.00%	$0	0
Total Community Development and Consortium Loans for 5 Lenders in HAWAII			**$1,480,247**	**303**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — IDAHO
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	D. L. EVANS BANK	*0.65%*	*$19,843*	*8*
NR	THE BANK OF COMMERCE	*0.00%*	*$0*	*0*
Total Community Development and Consortium Loans for 2 Lenders in IDAHO			**$19,843**	**8**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — ILLINOIS
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	BMO HARRIS BANK NA	0.75%	$1,329,728	160
2	BUSEY BANK	2.97%	$365,800	89
3	CIBC BANK USA	0.62%	$315,459	38
4	FIRST MID BANK AND TRUST, NA	3.01%	$202,000	53
5	CARROLLTON BANK	5.54%	$173,640	92
6	UNITED COMMUNITY BANK	4.66%	$161,187	119
7	HEARTLAND BANK AND TRUST COMPA	3.41%	$146,034	73
8	MIDLAND STATES BANK	1.71%	$134,184	41
9	BYLINE BANK	1.78%	$130,999	53
10	FIRST AMERICAN BANK	1.74%	$106,300	36
11	MORTON COMMUNITY BANK	1.83%	$89,024	52
12	FCB BANKS	3.81%	$80,449	124
13	LAKE FOREST BANK & TRUST CO NA	0.98%	$74,466	24
14	AMALGAMATED BANK OF CHICAGO	5.88%	$64,888	25
15	THE NORTHERN TRUST CO	0.04%	$60,300	18
16	PARKWAY BANK & TRUST COMPANY	1.51%	$49,117	13
17	OLD SECOND NATIONAL BANK	0.63%	$36,962	27
18	WINTRUST BANK, N.A.	0.37%	$35,457	35
19	PEOPLES NATIONAL BANK, NA	1.97%	$33,424	17
20	LAKESIDE BANK	1.46%	$33,214	36
21	FIRST BANK CHICAGO	1.61%	$32,988	10
22	FIRST SOUTHERN BANK	3.19%	$32,966	20
23	REPUBLIC BANK OF CHICAGO	1.12%	$30,257	18
24	LIBERTYVILLE BANK & TRUST NA	1.20%	$29,204	21
25	HINSDALE BANK & TRUST CO NA	0.57%	$26,072	17
26	WHEATON BANK & TRUST CO., N.A.	0.85%	$25,882	15
27	OLD PLANK TRAIL COMM BANK, NA	1.11%	$25,566	23
28	ST. CHARLES BANK & TRUST CO NA	1.01%	$21,508	14
29	BANKFINANCIAL NA	1.19%	$18,764	39
30	STATE BANK OF THE LAKES, N.A.	0.92%	$16,645	9
31	BLACKHAWK BANK & TRUST	0.87%	$15,401	23
32	CIBM BANK	1.95%	$14,497	6
33	BEVERLY BANK & TRUST CO. NA	0.51%	$10,905	21
34	NORTHBROOK BANK & TRUST CO. NA	0.23%	$9,958	8
35	MARQUETTE BANK	0.47%	$9,537	13
36	BARRINGTON BANK & TRUST CO. NA	0.22%	$8,125	6
37	VILLAGE BANK & TRUST, N.A.	0.22%	$6,149	10
38	SCHAUMBURG BANK & TRUST CO NA	0.23%	$4,036	3
39	HOME STATE BANK, N.A.	0.40%	$3,066	7
40	FIRST SAVINGS BANK OF HEGEWISC	0.14%	$1,135	4
41	CRYSTAL LAKE BANK & TRUST NA	0.05%	$695	5
NR	INB, NATIONAL ASSOCIATION	0.00%	$0	0
NR	STATE BANK OF INDIA CHICAGO	0.00%	$0	0
NR	BANTERRA BANK	0.00%	$0	0
NR	CNB BANK & TRUST, N.A.	0.00%	$0	0
NR	SIGNATURE BANK	0.00%	$0	0
	Total Community Development and Consortium Loans for 46 Lenders in ILLINOIS		**$3,965,988**	**1,417**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — INDIANA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	MERCHANTS BANK OF INDIANA	5.87%	$724,620	68
2	OLD NATIONAL BANK	1.21%	$564,372	162
3	UNITED FIDELITY BANK, FSB	9.08%	$513,099	48
4	1ST SOURCE BANK	2.52%	$210,037	75
5	HORIZON BANK	2.32%	$180,629	64
6	FIRST MERCHANTS BANK	0.99%	$177,783	33
7	CENTIER BANK	1.75%	$117,880	30
8	STAR FINANCIAL BANK	2.58%	$77,264	16
9	FIRST FINANCIAL BANK, NA	1.36%	$67,756	18
10	LAKE CITY BANK	0.45%	$29,004	12
11	FIRST SAVINGS BANK	1.07%	$23,497	7
12	PEOPLES BANK	1.01%	$20,811	28
13	FIRST FARMERS BANK & TRUST	0.69%	$18,925	10
14	FIRST INTERNET BANK	0.16%	$7,400	3
15	NATIONAL BANK OF INDIANAPOLIS	0.20%	$7,052	14
NR	GERMAN AMERICAN BANK	0.00%	$0	0
NR	FIRST BANK RICHMOND	0.00%	$0	0
Total Community Development and Consortium Loans for 17 Lenders in INDIANA			**$2,740,129**	**588**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — IOWA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	CEDAR RAPIDS BANK AND TRUST CO	11.24%	$244,051	56
2	MIDWESTONE BANK	2.04%	$134,224	25
3	WEST BANK	3.26%	$117,707	19
4	HILLS BANK AND TRUST COMPANY	2.52%	$100,343	45
5	BANKERS TRUST COMPANY	1.26%	$76,623	18
6	LUANA SAVINGS BANK	2.15%	$43,857	16
7	NORTHWEST BANK	1.07%	$26,516	36
8	QUAD CITY BANK AND TRUST COMPA	1.02%	$23,393	14
9	BANK IOWA	0.92%	$17,741	13
10	UNITED BANK OF IOWA	0.50%	$11,687	9
11	FIDELITY BANK & TRUST	0.61%	$10,968	8
12	AVAILA BANK	0.38%	$5,847	8
13	FIRST CITIZENS BANK	0.33%	$5,349	6
14	LINCOLN SAVINGS BANK	0.02%	$321	1
NR	CENTRAL BANK	0.00%	$0	0
Total Community Development and Consortium Loans for 15 Lenders in IOWA			**$818,627**	**274**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — KANSAS
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	SECURITY BANK OF KANSAS CITY	6.65%	$231,380	37
2	CROSSFIRST BANK	1.73%	$114,258	16
3	EQUITY BANK	0.58%	$28,718	28
4	INTRUST BANK, NA	0.36%	$26,967	11
5	FIDELITY BANK	0.73%	$22,627	13
6	EMPRISE BANK	0.50%	$11,961	7
7	KS STATEBANK	0.43%	$10,459	16
8	CAPITOL FEDERAL SAVINGS BANK	0.10%	$9,626	6
NR	COMMUNITY NATIONAL BANK &TRUST	0.00%	$0	0
Total Community Development and Consortium Loans for 9 Lenders in KANSAS			**$455,996**	**134**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — KENTUCKY
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	STOCK YARDS BANK & TRUST COMPA	3.79%	$284,157	54
2	REPUBLIC BANK & TRUST	1.21%	$70,360	39
3	COMMUNITY TRUST BANK, INC.	0.82%	$44,083	24
4	CENTRAL BANK & TRUST CO	1.11%	$42,497	12
5	INDEPENDENCE BANK OF KENTUCKY	1.01%	$35,188	13
6	TRADITIONAL BANK	1.03%	$22,061	8
7	SOUTH CENTRAL BANK INC	0.44%	$7,564	8
NR	WHITAKER BANK INC	0.00%	$0	0
Total Community Development and Consortium Loans for 8 Lenders in KENTUCKY			**$505,910**	**158**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — LOUISIANA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	RED RIVER BANK	4.39%	$135,452	49
2	HOME BANK NATIONAL ASSOCIATION	2.86%	$92,186	45
3	ORIGIN BANK	0.83%	$80,010	30
4	FIRST GUARANTY BANK	2.49%	$78,531	30
5	B1BANK	0.72%	$43,392	16
6	GULF COAST BANK AND TRUST	0.80%	$24,573	15
7	INVESTAR BANK	0.66%	$18,270	3
Total Community Development and Consortium Loans for 7 Lenders in LOUISIANA			**$472,414**	**188**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — MAINE
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	BANGOR SAVINGS BANK	0.94%	$69,320	57
2	MACHIAS SAVINGS BANK	1.65%	$39,000	26
3	NORWAY SAVINGS BANK	1.75%	$31,392	19
4	GORHAM SAVINGS BANK	1.39%	$22,363	5
5	THE CAMDEN NATIONAL BANK	0.26%	$14,590	18
6	BAR HARBOR BANK & TRUST	0.23%	$8,791	6
7	KENNEBUNK SAVINGS	0.25%	$4,590	8
8	KENNEBEC SAVINGS BANK	0.26%	$4,268	5
9	FIRST NATIONAL BANK	0.05%	$1,340	3
10	NORTHEAST BANK	0.04%	$1,065	7
Total Community Development and Consortium Loans for 10 Lenders in MAINE			**$196,719**	**154**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — MARYLAND
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	EAGLEBANK	0.78%	$86,573	5
2	SANDY SPRING BANK	0.40%	$54,633	25
3	CFG BANK	0.97%	$41,358	7
4	CALVIN B TAYLOR BANKING CO OF	1.92%	$17,365	20
5	SHORE UNITED BANK, N.A	0.46%	$16,162	8
6	FIRST UNITED BANK & TRUST	0.74%	$13,495	18
7	FORBRIGHT BANK	0.11%	$7,220	2
8	COMMUNITY BANK OF THE CHESAPEA	0.07%	$1,700	2
9	CAPITAL BANK, N.A.	0.00%	$24	9
NR	HEBRON SAVINGS BANK	0.00%	$0	0
Total Community Development and Consortium Loans for 10 Lenders in MARYLAND			**$238,530**	**96**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — MASSACHUSETTS
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	EASTERN BANK	2.01%	$454,097	44
2	ROCKLAND TRUST BANK	1.37%	$265,024	49
3	BROOKLINE BANK	3.26%	$197,389	20
4	HARBORONE BANK	3.27%	$175,496	38
5	HINGHAM INSTITUTION FOR SAVING	3.52%	$147,795	27
6	ENTERPRISE BANK AND TRUST COMP	2.35%	$104,252	32
7	BERKSHIRE BANK	0.70%	$81,582	18
8	CAMBRIDGE SAVINGS BANK	1.24%	$80,065	10
9	WESTFIELD BANK	2.73%	$69,689	37
10	EASTHAMPTON SAVINGS BANK	3.47%	$60,292	20
11	BANKPROV	2.99%	$48,878	22
12	NEEDHAM BANK	1.34%	$47,995	14
13	CAPE COD FIVE CENTS SAVINGS BA	0.78%	$41,242	13
14	SALEM FIVE CENTS SAVINGS BANK	0.60%	$40,006	19
15	NORTH SHORE BANK A CO-OPERATIV	1.54%	$24,935	15
16	AVIDIA BANK	0.79%	$19,745	14
17	SOUTH SHORE BANK	0.85%	$17,929	9
18	LEADER BANK, NA	0.41%	$16,061	5
19	BAYCOAST BANK	0.56%	$15,917	7
20	PEOPLESBANK	0.41%	$15,032	7
21	WEBSTER FIVE CENTS SAVINGS BAN	1.13%	$12,742	6
22	FLORENCE BANK	0.62%	$11,530	5
23	BRISTOL COUNTY SAVINGS BANK	0.37%	$11,406	9
24	LOWELL FIVE CENT SAVINGS BANK	0.47%	$7,811	9
25	INSTITUTION FOR SAVINGS	0.13%	$6,160	2
26	NORTHERN BANK & TRUST CO.	0.20%	$5,753	4
27	CAMBRIDGE TRUST	0.10%	$5,500	2
28	DEDHAM INSTITUTION FOR SAVINGS	0.26%	$5,496	10
29	COUNTRY BANK FOR SAVINGS	0.28%	$4,616	6
30	MIDDLESEX SAVINGS BANK	0.07%	$4,060	4
31	UNIBANK FOR SAVINGS	0.00%	$45	2
NR	EAST CAMBRIDGE SAVINGS BANK	0.00%	$0	0
NR	STATE STREET BANK AND TRUST	0.00%	$0	0
NR	THE VILLAGE BANK	0.00%	$0	0
	Total Community Development and Consortium Loans for 34 Lenders in MASSACHUSETTS		**$1,998,540**	**479**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — MICHIGAN
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	COMERICA BANK	2.43%	$2,079,336	469
2	MERCANTILE BANK OF MICHIGAN	8.87%	$430,557	116
3	INDEPENDENT BANK	4.07%	$203,095	53
4	CHOICEONE BANK	2.55%	$60,705	21
5	MACATAWA BANK	0.74%	$21,500	8
6	BANK OF ANN ARBOR	0.65%	$19,662	13
7	FIRST NATIONAL BANK OF AMERICA	0.26%	$11,883	11
8	ISABELLA BANK	0.40%	$7,935	5
9	STERLING BANK AND TRUST, FSB	0.20%	$5,000	1
NR	NORTHPOINTE BANK	0.00%	$0	0
Total Community Development and Consortium Loans for 10 Lenders in MICHIGAN			**$2,839,673**	**697**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — MINNESOTA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	STEARNS BANK N A	16.10%	$358,188	79
2	FRANDSEN BANK & TRUST	4.88%	$154,252	91
3	BRIDGEWATER BANK	2.45%	$106,263	35
4	SUNRISE BANKS, N.A.	3.79%	$79,464	53
5	MINNWEST BANK	1.93%	$55,056	13
6	MERCHANTS BANK, N.A.	2.10%	$54,120	5
7	TRADITION CAPITAL BANK	2.29%	$48,239	15
8	BREMER BANK, NA	0.30%	$47,957	38
9	THINK MUTUAL BANK	0.05%	$1,000	1
NR	AMERIPRISE BANK, FSB	0.00%	$0	0
Total Community Development and Consortium Loans for 10 Lenders in MINNESOTA			**$904,539**	**330**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — MISSISSIPPI
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	RENASANT BANK	3.59%	$609,525	211
2	HANCOCK WHITNEY BANK	1.33%	$467,343	137
3	CADENCE BANK	0.63%	$308,968	127
4	BANKPLUS	2.50%	$175,422	91
5	THE FIRST BANK	2.39%	$154,484	39
6	TRUSTMARK NATIONAL BANK	0.67%	$120,874	81
7	PLANTERS BANK AND TRUST COMPAN	4.27%	$81,060	52
8	COMMUNITY BANK OF MISSISSIPPI	1.66%	$76,469	46
9	CITIZENS NATIONAL BANK OF MERI	1.62%	$27,221	14
10	BANKFIRST FINANCIAL SERVICES	1.04%	$25,048	22
Total Community Development and Consortium Loans for 10 Lenders in MISSISSIPPI			**$2,046,414**	**820**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — MISSOURI
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	ENTERPRISE BANK & TRUST	12.23%	$1,592,717	363
2	COMMERCE BANK	4.06%	$1,285,628	241
3	UMB BANK NA	0.79%	$301,884	32
4	GREAT SOUTHERN BANK	4.16%	$236,369	47
5	HAWTHORN BANK	9.17%	$175,553	109
6	OAKSTAR BANK	5.18%	$104,707	44
7	THE BANK OF MISSOURI	2.10%	$58,657	16
8	ACADEMY BANK	1.83%	$44,782	14
9	THE CENTRAL TRUST BANK	0.20%	$39,411	22
10	MIDWEST BANKCENTRE	1.23%	$31,461	13
11	FIRST BANK	0.48%	$30,771	19
12	SOUTHERN BANK	0.30%	$10,113	7
13	STIFEL BANK & TRUST	0.04%	$8,250	2
14	STIFEL BANK	0.09%	$6,829	4
15	NORTH AMERICAN SAVINGS BANK	0.04%	$1,030	2
NR	COUNTRY CLUB BANK	0.00%	$0	0
NR	FIRST STATE COMMUNITY BANK	0.00%	$0	0
Total Community Development and Consortium Loans for 17 Lenders in MISSOURI			**$3,928,162**	**935**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — MONTANA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	GLACIER BANK	2.45%	$651,292	230
2	FIRST INTERSTATE BANK	0.99%	$318,852	95
3	STOCKMAN BANK OF MONTANA	0.72%	$43,435	19
Total Community Development and Consortium Loans for 3 Lenders in MONTANA			**$1,013,579**	**344**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — NEBRASKA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	FIRST NATIONAL BANK OF OMAHA	1.51%	$428,302	49
2	UNION BANK AND TRUST COMPANY	1.79%	$135,955	21
3	PINNACLE BANK	1.13%	$87,331	71
4	CORNERSTONE BANK	0.67%	$15,965	7
NR	AMERICAN NATIONAL BANK	0.00%	$0	0
NR	FIVE POINTS BANK	0.00%	$0	0
Total Community Development and Consortium Loans for 6 Lenders in NEBRASKA			**$667,553**	**148**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — NEVADA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	ZIONS BANCORPORATION, N.A.	1.79%	$1,606,086	191
NR	USAA SAVINGS BANK	0.00%	$0	0
NR	TOYOTA FINANCIAL SAVINGS BANK	0.00%	$0	0
NR	BEAL BANK USA	0.00%	$0	0
Total Community Development and Consortium Loans for 4 Lenders in NEVADA			**$1,606,086**	**191**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — NEW HAMPSHIRE
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	MASCOMA BANK	1.64%	$44,726	12
2	BANK OF NEW HAMPSHIRE	0.13%	$3,125	5
Total Community Development and Consortium Loans for 2 Lenders in NEW HAMPSHIRE			**$47,851**	**17**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — NEW JERSEY
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	VALLEY NATIONAL BANK	1.46%	$840,885	90
2	AMBOY BANK	6.70%	$179,798	12
3	FIRST BANK	5.97%	$163,258	44
4	PROVIDENT BANK	1.15%	$158,961	43
5	LAKELAND BANK	1.37%	$147,912	33
6	OCEANFIRST BANK	0.79%	$102,626	18
7	COLUMBIA BANK	0.93%	$93,841	37
8	SPENCER SAVINGS BANK, SLA	2.41%	$91,979	39
9	NORTHFIELD BANK	1.41%	$79,415	48
10	MANASQUAN BANK	2.63%	$72,931	26
11	CONNECTONE BANK	0.60%	$57,982	23
12	PEAPACK-GLADSTONE BANK	0.91%	$57,629	13
13	CROSS RIVER	0.57%	$52,206	20
14	BCB COMMUNITY BANK	1.41%	$50,090	22
15	THE BANK OF PRINCETON	1.31%	$20,934	5
16	UNITY BANK	0.77%	$18,652	2
17	PARKE BANK	0.91%	$17,987	14
18	1ST COLONIAL COMMUNITY BANK	2.18%	$17,033	4
19	STURDY SAVINGS BANK	1.08%	$13,014	8
20	KEARNY BANK	0.08%	$6,928	5
21	MAGYAR BANK	0.70%	$5,718	9
22	UNION COUNTY SAVINGS BANK	0.19%	$3,550	3
NR	NVE BANK	0.00%	$0	0
Total Community Development and Consortium Loans for 23 Lenders in NEW JERSEY			**$2,253,329**	**518**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — NEW MEXICO
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	FIRST AMERICAN BANK	*0.44%*	*$7,693*	*1*
Total Community Development and Consortium Loans for 1 Lenders in NEW MEXICO			**$7,693**	**1**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — NEW YORK
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	CITIBANK, N.A.	0.31%	$5,545,489	272
2	M & T BANK	0.69%	$1,383,312	170
3	FLAGSTAR BANK NA	0.95%	$856,552	91
4	GOLDMAN SACHS BANK USA	0.16%	$772,178	18
5	METROPOLITAN COMMERCIAL BANK	9.37%	$587,026	69
6	POPULAR BANK	3.67%	$424,134	45
7	PONCE BANK	18.36%	$422,484	47
8	THE BANK OF NEW YORK MELLON	0.12%	$396,439	10
9	BANK HAPOALIM	3.46%	$323,640	9
10	DIME COMMUNITY BANK	1.85%	$244,331	26
11	DBTCA	0.54%	$213,490	17
12	AMALGAMATED BANK	2.33%	$183,312	40
13	NBT BANK NA	1.37%	$159,758	38
14	ISRAEL DISCOUNT BANK OF NY	0.95%	$118,830	10
15	TOMPKINS COMMUNITY BANK	1.53%	$116,636	43
16	RIDGEWOOD SAVINGS BANK	1.55%	$105,737	39
17	HABIB AMERICAN BANK	2.80%	$61,214	32
18	ORANGE BANK & TRUST COMPANY	2.48%	$56,440	11
19	FIVE STAR BANK	0.96%	$55,341	12
20	MIZUHO BANK (USA)	0.74%	$52,000	5
21	INTERAUDI BANK	1.64%	$40,775	9
22	WOORI AMERICA BANK	1.31%	$40,765	7
23	THE ADIRONDACK TRUST COMPANY	1.49%	$24,413	15
24	ULSTER SAVINGS BANK	1.72%	$21,512	21
25	IND & COMM BNK OF CHINA (USA)	0.74%	$21,288	8
26	PIONEER BANK	0.99%	$18,105	14
27	CHEMUNG CANAL TRUST COMPANY	0.62%	$16,344	32
28	COMMUNITY BANK, N.A.	0.10%	$15,656	42
29	GLENS FALLS NASTIONAL BANK	0.40%	$12,386	13
30	SHINHAN BANK AMERICA	0.62%	$11,818	5
31	EVANS BANK, N.A.	0.53%	$11,458	4
32	SARATOGA NATIONAL BANK	1.16%	$10,378	13
33	APPLE BANK	0.06%	$10,374	9
34	RHINEBECK BANK	0.73%	$9,795	20
35	CANANDAIGUA NATIONAL BANK	0.14%	$6,644	26
36	BANK OF INDIA NEW YORK BRANCH	0.06%	$3,000	1
37	THE LYONS NATIONAL BANK	0.16%	$2,790	18
38	SAFRA NATIONAL BANK OF NEW YOR	0.03%	$2,582	2
39	WATERTOWN SAVINGS BANK	0.23%	$2,142	8
40	THE BANK OF GREENE COUNTY	0.07%	$1,775	11
41	STATE BANK OF INDIA NY	0.01%	$1,500	1
42	CARVER FEDERAL SAVINGS BANK	0.15%	$1,100	1
43	PCSB BANK	0.04%	$800	1
44	THE FIRST NATIONAL BANK OF LI	0.02%	$650	1
45	TRUSTCO BANK	0.01%	$600	2
46	MORGAN STANLEY PRIVATE BANK,NA	0.00%	$500	1
NR	PATHFINDER BANK	0.00%	$0	0
NR	MASPETH FEDERAL SAVINGS AND LO	0.00%	$0	0
NR	FLUSHING BANK	0.00%	$0	0
NR	BANK OF UTICA	0.00%	$0	0
NR	BANK OF CHINA	0.00%	$0	0
NR	BANK OF CHINA	0.00%	$0	0
	Total Community Development and Consortium Loans for 52 Lenders in NEW YORK		**$12,367,493**	**1,289**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — NORTH CAROLINA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	TRUIST BANK	0.77%	$4,182,805	638
2	FIRST CITIZENS BANK AND TRUST	1.69%	$1,850,443	484
3	FIRST BANK	1.88%	$199,564	88
4	FIRST CAROLINA BANK	5.41%	$114,270	8
5	HOMETRUST BANK	2.70%	$98,418	38
6	THE FIDELITY BANK	0.50%	$18,752	11
7	LIVE OAK BANKING COMPANY	0.14%	$13,317	6
8	PEOPLES BANK	0.06%	$912	2
9	RBC BANK (GEORGIA), N.A.	0.01%	$500	1
NR	SOUTHERN BANK AND TRUST COMPAN	0.00%	$0	0
Total Community Development and Consortium Loans for 10 Lenders in NORTH CAROLINA			**$6,478,981**	**1,276**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — NORTH DAKOTA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	BELL BANK	0.98%	$122,524	59
2	ALERUS FINANCIAL NA	3.19%	$120,527	13
3	CHOICE FINANCIAL GROUP	1.65%	$69,979	32
4	BRAVERA BANK	2.89%	$69,222	32
5	STARION BANK	1.53%	$27,506	18
6	FIRST WESTERN BANK & TRUST	1.22%	$24,686	7
7	FIRST INTERNATIONAL BANK & TRU	0.50%	$24,563	4
8	WESTERN STATE BANK	0.92%	$16,253	9
NR	GATE CITY BANK	0.00%	$0	0
Total Community Development and Consortium Loans for 9 Lenders in NORTH DAKOTA			**$475,260**	**174**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — OHIO
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	JPMORGAN CHASE BANK, NA	0.21%	$6,786,405	925
2	KEYBANK NATIONAL ASSOCIATION	2.17%	$4,077,650	339
3	US BANK NA	0.35%	$2,066,300	140
4	FIFTH THIRD BANK, N A	0.42%	$863,606	192
5	THE HUNTINGTON NATIONAL BANK	0.44%	$795,992	280
6	FARMERS & MRCH ST BK	4.33%	$129,903	29
7	FIRST FINANCIAL BANK	0.68%	$115,662	47
8	CIVISTA BANK	1.73%	$60,999	31
9	THE PARK NATIONAL BANK	0.48%	$46,658	17
10	PEOPLES BANK	0.61%	$44,163	7
11	LCNB NATIONAL BANK	1.80%	$34,521	7
12	UNION SAVINGS BANK	0.74%	$24,329	52
13	CFBANK NA	1.13%	$20,410	3
14	HEARTLAND BANK	0.78%	$12,873	10
15	THE STATE BANK AND TRUST COMPA	0.88%	$11,622	16
16	PREMIER BANK	0.08%	$6,695	9
17	FARMERS NATIONAL BANK	0.11%	$4,400	2
18	FIRST FEDERAL LAKEWOOD	0.15%	$3,810	3
19	THE CITIZENS NATIONAL BANK	0.15%	$1,500	1
20	THIRD FEDERAL SAVINGS AND LOAN	0.01%	$1,250	3
NR	WESTFIELD BANK, FSB	0.00%	$0	0
NR	WATERFORD BANK, N.A.	0.00%	$0	0
NR	NATIONAL COOPERATIVE BANK, N.A	0.00%	$0	0
NR	LIBERTY SAVINGS BANK, FSB	0.00%	$0	0
Total Community Development and Consortium Loans for 24 Lenders in OHIO			**$15,108,748**	**2,113**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — OKLAHOMA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	FIRST UNITED BANK AND TRUST CO	3.40%	$494,953	140
2	BANCFIRST	2.54%	$264,376	86
3	MIDFIRST BANK	0.63%	$218,878	42
4	ARVEST BANK	0.82%	$217,098	53
5	BOKF NA	0.39%	$185,193	25
6	FIRST FIDELITY BANK	5.56%	$151,894	54
7	IBC OKLAHOMA	5.84%	$96,032	7
8	GATEWAY FIRST BANK	2.40%	$48,906	10
9	RCB BANK	0.80%	$30,280	12
NR	STRIDE BANK	0.00%	$0	0
NR	ARMSTRONG BANK	0.00%	$0	0
NR	INTERBANK	0.00%	$0	0
NR	MABREY BANK	0.00%	$0	0
Total Community Development and Consortium Loans for 13 Lenders in OKLAHOMA			**$1,707,610**	**429**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — OREGON
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	UMPQUA BANK	0.96%	$304,557	94
Total Community Development and Consortium Loans for 1 Lenders in OREGON			**$304,557**	**94**

Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — PENNSYLVANIA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	PNC BANK N.A.	0.31%	$1,702,155	661
2	FIRST NATIONAL BANK OF PA	0.50%	$217,815	61
3	FULTON BANK N.A.	0.44%	$119,052	28
4	FIRST COMMONWEALTH BANK	1.06%	$103,337	39
5	NEXTIER BANK, N.A.	4.57%	$90,966	20
6	CUSTOMERS BANK	0.34%	$71,299	7
7	QNB BANK	3.64%	$60,217	26
8	FIRSTRUST SAVINGS BANK	1.05%	$54,449	9
9	NORTHWEST BANK	0.37%	$52,796	34
10	S&T BANK	0.58%	$52,469	23
11	CITIZENS & NORTHERN BANK	2.02%	$49,192	25
12	WASHINGTON FINANCIAL BANK	2.28%	$37,647	34
13	TRISTATE CAPITAL BANK	0.22%	$33,772	9
14	UNIVEST BANK AND TRUST CO.	0.46%	$33,409	29
15	DOLLAR BANK, FSB	0.27%	$30,651	10
16	FNCB BANK	1.76%	$30,365	6
17	CNB BANK	0.51%	$27,686	11
18	SOMERSET TRUST COMPANY	1.32%	$26,699	28
19	MID PENN BANK	0.47%	$20,950	3
20	BNY MELLON, N.A.	0.06%	$17,591	38
21	PEOPLES SECURITY BANK AND TRUS	0.42%	$14,976	14
22	ESSA BANK & TRUST	0.75%	$14,475	3
23	ACNB BANK	0.45%	$11,308	24
24	FIRST KEYSTONE COMMUNITY BANK	0.81%	$10,750	3
25	PENN COMMUNITY BANK	0.36%	$9,703	10
26	PEOPLESBANK, A CODORUS VALLEY	0.41%	$8,995	7
27	KISH BANK	0.62%	$8,000	1
28	EMBASSY BANK FOR THE LEHIGH VA	0.46%	$7,586	12
29	MERIDIAN BANK	0.23%	$4,730	5
30	ORRSTOWN BANK	0.10%	$3,050	2
31	AMERICAN BANK	0.19%	$1,750	1
32	HAMLIN BANK AND TRUST COMPANY	0.37%	$1,664	3
33	THE MUNCY BANK AND TRUST CO	0.23%	$1,440	1
34	WAYNE BANK	0.02%	$375	2
35	1ST SUMMIT BANK	0.03%	$350	1
36	REPUBLIC FIRST BANK	0.00%	$236	46
37	FIRST NORTHERN BANK AND TRUST	0.02%	$220	1
38	HARLEYSVILLE BANK	0.02%	$166	2
39	FIRST NATIONAL BANK AND TRUST	0.00%	$41	2
NR	THE EPHRATA NATIONAL BANK	0.00%	$0	0
NR	AMERISERV FINANCIAL	0.00%	$0	0
NR	FIDELITY DEPOSIT DISCOUNT BANK	0.00%	$0	0
NR	CITIZENS SAVINGS BANK	0.00%	$0	0
NR	COMMERCIAL BANK & TRUST OF PA	0.00%	$0	0
NR	FARMERS AND MERCHANTS TRUST CO	0.00%	$0	0
NR	FIRST CITIZENS COMMUNITY BANK	0.00%	$0	0
	Total Community Development and Consortium Loans for 46 Lenders in PENNSYLVANIA		**$2,932,332**	**1,241**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — PUERTO RICO
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	FIRSTBANK PUERTO RICO	2.52%	$469,497	54
2	BANCO POPULAR DE PUERTO RICO	0.61%	$344,238	120
3	ORIENTAL BANK	1.70%	$164,949	26
Total Community Development and Consortium Loans for 3 Lenders in PUERTO RICO			**$978,684**	**200**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — RHODE ISLAND
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	CITIZENS BANK, NA	0.32%	$725,477	72
2	BANK RHODE ISLAND	1.03%	$32,481	19
3	CENTREVILLE BANK	0.80%	$17,050	3
4	WASHINGTON TC OF WESTERLY	0.10%	$6,764	4
5	BANKNEWPORT	0.14%	$3,595	4
Total Community Development and Consortium Loans for 5 Lenders in RHODE ISLAND			**$785,367**	**102**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — SOUTH CAROLINA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	UNITED COMMUNITY BANK	0.53%	$127,835	30
2	SOUTHERN FIRST BANK	2.31%	$85,339	31
3	FIRST COMMUNITY BANK	1.95%	$32,570	13
4	COASTAL STATES BANK	1.21%	$22,193	9
5	THE CONWAY NATIONAL BANK	0.03%	$568	3
Total Community Development and Consortium Loans for 5 Lenders in SOUTH CAROLINA			**$268,505**	**86**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — SOUTH DAKOTA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	FIRST BANK & TRUST	5.04%	$220,643	50
2	THE FIRST NATIONAL BANK IN SIO	3.57%	$63,862	22
3	CORTRUST BANK NATIONAL ASSOCIA	2.66%	$43,533	18
4	BANKWEST, INC.	1.16%	$18,246	10
5	DACOTAH BANK	0.47%	$16,940	20
6	FIRST DAKOTA NATIONAL BANK	0.46%	$12,612	2
7	FIRST PREMIER BANK	0.32%	$8,866	4
8	FIRST NATIONAL BANK	0.06%	$1,000	1
NR	PATHWARD N.A.	0.00%	$0	0
Total Community Development and Consortium Loans for 9 Lenders in SOUTH DAKOTA			**$385,702**	**127**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — TENNESSEE
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	PINNACLE BANK	1.67%	$699,609	186
2	FIRST HORIZON BANK	0.45%	$354,802	90
3	FIRSTBANK	1.69%	$216,424	57
4	SOUTHEAST BANK	4.87%	$112,243	20
5	WILSON BANK & TRUST	1.99%	$84,783	26
6	FIRST CITIZENS NATIONAL BANK	1.53%	$36,658	6
7	COMMERCIAL BANK & TRUST COMPAN	1.38%	$14,607	32
8	BANK OF TENNESSEE	0.56%	$10,040	4
9	CITIZENS NATIONAL BANK	0.64%	$9,800	1
10	MOUNTAIN COMMERCE BANK	0.48%	$7,750	3
11	CAPSTAR BANK	0.22%	$6,700	6
12	CITIZENS BANK	0.56%	$6,657	15
13	HOME FEDERAL BANK OF TENNESSEE	0.11%	$3,100	5
14	COMMERCIAL BANK	0.13%	$2,217	5
NR	TENNESSEE STATE BANK	0.00%	$0	0
NR	1ST FARMERS & MERCHANTS BANK	0.00%	$0	0
NR	CITIZENS BANK	0.00%	$0	0
NR	SMARTBANK	0.00%	$0	0
Total Community Development and Consortium Loans for 18 Lenders in TENNESSEE			$1,565,390	456

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — TEXAS
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	BANK OF AMERICA NA	0.21%	$5,123,690	310
2	INTERNATIONAL BANK OF COMMERCE	12.52%	$1,095,271	70
3	PROSPERITY BANK	1.77%	$666,859	179
4	FROST BANK	0.97%	$515,426	97
5	CHARLES SCHWAB BANK, SSB	0.13%	$469,000	21
6	SOUTHSIDE BANK	4.68%	$353,649	82
7	INDEPENDENT BANK	1.82%	$331,827	87
8	FIRST FINANCIAL BANK	2.37%	$305,798	96
9	IBC BROWNSVILLE	6.93%	$269,736	41
10	WESTSTAR BANK	8.06%	$224,771	48
11	WOODFOREST NATIONAL BANK	2.22%	$202,809	52
12	TEXAS CAPITAL BANK	0.64%	$181,194	16
13	LONE STAR NATIONAL BANK	5.40%	$165,258	43
14	WEST TEXAS NATIONAL BANK	7.28%	$153,382	11
15	STELLAR BANK	1.40%	$153,023	31
16	PLAINSCAPITAL BANK	0.80%	$108,692	27
17	INWOOD NATIONAL BANK	2.47%	$107,625	32
18	AMERICAN FIRST NATIONAL BANK	4.28%	$106,626	42
19	FIRST UNITED BANK	3.76%	$80,774	50
20	TEXAS FIRST BANK	3.73%	$80,019	12
21	TEXAS PARTNERS BANK	3.76%	$77,333	7
22	CITY BANK	1.94%	$76,475	38
23	VERABANK, NATIONAL ASSOCIATION	1.92%	$76,032	23
24	VERITEX COMMUNITY BANK	0.61%	$74,656	16
25	CNB OF TEXAS	3.86%	$73,591	21
26	THIRD COAST BANK, SSB	1.94%	$73,088	21
27	TBK BANK, SSB	1.32%	$70,638	28
28	AMERICAN MOMENTUM BANK	2.47%	$69,999	9

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
29	SUNFLOWER BANK N.A.	0.80%	$59,000	24
30	TEXAS REGIONAL BANK	2.24%	$58,763	20
31	PINNACLE BANK	1.80%	$47,267	12
32	JEFFERSON BANK	1.65%	$47,252	14
33	AMARILLO NATIONAL BANK	0.54%	$45,969	20
34	NEXBANK	0.32%	$45,125	4
35	HORIZON BANK, SSB	1.87%	$44,059	14
36	AMERICAN BANK, N.A.	1.85%	$43,871	16
37	MOODY NATIONAL BANK	2.00%	$32,053	7
38	FALCON INTERNATIONAL BANK	1.66%	$31,955	19
39	NORTH DALLAS BANK & TRUST CO.	1.78%	$29,969	23
40	VANTAGE BANK TEXAS	0.82%	$27,633	9
41	BROADWAY NATIONAL BANK	0.36%	$19,306	14
42	GUARANTY BANK & TRUST	0.54%	$18,106	5
43	AUSTIN BANK TEXAS NA	0.51%	$13,954	11
44	FIRST NATIONAL BANK TEXAS	0.20%	$7,935	6
45	SECURITY STATE BANK & TRUST	0.41%	$7,640	2
46	COMMUNITY NATIONAL BANK	0.37%	$7,548	10
47	TEXAS COMMUNITY BANK	0.20%	$4,333	5
48	AMERICAN NATIONAL BANK OF TEXA	0.01%	$693	10
NR	FIRST STATE BANK	0.00%	$0	0
NR	BEAL BANK	0.00%	$0	0
NR	EXTRACO BANKS, NA	0.00%	$0	0
NR	FIRST STATE BANK OF UVALDE	0.00%	$0	0
NR	USAA FEDERAL SAVINGS BANK	0.00%	$0	0
NR	CHARLES SCHWAB PREMIER BANK, S	0.00%	$0	0
NR	TEXAS BANK AND TRUST COMPANY	0.00%	$0	0

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — TEXAS
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
Total Community Development and Consortium Loans for 55 Lenders in TEXAS			$11,879,672	1,755

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — UTAH
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	UBS BANK USA	0.30%	$359,000	6
2	CENTRAL BANK	17.00%	$344,939	224
3	BANK OF UTAH	12.34%	$297,027	235
4	ALLY BANK	0.16%	$293,372	18
5	SYNCHRONY BANK	0.24%	$233,744	9
6	MORGAN STANLEY BANK, N.A.	0.09%	$184,047	23
7	CACHE VALLEY BANK	3.31%	$97,010	37
8	LENDINGCLUB BANK, NA	1.16%	$88,225	11
9	STATE BANK OF SOUTHERN UTAH	2.76%	$60,972	19
10	COMENITY CAPITAL BANK	0.37%	$55,000	2
11	SALLIE MAE BANK	0.17%	$50,000	1
12	AMERICAN EXPRESS NATIONAL BANK	0.03%	$45,000	2
13	CELTIC BANK CORPORATION	0.54%	$11,534	4
14	MEDALLION BANK	0.26%	$5,000	1
15	GREEN DOT BANK	0.06%	$2,500	1
NR	GRAND VALLEY BANK	0.00%	$0	0
NR	MERRICK BANK	0.00%	$0	0
NR	WEX BANK	0.00%	$0	0
NR	BMW BANK OF NORTH AMERICA	0.00%	$0	0
NR	OPTUM BANK	0.00%	$0	0
Total Community Development and Consortium Loans for 20 Lenders in UTAH			**$2,127,370**	**593**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — VERMONT
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	NORTHFIELD SAVINGS BANK	2.03%	$28,688	24
Total Community Development and Consortium Loans for 1 Lenders in VERMONT			**$28,688**	**24**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — VIRGINIA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	CAPITAL ONE, N.A.	1.05%	$4,754,062	284
2	HSBC BANK USA, NA	0.30%	$493,659	65
3	UNITED BANK VA	1.24%	$365,486	70
4	CARTER BANK & TRUST	4.08%	$171,196	25
5	MAINSTREET BANK	7.81%	$150,311	28
6	ATLANTIC UNION BANK	0.51%	$104,049	35
7	TOWNEBANK	0.55%	$86,443	34
8	AMERICAN NATIONAL BANK & TRUST	2.35%	$72,021	36
9	BURKE & HERBERT BK & TR CO	0.88%	$31,500	4
10	FVCBANK	1.29%	$30,162	10
11	FIRST BANK AND TRUST COMPANY	0.62%	$19,371	4
12	VIRGINIA NATIONAL BANK	0.95%	$15,413	4
13	NEW PEOPLES BANK, INC.	1.11%	$8,620	9
14	CITIZENS & FARMERS BANK	0.21%	$4,770	5
15	THE BANK OF MARION	0.01%	$50	1
NR	THE BANK OF SOUTHSIDE VIRGINIA	0.00%	$0	0
NR	FIRST COMMUNITY BANK	0.00%	$0	0
NR	NATIONAL BANK OF BLACKSBURG	0.00%	$0	0
NR	PRIMIS BANK	0.00%	$0	0
NR	JOHN MARSHALL BANK	0.00%	$0	0
NR	BLUE RIDGE BANK, NA	0.00%	$0	0
Total Community Development and Consortium Loans for 21 Lenders in VIRGINIA			**$6,307,113**	**614**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — WASHINGTON
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	BANNER BANK	2.74%	$432,971	41
2	HERITAGE BANK	2.33%	$162,282	40
3	WASHINGTON TRUST BANK	1.04%	$108,024	14
4	RIVERVIEW BANK	2.95%	$47,163	23
5	WASHINGTON FEDERAL	0.20%	$42,776	29
6	1ST SECURITY BANK OF WASHINGTO	0.89%	$23,400	7
7	FIRST FED BANK	1.01%	$20,350	5
8	FIRST FINANCIAL NORTHWEST BANK	0.92%	$13,785	5
9	KITSAP BANK	0.74%	$12,110	5
10	COASTAL COMMUNITY BANK	0.32%	$10,024	4
11	PEOPLES BANK	0.34%	$8,704	3
12	YAKIMA FEDERAL SAVINGS & LOAN	0.39%	$7,799	5
13	CASHMERE VALLEY BANK	0.25%	$5,125	3
14	HOMESTREET BANK	0.03%	$3,000	1
15	TIMBERLAND BANK	0.15%	$2,788	10
Total Community Development and Consortium Loans for 15 Lenders in WASHINGTON			**$900,301**	**195**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — WEST VIRGINIA
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	WESBANCO BANK, INC.	2.75%	$464,163	86
2	MVB BANK INC.	1.78%	$53,801	17
3	SUMMIT COMMUNITY BANK	0.49%	$19,057	21
4	CITY NATIONAL BANK OF WV	0.15%	$8,723	18
5	CNB BANK INC.	0.46%	$2,676	7
Total Community Development and Consortium Loans for 5 Lenders in WEST VIRGINIA			**$548,420**	**149**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — WISCONSIN
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	ASSOCIATED BANK NA	0.48%	$188,268	42
2	JOHNSON BANK	2.91%	$176,272	58
3	INCREDIBLEBANK	5.35%	$101,420	47
4	FIRST BUSINESS BANK	3.08%	$91,853	33
5	TOWN BANK, N.A.	2.32%	$82,374	37
6	BANK FIRST N.A.	2.22%	$81,084	28
7	WATERSTONE BANK SSB	3.34%	$67,657	57
8	FIRST NATIONAL BANK AND TRUST	3.59%	$55,301	28
9	BANK FIVE NINE	3.05%	$51,088	29
10	LAKE RIDGE BANK	2.21%	$36,444	10
11	CITIZENS COMMUNITY FEDERAL NAT	0.37%	$6,668	6
12	JOHN DEERE FINANCIAL, F.S.B.	0.13%	$4,000	1
13	NORTH SHORE BANK	0.02%	$430	1
NR	NATIONAL EXCHANGE BANK & TRUST	0.00%	$0	0
NR	NICOLET NATIONAL BANK	0.00%	$0	0
NR	ONE COMMUNITY BANK	0.00%	$0	0
NR	TRI CITY NATIONAL BANK	0.00%	$0	0
Total Community Development and Consortium Loans for 17 Lenders in WISCONSIN			**$942,859**	**377**

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Report 7B: Community Development and Consortium Loans USA
CRA Data by State and Lender Rank — WYOMING
Based on 2023 CRA data released by the FFIEC December 2024

Rank	Bank	CD and Consor-tium to Assets Ratio	CD and Consortium Loans Total Dollars (000's)	# of CD and Consor-tium Loans
1	HILLTOP NATIONAL BANK	*3.48%*	*$33,391*	*4*
Total Community Development and Consortium Loans for 1 Lenders in WYOMING			**$33,391**	**4**
Total Community Development and Consortium Loans for 721 Lenders in USA			**$125,399,450**	**26,720**

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