



CRA PUBLIC FILE





CRA Facility-Based Assessment Area

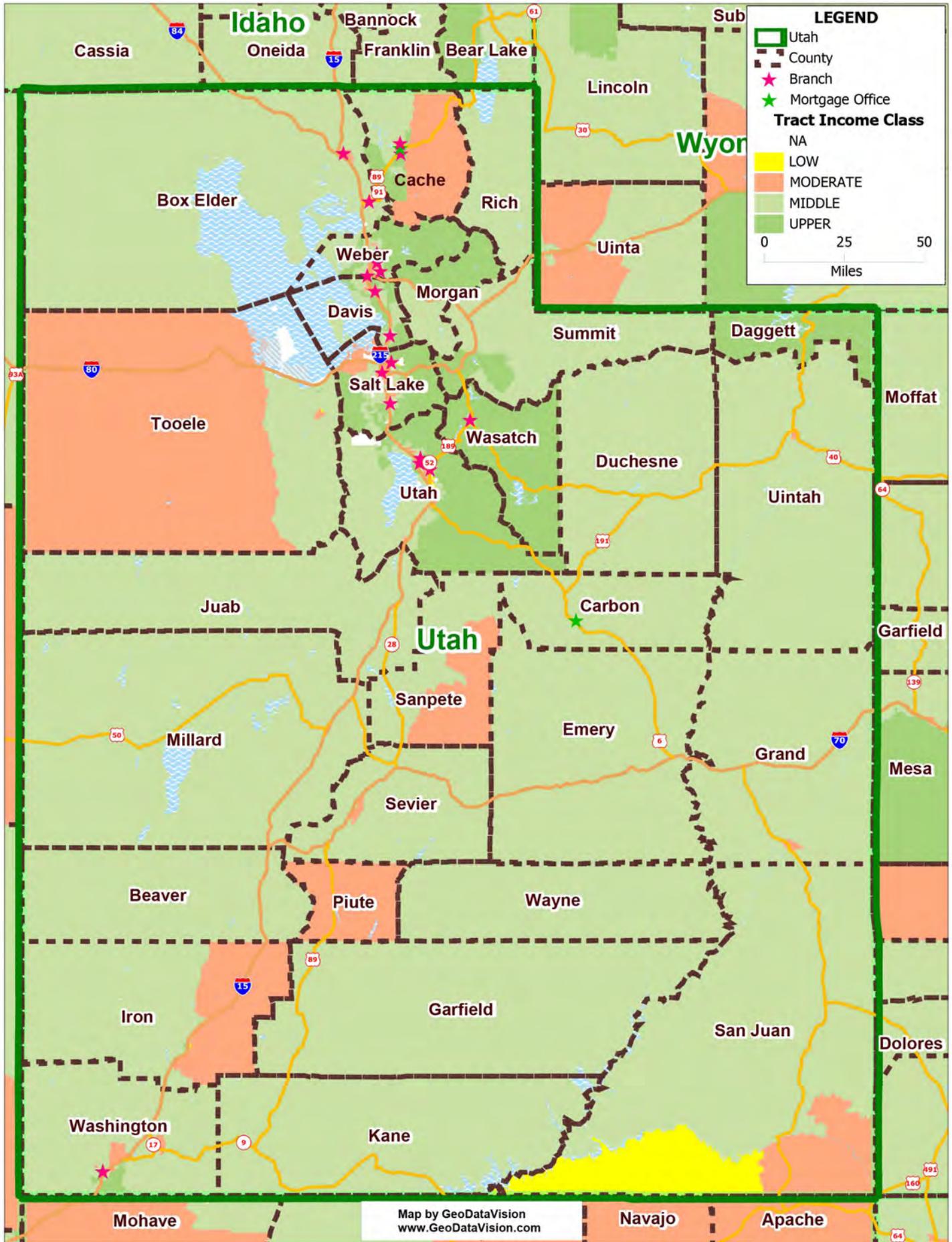
For purposes of evaluating the Bank's performance under the Community Reinvestment Act, the Bank describes its "Facility-Based assessment area" as any county in the State of Utah where the Bank maintains a full service operating branch.

The Bank's Facility-Based assessment area includes the following whole counties which are part of the following MSA's:

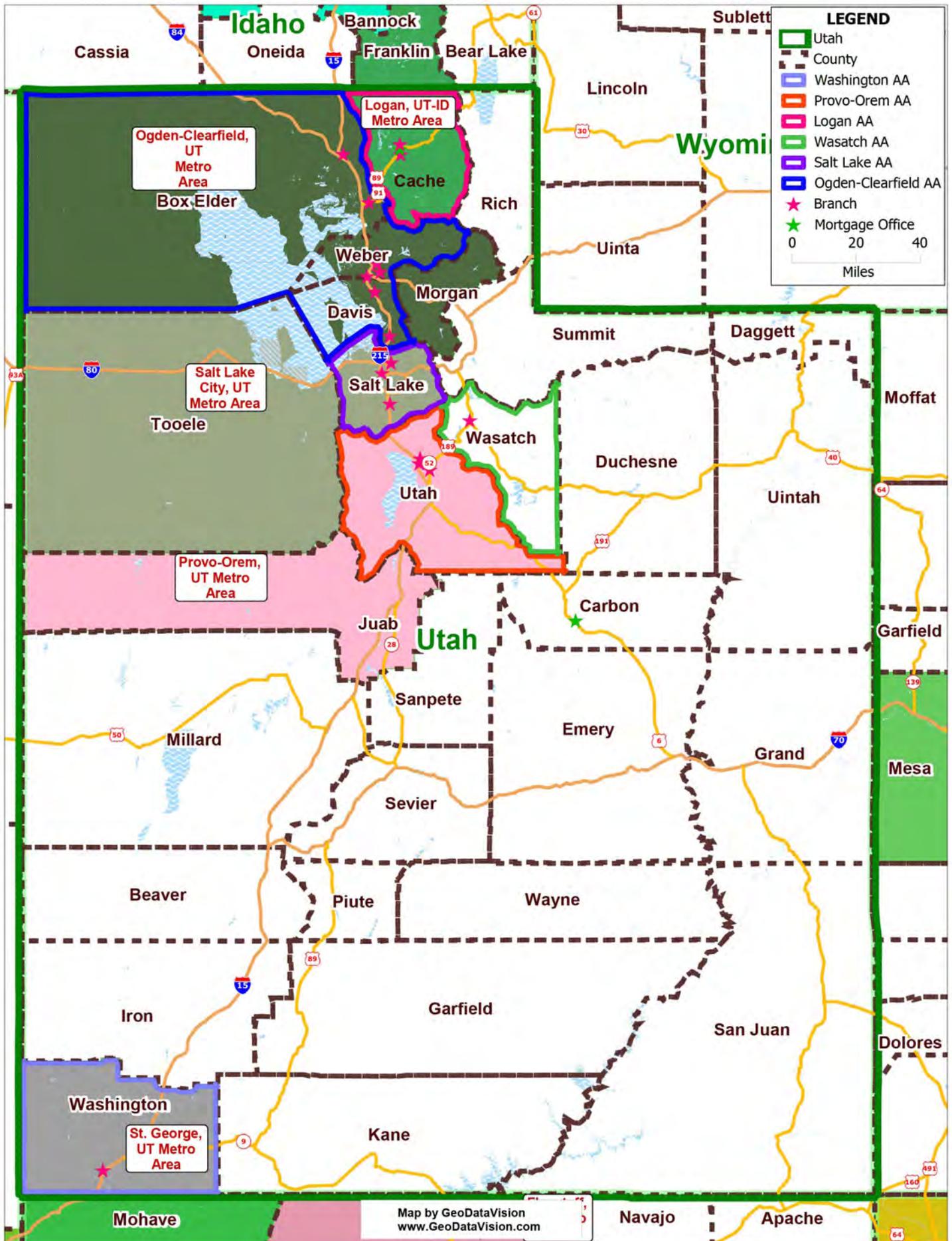
County	MSA
Cache	Logan, UT-ID
Box Elder	Ogden-Clearfield, UT
Weber	Ogden-Clearfield, UT
Davis	Ogden-Clearfield, UT
Salt Lake	Salt Lake City, UT
Utah	Provo-Orem, UT
Wasatch	NA/(outside of MSA/MD)
Washington	St George, UT

Bank of Utah does not exclude from its Facility-Based assessment area any geographies or census tract in any of the above counties.

BANK OF UTAH - UTAH STATE 2024

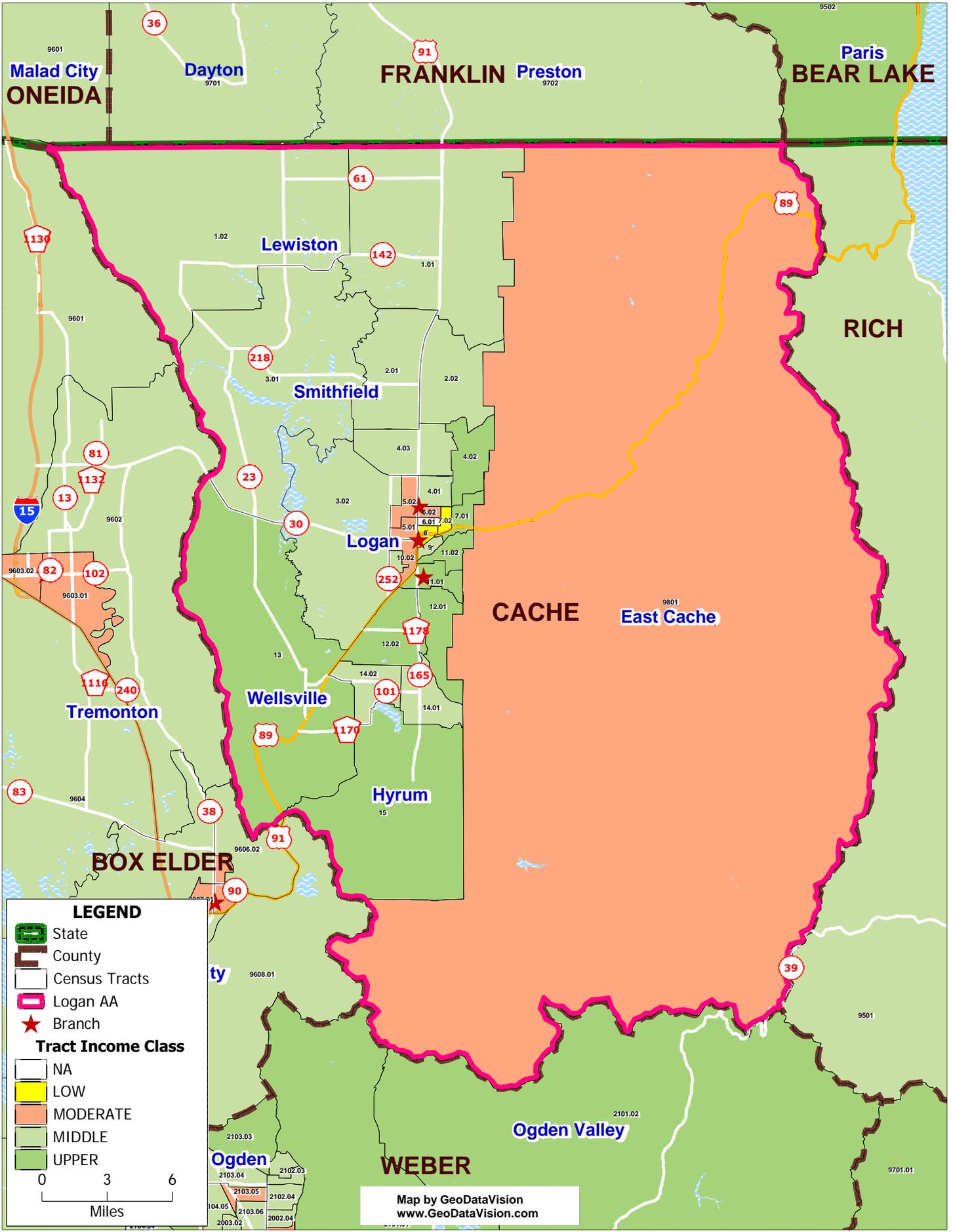
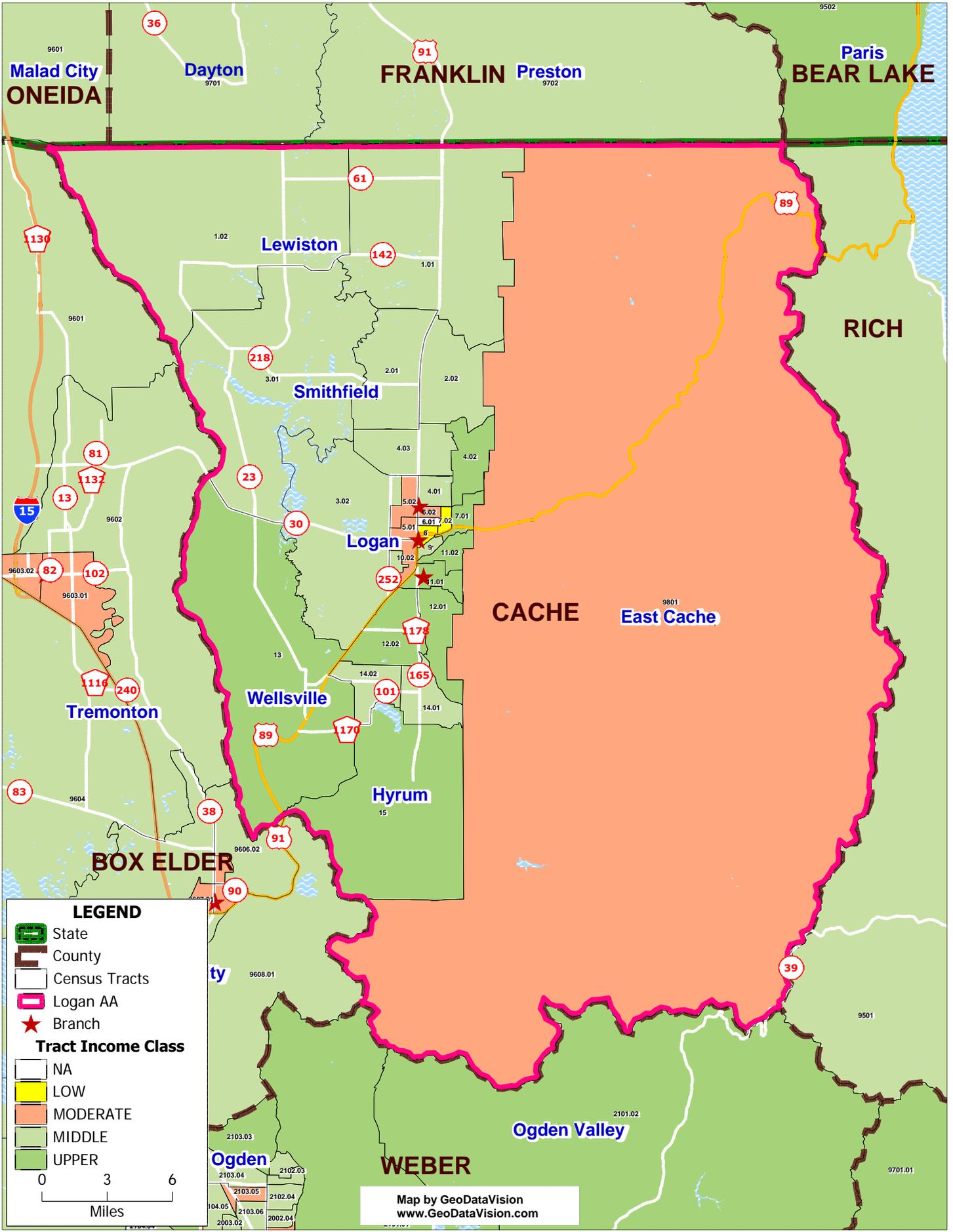


BANK OF UTAH - FACILITY-BASED ASSESSMENT AREAS AND MSAs 2024



**Maps of
Bank of Utah's
Facility-Based
Assessment Area
By County**

BANK OF UTAH - LOGAN FACILITY-BASED ASSESSMENT AREA 2024



2023 FFIEC Census Report - Summary Census Demographic Information

State: 49 - UTAH (UT)

County: 005 - CACHE COUNTY



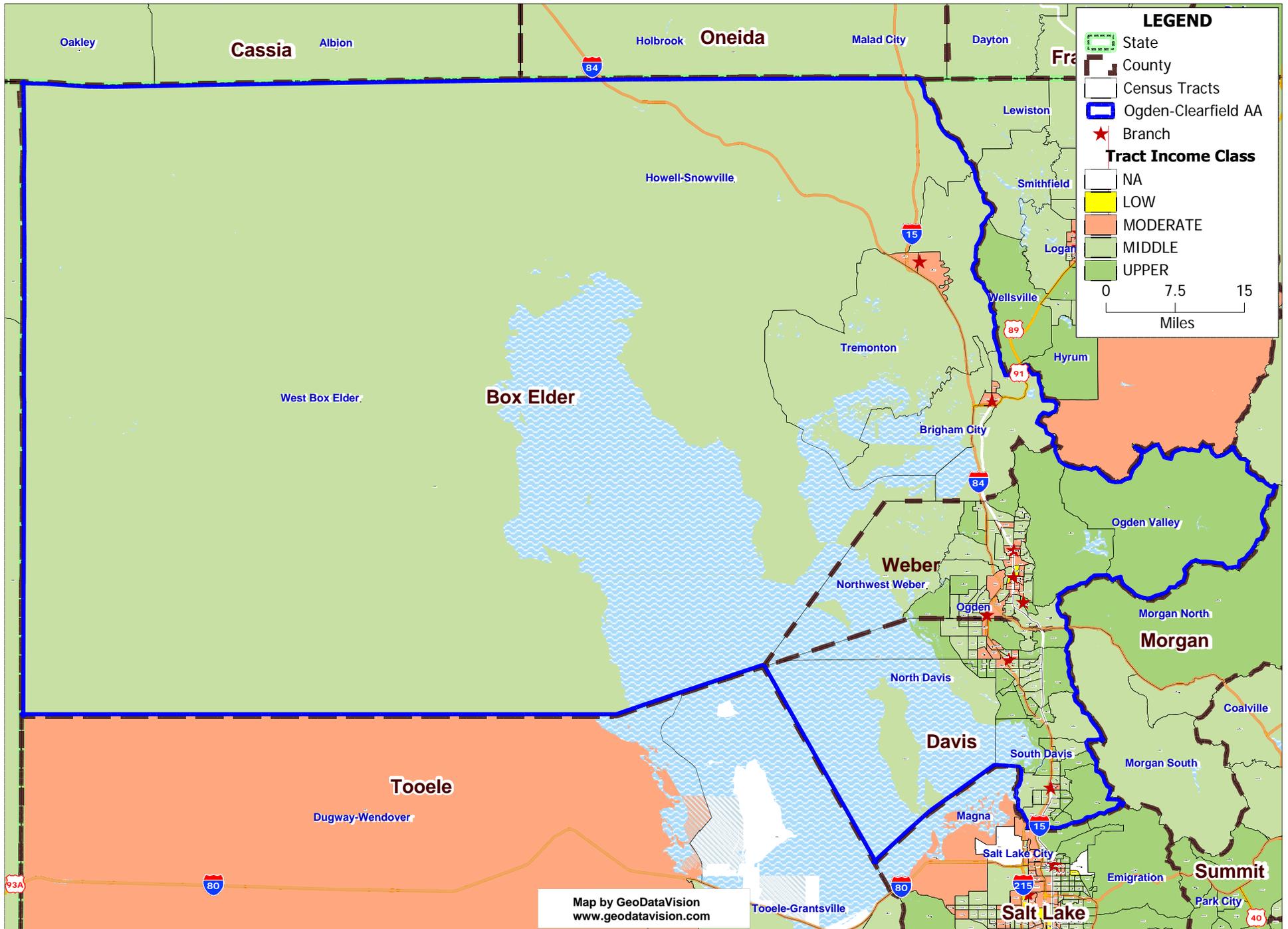
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	005	0001.01	Middle	No	98.09	\$84,300	\$82,690	\$67,917	5201	9.23	480	1234	1621
49	005	0001.02	Middle	No	98.54	\$84,300	\$83,069	\$68,229	1682	12.01	202	452	585
49	005	0002.01	Middle	No	100.28	\$84,300	\$84,536	\$69,435	4273	16.45	703	875	1034
49	005	0002.02	Middle	No	113.67	\$84,300	\$95,824	\$78,706	10042	13.01	1306	1982	2268
49	005	0003.01	Middle	No	103.94	\$84,300	\$87,621	\$71,970	2312	9.34	216	567	674
49	005	0003.02	Middle	No	91.81	\$84,300	\$77,396	\$63,571	5869	30.48	1789	1084	1620
49	005	0004.01	Middle	No	88.78	\$84,300	\$74,842	\$61,471	4947	23.25	1150	561	1065
49	005	0004.02	Upper	No	144.97	\$84,300	\$122,210	\$100,375	4567	9.13	417	1214	1313
49	005	0004.03	Middle	No	114.55	\$84,300	\$96,566	\$79,313	6530	14.33	936	1531	1851
49	005	0005.01	Moderate	No	69.85	\$84,300	\$58,884	\$48,365	5247	31.81	1669	652	1894
49	005	0005.02	Moderate	No	59.79	\$84,300	\$50,403	\$41,403	6714	32.19	2161	525	1551
49	005	0006.01	Unknown	No	0.00	\$84,300	\$0	\$0	4277	14.22	608	302	796
49	005	0006.02	Moderate	No	72.97	\$84,300	\$61,514	\$50,526	4107	19.65	807	337	918
49	005	0007.01	Upper	No	131.19	\$84,300	\$110,593	\$90,833	4947	10.01	495	1075	1446
49	005	0007.02	Low	No	34.58	\$84,300	\$29,151	\$23,944	3480	15.63	544	0	125
49	005	0008.00	Low	No	46.38	\$84,300	\$39,098	\$32,115	4737	17.67	837	244	1592
49	005	0009.00	Middle	No	83.43	\$84,300	\$70,331	\$57,769	3206	19.74	633	563	1442
49	005	0010.01	Middle	No	88.28	\$84,300	\$74,420	\$61,125	2882	41.88	1207	627	956
49	005	0010.02	Moderate	No	74.30	\$84,300	\$62,635	\$51,450	4626	33.27	1539	746	1675
49	005	0011.01	Upper	No	120.23	\$84,300	\$101,354	\$83,245	5816	13.43	781	1569	1927
49	005	0011.02	Upper	No	138.61	\$84,300	\$116,848	\$95,975	5246	13.95	732	1248	1466
49	005	0012.01	Upper	No	121.55	\$84,300	\$102,467	\$84,161	6226	8.56	533	1555	1763
49	005	0012.02	Upper	No	131.93	\$84,300	\$111,217	\$91,350	7230	18.24	1319	1503	1713
49	005	0013.00	Upper	No	134.72	\$84,300	\$113,569	\$93,281	7159	7.72	553	1735	2003
49	005	0014.01	Middle	No	106.63	\$84,300	\$89,889	\$73,828	5392	20.22	1090	1132	1333
49	005	0014.02	Middle	No	102.30	\$84,300	\$86,239	\$70,833	4149	22.32	926	849	1179

* 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	005	0015.00	Upper	No	134.99	\$84,300	\$113,797	\$93,466	2175	5.61	122	586	675
49	005	9801.00	Moderate	No	78.61	\$84,300	\$66,268	\$54,432	115	20.00	23	24	498

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

BANK OF UTAH - OGDEN-CLEARFIELD FACILITY-BASED ASSESSMENT AREA 2024



2023 FFIEC Census Report - Summary Census Demographic Information

State: 49 - UTAH (UT)

County: 003 - BOX ELDER COUNTY

Tract: All Tracts



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	003	9601.00	Middle	No	80.30	\$109,300	\$87,768	\$70,688	3498	8.15	285	929	1338
49	003	9602.00	Middle	No	86.81	\$109,300	\$94,883	\$76,418	8037	11.26	905	1955	2622
49	003	9603.01	Moderate	No	68.84	\$109,300	\$75,242	\$60,595	4500	13.62	613	966	1299
49	003	9603.02	Moderate	No	74.41	\$109,300	\$81,330	\$65,500	5746	22.28	1280	1165	1776
49	003	9604.00	Middle	No	86.37	\$109,300	\$94,402	\$76,029	5350	10.80	578	1415	1643
49	003	9605.00	Middle	No	82.94	\$109,300	\$90,653	\$73,011	5311	16.80	892	1188	1678
49	003	9606.01	Moderate	No	76.63	\$109,300	\$83,757	\$67,455	3695	15.86	586	962	1384
49	003	9606.02	Middle	No	100.67	\$109,300	\$110,032	\$88,611	2620	11.95	313	771	889
49	003	9607.01	Moderate	No	62.71	\$109,300	\$68,542	\$55,203	5379	21.53	1158	1119	1626
49	003	9607.02	Moderate	No	65.66	\$109,300	\$71,766	\$57,798	2893	22.02	637	435	813
49	003	9608.01	Middle	No	109.17	\$109,300	\$119,323	\$96,094	5166	10.65	550	1287	1530
49	003	9608.02	Middle	No	103.37	\$109,300	\$112,983	\$90,991	5471	9.29	508	1422	1531

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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

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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

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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

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

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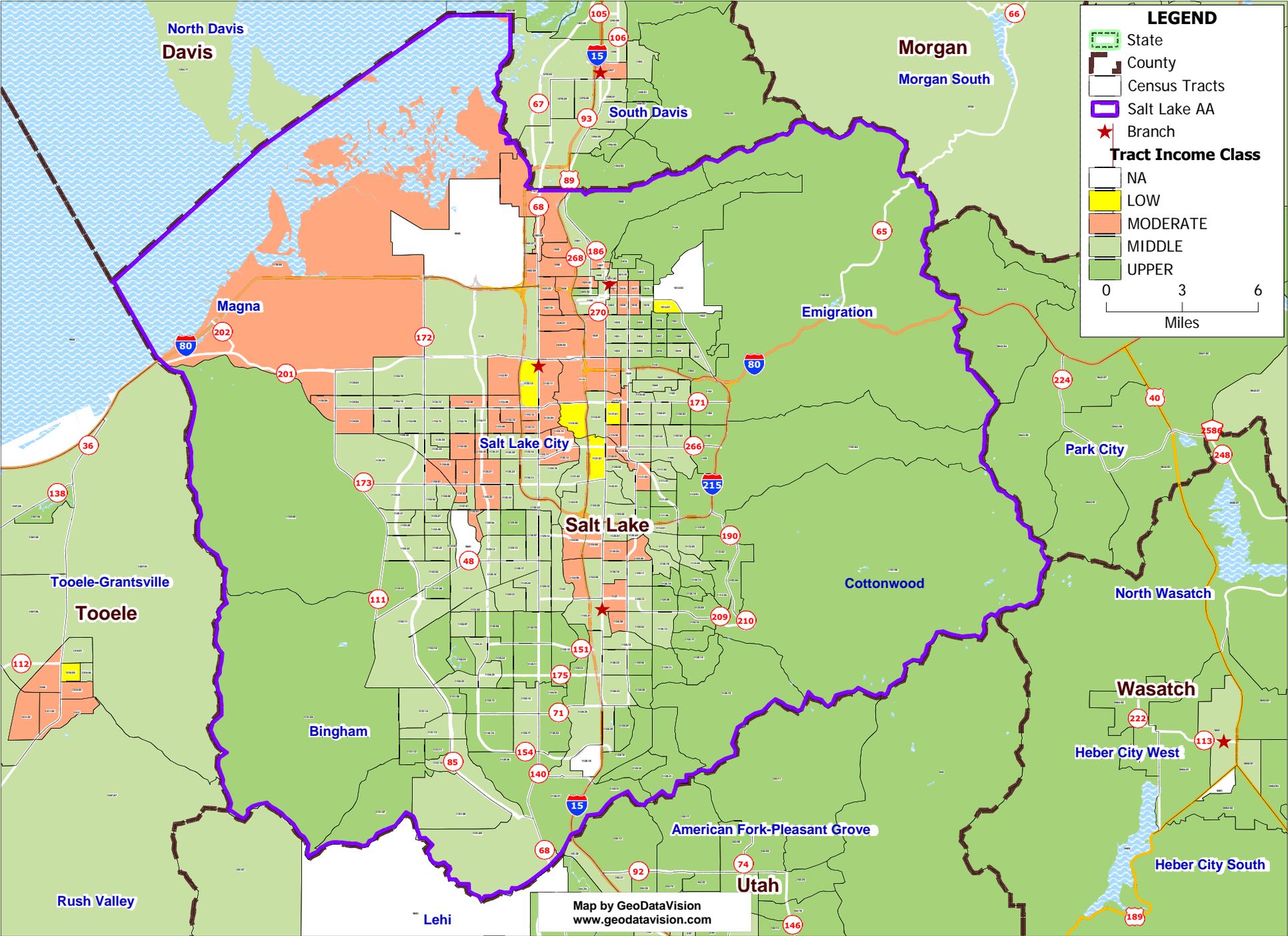
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied 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

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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

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BANK OF UTAH - SALT LAKE FACILITY-BASED ASSESSMENT AREA 2024



North Davis
Davis

Morgan
Morgan South

South Davis

Magna

Emigration

Salt Lake City

Salt Lake

Park City

Tooele-Grantsville
Tooele

Cottonwood

North Wasatch

Bingham

Wasatch

Heber City West

Rush Valley

Lehi

American Fork-Pleasant Grove

Utah

Heber City South

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

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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

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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

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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

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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

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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

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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

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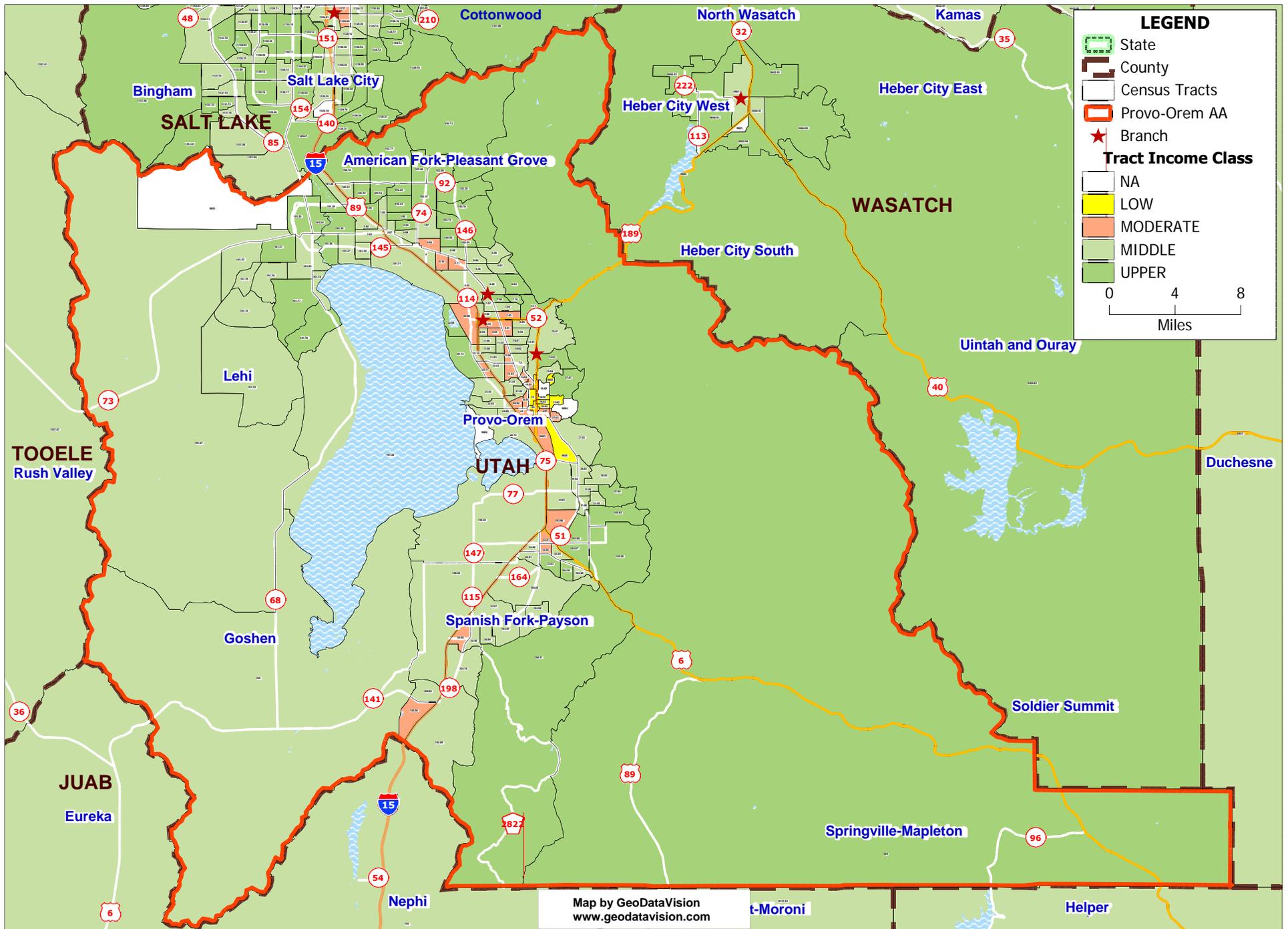
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied 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

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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

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BANK OF UTAH - PROVO-OREM FACILITY-BASED ASSESSMENT AREA 2024



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

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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

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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

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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

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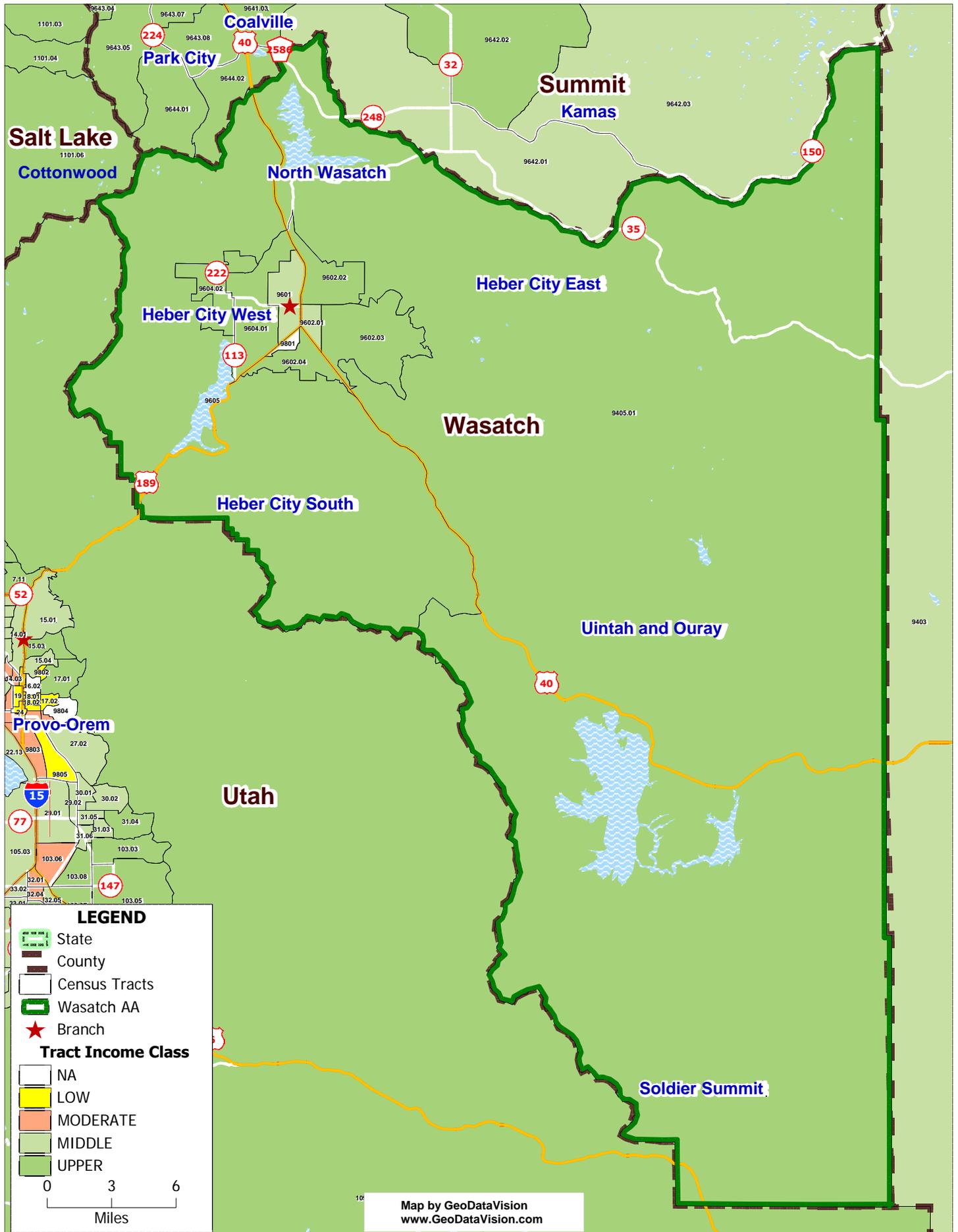
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied 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

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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

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BANK OF UTAH - WASATCH FACILITY-BASED ASSESSMENT AREA 2024



2023 FFIEC Census Report - Summary Census Demographic Information

State: 49 - UTAH (UT)

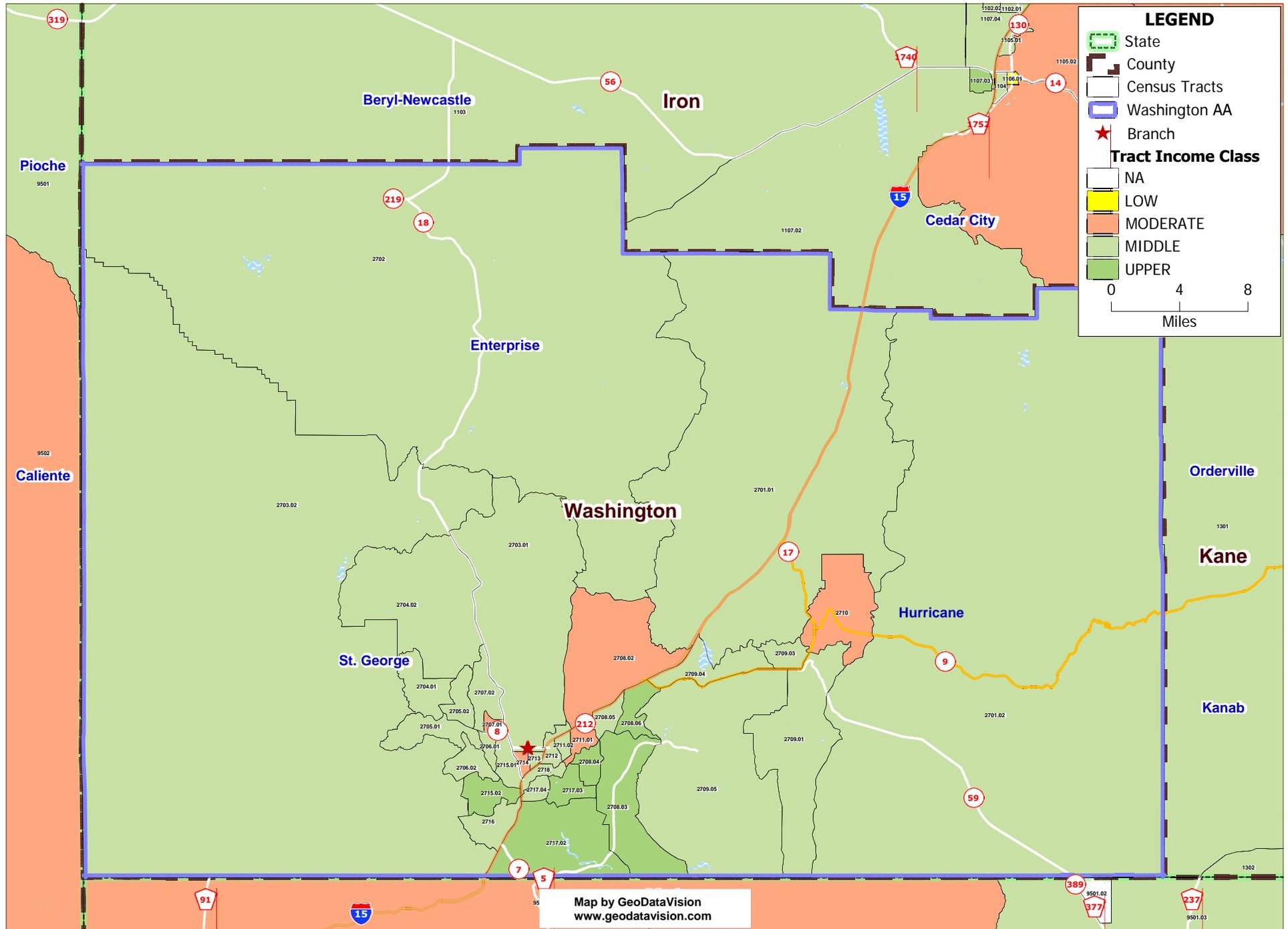
County: 051 - WASATCH COUNTY



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	051	9405.01	Upper	No	166.82	\$87,400	\$145,801	\$121,829	4026	22.48	905	1072	2773
49	051	9601.00	Middle	No	108.45	\$87,400	\$94,785	\$79,201	5016	31.24	1567	1202	1619
49	051	9602.01	Middle	No	109.07	\$87,400	\$95,327	\$79,653	4252	20.60	876	699	1005
49	051	9602.02	Upper	No	137.79	\$87,400	\$120,428	\$100,625	5236	19.35	1013	926	1401
49	051	9602.03	Upper	No	132.65	\$87,400	\$115,936	\$96,875	4017	11.38	457	821	1301
49	051	9602.04	Upper	No	134.87	\$87,400	\$117,876	\$98,494	3976	28.02	1114	895	1056
49	051	9604.01	Upper	No	122.45	\$87,400	\$107,021	\$89,426	3066	9.43	289	771	954
49	051	9604.02	Upper	No	177.16	\$87,400	\$154,838	\$129,375	4121	8.71	359	981	1785
49	051	9605.00	Upper	No	182.01	\$87,400	\$159,077	\$132,917	1058	3.12	33	387	633
49	051	9801.00	Unknown	No	0.00	\$87,400	\$0	\$0	20	35.00	7	0	0

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BANK OF UTAH - ST. GEORGE, UT WASHINGTON COUNTY FACILITY-BASED ASSESSMENT AREA 2024



Pioche

Caliente

Beryl-Newcastle

Iron

Enterprise

Cedar City

Washington

Hurricane

St. George

Orderville

Kane

Kanab

91

15

7

5

Map by GeoDataVision
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389

377

237

319

56

1740

757

14

15

219

18

0

4

8

Miles

LEGEND

State

County

Census Tracts

Washington AA

Branch

Tract Income Class

NA

LOW

MODERATE

MIDDLE

UPPER

0

4

8

Miles

Map by GeoDataVision
www.geodatavision.com

2023 FFIEC Census Report - Summary Census Demographic Information

State: 49 - UTAH (UT)

County: 053 - WASHINGTON 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	053	2701.01	Middle	No	97.68	\$91,300	\$89,182	\$71,000	4693	8.95	420	1355	1916
49	053	2701.02	Middle	No	83.29	\$91,300	\$76,044	\$60,542	3483	9.39	327	837	2036
49	053	2702.00	Middle	No	90.64	\$91,300	\$82,754	\$65,884	3549	7.81	277	984	1674
49	053	2703.01	Middle	No	102.56	\$91,300	\$93,637	\$74,545	6557	22.33	1464	1418	2074
49	053	2703.02	Middle	No	95.53	\$91,300	\$87,219	\$69,441	3231	10.12	327	1156	1393
49	053	2704.01	Middle	No	108.38	\$91,300	\$98,951	\$78,774	7008	14.98	1050	2194	3003
49	053	2704.02	Middle	No	96.84	\$91,300	\$88,415	\$70,391	2725	10.90	297	954	1359
49	053	2705.01	Middle	No	102.57	\$91,300	\$93,646	\$74,557	2694	10.80	291	690	899
49	053	2705.02	Middle	No	108.64	\$91,300	\$99,188	\$78,969	5149	12.47	642	1293	1897
49	053	2706.01	Middle	No	83.66	\$91,300	\$76,382	\$60,811	7255	21.90	1589	1820	2937
49	053	2706.02	Middle	No	111.75	\$91,300	\$102,028	\$81,230	1671	13.05	218	790	1081
49	053	2707.01	Moderate	No	72.80	\$91,300	\$66,466	\$52,917	5764	43.15	2487	892	1997
49	053	2707.02	Middle	No	105.51	\$91,300	\$96,331	\$76,694	5422	25.60	1388	1180	2333
49	053	2708.02	Moderate	No	79.15	\$91,300	\$72,264	\$57,530	7387	20.45	1511	1586	3086
49	053	2708.03	Upper	No	123.56	\$91,300	\$112,810	\$89,809	5594	10.62	594	926	1332
49	053	2708.04	Upper	No	142.45	\$91,300	\$130,057	\$103,544	5760	13.09	754	1306	1785
49	053	2708.05	Middle	No	105.98	\$91,300	\$96,760	\$77,031	6380	21.99	1403	1637	2634
49	053	2708.06	Upper	No	120.51	\$91,300	\$110,026	\$87,593	1983	11.04	219	802	1444
49	053	2709.01	Middle	No	117.70	\$91,300	\$107,460	\$85,550	4085	12.44	508	1089	1461
49	053	2709.03	Middle	No	86.28	\$91,300	\$78,774	\$62,714	3976	17.13	681	632	1076
49	053	2709.04	Middle	No	86.74	\$91,300	\$79,194	\$63,047	5581	20.07	1120	1320	2136
49	053	2709.05	Middle	No	96.91	\$91,300	\$88,479	\$70,438	6501	16.23	1055	1395	2143
49	053	2710.00	Moderate	No	75.25	\$91,300	\$68,703	\$54,694	4593	16.13	741	1110	1654
49	053	2711.01	Moderate	No	70.42	\$91,300	\$64,293	\$51,188	6034	33.34	2012	911	1858
49	053	2711.02	Middle	No	101.51	\$91,300	\$92,679	\$73,786	5901	25.00	1475	1440	1939
49	053	2712.00	Middle	No	81.86	\$91,300	\$74,738	\$59,500	3845	26.35	1013	743	1443

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

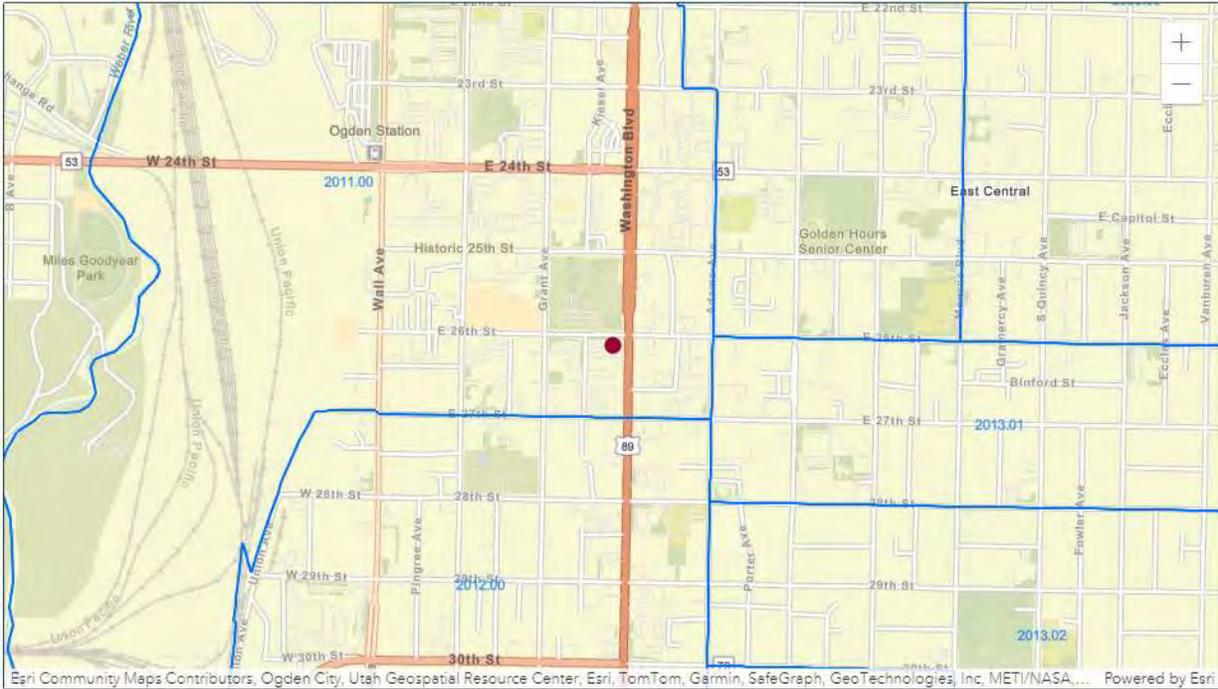
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	053	2713.00	Middle	No	80.57	\$91,300	\$73,560	\$58,563	4380	30.00	1314	357	795
49	053	2714.00	Moderate	No	74.38	\$91,300	\$67,909	\$54,063	3847	26.25	1010	657	1338
49	053	2715.01	Middle	No	83.61	\$91,300	\$76,336	\$60,774	4751	23.41	1112	684	1417
49	053	2715.02	Upper	No	125.07	\$91,300	\$114,189	\$90,905	2927	14.11	413	913	1318
49	053	2716.00	Middle	No	103.73	\$91,300	\$94,705	\$75,401	7244	10.48	759	2677	3362
49	053	2717.02	Upper	No	123.71	\$91,300	\$112,947	\$89,918	15965	14.72	2350	2504	3464
49	053	2717.03	Upper	No	176.70	\$91,300	\$161,327	\$128,438	7249	10.18	738	1682	2404
49	053	2717.04	Middle	No	113.83	\$91,300	\$103,927	\$82,738	3405	13.07	445	994	1214
49	053	2718.00	Middle	No	93.69	\$91,300	\$85,539	\$68,098	3690	22.03	813	999	1381

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

Ogden "Main" Branch

geomap.ffiec.gov/ffiecgeomap/CensusDemoMapPrn.html

FFIEC FFIEC Geocoding/Mapping System -- 2023



● Matched Address: 2605 Washington Blvd, Ogden, Utah, 84401
 MSA: 36260 - OGDEN-CLEARFIELD, UT || State: 49 - UTAH || County: 057 - WEBER COUNTY || Tract Code: 2011.00

● Selected Tract
 MSA: || State: || County: || Tract Code:

▼ Census Demographic Data

Address: 2605 Washington Blvd, Ogden, Utah, 84401
 MSA-State-County-Tract: 36260-49-057-2011.00

Census | **Income** | Population | Housing

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
2023 Estimated Tract Median Family Income	\$100,403
2020 Tract Median Family Income	580,859
Tract Median Family Income %	91.86
Tract Population	2525
Tract Minority %	30.57
Tract Minority Population	772
Owner-Occupied Units	227
1- to 4- Family Units	332

FFIEC 2023 FFIEC Geocode Census Report

Matched Address: 2605 Washington Blvd, Ogden, Utah, 84401
 MSA: 36260 - OGDEN-CLEARFIELD, UT
 State: 49 - UTAH
 County: 057 - WEBER COUNTY
 Tract Code: 2011.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
2023 Estimated Tract Median Family Income	\$100,403
2020 Tract Median Family Income	\$80,859
Tract Median Family Income %	91.86
Tract Population	2525
Tract Minority %	30.57
Tract Minority Population	772
Owner-Occupied Units	227
1- to 4- Family Units	332

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$88,021
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
% below Poverty Line	20.38
Tract Median Family Income %	91.86
2020 Tract Median Family Income	\$80,859
2023 Estimated Tract Median Family Income	\$100,403
2020 Tract Median Household Income	\$35,074

Census Population Information

Tract Population	2525
Tract Minority %	30.57
Number of Families	389
Number of Households	1099
Non-Hispanic White Population	1753
Tract Minority Population	772
American Indian Population	43
Asian/Hawaiian/Pacific Islander Population	130
Black Population	72
Hispanic Population	422
Other/Two or More Races Population	105

Census Housing Information

Total Housing Units	1365
1- to 4- Family Units	332
Median House Age (Years)	19
Owner-Occupied Units	227
Renter Occupied Units	872
Owner Occupied 1- to 4- Family Units	174
Inside Principal City?	YES
Vacant Units	266

FFIEC 2023 FFIEC Geocode Census Report

Matched Address: 5729 S 1900 W, Roy, Utah, 84067
 MSA: 36260 - OGDEN-CLEARFIELD, UT
 State: 49 - UTAH
 County: 057 - WEBER COUNTY
 Tract Code: 2107.04

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
2023 Estimated Tract Median Family Income	\$94,512
2020 Tract Median Family Income	\$76,117
Tract Median Family Income %	86.47
Tract Population	6142
Tract Minority %	25.58
Tract Minority Population	1571
Owner-Occupied Units	1882
1- to 4- Family Units	2054

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$88,021
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
% below Poverty Line	3.08
Tract Median Family Income %	86.47
2020 Tract Median Family Income	\$76,117
2023 Estimated Tract Median Family Income	\$94,512
2020 Tract Median Household Income	\$66,651

Census Population Information

Tract Population	6142
Tract Minority %	25.58
Number of Families	1599
Number of Households	2070
Non-Hispanic White Population	4571
Tract Minority Population	1571
American Indian Population	50
Asian/Hawaiian/Pacific Islander Population	120
Black Population	55
Hispanic Population	1096
Other/Two or More Races Population	250

Census Housing Information

Total Housing Units	2124
1- to 4- Family Units	2054
Median House Age (Years)	46
Owner-Occupied Units	1882
Renter Occupied Units	188
Owner Occupied 1- to 4- Family Units	1831
Inside Principal City?	NO
Vacant Units	54

South Ogden Branch

geomap.ffiec.gov/ffiecgeomap/CensusDemoMapPrn.html

FFIEC FFIEC Geocoding/Mapping System -- 2023

Esri Community Maps Contributors, Weber State University, Ogden City, Utah Geospatial Resource Center, Esri, TomTom, Garmin, SafeGraph, GeoTechno... Powered by Esri

- Matched Address: 4605 Harrison Blvd, Ogden, Utah, 84403
MSA: 36260 - OGDEN-CLEARFIELD, UT || State: 49 - UTAH || County: 057 - WEBER COUNTY || Tract Code: 2020.00
- Selected Tract
MSA: || State: || County: || Tract Code:

▼ Census Demographic Data

Address: 4605 Harrison Blvd, Ogden, Utah, 84403

MSA-State-County-Tract: 36260-49-057-2020.00

Census | **Income** | Population | Housing

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
2023 Estimated Tract Median Family Income	\$158,059
2020 Tract Median Family Income	\$127,292
Tract Median Family Income %	144.61
Tract Population	5560
Tract Minority %	20.72
Tract Minority Population	1152
Owner-Occupied Units	1380
1- to 4- Family Units	1640

FFIEC 2023 FFIEC Geocode Census Report

Matched Address: 4605 Harrison Blvd, Ogden, Utah, 84403
 MSA: 36260 - OGDEN-CLEARFIELD, UT
 State: 49 - UTAH
 County: 057 - WEBER COUNTY
 Tract Code: 2020.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
2023 Estimated Tract Median Family Income	\$158,059
2020 Tract Median Family Income	\$127,292
Tract Median Family Income %	144.61
Tract Population	5560
Tract Minority %	20.72
Tract Minority Population	1152
Owner-Occupied Units	1380
1- to 4- Family Units	1640

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$88,021
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
% below Poverty Line	9.32
Tract Median Family Income %	144.61
2020 Tract Median Family Income	\$127,292
2023 Estimated Tract Median Family Income	\$158,059
2020 Tract Median Household Income	\$110,905

Census Population Information

Tract Population	5560
Tract Minority %	20.72
Number of Families	1498
Number of Households	1889
Non-Hispanic White Population	4408
Tract Minority Population	1152
American Indian Population	31
Asian/Hawaiian/Pacific Islander Population	215
Black Population	87
Hispanic Population	580
Other/Two or More Races Population	239

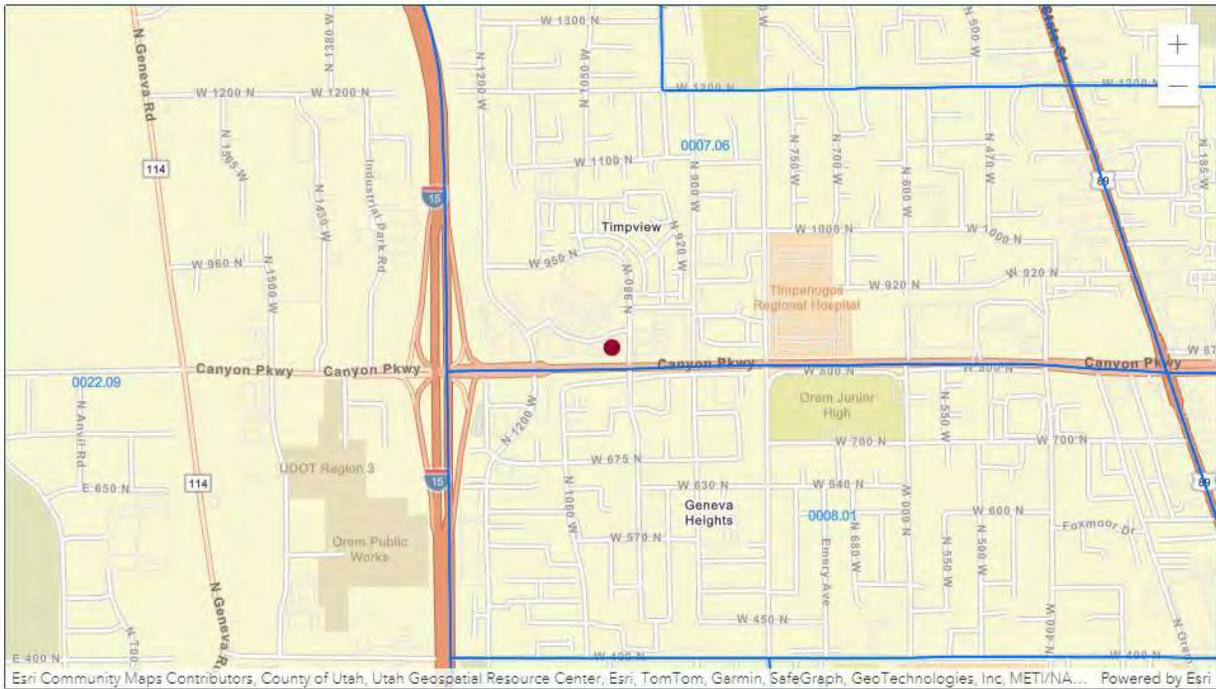
Census Housing Information

Total Housing Units	2062
1- to 4- Family Units	1640
Median House Age (Years)	27
Owner-Occupied Units	1380
Renter Occupied Units	509
Owner Occupied 1- to 4- Family Units	1380
Inside Principal City?	YES
Vacant Units	173

Orem Branch

geomap.ffiec.gov/ffiecgeomap/CensusDemoMapPrn.html

FFIEC FFIEC Geocoding/Mapping System -- 2023



● Matched Address: 1000 W 800 N, Orem, Utah, 84057
 MSA: 39340 - PROVO-OREM, UT || State: 49 - UTAH || County: 049 - UTAH COUNTY || Tract Code: 0007.06

● Selected Tract
 MSA: || State: || County: || Tract Code:

▼ Census Demographic Data



Address: 1000 W 800 N, Orem, Utah, 84057

MSA-State-County-Tract: 39340-49-049-0007.06

Census Income Population Housing

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$106,900
2023 Estimated Tract Median Family Income	\$93,826
2020 Tract Median Family Income	\$73,438
Tract Median Family Income %	87.77
Tract Population	6370
Tract Minority %	29.42
Tract Minority Population	1874
Owner-Occupied Units	1200
1- to 4- Family Units	1285

FFIEC 2023 FFIEC Geocode Census Report

Matched Address: 1000 W 800 N, Drem, Utah, 84057
 MSA: 39340 - PROVO-OREM, UT
 State: 49 - UTAH
 County: 049 - UTAH COUNTY
 Tract Code: 0007.06

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$106,900
2023 Estimated Tract Median Family Income	\$93,826
2020 Tract Median Family Income	\$73,438
Tract Median Family Income %	87.77
Tract Population	6370
Tract Minority %	29.42
Tract Minority Population	1874
Owner-Occupied Units	1200
1- to 4- Family Units	1285

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$83,669
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$106,900
% below Poverty Line	10.84
Tract Median Family Income %	87.77
2020 Tract Median Family Income	\$73,438
2023 Estimated Tract Median Family Income	\$93,826
2020 Tract Median Household Income	\$68,079

Census Population Information

Tract Population	6370
Tract Minority %	29.42
Number of Families	1413
Number of Households	2131
Non-Hispanic White Population	4496
Tract Minority Population	1874
American Indian Population	36
Asian/Hawaiian/Pacific Islander Population	258
Black Population	37
Hispanic Population	1240
Other/Two or More Races Population	303

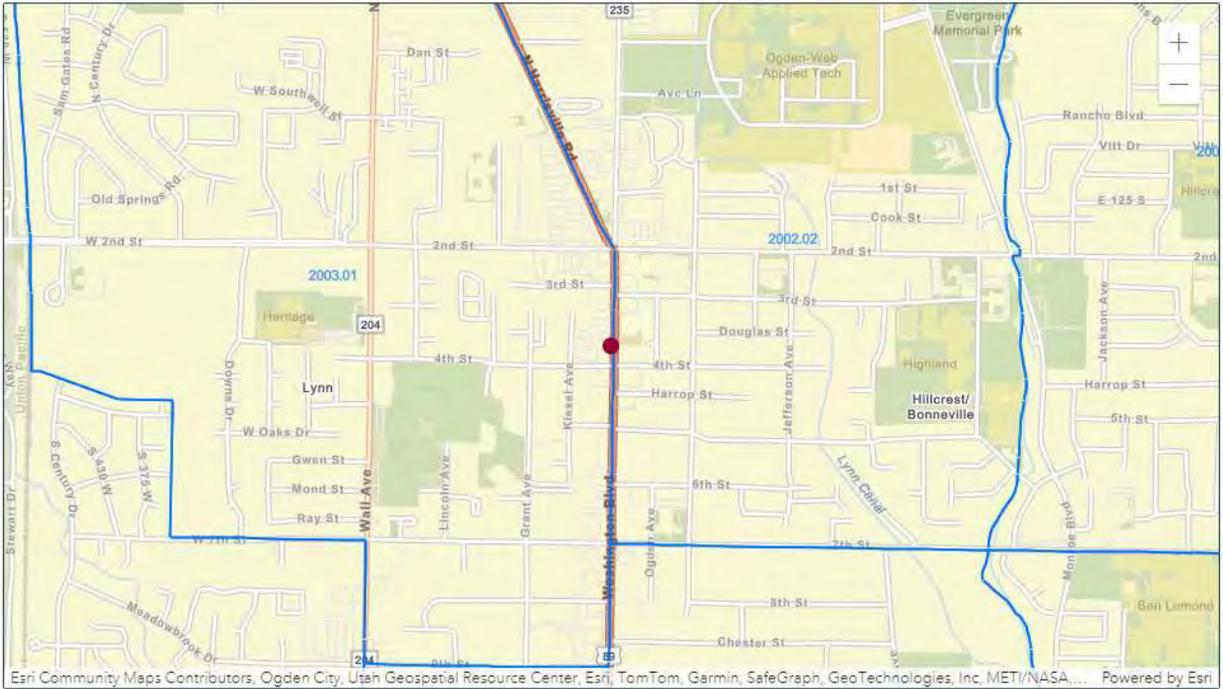
Census Housing Information

Total Housing Units	2269
1- to 4- Family Units	1285
Median House Age (Years)	25
Owner-Occupied Units	1200
Renter Occupied Units	931
Owner Occupied 1- to 4- Family Units	1015
Inside Principal City?	YES
Vacant Units	138

Ben Lomond Branch

geomap.ffiec.gov/ffiecgeomap/CensusDemoMapPrn.html

FFIEC FFIEC Geocoding/Mapping System -- 2023



● Matched Address: 375 Washington Blvd, Ogden, Utah, 84404
 MSA: 36260 - OGDEN-CLEARFIELD, UT || State: 49 - UTAH || County: 057 - WEBER COUNTY || Tract Code: 2003.01

● Selected Tract
 MSA: || State: || County: || Tract Code:

▼ Census Demographic Data

Address: 375 Washington Blvd, Ogden, Utah 84404
 MSA-State-County-Tract 36260-49-057-2003.01

Census	Income	Population	Housing
Tract Income Level			Moderate
Underserved or Distressed Tract			No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300		
2023 Estimated Tract Median Family Income	\$68,848		
2020 Tract Median Family Income	\$55,446		
Tract Median Family Income %	62.99		
Tract Population		4805	
Tract Minority %		50.93	
Tract Minority Population		2447	
Owner-Occupied Units		1305	
1- to 4- Family Units		1621	

FFIEC 2023 FFIEC Geocode Census Report

Matched Address: 375 Washington Blvd, Ogden, Utah, 84404
 MSA: 36260 - OGDEN-CLEARFIELD, UT
 State: 49 - UTAH
 County: 057 - WEBER COUNTY
 Tract Code: 2003.01

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
2023 Estimated Tract Median Family Income	\$68,848
2020 Tract Median Family Income	\$55,446
Tract Median Family Income %	62.99
Tract Population	4805
Tract Minority %	50.93
Tract Minority Population	2447
Owner-Occupied Units	1305
1- to 4- Family Units	1621

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$88,021
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
% below Poverty Line	17.07
Tract Median Family Income %	62.99
2020 Tract Median Family Income	\$55,446
2023 Estimated Tract Median Family Income	\$68,848
2020 Tract Median Household Income	\$52,535

Census Population Information

Tract Population	4805
Tract Minority %	50.93
Number of Families	1119
Number of Households	1821
Non-Hispanic White Population	2358
Tract Minority Population	2447
American Indian Population	37
Asian/Hawaiian/Pacific Islander Population	84
Black Population	69
Hispanic Population	2082
Other/Two or More Races Population	175

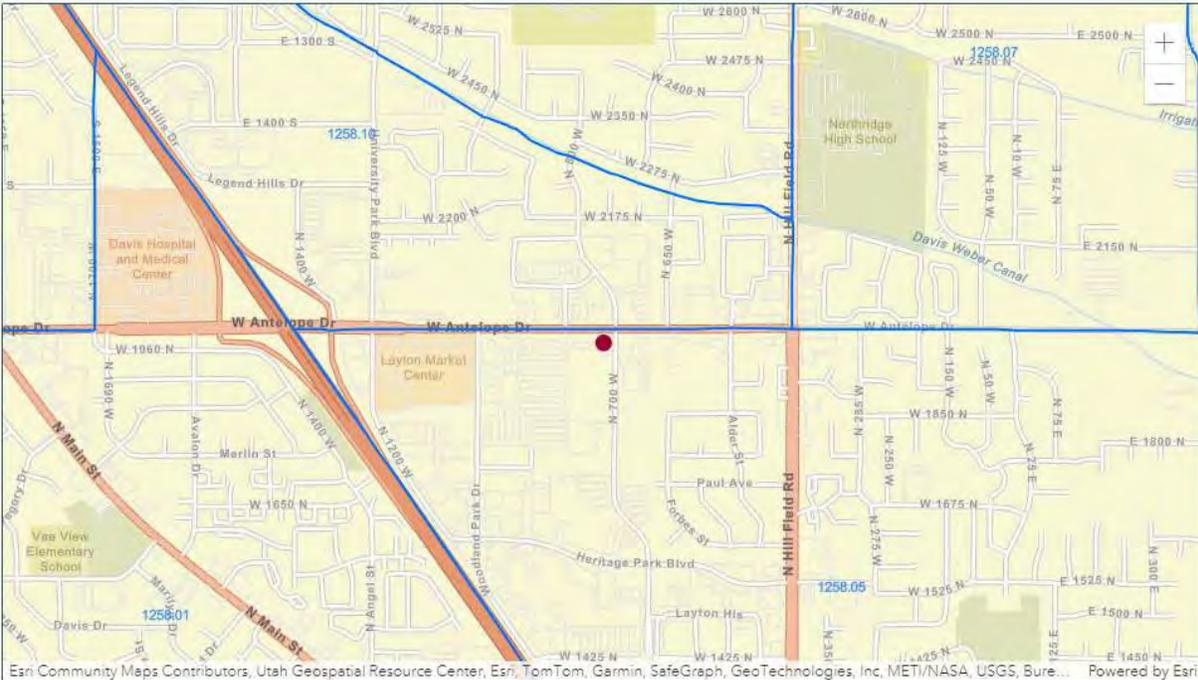
Census Housing Information

Total Housing Units	1821
1- to 4- Family Units	1621
Median House Age (Years)	31
Owner-Occupied Units	1305
Renter Occupied Units	516
Owner Occupied 1- to 4- Family Units	1287
Inside Principal City?	YES
Vacant Units	0

Layton Branch

geomap.ffiec.gov/ffiecgeomap/CensusDemoMapPrn.html

FFIEC FFIEC Geocoding/Mapping System – 2023



● Matched Address: 717 W Antelope Dr, Layton, Utah, 84041
MSA: 36260 - OGDEN-CLEARFIELD, UT || State: 49 - UTAH || County: 011 - DAVIS COUNTY || Tract Code: 1258.05

● Selected Tract
MSA: || State: || County: || Tract Code:

▼ Census Demographic Data



Address: 717 W Antelope Dr, Layton, Utah, 84041

MSA-State-County-Tract: 36260-49-011-1258.05

Census Income Population Housing

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
2023 Estimated Tract Median Family Income	\$98,698
2020 Tract Median Family Income	\$79,489
Tract Median Family Income %	90.30
Tract Population	6377
Tract Minority %	31.03
Tract Minority Population	1979
Owner-Occupied Units	1251
1- to 4- Family Units	1797

FFIEC 2023 FFIEC Geocode Census Report

Matched Address: 717 W Antelope Dr, Layton, Utah, 84041
 MSA: 36260 - OGDEN-CLEARFIELD, UT
 State: 49 - UTAH
 County: 011 - DAVIS COUNTY
 Tract Code: 1258.05

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
2023 Estimated Tract Median Family Income	\$98,698
2020 Tract Median Family Income	\$79,489
Tract Median Family Income %	90.30
Tract Population	6377
Tract Minority %	31.03
Tract Minority Population	1979
Owner-Occupied Units	1251
1- to 4- Family Units	1797

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$88,021
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
% Below Poverty Line	2.93
Tract Median Family Income %	90.30
2020 Tract Median Family Income	\$79,489
2023 Estimated Tract Median Family Income	\$98,698
2020 Tract Median Household Income	\$75,710

Census Population Information

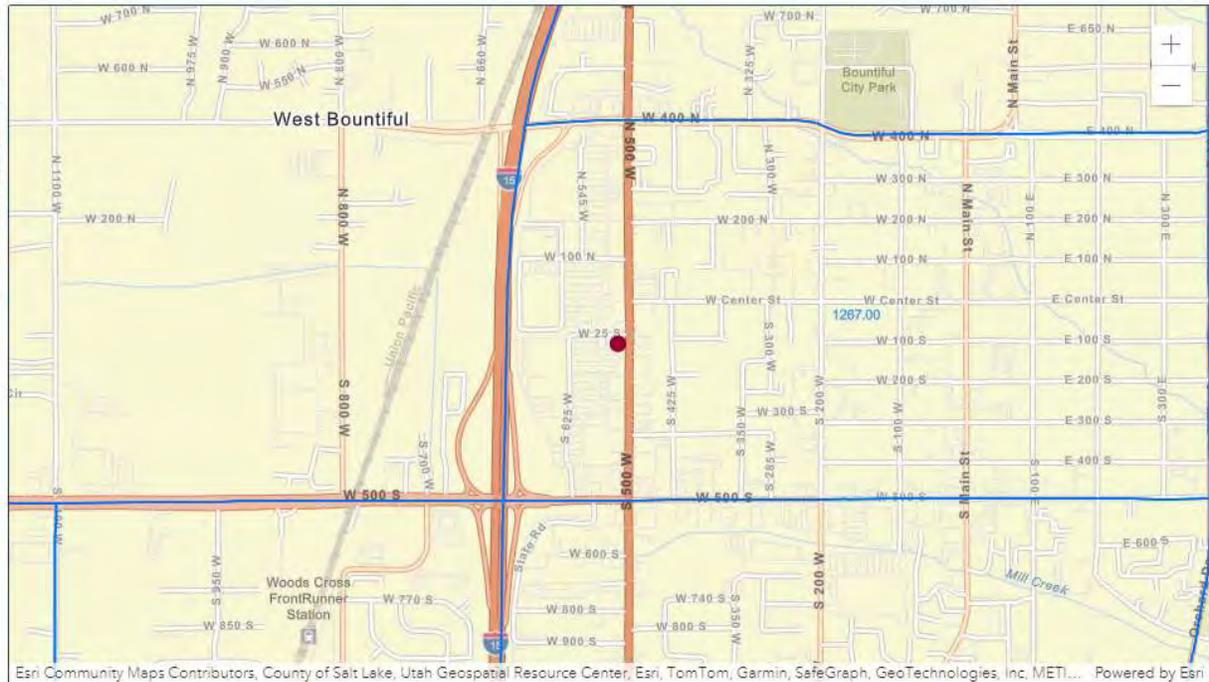
Tract Population	6377
Tract Minority %	31.03
Number of Families	1584
Number of Households	1980
Non-Hispanic White Population	4398
Tract Minority Population	1979
American Indian Population	34
Asian/Hawaiian/Pacific Islander Population	332
Black Population	136
Hispanic Population	1138
Other/Two or More Races Population	339

Census Housing Information

Total Housing Units	2123
1- to 4- Family Units	1797
Median House Age (Years)	27
Owner-Occupied Units	1251
Renter Occupied Units	729
Owner Occupied 1- to 4- Family Units	1251
Inside Principal City?	NO
Vacant Units	143

Bountiful Branch

FFIEC Geocoding/Mapping System -- 2023



Esri Community Maps Contributors, County of Salt Lake, Utah Geospatial Resource Center, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI... Powered by Esri

● Matched Address: 100 S 500 W, Bountiful, Utah, 84010
MSA: 36260 - OGDEN-CLEARFIELD, UT || State: 49 - UTAH || County: 011 - DAVIS COUNTY || Tract Code: 1267.00

● Selected Tract
MSA: || State: || County: || Tract Code:

▼ Census Demographic Data

Address: 100 S 500 W, Bountiful, Utah, 84010
MSA-State-County-Tract: 36260-49-011-1267.00

Census Income Population Housing

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
2023 Estimated Tract Median Family Income	\$85,112
2020 Tract Median Family Income	\$68,546
Tract Median Family Income %	77.87
Tract Population	4218
Tract Minority %	22.81
Tract Minority Population	962
Owner-Occupied Units	665
1- to 4- Family Units	1203

FFIEC 2023 FFIEC Geocode Census Report

Matched Address: 100 S 500 W, Bountiful, Utah, 84010
 MSA: 36260 - OGDEN-CLEARFIELD, UT
 State: 49 - UTAH
 County: 011 - DAVIS COUNTY
 Tract Code: 1267.00

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
2023 Estimated Tract Median Family Income	\$85,112
2020 Tract Median Family Income	\$68,546
Tract Median Family Income %	77.87
Tract Population	4218
Tract Minority %	22.81
Tract Minority Population	962
Owner-Occupied Units	665
1- to 4- Family Units	1203

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$88,021
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
% below Poverty Line	15.92
Tract Median Family Income %	77.87
2020 Tract Median Family Income	\$68,546
2023 Estimated Tract Median Family Income	\$85,112
2020 Tract Median Household Income	\$64,226

Census Population Information

Tract Population	4218
Tract Minority %	22.81
Number of Families	1035
Number of Households	1497
Non-Hispanic White Population	3256
Tract Minority Population	962
American Indian Population	15
Asian/Hawaiian/Pacific Islander Population	157
Black Population	72
Hispanic Population	534
Other/Two or More Races Population	184

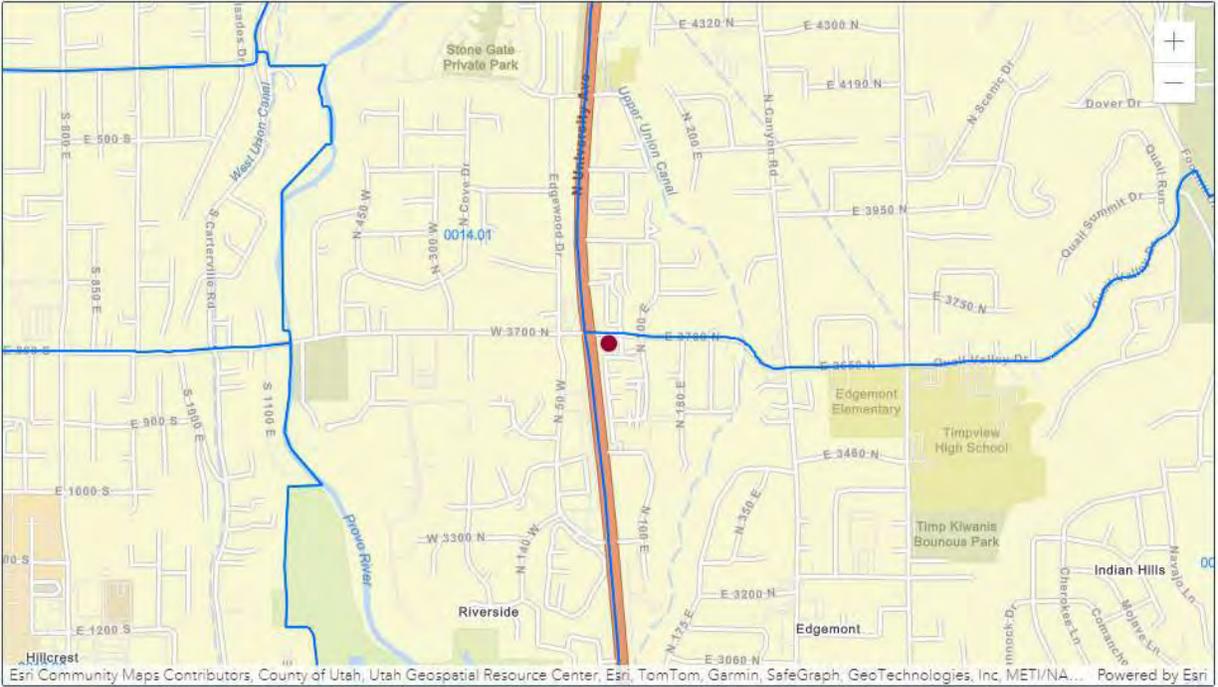
Census Housing Information

Total Housing Units	1621
1- to 4- Family Units	1203
Median House Age (Years)	49
Owner-Occupied Units	665
Renter Occupied Units	832
Owner Occupied 1- to 4- Family Units	613
Inside Principal City?	NO
Vacant Units	124

Provo Branch

geomap.ffiec.gov/ffiecgeomap/CensusDemoMapPrn.html

FFIEC FFIEC Geocoding/Mapping System – 2023



● Matched Address: 3670 N University Ave, Provo, Utah, 84604
 MSA: 39340 - PROVO-OREM, UT || State: 49 - UTAH || County: 049 - UTAH COUNTY || Tract Code: 0015.03

● Selected Tract
 MSA: || State: || County: || Tract Code:

▼ **Census Demographic Data**

Address: 3670 N University Ave, Provo, Utah, 84604
 MSA-State-County-Tract: 39340-49-049-0015.03

Census | **Income** | Population | Housing

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$106,900
2023 Estimated Tract Median Family Income	\$138,521
2020 Tract Median Family Income	\$108,421
Tract Median Family Income %	129.58
Tract Population	3919
Tract Minority %	14.34
Tract Minority Population	562
Owner-Occupied Units	1035
1- to 4- Family Units	1205

FFIEC 2023 FFIEC Geocode Census Report

Matched Address: 3670 N University Ave, Provo, Utah, 84604
 MSA: 39340 - PROVO-OREM, UT
 State: 49 - UTAH
 County: 049 - UTAH COUNTY
 Tract Code: 0015.03

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$106,900
2023 Estimated Tract Median Family Income	\$138,521
2020 Tract Median Family Income	\$108,421
Tract Median Family Income %	129.58
Tract Population	3919
Tract Minority %	14.34
Tract Minority Population	562
Owner-Occupied Units	1035
1- to 4- Family Units	1205

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$83,669
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$106,900
% below Poverty Line	5.65
Tract Median Family Income %	129.58
2020 Tract Median Family Income	\$108,421
2023 Estimated Tract Median Family Income	\$138,521
2020 Tract Median Household Income	\$87,969

Census Population Information

Tract Population	3919
Tract Minority %	14.34
Number of Families	1038
Number of Households	1292
Non-Hispanic White Population	3357
Tract Minority Population	562
American Indian Population	15
Asian/Hawaiian/Pacific Islander Population	105
Black Population	10
Hispanic Population	238
Other/Two or More Races Population	194

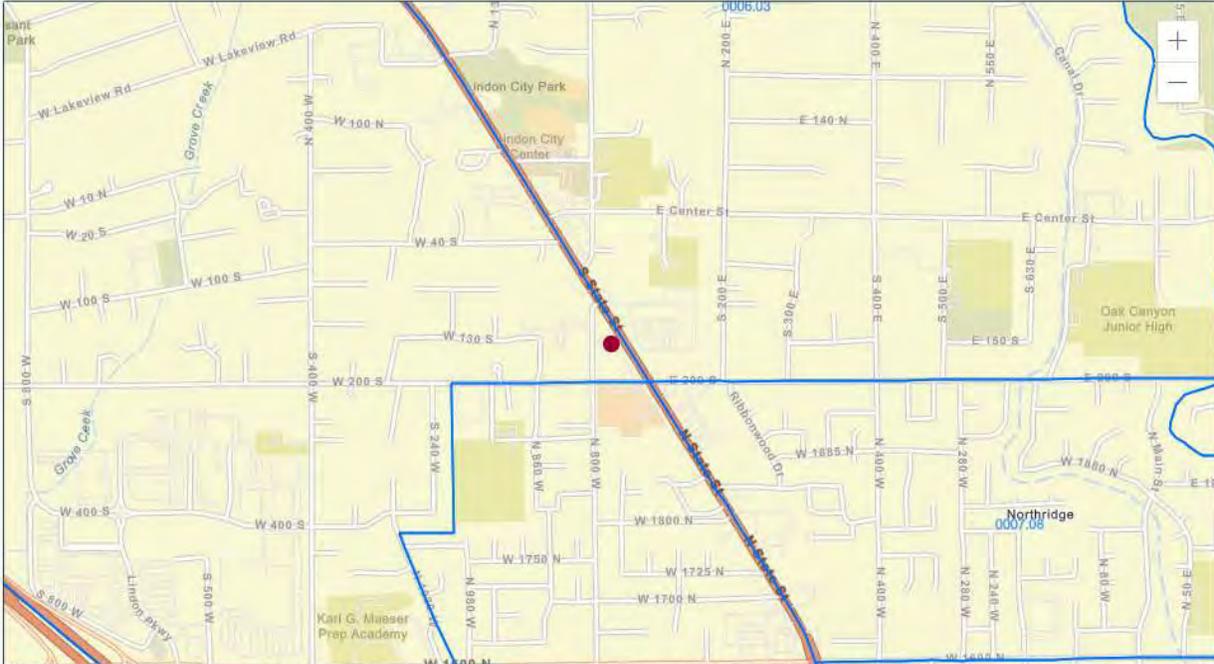
Census Housing Information

Total Housing Units	1302
1- to 4- Family Units	1205
Median House Age (Years)	46
Owner-Occupied Units	1035
Renter Occupied Units	257
Owner Occupied 1- to 4- Family Units	1035
Inside Principal City?	YES
Vacant Units	10

Lindon Branch

geomap.ffiec.gov/ffiecgeomap/CensusDemoMapPrn.html

FFIEC FFIEC Geocoding/Mapping System -- 2023



Esri Community Maps Contributors, County of Utah, Utah Geospatial Resource Center, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NA... Powered by Esri

Matched Address: 144 S State St, Lindon, Utah, 84042
 MSA: 39340 - PROVO-OREM, UT || State: 49 - UTAH || County: 049 - UTAH COUNTY || Tract Code: 0006.01

Selected Tract
 MSA: || State: || County: || Tract Code:

Census Demographic Data



Address: 144 S State St, Lindon, Utah, 84042

MSA-State-County-Tract: 39340-49-049-0006.01

Census Income Population Housing

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$106,900
2023 Estimated Tract Median Family Income	\$99,599
2020 Tract Median Family Income	\$77,962
Tract Median Family Income %	93.17
Tract Population	4075
Tract Minority %	18.90
Tract Minority Population	770
Owner-Occupied Units	823
1- to 4- Family Units	1028

FFIEC 2023 FFIEC Geocode Census Report

Matched Address: 144 S State St, Lindon, Utah, 84042
 MSA: 39340 - PROVO-OREM, UT
 State: 49 - UTAH
 County: 049 - UTAH COUNTY
 Tract Code: 0006.01

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$106,900
2023 Estimated Tract Median Family Income	\$99,599
2020 Tract Median Family Income	\$77,962
Tract Median Family Income %	93.17
Tract Population	4075
Tract Minority %	18.90
Tract Minority Population	770
Owner-Occupied Units	823
1- to 4- Family Units	1028

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$83,669
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$106,900
% below Poverty Line	2.28
Tract Median Family Income %	93.17
2020 Tract Median Family Income	\$77,962
2023 Estimated Tract Median Family Income	\$99,599
2020 Tract Median Household Income	\$72,148

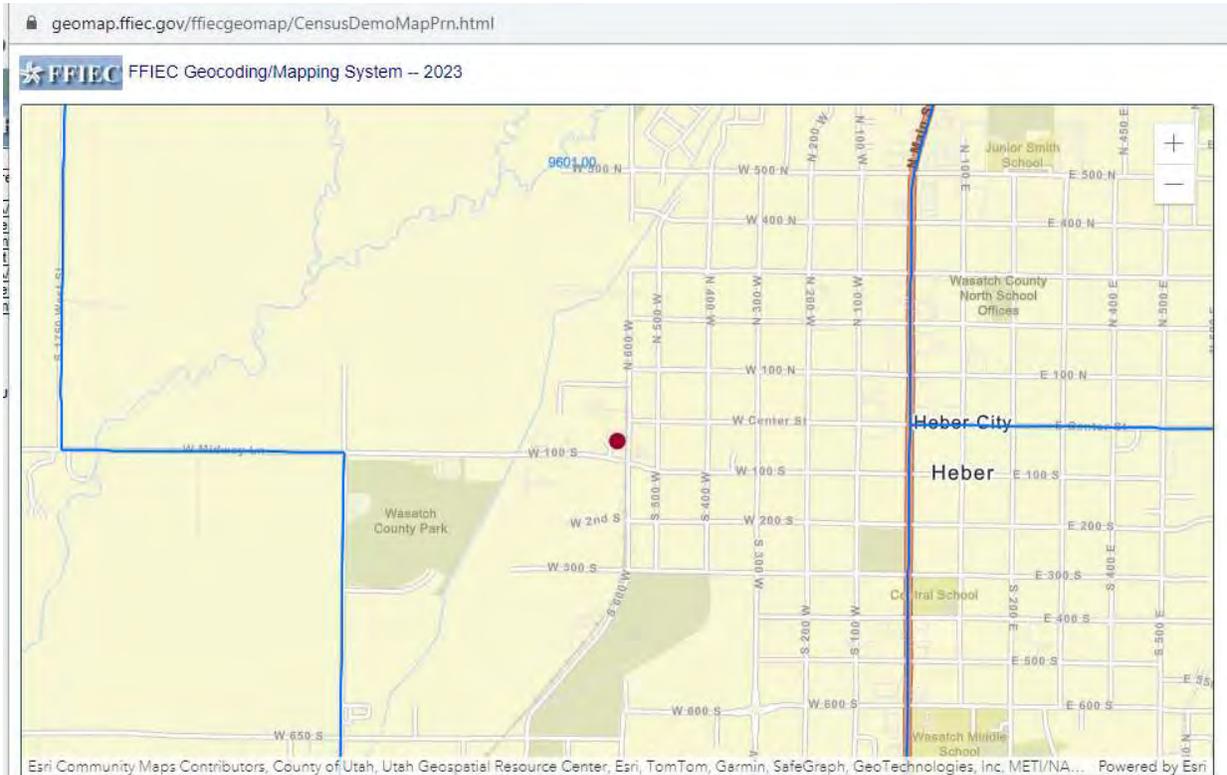
Census Population Information

Tract Population	4075
Tract Minority %	18.90
Number of Families	951
Number of Households	1087
Non-Hispanic White Population	3305
Tract Minority Population	770
American Indian Population	15
Asian/Hawaiian/Pacific Islander Population	133
Black Population	3
Hispanic Population	468
Other/Two or More Races Population	151

Census Housing Information

Total Housing Units	1138
1- to 4- Family Units	1028
Median House Age (Years)	18
Owner-Occupied Units	823
Renter Occupied Units	264
Owner Occupied 1- to 4- Family Units	823
Inside Principal City?	NO
Vacant Units	51

Heber City Branch



● Matched Address: 620 W 100 S, Heber City, Utah, 84032
 MSA: NA - NA (Outside of MSA) || State: 49 - UTAH || County: 051 - WASATCH COUNTY || Tract Code: 9601.00

● Selected Tract
 MSA: || State: || County: || Tract Code:

▼ Census Demographic Data



Address: 620 W 100 S, Heber City, Utah, 84032

MSA-State-County-Tract: NA-49-051-9601.00

Census | Income | Population | Housing

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$87,400
2023 Estimated Tract Median Family Income	\$94,785
2020 Tract Median Family Income	\$79,201
Tract Median Family Income %	108.45
Tract Population	5016
Tract Minority %	31.24
Tract Minority Population	1567
Owner-Occupied Units	1202
1- to 4- Family Units	1619



2023 FFIEC Geocode Census Report

Matched Address: 620 W 100 S, Heber City, Utah 84032
 MSA: NA - NA (Outside of MSA)
 State: 49 - UTAH
 County: 051 - WASATCH COUNTY
 Tract Code: 9601.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$87,400
2023 Estimated Tract Median Family Income	\$94,785
2020 Tract Median Family Income	\$79,201
Tract Median Family Income %	108.45
Tract Population	5016
Tract Minority %	31.24
Tract Minority Population	1567
Owner-Occupied Units	1202
1- to 4- Family Units	1619

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$73,027
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$87,400
% below Poverty Line	7.58
Tract Median Family Income %	108.45
2020 Tract Median Family Income	\$79,201
2023 Estimated Tract Median Family Income	\$94,785
2020 Tract Median Household Income	\$72,837

Census Population Information

Tract Population	5016
Tract Minority %	31.24
Number of Families	1255
Number of Households	1690
Non-Hispanic White Population	3449
Tract Minority Population	1567
American Indian Population	10
Asian/Hawaiian/Pacific Islander Population	77
Black Population	30
Hispanic Population	1281
Other/Two or More Races Population	169

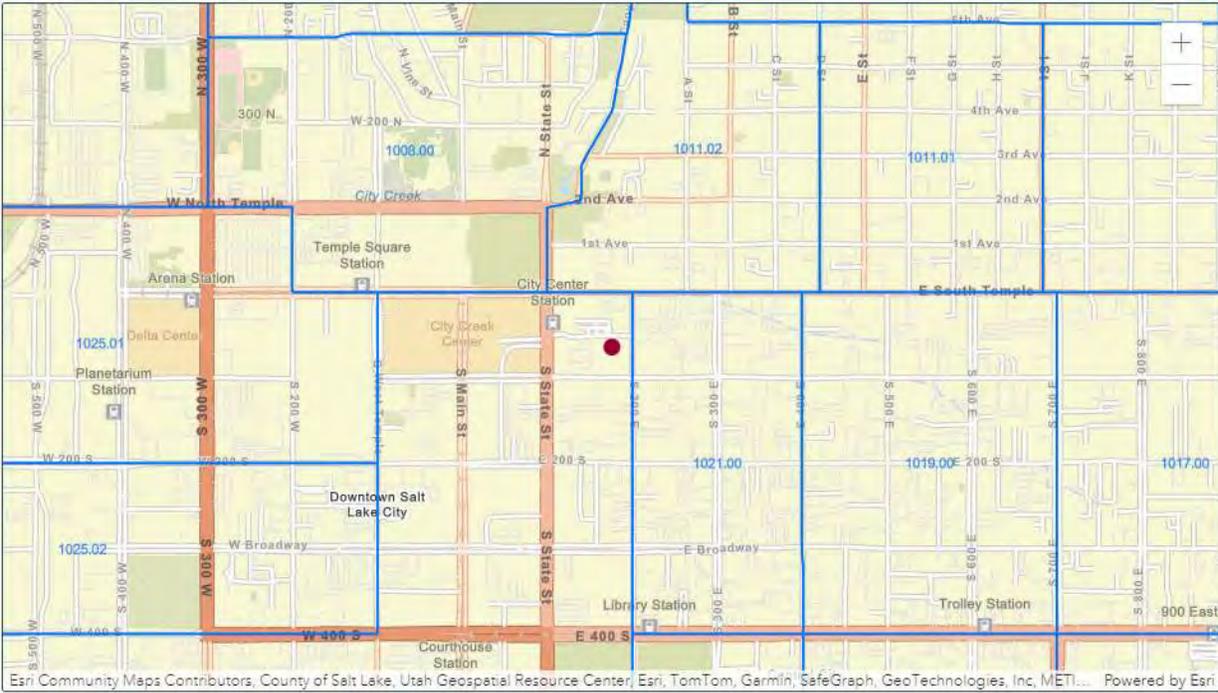
Census Housing Information

Total Housing Units	1844
1- to 4- Family Units	1619
Median House Age (Years)	22
Owner-Occupied Units	1202
Renter Occupied Units	488
Owner Occupied 1- to 4- Family Units	1202
Inside Principal City?	NO
Vacant Units	154

City Creek Banking Center

geomap.ffiec.gov/ffiecgeomap/CensusDemoMapPrn.html

FFIEC FFIEC Geocoding/Mapping System – 2023



Esri Community Maps Contributors, County of Salt Lake, Utah Geospatial Resource Center, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI... Powered by Esri

- Matched Address: 50 S 200 E, Salt Lake City, Utah, 84111
MSA: 41620 - SALT LAKE CITY, UT || State: 49 - UTAH || County: 035 - SALT LAKE COUNTY || Tract Code: 1140.00
- Selected Tract
MSA: || State: || County: || Tract Code:

▼ Census Demographic Data

Address: 50 S 200 E, Salt Lake City, Utah, 84111

MSA-State-County-Tract: 41620-49-035-1140.00

Census	Income	Population	Housing
Tract Income Level	Middle		
Underserved or Distressed Tract	No		
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$106,300		
2023 Estimated Tract Median Family Income	\$111,020		
2020 Tract Median Family Income	\$94,375		
Tract Median Family Income %	104.44		
Tract Population	4344		
Tract Minority %	32.07		
Tract Minority Population	1393		
Owner-Occupied Units	628		
1- to 4- Family Units	186		

 2023 FFIEC Geocode Census Report

Matched Address: 50 S 200 E, Salt Lake City, Utah, 84111
 MSA: 41620 - SALT LAKE CITY, UT
 State: 49 - UTAH
 County: 035 - SALT LAKE COUNTY
 Tract Code: 1140.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$106,300
2023 Estimated Tract Median Family Income	\$111,020
2020 Tract Median Family Income	\$94,375
Tract Median Family Income %	104.44
Tract Population	4344
Tract Minority %	32.07
Tract Minority Population	1393
Owner-Occupied Units	628
1- to 4- Family Units	186

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$90,360
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$106,300
% below Poverty Line	11.13
Tract Median Family Income %	104.44
2020 Tract Median Family Income	\$94,375
2023 Estimated Tract Median Family Income	\$111,020
2020 Tract Median Household Income	\$61,917

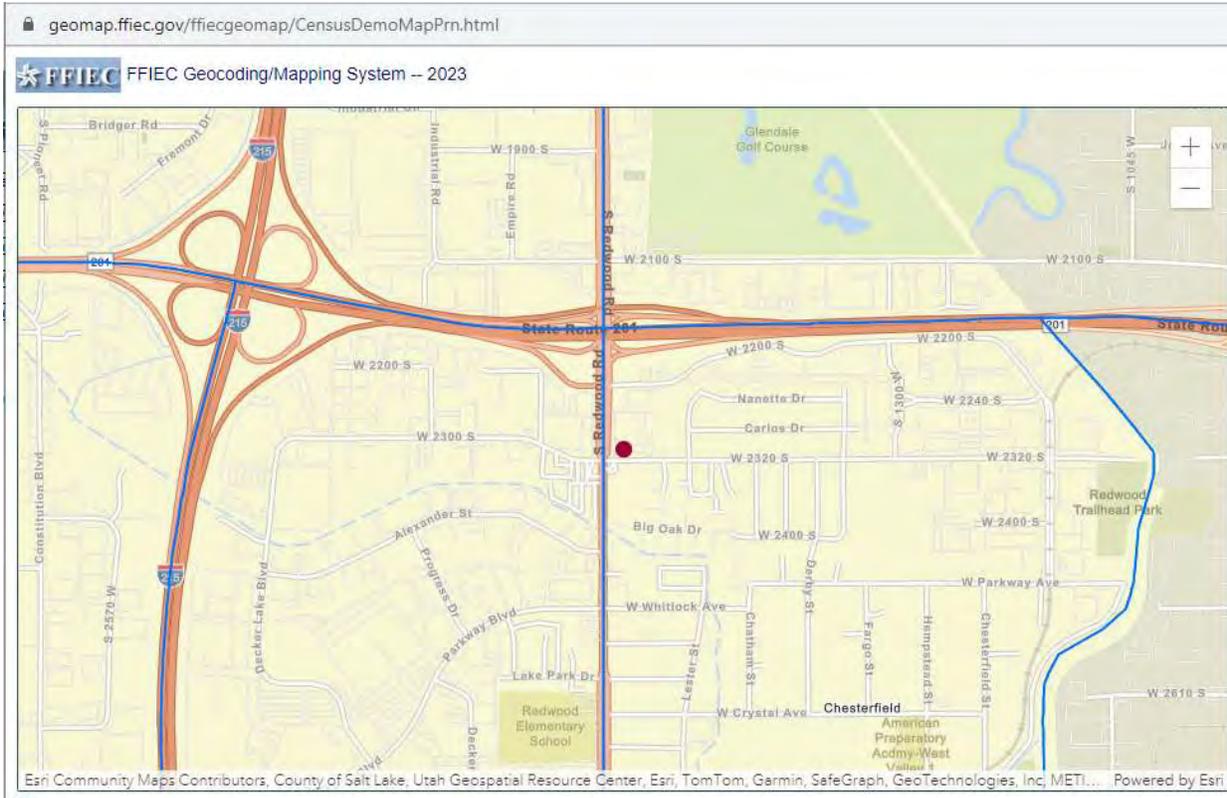
Census Population Information

Tract Population	4344
Tract Minority %	32.07
Number of Families	488
Number of Households	1656
Non-Hispanic White Population	2951
Tract Minority Population	1393
American Indian Population	47
Asian/Hawaiian/Pacific Islander Population	322
Black Population	150
Hispanic Population	633
Other/Two or More Races Population	241

Census Housing Information

Total Housing Units	2100
1- to 4- Family Units	186
Median House Age (Years)	18
Owner-Occupied Units	628
Renter Occupied Units	1028
Owner Occupied 1- to 4- Family Units	67
Inside Principal City?	YES
Vacant Units	444

Redwood Road Branch



Esri Community Maps Contributors, County of Salt Lake, Utah Geospatial Resource Center, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI... Powered by Esri

● Matched Address: 2309 S Redwood Rd, West Valley City, Utah, 84119
 MSA: 41620 - SALT LAKE CITY, UT || State: 49 - UTAH || County: 035 - SALT LAKE COUNTY || Tract Code: 1133.11

● Selected Tract
 MSA: || State: || County: || Tract Code:

▼ Census Demographic Data

Address: 2309 S Redwood Rd, West Valley City, Utah, 84119
 MSA-State-County-Tract: 41620-49-035-1133.11

Census	Income	Population	Housing
Tract Income Level	Moderate		
Underserved or Distressed Tract	No		
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$106,300		
2023 Estimated Tract Median Family Income	\$53,958		
2020 Tract Median Family Income	\$45,871		
Tract Median Family Income %	50.76		
Tract Population	4900		
Tract Minority %	60.47		
Tract Minority Population	2963		
Owner-Occupied Units	739		
1- to 4- Family Units	1336		



2023 FFIEC Geocode Census Report

Matched Address: 2309 S Redwood Rd, West Valley City, Utah, 84119
 MSA: 41620 - SALT LAKE CITY, UT
 State: 49 - UTAH
 County: 035 - SALT LAKE COUNTY
 Tract Code: 1133.11

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$106,300
2023 Estimated Tract Median Family Income	\$53,958
2020 Tract Median Family Income	\$45,871
Tract Median Family Income %	50.76
Tract Population	4900
Tract Minority %	60.47
Tract Minority Population	2963
Owner-Occupied Units	739
1- to 4- Family Units	1336

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$90,360
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$106,300
% below Poverty Line	34.71
Tract Median Family Income %	50.76
2020 Tract Median Family Income	\$45,871
2023 Estimated Tract Median Family Income	\$53,958
2020 Tract Median Household Income	\$46,364

Census Population Information

Tract Population	4900
Tract Minority %	60.47
Number of Families	1082
Number of Households	1438
Non-Hispanic White Population	1937
Tract Minority Population	2963
American Indian Population	56
Asian/Hawaiian/Pacific Islander Population	419
Black Population	215
Hispanic Population	2112
Other/Two or More Races Population	161

Census Housing Information

Total Housing Units	1438
1- to 4- Family Units	1336
Median House Age (Years)	39
Owner-Occupied Units	739
Renter Occupied Units	699
Owner Occupied 1- to 4- Family Units	705
Inside Principal City?	NO
Vacant Units	0

Sandy Branch

geomap.ffiec.gov/ffiecgeomap/CensusDemoMapPrn.html

FFIEC FFIEC Geocoding/Mapping System -- 2023

Esri Community Maps Contributors, County of Salt Lake, Utah Geospatial Resource Center, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI... Powered by Esri

- Matched Address: 9320 S State St, Sandy, Utah, 84070
MSA: 41620 - SALT LAKE CITY, UT || State: 49 - UTAH || County: 035 - SALT LAKE COUNTY || Tract Code: 1126.21
- Selected Tract

▼ Census Demographic Data

Address: 9320 S State St Sandy, Utah, 84070
MSA-State-County-Tract: 41620-49-035-1126.21

Census | **Income** | Population | Housing

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$106,300
2023 Estimated Tract Median Family Income	\$99,082
2020 Tract Median Family Income	\$84,226
Tract Median Family Income %	93.21
Tract Population	5540
Tract Minority %	34.53
Tract Minority Population	1913
Owner-Occupied Units	1037
1- to 4- Family Units	1274



2023 FFIEC Geocode Census Report

Matched Address: 9320 S State St, Sandy, Utah, 84070
 MSA: 41620 - SALT LAKE CITY, UT
 State: 49 - UTAH
 County: 035 - SALT LAKE COUNTY
 Tract Code: 1126.21

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$106,300
2023 Estimated Tract Median Family Income	\$99,082
2020 Tract Median Family Income	\$84,226
Tract Median Family Income %	93.21
Tract Population	5540
Tract Minority %	34.53
Tract Minority Population	1913
Owner-Occupied Units	1037
1- to 4- Family Units	1274

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$90,360
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$106,300
% below Poverty Line	7.13
Tract Median Family Income %	93.21
2020 Tract Median Family Income	\$84,226
2023 Estimated Tract Median Family Income	\$99,082
2020 Tract Median Household Income	\$79,375

Census Population Information

Tract Population	5540
Tract Minority %	34.53
Number of Families	1395
Number of Households	2354
Non-Hispanic White Population	3627
Tract Minority Population	1913
American Indian Population	44
Asian/Hawaiian/Pacific Islander Population	392
Black Population	104
Hispanic Population	1095
Other/Two or More Races Population	278

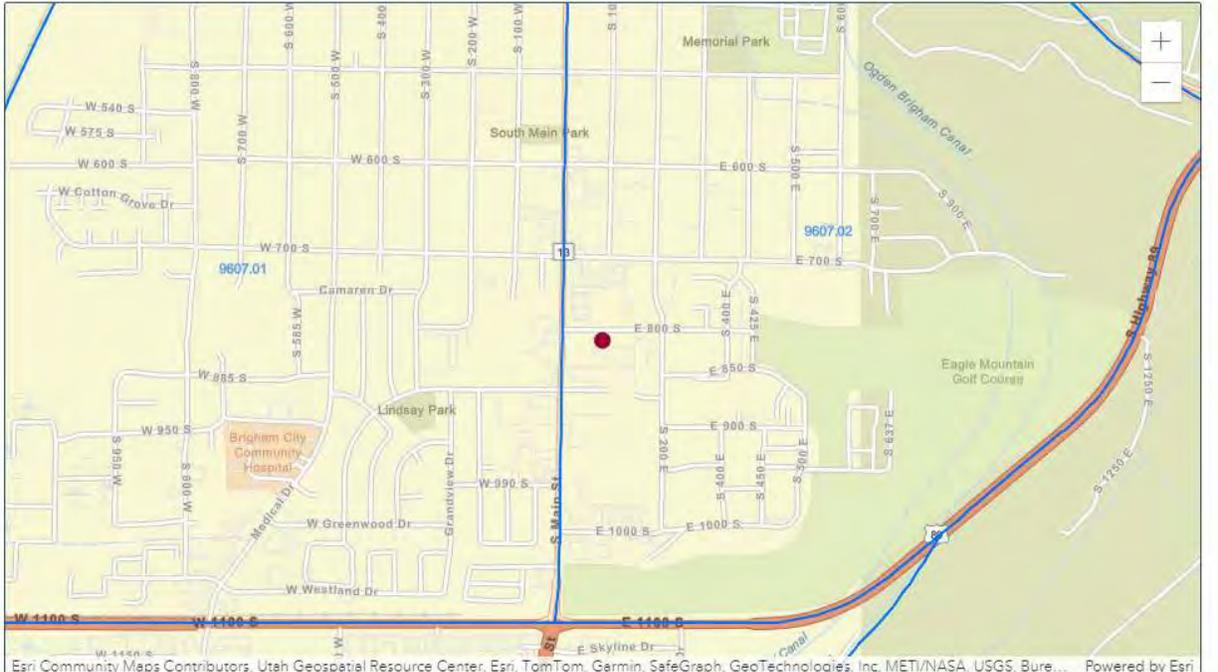
Census Housing Information

Total Housing Units	2718
1- to 4- Family Units	1274
Median House Age (Years)	21
Owner-Occupied Units	1037
Renter Occupied Units	1317
Owner Occupied 1- to 4- Family Units	938
Inside Principal City?	NO
Vacant Units	364

Brigham City Branch

geomap.ffiec.gov/ffiecgeomap/CensusDemoMapPrn.html

FFIEC FFIEC Geocoding/Mapping System -- 2023



Esri Community Maps Contributors, Utah Geospatial Resource Center, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bure... Powered by Esri

- Matched Address: 80 E 800 S, Brigham City, Utah, 84302
MSA: 36260 - OGDEN-CLEARFIELD, UT || State: 49 - UTAH || County: 003 - BOX ELDER COUNTY || Tract Code: 9607.02
- Selected Tract
MSA: || State: || County: || Tract Code:

▼ Census Demographic Data

Address: 80 E 800 S, Brigham City, Utah, 84302

MSA-State-County-Tract: 36260-49-003-9607.02

Census Income Population Housing

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
2023 Estimated Tract Median Family Income	\$71,766
2020 Tract Median Family Income	\$57,798
Tract Median Family Income %	65.66
Tract Population	2893
Tract Minority %	22.02
Tract Minority Population	637
Owner-Occupied Units	435
1- to 4- Family Units	813

FFIEC 2023 FFIEC Geocode Census Report

Matched Address: 80 E 800 S, Brigham City, Utah, 84302
 MSA: 36260 - OGDEN-CLEARFIELD, UT
 State: 49 - UTAH
 County: 003 - BOX ELDER COUNTY
 Tract Code: 9607.02

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
2023 Estimated Tract Median Family Income	\$71,766
2020 Tract Median Family Income	\$57,798
Tract Median Family Income %	65.66
Tract Population	2893
Tract Minority %	22.02
Tract Minority Population	637
Owner-Occupied Units	435
1- to 4- Family Units	813

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$88,021
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
% below Poverty Line	17.01
Tract Median Family Income %	65.66
2020 Tract Median Family Income	\$57,798
2023 Estimated Tract Median Family Income	\$71,766
2020 Tract Median Household Income	\$53,427

Census Population Information

Tract Population	2893
Tract Minority %	22.02
Number of Families	725
Number of Households	967
Non-Hispanic White Population	2256
Tract Minority Population	637
American Indian Population	53
Asian/Hawaiian/Pacific Islander Population	29
Black Population	11
Hispanic Population	380
Other/Two or More Races Population	164

Census Housing Information

Total Housing Units	1052
1- to 4- Family Units	813
Median House Age (Years)	46
Owner-Occupied Units	435
Renter Occupied Units	532
Owner Occupied 1- to 4- Family Units	421
Inside Principal City?	NO
Vacant Units	85

Tremonton Branch

geomap.ffiec.gov/ffiecgeomap/CensusDemoMapPrn.html

FFIEC Geocoding/Mapping System -- 2023

Esri Community Maps Contributors, Utah Geospatial Resource Center, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bure... Powered by Esri

- Matched Address: 25 N Tremont St, Tremonton, Utah, 84337
MSA: 36260 - OGDEN-CLEARFIELD, UT || State: 49 - UTAH || County: 003 - BOX ELDER COUNTY || Tract Code: 9603.01
- Selected Tract
MSA: || State: || County: || Tract Code:

▼ Census Demographic Data

Address: 25 N Tremont St, Tremonton, Utah, 84337

MSA-State-County-Tract: 36260-49-003-9603.01

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
2023 Estimated Tract Median Family Income	\$75,242
2020 Tract Median Family Income	\$60,595
Tract Median Family Income %	68.84
Tract Population	4500
Tract Minority %	13.62
Tract Minority Population	613
Owner-Occupied Units	966
1- to 4- Family Units	1299

FFIEC 2023 FFIEC Geocode Census Report

Matched Address: 25 N Tremont St, Tremonton, Utah, 84337
 MSA: 36260 - OGDEN-CLEARFIELD, UT
 State: 49 - UTAH
 County: 003 - BOX ELDER COUNTY
 Tract Code: 9603.01

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
2023 Estimated Tract Median Family Income	\$75,242
2020 Tract Median Family Income	\$60,595
Tract Median Family Income %	68.84
Tract Population	4500
Tract Minority %	13.62
Tract Minority Population	613
Owner-Occupied Units	966
1- to 4- Family Units	1299

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$88,021
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,300
% below Poverty Line	7.95
Tract Median Family Income %	68.84
2020 Tract Median Family Income	\$60,595
2023 Estimated Tract Median Family Income	\$75,242
2020 Tract Median Household Income	\$54,508

Census Population Information

Tract Population	4500
Tract Minority %	13.62
Number of Families	991
Number of Households	1366
Non-Hispanic White Population	3887
Tract Minority Population	613
American Indian Population	20
Asian/Hawaiian/Pacific Islander Population	36
Black Population	3
Hispanic Population	426
Other/Two or More Races Population	128

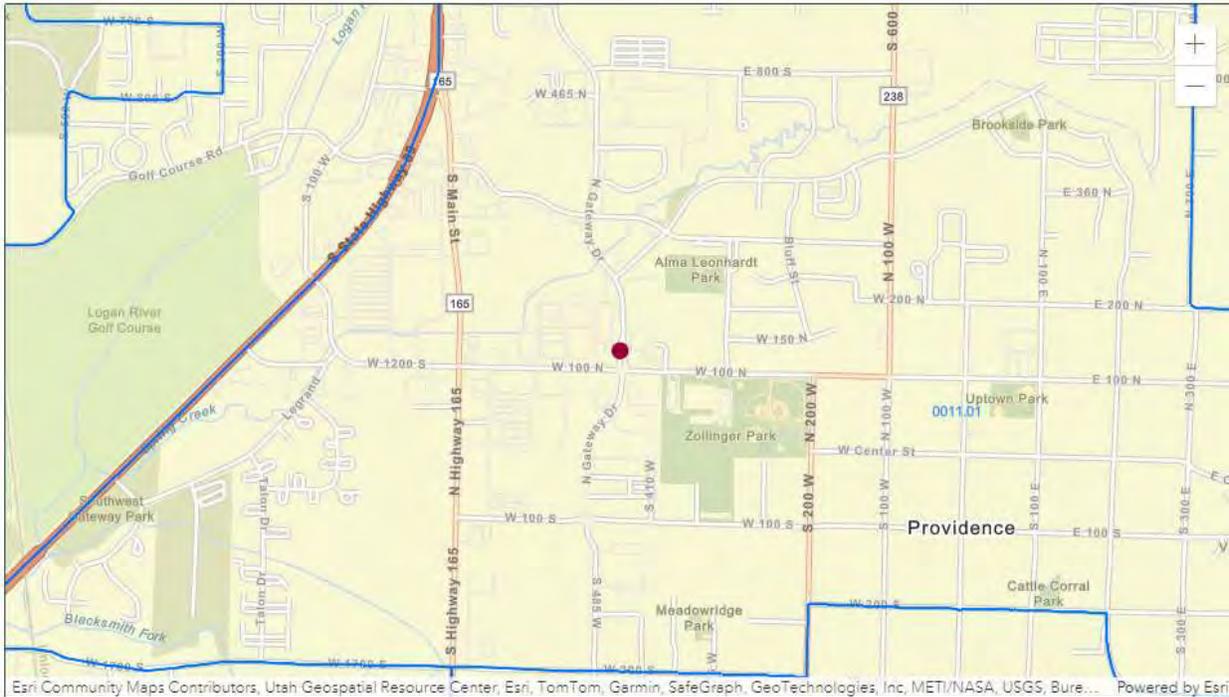
Census Housing Information

Total Housing Units	1407
1- to 4- Family Units	1299
Median House Age (Years)	48
Owner-Occupied Units	966
Renter Occupied Units	400
Owner Occupied 1- to 4- Family Units	966
Inside Principal City?	NO
Vacant Units	41

Providence Branch

geomap.ffiec.gov/ffiecgeomap/CensusDemoMapPrn.html

FFIEC FFIEC Geocoding/Mapping System -- 2023



● Matched Address: 121 N Gateway Dr, Providence, Utah, 84332
 MSA: 30860 - LOGAN, UT-ID || State: 49 - UTAH || County: 005 - CACHE COUNTY || Tract Code: 0011.01

● Selected Tract

Census Demographic Data



Address: 121 N Gateway Dr, Providence, Utah, 84332

MSA-State-County-Tract: 30860-49-005-0011.01

Census Income Population Housing

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$84,300
2023 Estimated Tract Median Family Income	\$101,354
2020 Tract Median Family Income	\$83,245
Tract Median Family Income %	120.23
Tract Population	5816
Tract Minority %	13.43
Tract Minority Population	781
Owner-Occupied Units	1569
1- to 4- Family Units	1927

FFIEC 2023 FFIEC Geocode Census Report

Matched Address: 121 N Gateway Dr, Providence, Utah, 84332
 MSA: 30860 - LOGAN, UT-ID
 State: 49 - UTAH
 County: 005 - CACHE COUNTY
 Tract Code: 0011.01

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$84,300
2023 Estimated Tract Median Family Income	\$101,354
2020 Tract Median Family Income	\$83,245
Tract Median Family Income %	120.23
Tract Population	5816
Tract Minority %	13.43
Tract Minority Population	781
Owner-Occupied Units	1569
1- to 4- Family Units	1927

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$69,237
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$84,300
% below Poverty Line	4.49
Tract Median Family Income %	120.23
2020 Tract Median Family Income	\$83,245
2023 Estimated Tract Median Family Income	\$101,354

Census Population Information

Tract Population	5816
Tract Minority %	13.43
Number of Families	1730
Number of Households	2063
Non-Hispanic White Population	5035
Tract Minority Population	781
American Indian Population	6
Asian/Hawaiian/Pacific Islander Population	126
Black Population	12
Hispanic Population	462
Other/Two or More Races Population	175

Census Housing Information

Total Housing Units	2111
1- to 4- Family Units	1927
Median House Age (Years)	26
Owner-Occupied Units	1569
Renter Occupied Units	494
Owner Occupied 1- to 4- Family Units	1557
Inside Principal City?	YES
Vacant Units	48

Logan Branch

geomap.ffiec.gov/ffiecgeomap/CensusDemoMapPrn.html

FFIEC FFIEC Geocoding/Mapping System – 2023

Esri Community Maps Contributors, Utah Geospatial Resource Center, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bure... Powered by Esri

● Matched Address: 5 E 1400 N, Logan, Utah, 84341
MSA: 30860 - LOGAN, UT-ID || State: 49 - UTAH || County: 005 - CACHE COUNTY || Tract Code: 0004.01

● Selected Tract
MSA: || State: || County: || Tract Code:

▼ Census Demographic Data

Address: 5 E 1400 N, Logan, Utah, 84341
MSA-State-County-Tract: 30860-49-005-0004.01

Census	Income	Population	Housing
Tract Income Level	Middle		
Underserved or Distressed Tract	No		
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$84,300		
2023 Estimated Tract Median Family Income	\$74,842		
2020 Tract Median Family Income	\$61,471		
Tract Median Family Income %	88.78		
Tract Population	4947		
Tract Minority %	23.25		
Tract Minority Population	1150		
Owner-Occupied Units	561		
1- to 4- Family Units	1065		

FFIEC 2023 FFIEC Geocode Census Report

Matched Address: 5 E 1400 N, Logan, Utah, 84341
 MSA: 30860 - LOGAN, UT-ID
 State: 49 - UTAH
 County: 005 - CACHE COUNTY
 Tract Code: 0004.01

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$84,300
2023 Estimated Tract Median Family Income	\$74,842
2020 Tract Median Family Income	\$61,471
Tract Median Family Income %	88.78
Tract Population	4947
Tract Minority %	23.25
Tract Minority Population	1150
Owner-Occupied Units	561
1- to 4- Family Units	1065

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$69,237
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$84,300
% below Poverty Line	25.51
Tract Median Family Income %	88.78
2020 Tract Median Family Income	\$61,471
2023 Estimated Tract Median Family Income	\$74,842
2020 Tract Median Household Income	\$51,296

Census Population Information

Tract Population	4947
Tract Minority %	23.25
Number of Families	962
Number of Households	1764
Non-Hispanic White Population	3797
Tract Minority Population	1150
American Indian Population	41
Asian/Hawaiian/Pacific Islander Population	197
Black Population	37
Hispanic Population	693
Other/Two or More Races Population	182

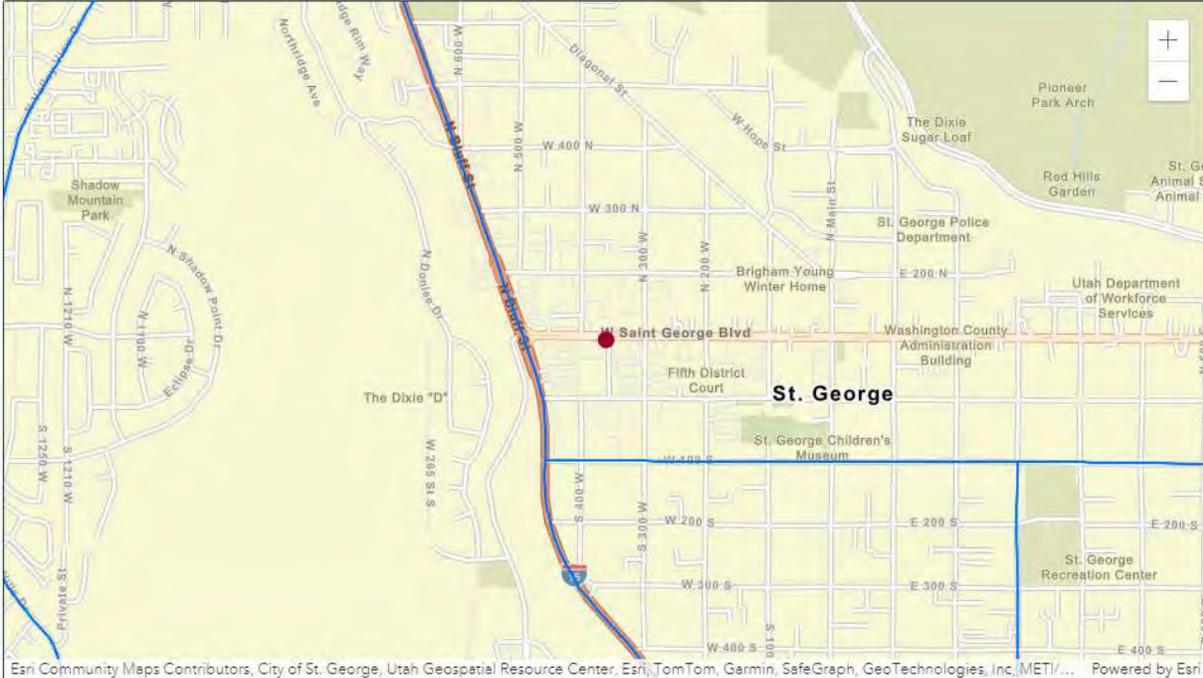
Census Housing Information

Total Housing Units	1971
1- to 4- Family Units	1065
Median House Age (Years)	19
Owner-Occupied Units	561
Renter Occupied Units	1203
Owner Occupied 1- to 4- Family Units	561
Inside Principal City?	YES
Vacant Units	207

St George Branch

geomap.ffiec.gov/ffiecgeomap/CensusDemoMapPrn.html

FFIEC FFIEC Geocoding/Mapping System -- 2023



● Matched Address: 335E W St George Blvd, Saint George, Utah, 84770
 MSA: 41100 - ST. GEORGE, UT || State: 49 - UTAH || County: 053 - WASHINGTON COUNTY || Tract Code: 2703.01

● Selected Tract
 MSA: || State: || County: || Tract Code:

▼ Census Demographic Data



Address: 335E W St George Blvd, Saint George, Utah, 84770

MSA-State-County-Tract: 41100-49-053-2703.01

Census Income Population Housing

Census	Income	Population	Housing
Tract Income Level	Middle		
Underserved or Distressed Tract	No		
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$91,300		
2023 Estimated Tract Median Family Income	\$93,637		
2020 Tract Median Family Income	\$74,545		
Tract Median Family Income %	102.56		
Tract Population	6557		
Tract Minority %	22.33		
Tract Minority Population	1464		
Owner-Occupied Units	1418		
1- to 4- Family Units	2074		



2023 FFIEC Geocode Census Report

Matched Address: 335E W St George Blvd, Saint George, Utah, 84770
 MSA: 41100 - ST. GEORGE, UT
 State: 49 - UTAH
 County: 053 - WASHINGTON COUNTY
 Tract Code: 2703.01

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$91,300
2023 Estimated Tract Median Family Income	\$93,637
2020 Tract Median Family Income	\$74,545
Tract Median Family Income %	102.56
Tract Population	6557
Tract Minority %	22.33
Tract Minority Population	1464
Owner-Occupied Units	1418
1- to 4- Family Units	2074

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$72,683
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$91,300
% below Poverty Line	12.29
Tract Median Family Income %	102.56
2020 Tract Median Family Income	\$74,545
2023 Estimated Tract Median Family Income	\$93,637
2020 Tract Median Household Income	\$52,176

Census Population Information

Tract Population	6557
Tract Minority %	22.33
Number of Families	1508
Number of Households	2116
Non-Hispanic White Population	5093
Tract Minority Population	1464
American Indian Population	79
Asian/Hawaiian/Pacific Islander Population	135
Black Population	74
Hispanic Population	952
Other/Two or More Races Population	224

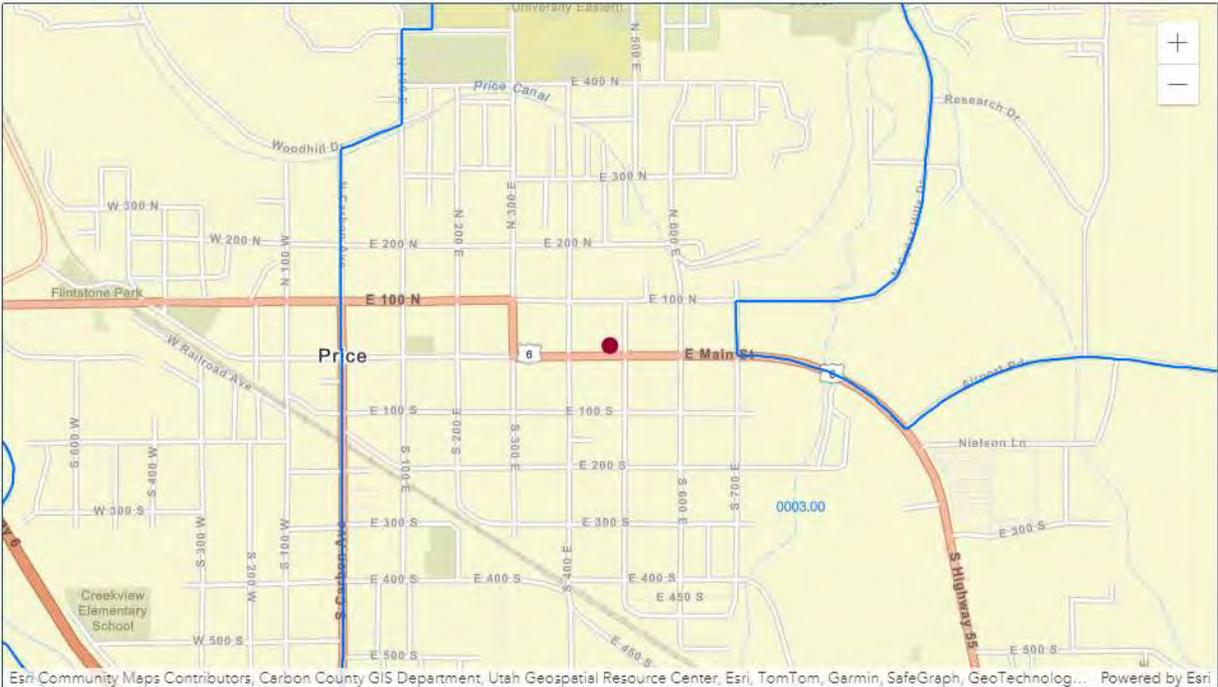
Census Housing Information

Total Housing Units	2306
1- to 4- Family Units	2074
Median House Age (Years)	33
Owner-Occupied Units	1418
Renter Occupied Units	698
Owner Occupied 1- to 4- Family Units	1372
Inside Principal City?	YES
Vacant Units	190

Price Mortgage Production Office (MPO)

geomap.ffiec.gov/ffiecgeomap/CensusDemoMapPrn.html

FFIEC FFIEC Geocoding/Mapping System – 2023



● Matched Address: 475 E Main St, Price, Utah, 84501
MSA: NA - NA (Outside of MSA) || State: 49 - UTAH || County: 007 - CARBON COUNTY || Tract Code: 0003.00

● Selected Tract
MSA: || State: || County: || Tract Code:

▼ Census Demographic Data



Address: 475 E Main St, Price, Utah, 84501

MSA-State-County-Tract: NA-49-007-0003.00

Census Income Population Housing

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$87,400
2023 Estimated Tract Median Family Income	\$46,261
2020 Tract Median Family Income	\$38,654
Tract Median Family Income %	52.93
Tract Population	4202
Tract Minority %	23.44
Tract Minority Population	985
Owner-Occupied Units	871
1- to 4- Family Units	1719

 2023 FFIEC Geocode Census Report

Matched Address: 475 E Main St, Price, Utah, 84501
 MSA: NA - NA (Outside of MSA)
 State: 49 - UTAH
 County: 007 - CARBON COUNTY
 Tract Code: 0003.00

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$87,400
2023 Estimated Tract Median Family Income	\$46,261
2020 Tract Median Family Income	\$38,654
Tract Median Family Income %	52.93
Tract Population	4202
Tract Minority %	23.44
Tract Minority Population	985
Owner-Occupied Units	871
1- to 4- Family Units	1719

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$73,027
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$87,400
% below Poverty Line	32.54
Tract Median Family Income %	52.93
2020 Tract Median Family Income	\$38,654
2023 Estimated Tract Median Family Income	\$46,261
2020 Tract Median Household Income	\$29,219

Census Population Information

Tract Population	4202
Tract Minority %	23.44
Number of Families	956
Number of Households	1731
Non-Hispanic White Population	3217
Tract Minority Population	985
American Indian Population	81
Asian/Hawaiian/Pacific Islander Population	26
Black Population	21
Hispanic Population	724
Other/Two or More Races Population	133

Census Housing Information

Total Housing Units	2047
1- to 4- Family Units	1719
Median House Age (Years)	56
Owner-Occupied Units	871
Renter Occupied Units	860
Owner Occupied 1- to 4- Family Units	871
Inside Principal City?	NO
Vacant Units	316

Logan City Center Mortgage Production Office (MPO)

geomap.ffiec.gov/ffiecgeomap/CensusDemoMapPrn.html

FFIEC Geocoding/Mapping System -- 2023

Esri Community Maps Contributors, Utah Geospatial Resource Center, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bure... Powered by Esri

- Matched Address: 45 E 200 N, Logan, Utah, 84321
MSA: 30860 - LOGAN, UT-ID || State: 49 - UTAH || County: 005 - CACHE COUNTY || Tract Code: 0008.00
- Selected Tract
MSA: || State: || County: || Tract Code:

▼ Census Demographic Data

Address: 45 E 200 N, Logan, Utah, 84321

MSA-State-County-Tract: 30860-49-005-0008.00

Census	Income	Population	Housing
Tract Income Level	Low		
Underserved or Distressed Tract	No		
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$84,300		
2023 Estimated Tract Median Family Income	\$39,098		
2020 Tract Median Family Income	\$32,115		
Tract Median Family Income %	46.38		
Tract Population	4737		
Tract Minority %	17.67		
Tract Minority Population	837		
Owner-Occupied Units	244		
1- to 4- Family Units	1592		

 2023 FFIEC Geocode Census Report

Matched Address: 45 E 200 N, Logan, Utah, 84321
 MSA: 30860 - LOGAN, UT-ID
 State: 49 - UTAH
 County: 005 - CACHE COUNTY
 Tract Code: 0008.00

Summary Census Demographic Information

Tract Income Level	Low
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$84,300
2023 Estimated Tract Median Family Income	\$39,098
2020 Tract Median Family Income	\$32,115
Tract Median Family Income %	46.38
Tract Population	4737
Tract Minority %	17.67
Tract Minority Population	837
Owner-Occupied Units	244
1- to 4- Family Units	1592

Census Income Information

Tract Income Level	Low
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$69,237
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$84,300
% below Poverty Line	31.03
Tract Median Family Income %	46.38
2020 Tract Median Family Income	\$32,115
2023 Estimated Tract Median Family Income	\$39,098
2020 Tract Median Household Income	\$31,746

Census Population Information

Tract Population	4737
Tract Minority %	17.67
Number of Families	976
Number of Households	2016
Non-Hispanic White Population	3900
Tract Minority Population	837
American Indian Population	28
Asian/Hawaiian/Pacific Islander Population	134
Black Population	35
Hispanic Population	464
Other/Two or More Races Population	176

Census Housing Information

Total Housing Units	2348
1- to 4- Family Units	1592
Median House Age (Years)	54
Owner-Occupied Units	244
Renter Occupied Units	1772
Owner Occupied 1- to 4- Family Units	227
Inside Principal City?	YES
Vacant Units	332

St George - Mortgage Production Office (MPO)

geomap.ffiec.gov/ffiecgeomap/CensusDemoMapPrn.html

FFIEC FFIEC Geocoding/Mapping System -- 2023

● Matched Address: 243 E Saint George Blvd, Saint George, Utah, 84770
MSA: 41100 - ST. GEORGE, UT || State: 49 - UTAH || County: 053 - WASHINGTON COUNTY || Tract Code: 2703.01

● Selected Tract
MSA: || State: || County: || Tract Code:

▼ Census Demographic Data

Address: 243 E Saint George Blvd, Saint George, Utah, 84770

MSA-State-County-Tract: 41100-49-053-2703.01

Census | Income | Population | Housing

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$91,300
2023 Estimated Tract Median Family Income	\$93,637
2020 Tract Median Family Income	\$74,545
Tract Median Family Income %	102.56
Tract Population	6557
Tract Minority %	22.33
Tract Minority Population	1464
Owner-Occupied Units	1418
1- to 4- Family Units	2074

FFIEC 2023 FFIEC Geocode Census Report

Matched Address: 243 E Saint George Blvd, Saint George, Utah, 84770
 MSA: 41100 - ST. GEORGE, UT
 State: 49 - UTAH
 County: 053 - WASHINGTON COUNTY
 Tract Code: 2703.01

Summary Census Demographic Information

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Underserved or Distressed Tract	No
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2020 Tract Median Household Income	\$52,176

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Number of Households	2116
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Asian/Hawaiian/Pacific Islander Population	135
Black Population	74
Hispanic Population	952
Other/Two or More Races Population	224

Census Housing Information

Total Housing Units	2306
1- to 4- Family Units	2074
Median House Age (Years)	33
Owner-Occupied Units	1418
Renter Occupied Units	698
Owner Occupied 1- to 4- Family Units	1372
Inside Principal City?	YES
Vacant Units	190

Branch Closings and Openings

Branch Closings and Openings **2023**

Bank of Utah did not have any branch openings, branch closings, branch relocations or new ATM locations in 2023.

Branch Closings and Openings **2022**

Bank of Utah did not have any branch openings, branch closings, branch relocations or new ATM locations in 2022.

Branch Closings and Openings

2021

Branch Closings

Bank of Utah did not have any branch closings, branch relocations or any new ATM locations in 2021.

Branch Openings

Bank of Utah's St. George office, a full-time operating branch located at 335 E St. George Boulevard, St. George, UT 84770 opened for business effective August 23, 2021.

Branch Services

All of our checking accounts come with the following services.

- Free online banking/mobile banking
- Free bill pay
- Free debit card/card valet
- Surcharge-free ATM access in all 50 states
- Three Overdraft Protection options:
 - Automatic transfer from a linked Bank of Utah account
 - Overdraft Line of Credit (subject to credit approval) *Not applicable to Thrive Checking Accounts and Minors (Under age 18)
 - Authorized overdraft on debit card purchases (called *Reg. E Opt in*) *Not applicable to Thrive Checking Accounts and Minors (Under age 18) UNLESS a parent/legal guardian who is also on the account signs to allow the minor to Opt in
- Special Discounts on fees for mortgages closed with Bank of Utah
- CardSwap
- Identity Theft Recovery Services

Easy Checking

Free checking account with unlimited check writing and includes:

- \$100 minimum opening deposit required
- No minimum balance
- No monthly service charge
- Does not earn interest
- Can open online or in branch

Evergreen Checking

Evergreen is a checking and savings blend and includes:

- \$100 minimum opening deposit required
- Interest paid if average daily balance over \$500
- \$10 monthly service charge if average monthly balance for the monthly statement cycle falls below \$10,000
- Interest being tiered
- Free Visa Debit Card
- Free online banking
- Can open online or in branch

Thrive Checking

Thrive Checking is a Bank On Certified Account that includes:

- \$5 minimum opening deposit required
- Certified Bank On Account
- No minimum balance
- No monthly service charge
- Does not earn interest
- Free Visa Debit Card

Thrive Checking Continued...

- Free online banking
- No dormancy fee
- No early closure fee
- No overdraft fees (only given debit card to access funds, no checks)
- Can only be opened in branch

Health Savings Accounts (HSA)

A Health Savings Account (HSA) is a tax advantaged account used to pay for health care expenses. HSAs must be paired with a High Deductible Health Plan (HDHP) and together can offer significant insurance savings and tax-exempt savings. Another great benefit of the HSA: unlike other plans (like Cafeteria Plans), the money in your account and the interest you earn is yours to keep year after year.

Account Features:

- No monthly maintenance fee
- No account setup fee
- No minimum to open
- Interest bearing (Tiered)
- Maintain an average daily balance of \$500 or more to obtain interest.
- Earn more interest if you keep a balance of \$1,000 or more.
- Free Visa Debit Card
- Free online banking and bill pay

I Save

This is a savings account that pays a tiered interest rate. The more you save the more interest you earn.

- \$100 minimum opening deposit required
- Interest paid with a balance of \$500 or more
- \$3 maintenance fee when the balance falls below \$100 any day during the statement cycle
- Can make deposits in branch with no fee
- Can open online or in branch

Children's I Save

This account is a great way to help kids under 18 develop meaningful financial habits and save for the future.

- \$10 minimum opening deposit required
- Interest paid with a balance of \$500 or more
- \$3 maintenance fee waived for minor age 0-17
- Can only be opened in branch

Private Banking I Save

- \$100 minimum opening deposit required
- Interest paid with a balance of \$2,500 or more
- \$3 maintenance fee when the balance falls below \$10,000 any day during the statement cycle
- Can only be opened in branch

Individual Retirement Accounts

An Individual Retirement Account (IRA) is a personal savings plan that, in many cases, provides income tax advantages to individuals saving money for retirement purposes. IRAs can also be established for educational purposes. An IRA may be set up with a minimum of \$100 at any time and contributions to it made as you like, in compliance with government tax laws. The length of time and amount of the IRA determines the rate of interest you earn.

Bank of Utah can guide you through the laws and regulations that impact IRAs to help you determine whether this investment tool is right for you.

Certificates of Deposit

CDs can be a very important component of your investment plan. Bank of Utah offers a broad selection of CDs that earn you a guaranteed rate of interest when you leave your money in for a fixed period of time. The rate of interest you earn depends on the length of time and the amount of deposit. Federal regulations require substantial interest penalties for early withdrawals.

The Certificate of Deposit earns high interest safely and conveniently for individuals, as well as for partnerships, corporations, municipalities and associations.

Super Saver CD

Use our Super Saver CD to save for a holiday event, a big vacation, or to jump start a savings program. The Super Saver CD is a one-year certificate of deposit, with no maintenance charges, the interest you earn will be compounded and credited to your account every quarter. Interest that is earned is adjusted at maturity to match our 12-month CD rate. Money can only be withdrawn at 12-month maturity. Early w/d will have a penalty fee imposed. The CD requires a \$500 minimum deposit, with subsequent deposits of at least \$100.

Jumbo CD

A Jumbo CD acts like any other CD, except that it has higher interest rates and is only for amounts over \$100,000. A Jumbo CD provides a low-risk, high-interest rate option, with terms of 30 days, 60 days, 90 days, 6 months (182 days), 1 year and 2 years.

Website states:

- Set aside funds to withdraw on a specified date - good for when you won't need immediate access to your funds during the term length.
- Open your account with a minimum deposit (amount varies depending on CD).
- Interest will be compounded, and credited to your account, every quarter on accounts with terms of one year or more.
- You may not make any deposits into your account before maturity.
- You can withdraw interest credited in the term before maturity without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account. You may not make withdrawals of principal from your account before maturity.
- This account will automatically renew at maturity unless you provide the bank with written notice of your intent not to renew. The written notice must be provided either before the maturity date or within a grace period of 10 calendar days after maturity, which also allows you to withdraw the funds without penalty.

Our checking accounts offer convenience, value, security and peace of mind. One of our knowledgeable bankers can help you choose accounts that will maximize your cash flow and help you achieve your financial objectives. Our business checking accounts include the following benefits:

- Free check images returned with statement
- Free check images available online
- Free online banking
- Free online Bill Pay
- No-fee Notary Service

Analyzed Business Checking

This account is for larger businesses that have higher account activity or wish to use their balance to offset transaction fees and costs associated with the use of Treasury Management products.

Account Features:

- \$500 minimum opening deposit
- \$8 Monthly Service Charge
- No minimum balance
- Free Business Rewards Debit Card
- Invitation to Attend Bank of Utah Financial Seminars

Treasury Management Features:

- Free online banking with security token for additional protection
- Option to upgrade to Enhanced Internet Banking with ACH/Payroll and Online Wire Capabilities
- Free Business Online Bill Pay
- Access to Bank of Utah Merchant Services and Merchant Terminals
- Option to add Remote Deposit Scanner
- Option to attach to a Sweep Account

Loan Features:

- Business Rewards Credit Card*
- Overdraft Line of Credit on Checking Account*
- Small Business Line of Credit*

*Credit Approval Required

Monthly balances on the account determine a tiered earnings credit. Tier Levels are \$0.00 to \$19,999.99, \$20,000.00 to \$99,999.99, and \$100,000.00 and greater. The earnings credit obtained each month offsets the monthly activity charges. A tiered earning credit allowance is calculated based on the average of the 13-week Treasury bill auctions conducted during the concurrent month.

The earnings credit computation is derived in the following manner:

- The daily average balance less uncollected funds equals daily average collected funds.
- The daily average collected funds less 10% reserve equals daily average investable balance.
- The daily average investable balance multiplied by the earnings credit allowance and divided by 365, then multiplied by the number of days in the billing cycle, equals the earnings credit.

Free Business Checking

This account is for businesses with basic treasury management needs and smaller numbers of transactions 300 checks per month FREE! After 300 transactions per month a \$0.50 fee per transaction is applied. Minimum Opening Deposit of \$100.

Account Features:

- No monthly service Charge
- No minimum balance
- Free Business Rewards Debit Card

Treasury Management Features:

- Free online banking with security token for additional protection
- Option to upgrade to Enhanced Internet Banking with ACH/Payroll and Online Wire Capabilities
- Free Business Online Bill Pay
- Preferred Pricing on Bank of Utah Merchant Services and Merchant Terminals
- Option to add Remote Deposit Scanner
- Sweep Accounts not available

Loan Features:

- Business Rewards Credit Card*
- Overdraft Line of Credit on Checking Account*
- Preferred Pricing on Small Business Line of Credit*

*Credit Approval Required

Business Advantage Checking

This account offers interest earnings and is designed specifically for Sole Proprietor businesses.

Account Features:

- No minimum balance
- No monthly service charge
- \$100 minimum opening deposit
- Free Business Rewards Debit Card
- Free online banking
- Free business online bill pay
- Interest Bearing (Tiered)
- Available to Sole Proprietor (DBA) Business only

Non-profit Advantage Checking

This account offers interest earnings and minimal maintenance fees for organizations that provide proof of non-profit status.

Account Features:

- Interest Bearing (Tiered)
- Unlimited check writing
- No monthly maintenance fee
- \$100 Minimum opening deposit
- Available to Non-profit Entities only *must provide proof of non-profit status

Public Fund Advantage Checking

This account offers interest earnings and minimal maintenance fees for organizations that are a public entity.

Account Features:

- Interest Bearing (Tiered)
- Unlimited check writing
- No monthly maintenance fee
- \$100 Minimum opening deposit
- Available to Public Entities only *must provide proof of non-profit status

Business Savings

A Business Savings account is an ideal place to start building your cash reserves. A minimum balance of \$200 is required to avoid a monthly Maintenance Charge of \$3. A minimum average daily balance of \$1 is required to accrue interest on this account.

The account offers the following features:

- Quarterly Statements
- Variable interest compounded daily and paid quarterly
- Six debits free per month. After six, \$1 per withdrawal

Transaction Limitations: Only six pre-authorized, automatic, telephone, or electronic transfers allowed per month.

The bank has designed a full line of treasury management solutions so you can manage your business online banking and cash management with ease. In addition to your business deposit accounts, keep your business financial operations running smooth with products that will increase your availability of funds, improve efficiency, enhance security and deliver streamlined electronic service.

Business Online Banking

Manage your business banking on your time with our complete online banking service suite which includes online bill pay. Our secure convenient and user friendly environment provides for effortless online banking as well as mobile/remote banking.

ACH Debit - Collecting Payments

Electronically transfer funds with ACH Debit. Use ACH Debit to collect or pull payments from another person or business bank account.

Positive Pay

Upload your daily checks and ACH payments daily to our online banking system to be cross-referenced with account debits. You may choose to receive notifications for ACH only or check only, when a debit hits your account, protecting your business from any fraudulent activity.

Remote Deposit/Mobile Deposit

Deposit checks right from your office to your bank account via scanner or mobile device, saving you time and money.

ACH Credit

Electronically transfer funds with ACH Credit. Use ACH Credit for direct deposit payrolls, as well as to make payments.

Online Wires

Manage wires through your business online banking account. Save a trip to the bank by sending wires online.

Merchant Services

Accept debit and credit cards via point of sale (POS) systems, mobile solutions, or online with our gateway solution. Our payment processing systems are as simple or complex as you need with no monthly contracts or minimum processing requirements.

Payroll Cards

Offer payroll cards to your employees making direct deposit payroll available to them with the convenience of a debit card. A cost effective benefit to your employees and business.

Sweep Accounts

Manage your cash flow between two or more accounts to pay down a line of credit, save money, earn more interest, or both. Open a sweep repurchase account to manage daily sweeps and increase interest earned on operating funds. Protect business funds with our Insured Cash Sweep (ICS) option.

Free Online Banking and Mobile Banking

Use Bank of Utah's Online Banking services to manage your banking affairs from home or at work, 24-hours a day, 7 days a week, through the Internet. It's safe, easy, private, and convenient.

Use our online banking services to do any of the following:

- View your accounts 24-hours a day, including account balances and recent transactions
- Obtain and update account information
- Transfer money between your accounts (Internally and Externally)
- Place stop payments
- Apply for consumer loans
- Make loan payments – with Bank of Utah checking account
- Pay your bills through bill pay
 - Schedule payment to anyone that you currently pay by check
 - Schedule recurring payments
 - Receive and pay "e-bills"
- Send money to friends through Zelle
- View up to 24 months of past account statements through our e-statement portal
- Find nearby branch and ATM locations
- Deposit Checks*
 - Download our app on a device with a camera and easily deposit checks into your account without going to a branch

*Depositing checks is only available through our mobile banking application on a device with a camera.

With Telephone Banking, account information and customer service are just a phone call away. A simple, automated phone system keeps you in touch 24-hours a day.

To use Bank of Utah’s Telephone Banking, call:

- Local: **801-394-9804**
- Toll Free: **1-800-394-9804**

A recorded voice gives you options to access the system. If you are familiar with the system and know the option you need, you may press that option during the message.

Main Menu Options	Press
Account information and funds transfer (<i>see subsequent options below</i>)	1
Instructions on how to use this system	2
For branch and ATM locations	3
Repeat this menu	9
Customer service representative (<i>during regular business hours</i>)	0

For account information and funds transfer, the Telephone Banking system will ask you to enter any of your Bank of Utah account numbers, followed by pressing # - **do not include leading zeros**. Then the system will require a security code (which is different than your debit card PIN), followed by pressing #.

Account Information and Funds Transfer Options	Press
Checking and Money Market	1
Savings	2
Loan	3
CD or IRA	4
Return to previous menu	8
Repeat this menu	9
Customer service representative (<i>during regular business hours</i>)	0

Recorded voice prompts will guide you through the telephone banking session. If you need any assistance you can press 0 to contact a customer service representative* or hang up and call technical support* at the following numbers:

For **technical support**, call:

- Local: **801-409-5000**, option 2
- Toll Free: **1-877-268-9322**, option 2

*Available during the Call Center’s business hours 7:00 a.m. - 6:00 p.m. (MST)

Identity theft happens when someone uses your personal information without your permission to commit fraud or other crimes. Bank of Utah recognizes that no matter how careful you are, almost anyone can fall victim to this crime.

In response, we automatically provide every signer on a Bank of Utah consumer checking account with FREE Identity Theft Recovery Services.

Free IDSafeChoice

If you suspect your identity has been stolen, contact a Bank of Utah customer service representative at any branch – OR – call 801-409-5000. You will be contacted within 24 hours by a certified ID Theft Recovery Advocate who will complete an assessment of your case and create a specific Recovery Plan. Your advocate will continue to work on your behalf until all suspect events and problems have been resolved.

Free IDSafeChoice includes the following:

- Assignment of your own Identity Theft Recovery Advocate
- Online or overnight delivery of a Fraud Recovery Package within two Business Days
- Preparation, filing, and follow-up for all necessary documentation to affected agencies, financial institutions, and businesses
- Credit review from all three Credit Bureaus
- Fraud Alerts issued to all credit agencies, and Federal and local law enforcement
- Progress reports and post-recovery follow-up for 12 months following restoration
- A confirmation of your return to pre-identity theft status – no matter how long it takes

Review specific service coverage information on-line at:

- **www.bankofutah.com/identitytheft**

Bank of Utah VISA Debit Card

Our Visa Debit Card offers convenience and can be used virtually everywhere. We offer the latest contactless cards with EMV Chip technology that helps increase security and reduce card-present fraud. These cards are embedded with a micro-computer chip. Some transactions may require a PIN instead of a signature to complete the transaction process.

Bank of Utah Business Rewards VISA Debit Card

This card offers the same convenience and technology as our standard debit card but includes the ability to earn rewards. Earn one point for every \$1 of net purchases charged to your Business Rewards Debit card. Choice of rewards includes a wide selection of travel, gift cards and merchandise.

Consumer Overdraft Line of Credit

With an Overdraft Protection Line of Credit, if the amount of your available credit limit is sufficient to cover an overdraft, advances will occur automatically on your account to cover any overdraft transaction(s) in your checking account in \$50 increments. You pay interest on the money only while you use it. Interest begins to accrue when the advance is posted to your account until the balance is paid in full. Your payment is deducted automatically from your checking account, or it can be made in person.

Standard Fees	
\$5.00	Per completed transfer
\$30.00	Late payment fee
\$20.00	Returned payment fee

Bank of Utah offers very competitive rates on consumer loans. As a Bank of Utah account holder, you receive a discount of 0.25% off of your original loan rate when you set up your loan payment with an automatic payment plan.

[Auto Loans](#)

Bank of Utah has low-rate auto loans to purchase the car or truck of your dreams. If you already have your dream car, take advantage of our low rates by refinancing your loan. Don't forget about our ability to help you gain access to your vehicle's equity to consolidate debt and get a lower interest rate.

[Unsecured Loans](#)

An unsecured loan is a great option with a variety of purposes and doesn't require any collateral to borrow against. If you would like to consolidate debt, consider using an unsecured loan to combine everything into one loan with a low monthly payment

[Recreational Vehicle \(RV\) Loans](#)

Utah is a mecca for the adventurer. And, lucky for you, Bank of Utah is the mecca for financing the dreams of the outdoor adventurer – it's a perfect match.

We finance a variety of large RVs with terms up to 120 months for:

- Trailers
- Boats
- Fifth wheels
- Campers, and
- Motor homes

But we don't stop there. We also have loan products with competitive rates for small RV's, including:

- Motorcycles
- ATV's
- Snowmobiles, and
- Personal watercraft

[CD-secured or Savings-secured](#)

A CD-secured or Savings-secured loan from Bank of Utah is a personal loan which requires a borrower to include a [Savings Account](#) or [Certificate of Deposit \(CD\)](#) as collateral for the loan.

Secured loans are a great way to build or rebuild credit by providing monthly repayment opportunities with fewer qualification requirements and without pulling credit.

CD-secured or Savings-secured loans also allow quick access to cash, borrowing from what already is in the account. The funds from a secured loan allow you to cover a variety of expenses like home improvements, college tuition or consolidating debt with higher rate balances.

Bank of Utah has access to numerous different programs available in the secondary market.

Conventional Loans

A conventional loan is any mortgage that is not guaranteed or implicitly insured by the federal government. A conventional loan is the ideal loan for borrowers with excellent credit and funds for a down payment.

Conventional mortgage guidelines allow you to purchase condos, planned unit developments, modular homes, manufactured homes, and 1-4 family residences. Conventional loans can also be used to finance primary residences, second homes and investment properties.

This standard product is the loan of choice for 75% of our customers. If you have money for a 5% down payment, this may be the loan for you.

First-Time Home Buyers

Bank of Utah has consistently been a top first time homebuyer lender in the state for the last ten years. The bank has access to so many mortgage programs that we can almost always find a way to help families get into a home. Bank of Utah is a certified lender for Utah Housing.

Bank of Utah is a member of the Federal Home Loan Bank (FHLB) of Des Moines. We participate in their Homestart and Native American Homeownership Initiative programs. FHLB supports affordable housing in the community of their members. We have access to grant funds to provide down payment and closing cost assistance to income eligible owner-occupant households.

FHA Utah Housing Assistance

We believe that everyone deserves the opportunity to own a home. If eligible, you can take advantage of 100% financing at below market interest rates and receive assistance for your down payment.

VA Loans

A VA loan helps service members, veterans and eligible surviving spouses by offering no down payment funding with low rates and flexible terms with no private mortgage insurance (PMI).

USDA - United States Department of Agriculture/Rural Housing Loans

A Rural Housing loan, also referred to as a USDA loan or a Section 502 loan program, assists applicants in geographically-eligible areas and meet USDA income and property guidelines.

Jumbo 30 & 15 Year Fixed Loans

When a conventional loan isn't enough and goes above what is commonly known as conforming limits, a jumbo loan is there to save the day for borrowers with large loan amounts. Bank of Utah offers Jumbo 30 and 15 year fixed loans for those needing to borrow more than the maximum amount allowed through the GSE's.

Home Equity Conversion Mortgages (HECM) / Reverse Mortgages

A HECM, sometimes called a Reverse Mortgage is specifically designed for those 62+ years in age and allows borrowers to access a portion of their home's equity without monthly principal and interest payments.

The HECM is available as either an adjustable- or fixed-rate loan. The adjustable rate can adjust monthly or annually based on the Constant Maturity Treasury (CMT) index. The Fixed-rate HECM maintains the same interest rate over the life of the loan.

Construction Loans

Our construction loans offer excellent rates, low fees, and unprecedented convenience on financing from starter to custom homes on an improved building lot. Our construction loans are locally serviced and are not brokered out to other lenders.

Construction loans offer the following features:

- Fast pre-approval for a permanent loan
- Payments made from an interest reserve account during the construction period
- Customized rates and terms
- Ability to lock your long-term interest rate at any time after the loan closing
- Convenient in-house draws
- Interest charged only on the withdrawn portion of the loan

Lot Loans

Have you found the right lot, but aren't ready to build or have not yet selected a builder? Lot loans provide a unique avenue to own a property with flexible terms.

Lot loans at Bank of Utah are designed for improved building lots and are great options for customers who intend to build their primary residence on the lot within the term of the loan.

Once the lot is secured, take advantage of Bank of Utah's expertise in construction loans to take the next step in building your dream home.

Home Equity Lines of Credit

A home equity line of credit (HELOC), sometimes referred to as a second mortgage, is an equity loan that allows a borrower access to equity in their home. A HELOC is a revolving line of credit that can be used as much or as little as needed; borrow money, pay it back and borrow again without any renewals or additional paperwork during the draw period.

A home equity line of Credit (HELOC) gives you easy access to the equity in your home for a variety of reasons:

- Debt consolidation
- Home improvement
- Vacations

We offer a 10 year draw period with a 10 year repay period. A HELOC provides a flexible way to borrow with no annual fee.

Commercial Loans

A commercial loan may be a smart way to finance a variety of legitimate business expenses. Our experienced Loan Officers will take the time to get to know you and your business. All loan decisions and servicing are performed locally, which means faster decisions to meet your business needs.

Bank of Utah's commercial loan products can help you:

- Purchase and improve commercial real estate
- Purchase equipment and other capital assets
- Finance working capital needs
- Improve your business location
- Consolidate existing business loans
- Purchase a business
- Issue commercial, performance and stand-by letters of credit
- Assist with foreign currency transactions

Small Business Loans

As an SBA Lender, Bank of Utah works with the SBA to help small business obtain specialized financing. If you own, are purchasing or starting a small business, you may qualify for an SBA loan. Bank of Utah utilizes SBA 7(a), SBA 504, and USDA loan programs.

Lines of Credit

Use a Commercial Line of Credit to:

- Support accounts receivable
- Replenish inventory
- Purchase new equipment
- Pay bills

Construction and Development Loans

We offer a full range of acquisition and development loans, construction loans, bridge loans, and permanent loans customized to meet your needs. Construction Loans are structured to fit the particular transaction, with terms covering the project from pre-development through completion. Permanent loans can be created with short-term and long-term options.

Real estate projects that can be financed include:

- Subdivisions
- Lot purchases
- Owner-occupied or Investor-owned commercial real estate
- Special purpose properties

Personal Trust Services

Bank of Utah offers fiduciary and investment management services that are custom tailored to meet the unique needs of its clients and we offer all of the standard trust and investment services for:

- Revocable Living Trusts
- Irrevocable Trusts
- Asset Protection Trusts
- Charitable Foundation Trusts
- Special Needs Trusts
- Custody Accounts
- Estates
- Conservatorships
- Self-Directed IRA Accounts
- Investment Management Agency Accounts

Clients use an attorney to prepare and provide legal advice regarding set-up of their trust, financial or their estate planning documents. We assist clients to identify an attorney who specializes in estate planning and is best suited to our client's specific needs. Because our trusts are managed locally, we have established strong working relationships with qualified local legal professionals.

Acting as a Corporate Trustee

A Corporate Trustee is a company (such as the Bank of Utah) that specializes in the management of trusts and other fiduciary roles. Our trained staff of professionals manages the trust assets according to the instructions your client provides in their trust agreement, handles all required paperwork, maintains accurate records, distributes income and principal from the trust in accordance with the terms of the trust agreement, and when the trust is dissolved, distributes the assets to beneficiaries.

Bank of Utah's Private Banking program is an exclusive Bank program for qualified individuals. Individuals and families pursue financial independence at every stage of life. Business owners and principal executives balance business growth and personal growth.

As a community bank, we offer highly personalized service.

A private banker is available to help with:

- Personal and business account management
- Credit options
- Lending solutions
- Retirement and estate planning, including investment, trust and fiduciary services
- Business succession planning

Private Banking offers a dedicated private banker for a more personal financial service experience. Features and benefits are:

Partner With Your Private Banker

A dedicated advocate and advisor, he or she will offer the highest level of service always, from your smallest transaction to your largest financial goal.

Multiple Perspectives

A team of experts, including wealth advisors, mortgage loan officers and business bankers, will work with your private banker to help you plan your future.

Access Your Funds More Easily

Your private bank accounts come with higher transaction limits at the ATM, and also on debit card purchases and mobile check deposits (\$50,000 mobile deposit limit).

Additional Benefits are:

- Rate increases on all your personal accounts, including Certificates of Deposit (CDs)
- Lower rates on lending solutions, including personal loans or lines of credit, mortgages and investments made through our Wealth Management Group
- Additional discounts and fee waivers based on total banking relationship
- A single log-in that gives you access to our robust online banking tools for your personal and business accounts, and loans
- Business cash management products and services that we can assist with, along with your personal account management
- The ability to make wire transfers via the phone or email versus visiting a branch
- Free Private Banking-branded spending tools, such as checks, debit cards and credit cards
- Discounted safety deposit boxes of all sizes

We offer a range of specialized corporate trust services with the Bank's signature focus, flexibility and personal service. Bank of Utah has extensive experience offering trust services for aircraft related needs, including debt and equity trust services. We also have experience managing a variety of other assets, including rail, vessels, real estate, general equipment, project finance, life settlement and other large-ticket structured finance.

We specialize in the following services:

- Owner Trust
- Indenture Trust
- Security Trust
- Facility Agent
- Voting Trust
- Collateral Agent
- Paying and Fiscal Agent
- Custodian and Escrow Agent
- Securities Intermediary
- Acting as a fiduciary for both equity and debt

We offer a range of corporate foreign exchange services. Our group within Bank of Utah has extensive experience providing corporate foreign exchange risk management services to domestic and multinational customers with transactions with payables or receivables denominated in foreign currency.

We specialize in the following services:

- Foreign Currency Forward Contracts
- Foreign Currency Swap Contracts
- Foreign Banknotes

Account Fee Schedule

Checking	
Account Type	Associated Fee
Easy Checking	Free
Thrive Checking	Free
Health Savings Account (HSA)	Free
Evergreen	\$10 monthly service charge if the average monthly balance for the monthly statement cycle falls below \$10,000

Savings	
Account Type	Associated Fee
I Save	\$3 maintenance fee when the balance falls below \$100 any day during the statement cycle
Children's I Save	\$3 maintenance fee when the balance falls below \$100 any day during the statement cycle - waived for minors age 0-17
Private Banking I Save	\$3 maintenance fee when the balance falls below \$10,000 any day during the statement cycle

Bank of Utah Fee Schedule

Service		Fee
Account balance assistance		\$10.00 / per hour
Account research		\$15.00/per hour
Cash advance		
	Customer	Free
	Non-Customer	\$5 or 1% whichever is greater
Charge back (<i>returned deposit item</i>)		\$5.00 - each item
Check printing (<i>depends on style and quantity of check ordered</i>)		varies
Collection items (<i>any fees from our processor are also charged to the customer</i>)		\$15.00
Daily overdraft (<i>begins on 2nd business day account is overdrafted</i>) Business Customers only		
	Balance Range:	
	\$.01 - \$999.99	\$3.00
	\$1000.00 - \$9999.99	\$7.50
	\$10,000 and greater	\$20.00
Overdraft Paid Item Fee - Business		\$25.00
NSF Returned Item Fee - Business		\$25.00
Debit Card Replacement		\$5.00
Dormant account (<i>no activity for 12 months/DDA and 36 months/Savings</i>)		\$3.00
Early closure (<i>within 90 days of account opening</i>)		\$25.00
Execution processing		\$75.00
Garnishment processing		\$75.00
Levy processing		\$75.00
Money Orders		
	Customer	\$2.00
	Non-Customer	\$4.00
Notary Service (<i>Non-Customers</i>)		\$5.00 - per signature
Official Checks		
	Customer	\$3.00 each
	Non-Customer	\$5.00 each
Online banking wire transfers		\$10.00
	Outgoing	\$25.00
	Foreign	\$25.00 - each item
Overdraft paid item - Consumer		\$20.00 each
NSF Return Item Fee Consumer		20.00 each
Daily limit on number of Overdraft fees - Consumer		5/\$100.00
Cushion before Overdraft charged - Consumer		\$50.00
NSF Returned/Overdraft Paid fee (\$20.00) charged on transaction items over \$25.00		
Photocopies/fax		\$1.00 - each
Safe Deposit Boxes per year (<i>not all sizes available at each branch</i>)		
	Key Deposit (<i>returned when 2 keys are returned to bank</i>)	\$10.00
	3x5 box	\$15.00
	5x5 box	\$25.00
	3x10 box	\$30.00
	5x10 box	\$50.00
	10x10 box	\$100.00
	Vault (Main Branch only)	\$130.00
	Drilling Fee - (varies)	\$90.00 - \$200.00
Stop Payments		\$25.00 - each
Wire transfers		
	Incoming - Customer	\$12.00
	Outgoing - Customer	\$15.00
	Foreign outgoing wire transfers	\$35.00

Business Account Fee Schedule

Business Account Fee Schedule

Free Business checking*

No Min Balance Required	X
No Monthly Maintenance fee	X
Minimum Opening Deposit	\$100
Online Cash Manager	X
Transaction Fees	Up to 300 FREE After 300 a \$.050 fee per transaction applies

**Sweep Accounts not available with Free Business Checking*

Analyzed Business Checking Activity Charges - (fees may be offset by earnings credit)

Maintenance fee	\$8.00 per month
Minimum opening deposit	\$500
Detailed account analysis statements	X
Itemized service fees	X
Online cash manager	X
Items paid on account	\$0.15 each
Credit items posted	\$0.25 each
Items Deposited	\$0.05 on B of U checks; \$0.06 clearing; \$0.09 remote
Deposit admin fee	Based on current rate
Currency	\$0.08 per thousand
Coin	\$0.06 per roll
Interest on Negative collected balance	The average of the Wall Street Journal prime rate for the month plus 2%

Analyzed Business Checking Fee Schedule - the earnings credit computation is derived in the following manner:

	The daily average balance less uncollected funds equals daily average collected funds
	The daily average collected funds less ten percent reserve equals daily average investable balance
	The daily average investable balance multiplied by the earnings credit allowance and divided by 365, then multiplied by the number of days in the billing cycle, equals the earning credit
	The earning credit obtained each month offsets the monthly activity charges
	The tiered earnings credit allowance is calculated based on the average of the 13-week Treasury Bill auctions conducted during the concurrent month. Tier levels are as follows: 0 - 19,999.00; 20,000 - 99,999; 100,000+

Business Advantage Checking - (Available to Sole Proprietor business only)

No Monthly Maintenance or Activity Fees	X
Minimum Opening Deposit	\$100
Interest Rate	Tiered

Public Fund Advantage Checking - (Available to any public entity)

No Monthly Maintenance or Activity Fees	X
Minimum Opening Deposit	\$100
Interest Rate	Tiered
Check Writing	Unlimited

Business Account Fee Schedule - Continued

Non-Profit Advantage Checking - *(Available to any public entity)*

No monthly maintenance or activity fees	With proof of non-profit status
Minimum opening deposit	\$100
Interest Rate	Tiered

Other Fees and Online Activity Charges - *(Fees may be offset by earnings credit for analyzed accounts and assessed as a service charge of non-analyzed business accounts)*

Official Check	\$3.00 each
Money Order	\$2.00 each
Stop payment order	\$25.00 each
Outgoing wire	\$15.00 each domestic; \$35.00 each foreign
Online outgoing wire	\$10.00 each domestic; \$25.00 each foreign
Incoming wire	\$12.00 each
EFTPS Tax payment (Online only)	\$2.50
ACH NACHA file transfer - (Online only)	\$1.00 for the first 5 items then \$0.10 thereafter
ACH Fund Transfer (Online only)	\$1.00
ACH returned item	\$5.00
Remote deposit capture	\$25.00 a month
Remote deposit per item deposited	\$0.09

Business Savings

Minimum opening deposit	\$200
Monthly maintenance charge	\$3.00 per month if balance falls below \$200
Interest rate	Variable Interest compounded daily, paid quarterly
Withdrawal information	Six debits free per month, after six \$1.00 per

Insured Money Market Account

Minimum opening deposit	\$1,000
Monthly maintenance charge	\$10.00 per month if balance falls below \$1,000
Interest rate	Tiered interest with variable rates
Withdrawal information	Six debits free per month, after six \$1.00 per

Premier Gold Money Market Account - *(Must have a Business Checking Account and at least two other bank*

Minimum opening deposit	\$5,000
Monthly maintenance charge	\$10.00 per month if balance falls below \$5,000
Interest rate	Tiered interest with variable rates
Withdrawal information	Six debits free per month, after six \$1.00 per

Branch Locations

Operating Branches (with ATM's (All Time Teller Machines))

Branch		Address	City, State	Zip	Census Tract
Ogden Main	01	2605 Washington Blvd.	Ogden, Utah	84401	2011.00
Roy	02	5729 S 1900 W	Roy, Utah	84067	2107.04
South Ogden	03	4605 Harrison Blvd.	South Ogden, Utah	84403	2020.00
Orem	04	1000 W 800 N	Orem, Utah	84057	0007.06
Ben Lomond	07	115 Washington Blvd.	Ogden, Utah	84404	2003.01*
Layton	20	717 W Antelope	Layton, Utah	84041	1258.05
Bountiful	19	100 South 500 West	Bountiful, Utah	84010	1267.00*
Provo	09	3670 North University Ave	Provo, Utah	84604	0015.03
Lindon	10	144 South State Street	Lindon, Utah	84042	0006.01
Heber	11	620 West 100 South	Heber City, Utah	84032	9601.00
City Creek**	12	50 South 200 East	Salt Lake City, Utah	84111	1140.00
Redwood Road	18	2309 S Redwood Road	Salt Lake City, Utah	84119	1133.11*
Sandy	15	9320 S State Street	Sandy, Utah	84070	1126.21
Brigham City	05	80 E 800 S	Brigham City, Utah	84302	9607.02*
Tremonton	08	25 N Tremont Street	Tremonton, Utah	84337	9603.01*
Providence	17	121 N Gateway Drive	Providence, Utah	84332	0011.01
Logan	16	5 E 1400 N	Logan, Utah	84341	0004.01
St. George**	14	335 E St George Blvd	St. George, Utah	84770	2703.01

*green color references LMI census tracts

Operating Hours

Lobby Hours: Monday through Friday 9:00 AM to 5:30 PM

Drive-Up Window Hours: Monday through Friday 9:00 AM to 5:30 PM

** The City Creek office and St. George office do not have a Drive-Up Window at their location

Mortgage Production Offices

Branch	Address	City, State	Zip	Census Tract
Price	475 E Main Street – Suite B	Price, Utah	84501	0003.00*
Logan City Center	45 E 200 N - Suite 102	Logan, Utah	84321	0008.00*
St. George	243 E St. George Blvd. - Suite 110	St. George, Utah	84770	2703.01

Loan to Deposit Ratio

2023

2022

2021

2023				
	As of 03/31/2023	As of 06/30/2023	As of 09/30/2023	As of 12/31/2023
Total Adjusted Loans*	1,820,805,734	2,017,122,911	2,093,702,667	2,257,971,315
Total Deposits	2,002,988,335	2,072,852,708	2,224,426,726	2,113,286,507
Loan to Deposit Ratio	90.90%	97.31%	94.12%	106.85%

2022				
	As of 03/31/2022	As of 06/30/2022	As of 09/30/2022	As of 12/31/2022
Total Adjusted Loans*	1,501,204,795	1,580,330,199	1,632,603,878	1,698,383,203
Total Deposits	1,914,568,797	1,890,658,238	1,972,863,884	1,942,489,133
Loan to Deposit Ratio	78.41%	83.59%	82.75%	87.43%

2021				
	As of 03/31/2021	As of 06/30/2021	As of 09/30/2021	As of 12/31/2021
Total Adjusted Loans*	1,381,322,610	1,393,235,122	1,451,325,020	1,509,425,087
Total Deposits	1,748,513,712	1,689,246,726	1,838,293,277	1,831,212,063
Loan to Deposit Ratio	79.00%	82.48%	78.95%	82.41%

*Adjusted loans = Gross Loans less Unearned Income on Loans

Public Disclosure

PUBLIC DISCLOSURE

April 25, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank of Utah
Certificate Number: 17159

2605 Washington Boulevard
Ogden, Utah 84401

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.

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INSTITUTION RATING

INSTITUTION’S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory 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.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			
* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.			

The Lending Test is rated High Satisfactory.

- Lending levels reflect good responsiveness to assessment area (AA) credit needs.
- A high percentage of loans are made in the institution’s AAs.
- The geographic distribution of loans reflects good penetration throughout the AA.
- The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different revenue sizes.
- The institution exhibits a good record of serving the credit needs of the most economically disadvantaged areas of its AAs, low-income individuals, and/or very small businesses, consistent with safe and sound banking practices.
- The institution uses innovative and/or flexible-lending practices in order to serve AA credit needs.

- The institution is a leader in making community development (CD) loans.

The Investment Test is rated High Satisfactory

- The institution has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.
- The bank's qualified investments exhibit good responsiveness to credit and CD needs.
- The institution occasionally uses innovative and/or complex investments to support CD initiatives.

The Service Test is rated High Satisfactory.

- Delivery systems are accessible to essentially all portions of the institution's AAs.
- To the extent changes have been made, the institutions opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income (LMI) geographies and to LMI individuals.
- Services, including business hours, do not vary in a way that inconveniences certain portions of the AA, particularly LMI geographies and/or individuals.
- The institution provides a relatively high level of CD services.

DESCRIPTION OF INSTITUTION

Bank of Utah (BOU) is a full-service community bank headquartered in Ogden, Utah. In April 2021, the bank changed its charter from a state member bank, regulated by the Federal Reserve, to a state non-member bank, regulated by the Federal Deposit Insurance Corporation (FDIC). BOU was founded over 70 years ago and is wholly-owned subsidiary of BOU Bancorp, which is also headquartered in Ogden, Utah. The bank has one inactive subsidiary that exists for the sole purpose of holding foreclosed real estate. BOU received an Outstanding Rating at the prior January 19, 2021, CRA Performance Evaluation conducted by the Federal Reserve Bank of San Francisco. BOU has not participated in any merger or acquisition activity since the prior evaluation.

BOU operates 18 full-service offices throughout the State of Utah, with a majority of the branches located in the northern Utah Counties of Salt Lake, Davis, Weber, Box Elder and Cache. On August 23, 2021, BOU opened one new full-service branch in St. George, Utah and no branch closings have occurred since the prior evaluation. While the bank remains primarily focused on commercial lending, BOU also offers a variety of mortgage products to include construction, residential mortgage, home equity lines of credit, and multi-family loans. The bank also originates a limited amount of agriculture, farm and consumer loans.

The bank operates three mortgage loan production offices (MLPO) in Price, St. George and Logan. The bank sells a majority of its home mortgage loans originated to various investors and agencies in the secondary market. During 2021, the bank sold 1,232 mortgages totaling \$378.0 million; and in 2022, it sold 1,863 mortgages for \$236.0 million. The bank operates a wealth management and corporate trust office in Weber and Salt Lake Counties, respectively. The Trust Division manages approximately \$694.0 million in trust assets. Bank of Utah is a Preferred Small Business Administration (SBA) Lender and is active in providing SBA 7a and 504 loans for customer financing needs. The following table depicts the AA's distribution of loans, deposits and branches.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Salt Lake City-Provo-Orem CSA AA	368,928	74.7	1,740,363	92.1	15	83.3
Logan MSA AA	104,008	21.1	137,019	7.2	2	11.1
St. George MSA AA	20,629	4.2	13,276	0.7	1	5.6
Total	493,565	100.0	1,890,658	100.0	18	100.0

Source: Bank Data; FDIC Summary of Deposits (6/30/2022)

The bank's traditional retail delivery services include automated teller machines (ATMs), drive-up ATM banking, mobile and internet banking, remote deposit capture, and courier services. BOU provides a variety of deposit products for commercial and consumer customers including checking, savings, money market, certificates of deposit and individual retirement accounts. During 2022, the bank introduced a new account opening tool by enabling customers to open joint accounts online.

BOU has approximately 400 employees. The March 31, 2023 Consolidated Reports of Condition and Income (Call Report) reflect \$2.5 billion in total assets, \$1.8 billion in total loans, \$2.0 billion in total deposits and \$379.8 million in total securities. The following table depicts the institution's loan portfolio distribution:

Loan Portfolio Distribution as of March 31, 2023		
Loan Category	\$(000s)	%
Construction and Land Development	362,090	19.6
Secured by Farmland	6,457	0.3
Secured by 1-4 Family Residential Properties	188,109	10.2
Secured by Multifamily (5 or more) Residential Properties	32,390	1.8
Secured by Nonfarm Nonresidential Properties	666,666	36.1
Total Real Estate Loans	1,255,712	68.0
Commercial and Industrial Loans	126,465	6.8
Agricultural Loans	2,769	0.1
Consumer Loans	7,673	0.4
Other Loans	457,377	24.8
Less: Unearned Income	(2,850)	(0.1)
Total Loans	1,847,146	100.0
<i>Source: 3/31/2023 Call Report</i>		

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

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more AAs within which examiners will evaluate its CRA performance. BOU designated three AAs, which include portions of the Salt Lake-Provo-Orem UT Combined Statistical Area (CSA), portions of the Logan Metropolitan Statistical Area (MSA), and the St. George MSA. The following table illustrates the counties, census tracts (CTs), and branches located in each AA.

Description of the AAs					
Assessment Areas		Counties in Assessment Area	# of Census Tracts	# of Branches	
Salt Lake City-Provo-Orem CSA	Salt Lake City MSA	Salt Lake	212	3	
	Ogden-Clearfield MSA	Box Elder, Weber, Davis	115	8	
	Provo-Orem MSA	Utah	128	3	
	Non-MSA	Wasatch	4	1	
Logan MSA	Logan MSA	Cache	26	2	
St. George MSA	St. George MSA	Washington	21	1	
Total	2 Assessment Areas	8 Counties	506	18	

Source: American Community Survey (ACS) 2015 Data and Bank Records

- **Salt Lake-Provo-Orem UT CSA (#482) AA** - This AA includes Salt Lake, Box Elder, Weber, Davis, Utah, and Wasatch Counties. The counties are contiguous and makeup portions of the Ogden-Clearfield MSA #36260; the Salt Lake City MSA #41620; the Heber Micropolitan Statistical Area #25720 and the Provo-Orem MSA #39340. Examiners analyzed each county within this AA separately, but they are combined in this evaluation, as no significant differences were observed in the overall analyses.
- **Logan MSA (#30860) AA** - This AA includes Cache County, which is one of two counties that comprise the Logan MSA.
- **St. George MSA (#41100) AA** -This new AA is comprised of Washington County, which is the only county located in the St. George MSA.

The bank’s AAs consist entirely of whole geographies, do not arbitrarily exclude any LMI CTs, and meet the technical requirements of Part 345 of the FDIC’s Rules and Regulations. There have been no changes to BOU’s AAs since the previous evaluation, with the exception of the addition of the new St. George AA with the opening of the branch in Washington County. Refer to the rated areas and individual AAs for additional information.

SCOPE OF EVALUATION

General Information

Examiners used the Interagency Large Institution Examination Procedures to evaluate BOU's CRA performance. This evaluation covers the period from the prior evaluation, dated January 20, 2021 to the current evaluation dated April 25, 2023.

A full-scope review was conducted for both the Salt Lake City-Provo-Orem CSA AA and the Logan MSA AA. Based on the volume of loans, deposits, and branches, the Salt Lake City-Provo-Orem CSA AA carried the greatest weight in determining the overall CRA Rating. The Logan AA was reviewed as a full-scope area as it was reviewed as a limited-scope area at the prior evaluation. A limited-scope review was conducted for the St. George MSA AA since the bank opened a new branch in Washington County during the review period that resulted in a new AA; however, the AA has a limited amount of loan and deposit activity. Based on the same factors, performance in the St. George MSA AA contributes the least amount of weight to the institution's overall rating. Refer to the individual sections for additional details.

Activities Reviewed

Examiners determined that the institution's major product lines include home mortgages reported pursuant to the Home Mortgage Disclosure Act (HMDA) and small business loans reported pursuant to the CRA. This conclusion considers the institution's business strategy, loan composition, and the number and dollar volume of loans originated during the evaluation period. BOU's origination of small farm loans and consumer loans were too few to conduct a meaningful analysis. Therefore, small farm and consumer loans are excluded from review.

For the Lending Test, examiners reviewed the universe of reported HMDA and small business loans originated and purchased in calendar years 2021 and 2022. During those 2 years, BOU originated 2,085 HMDA loans totaling approximately \$825.4 million, and 833 small business loans totaling approximately \$119.1 million. Based on the bank's business strategy, defined credit needs within the community, and the bank's lending performance by number and dollar volume, as well as the larger volume of HMDA lending by number and dollar, examiners placed greater weight on the institution's home mortgage lending followed by small business. Additionally, while lending by both number and dollar volume of loans were analyzed, performance by number of loans carries more weight, as it provides a better representation of the number of individuals and businesses served.

Examiners comparison of lending data and performance for 2021 and 2022 did not identify a significant difference in performance; therefore, this evaluation only presents the bank's 2021 lending data. Examiners used the 2015 ACS and 2021 HMDA aggregate data as comparisons for the institutions lending performance for home mortgage loans. Examiners used the 2021 D&B demographic and CRA aggregate data as comparisons for the institutions small business lending performance. During 2021, the number of small business loans increased due to the SBA Payment Protection Program (PPP) loans, which were the result of the COVID-19 pandemic.

The evaluation of CD loans, investments, and services includes all qualified activities since the date of the previous CRA Evaluation dated January 20, 2021 through April 25, 2023. Examiners evaluated BOU's CD loans, investments, and service activities quantitatively based on the institution's financial capacity, as well as qualitatively based on the impact of those activities in BOU's AAs. For the Service Test, examiners reviewed delivery systems for providing retail-banking services, including branches and alternative delivery systems, and the impact of any branch openings/closing during the evaluation period. Additionally, examiners reviewed retail banking products and services targeted toward LMI individuals, or small businesses.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

BOU is rated High Satisfactory for the Lending Test. The institution’s performance is consistent in the Salt Lake City-Provo-Orem CSA and Logan MSA AAs. Performance in the St. George MSA AA is inconsistent with the overall performance conclusion due to the time the branch has been open and its limited loan and deposit activity.

Lending Activity

BOU’s lending activity reflects good responsiveness to the AA’s credit needs. This conclusion is supported by consistent performance in the Salt Lake City-Provo-Orem CSA and Logan MSA AAs. Performance in the St. George MSA AA is inconsistent with the overall performance conclusion. Overall, the bank’s home mortgage and small business lending volume decreased on an annualized basis compared to the previous examination. Refer to each respective analysis for details.

Assessment Area Concentration

BOU made a high percentage of loans in the institutions AAs. This conclusion is based on a majority of HMDA and small business loans by both number and dollar volume made in the AAs. Refer to the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2021	1,081	77.0	322	23.0	1,403	416,895	80.7	99,550	19.3	516,445
2022	509	74.6	173	25.4	682	228,585	74.0	80,355	26.0	308,940
Subtotal	1,590	76.3	495	23.7	2,085	645,480	78.2	179,905	21.8	825,385
Small Business										
2021	656	92.7	52	7.3	708	76,670	88.2	10,225	11.8	86,895
2022	119	95.2	6	4.8	125	27,666	85.9	4,555	14.1	32,221
Subtotal	775	93.0	58	7.0	833	104,336	87.6	14,780	12.4	119,116
Total	2,365	81.0	553	19.0	2,918	749,816	79.4	194,685	20.6	944,501
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

Geographic Distribution

BOU’s geographic distribution of loans reflects good penetration throughout its AAs. Performance is in the Logan MSA and the St. George MSA AAs are not consistent with the Salt Lake City-Provo-Orem CSA AA. Refer to each respective analysis for details.

Borrower Profile

BOU's distribution of borrowers reflects adequate penetration among retail customers of different income levels and business of different revenue sizes. Performance was consistent in the Salt Lake City-Provo-Orem CSA and the Logan MSA AAs; however, performance was inconsistent in the St. George MSA AA. Refer to each respective analysis for details.

Innovative or Flexible Lending Practices

BOU uses innovative or flexible lending practices in order to serve the AA's credit needs. The institution continues to offer loan products and programs that serve the needs of LMI borrowers, small businesses and address CD needs in the AAs. BOU originated 962 innovative or flexible loans totaling \$207.1 million during the review period. While BOU is not a market leader in innovative or flexible lending practices, BOU offered programs that have benefited the communities they serve. For example, in response to the COVID-19 pandemic the institution originated a significant level of SBA PPP loans to help businesses keep the workforce employed during the pandemic. The following table demonstrates the institution's innovative and flexible lending activity.

Innovative or Flexible Lending Programs								
Type of Program	2021		2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
SBA 504	9	17,178	10	20,884	0	0	19	38,062
SBA 7A	0	0	0	0	1	340	1	340
PPP	595	57,827	0	0	0	0	595	57,827
Federal Housing Administration (FHA)	78	22,648	59	18,959	16	6,110	153	47,717
Veterans Association (VA)	43	17,275	29	14,841	3	3,318	75	35,434
Utah Housing First Home	7	1,844	5	1,510	3	1,060	15	4,414
Utah Housing Home Again	41	8,921	22	5,558	2	640	65	15,119
UHC Score Loan	11	1,877	3	398	2	306	16	2,581
United States Department of Agriculture (USDA)	18	4,476	3	545	2	549	23	5,570
Totals	802	132,046	131	62,695	29	12,323	962	207,064

Source: Bank Data

- SBA 504 - designed to provide financing for the purchase of fixed assets that promote business growth and job creation, which usually means real estate, building and machinery, at below market rates.
- SBA 7A – a small business loan issued by a private lender and partially backed by the SBA, which is the most common type of SBA loan. They are an ideal option for business financing due to their long repayment terms and low interest rates. SBA 7(a) loans can be used for a variety of purposes, including working capital, business expansions or purchasing equipment and supplies.

- PPP – PPP SBA backed loan that was established by the U.S. government to help businesses keep their workforce employed and to pay interest on mortgages, rent, and utilities during the COVID-19 pandemic.
- FHA - issued by private lenders, but backed by the federal government. This allows lenders to offer more favorable loan terms to first-time and LMI homebuyers. The FHA insures mortgage loans issued by private lenders, which protects against losses if the borrower defaults on the mortgage.
- VA – a VA loan is a mortgage loan available through a program established by the U.S. Department of Veterans Affairs. With a VA loan, veterans, service members and their surviving spouses can purchase homes with little to no down payment, no private mortgage insurance, and they generally get a competitive interest rate.
- Utah Housing First Home – is a loan geared toward homebuyers with a credit score of 660 or higher, who are first-time homebuyers and purchasing a single-unit residence. This program typically has a lower purchase price, income limit, and lower interest rate.
- Utah Housing Home Again – this loan is geared toward homebuyers with a credit score of 620 or higher who have previously owned a home or are first-time homebuyers and purchasing a 1-2 unit residence.
- UHC Score Loan – “Score” mortgage program is for homebuyers with a credit score of 620 or higher. This mortgage offers homebuyers who have recovered from previous credit challenges a loan that can assist them with the purchase of their home. This program has a purchase price limit and annual income limits based on qualifying income.
- USDA – is a mortgage either made or guaranteed by the USDA’s Rural Housing Service agency to help LMI households purchase safe and affordable homes in rural areas.

Community Development Loans

BOU is a leader in making CD loans during the review period. Performance in the Salt Lake City-Provo-Orem CSA AA is consistent with this conclusion; however, the Logan MSA and the St. George MSA AAs are not consistent.

During the evaluation period, BOU originated 52 CD loans in the bank-wide AAs, including broader regional and/or statewide areas, totaling approximately \$361.7 million. BOU’s CD lending activity consisted of 21 CD loans totaling approximately \$142.3 million in 2021, 26 CD loans totaling approximately \$165.3 million in 2022, and 5 CD loans totaling approximately \$54.1 million originated year-to-date (YTD) 2023. The total CD lending represents 16.2 percent of average total assets and 23.0 percent of average total loans. Bank performance increased significantly by dollar volume since the previous evaluation, when BOU originated 72 loans for \$269.0 million and represented 18.9 percent of average total assets and 25.4 percent of average total loans.

As a percentage of total assets and total average loans, the ratios went down. However, BOU CD lending performance remains at an outstanding level in consideration of the dollar volume increasing over the prior period, as well as this evaluation period is 14 months shorter than the prior evaluation period. Additionally, BOU’s CD lending by dollar volume is higher than similarly situated institutions.

While BOU originated CD loans in all areas, CD loans are primarily focused on revitalization or stabilization needs. BOU made a significant level of large infrastructure direct placement loans to municipalities that provided a solid impact to meet essential needs of the communities the bank serves, particularly those in growing and rural areas. Because of these efforts, the overall total dollar volume of CD lending surpassed the volume noted at the prior evaluation.

The following table illustrates BOUs CD lending over the review period by AA and type of CD activity.

Community Development Lending by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Salt Lake City-Provo-Orem CSA AA	7	25,545	4	37,570	13	29,227	21	231,146	45	323,488
Logan MSA AA	0	0	0	0	0	0	1	1,700	1	1,700
St. George MSA AA	0	0	0	0	0	0	0	0	0	0
Regional/Statewide Activities	1	3,250	0	0	2	8,222	3	25,021	6	36,493
Total	8	28,795	4	37,570	15	37,449	25	257,867	52	361,681

Source: Bank Records

As BOU met the CD lending needs within the AAs, regional activities also contributed to CD loan totals. Nationwide lending activity was not considered given the bank does not have a nationwide footprint. The following are notable examples of CD lending efforts at the statewide level:

- BOU originated a \$4.0 million dollar infrastructure loan to provide roads and road improvements to the City of Morgan in Morgan County. Repayment of the loan will be from the County’s municipal bond fund.
- BOU originated a \$10.0 million dollar loan to a transit district to support the mass transit and micro transit for individuals throughout Summit County, which is considered a rural area. Various bus routes provide mass transit and micro transit is similar to "Uber" where individuals can be picked up at their home in a minivan and taken to any location within Summit County. All of these services are provided free of charge.
- BOU originated an \$11.0 million dollar loan to facilitate the expansion of the high school in rural Wayne County. The expansion will include technology enhancements for the installation of high-speed fiber-optic cable that will also service Wayne County residents.

INVESTMENT TEST

The Investment Test is rated High Satisfactory. The institution’s overall performance in the Salt Lake City-Provo-Orem CSA AA, Logan MSA AA, and St. George MSA AA is consistent with the overall conclusion.

Investment and Grant Activity

BOU has a significant level of qualified CD investments, grants and donations, occasionally in a leadership position, particularly those that are not routinely provided by private investors. BOU made 149 investments, grants and donations totaling approximately \$27.5 million. This represents a significant increase by total dollar volume, which was approximately \$7.4 million at the prior examination. Qualified CD investments include the following: \$182,171 from the prior period, \$18.0 million in 2021, \$3.2 million in 2022, and \$5.9 million in 2023. Qualified grants and donations totaled \$201,103 throughout the review period. Total qualified CD investments, grants and donations represents 1.2 percent of average total assets and 9.0 percent of average total securities since the previous evaluation. This performance represents an increase from the previous evaluation where qualified investments represents 0.5 percent of average total assets and 5.6 percent of average total securities. BOU’s level of investments and grant activity slightly outperforms similarly situated institutions.

The majority of qualified investments, grants and donations benefited affordable housing totaling \$27.3 million followed by community services for \$189,000. The following table details qualified investments, grants and donations by AA and CD activity type.

Community Development Investments/Donations by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Salt Lake City-Provo-Orem CSA AA	26	18,554	0	0	0	0	0	0	26	18,554
Logan MSA AA	1	4,612	0	0	0	0	0	0	1	4,612
St. George MSA AA	1	811	0	0	0	0	0	0	1	811
Regional/Statewide Activities	7	3,361	0	0	0	0	0	0	7	3,361
Subtotal	35	27,338	0	0	0	0	0	0	35	27,338
Qualified Grants & Donations	5	12	109	189	0	0	0	0	114	201
Total	40	27,350	109	189	0	0	0	0	149	27,539
<i>Source: Bank Data</i>										

The following are notable examples of CD investments, grants and donation efforts at the broader regional or statewide level:

- BOU participated with the Utah Housing Corporation (UHC) and invested \$1.0 million in a low-income housing tax credits (LIHTCs) issued through the CROWN (CRedit-to-OWN). CROWN is a rental program for tenants who can purchase their home after a 15-year rental

period. The affordable homes are financed with LIHTCs. CROWN allows renters who become homeowners to accumulate equity in the home with their monthly rent payments. To be eligible to participate in CROWN, the potential homeowner's gross annual income needs to be less than 60 percent of average median income (AMI) based on household size. This investment is comprised of four properties located in Sevier and Millard County, UT.

- BOU participated with the UHC and invested \$483,801 million in a LIHTC issued through the CROWN program. This investment is comprised of five single-family homes in Beaver, UT.
- BOU participated with the UHC and invested \$182,047 in a LIHTC issued through the CROWN program. This investment is comprised of six single-family homes in Kanab, Utah.

Responsiveness to Credit and Community Development Needs

The institution exhibits good responsiveness to credit and CD needs. The majority of BOU's new investment activity benefitted affordable housing in the AAs, which is an identified need by the bank and community contacts in all AAs.

Community Development Initiatives

BOU occasionally uses innovative and complex investments to support CD. The institution uses a variety of investments to serve its AAs. Notable examples include:

- BOU invested in the Community Capital Management Community Impact Bond Fund, which primarily provided affordable housing for LMI individuals in the AA during the review period.
- BOU invested in several LIHTCs that provided affordable housing throughout the AA during the review period.

SERVICE TEST

Service Test is rated High Satisfactory. The institution's performance in the Salt Lake City-Provo-Orem CSA AA is consistent with this conclusion and inconsistent with the performance in the Logan MSA AA and the St. George MSA AA.

Accessibility of Delivery Systems

The bank's delivery systems are accessible to essentially all portions of the institution's AAs. BOU operates 5 branches within LMI CTs, representing 27.8 percent of the bank's branch network. The bank offers online banking and bill pay, 24-hour telephone banking and mobile banking, which includes mobile deposit capabilities. Customers have flexibility in accessing funds through ATMs, as the bank does not charge fees on non-proprietary ATMs.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	24	4.7	92,625	3.7	1	5.6	1	5.6
Moderate	106	20.9	491,066	19.4	4	22.2	4	22.2
Middle	223	44.1	1,194,237	47.1	11	61.1	11	61.1
Upper	149	29.4	748,682	29.5	2	11.1	2	11.1
NA	4	0.8	9,706	0.4	0	0.0	0	0.0
Total	506	100	2,536,316	100	18	100	18	100
<i>Source: 2015 ACS & Bank Data Due to rounding, totals may not equal 100.0%</i>								

BOU offers various alternative delivery services for customers to access banking products and services. The following describes the alternative delivery systems:

- Bank-owned ATMs – ATMs are located at each of the bank’s 18 branches. All ATMs are deposit taking. BOU customers are also able to access surcharge-free ATMs nationwide that are part of the Money Pass network.
- Online banking – BOU maintains an online presence that provides customers access to account management. Bank customers may access accounts online for access to account statements, account balances, as well as making online transfers and bill pay. Additionally, deposit and loan account applications are available online.
- Mobile banking – BOU customers have access to deposit and loan accounts through mobile banking applications. Customers may perform functions including transfer of funds in accounts, and pay bills.
- Remote deposit capture – This service is available to provide businesses with the ability to make deposits from any location and at any time. This service provides the convenience to businesses and eliminates the need to travel distances to the bank, improves the business cash flow and availability of access to account funds.
- Telephone Banking – BOU offers 24-hour customer access via a toll-free number to obtain information on checking accounts, savings accounts, loans, and to transfer funds between existing accounts.
- Mortgage Loan Production Offices – The bank has three MLPO’s located in Price, Logan and St. George. The Price and Logan offices are located in a LMI CTs. Loan originators located at the MLPO’s provide services dedicated to the origination of home loans. The St. George MLPO has six loan originators, the Price MLPO has three loan originators, and the Logan MLPO has two loan originators.

Changes in Branch Locations

To the extent changes have been made, the institution’s record of opening and closing of branches has not adversely impacted the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. The dispersion of branches changed in one AA since the previous evaluation, with the opening of a new branch in St. George, which is located in a middle-income CT. This branch is within close proximity to a moderate-income CT.

Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the AAs, particularly LMI geographies and/or individuals. All branches are open from 9:00 a.m. - 5:30 p.m.; drive-up window hours are also available during the same timeframe. The City Creek and St. George offices do not offer drive-up services. Branches are not open on Saturdays. All branches offer the bank’s full array of business and consumer deposit and lending products. Refer to the Description of Institution for further detail.

Community Development Services

BOU provides a relatively high level of CD services in its AAs; refer to the table below. A majority of the service hours during this evaluation occurred during 2022, as follows: 501 hours of service were provided in 2021, 661 hours of service were provided in 2022, and 108 service hours were provided in YTD 2023. The majority of service hours were attributed to the Salt Lake City-Provo-Orem CSA AA, where BOU employees provided a relatively high level of service hours to approximately 30 different qualified CD organizations. Overall, service hours at the previous evaluation of 1,905 were higher than the current evaluation’s service hours of 1,270. However, when taking the monthly average for the service hours and adjusting them for the same number of months in each review period (41 months at the prior evaluation versus 27 months at the current evaluation); the additional 14 months of service hours show that the bank’s hours slightly exceed the number of service hours provided at the prior evaluation. The following table details the bank’s CD services hours by AA and by purpose.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	# of Hours	# of Hours	# of Hours	# of Hours	# of Hours
Salt Lake CSA AA	139	1,037	90	0	1,266
Logan MSA AA	0	0	0	0	0
St. George MSA AA	0	4	0	0	4
Total	139	1,041	90	0	1,270

Source: Bank Records from 1/19/2021 - 4/17/2023

The majority of service hours supported community service initiatives, which is an identified CD need in most of the AAs and further demonstrate BOU’s responsiveness during the review period.

Please refer to each respective analysis for additional information and notable examples of CD service activities that benefit those AAs.

Notable CD services provided during the evaluation period that benefited the bank-wide AAs include:

- During 2022, BOU’s deposit team earned a BankOn certification. BankOn, which is led by a national nonprofit organization, ensures that new account depositors have access to affordable transactional banking accounts.

During 2023, the bank will begin offering a new BankOn certified Thrive Account to assist families and individuals that will provide easy access to this affordable bank transaction account. The BankOn account types are targeted to benefit LMI community members and new account holders.

- During the review period, BOU employees volunteered and provided service hours and teamed up with a community service nonprofit organization that services bank-wide AAs. Bank employees volunteered a weekend to bring the Title 1 certified school lunch program (certified as greater than 50 percent student body or greater free lunch program) to various elementary school districts by stocking food for the school lunch programs.

Once a month, BOU volunteers visit Title 1 schools, pass out nutritious non-perishable meals, and fresh produce in lunch bags directly to the eligible student body. The lunch bags also included a take home financial literacy worksheet for their families.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

SALT LAKE CITY-PROVO-OREM CSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE SALT LAKE CITY-PROVO-OREM CSA AA

The Salt Lake City-Provo-Orem CSA AA is comprised of six contiguous counties, which represent a portion of the Salt Lake City-Provo-Orem CSA #482 located in Northern Utah as designated by the Office of Management and Budget. They are Salt Lake, Box Elder, Weber, Davis, Utah, and Wasatch Counties. There have been no material changes to the AA during the evaluation period.

Economic and Demographic Data

According to the 2015 ACS data, the Salt Lake City-Provo-Orem CSA AA contains 459 CTs: 22 low-, 98 moderate-, 196 middle-, 139 upper-income, and 4 CTs with no income designation. The following table shows the select demographic, housing, and business data for the AA.

Demographic Information of the Assessment Area						
Assessment Area: Salt Lake City-Provo-Orem CSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	459	4.8	21.4	42.7	30.3	0.9
Population by Geography	2,270,623	3.7	20.0	45.2	30.6	0.4
Housing Units by Geography	746,948	3.7	22.2	44.6	29.2	0.4
Owner-Occupied Units by Geography	483,835	1.2	15.9	47.6	35.0	0.2
Occupied Rental Units by Geography	219,067	9.2	35.4	39.4	15.4	0.7
Vacant Units by Geography	44,046	3.5	25.8	37.1	33.5	0.1
Businesses by Geography	252,840	3.6	17.3	41.9	36.8	0.4
Farms by Geography	5,070	2.2	14.8	47.3	35.6	0.1
Family Distribution by Income Level	527,575	19.1	18.1	22.6	40.1	0.0
Household Distribution by Income Level	702,902	21.7	16.9	21.0	40.4	0.0
Median Family Income MSA - 36260 Ogden-Clearfield, UT MSA		\$71,742	Median Housing Value			\$232,267
Median Family Income MSA - 39340 Provo-Orem, UT MSA		\$67,248	Median Gross Rent			\$936
Median Family Income MSA - 41620 Salt Lake City, UT MSA		\$71,849	Families Below Poverty Level			8.9%
Median Family Income Non-MSAs - UT		\$64,772				
<small>Source: 2015 ACS and 2021 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.</small>						

In August 2021, Utah County experienced environmental disasters that caused a disruption to the AA. Federal Emergency Management Agency (FEMA) declared a fire disaster (FM-5408-UT) and a fire management Assistance Declaration was issued.

During April 2020, FEMA approved an additional \$10.1 million to the Utah Department of Health for the COVID-19 response to the major disaster declaration issued. FEMA provided more than \$314.0 million for the Utah COVID-19 response in Utah. The assistance was made available under a major disaster declaration issued April 4, 2020.

The Bureau of Labor Statistics (BLS) provides data on changes in unemployment rates. Unemployment rates in Utah and the United States have decreased from 2021 to 2022. According to the BLS, as of November 2022, the State of Utah’s unemployment rate was the lowest in the nation standing at 2.2 percent, with a national overall unemployment rate of 3.4 percent during the same period. Following the COVID-19 pandemic, the State of Utah unemployment rate was significantly below the national average. The following table illustrates the unemployment rates for the counties in the Salt Lake City CSA AA and for the U.S. national rate for 2021.

County	Assessment Area	Unemployment Rates 2021
Box Elder County	Salt Lake City-Provo Orem CSA	2.5%
Weber County	Salt Lake City-Provo Orem CSA	2.9%
Davis County	Salt Lake City-Provo Orem CSA	2.0%
Salt Lake County	Salt Lake City-Provo Orem CSA	2.8%
Utah County	Salt Lake City-Provo Orem CSA	2.4%
Wasatch County	Salt Lake City-Provo Orem CSA	2.9%
National (12/31/21)	NA	3.9%

Source: BLS April 2023

The Federal Financial Institutions Examination Council (FFIEC) updates median family income on an annual basis. The low-, moderate-, middle-, and upper-income levels for the AA are presented in the following tables for years 2021 and 2022.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper >120%
Ogden-Clearfield, UT MSA Median Family Income (36260)				
2021(\$89,400)	<\$44,700	\$44,700 to <\$71,520	\$71,520 to <\$107,280	>\$107,280
2022(\$99,600)	<\$49,800	\$49,800 to <\$79,680	\$79,680 to <\$119,520	>\$119,520
Provo-Orem, UT MSA Median Family Income (39340)				
2021 (\$83,700)	<\$41,850	\$41,850 to \$66,960	\$66,960 to <\$100,440	>\$100,440
2022 (\$96,000)	<\$48,000	\$48,000 to \$76,800	\$76,800 to <\$115,200	>\$115,200
Salt Lake City, UT MSA Median Family Income (41620)				
2021 (\$91,700)	<\$45,850	\$45,850 to <\$73,360	\$73,360 to <\$110,040	>\$110,040
2022 (\$102,200)	<\$51,100	\$51,100 to <\$81,760	81,760 to <\$122,640	>\$122,640

Source:FFIEC.gov MFI Adjusted Income

Salt Lake County

According to Moody's Analytics, as of November 2022, the Salt Lake County economy is slowing. As of this report, the unemployment rate hovers at 2.1 percent. Compared to the labor force two years ago, the labor market concluded this year with stagnant growth. However, the leisure/hospitality and construction sectors have added jobs. While the area has numerous large banks such as Goldman Sachs, Wells Fargo, large tech companies and privately held start-ups with valuations greater than \$1.0 billion, the rise of interest rates and economic uncertainty has kept the financial sector from growing. Technology sectors and start-ups are also encountering difficulty acquiring capital, coupled with volatile equity markets eroding away at venture capital funds. As a result, businesses also cut back on spending by ceasing hiring and layoffs. The residential real estate market has also reflected some cooling. For instance, the rise in higher mortgage rates curbed the housing prices for the first time in a decade. Experts indicated that the price gains over the past two years drove homes to be significantly overvalued. The correction continues to persist as mortgage rates remain elevated and demand falters. Population growth over the past year in the Salt Lake City MSA has reflected a positive trend. The area is attractive to young newcomers providing well-paying professional financial services, high quality of life, and lower costs.

Although the economy is slowing, the area is expected to outpace the state, region and nation. Strengths in the area include a high concentration of high wage jobs in the technology, knowledge based industries, and global growth is sustaining the demand for locally manufactured goods. The workforce is educated and skilled which appeals to venture capital and draws in more startups. Salt Lake is an attractive low-cost alternative destination for business compared to Silicon Valley. Weaknesses include relatively low office space availability. The top employers in the area include University of Utah, Intermountain Healthcare Inc., Walmart Inc., Zions Bancorp., and Delta Airlines.

Utah County

According to Moody's Analytics, Utah County's economy is taking a breather. The pace of net hiring in the last three month has slowly stopped and stands below national, regional and state averages. Construction and healthcare industries stand out, but they have been unable to offset weakness in professional business services and manufacturing, which are suffering the effects of high interest rates and economic uncertainty. An expanding labor force has contributed to a risk in the jobless rate, though the rate is still among the lowest in the nation. Tight labor markets and layoffs in high-wage industries have caused average hourly earnings to drop. Provo's tech services has contracted along the Wasatch front, although the industries employment is still above pre-COVID-19 levels. Venture capital has dried up as rising costs and interest rates, coupled with a volatility in equity markets, have made it difficult for startups to acquire capital. Utah Valley University (UVU) and Brigham Young University (BYU) will be pillars of stability and help to mitigate weakness in tech. The two universities are important sources of income, together employing more than 20,000 workers. Expansion plans call for the universities to double in size over the next two decades as the student population booms.

Although Utah County's overall economy is slowing as higher interest rates cool the high-tech expansion, the education sector is helping to mitigate the negative impact higher interest rates are having on the local economy. Top employers include BYU, UVU, Utah Valley Regional Medical Center, Vivint, and

Walmart, Inc.

Weber, Davis, and Box Elder Counties

According to the 2023 Utah Economic Report by the Utah Economic Council, the Weber, Davis and Box Elder economies are shifting into lower gear, after a surge in hiring in the third quarter. Job growth slipped below the national average. Healthcare and the outsize public sector are leading the way; job gains are being partially offset by declines in manufacturing and professional/business services. The unemployment rate has edged higher in recent months for the right reason, with labor force growth exceeding both the state and national averages. Meanwhile, the housing market is contracting due to higher mortgage rates. House prices declined in the third quarter while single-family housing starts fell to their lowest level since 2017.

Defense expansions in the federal defense and nondefense sectors will power above-average job growth in the coming year. The federal government are the main drivers of the MSA's employment and economy. Federal defense spending at Hill Air Force Base (AFB) has risen in recent years and has robust federal sector hiring. The benefits of increased defense spending will not fade any time soon. Hill AFB plays a key role in a critical defense initiative to upgrade the nation's nuclear arsenal, which will create hundreds of new public and private sector jobs in the years ahead. The proposed 2023 defense budget includes a 4.6 percent pay increase for military personnel, which will soften the blow from higher prices. Nondefense spending also supports stronger federal hiring in the medium term. Healthcare remains a leading contributor to job growth in the MSA. Top employers include Hill AFB, Department of Treasury, McKay-Dee Hospital and Weber State University.

Wasatch County

According to Utah.gov, Wasatch County has high employment with many in the community commuting to nearby Midway and Salt Lake City. Increased borrowing costs have slowed residential construction, non-residential construction increased year over year in 2021-2022, led by investment in amusement and recreation construction. County spending remained strong reflecting strength in the main county leisure and hospitality attraction. Wasatch County posted strong nonfarm job growth and unemployment numbers as there are not enough jobs in the city to account for the working population, resulting in a very tight labor market. The Federal Reserve continues to raise interest rates, which puts a damper on growth and inflation, and slows the economy. Construction jobs lead employment gains and support the continued rises in population. Leading County job sectors include finance, government and leisure/hospitality.

Competition

BOU operates in a highly competitive market for financial services and products. There are numerous financial institutions operating within the AA. As of March 2023, there were 13 national banks, 19 state banks, 7 out-of-state banks, 16 state industrial banks, 25 state federal credit unions, and 2 federal savings associations. As a result, BOU has a lot of competition for loans and investments. Competition for CD loans and investments are high and is driven by industrial banks and large nationally chartered banks.

According to the June 30, 2022 FDIC Deposit Market Share Report, 54 institutions operate 377 branches and share \$835.1 billion in deposits within the AA. The five largest institutions in the market include the following: Morgan Stanley Bank, N.A., Ally Bank, UBS Bank U.S.A., American Express N.A, and Goldman Sachs Bank. These top five institutions hold approximately 70 percent of the AA's deposits. BOU operates 16 branches and maintains \$1.7 billion in deposits, representing a 0.2 percent market share, and ranks 22nd based on the deposit market share.

Community Contact

Examiners conducted one new community contact based in the Salt Lake City-Provo-Orem CSA AA. The contact is a nonprofit organization that primarily serves LMI families, elderly, and minorities to obtain affordable housing throughout the state of Utah. Inflation and the difficult economic conditions has created a high level of demand for affordable housing as rents has risen at a rapid pace. The primary need for LMI families and individuals is access to more low-income units since there is not enough. LMI families have to commute great distances since housing is more affordable outside of the city limits. Most jobs are located in Salt Lake City, which is where the higher paying jobs are located. The contact indicated that there are opportunities for local banks to participate in down payment and loan assistance. The contact also indicated that financial institutions could offer more financial literacy courses, less stringent requirements for prospective applicants and offering small dollar loan programs.

Examiners leveraged an existing community contact that provides resources for economic development and affordable housing also serving the Salt Lake City-Provo-Orem CSA AA. The contact indicated that the economy is strong, but unemployment rates have risen due to the lack of tourism. Nevertheless, the economy has recovered since the height of the pandemic. Businesses are faced with challenges finding workers as the general population live in more affordable areas, which is further away from the city center. Salt Lake City and the southwest region of the state has the highest concentration of workers with areas in-between both having a sparse workforce. Salt Lake City has high economic performance with some of the highest rates of gross domestic product (GDP) and GDP per capita growth.

The majority of growth in the AA is within the information technology, life sciences and finance industries. As the economy and population are growing, there have been significant increases in cost of living rates. The contact also noted that the area has a housing shortage, which further leads to the lack of afford housing.

Credit and Community Development Needs and Opportunities

Considering information obtained from the community contact, bank management, and demographic and economic data, examiners determined that affordable housing is a primary credit need for the AA. Additionally, examiners identified CD opportunities exist in the AA with down payment assistance for first time homebuyers, and financial literacy education.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE SALT LAKE CITY-PROVO-OREM CSA AA

LENDING TEST

Lending levels within the bank's Salt Lake City-Provo-Orem CSA AA reflects good responsiveness to the AA credit needs. The geographic distribution of loans reflect good penetration throughout the AA. The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among retail customers of different income levels and business customers of different size. The bank is a leader in making CD loans in the AA.

Lending Activity

BOU's lending levels reflect good responsiveness to the AA credit needs. BOU originated or purchased 670 home mortgage loans totaling \$296.0 million, 623 small business loans totaling \$73.0 million and 45 CD loans for \$323.5 million during the evaluation period.

According to peer home mortgage data, in 2021, BOU ranked 68th out of 569 lenders that reported 316,332 originated or purchased home mortgage loans in the AA, giving the bank a market share of 0.3 percent by number and 0.4 percent by dollar. The bank's home mortgage lending activity trended down across the evaluation period. It is important to note that there is considerable mortgage competition in the Salt Lake City-Provo-Orem CSA AA, especially with the large number of mortgage companies. BOU's performance is comparable to several of the regional banks that share a similar AA.

According to aggregate small business data, in 2021 BOU ranked 18th out of 204 lenders that reported 64,891 small business loans in the AA, giving the bank a market share of 1.0 percent by number and 2.9 percent by dollar. The bank's small business lending activity trended down over the review period. The bank competes with many large national banks that dominate this market.

Geographic Distribution

The institution's geographic distribution of loans reflects overall good penetration throughout the AA. Adequate penetration of home mortgage and excellent penetration in small business loans support this conclusion.

Home Mortgage

The geographic distribution of home loans reflects adequate penetration throughout the AA. In low-income tracts, the bank's performance is comparable to ACS and aggregate performance. The institution's lending penetration in moderate-income tracts is comparable, but slightly below ACS and aggregate performance.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Salt Lake City-Provo-Orem CSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	1.2	1.2	12	1.8	6,280	2.1
Moderate						
2021	15.9	13.5	79	11.8	22,375	7.6
Middle						
2021	48.6	51.6	335	50.0	170,295	57.5
Upper						
2021	34.1	33.5	243	36.3	96,965	32.8
Not Available						
2021	0.2	0.2	1	0.1	105	0.0
Totals						
2021	100.0	100.0	670	100.0	296,020	100.0
<i>Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The geographic distribution of small business loans reflects excellent penetration throughout the AA. BOU's lending in LMI tracts significantly outperforms demographic and aggregate data.

Geographic Distribution of Small Business Loans						
Assessment Area: Salt Lake City-Provo-Orem CSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	3.5	3.3	61	9.8	7,117	9.8
Moderate						
2021	17.2	16.6	164	26.3	21,289	29.2
Middle						
2021	42.5	43.9	234	37.6	25,455	34.9
Upper						
2021	36.4	35.8	160	25.7	18,403	25.2
Not Available						
2021	0.4	0.4	4	0.6	644	0.9
Totals						
2021	100.0	100.0	623	100.0	72,908	100.0
<i>Source: 2021 D&B Data; Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Borrower Profile

The distribution of borrowers reflect adequate penetration among retail customers of different income levels and adequate penetration among business customers of different revenue sizes. Adequate home mortgage and small business lending performance support this conclusion.

Home Mortgage

The distribution of borrowers reflects given the product lines offered by the institution, adequate penetration among retail customers of different income levels. While the bank's performance is below the demographic percentage of families, the bank's performance to LMI borrowers, by number of loans, reflect percentages nearly identical to the aggregate lending levels. A lower aggregate percentage indicates limited lending opportunities to low-income borrowers.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Salt Lake City-Provo-Orem CSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	19.0	6.0	42	6.3	7,470	2.5
Moderate						
2021	18.2	20.7	136	20.3	37,490	12.7
Middle						
2021	22.8	25.4	203	30.3	71,445	24.1
Upper						
2021	40.0	33.1	225	33.6	93,025	31.4
Not Available						
2021	0.0	14.7	64	9.6	86,590	29.3
Totals						
2021	100.0	100.0	670	100.0	296,020	100.0
<i>Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration to business customers of different revenue sizes. While BOU’s lending to businesses with gross annual revenues of \$1.0 million or less trailed both demographic and aggregate data, the overall performance still reflects adequate penetration.

The bank’s performance was 82.3 percent below the percentage of business data and 38.9 percentage points below aggregate data. The number of SBA PPP loans originated by the institution negatively affected the performance. Although not required to do so, the bank did not report gross annual revenues on the SBA PPP loans. Therefore, examiners were unable to analyze lending to small businesses. Of the 623 loans made to small businesses, 500 were under the SBA PPP. To neutralize the impact of the SBA PPP lending, examiners adjusted the performance ratio by excluding PPP loans from the total lending volume. When SBA PPP loans were excluded from the analysis, the lending penetration improved to 32.5 percent by number, which is modestly below the aggregate data. Considering the competition in the AA, market share, and economic factors, the bank’s performance is adequate.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Salt Lake City-Provo-Orem CSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2021	88.7	45.3	40	6.4	14,155	19.4
>\$1,000,000						
2021	3.3	--	83	13.3	15,970	21.9
Revenue Not Available						
2021	7.9	--	500	80.3	42,783	58.7
Totals						
2021	100.0	100.0	623	100.0	72,908	100.0

*Source: 2021 D&B Data; Bank Data; 2021 CRA Aggregate Data; "--" data not available.
Due to rounding, totals may not equal 100.0%*

Community Development Loans

BOU is a leader in making CD loans in the Salt Lake City-Provo Orem CSA AA; refer to the following table. The bank’s CD lending by dollar volume increased since the prior evaluation.* BOUs performance was significantly higher than similarly situated institutions. The majority of the AA CD loans targeted revitalize or stabilize initiatives, which is an identified credit need within the AA.

Community Development Lending by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2021	5	21,858	2	2,450	3	8,824	9	104,225	19	137,357
2022	2	3,687	2	35,120	8	15,453	10	88,796	22	143,056
YTD 2023	0	0	0	0	2	4,950	2	38,125	4	43,075
Regional/State-wide Activities	0	0	0	0	0	0	0	0	0	0
Total	7	25,545	4	37,570	13	29,227	21	231,146	45	323,488

Source: Bank Records

* The scope of review conducted by the Federal Reserve differs compared to this performance evaluation. During the 2021 prior evaluation, the Salt Lake City MSA and the Ogden-Clearfield MSA AAs were evaluated as separate full-scope areas, while Provo-Orem and Wasatch counties were evaluated as limited-scope areas. There is no documentation in the prior evaluation on the volume of CD loan activity in limited-scope areas. At the prior 2021 evaluation, the bank made 25 CDL loans for \$93.5 million in the Salt Lake MSA AA and 29 CD loans for \$105.9 million in the Ogden – Clearfield MSA AA.

The following are notable examples of CD loans originated during the evaluation period:

- BOU originated a \$1.4 million dollar loan to a federally recognized tribe residing in Utah and Idaho. The tribe controls a 190-acre reservation in Washakie, Utah, with an office in

Brigham City in Box Elder County. This financing will allow the Tribe to move their main headquarter office to Ogden, Utah, which is located in a low-income CT.

- BOU originated a \$21.7 million dollar infrastructure loan in the Ogden-Clearfield MSA to finance a redevelopment project within the city of Clearfield. The redevelopment included constructing roads, utilities, and enhancing a community’s esthetics to spur residential and commercial development in the city.
- BOU participated \$15.0 million dollar loan with another local financial institution to support a Division of Labor job program and bring employment training and services to LMI individuals with disabilities, correctional facilities, and detention workforce sites.

INVESTMENT TEST

The institution has a significant level of qualified CD investments and grants in the Salt Lake City-Provo-Orem CSA AA. The institution exhibits good responsiveness to credit and CD needs. The institution occasionally uses innovative and complex investments to support CD initiatives.

Investment and Grant Activity

BOU has a significant level of qualified CD investments and grants and is occasionally in a leadership position, particularly those that are not routinely provided by private investors. During the evaluation period, BOU made 26 investments totaling \$18.6 million and made 99 grants and donations totaling \$185,000. This performance is stronger compared to the previous evaluation where BOU made a total of \$7.2 million in investments, donations and grants. Similar to the previous evaluation, the majority of BOU’s investment benefited affordable housing, an identified AA need, followed by community services. The following table details BOU’s investments, grants and donations by the year and CD type.

Community Development Investments/Donations by Assessment Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	182	0	0	0	0	0	0	1	182
2021	18	16,422	0	0	0	0	0	0	18	16,422
2022	5	862	0	0	0	0	0	0	5	862
YTD 2023	2	1,088	0	0	0	0	0	0	2	1,088
Subtotal	26	18,554	0	0	0	0	0	0	26	18,554
Qualified Grants & Donations	5	12	94	173	0	0	0	0	99	185
Total	31	18,566	94	173	0	0	0	0	125	18,739

Source: Bank Data

The following are notable examples of investments and donations made in the Salt Lake City-Provo-Orem CSA AA.

- BOU invested \$3.0 million in a Community Impact Bond Fund that financed a multifamily affordable housing property in Murray, UT. All 456 residential units are reserved for low-income individuals with income below 80 percent of the AMI, 259 units below 60 percent of the AMI, and 16 units below 50 percent of AMI.
- BOU invested \$1.0 million in a Community Impact Bond Fund that financed an affordable housing complex in West Jordan, UT. All 98 apartment units are designated for LMI housing contracted with Housing Urban Development. The property features energy efficient appliances, water heaters, energy conservation devices and programmable thermostats to help the residents maintain a lower utility bill.
- BOU partnered with the UHC and invested \$4.3 million in a LIHTC for the construction of two affordable housing properties located in Ogden, UT. The project consists of 128 units restricted to LMI individuals.

Responsiveness to Credit and Community Development Needs

BOU exhibits good responsiveness to credit and community economic development needs in the Salt Lake City-Provo-Orem CSA AA. The bank’s investments primarily supported affordable housing needs of the AA. The bank’s CD grants and donations primarily supported community services needs of the AA.

Community Development Initiatives

The institution occasionally uses innovative and complex investments to support CD initiatives. Refer to the bank-wide AA analysis for further detail.

SERVICE TEST

BOU is rated “High Satisfactory” in the Service Test in the Salt Lake City-Provo-Orem CSA AA.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the institution’s AA. The branch distribution and alternate delivery systems in the Salt Lake City-Provo-Orem CSA AA are consistent with the institution overall. BOU operates 15 full-service branches and ATM’s in this AA. The bank operates 5 branches, or 33.3 percent of the branch network, within LMI CTs.

Changes in Branch Locations

To the extent changes have been made, the bank’s opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or LMI individuals. No branches were opened, closed, or relocated in the AA during the review period.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain portions of the AA, particularly LMI geographies and/or individuals. Products and services offered in the AA are

consistent with the bank overall. Branch lobby hours do not vary, with service offered from 9:00 a.m. to 5:30 p.m. Monday through Friday. Fourteen of the fifteen branches offers drive-up services and the one that does not is located in a middle-income CT.

Community Development Services

BOU provides a relatively high level of CD services in the Salt Lake City-Provo-Orem CSA AA. During the evaluation period, BOU senior management and staff provided, 1,243 hours of qualified CD services to a variety of CD organizations and programs that serve the needs of LMI individuals and small businesses. The vast majority of CD services provided consist of community service activities to organizations that target LMI individual’s needs within the AA. The table below presents the bank’s CD service activity for the Salt Lake City-Provo-Orem CSA AA.

Community Development Services by Year					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	# of Hours	# of Hours	# of Hours	# of Hours	# of Hours
2021	65	397	39	0	501
2022	55	554	48	0	657
2023 (YTD)	19	86	3	0	108
Total	139	1,037	90	0	1,266
<i>Source: Bank Records 1/19/2021 - 04/17/2023</i>					

The following are notable examples of CD services provided by bank employees that benefit the Salt Lake City-Provo-Orem CSA AA:

- Throughout the evaluation period, several bank employees served on either the Board or teaching financial literacy for an organization dedicated to providing education, nutrition, mentoring and other services to LMI families.
- Members of BOU’s senior management served on the Board of an organization with a mission to provide education on affordable housing solutions and improving housing quality for LMI families.
- Senior management team spent several evenings volunteering in concert with a local CD service organization as overnight hosts for local families in need of shelter. This is a service event, which was spearheaded by a former chief lending officer and a Board member of the CD organization.

LOGAN MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE LOGAN MSA AA

The Logan MSA AA is located in the northern part of the state and extends to the Idaho border. The Wellsville Mountains are to the west and the Bear River Mountains cover the eastern half of Cache County. The AA consists of Cache County in its entirety. There have been no material changes in the AA during the evaluation period.

Economic and Demographic Data

According to the 2015 ACS data, the Logan MSA AA contains a total of 26 CTs: 2 low-, 5 moderate-, 11 middle-, and 8 upper-income CTs. The following table shows select demographic, housing, and business data for the AA.

Demographic Information of the Assessment Area						
Assessment Area: Logan MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	26	7.7	19.2	42.3	30.8	0.0
Population by Geography	117,449	6.8	22.2	40.2	30.8	0.0
Housing Units by Geography	38,715	7.0	25.1	39.0	28.9	0.0
Owner-Occupied Units by Geography	23,289	1.5	12.7	47.3	38.6	0.0
Occupied Rental Units by Geography	12,396	17.0	47.8	24.9	10.3	0.0
Vacant Units by Geography	3,030	8.7	27.5	32.4	31.3	0.0
Businesses by Geography	11,535	6.3	19.3	39.6	34.8	0.0
Farms by Geography	501	1.8	7.2	61.3	29.7	0.0
Family Distribution by Income Level	26,545	19.4	18.5	22.5	39.5	0.0
Household Distribution by Income Level	35,685	21.4	18.0	19.7	40.9	0.0
Median Family Income MSA - 30860 Logan, UT-ID MSA	\$59,129		Median Housing Value			\$184,393
			Median Gross Rent			\$701
			Families Below Poverty Level			10.8%
<small>Source: 2015 ACS and 2021 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.</small>						

There were no federal disasters in the AA during the evaluation period.

The BLS provides data on changes in unemployment rates. According to the BLS, during 2021, Cache County’s 2021 unemployment rate stood at 2.1 percent. Beginning in 2022 and following the

COVID-19 pandemic, the MSA's unemployment rate hovered between 2.0 and 2.1 percent, which was significantly below the national average of 4.3 percent. The BLS also indicates that the MSA's hourly wages are significantly below the nation hourly rate. During May 2021, hourly workers in the Logan MSA earned an average hourly wage of \$22.03 per hour, which is below the national average hourly rate of \$28.01 over the same period.

Logan, UT MSA

According to Moody's Analytics of July 2022, the economy is stable with above average hiring compared to the state and national averages. The gains in hiring are primarily concentrated in leisure/hospitality services. The tight labor market and rise of average hourly earnings has narrowed the gap with areas such as Salt Lake City and Provo. The demographics and low business costs attracts new firms, venture capital and talent in the area. Although the area lacks a highly skilled labor force, the low cost structure is appealing. For example, as the population continues to grow, high wage employment is a possibility as potential technology firms relocate to lower cost areas. The housing market remains a solid contributor to the local economy. When interest rates were low, there was a surge in housing demand, which led to new home construction. Since then rates have risen causing the housing market to slow along with weak demand and a higher level of single-family homes. As a result, the increased inventory will push housing prices lower. Lower housing prices presents an attractive opportunity for first-time homebuyers that have been priced out of the market over the last two years. The strengths of the area include the presence of Utah State University and a low cost of doing business. Weaknesses include limited access to major metro areas and lack of high wage employment. The top employers include Utah State University, Conservice, Swift Beef Company, Schreiber Foods, and Intermountain Health Care.

Competition

The AA is highly competitive for financial services. According to the June 30, 2022 FDIC Deposit Market Share Report, 10 institutions operate 24 branches inside the market area and share \$3.0 billion in deposits within the AA. The top 5 institutions by deposit market share include the following: Cache Valley Bank, Zions Bancorp, Wells Fargo Bank, Glacier Ban and J P Morgan Chase Bank. According to this data, BOU operates 2 branches and maintain \$137.0 million in deposits, representing 4.4 percent of the total deposits in the AA and ranks 6th based on market share.

Community Contacts

Refer to the Salt Lake City CSA AA.

Credit and Community Development Needs and Opportunities

Considering information obtained from the community contact, bank management, and demographic and economic data, examiners determined that affordable housing is a primary credit need for the AA. Additionally, examiners identified CD opportunities exist in the AA with down payment assistance for first-time homebuyers and financial literacy education.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LOGAN MSA AA

LENDING TEST

Lending levels within the bank's Logan MSA AA reflects good responsiveness. The geographic distribution of loans reflect good penetration throughout the AA. The distribution of borrowers reflects adequate penetration. The bank is a leader in making CD loans in the AA.

Lending Activity

BOU's lending levels reflect good responsiveness to the AA credit needs. BOU originated or purchased 344 home mortgage loans totaling \$101.3 million, 21 small business loans totaling \$2.7 million, and 1 CD loan for \$1.7 million during the evaluation period. Performance is compared with aggregate lending data.

According to peer home mortgage data, in 2021 BOU ranked 10th out of 255 lenders that reported 12,530 originated or purchased home mortgage loans in the AA, giving the bank a market share of 3.3 percent by number and 3.8 percent by dollar. The bank's home mortgage lending activity trended down across the evaluation period. It is important to note that considerable competition in the Logan MSA AA, especially with the large number of mortgage companies. BOU's home mortgage lending performance is slightly below a similarly situated bank within the AA. This similarly situated institution is headquartered in this AA.

According to aggregate small business data, in 2021 BOU ranked 17th out of 61 lenders that reported 3,263 small business loans in the AA, giving the bank a market share of 0.6 percent by number and 1.5 percent by dollar. The bank's small business lending activity trended down over the review period. The bank competes with many large national banks that dominate this market. BOU's small business lending performance is outpaced by the similarly situated bank, which is headquartered within this AA.

Geographic Distribution

The institution's geographic distribution of loans reflects adequate penetration throughout the AA. Adequate penetration of home mortgage and good penetration in small business loans support this conclusion.

Home Mortgage

The geographic distribution of home loans reflects adequate penetration throughout the AA. In low-income tracts, the bank's performance is comparable to ACS and aggregate performance. The institution's lending penetration in moderate-income tracts are comparable, but slightly below ACS and aggregate performance.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Logan MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	1.5	1.9	5	1.5	1,135	1.1
Moderate						
2021	12.7	12.3	35	10.2	8,335	8.2
Middle						
2021	47.3	48.9	159	46.2	43,535	43.0
Upper						
2021	38.6	36.9	145	42.2	48,325	47.7
Not Available						
2021	0.0	0.0	0	0.0	0	0.0
Totals						
2021	100.0	100.0	344	100.0	101,330	100.0
<i>Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Small Business

The geographic distribution of small business loans reflects good penetration throughout the AA. BOU did not originate any small business loans in low-income tracts. However, the institution's lending penetration in moderate-income tracts significantly exceeds demographic and aggregate data.

Geographic Distribution of Small Business Loans						
Assessment Area: Logan MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	6.3	4.8	0	0.0	0	0.0
Moderate						
2021	19.3	18.4	7	33.3	697	26.0
Middle						
2021	39.6	42.8	10	47.6	1,098	41.0
Upper						
2021	34.8	34.0	4	19.0	883	33.0
Not Available						
2021	0.0	0.0	0	0.0	0	0.0
Totals						
2021	100.0	100.0	21	100.0	2,678	100.0
<i>Source: 2021 D&B Data; Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Borrower Profile

The distribution of borrowers reflects given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different revenue sizes.

Home Mortgage

The distribution of borrowers reflects given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different revenue sizes. While the bank's performance is below the demographic percentage of families, the bank's performance to LMI borrowers reflect percentages slightly above aggregate lending levels.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Logan MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	19.4	3.2	16	4.7	2,470	2.4
Moderate						
2021	18.5	15.5	61	17.7	15,025	14.8
Middle						
2021	22.5	23.8	111	32.3	29,905	29.5
Upper						
2021	39.5	40.2	151	43.9	52,405	51.7
Not Available						
2021	0.0	17.3	5	1.5	1,525	1.5
Totals						
2021	100.0	100.0	344	100.0	101,330	100.0
<i>Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Small Business

The distribution of borrowers reflects given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different revenue sizes. While BOU's lending to business with gross annual revenues of \$1.0 million or less trailed both demographic and aggregate data, the overall performance is adequate.

The bank's performance was 63 percentage points below the percentage of businesses and 27.4 percentage points below aggregate data. The number of SBA PPP loans originated by the institution negatively affected the performance. Although not required to do so, the bank did not report gross annual revenues on the SBA PPP loans. Therefore, the examiners were unable to analyze lending to small businesses. Of the 21 loans made to small businesses 12 were under the SBA PPP. To neutralize the impact of SBA PPP lending, examiners adjusted the performance ratio by excluding PPP loans from the total lending volume. When SBA PPP loans were excluded from the analysis, the lending penetration improved to 55.5 percent by number, which is slightly above the aggregate data. Considering the competition in the AA, market share, and economic factors, the bank's performance is adequate.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Logan MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2021	86.8	51.2	5	23.8	1,094	40.9
>\$1,000,000						
2021	3.3	--	4	19.0	619	23.1
Revenue Not Available						
2021	9.9	--	12	57.1	965	36.0
Totals						
2021	100.0	100.0	21	100.0	2,678	100.0

*Source: 2021 D&B Data; Bank Data; 2021 CRA Aggregate Data; "--" data not available.
Due to rounding, totals may not equal 100.0%*

Community Development Loans

Overall, BOU is a leader in making CD loans bank-wide, but the bank’s CD lending in the AA is lower than the bank-wide level; refer to the table below. The bank’s CD lending levels in the AA is consistent with the previous evaluation level. While the bank only originated one CD loan in the AA, the purpose does an excellent job in supporting the community redevelopment needs in a moderate-income area within a designated opportunity zone. There are fewer lending opportunities in the AA given the rural demographics and the volume of banks in the AA.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2021	0	0	0	0	0	0	1	1,700	1	1,700
2022	0	0	0	0	0	0	0	0	0	0
YTD 2023	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	1	1,700	1	1,700

Source: Bank Data

- BOU originated a \$1.7 million dollar SBA 504 loan to finance the purchase of a multi-tenant commercial building. The building is located in the downtown historic district in a moderate-income CT within one of the two opportunity zones designated in Cache County. Available incentives include tax incremental financing, municipal assistance for infrastructure, and CD block grant CDFI for the planned development to revitalize this area.

INVESTMENT TEST

The institution has a significant level of qualified CD investments and grants in the Logan MSA AA. The institution exhibits good responsiveness to credit and CD needs. The institution occasionally uses innovative and complex investments to support CD initiatives.

Investment and Grant Activity

BOU has a significant level of qualified CD investments and grants and is occasionally in a leadership position, particularly those that are not routinely provided by private investors. During the evaluation period, BOU made 6 investments totaling \$4.6 million and made 4 grants and donations totaling \$9,000. This performance is stronger compared to the previous evaluation where BOU made a total of \$22,793 in investments, donations and grants. Similar to the previous evaluation, the majority of BOU investment benefited affordable housing, an identified AA need followed by community services. The following table details BOU’s investments, grants and donations by year and CD type.

Community Development Investments/Donations by Assessment Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0
YTD 2023	1	4,612	0	0	0	0	0	0	1	4,612
Subtotal	1	4,612	0	0	0	0	0	0	1	4,612
Qualified Grants & Donations	0	0	4	9	0	0	0	0	4	9
Total	1	4,612	4	9	0	0	0	0	6	4,621
<i>Source: Bank Data</i>										

The following are notable examples of investments and donations made in the AA:

- BOU invested in a mortgage backed security totaling \$4.6 million that benefited a multifamily affordable housing property in Cache County, UT. The units on the property is restricted to LMI households or individuals.
- BOU donated \$6,000 to Utah State University, which benefited community services and provided financial aid to LMI students.
- BOU donated \$2,500 to a child and family support center that benefited community services. The funds helped to provide a safe shelter for children in crises, and establish educational workshops and therapy for all families in need.

Responsiveness to Credit and Community Development Needs

BOU exhibits good responsiveness to credit and community economic development needs in the Logan MSA AA. The bank's investments primarily supported affordable housing needs of the AA. The bank's CD grants and donations primarily supported community services needs of the AA.

Community Development Initiatives

The institution occasionally uses innovative and complex investments to support CD initiatives. Refer to the bank-wide analysis for further detail.

SERVICE TEST

BOU is rated "Low Satisfactory" in the Service Test in the Logan MSA AA.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the Logan MSA AA. The branch distribution and alternate delivery systems in the AA are consistent with the institution overall. BOU operates two full-service branches and ATMs in the AA and both are located in middle-income CTs.

Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or LMI individuals. No branches were opened, closed, or relocated in the Logan MSA AA during the review period.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain portions of the AA, particularly LMI geographies and/or individuals. Products and services offered in the AA are consistent with the bank overall. Branch lobby hours do not vary, with service offered from 9:00 a.m. to 5:30 p.m. Monday through Friday. Both of the branches offer drive-up services.

Community Development Services

The bank provided no CD services in the Logan MSA AA.

OTHER ASSESSMENT AREAS – Limited-Scope Review

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED-SCOPE REVIEW ASSESSMENT AREA

St. George MSA AA – Limited-Scope Reviews

The following table summarizes the bank’s performance in the limited-scope AA as compared to its overall performance. The following conclusion is based on a review of available facts and data, aggregate lending comparison, and demographic information. The conclusion did not alter the bank’s overall performance rating.

Assessment Area	Lending Test	Investment Test	Service Test
St. George	Below	Consistent	Consistent

The following facts and data support the conclusions for the limited-scope AA. The institution operates one full-service branch located in a middle-income tract in the AA. Branch locations did not change in the AA during the review period.

Activity	#	\$ (000's)
Small Business Loans	12	1,084
Home Mortgage Loans	67	19,545
Community Development Loans	0	0
Investments (New)	1	811
Donations	4	4
CD Services	4 (hours)	NA

Source: Bank Data

Washington County is now Utah’s fifth largest and is experiencing significant growth primarily driven by baby boomer retirees, as well as a migration accelerated by the COVID-19 pandemic. Washington County is located at the southern west corner of the state. The St. George MSA is large and much of the land is rural.

The AA is competitive for financial services. BOU is new to Washington County and opened one branch in the AA during September 2021. According to the June 30, 2022 Market Share Report, 9 banks operate in the AA, compete for loans and share \$13.3 billion in deposits. The top four institutions include Zions Bancorp, Wells Fargo Bank, Cache Valley Bank, and the State Bank of Southern Utah. Together they share nearly 80 percent of the deposits within the AA. BOU has one branch that was opened during September 2021 with \$13.3 million in deposits. This represents 0.32 percent of the AA’s deposits and ranks 9th based on market share.

In 2021, BOU ranked 57th out of 350 lenders that reported 27,140 originated or purchased home mortgage loans in the AA, giving the bank a market share of 0.3 percent by number and 0.3 percent by dollar.

In 2021, BOU ranked 24th out of 85 lenders that reported 6,273 small business loans in the AA, giving the bank a market share of 0.2 percent by number, and 0.5 percent by dollar.

Geographic Distribution

Geographic Distribution of Home Mortgage Loans						
Assessment Area: St George MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	0.0	0.0	0	0.0	0	0.0
Moderate						
2021	5.5	3.9	1	1.5	195	1.0
Middle						
2021	82.1	84.9	58	86.6	16,930	86.6
Upper						
2021	12.4	11.2	8	11.9	2,420	12.4
Not Available						
2021	0.0	0.0	0	0.0	0	0.0
Totals						
2021	100.0	100.0	67	100.0	19,545	100.0

Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Geographic Distribution of Small Business Loans						
Assessment Area: St George MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	0.0	0.0	0	0.0	0	0.0
Moderate						
2021	6.5	5.0	1	8.3	50	4.6
Middle						
2021	82.0	84.0	11	91.7	1,034	95.4
Upper						
2021	11.6	11.0	0	0.0	0	0.0
Not Available						
2021	0.0	0.0	0	0.0	0	0.0
Totals						
2021	100.0	100.0	12	100.0	1,084	100.0

Source: 2021 D&B Data; Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Borrower Profile

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: St George MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	17.7	3.3	4	6.0	470	2.4
Moderate						
2021	19.6	12.2	13	19.4	3,195	16.3
Middle						
2021	23.3	20.0	15	22.4	3,955	20.2
Upper						
2021	39.3	43.6	34	50.7	11,210	57.4
Not Available						
2021	0.0	20.9	1	1.5	715	3.7
Totals						
2021	100.0	100.0	67	100.0	19,545	100.0

Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: St George MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2021	89.6	52.2	2	16.7	350	32.3
>\$1,000,000						
2021	2.4	--	0	0.0	0	0.0
Revenue Not Available						
2021	8.0	--	10	83.3	734	67.7
Totals						
2021	100.0	100.0	12	100.0	1,084	100.0

Source: 2021 D&B Data; Bank Data; 2021 CRA Aggregate Data; "--" data not available.
Due to rounding, totals may not equal 100.0%

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
 - i. The proportion of the bank's lending in the bank's assessment area(s);
 - ii. The dispersion of lending in the bank's assessment areas(s); and
 - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
 - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
 - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
 - iii. Small business and small farm loans by loan amount at origination; and
 - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and

- 4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

SCOPE OF EVALUATION

Bank of Utah	
Scope of Examination: Full-scope reviews were performed on the following AAs within the noted rated areas: State of Utah: Salt Lake City-Provo-Orem CSA AA Logan MSA AA	
Time Period Reviewed:	1/20/2021 to 4/25/2023
Products Reviewed: Home Mortgage Loans: (1/1/2021 - 12/31/2022) Small Business Loans: (1/1/2021 – 12/31/2022)	

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 its primary purpose as 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.

CRA Disclosure Statement

2022

2021

CRA Disclosure Statement - Written Notice

The CRA Disclosure pertaining to the bank, its [operations, subsidiaries or operating subsidiaries] and its other affiliates, if applicable, may be obtained on the FFIEC's website at: <https://www.ffiec.gov>.

Loans by County

Respondent ID: 0000017159

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bank of Utah

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PIMA COUNTY (019), AZ										
MSA 46060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	785	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	785	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	785	0	0	0	0
STATE TOTAL	0	0	0	0	1	785	0	0	0	0

Loans by County

Respondent ID: 0000017159

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bank of Utah

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CANYON COUNTY (027), ID										
MSA 14260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	630	1	630	0	0
Middle Income	0	0	0	0	1	975	1	975	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,605	2	1,605	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,605	2	1,605	0	0
STATE TOTAL	0	0	0	0	2	1,605	2	1,605	0	0

Loans by County
 Small Business Loans - Originations
 Institution: Bank of Utah

Respondent ID: 0000017159
 Agency: FDIC - 3
 State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RAVALLI COUNTY (081), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	276	1	276	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	276	1	276	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	276	1	276	0	0
STATE TOTAL	0	0	0	0	1	276	1	276	0	0

Loans by County

Respondent ID: 0000017159

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bank of Utah

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOX ELDER COUNTY (003), UT										
MSA 36260										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	3	1,627	2	1,057	0	0
Middle Income	7	306	3	710	3	2,929	3	2,139	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	306	3	710	6	4,556	5	3,196	0	0
CACHE COUNTY (005), UT										
MSA 30860										
Inside AA 0002										
Low Income	1	100	0	0	0	0	0	0	0	0
Moderate Income	2	152	0	0	0	0	0	0	0	0
Middle Income	3	101	0	0	3	1,752	2	311	0	0
Upper Income	1	31	0	0	1	567	1	567	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	384	0	0	4	2,319	3	878	0	0
CARBON COUNTY (007), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	920	1	920	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	920	1	920	0	0

Loans by County

Respondent ID: 0000017159

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bank of Utah

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIS COUNTY (011), UT										
MSA 36260										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	20	1,286	1	108	0	0	0	0	0	0
Middle Income	3	66	0	0	1	360	3	423	0	0
Upper Income	1	74	1	232	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,426	2	340	1	360	3	423	0	0
SALT LAKE COUNTY (035), UT										
MSA 41620										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	137	1	250	2	1,522	1	600	0	0
Median Family Income 60-70%	3	159	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	838	0	0	0	0
Median Family Income 80-90%	0	0	0	0	3	1,576	0	0	0	0
Median Family Income 90-100%	1	60	0	0	1	349	1	349	0	0
Median Family Income 100-110%	0	0	0	0	1	930	1	930	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	0	0	3	1,020	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	956	1	956	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	456	1	250	12	7,191	4	2,835	0	0

Loans by County

Respondent ID: 0000017159

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bank of Utah

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOOELE COUNTY (045), UT										
MSA 41620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	262	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	262	0	0	0	0
UTAH COUNTY (049), UT										
MSA 39340										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	45	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	136	1	110	1	360	2	470	0	0
Median Family Income 90-100%	1	100	0	0	1	493	1	493	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	113	2	375	1	691	0	0	0	0
Median Family Income >= 120%	1	100	0	0	2	700	2	400	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	494	3	485	5	2,244	5	1,363	0	0

Loans by County

Respondent ID: 0000017159

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bank of Utah

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASATCH COUNTY (051), UT										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	482	1	482	0	0
Upper Income	6	327	0	0	1	278	2	313	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	327	0	0	2	760	3	795	0	0
WASHINGTON COUNTY (053), UT										
MSA 41100										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	498	1	498	0	0
Middle Income	0	0	0	0	1	308	1	308	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	806	2	806	0	0
WEBER COUNTY (057), UT										
MSA 36260										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	150	0	0	2	669	0	0	0	0
Middle Income	5	235	1	200	4	2,620	4	534	0	0
Upper Income	4	116	0	0	0	0	4	116	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	501	1	200	6	3,289	8	650	0	0
TOTAL INSIDE AA IN STATE	70	3,894	10	1,985	38	21,525	33	10,946	0	0

Loans by County

Respondent ID: 0000017159

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bank of Utah

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,182	1	920	0	0
STATE TOTAL	70	3,894	10	1,985	40	22,707	34	11,866	0	0

Loans by County

Respondent ID: 0000017159

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Bank of Utah

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BENTON COUNTY (005), WA										
MSA 28420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	969	1	969	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	969	1	969	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	969	1	969	0	0
STATE TOTAL	0	0	0	0	1	969	1	969	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	70	3,894	10	1,985	38	21,525	33	10,946	0	0
TOTAL OUTSIDE AA	0	0	0	0	7	4,817	5	3,770	0	0
TOTAL INSIDE & OUTSIDE	70	3,894	10	1,985	45	26,342	38	14,716	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: Bank of Utah

Respondent ID: 0000017159
 Agency: FDIC - 3
 State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOX ELDER COUNTY (003), UT										
MSA 36260										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	50	0	0	0	0	1	50	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1	50	0	0	0	0	1	50	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	1	50	0	0	0	0	1	50	0	0

2022 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: Bank of Utah

Respondent ID: 0000017159

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UT - BOX ELDER COUNTY (003) - MSA 36260	16	5,572	5	3,196	0	0
UT - CACHE COUNTY (005) - MSA 30860	11	2,703	3	878	0	0
UT - DAVIS COUNTY (011) - MSA 36260	27	2,126	3	423	0	0
UT - SALT LAKE COUNTY (035) - MSA 41620	20	7,897	4	2,835	0	0
UT - UTAH COUNTY (049) - MSA 39340	16	3,223	5	1,363	0	0
UT - WASATCH COUNTY (051) - MSA NA	8	1,087	3	795	0	0
UT - WASHINGTON COUNTY (053) - MSA 41100	2	806	2	806	0	0
UT - WEBER COUNTY (057) - MSA 36260	18	3,990	8	650	0	0

2022 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans
 Institution: Bank of Utah

Respondent ID: 0000017159

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UT - BOX ELDER COUNTY (003) - MSA 36260	1	50	1	50	0	0

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Bank of Utah

Respondent ID: 0000017159
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	173	208,435	0	0
Purchased	0	0	0	0
Total	173	208,435	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	0	0		
Total	0	0		

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017159

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bank of Utah

ASSESSMENT AREA - 0001

BOX ELDER COUNTY (003), UT

MSA: 36260

Moderate Income

9603.01 9603.02* 9606.01 9607.01 9607.02*

Middle Income

9601.00* 9602.00 9604.00 9605.00 9606.02* 9608.01 9608.02

ASSESSMENT AREA - 0002

CACHE COUNTY (005), UT

MSA: 30860

Low Income

0007.02* 0008.00

Moderate Income

0005.01* 0005.02 0006.02 0010.02* 9801.00*

Middle Income

0001.01* 0001.02* 0002.01* 0002.02 0003.01* 0003.02* 0004.01 0004.03 0009.00* 0010.01* 0014.01*
0014.02*

Upper Income

0004.02* 0007.01* 0011.01 0011.02* 0012.01* 0012.02 0013.00* 0015.00*

Income Not Known

0006.01*

ASSESSMENT AREA - 0003

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*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017159

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bank of Utah

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*

ASSESSMENT AREA - 0004

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

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%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017159

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bank of Utah

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*

ASSESSMENT AREA - 0005

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%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017159

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bank of Utah

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*

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*

ASSESSMENT AREA - 0006

WASATCH COUNTY (051), UT

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017159

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bank of Utah

MSA: NA

Middle Income

9601.00 9602.01*

Upper Income

9405.01* 9602.02 9602.03* 9602.04* 9604.01 9604.02 9605.00*

Income Not Known

9801.00*

ASSESSMENT AREA - 0007

WASHINGTON COUNTY (053), UT

MSA: 41100

Moderate Income

2707.01 2708.02* 2710.00* 2711.01* 2714.00*

Middle Income

2701.01* 2701.02* 2702.00* 2703.01 2703.02* 2704.01* 2704.02* 2705.01* 2705.02* 2706.01* 2706.02*

2707.02* 2708.05* 2709.01* 2709.03* 2709.04* 2709.05* 2711.02* 2712.00* 2713.00* 2715.01* 2716.00*

2717.04* 2718.00*

Upper Income

2708.03* 2708.04* 2708.06* 2715.02* 2717.02* 2717.03*

ASSESSMENT AREA - 0008

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*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017159

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Bank of Utah

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

OUTSIDE ASSESSMENT AREA

PIMA COUNTY (019), AZ

MSA: 46060

Median Family Income >= 120%

0047.13

CANYON COUNTY (027), ID

MSA: 14260

Moderate Income

0216.00

Middle Income

0223.01

RAVALLI COUNTY (081), MT

MSA: NA

Middle Income

0008.00

CARBON COUNTY (007), UT

MSA: NA

Middle Income

0005.00

TOOELE COUNTY (045), UT

MSA: 41620

Moderate Income

1306.00

BENTON COUNTY (005), WA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Bank of Utah

MSA: 28420

Middle Income

0107.03

Respondent ID: 0000017159

Agency: FDIC - 3

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000017159

Institution: Bank of Utah

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	73	73	0	0.00%
Small Farm Loans	1	1	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	8	8	0	0.00%
Total	85	85	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

2022

2021

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this website.

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this website.

Complaints

Complaints

Bank of Utah has not received written comments from the public for the current year nor the two previous calendar years that specifically relate to the bank's performance in helping to meet community credit needs.