BANK OF UTAH®

CRA PUBLIC FILE

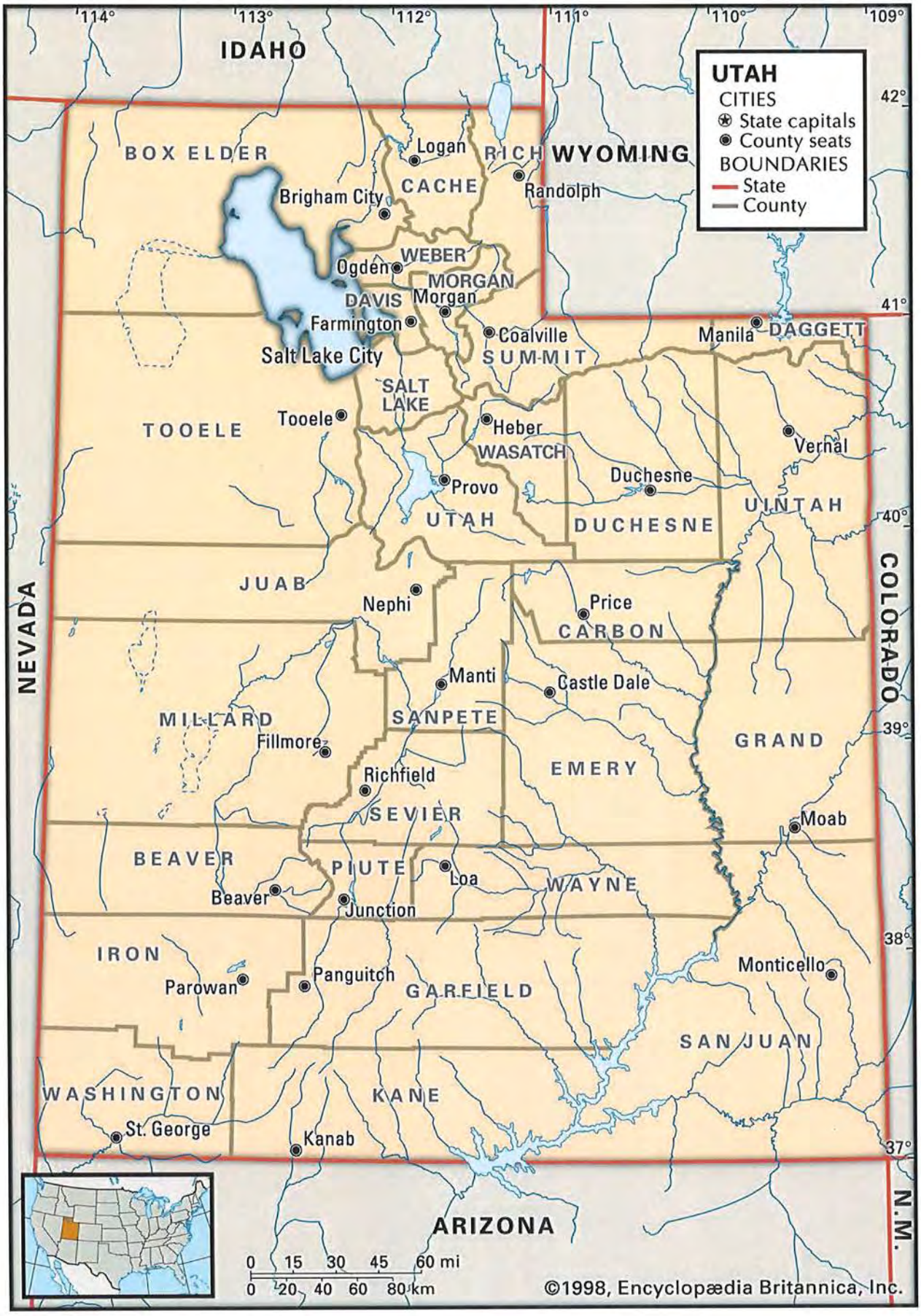
CRA Assessment Area

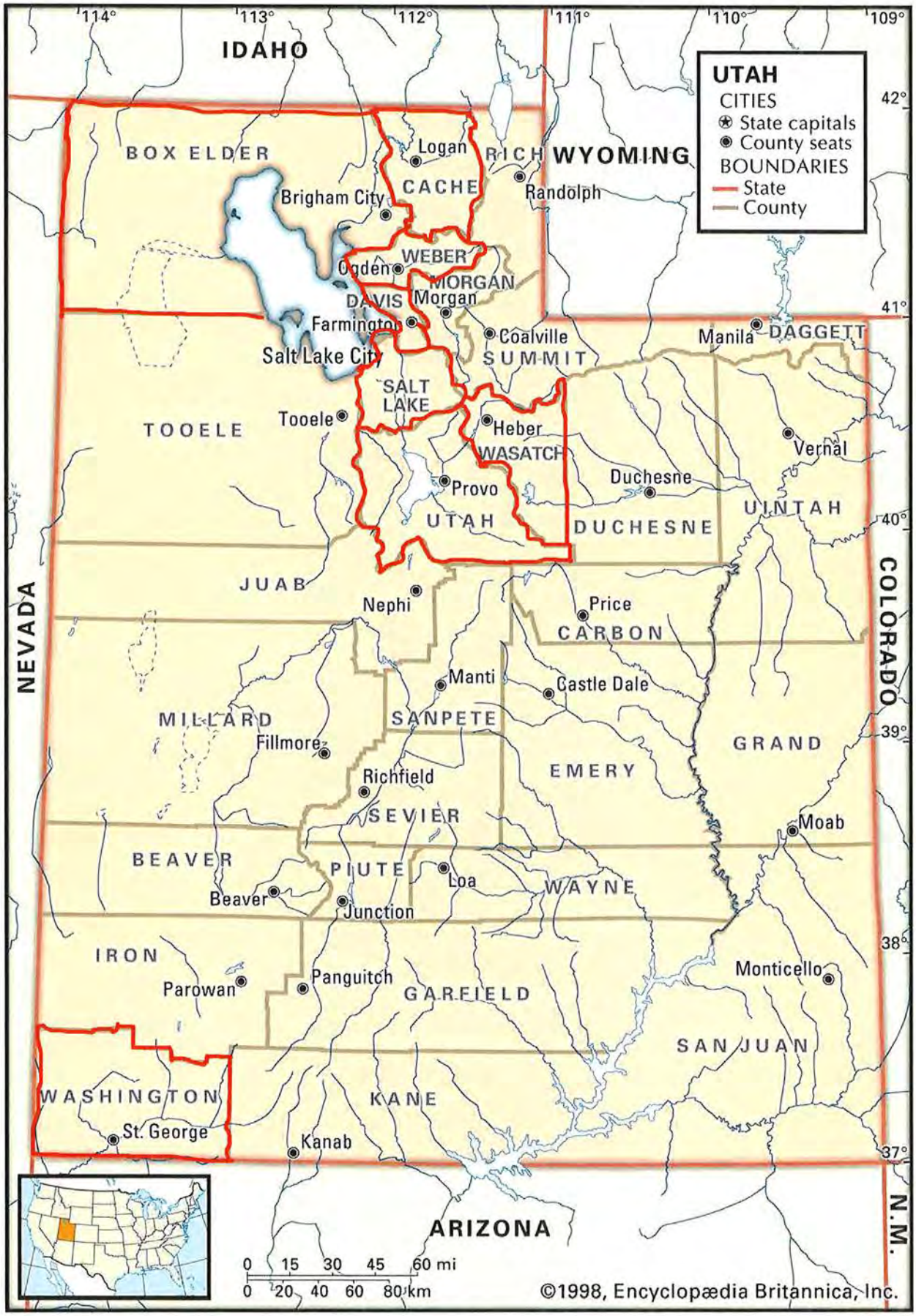
For purposes of evaluating the Bank's performance under the Community Reinvestment Act, the Bank describes its "assessment area" as any county in the State of Utah where the Bank maintains a full service operating branch. In September of 2021, the Bank opened a new full service operating branch in St. George, Utah. This full service branch is located in Washington County and is a new addition to the Bank's CRA assessment area.

The Bank's 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 assessment area any geographies or census tract in any of the above counties.


UTAH
CITIES
State capitals
County seats
BOUNDARIES
State
County
IDAHO
WYOMING
NEVADA
COLORADO
ARIZONA
N.M.
114°
113°
112°
111°
110°
109°
42°
41°
40°
39°
38°
37°
BOX ELDER
CACHE
RICH
WEBER
MORGAN
DAVIS
SALT LAKE
TOOELE
SUMMIT
WASATCH
UTAH
DUCHESNE
UINTAH
DAGGETT
JUAB
MILLARD
SANPETE
CARBON
EMERY
GRAND
SEVIER
PIUTE
WAYNE
BEAVER
IRON
GARFIELD
SAN JUAN
WASHINGTON
KANE
Logan
Brigham City
Randolph
Ogden
Morgan
Farmington
Salt Lake City
Coalville
Manila
Tooele
Heber
Vernal
Provo
Duchesne
Nephi
Price
Manti
Castle Dale
Fillmore
Richfield
Moab
Loa
Beaver
Junction
Parowan
Panguitch
Monticello
St. George
Kanab
0 15 30 45 60 mi
0 20 40 60 80 km
©1998, Encyclopædia Britannica, Inc.


UTAH
CITIES
State capitals
County seats
BOUNDARIES
State
County
IDAHO
WYOMING
NEVADA
COLORADO
ARIZONA
N.M.
BOX ELDER
CACHE
RICH
WEBER
MORGAN
DAVIS
SALT LAKE
TOOELE
SUMMIT
DAGGETT
WASATCH
UINTAH
UTAH
DUCHESNE
JUAB
CARBON
MILLARD
SANPETE
GRAND
EMERY
SEVIER
BEAVER
PIUTE
WAYNE
IRON
GARFIELD
SAN JUAN
WASHINGTON
KANE
Logan
Brigham City
Randolph
Ogden
Morgan
Farmington
Salt Lake City
Coalville
Manila
Tooele
Heber
Vernal
Provo
Duchesne
Nephi
Price
Manti
Castle Dale
Fillmore
Richfield
Moab
Beaver
Junction
Loa
Parowan
Panguitch
Monticello
St. George
Kanab
114°
113°
112°
111°
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109°
42°
41°
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38°
37°
0 15 30 45 60 mi
0 20 40 60 80 km
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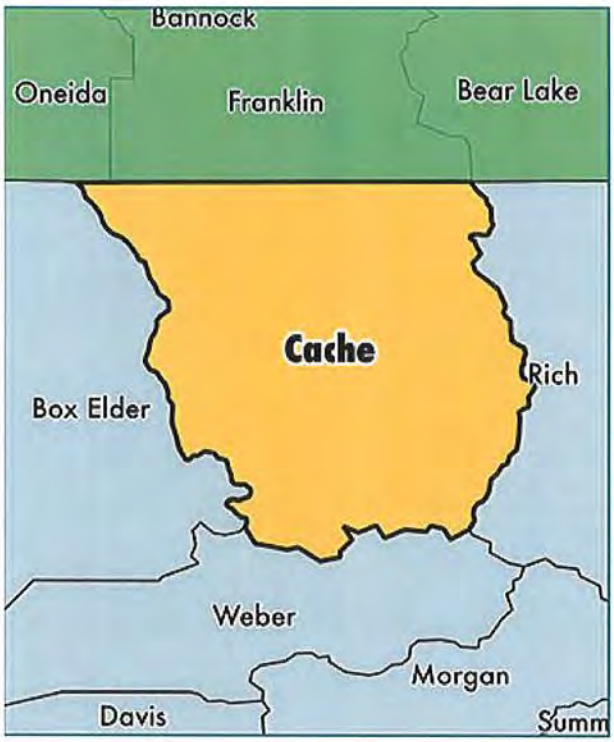
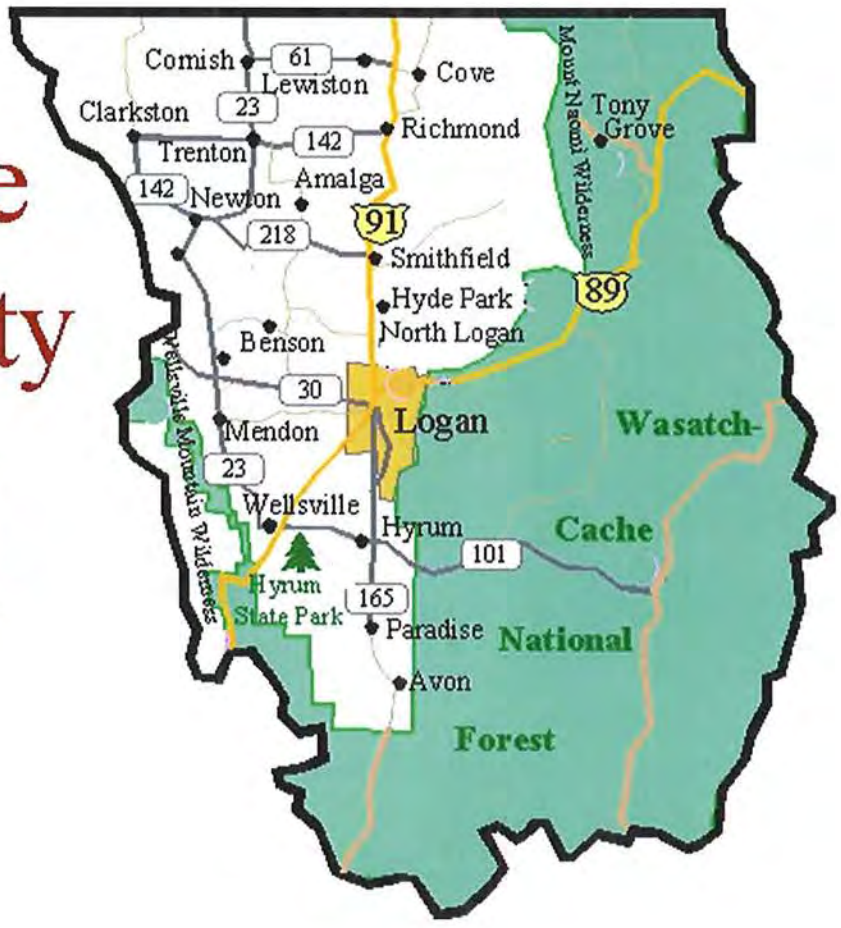
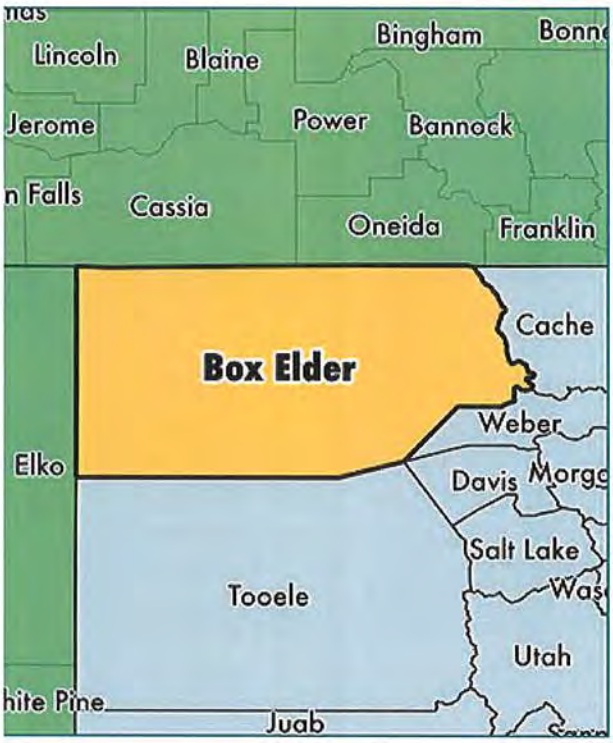
Maps of Bank of Utah's Assessment Area

By County



Cache County

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Jerome
Power
Bannock
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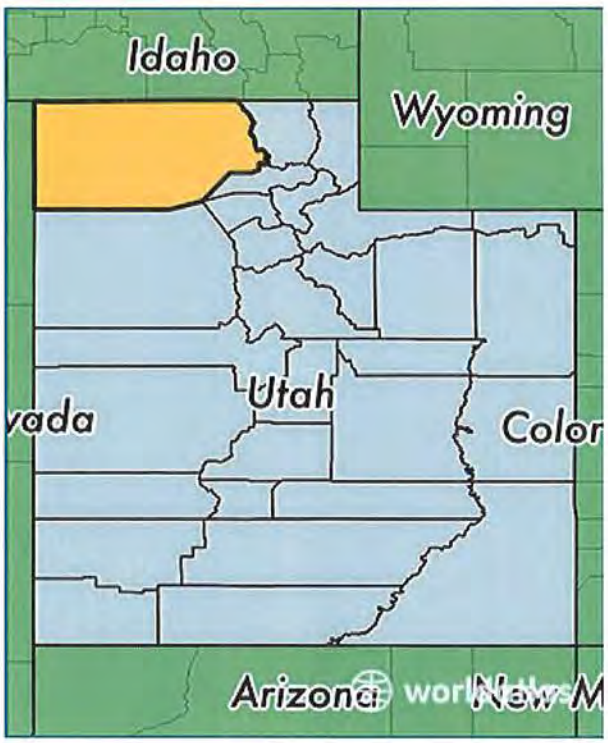
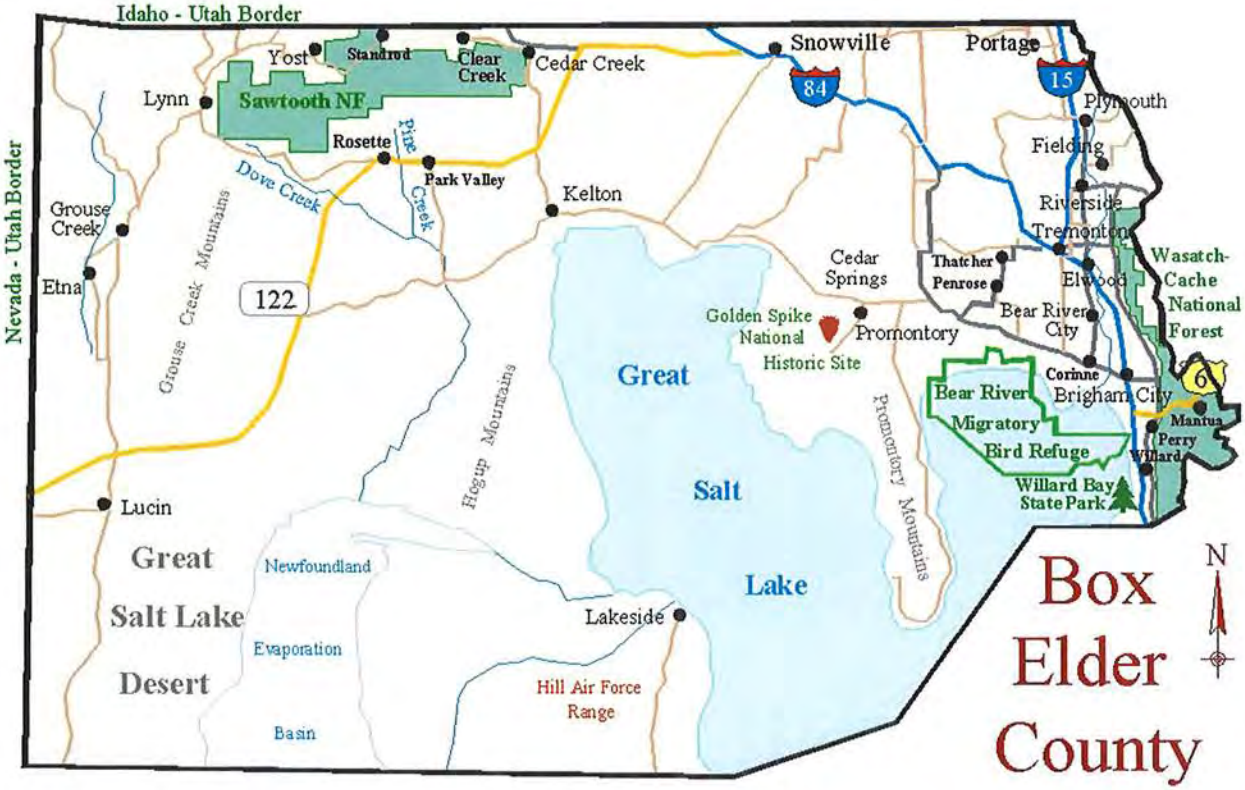
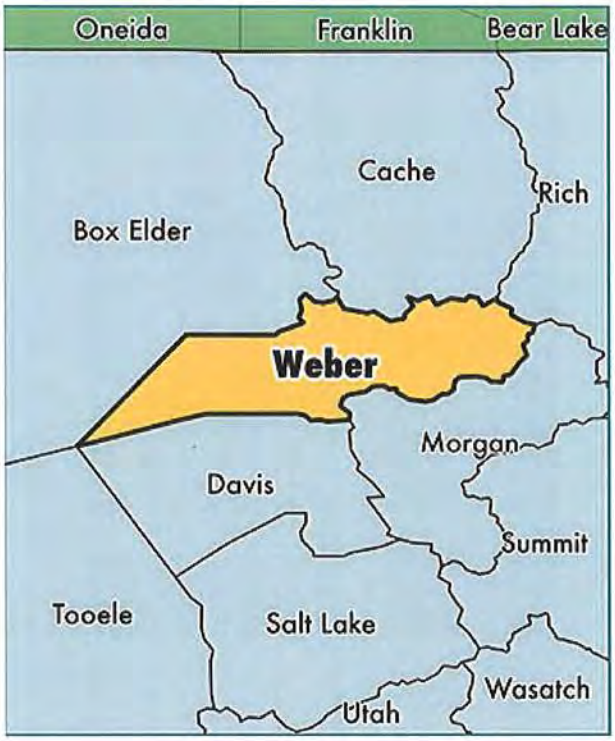
Oneida
Franklin
Box Elder
Cache
Weber
Elko
Davis
Salt Lake
Tooele
Utah
Juab


Idaho
Wyoming
Utah
Arizona


Idaho - Utah Border
Nevada - Utah Border
Yost
Standrod
Clear Creek
Cedar Creek
Snowville
Portage
Lynn
Sawtooth NF
Rosette
Pine Creek
Park Valley
Kelton
Dove Creek
Grouse Creek
Grouse Creek Mountains
Etna
122
Cedar Springs
Thatcher
Penrose
Golden Spike National Historic Site
Promontory
Bear River City
Great
Salt
Lake
Hogup Mountains
Promontory Mountains
Bear River Migratory Bird Refuge
Corinne
Brigham City
Mantua
Perry
Willard
Willard Bay State Park
Plymouth
Fielding
Riverside
Tremonton
Elwood
Wasatch-Cache National Forest
Lucin
Great Salt Lake Desert
Newfoundland Evaporation Basin
Lakeside
Hill Air Force Range
Box Elder County
N


Oneida
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Bear Lake
Cache
Rich
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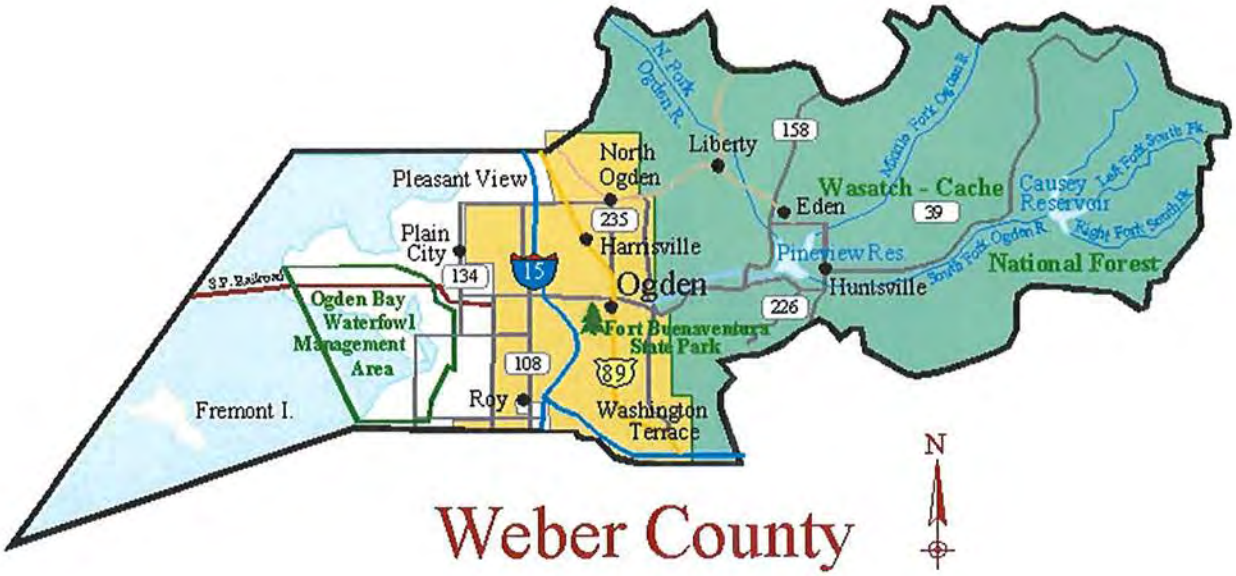
Morgan
Davis
Summit
Tooele
Salt Lake
Wasatch
Utah

Idaho
Wyoming
Utah
Arizona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North Ogden
Liberty
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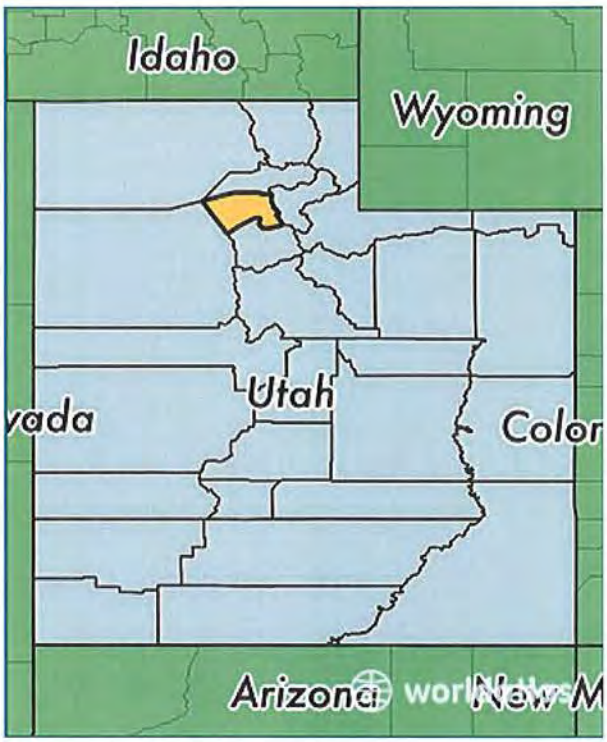
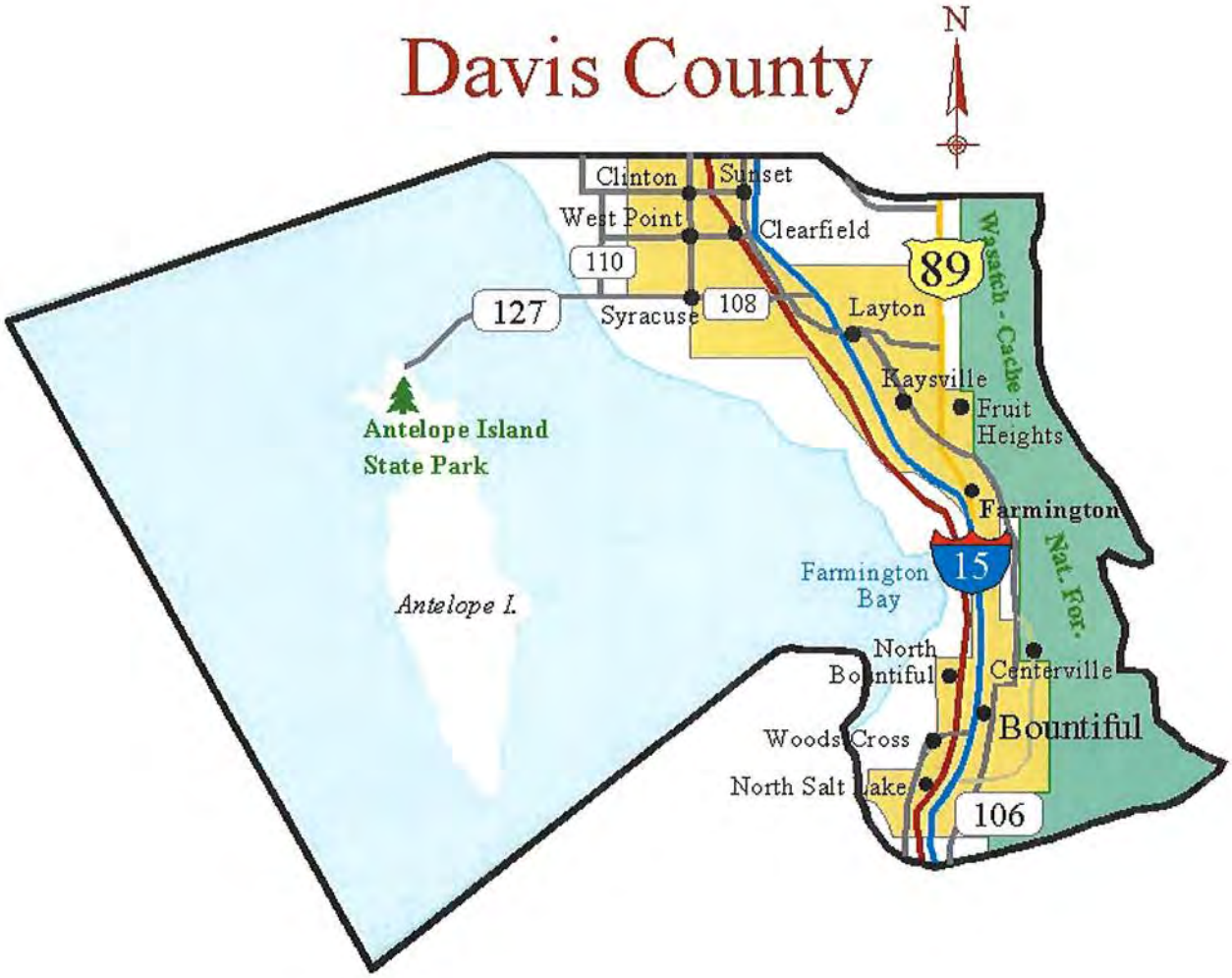
Wasatch - Cache
Causey Reservoir
Eden
39
235
Plain City
Harrisville
Pineview Res.
Huntsville
National Forest
134
15
Ogden
226
Ogden Bay Waterfowl Management Area
Fort Buenaventura State Park
108
89
Roy
Washington Terrace
Fremont I.
N
Weber County

Cache
Box Elder
Weber
Morgan
Davis
Tooele
Salt Lake
Utah


Idaho
Wyoming
Utah
Arizona

Davis County



Elder
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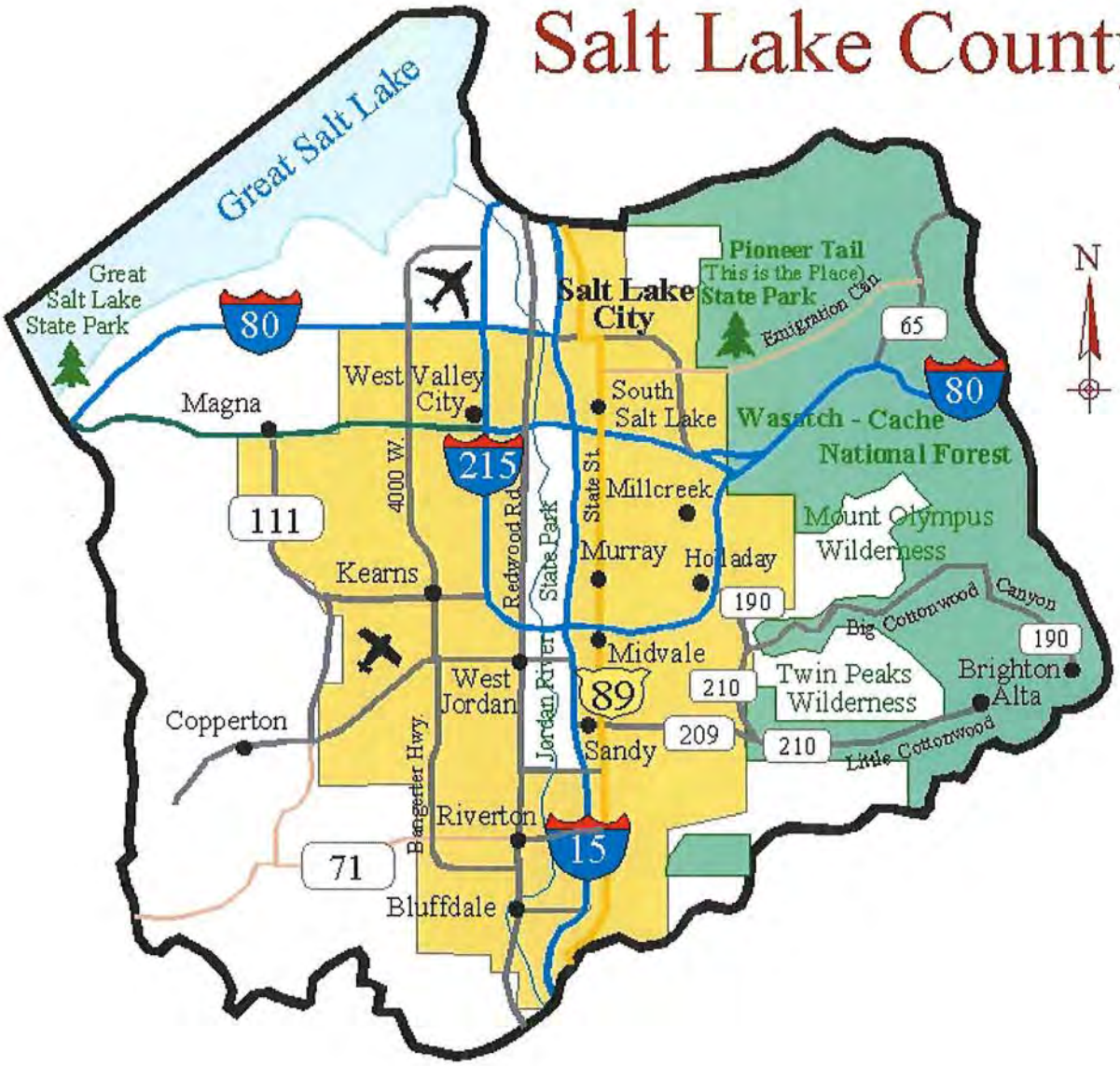
Morgan
Summit
Salt Lake
Tooele
Wasatch
Utah

Idaho
Wyoming
Utah
Arizona

Salt Lake County



Elder
Weber
Rich
Uinta
Morgan
Davis
Summit
Salt Lake
Tooele
Wasatch
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Utah
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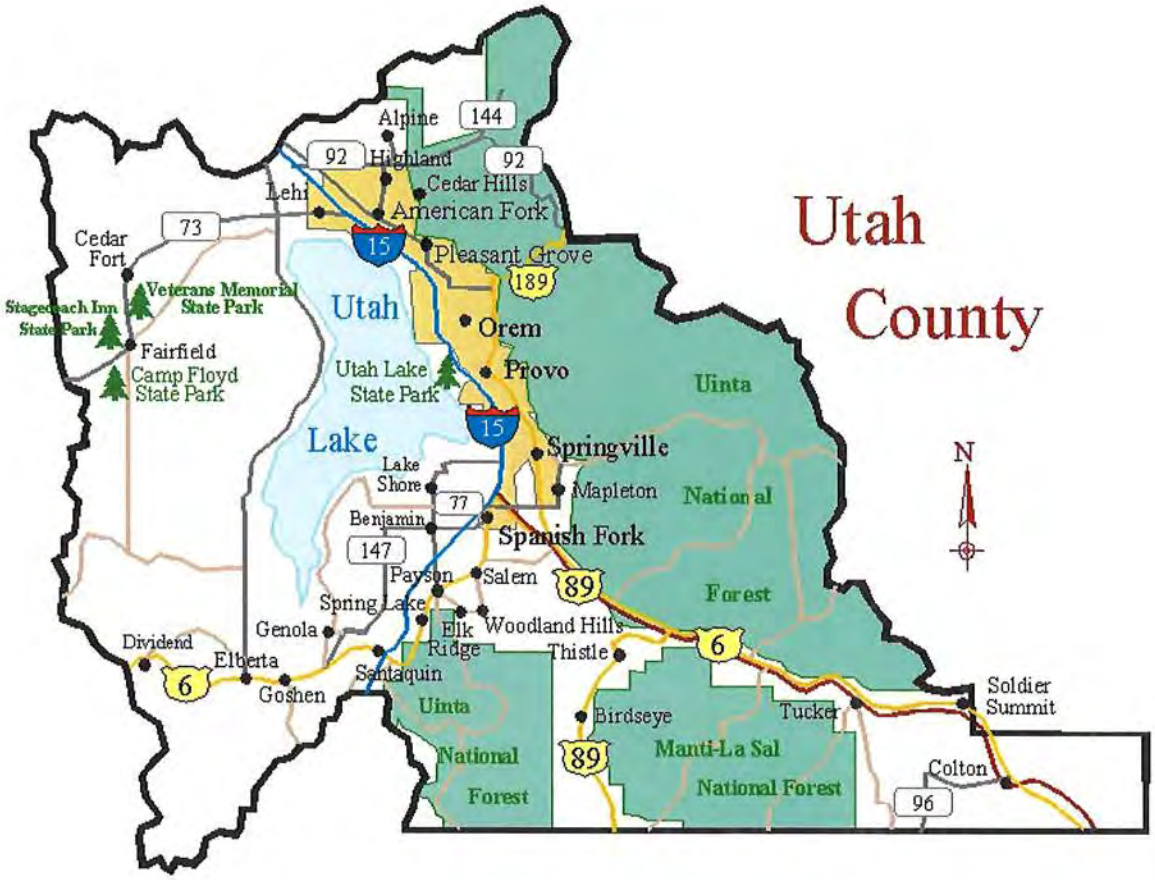
Carbon
Sanpete
Millard
Emery

Idaho
Wyoming
Utah
Color
Arizona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County
Alpine
144
92
Highland
92
Cedar Hills
Lehi
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73
Cedar
Fort
15
Pleasant Grove
189
Veterans Memorial
State Park
Stagecoach Inn
State Park
Utah
Orem
Fairfield
Camp Floyd
State Park
Utah Lake
State Park
Provo
Uinta
15
Lake
Springville
Lake
Shore
Mapleton
National
77
Benjamin
Spanish Fork
147
Payson
Salem
89
Forest
Spring Lake
Elk
Ridge
Woodland Hills
Genola
Thistle
Dividend
6
Elberta
Santaquin
6
Goshen
Uinta
Birdseye
Tucker
Soldier
Summit
National
Forest
89
Manti-La Sal
National Forest
Colton
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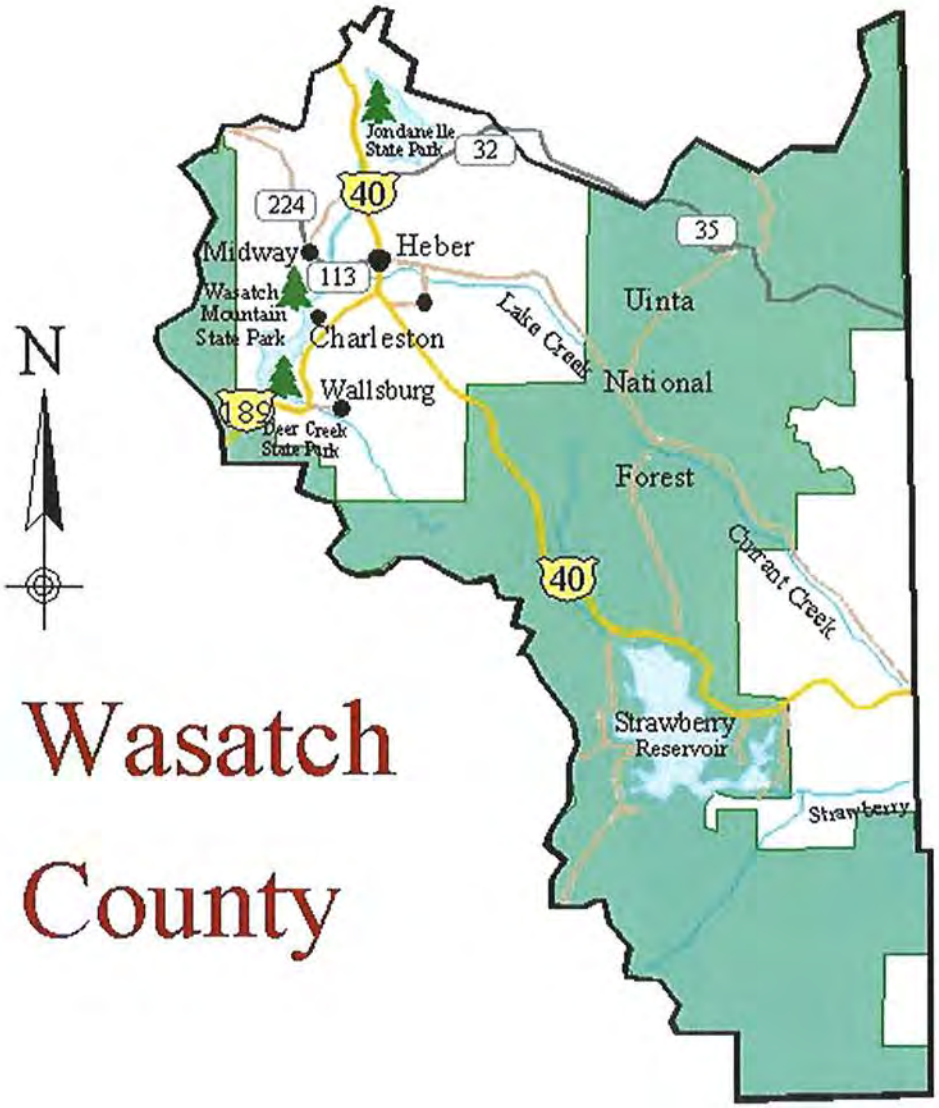
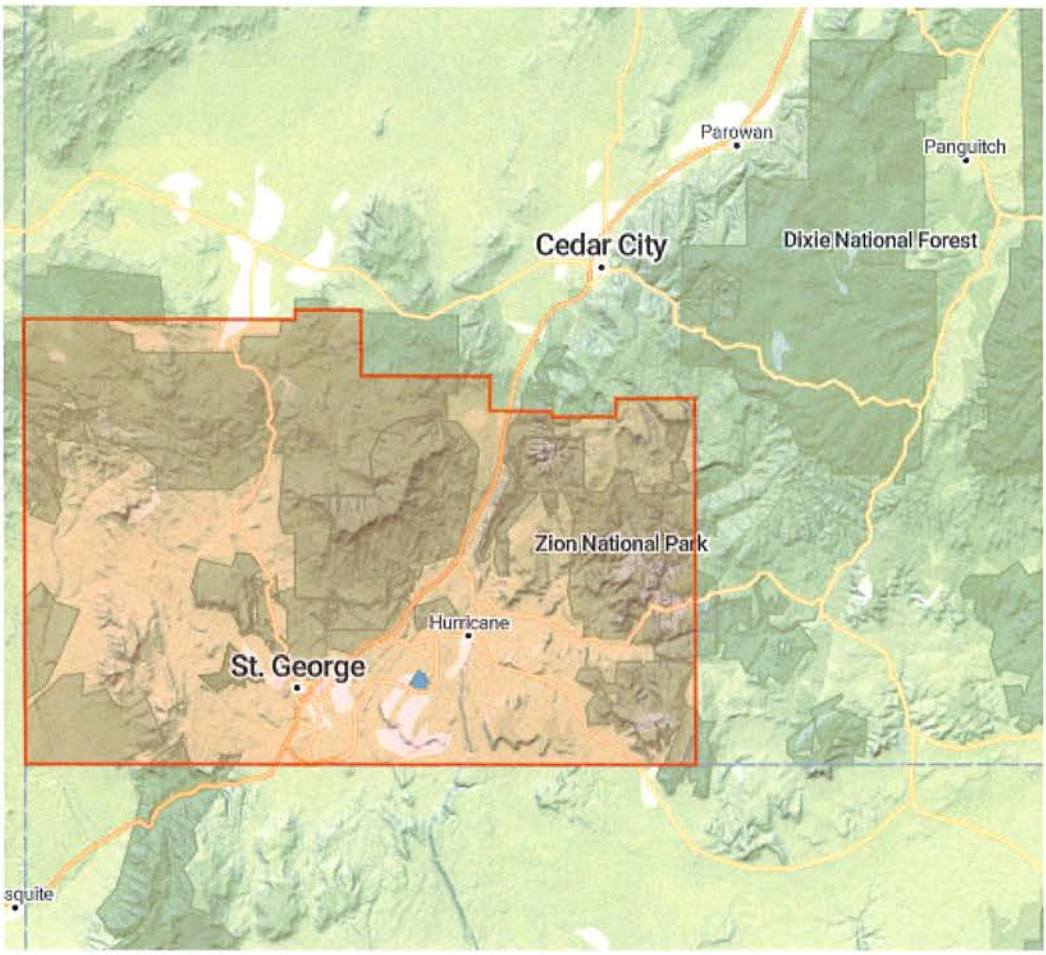
Carbon

Idaho
Wyoming
Utah
Arizona



Wasatch County

Washington County, Utah



FFIEC Geocoding/Mapping System -- 2021

Matched Address: 2605 WASHINGTON BLVD, OGDEN, UT, 84401
MSA: 36260 - OGDEN-CLEARFIELD, UT || State: 49 - UTAH || County: 057 - WEBER COUNTY || Tract Code: 2011.00

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

2021 FFIEC Geocode Census Report

Matched Address: 2605 WASHINGTON BLVD, OGDEN, UT, 84401
MSA: 36260 - OGDEN-CLEARFIELD, UT
State: 49 - UTAH
County: 057 - WEBER COUNTY
Tract Code: 2011.00

Summary Census Demographic Information

Tract Income Level	Low
Underserved or Distressed Tract	No
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$89,400
2021 Estimated Tract Median Family Income	$38,710
2010 Tract Median Family Income	$31,071
Tract Median Family Income %	43.30
Tract Population	1985
Tract Minority %	33.10
Tract Minority Population	657
Owner-Occupied Units	45
1- to 4- Family Units	219

Census Income Information

Tract Income Level	Low
2010 MSA/MD/statewide non-MSA/MD Median Family Income	$71,742
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$89,400
% below Poverty Line	48.73
Tract Median Family Income %	43.30
2010 Tract Median Family Income	$31,071
2021 Estimated Tract Median Family Income	$38,710
2010 Tract Median Household Income	$24,240

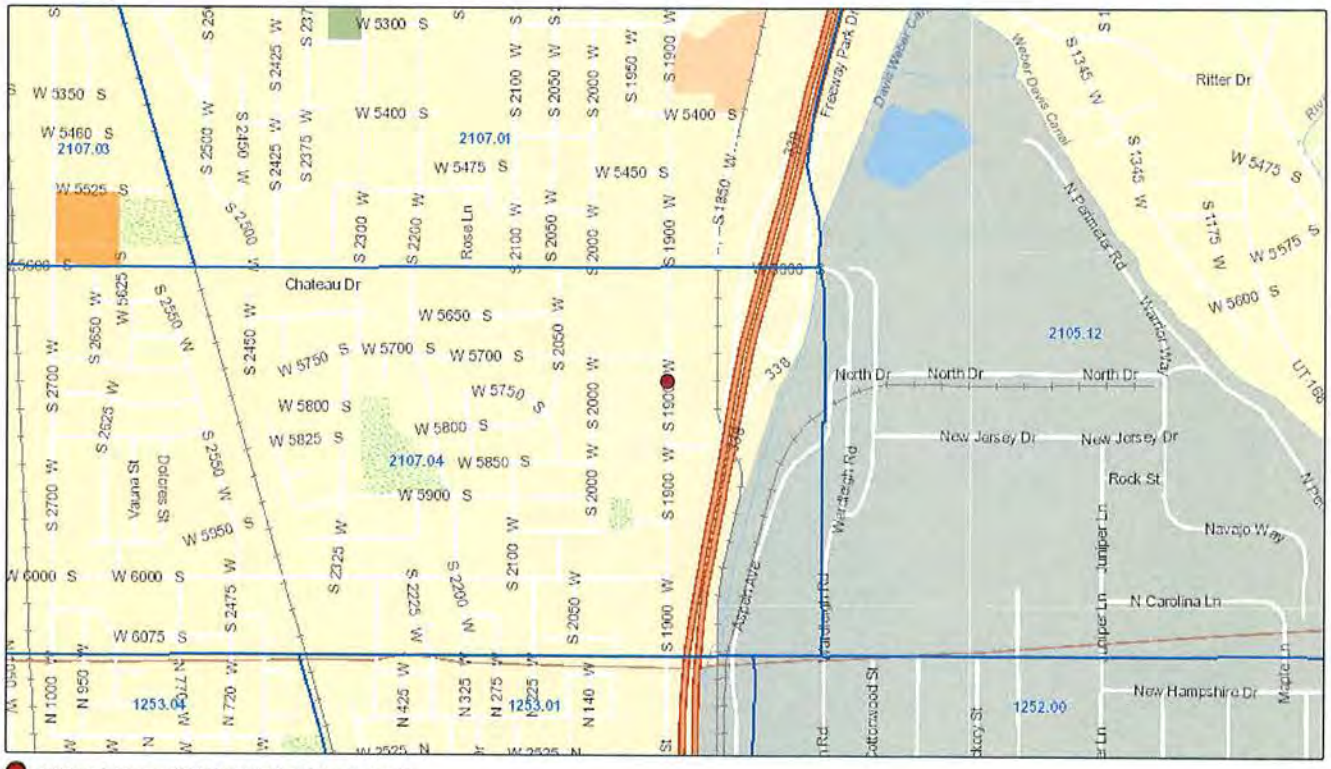
Census Population Information

Tract Population	1985
Tract Minority %	33.10
Number of Families	194
Number of Households	879
Non-Hispanic White Population	1328
Tract Minority Population	657
American Indian Population	64
Asian/Hawaiian/Pacific Islander Population	49
Black Population	169
Hispanic Population	368
Other/Two or More Races Population	7

Census Housing Information

Total Housing Units	1057
1- to 4- Family Units	219
Median House Age (Years)	42
Owner-Occupied Units	45
Renter Occupied Units	834
Owner Occupied 1- to 4- Family Units	38
Inside Principal City?	YES
Vacant Units	178

FFIEC Geocoding/Mapping System -- 2021



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

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

2021 FFIEC Geocode Census Report

Matched Address: 5729 S 1900 W, ROY, UT, 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
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$89,400
2021 Estimated Tract Median Family Income	$81,971
2010 Tract Median Family Income	$65,784
Tract Median Family Income %	91.69
Tract Population	5620
Tract Minority %	21.96
Tract Minority Population	1234
Owner-Occupied Units	1558
1- to 4- Family Units	1891

Census Income Information

Tract Income Level	Middle
2010 MSA/MD/statewide non-MSA/MD Median Family Income	$71,742
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$89,400
% below Poverty Line	7.29
Tract Median Family Income %	91.69
2010 Tract Median Family Income	$65,784
2021 Estimated Tract Median Family Income	$81,971
2010 Tract Median Household Income	$63,365

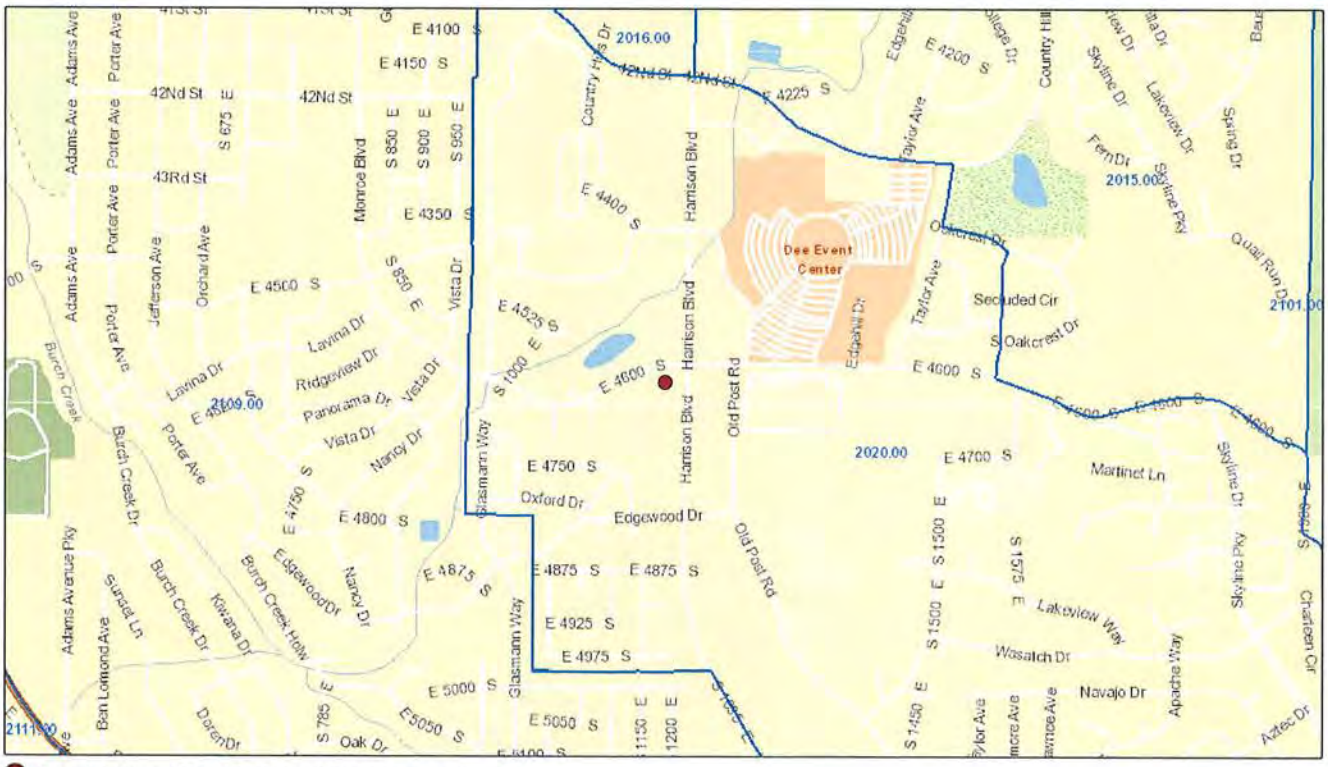
Census Population Information

Tract Population	5620
Tract Minority %	21.96
Number of Families	1491
Number of Households	1859
Non-Hispanic White Population	4386
Tract Minority Population	1234
American Indian Population	73
Asian/Hawaiian/Pacific Islander Population	141
Black Population	73
Hispanic Population	688
Other/Two or More Races Population	259

Census Housing Information

Total Housing Units	1981
1- to 4- Family Units	1891
Median House Age (Years)	42
Owner-Occupied Units	1558
Renter Occupied Units	301
Owner Occupied 1- to 4- Family Units	1523
Inside Principal City?	NO
Vacant Units	122

FFIEC Geocoding/Mapping System -- 2021



Matched Address: 4605 HARRISON BLVD, OGDEN, UT, 84403
MSA: 36260 - OGDEN-CLEARFIELD, UT || State: 49 - UTAH || County: 057 - WEBER COUNTY || Tract Code: 2020.00

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

2021 FFIEC Geocode Census Report

Matched Address: 4605 HARRISON BLVD, OGDEN, UT, 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
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$89,400
2021 Estimated Tract Median Family Income	$114,593
2010 Tract Median Family Income	$91,964
Tract Median Family Income %	128.18
Tract Population	5726
Tract Minority %	17.57
Tract Minority Population	1006
Owner-Occupied Units	1411
1- to 4- Family Units	1615

Census Income Information

Tract Income Level	Upper
2010 MSA/MD/statewide non-MSA/MD Median Family Income	$71,742
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$89,400
% below Poverty Line	14.18
Tract Median Family Income %	128.18
2010 Tract Median Family Income	$91,964
2021 Estimated Tract Median Family Income	$114,593
2010 Tract Median Household Income	$78,275

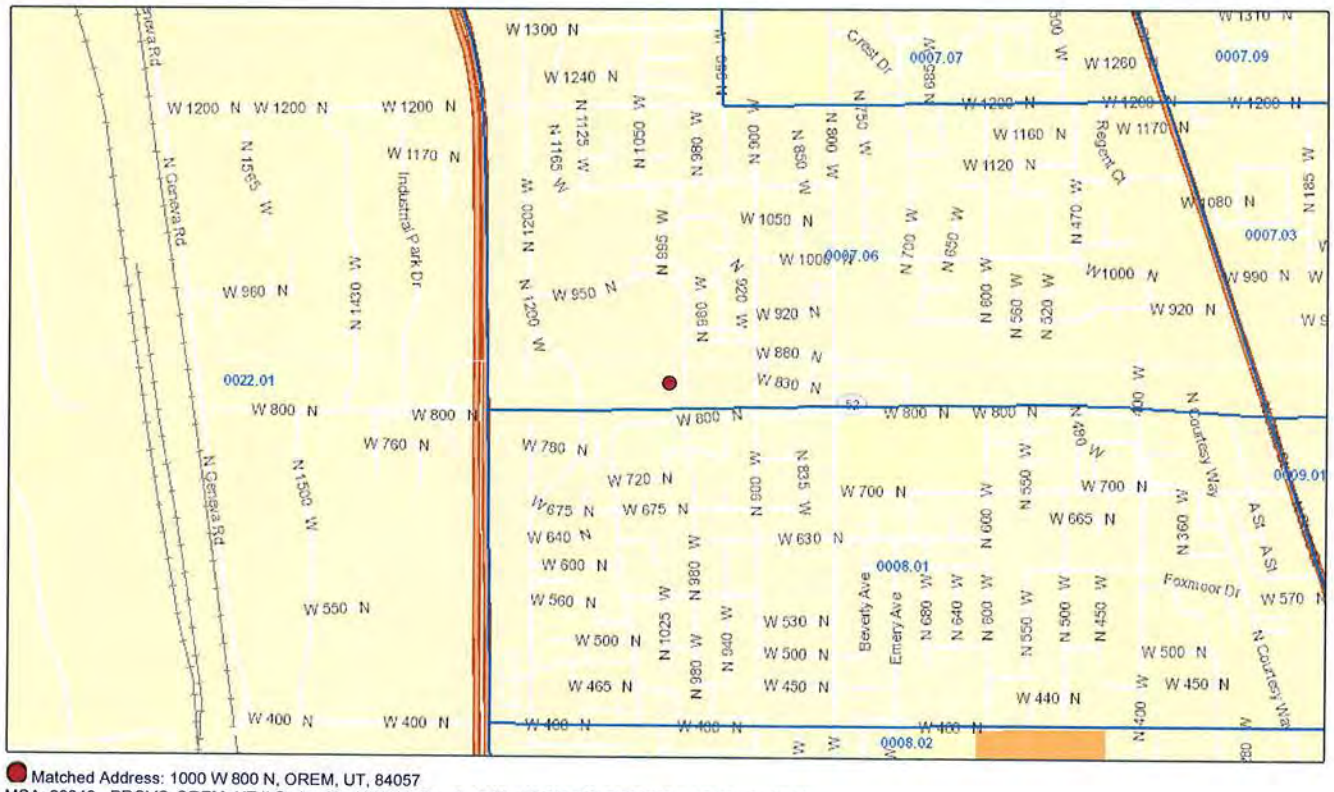
Census Population Information

Tract Population	5726
Tract Minority %	17.57
Number of Families	1413
Number of Households	1901
Non-Hispanic White Population	4720
Tract Minority Population	1006
American Indian Population	48
Asian/Hawaiian/Pacific Islander Population	242
Black Population	135
Hispanic Population	353
Other/Two or More Races Population	228

Census Housing Information

Total Housing Units	2066
1- to 4- Family Units	1615
Median House Age (Years)	25
Owner-Occupied Units	1411
Renter Occupied Units	490
Owner Occupied 1- to 4- Family Units	1411
Inside Principal City?	YES
Vacant Units	165

FFIEC Geocoding/Mapping System -- 2021



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

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

FFIEC 2021 FFIEC Geocode Census Report

Matched Address: 1000 W 800 N, OREM, UT, 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
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$83,700
2021 Estimated Tract Median Family Income	$79,113
2010 Tract Median Family Income	$63,563
Tract Median Family Income %	94.52
Tract Population	5717
Tract Minority %	14.66
Tract Minority Population	838
Owner-Occupied Units	1117
1- to 4- Family Units	1187

Census Income Information

Tract Income Level	Middle
2010 MSA/MD/statewide non-MSA/MD Median Family Income	$67,248
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$83,700
% below Poverty Line	10.60
Tract Median Family Income %	94.52
2010 Tract Median Family Income	$63,563
2021 Estimated Tract Median Family Income	$79,113
2010 Tract Median Household Income	$58,889

Census Population Information

Tract Population	5717
Tract Minority %	14.66
Number of Families	1253
Number of Households	1804
Non-Hispanic White Population	4879
Tract Minority Population	838
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	49
Black Population	147
Hispanic Population	631
Other/Two or More Races Population	11

Census Housing Information

Total Housing Units	1852
1- to 4- Family Units	1187
Median House Age (Years)	24
Owner-Occupied Units	1117
Renter Occupied Units	687
Owner Occupied 1- to 4- Family Units	991
Inside Principal City?	YES
Vacant Units	48

FFIEC Geocoding/Mapping System -- 2021

Matched Address: 115 WASHINGTON BLVD, OGDEN, UT, 84404
MSA: 36260 - OGDEN-CLEARFIELD, UT || State: 49 - UTAH || County: 057 - WEBER COUNTY || Tract Code: 2002.02

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

2021 FFIEC Geocode Census Report

Matched Address: 115 WASHINGTON BLVD, OGDEN, UT, 84404
MSA: 36260 - OGDEN-CLEARFIELD, UT
State: 49 - UTAH
County: 057 - WEBER COUNTY
Tract Code: 2002.02

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$89,400
2021 Estimated Tract Median Family Income	$46,533
2010 Tract Median Family Income	$37,348
Tract Median Family Income %	52.05
Tract Population	3438
Tract Minority %	38.98
Tract Minority Population	1340
Owner-Occupied Units	490
1- to 4- Family Units	988

Census Income Information

Tract Income Level	Moderate
2010 MSA/MD/statewide non-MSA/MD Median Family Income	$71,742
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$89,400
% below Poverty Line	27.15
Tract Median Family Income %	52.05
2010 Tract Median Family Income	$37,348
2021 Estimated Tract Median Family Income	$46,533
2010 Tract Median Household Income	$30,514

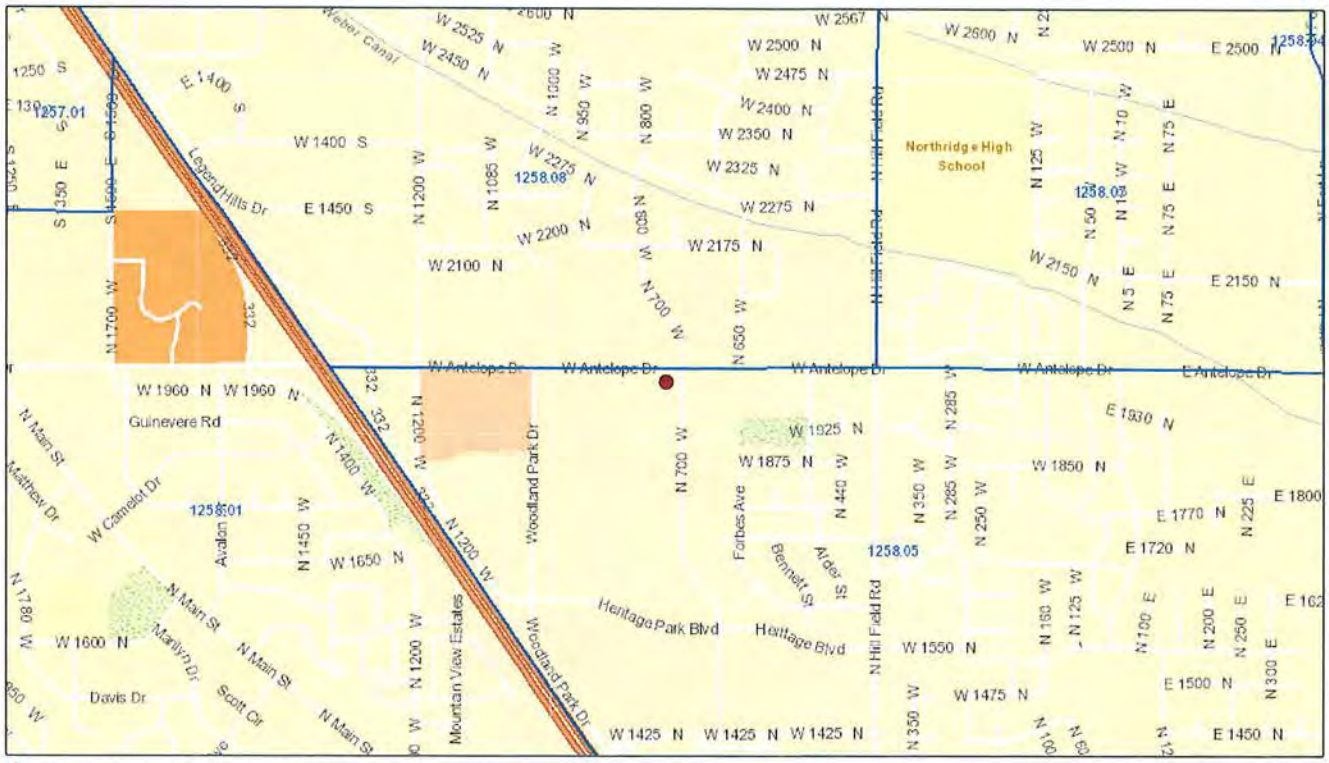
Census Population Information

Tract Population	3438
Tract Minority %	38.98
Number of Families	756
Number of Households	1510
Non-Hispanic White Population	2098
Tract Minority Population	1340
American Indian Population	21
Asian/Hawaiian/Pacific Islander Population	115
Black Population	160
Hispanic Population	936
Other/Two or More Races Population	108

Census Housing Information

Total Housing Units	1598
1- to 4- Family Units	988
Median House Age (Years)	39
Owner-Occupied Units	490
Renter Occupied Units	1020
Owner Occupied 1- to 4- Family Units	490
Inside Principal City?	YES
Vacant Units	88

FFIEC Geocoding/Mapping System -- 2021



Matched Address: 717 W ANTELOPE DR, LAYTON, UT, 84041
MSA: 36260 - OGDEN-CLEARFIELD, UT || State: 49 - UTAH || County: 011 - DAVIS COUNTY || Tract Code: 1258.05

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

2021 FFIEC Geocode Census Report

Matched Address: 717 W ANTELOPE DR, LAYTON, UT, 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
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$89,400
2021 Estimated Tract Median Family Income	$91,072
2010 Tract Median Family Income	$73,088
Tract Median Family Income %	101.87
Tract Population	6588
Tract Minority %	21.27
Tract Minority Population	1401
Owner-Occupied Units	1315
1- to 4- Family Units	1603

Census Income Information

Tract Income Level	Middle
2010 MSA/MD/statewide non-MSA/MD Median Family Income	$71,742
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$89,400
% below Poverty Line	7.48
Tract Median Family Income %	101.87
2010 Tract Median Family Income	$73,088
2021 Estimated Tract Median Family Income	$91,072
2010 Tract Median Household Income	$66,948

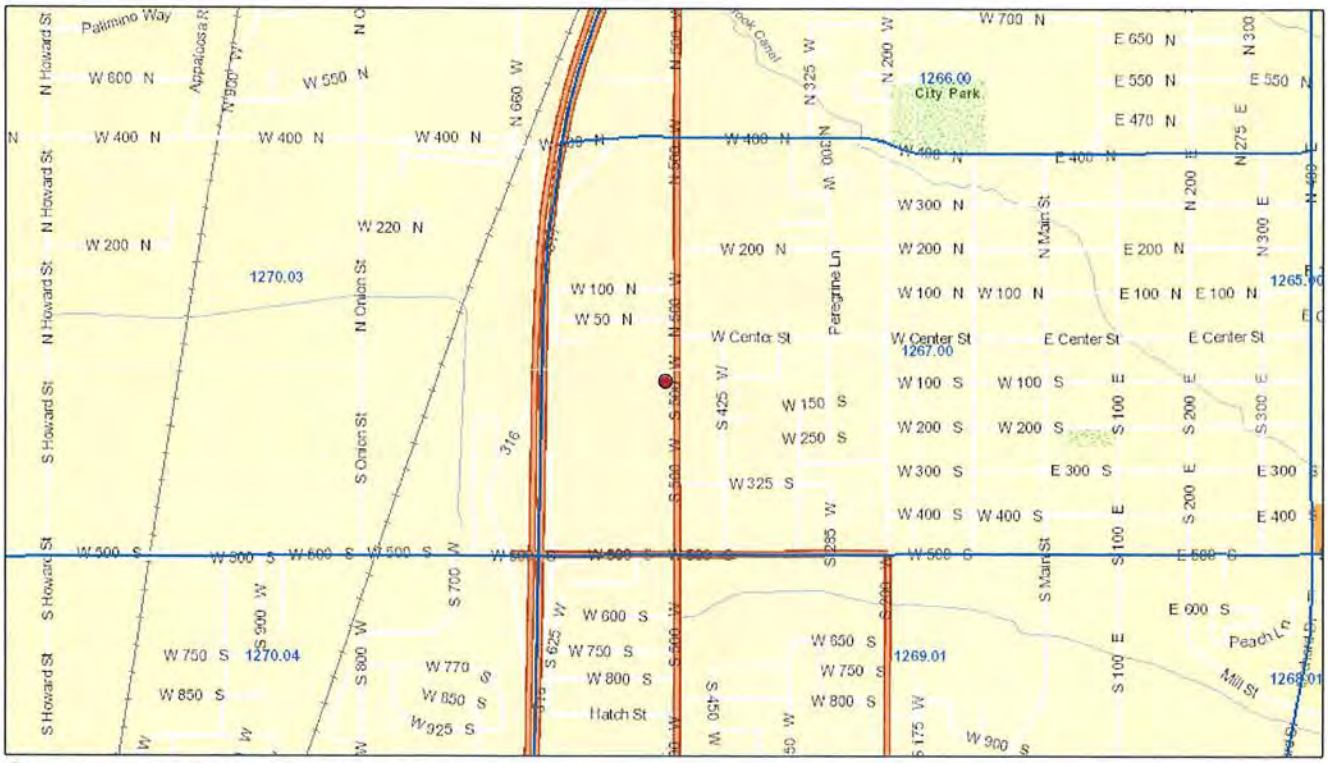
Census Population Information

Tract Population	6588
Tract Minority %	21.27
Number of Families	1552
Number of Households	2040
Non-Hispanic White Population	5187
Tract Minority Population	1401
American Indian Population	26
Asian/Hawaiian/Pacific Islander Population	244
Black Population	63
Hispanic Population	772
Other/Two or More Races Population	296

Census Housing Information

Total Housing Units	2135
1- to 4- Family Units	1603
Median House Age (Years)	28
Owner-Occupied Units	1315
Renter Occupied Units	725
Owner Occupied 1- to 4- Family Units	1315
Inside Principal City?	NO
Vacant Units	95

FFIEC Geocoding/Mapping System -- 2021



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

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

2021 FFIEC Geocode Census Report

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

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$89,400
2021 Estimated Tract Median Family Income	$76,509
2010 Tract Median Family Income	$61,402
Tract Median Family Income %	85.58
Tract Population	4201
Tract Minority %	14.69
Tract Minority Population	617
Owner-Occupied Units	841
1- to 4- Family Units	1332

Census Income Information

Tract Income Level	Middle
2010 MSA/MD/statewide non-MSA/MD Median Family Income	$71,742
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$89,400
% below Poverty Line	9.79
Tract Median Family Income %	85.58
2010 Tract Median Family Income	$61,402
2021 Estimated Tract Median Family Income	$76,509
2010 Tract Median Household Income	$49,429

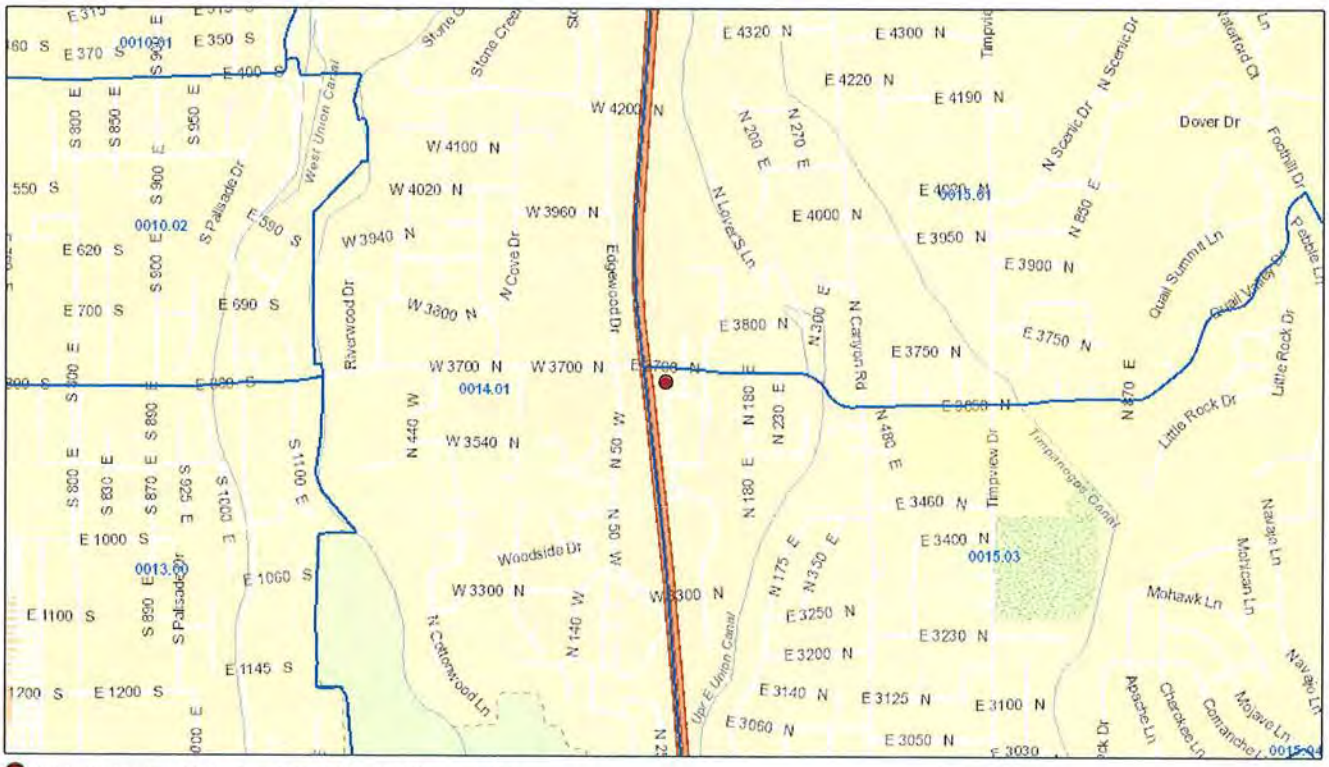
Census Population Information

Tract Population	4201
Tract Minority %	14.69
Number of Families	1155
Number of Households	1614
Non-Hispanic White Population	3584
Tract Minority Population	617
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	212
Black Population	19
Hispanic Population	339
Other/Two or More Races Population	47

Census Housing Information

Total Housing Units	1660
1- to 4- Family Units	1332
Median House Age (Years)	50
Owner-Occupied Units	841
Renter Occupied Units	773
Owner Occupied 1- to 4- Family Units	778
Inside Principal City?	NO
Vacant Units	46

FFIEC Geocoding/Mapping System -- 2021



Matched Address: 3670 N UNIVERSITY AVE, PROVO, UT, 84604
MSA: 39340 - PROVO-OREM, UT || State: 49 - UTAH || County: 049 - UTAH COUNTY || Tract Code: 0015.03

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

2021 FFIEC Geocode Census Report

Matched Address: 3670 N UNIVERSITY AVE, PROVO, UT, 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
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$83,700
2021 Estimated Tract Median Family Income	$101,168
2010 Tract Median Family Income	$81,287
Tract Median Family Income %	120.87
Tract Population	4049
Tract Minority %	11.36
Tract Minority Population	460
Owner-Occupied Units	884
1- to 4- Family Units	1142

Census Population Information

Tract Population	4049
Tract Minority %	11.36
Number of Families	965
Number of Households	1226
Non-Hispanic White Population	3589
Tract Minority Population	460
American Indian Population	10
Asian/Hawaiian/Pacific Islander Population	62
Black Population	22
Hispanic Population	280
Other/Two or More Races Population	86

Census Income Information

Tract Income Level	Upper
2010 MSA/MD/statewide non-MSA/MD Median Family Income	$67,248
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$83,700
% below Poverty Line	8.37
Tract Median Family Income %	120.87
2010 Tract Median Family Income	$81,287
2021 Estimated Tract Median Family Income	$101,168
2010 Tract Median Household Income	$70,000

Census Housing Information

Total Housing Units	1280
1- to 4- Family Units	1142
Median House Age (Years)	43
Owner-Occupied Units	884
Renter Occupied Units	342
Owner Occupied 1- to 4- Family Units	884
Inside Principal City?	YES
Vacant Units	54

FFIEC Geocoding/Mapping System -- 2021

Matched Address: 144 S STATE ST, LINDON, UT, 84042
MSA: 39340 - PROVO-OREM, UT || State: 49 - UTAH || County: 049 - UTAH COUNTY || Tract Code: 0006.01

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

2021 FFIEC Geocode Census Report

Matched Address: 144 S STATE ST, LINDON, UT, 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
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$83,700
2021 Estimated Tract Median Family Income	$97,460
2010 Tract Median Family Income	$78,304
Tract Median Family Income %	116.44
Tract Population	3323
Tract Minority %	16.70
Tract Minority Population	555
Owner-Occupied Units	639
1- to 4- Family Units	837

Census Income Information

Tract Income Level	Middle
2010 MSA/MD/statewide non-MSA/MD Median Family Income	$67,248
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$83,700
% below Poverty Line	10.11
Tract Median Family Income %	116.44
2010 Tract Median Family Income	$78,304
2021 Estimated Tract Median Family Income	$97,460
2010 Tract Median Household Income	$75,804

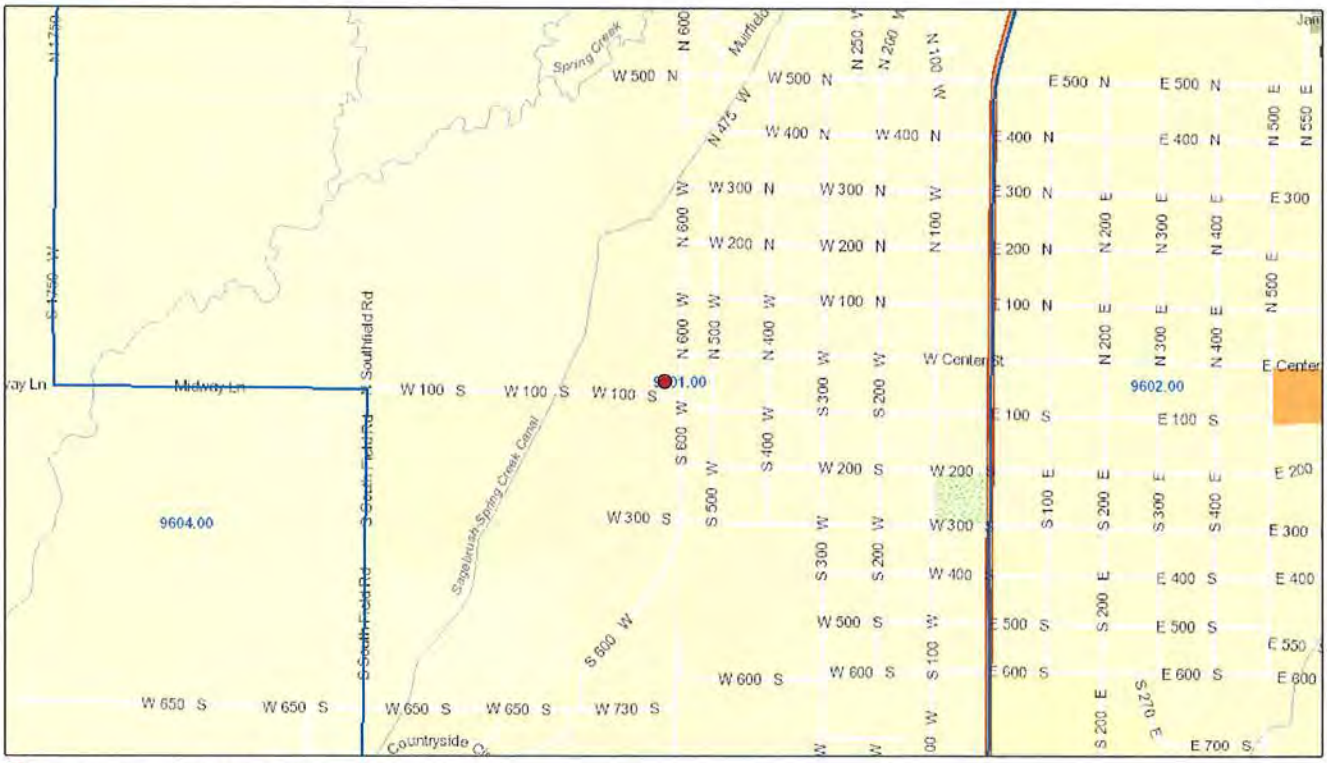
Census Population Information

Tract Population	3323
Tract Minority %	16.70
Number of Families	758
Number of Households	801
Non-Hispanic White Population	2768
Tract Minority Population	555
American Indian Population	20
Asian/Hawaiian/Pacific Islander Population	86
Black Population	0
Hispanic Population	443
Other/Two or More Races Population	6

Census Housing Information

Total Housing Units	837
1- to 4- Family Units	837
Median House Age (Years)	24
Owner-Occupied Units	639
Renter Occupied Units	162
Owner Occupied 1- to 4- Family Units	639
Inside Principal City?	NO
Vacant Units	36

FFIEC Geocoding/Mapping System -- 2021



Matched Address: 620 W 100 S, HEBER CITY, UT, 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:

2021 FFIEC Geocode Census Report

Matched Address: 620 W 100 S, HEBER CITY, UT, 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
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$74,100
2021 Estimated Tract Median Family Income	$72,373
2010 Tract Median Family Income	$63,264
Tract Median Family Income %	97.67
Tract Population	3789
Tract Minority %	9.63
Tract Minority Population	365
Owner-Occupied Units	812
1- to 4- Family Units	1170

Census Income Information

Tract Income Level	Middle
2010 MSA/MD/statewide non-MSA/MD Median Family Income	$64,772
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$74,100
% below Poverty Line	11.89
Tract Median Family Income %	97.67
2010 Tract Median Family Income	$63,264
2021 Estimated Tract Median Family Income	$72,373
2010 Tract Median Household Income	$55,729

Census Population Information

Tract Population	3789
Tract Minority %	9.63
Number of Families	901
Number of Households	1204
Non-Hispanic White Population	3424
Tract Minority Population	365
American Indian Population	4
Asian/Hawaiian/Pacific Islander Population	70
Black Population	0
Hispanic Population	243
Other/Two or More Races Population	48

Census Housing Information

Total Housing Units	1221
1- to 4- Family Units	1170
Median House Age (Years)	26
Owner-Occupied Units	812
Renter Occupied Units	392
Owner Occupied 1- to 4- Family Units	812
Inside Principal City?	NO
Vacant Units	17

FFIEC Geocoding/Mapping System -- 2021

Matched Address: 50 S 200 E, SALT LAKE CITY, UT, 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:

2021 FFIEC Geocode Census Report

Matched Address: 50 S 200 E, SALT LAKE CITY, UT, 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
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$91,700
2021 Estimated Tract Median Family Income	$86,712
2010 Tract Median Family Income	$67,946
Tract Median Family Income %	94.56
Tract Population	1945
Tract Minority %	23.14
Tract Minority Population	450
Owner-Occupied Units	527
1- to 4- Family Units	269

Census Income Information

Tract Income Level	Middle
2010 MSA/MD/statewide non-MSA/MD Median Family Income	$71,849
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$91,700
% below Poverty Line	21.49
Tract Median Family Income %	94.56
2010 Tract Median Family Income	$67,946
2021 Estimated Tract Median Family Income	$86,712
2010 Tract Median Household Income	$50,104

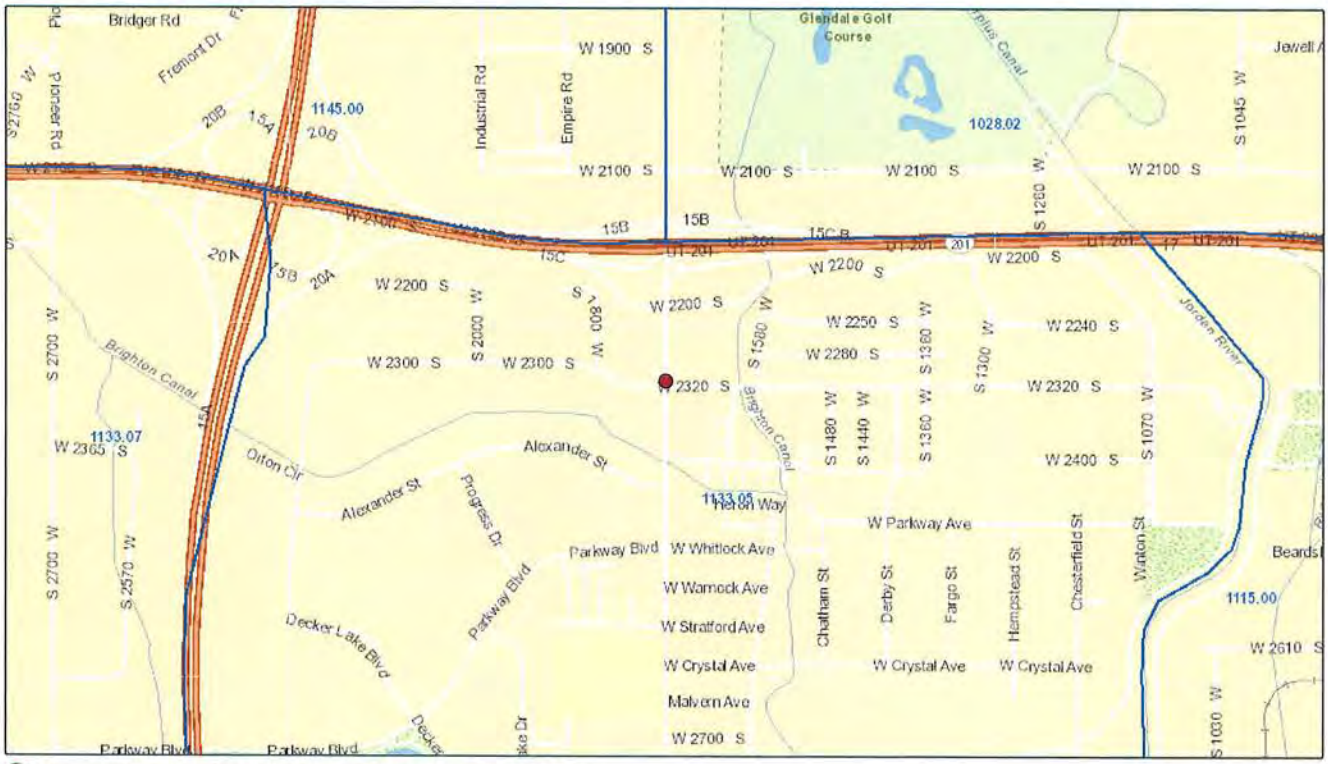
Census Population Information

Tract Population	1945
Tract Minority %	23.14
Number of Families	309
Number of Households	1238
Non-Hispanic White Population	1495
Tract Minority Population	450
American Indian Population	67
Asian/Hawaiian/Pacific Islander Population	58
Black Population	33
Hispanic Population	264
Other/Two or More Races Population	28

Census Housing Information

Total Housing Units	1709
1- to 4- Family Units	269
Median House Age (Years)	15
Owner-Occupied Units	527
Renter Occupied Units	711
Owner Occupied 1- to 4- Family Units	99
Inside Principal City?	YES
Vacant Units	471

FFIEC Geocoding/Mapping System -- 2021



Matched Address: 2309 S REDWOOD RD, WEST VALLEY CITY, UT, 84119
MSA: 41620 - SALT LAKE CITY, UT || State: 49 - UTAH || County: 035 - SALT LAKE COUNTY || Tract Code: 1133.05

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

2021 FFIEC Geocode Census Report

Matched Address: 2309 S REDWOOD RD, WEST VALLEY CITY, UT, 84119
MSA: 41620 - SALT LAKE CITY, UT
State: 49 - UTAH
County: 035 - SALT LAKE COUNTY
Tract Code: 1133.05

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$91,700
2021 Estimated Tract Median Family Income	$48,794
2010 Tract Median Family Income	$38,235
Tract Median Family Income %	53.21
Tract Population	8792
Tract Minority %	64.95
Tract Minority Population	5710
Owner-Occupied Units	1241
1- to 4- Family Units	2148

Census Income Information

Tract Income Level	Moderate
2010 MSA/MD/statewide non-MSA/MD Median Family Income	$71,849
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$91,700
% below Poverty Line	28.54
Tract Median Family Income %	53.21
2010 Tract Median Family Income	$38,235
2021 Estimated Tract Median Family Income	$48,794
2010 Tract Median Household Income	$40,686

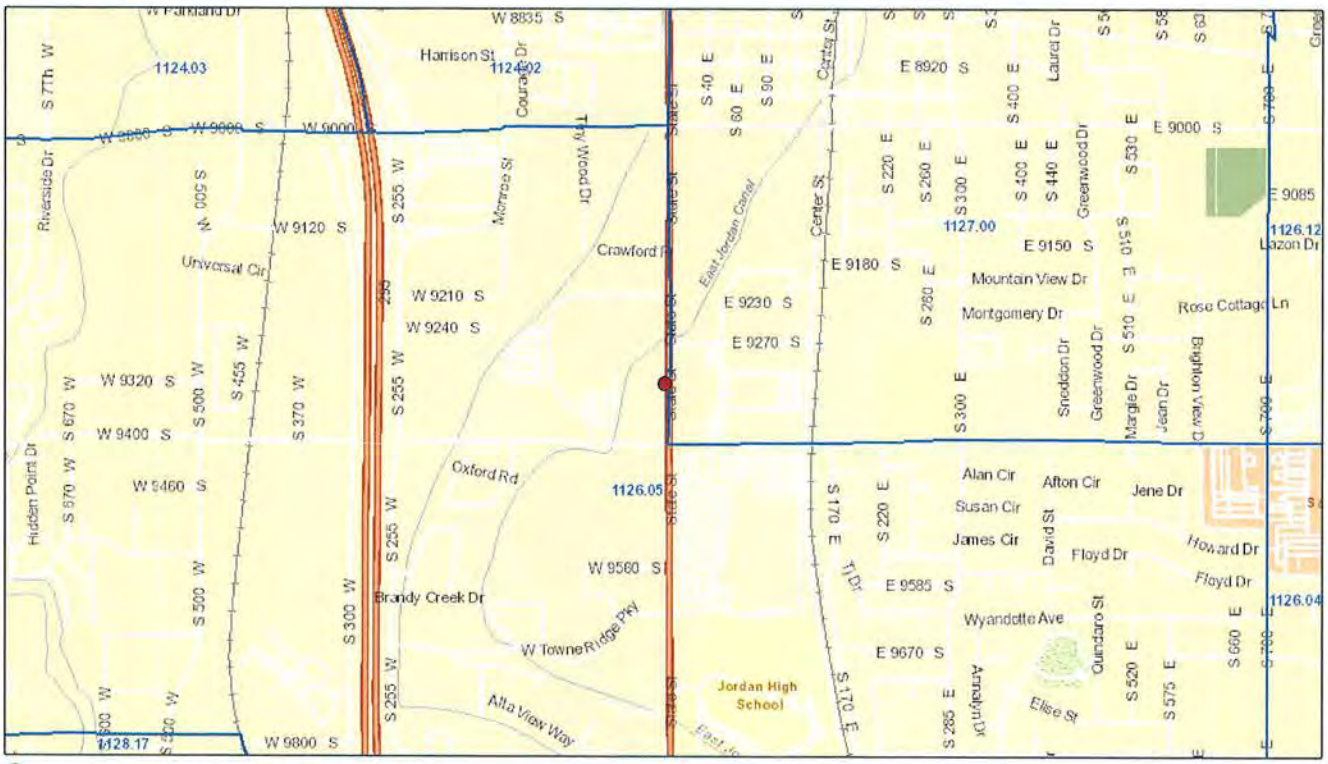
Census Population Information

Tract Population	8792
Tract Minority %	64.95
Number of Families	1880
Number of Households	2610
Non-Hispanic White Population	3082
Tract Minority Population	5710
American Indian Population	255
Asian/Hawaiian/Pacific Islander Population	868
Black Population	627
Hispanic Population	3653
Other/Two or More Races Population	307

Census Housing Information

Total Housing Units	2957
1- to 4- Family Units	2148
Median House Age (Years)	25
Owner-Occupied Units	1241
Renter Occupied Units	1369
Owner Occupied 1- to 4- Family Units	1139
Inside Principal City?	NO
Vacant Units	347

FFIEC Geocoding/Mapping System -- 2021



Matched Address: 9320 STATE ST, SANDY, UT, 84070
MSA: 41620 - SALT LAKE CITY, UT || State: 49 - UTAH || County: 035 - SALT LAKE COUNTY || Tract Code: 1126.05

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

2021 FFIEC Geocode Census Report

Matched Address: 9320 STATE ST, SANDY, UT, 84070
MSA: 41620 - SALT LAKE CITY, UT
State: 49 - UTAH
County: 035 - SALT LAKE COUNTY
Tract Code: 1126.05

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$91,700
2021 Estimated Tract Median Family Income	$90,242
2010 Tract Median Family Income	$70,713
Tract Median Family Income %	98.41
Tract Population	7070
Tract Minority %	12.39
Tract Minority Population	876
Owner-Occupied Units	1534
1- to 4- Family Units	2034

Census Income Information

Tract Income Level	Middle
2010 MSA/MD/statewide non-MSA/MD Median Family Income	$71,849
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$91,700
% below Poverty Line	4.85
Tract Median Family Income %	98.41
2010 Tract Median Family Income	$70,713
2021 Estimated Tract Median Family Income	$90,242
2010 Tract Median Household Income	$70,378

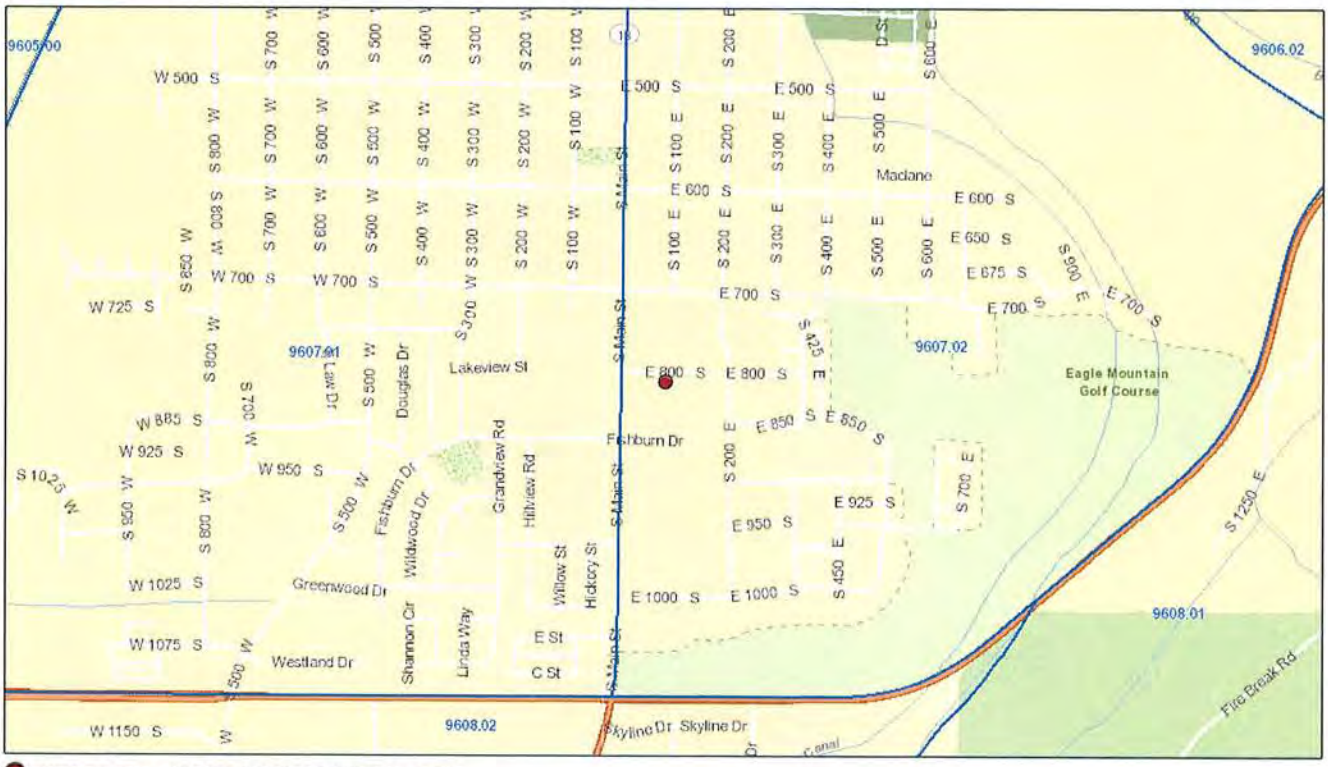
Census Population Information

Tract Population	7070
Tract Minority %	12.39
Number of Families	1603
Number of Households	2779
Non-Hispanic White Population	6194
Tract Minority Population	876
American Indian Population	29
Asian/Hawaiian/Pacific Islander Population	294
Black Population	106
Hispanic Population	299
Other/Two or More Races Population	148

Census Housing Information

Total Housing Units	2779
1- to 4- Family Units	2034
Median House Age (Years)	22
Owner-Occupied Units	1534
Renter Occupied Units	1245
Owner Occupied 1- to 4- Family Units	1381
Inside Principal City?	NO
Vacant Units	0

FFIEC Geocoding/Mapping System -- 2021



Matched Address: 80 E 800 S, BRIGHAM CITY, UT, 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:

2021 FFIEC Geocode Census Report

Matched Address: 80 E 800 S, BRIGHAM CITY, UT, 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
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$89,400
2021 Estimated Tract Median Family Income	$64,037
2010 Tract Median Family Income	$51,389
Tract Median Family Income %	71.63
Tract Population	2452
Tract Minority %	15.99
Tract Minority Population	392
Owner-Occupied Units	472
1- to 4- Family Units	687

Census Population Information

Tract Population	2452
Tract Minority %	15.99
Number of Families	592
Number of Households	874
Non-Hispanic White Population	2060
Tract Minority Population	392
American Indian Population	89
Asian/Hawaiian/Pacific Islander Population	21
Black Population	0
Hispanic Population	251
Other/Two or More Races Population	31

Census Income Information

Tract Income Level	Moderate
2010 MSA/MD/statewide non-MSA/MD Median Family Income	$71,742
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$89,400
% below Poverty Line	16.72
Tract Median Family Income %	71.63
2010 Tract Median Family Income	$51,389
2021 Estimated Tract Median Family Income	$64,037
2010 Tract Median Household Income	$41,894

Census Housing Information

Total Housing Units	906
1- to 4- Family Units	687
Median House Age (Years)	42
Owner-Occupied Units	472
Renter Occupied Units	402
Owner Occupied 1- to 4- Family Units	469
Inside Principal City?	NO
Vacant Units	32

FFIEC FFIEC Geocoding/Mapping System -- 2021

Matched Address: 25 N TREMONT ST, TREMONTON, UT, 84337
MSA: 36260 - OGDEN-CLEARFIELD, UT || State: 49 - UTAH || County: 003 - BOX ELDER COUNTY || Tract Code: 9603.00

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

2021 FFIEC Geocode Census Report

Matched Address: 25 N TREMONT ST, TREMONTON, UT, 84337
MSA: 36260 - OGDEN-CLEARFIELD, UT
State: 49 - UTAH
County: 003 - BOX ELDER COUNTY
Tract Code: 9603.00

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$89,400
2021 Estimated Tract Median Family Income	$62,053
2010 Tract Median Family Income	$49,798
Tract Median Family Income %	69.41
Tract Population	8383
Tract Minority %	20.42
Tract Minority Population	1712
Owner-Occupied Units	2052
1- to 4- Family Units	2613

Census Income Information

Tract Income Level	Moderate
2010 MSA/MD/statewide non-MSA/MD Median Family Income	$71,742
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$89,400
% below Poverty Line	14.21
Tract Median Family Income %	69.41
2010 Tract Median Family Income	$49,798
2021 Estimated Tract Median Family Income	$62,053
2010 Tract Median Household Income	$45,987

Census Population Information

Tract Population	8383
Tract Minority %	20.42
Number of Families	2191
Number of Households	2641
Non-Hispanic White Population	6671
Tract Minority Population	1712
American Indian Population	16
Asian/Hawaiian/Pacific Islander Population	117
Black Population	0
Hispanic Population	1516
Other/Two or More Races Population	63

Census Housing Information

Total Housing Units	2770
1- to 4- Family Units	2613
Median House Age (Years)	30
Owner-Occupied Units	2052
Renter Occupied Units	589
Owner Occupied 1- to 4- Family Units	2052
Inside Principal City?	NO
Vacant Units	129

FFIEC Geocoding/Mapping System -- 2021

Matched Address: 121 N GATEWAY DR, PROVIDENCE, UT, 84332
MSA: 30860 - LOGAN, UT-ID || State: 49 - UTAH || County: 005 - CACHE COUNTY || Tract Code: 0011.01

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

2021 FFIEC Geocode Census Report

Matched Address: 121 N GATEWAY DR, PROVIDENCE, UT, 84332
MSA: 30860 - LOGAN, UT-ID
State: 49 - UTAH
County: 005 - CACHE COUNTY
Tract Code: 0011.01

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$69,800
2021 Estimated Tract Median Family Income	$75,196
2010 Tract Median Family Income	$63,704
Tract Median Family Income %	107.73
Tract Population	5453
Tract Minority %	10.01
Tract Minority Population	546
Owner-Occupied Units	1434
1- to 4- Family Units	1871

Census Income Information

Tract Income Level	Middle
2010 MSA/MD/statewide non-MSA/MD Median Family Income	$59,129
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$69,800
% below Poverty Line	8.19
Tract Median Family Income %	107.73
2010 Tract Median Family Income	$63,704
2021 Estimated Tract Median Family Income	$75,196
2010 Tract Median Household Income	$52,558

Census Population Information

Tract Population	5453
Tract Minority %	10.01
Number of Families	1370
Number of Households	1901
Non-Hispanic White Population	4907
Tract Minority Population	546
American Indian Population	4
Asian/Hawaiian/Pacific Islander Population	103
Black Population	0
Hispanic Population	305
Other/Two or More Races Population	134

Census Housing Information

Total Housing Units	1998
1- to 4- Family Units	1871
Median House Age (Years)	19
Owner-Occupied Units	1434
Renter Occupied Units	467
Owner Occupied 1- to 4- Family Units	1434
Inside Principal City?	YES
Vacant Units	97

FFIEC Geocoding/Mapping System -- 2021

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

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

2021 FFIEC Geocode Census Report

Matched Address: 5 E 1400 N, LOGAN, UT, 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
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$69,800
2021 Estimated Tract Median Family Income	$67,238
2010 Tract Median Family Income	$56,964
Tract Median Family Income %	96.33
Tract Population	3959
Tract Minority %	17.08
Tract Minority Population	676
Owner-Occupied Units	574
1- to 4- Family Units	1015

Census Income Information

Tract Income Level	Middle
2010 MSA/MD/statewide non-MSA/MD Median Family Income	$59,129
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$69,800
% below Poverty Line	15.76
Tract Median Family Income %	96.33
2010 Tract Median Family Income	$56,964
2021 Estimated Tract Median Family Income	$67,238
2010 Tract Median Household Income	$45,982

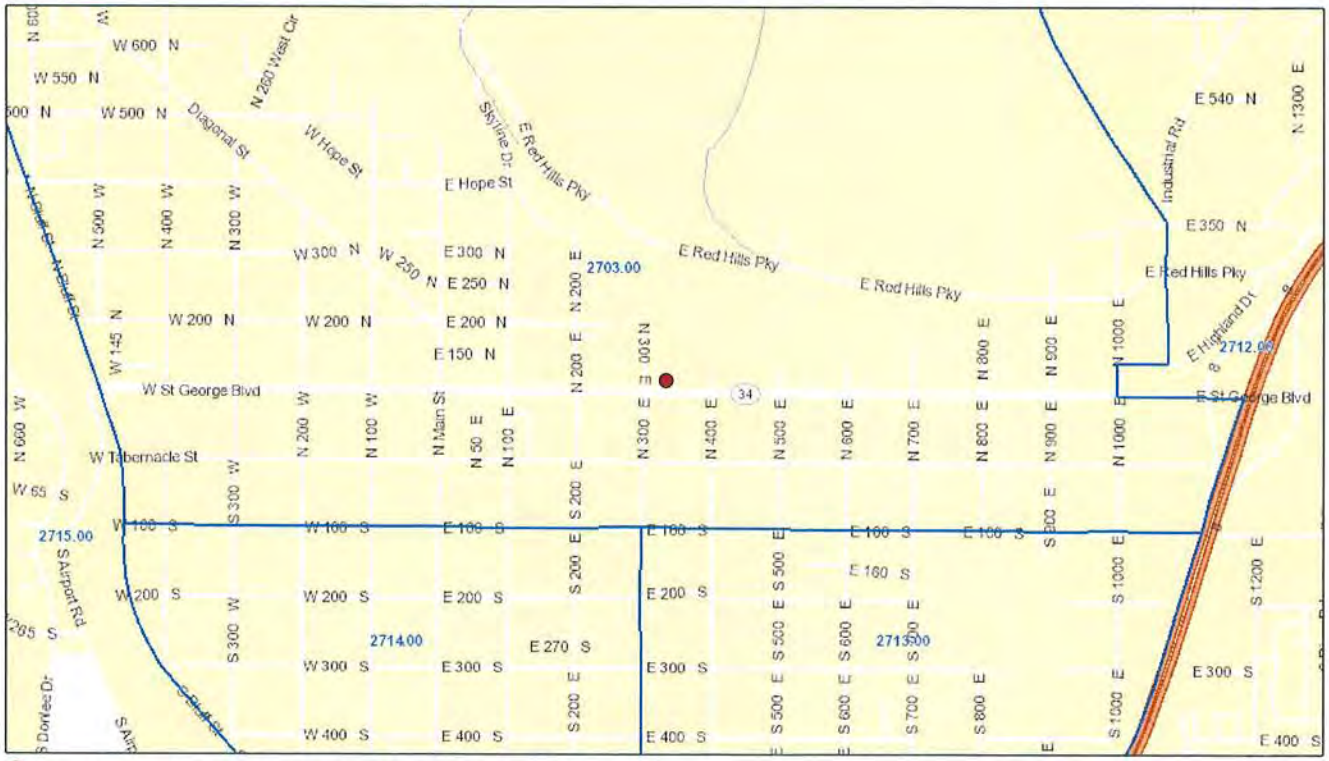
Census Population Information

Tract Population	3959
Tract Minority %	17.08
Number of Families	820
Number of Households	1323
Non-Hispanic White Population	3283
Tract Minority Population	676
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	300
Black Population	16
Hispanic Population	263
Other/Two or More Races Population	97

Census Housing Information

Total Housing Units	1531
1- to 4- Family Units	1015
Median House Age (Years)	16
Owner-Occupied Units	574
Renter Occupied Units	749
Owner Occupied 1- to 4- Family Units	574
Inside Principal City?	YES
Vacant Units	208

FFIEC Geocoding/Mapping System -- 2021



Matched Address: 335 E ST GEORGE BLVD, SAINT GEORGE, UT, 84770
MSA: 41100 - ST. GEORGE, UT || State: 49 - UTAH || County: 053 - WASHINGTON COUNTY || Tract Code: 2703.00

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

2021 FFIEC Geocode Census Report

Matched Address: 335 E ST GEORGE BLVD, SAINT GEORGE, UT, 84770
MSA: 41100 - ST. GEORGE, UT
State: 49 - UTAH
County: 053 - WASHINGTON COUNTY
Tract Code: 2703.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$69,600
2021 Estimated Tract Median Family Income	$65,835
2010 Tract Median Family Income	$55,000
Tract Median Family Income %	94.59
Tract Population	8930
Tract Minority %	22.06
Tract Minority Population	1970
Owner-Occupied Units	1982
1- to 4- Family Units	2944

Census Income Information

Tract Income Level	Middle
2010 MSA/MD/statewide non-MSA/MD Median Family Income	$58,145
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$69,600
% below Poverty Line	20.09
Tract Median Family Income %	94.59
2010 Tract Median Family Income	$55,000
2021 Estimated Tract Median Family Income	$65,835
2010 Tract Median Household Income	$45,557

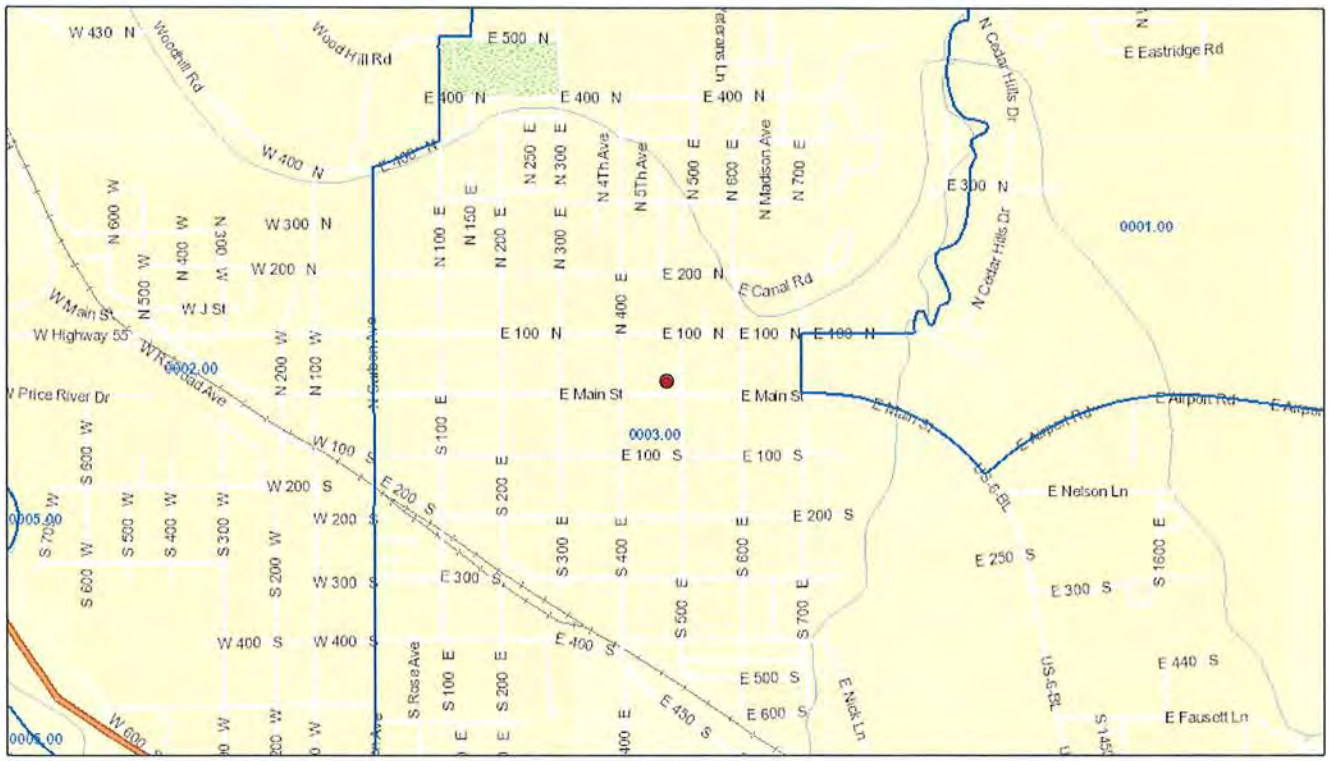
Census Population Information

Tract Population	8930
Tract Minority %	22.06
Number of Families	2126
Number of Households	2841
Non-Hispanic White Population	6960
Tract Minority Population	1970
American Indian Population	117
Asian/Hawaiian/Pacific Islander Population	223
Black Population	148
Hispanic Population	1350
Other/Two or More Races Population	132

Census Housing Information

Total Housing Units	3206
1- to 4- Family Units	2944
Median House Age (Years)	23
Owner-Occupied Units	1982
Renter Occupied Units	859
Owner Occupied 1- to 4- Family Units	1982
Inside Principal City?	YES
Vacant Units	365

FFIEC Geocoding/Mapping System -- 2021



Matched Address: 475 E MAIN ST, PRICE, UT, 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:

2021 FFIEC Geocode Census Report

Matched Address: 475 E MAIN ST, PRICE, UT, 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
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$74,100
2021 Estimated Tract Median Family Income	$54,864
2010 Tract Median Family Income	$47,963
Tract Median Family Income %	74.04
Tract Population	4405
Tract Minority %	24.95
Tract Minority Population	1099
Owner-Occupied Units	815
1- to 4- Family Units	1649

Census Population Information

Tract Population	4405
Tract Minority %	24.95
Number of Families	914
Number of Households	1596
Non-Hispanic White Population	3306
Tract Minority Population	1099
American Indian Population	4
Asian/Hawaiian/Pacific Islander Population	50
Black Population	136
Hispanic Population	672
Other/Two or More Races Population	237

Census Income Information

Tract Income Level	Moderate
2010 MSA/MD/statewide non-MSA/MD Median Family Income	$64,772
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$74,100
% below Poverty Line	26.66
Tract Median Family Income %	74.04
2010 Tract Median Family Income	$47,963
2021 Estimated Tract Median Family Income	$54,864
2010 Tract Median Household Income	$34,650

Census Housing Information

Total Housing Units	1789
1- to 4- Family Units	1649
Median House Age (Years)	60
Owner-Occupied Units	815
Renter Occupied Units	781
Owner Occupied 1- to 4- Family Units	815
Inside Principal City?	NO
Vacant Units	193

FFIEC Geocoding/Mapping System -- 2021

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

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

2021 FFIEC Geocode Census Report

Matched Address: 45 E 200 N, LOGAN, UT, 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
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$69,800
2021 Estimated Tract Median Family Income	$31,801
2010 Tract Median Family Income	$26,944
Tract Median Family Income %	45.56
Tract Population	4981
Tract Minority %	14.64
Tract Minority Population	729
Owner-Occupied Units	346
1- to 4- Family Units	1685

Census Income Information

Tract Income Level	Low
2010 MSA/MD/statewide non-MSA/MD Median Family Income	$59,129
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$69,800
% below Poverty Line	45.80
Tract Median Family Income %	45.56
2010 Tract Median Family Income	$26,944
2021 Estimated Tract Median Family Income	$31,801
2010 Tract Median Household Income	$23,993

Census Population Information

Tract Population	4981
Tract Minority %	14.64
Number of Families	870
Number of Households	1941
Non-Hispanic White Population	4252
Tract Minority Population	729
American Indian Population	10
Asian/Hawaiian/Pacific Islander Population	148
Black Population	65
Hispanic Population	453
Other/Two or More Races Population	53

Census Housing Information

Total Housing Units	2192
1- to 4- Family Units	1685
Median House Age (Years)	56
Owner-Occupied Units	346
Renter Occupied Units	1595
Owner Occupied 1- to 4- Family Units	270
Inside Principal City?	YES
Vacant Units	251

FFIEC Geocoding/Mapping System -- 2021

Matched Address: 243 E ST GEORGE BLVD, SAINT GEORGE, UT, 84770
MSA: 41100 - ST. GEORGE, UT || State: 49 - UTAH || County: 053 - WASHINGTON COUNTY || Tract Code: 2703.00

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

2021 FFIEC Geocode Census Report

Matched Address: 243 E ST GEORGE BLVD, SAINT GEORGE, UT, 84770
MSA: 41100 - ST. GEORGE, UT
State: 49 - UTAH
County: 053 - WASHINGTON COUNTY
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2021 Estimated Tract Median Family Income	$65,835
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Census Population Information

Tract Population	8930
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Hispanic Population	1350
Other/Two or More Races Population	132

Census Housing Information

Total Housing Units	3206
1- to 4- Family Units	2944
Median House Age (Years)	23
Owner-Occupied Units	1982
Renter Occupied Units	859
Owner Occupied 1- to 4- Family Units	1982
Inside Principal City?	YES
Vacant Units	365

Branch Closings and Openings
2019

Branch Closings

Bank of Utah's South Town Mortgage Production Office located at 11075 South State Street Bldg. 2, Sandy, UT 84070 closed effective March 31, 2019

Bank of Utah's Seventh South Office located at 711 South State, Salt Lake City, UT 84111 closed effective May 3, 2019

Bank of Utah's Wealth Management Office that included Corporate Trust Suite 210 and Personal Trust Suite 220 located at 200 E South Temple Salt Lake City, UT 84111 closed effective April 10, 2019

Branch Openings

Bank of Utah's City Creek Banking Center located at 50 South 200 East, Salt Lake City, UT opened for business effective as follows:

- Corporate Trust – April 8, 2019
- Personal Trust – April 15, 2019
- Lenders and other non-deposit teams – April 29, 2019
- Branch Operations – May 6, 2019

ATM Additions

Bank of Utah's Provo Office located at 3670 North University, Provo, UT 84604 opened effective May 24, 2019

Bank of Utah's Lindon Office located at 144 South State Street, Lindon, UT 84042 opened effective May 24, 2019

Bank of Utah's Heber Office located at 620 West 100 South, Heber City, UT 84032 opened effective May 24, 2019

Branch Closings and Openings
2020

Bank of Utah did not have any branch openings, branch closings, branch relocations or new ATM's in 2020.

Branch Closings and Openings
2021

Branch Closings

Bank of Utah did not have any branch closings, branch relocations or any new ATM's 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

Bank of Utah – Services

Personal Checking Accounts

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)
    - Authorized overdraft on debit card purchases (called *Reg. E Opt in)*
- Special Discounts on fees for mortgages closed with Bank of Utah
- CardSwap
- Identity Theft Recovery Services

E Z Checking

Free checking account with unlimited check writing and includes:

- $100 opening deposit required
- No minimum balance
- No monthly service charge

Student Checking

Available to students age(s) 16 – 26. Student ID required

- $25 opening deposit required
- No minimum balance
- No monthly service charge
- E-statements required
- Free mobile deposit
- Use debit card at over 25,000 surcharge-free ATMs
- Send money to family and friends on your phone or online

Premier Checking

Simple account with low minimum balance requirement and unlimited check writing and include:

- $100 opening deposit required
- Interest paid with daily balance of $500
- No monthly fee with daily balance of $400
- $6 monthly fee if balance drops below minimum account balance

Top 50 Checking

Great account for those over the age of 50 and includes:

- $100 opening deposit required
- Interest paid with daily balance of $500
- No monthly fee with daily balance of $100
- Free custom Bank of Utah checks
- Free Cashier's Checks, Official Checks and Money Orders
- Free Safe Deposit Box for first year
- $6 monthly fee if balance drops below minimum account balance
- If balance falls below $100, there is a $0.20 activity fee for each transaction of 40 transactions

Premier Gold Checking

This account offers the highest interest rate and unlimited check writing, which also includes:

- $100 opening deposit required
- Interest paid with daily balance of $500
- No monthly fee with daily balance of $2500
- Free custom Bank of Utah checks
- Free Cashier's Checks, Official Checks and Money Orders
- Free ID Theft Recovery Service
- Free Safe Deposit Box for first year
-
- If the balance falls below $2500 a $8/month fee ($4/month if 50+ years old) is charged

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 the 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)
- $500 minimum to obtain interest
- Free Visa Debit Card
- Free online banking and bill pay

Personal Savings Accounts

Regular Savings

The Regular Savings account is a simple account that offers daily compounding interest which is credited to your account quarterly. This account is designed to start building cash reserves with a smaller balance.

The account offers the following features:

- $200 minimum opening deposit
- Quarterly Statements
- Six free debits per month. After six, $1 per withdrawal
- Account has no monthly fee if a daily balance of at least $200 is maintained. If the daily balance falls below $200 a $3/month maintenance fee is charged

Transaction Limitations: Only six pre-authorized, automatic, computer, or telephone transfers per month with no transfers by check, draft, debit card, or similar order to third parties.

Savings for Children

Our Regular savings for Children account encourages those under 18 years of age to learn about personal finance. With a minimum opening deposit of $10, minors can gain valuable early money-management experience by earning an Annual Percentage yield (APY)

This account offers all of the advantages of our Regular Savings Account with one extra plus: the minimum account balance requirement of $200 is waived while the customer is under 18 years old. A minimum average daily balance of $1 is required to accrue interest on this account.

Transaction Limitations: Only six pre-authorized, automatic, computer, or telephone transfers per month with no transfers by check, draft, debit card, or similar order to third parties.

iSave – Internet Savings Account

The iSave – Green Savings account is Bank of Utah's way of encouraging you to "go green" and help save the environment. This account requires a Bank of Utah personal checking account, online banking and eStatements. The minimum opening deposit is $100; a minimum balance of $100 is required to avoid a monthly maintenance fee charge of $3.00. A minimum average daily balance of $500 is required to accrue interest on this account. Employee assisted transactions are assessed a $3 activity fee.

The account offers the following features:

- Electronic Statements combined with checking
- Six free debits per month. After six, $1 per withdrawal

Transaction Limitations: Only six pre-authorized, automatic, computer, or telephone transfers per month with no transfers by check, draft, debit card, or similar order to third parties.

Money Market Savings

An Insured Money Market account is a savings account with a tiered earning rate – the more money you save, the higher the interest rate you will earn! Requires a minimum deposit of $1000 to open the account.

This account has no monthly fee if a daily balance of at least $1,000 is maintained. If the daily balance falls below $1,000 a $10/month fee is charged.

Your Insured Money Market account features:

- Monthly Statements
- Six free debits per statement cycle. After six, $1 per withdrawal.

Transaction Limitations: Transfers from an Insured Money Market account to another account or to third parties by pre-authorized, automatic, telephone, or computer transfer or by check, draft, or similar order to third parties are limited to six per statement cycle.

Premier Gold Money Market Savings

Our best and highest earning interest account, the Premier Gold Money Market Savings. You must have a Premier Gold Checking Account with at least two other bank services to qualify for this account. Requires a minimum deposit of $5000 to open the account.

A minimum average daily balance of $1 is required to accrue interest on this account. A minimum balance of $5000 is required to avoid a monthly Maintenance Charge of $10.

Your Premier Gold Insured Money Market account features:

- Monthly Statements
- Six free debits per month. After six, $1 per withdrawal.

Transaction Limitations: Transfers from a Premier Gold Money Market Savings account to another account or to third parties by pre-authorized, automatic, telephone, or computer transfer or by check, draft, or similar order to third parties are limited to six per statement cycle.

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, that you can deposit into each month. The interest you earn adjusted at maturity to match our 12-month CD rate. Money can only be withdrawn at 12-month maturity. 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.

Business Deposit Accounts

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
- $20 Credit per year toward purchase of business checks through Bank of Utah when you sign up for e-statements
- Free Business Rewards Debit Card
- Preferred Pricing 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
- Preferred Pricing on 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*
- Preferred Pricing on 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 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 business with basic treasury management needs and smaller numbers of transactions 300 checks per month FREE! After 300 transactions per month a $.50 fee per transaction is applied.

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 Protection Line of Credit on Checking Account*
- Preferred Pricing on Small Business Lines 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

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

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 $3.00. 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.

Insured Money Market Account

Use this account if you need to preserve access to your funds and want a tiered account so you will earn higher interest rates on your money

Account Features:

- Opening balance of $1000
- No maintenance fee unless your minimum daily balance drops below $1000. Then a $10 monthly service charge is assessed.
- Variable, tiered interest rate
- Six free debits per month; $1 each additional withdrawal
- Six pre-authorized automatic, telephone, or e-transfers per month

Premier Gold Money Market Account

This account gives you access to your funds, while also earning the bank's highest money market rate.

Account Features:

- Opening balance of $5000
- No maintenance fee unless your minimum daily balance drops below $5000. Then a $10 monthly service charge is assessed.
- Variable, tiered interest rate
- Six free debits per month; $1 each additional withdrawal
- Must have a business checking account and at least 2 other bank services
- Six pre-authorized automatic, telephone, or e-transfers per month.

Certificate of Deposit

A business CD can serve a variety of your short and long-term business strategies. You can use your CD as collateral on a business loan.

We offer maturities from 30 days to 60 months with interest rates that vary by term and balance. Our CDs have convenient automatic renewal options and your interest payments may be paid by transfer or check.

Federal regulations require substantial penalties for early withdrawal.

Money Market Sweep

This product is intended to reward high balance cash management customers by offering a higher interest rate. At the end of every day, this account automatically sweeps everything over a specified balance level from your Commercial Checking account into an Insured Money Market account.

The features are as follows.

- Opening balance of $1,000.
- Tiered interest rates
- No maintenance fee unless your minimum daily balance drops below $1,000. Then a $10 monthly service charge is assessed.
- First six debits each month are free. After six, $1 per withdrawal.
- FDIC Insured account

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

Sweep Repurchase *

With a Repurchase (Repo) Sweep, residual Checking Account funds are transferred into an interest-bearing account until needed. This arrangement consists of one or more Checking Accounts tied to a Repo Sweep. The funds transfer back from the Repo Sweep as needed to cover checks and maintain the stated service balance. A Repo Sweep has the option to have combined monthly statements that detail all business checking account and Sweep Repurchase transactions.

A Repo Sweep is an Overnight Repurchase Account with no transaction limit and is **NOT FDIC insured. ***The funds are backed by U.S. Government Agency Securities and has a monthly maintenance fee.

3-Way Sweep

With the 3-Way Sweep, residual checking account funds first pay a revolving line of credit, and then move into your sweep account. This option allows the Checking Account Sweep Account and the Credit Line to fund each other. If the Checking Account needs funds it will look to the Sweep Account first and then the Credit Line second. If the checking Account has excess funds over the stated service balance it will first pay down the Credit Line (as a principal only payment) and then any remaining funds will be credited to the Sweep Account. Any Credit Line scheduled payments will remain your responsibility. This sweep option does not allow automatic scheduled payments or required interest repayment. You will be provided a monthly statement of all account activity and a separate notice when a Credit Line payment is due.

Zero Balance Account

A Zero Balance Account (ZBA) gives you a convenient and automated way to consolidate funds from multiple subsidiary accounts to one master account. A ZBA is a great option for businesses that need to streamline their account monitoring and minimize time spent transferring between multiple business accounts.

Collected funds are transferred daily to or from the master account, bringing the subsidiary accounts to a zero or pre-determined balance. A ZBA eliminates excess or idle balances and allows you to more efficiently manage cash across multiple accounts from many locations, division, or accounting functions – which can improve the earning power of your funds and can reduce the occurrence of overdrafts.

Insured Cash Sweep (ISC)

Concerned about ALL your funds being FDIC insured? With and ICS you do not have to choose between earning a return, having peace of mind, or liquidity – you can have it all. An ICS moves your excess funds above the $250,000 FDIC insurance threshold, to money market deposit accounts at other FDIC-insured financial institutions with the ICS Network.

The placement of your funds occurs in increments below the standard FDIC insurance maximum of $250,000 so that both principal and interest are eligible for FDIC insurance. When funds are needed in your Bank of Utah account, funds are swept back from the multiple money market deposit accounts within the ICS Network

Treasury Management – Business Solutions

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.

Online Banking Services

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.

Telephone Banking Information

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 *(see subsequent options below)*	1
Instructions on how to use this system	2
For branch and ATM locations	3
Repeat this menu	9
Customer service representative *(during regular business hours)*	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 *(during regular business hours)*	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: 801-409-5074
- Toll Free: 1-877-268-9322

*Available during regular business hours

Identity Theft Recovery Services

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 1-800-516-5559. 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

Debit Card Options

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.

Loans

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

Consumer Loans

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 borrower 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 adventurist. 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 persona 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.

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.

Mortgage Loans

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 and adjustable- or fixed-rate loan. The adjustable rate can adjust monthly or annually bases on the LIBOR 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 anytime 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 low 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.

Commercial Loans

A commercial loan is 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

Wealth Management

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.

Private Banking

Bank of Utah's Private Banking program allows you to work with an adept partner who offers simplified account management, credit solutions for growing your wealth, and advisory assistance for your estate planning, retirement planning, and business succession.

We specialize in the following services:

- Individual personalized banking for PB Clients. 24/7 access to Private Banker, Introduce Wealth Management Products IE: Trust and Investments
- Analysis of each PB Client needs - On-going assessment
- Create a Wealth Management plan with client and other team members and implementation – measure success of plan
- Special pricing on personal deposit products and loans as well as other terms and conditions depending on overall PB and business banking relationship
- Mobile deposit up to $50,000
- Free Private Banking branded checks, debit cards, credit cards and accounts
- Personal unsecured line of credit up to $50,000
- Discounted Safe Deposit Boxes of all sizes
- Enhanced client service from Bank of Utah employees who are aware that they are a Private Banking client

Corporate Trust

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

Foreign Exchange Currency

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 multi-national 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

The Bank of Utah's CRA Public file is located in the office of our Lending Compliance Officer at 2605 Washington Blvd., Ogden, Utah.

If you should need additional information, please contact Liz Warner, Compliance/CRA at (801) 409-5088.

Account Fee Schedule

Consumer Deposit Account Fees

Checking	
Account Type	**Associated Fee**
EZ Checking	Free
Student Checking	Free
Top 50 Checking	$6 monthly maintenance charge if balance falls below $100
Premier Checking	$6 monthly maintenance charge if balance falls below $400
Premier Gold Checking	$8 monthly maintenance charge if balance falls below $2500
Hybrid Checking - *Online Only*	$10 monthly maintenance charge if the balance falls below $10,000
Savings	
Account Type	**Associated Fee**
Statement Savings	$3 monthly maintenance charge if balance falls below $200
iSave Green Savings	$3 monthly maintenance charge if balance falls below $100
Money Market Savings	$10 monthly maintenance charge if balance falls below $1000
Premier Gold Money Market Savings	$10 monthly maintenance charge if balance falls below $5000

BANK OF UTAH

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 ***(returned deposit item)***		$5.00 - each item
Check printing ***(depends on style and quantity of check ordered)***		varies
Collection items ***(any fees from our processor are also charged to the customer)***		$15.00
Daily overdraft ***(begins on 2nd business day account is overdrafted)***		
	Balance Range:	
	$.01 - $999.99	$3.00
	$1000.00 - $9999.99	$7.50
	$10,000 and greater	$20.00
Debit Card Replacement		$5.00
Dormant account ***(no activity for 12 months/DDA and 36 months/Savings)***		$3.00
Early closure ***(within 90 days of account opening)***		$25.00
Execution processing		$75.00
Garnishment processing		$75.00
Levy processing		$75.00
Money Orders		
	Customer	$2.00
	Non-Customer	$4.00
Nonsufficient funds (NSF) returned item		$25.00 each
Notary Service ***(Non-Customers)***		$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		$25.00 - each
Photocopies/fax		$1.00 - each
Safe Deposit Boxes per year ***(not all sizes available at each branch)***		
	Key Deposit *(returned when 2 keys are treturned to bank)*	$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

CRA Public File - 2022

BANK OF UTAH

Business Account Fee Schedule

Free Business checking*	
No 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	$0.80 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 Mantenance or Activity Fees	X
Minimum Opening Deposit	$100
Interst Rate	Tiered

Public Fund Advantage Checking - *(Available to any public entity)*	
No Monthy Maintenance or Activity Fees	X
Minimum Opening Deposit	$100
Interest Rate	Tiered
Check Writing	Unlimited

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 outging wire	$10.00 each domestic; $25.00 each foreign
Incoming wire	$12.00 each
Return Deposit Items	$5.00 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
Withdrawal information	Six debits free per month, after six $1.00 per withdrawal. Withdrawals include pre-authorized, automatic, telephone or e-transfers.
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 withdrawal. Withdrawals include pre-authorized, automatic, telephone or e-transfers.
Premier Gold Money Market Account - *(Must have a Business Checking Account and at least two other bank services.)*	
Minimum opening deposit	$5,000
Montly maintenance charge	$10.00 per minth 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 withdrawal. Withdrawals include pre-authorized, automatic, telephone or e-transfers.

Branch Operations
2022

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	2002.02*
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	1133.05*
Sandy	15	9320 S State Street	Sandy, Utah	84070	1126.05
Brigham City	05	80 E 800 S	Brigham City, Utah	84302	9607.02*
Tremonton	08	25 N Tremont Street	Tremonton, Utah	84337	9603.00*
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	2703.00

*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 does not have a Drive-Up Window at that 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	2703.00

Loan to Deposit Ratio

2021
2020
2019

BANK OF UTAH

Loan to Deposit Ratio

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%**

2020				
	As of 03/31/2020	As of 06/30/2020	As of 09/30/2020	As of 12/31/2020
Total Adjusted Loans*	1,096,544,020	1,316,075,622	1,374,413,133	1,285,284,294
Total Deposits	1,178,578,777	1,374,545,712	1,472,764,118	1,568,731,597
Loan to Deposit Ratio	**93.04%**	**95.75%**	**93.32%**	**81.93%**

2019				
	As of 03/31/2019	As of 06/30/2019	As of 09/30/2019	As of 12/31/2019
Total Adjusted Loans*	1,047,244,063	1,047,137,149	1,071,692,234	1,050,547,999
Total Deposits	1,168,701,482	1,068,801,040	1,176,178,760	1,155,252,947
Loan to Deposit Ratio	**89.61%**	**97.97%**	**91.12%**	**90.94%**

*Adjusted loans = Gross Loans less Unearned Income on Loans

Public Disclosure

CRA Public File - 2022

PUBLIC DISCLOSURE

January 19, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank of Utah
RSSD # 933975

2605 Washington Boulevard
Ogden, Utah 84401

Federal Reserve Bank of San Francisco
101 Market Street
San Francisco, California 94105

NOTE: 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 the 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 Community Reinvestment Act (CRA) Rating

Bank of Utah (BOU) is rated "OUTSTANDING."

The following table shows the performance level of Bank of Utah with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	LENDING TEST*	INVESTMENT TEST	SERVICE TEST
OUTSTANDING	**X**		
HIGH SATISFACTORY		**X**	**X**
LOW SATISFACTORY			
NEEDS TO IMPROVE			
SUBSTANTIAL NONCOMPLIANCE			

* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.

The major factors supporting the institution's rating include:

- Lending levels that reflect excellent responsiveness to assessment area credit needs, with a high percentage of loans made within the bank's assessment areas.
- An overall good geographic distribution of loans, with particularly strong penetration in small business lending in low- and moderate-income geographies.
- An overall adequate distribution of loans among borrowers of different income levels and businesses of different sizes.
- Leadership in making community development loans and extensive use of flexible lending programs that are responsive to small business credit needs, as well as the need to retain jobs in low- and moderate-income areas.
- Overall significant levels of qualified community development investments which exhibit excellent responsiveness to a significant community need of affordable housing.
- Leadership in providing community development services, and a record of opening and closing branches that has not adversely affected the accessibility to low- and moderate-income individuals.

INSTITUTION

Description of Institution

Bank of Utah (BOU), with $1.8 billion in total assets as of September 30, 2020, is a wholly-owned subsidiary of BOU Bancorp, Inc., both of which are headquartered in Ogden, Utah. The bank currently operates 17 full-service branch offices and three loan production offices (LPOs) within the state of Utah. The branches are located in the counties of Box Elder (2), Cache (2), Davis (2), Salt Lake (3), Utah (3), Wasatch (1), and Weber (4). The LPOs are located in Cache, Carbon, and Washington counties. The bank also has a wealth management and corporate trust location in Salt Lake County.

The bank continues to focus on addressing the credit needs of small- to medium-sized businesses and serving the home mortgage needs of local customers. Commercial products include loans for commercial real estate, working capital, operating lines of credit, equipment, accounts receivable, construction, and Small Business Administration (SBA) loans. Mortgage products include loans for the purchase and refinance of single-family residences, a majority of which are sold in the secondary market and therefore not reflected in the bank's lending portfolio.

In addition, BOU offers a range of consumer products that include home equity loans and lines of credit, residential construction loans, and automobile loans. The bank also offers basic and limited corporate trust services. The bank's alternative delivery services include ATMs, mobile and internet banking, remote deposit capture, and courier services.

Exhibit 1 below represents the loan portfolio as of September 30, 2020 and reflects the bank's commercial and residential lending focus.

EXHIBIT 1
LOANS AND LEASES AS OF SEPTEMBER 30, 2020

Loan Type	$ ('000s)	%
Commercial/Industrial & Non-Farm Non-Residential Real Estate	828,046	59.2
Construction & Land Development	265,445	19.0
All Other	185,260	13.3
Secured by 1-4 Family Residential Real Estate	78,341	5.6
Multi-Family Residential Real Estate	25,199	1.8
Farm Land & Agriculture	10,625	0.8
Consumer Loans & Credit Cards	4,864	0.3
Total (Gross)	1,397,780	100.0

BOU's assessment areas have changed slightly since the prior evaluation due to its acquisition of a branch in Wasatch County in 2018. BOU has delineated five CRA assessment areas (AAs) which consist of whole counties. During the previous review, there were four AAs which consisted of whole counties and partial Metropolitan Statistical Areas (MSAs).

BOU's current assessment areas consist of the following:

- Ogden-Clearfield AA (Box Elder, Davis, and Weber Counties in their entirety)
- Salt Lake AA (Salt Lake County in its entirety)
- Logan AA (Cache County in its entirety)
- Provo-Orem AA (Utah County in its entirety)
- Wasatch AA (Wasatch County in its entirety)

There were no legal or financial impediments that inhibited BOU's ability to meet the credit needs of its communities, which is consistent with its business strategy, size, financial capability, and local economic conditions in each of the respective assessment areas. BOU received a rating of Satisfactory at its previous CRA examination conducted as of August 21, 2017.

Scope of Examination

BOU's performance was evaluated in accordance with the *Interagency Large Institution CRA Examination Procedures*. As such, performance was assessed under the lending, investment, and service tests. Consistent with the procedures, greater weight was placed on the bank's lending test performance relative to the investment and service tests. The evaluation period for the lending test was from January 1, 2017 through June 30, 2020. The evaluation period for community development loans, qualified investments, and community development services was from August 22, 2017 through January 19, 2021.

The review considered the bank's lending for purposes of home purchase, refinance, improvement, multifamily, and other closed-end lending reported under the Home Mortgage Disclosure Act (HMDA), as well as its small business, small farm, and community development lending. Given product volumes, home purchase loans were generally weighted more heavily than other loan types, followed by small business loans and home refinance loans. The limited volumes of home improvement, multifamily, other closed-end HMDA loans, and small farm loans during the review period were not sufficient for meaningful analysis; consequently, loans under these product types were considered but did not contribute to the overall lending test rating. These loans are presented in Appendix C – CRA Core Tables, along with all other lending data.

The Ogden-Clearfield and Salt Lake AAs were reviewed using full-scope examination procedures. The Ogden-Clearfield AA received the greatest weight given its concentration of lending activity and branch footprint. The remaining assessment areas received limited-scope reviews based on BOU's relatively limited presence in those markets and a lower level of lending activity.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

BOU's overall performance under the lending test is outstanding. A majority of loans by number and dollar volume were made within the bank's assessment areas. In addition, the bank's lending levels reflected good geographic distribution throughout its assessment areas and adequate borrower distribution overall. The bank was also a leader in making community development loans that were responsive to the needs of its assessment areas and the bank's performance was further enhanced by innovative and flexible lending activities.

LENDING ACTIVITY

The bank's lending levels reflects excellent responsiveness to the credit needs of its assessment areas. The global pandemic caused by the coronavirus in 2020 resulted in economic hardships for many small businesses and individuals in the bank's assessment areas. In response to these hardships, BOU made extensive use of the SBA's Paycheck Protection Program (PPP) loan program that was designed to provide an incentive for small businesses to keep their employees on payroll.

Overall loan volumes are displayed in Exhibits 2 and 3 below. For purposes of this evaluation, the bank's 2017 HMDA data was segregated from its 2018 and 2019 HMDA data based on significant changes in reporting requirements for home mortgage lending that became effective on January 1, 2018.

EXHIBIT 2
SUMMARY OF LENDING ACTIVITY
JANUARY 1, 2017 TO DECEMBER 31, 2017

Loan Type	#	%	$ ('000s)	%
Small Business	115	8.0	26,161	6.0
Small Farm	5	0.3	554	0.1
Total Business Related	120	8.3	26,715	6.2
HMDA Home Purchase	1,060	73.4	232,575	53.6
HMDA Home Improvement	10	0.7	1,723	0.4
HMDA Refinance	245	17.0	52,415	12.1
HMDA Multifamily	9	0.6	120,361	27.7
Total HMDA Related	1,324	91.7	407,074	93.8
Total Loans	1,444	100.0	433,789	100.0

EXHIBIT 3
SUMMARY OF LENDING ACTIVITY
JANUARY 1, 2018 TO JUNE 30, 2020

Loan Type	#	%	$ ('000s)	%
Small Business	1,558	33.9	194,261	18.1
Small Farm	5	0.1	676	0.1
Total Business Related	1,563	34.0	194,937	18.2
HMDA Home Purchase	2,145	46.6	531,985	49.6
HMDA Home Improvement	6	0.1	1,126	0.1
HMDA Refinancing	845	18.4	219,828	20.5
HMDA Multifamily	26	0.6	121,845	11.4
HMDA Other Purpose Closed-End	15	0.3	3,177	0.3
Total HMDA Related	3,037	66.0	877,961	81.8
Total Loans	4,600	100.0	1,072,898	100.0

ASSESSMENT AREA CONCENTRATION

A majority of loans by number and dollar volume were made within the bank's assessment areas. Exhibits 4 and 5 below show the number and dollar volume of loans extended within the designated assessment areas during the review period.

EXHIBIT 4
LENDING INSIDE AND OUTSIDE THE ASSESSMENT AREAS
JANUARY 1, 2017 TO DECEMBER 31, 2017

Loan Type	Inside				Outside			
	#	%	$ ('000s)	%	#	%	$ ('000s)	%
Small Business	105	91.3	22,131	84.6	10	8.7	4,030	15.4
Small Farm	4	80.0	210	37.9	1	20.0	344	62.1
Total Business Related	109	90.8	22,341	83.6	11	9.2	4,374	16.4
HMDA Home Purchase	826	77.9	190,167	81.8	234	22.1	42,408	18.2
HMDA Home Improvement	7	70.0	626	36.3	3	30.0	1,097	63.7
HMDA Refinance	198	80.8	43,693	83.4	47	19.2	8,722	16.6
HMDA Multifamily	7	77.8	67,261	55.9	2	22.2	53,100	44.1
Total HMDA Related	1,038	78.4	301,747	74.1	286	21.6	105,327	25.9
Total Loans	1,147	79.4	324,088	74.7	297	20.6	109,701	25.3

Note: Affiliate loans not included.

EXHIBIT 5
LENDING INSIDE AND OUTSIDE THE ASSESSMENT AREAS
JANUARY 1, 2018 TO JUNE 30, 2020

Loan Type	Inside				Outside			
	#	%	$ ('000s)	%	#	%	$ ('000s)	%
Small Business	1,429	91.7	171,681	88.4	129	8.3	22,582	11.6
Small Farm	3	60.0	167	24.7	2	40.0	509	75.3
Total Business Related	1,432	91.6	171,848	88.2	131	8.4	23,091	11.8
HMDA Home Purchase	1,580	73.7	425,339	80.0	565	26.3	106,646	20.0
HMDA Home Improvement	4	66.7	821	72.9	2	33.3	305	27.1
HMDA Refinancing	698	82.6	183,141	83.3	147	17.4	36,687	16.7
HMDA Multifamily	19	73.1	96,291	79.0	7	26.9	25,554	21.0
HMDA Other Purpose Closed-End	9	60.0	1,802	56.7	6	40.0	1,375	43.3
Total HMDA Related	2,310	76.1	707,394	80.6	727	23.9	170,567	19.4
Total Loans	3,742	81.3	879,242	82.0	858	18.7	193,658	18.0

Note: Affiliate loans not included.

GEOGRAPHIC AND BORROWER DISTRIBUTION

The geographic distribution of BOU's loans across census tracts of different income levels is good. No conspicuous gaps were noted in the geographic distribution of the loans. The strongest performance was identified in the bank's small business lending, which reflected excellent penetration throughout the assessment areas. The performance in home purchase and home refinance lending varied to some extent across assessment areas, but generally reflected good performance. . Performance in the limited-scope assessment areas was generally consistent with performance in the full-scope assessment areas.

The distribution of the bank's loans among borrowers of different income levels and businesses of different sizes is adequate. Home mortgage lending to low- and moderate-income borrowers generally compared reasonably to aggregate lending in the assessment areas, although performance was relatively weaker in the Ogden-Clearfield AA. The percentage of loans made to businesses with gross annual revenues less than or equal to $1 million also compared reasonably to aggregate lending levels in each assessment area. The bank also extended a majority of its loans in amounts less than or equal to $250,000 in each full-scope assessment area, thereby responding to the need for smaller dollar loans. Performance in the limited-scope assessment areas was generally consistent with performance in the full-scope assessment areas.

COMMUNITY DEVELOPMENT LENDING

BOU is a leader in making community development loans, demonstrating excellent responsiveness to the local needs within its assessment areas, particularly within its major markets. The bank extended 72 community development loans totaling $269 million throughout its assessment areas. The bank's performance by dollar amount compares favorably to other peer institutions that are leaders in making community development loans. In response to the COVID-19 pandemic, the bank provided businesses access to capital through the PPP loan program implemented as part of the Coronavirus Aid, Relief, and

Economic Security (CARES) Act. A large percentage of community development loans supported economic development by financing small businesses, which helped to retain or maintain jobs within the bank's assessment areas. Loans also helped finance the development or rehabilitation of affordable housing, which was identified as a critical need within the assessment areas. In addition to economic development and affordable housing, the bank also extended municipal loans that financed water treatment facilities in rural areas.

Investment Test

BOU's overall performance under the investment test is high satisfactory, based on a significant level of qualified community development investments and grants, although rarely in a leadership position, excellent responsiveness to credit and community development needs, and occasional use of innovative and/or complex investments to support community development initiatives. Overall, the bank made $7.42 million in community development investments and grants directly within its assessment areas. There were no innovative or flexible investment activities that augmented the bank's performance.

BOU's emphasis on affordable housing investments, including low-income housing tax credits and targeted mortgage-backed securities, demonstrates excellent responsiveness to a primary need identified by community contacts. BOU's qualified donations were primarily targeted to organizations that provide community services to low- and moderate-income individuals. A summary of the key types of investments made by BOU include:

- Low-Income Housing Tax Credits (LIHTCs) – BOU made two LIHTC investments, totaling $2.5 million, during the evaluation period. These investments helped provide 364 units of affordable housing for low- and moderate-income individuals within the bank's assessment areas.

- Mortgage-Backed Securities (MBS) – BOU invested $4.4 million in MBS secured by loans made to low- and moderate-income individuals during the current period.

- Throughout the evaluation period, the bank donated over $13,000 to an organization that provides financial literacy training to students using experience-based learning techniques. The bank sponsored the cost of providing this financial literacy program to seven schools within its assessment areas where the majority of students were eligible for free or reduced lunch programs.

Service Test

BOU's performance under the service test is high satisfactory. Its retail banking services are accessible to the bank's assessment areas, including geographies and individuals of different income levels. Its record of opening and closing of branches has not adversely affected the accessibility of its delivery systems to low- and moderate-income individuals or geographies. Branch hours and services do not vary in a way that inconveniences portions of the bank's assessment areas. The service test rating was further supported by a strong level of community development services that included technical assistance to organizations that promote financial literacy in low- and moderate-income communities and service on loan review committees for organizations that assist small businesses, which supported

economic development. In addition, the bank provided accommodations to customers impacted by the pandemic, including overdraft fee waivers.

RETAIL BANKING SERVICES

Retail banking services are accessible to all portions of the bank's assessment areas, including low- and moderate-income areas. In those markets where the bank has no branches in low- or moderate-income census tracts, other branches were in close proximity to these areas. The bank's full range of products and services do not vary among branch locations.

Overall, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems to individuals of different income levels across its assessment areas. The bank closed one branch, which was relocated from a low-income census tract in the Salt Lake Assessment Area; however, the relocated branch remains within walking distance of its previous location. Further, the bank's remaining branches in the Salt Lake AA remain in close proximity to moderate-income census tracts. BOU opened six branches since the previous evaluation, five in middle-income census tracts and one in an upper-income census tract. The bank currently operates five full-service branches in low-or moderate-income census tracts, including four of its eight total branches in the Ogden-Clearfield assessment area.

COMMUNITY DEVELOPMENT SERVICES

BOU is a leader in providing community development services. Bank employees provided 1,905 service hours to 43 organizations within the assessment areas during the review period. The services provided by the bank helped address identified community needs regarding affordable housing, community services to low- and moderate-income individuals, and assistance with small business financing. Activities specific to individual assessment areas are discussed in their respective sections of this evaluation.

Fair Lending or Other Illegal Practices Review

Concurrent with this CRA evaluation, the Federal Reserve conducted a review of the bank's compliance with consumer protection laws and regulations and found no violations of the substantive provisions of anti-discrimination, fair lending, or other illegal credit practice rules, laws, or regulations that were inconsistent with helping to meet community credit needs.

FULL-SCOPE ASSESSMENT AREA CONCLUSIONS

For each assessment area where a full-scope review was performed using the examination procedures.

Salt Lake Assessment Area

DESCRIPTION OF OPERATIONS IN SALT LAKE

The Salt Lake assessment area consists of Salt Lake County, which composes the Salt Lake City, Utah MSA. Located in north-central Utah, the area is bordered by Davis and Morgan counties to the north, Summit and Wasatch counties to the east, Utah County to the south, and Tooele County to the west. Salt Lake County is the most populated county in Utah, with 1.2 million people as of 2019.[1]

As of June 30, 2020, BOUoperated three offices in the Salt Lake assessment area and held deposits totaling over $259 million.[2] By comparison, there were a total of 41 Federal Deposit Insurance Corporation (FDIC)-insured financial institutions operating 209 offices in the assessment area, with deposits totaling over $685 billion.[3] BOU ranked 28th in the market, with 0.04 percent of the deposit market share.[4]

Exhibit 6 on the following page presents key demographic and business information used to help develop a performance context for the assessment area.

[1] U.S. Census Bureau, QuickFacts, Population Estimates, July 1, 2019; available from: www.census.gov/quickfacts/.
[2] Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2020; available from: https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2.
[3] Ibid.
[4] Ibid.

EXHIBIT 6
ASSESSMENT AREA DEMOGRAPHICS
SALT LAKE ASSESSMENT AREA
2020 CENSUS AND 2020 DUN AND BRADSTREET DATA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	3.3	6,710	2.7	2,101	31.3	49,318	19.9
Moderate-income	51	24.1	52,703	21.3	9,946	18.9	43,691	17.6
Middle-income	86	40.6	107,153	43.3	7,674	7.2	54,455	22.0
Upper-income	65	30.7	79,785	32.2	2,458	3.1	100,229	40.5
Unknown-income	3	1.4	1,342	0.5	525	39.1	0	0.0
Total AA	212	100.0	247,693	100.0	22,704	9.2	247,693	100.0

Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,528	3,491	1.5	30.3	7,561	65.6	476	4.1
Moderate-income	90,747	40,806	17.5	45.0	43,838	48.3	6,103	6.7
Middle-income	158,959	104,664	44.9	65.8	46,841	29.5	7,454	4.7
Upper-income	109,088	82,945	35.6	76.0	19,126	17.5	7,017	6.4
Unknown-income	2,668	1,186	0.5	44.5	1,434	53.7	48	1.8
Total AA	372,990	233,092	100.0	62.5	118,800	31.9	21,098	5.7

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,702	3.1	1,385	2.8	298	6.2	19	2.9
Moderate-income	12,384	22.9	10,390	21.3	1,858	38.8	136	20.7
Middle-income	21,300	39.3	19,455	40.0	1,644	34.3	201	30.6
Upper-income	18,281	33.8	17,110	35.1	877	18.3	294	44.7
Unknown-income	478	0.9	357	0.7	114	2.4	7	1.1
Total AA	54,145	100.0	48,697	100.0	4,791	100.0	657	100.0
% of Total Businesses				89.9		8.8		1.2
2020 Adjusted Median Family Income[5]			$87,500					

Economic Conditions

During the review period, the economy in Salt Lake County was at peak expansion with a labor market in top shape.[6] In the first half of 2019, job growth accelerated to two times the national pace.[7] Likewise, the jobless rate was at a significant low of 2.5 percent by October 2019.[8] As the labor market moved towards full employment, employers were challenged in finding qualified workers, which in turn,

[5] FFIEC Adjusted Median Family Income; available from: https://www.ffiec.gov/Medianincome.htm.
[6] Moody's Precis Report, Salt Lake City UT, November 2019.
[7] Ibid.
[8] Moody's Precis Report, Salt Lake City UT, November 2019.

powered wage gains.[9] However, economic activity declined across the country at the onset of the COVID-19 pandemic in the first quarter of 2020. Nationwide, nonfarm payrolls decreased by 14 percent between February and April 2020.[10] The pandemic had a relatively softer impact on the area economy with nine percent, or 70,000, nonfarm payrolls shed during the same period.[11] Unemployment in Salt Lake County peaked during the pandemic to over 11 percent in April but decreased to six percent in June, landing among the lowest rates in the western United States.[12]

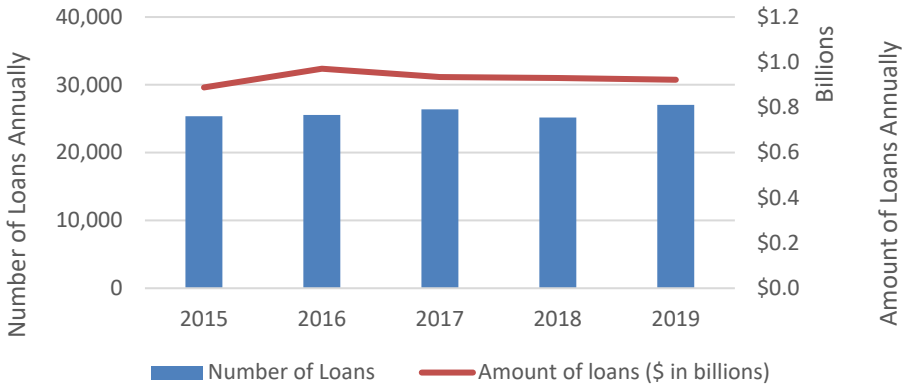
Salt Lake County's economy is primarily driven by the technology and financial services industries. As the seat of the state capital, government is also a key economic driver in the area.[13] Utah was one of the top states in the nation for financial services employment with an employee base of over 84,000 people.[14] In the state overall, the financial services industry experienced employment growth of over 18 percent over the past five years.[15] Some of the largest employers in the financial services sector were Discover Products, Zions Bancorporation, Wells Fargo Bank, and Goldman Sachs and Co., which as of 2018 had seven percent of its global workforce in the area.[16] In addition to financial services, over half of all technology companies in the state were located in Salt Lake County providing over 40,000 jobs as of 2018.[17] The area was a hot spot for expansions by large companies at the intersection of financial services and technology.[18] Overall, the area's high concentration of high-wage jobs in tech and knowledge-based industries, its business-friendly climate, and solid demographics remained as economic strengths in the area.[19]

As depicted in Exhibit 7 on the following page, small business lending in recent years peaked in 2016 prior to a soft flattening during the review period. In 2019, there were 27,026 loans totaling $922 million made to small businesses in the assessment area. Lending to small businesses played a critical role in the economy given that small businesses accounted for 89.9 percent of all businesses in the assessment area, as noted in Exhibit 6. In response to the COVID-19 pandemic, the PPP was launched to aid small businesses during the pandemic-associated shelter-in-place orders and resulted in increased lending to small businesses and farms in the first half of 2020.[20] Nationwide, small business and farm lending by small banks grew on average by 23 percentage points, while lending by medium

[9] Ibid.
[10] Moody's Precis Report, Salt Lake City UT, July 2020.
[11] Ibid.
[12] Ibid.
[13] Moody's Precis Report, Salt Lake City UT, November 2019.
[14] Economic Development Center of Utah, Financial Services Profile, Updated June 2020; available from: https://edcutah.org/file/2277/download?token=6QnHbqSN.
[15] Ibid.
[16] Moody's Precis Report, Salt Lake City UT, November 2018.
[17] The University of Utah, Kem C. Gardner Policy Institute, Utah's Tech Economy, Volume One: Economic Impacts, Industry Trends, Occupations, and Workers, July 2019; available from: https://gardner.utah.edu/wp-content/uploads/2019TechReportVol1.pdf.
[18] Moody's Precis Report, Salt Lake City UT, November 2018.
[19] Moody's Precis Report, Salt Lake City UT, July 2020.
[20] Federal Reserve Bank of San Francisco, Economic Letter, Small Business Lending during COVID-19, November 23, 2020; available from: https://www.frbsf.org/economic-research/publications/economic-letter/2020/november/small-business-lending-during-covid-19/.

and large banks increased by 38 and 35 percentage points, respectively.[21] The growth in lending suggests small businesses and farms turned to banks for funding and support to respond to the pandemic's negative effect on consumer and business activity in the first half of 2020.[22] In Salt Lake County, over 20,000 PPP loans in the amount of less than $1 million were made and approximately 185,000 jobs were self-reported to benefit from the loans made between April 3, 2020 and August 8, 2020.[23] According to the borrower firms that elected to report their industry, most loans under $1 million were made to businesses in the Professional, Scientific, and Technical Services industry, followed by the Construction and, the Other Services except Public Administration industries.[24]

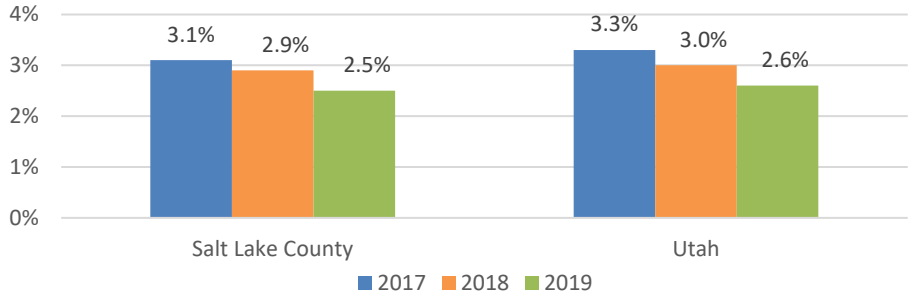
Exhibit 7
Loans to Small Businesses in Assessment Area[25]
2015-2019



During the review period, the unemployment rate decreased in the area at a similar rate as the drop in the state unemployment rate, as depicted in Exhibit 8 on the following page. The unemployment rate reached the low of 2.5 percent for Salt Lake County in 2019.

[21] Federal Reserve Bank of San Francisco, Economic Letter, Small Business Lending during COVID-19, November 23, 2020; available from: https://www.frbsf.org/economic-research/publications/economic-letter/2020/november/small-business-lending-during-covid-19/.
[22] Ibid.
[23] Small Business Administration, Paycheck Protection Program Loan Data; *Borrower firms self-reported data and had the option to abstain from reporting certain details of the loan application, therefore data may not capture some details of each loan made*; available from: https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program.
[24] Ibid.
[25] Aggregate CRA Small Business data reports; available from: https://www.ffiec.gov/craadweb/aggregate.aspx.

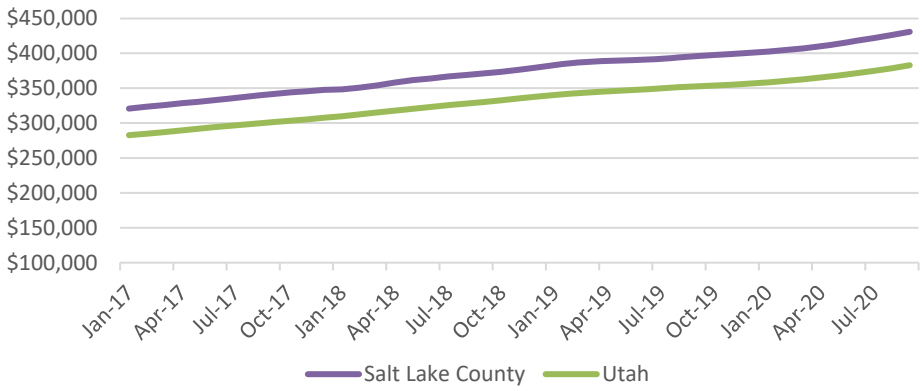
Exhibit 8
Unemployment Rate[26]
2017-2019



Lower unemployment rates in the state relative to the nation indicated potential for Utah's ability to weather continued economic implications of the pandemic. Starting in March 2020, the unemployment rate increased in the area to 4.0 percent and peaked in April 2020, reaching 11.2 percent.[27] Although the unemployment rate for the remaining months of 2020 fluctuated, the state's 4.5 percent unemployment rate in July 2020 was the country's lowest and well below the national average of 10.2 percent.[28]

Median home prices increased during the review period, as depicted in Exhibit 9 below. By the end of the third quarter of 2020, the median home price in Salt Lake County was $431,003, representing a nine percent year-over-year increase. Overall, area median home prices steadily increased at a similar rate as the median home price in the state of Utah.

Exhibit 9
Median Home Prices[29]
January 2017- September 2020



[26] U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics by County; available from: https://www.bls.gov/lau/.
[27] Ibid.
[28] The Salt Lake Tribune, Utah's unemployment rate in July was the lowest in the country, August 21, 2020; available from: https://www.sltrib.com/news/2020/08/21/utahs-unemployment-rate/.
[29] Zillow Research, Zillow Home Value Index, Single-Family Homes Time Series; available from: https://www.zillow.com/research/data/.

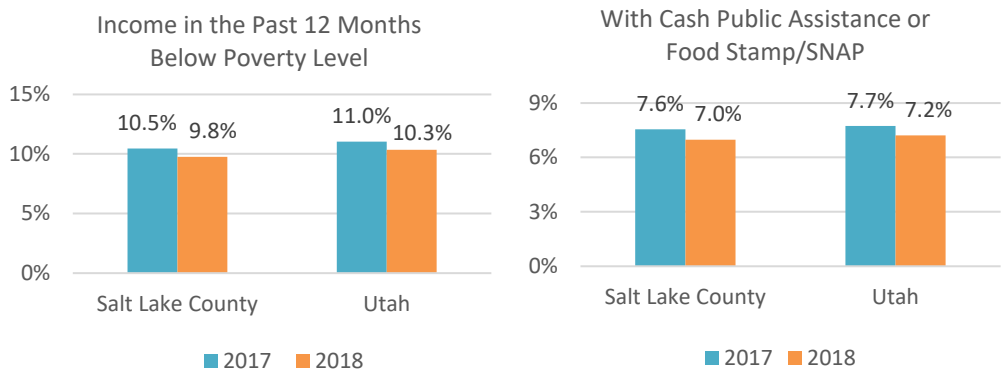
The steady rise in home prices during the review period and through the end of the third quarter of 2020 discussed above, suggest that demand for the purchase of homes remained elevated amid the economic volatility of the pandemic. However, some indicators suggested pockets of higher levels of loss in employment income that coincided with housing affordability and stability concerns. The U.S. Census Bureau's Household Pulse Survey reported that during the COVID-19 pandemic recovery in December 2020, 18 percent of respondents or a household member expected a loss in employment income.[30] Furthermore, more than 27 percent of respondents reported difficulty in paying for usual household expenses.[31] The most significant indicator of underlying pockets of housing instability in Utah was in the 32 percent of respondents who reported a likelihood of eviction or foreclosure within the subsequent two months.[32]

Similar to the rise in home prices, rent prices also increased during the review period. Despite building permits issued for new apartment construction in recent years, demand for rental units within proximity to employment centers persisted.[33] Average rental rates increased from 2010 to 2018 by 49 percent in Salt Lake County, and outpaced increases in renter household income.[34] As of 2018, median rent for a 1-bedroom unit was $863 in Salt Lake County.[35]

The trends in the poverty rate and share of households receiving public cash assistance or food stamp/SNAP benefits is shown in Exhibit 10 on the following page. In the assessment area and in the state overall, the rate of poverty decreased by less than one percent from 2017 to 2018. The rate of households receiving public cash assistance or food stamp/SNAP benefits also decreased by less than one percent during the review period in the area and in the state overall. Overall, Salt Lake County had rates of poverty and usage of public assistance of food stamp/SNAP benefits that fell slightly below but on par with the state's rates.

[30] U.S. Census Bureau, Household Pulse Survey, Week 21; available from: https://www.census.gov/data-tools/demo/hhp/#/.
[31] Ibid.
[32] Ibid.
[33] The University of Utah, Kem C. Gardner Policy Institute, The Salt Lake Apartment Market, June 2019; available from: https://gardner.utah.edu/wp-content/uploads/ApartmentReport-June2019.pdf.
[34] Ibid.
[35] U.S. Census Bureau, Median Gross Rent, 1-Bedroom, American Community Survey, 5-year estimate; available from: https://www.census.gov/data

Exhibit 10
Poverty and Food Stamp Usage Rates[36]
2017-2018



Credit and Community Development Needs

The economic data described above and feedback from community contacts indicate that there remains credit and community development needs in the area. As shown in Exhibit 3 and previously discussed, small business lending levels remained steady during the review period before increasing in 2020 as PPP loans were distributed to meet the credit needs of small businesses enduring the impacts of COVID-19. According to the U.S. Census Bureau's Weekly Small Business Pulse Survey, as of October 12, 2020, 65 percent of small businesses in Utah received PPP loans.[37] At that time, only 16 percent of small businesses reported that obtaining financial assistance would be needed in the next six months, compared to the national average of 23 percent of businesses.[38] Although, 35 percent of small businesses in Utah reported it would take more than six months before the business returned to normal levels of operation relative to one year ago.[39] Based on the survey results, small businesses in Utah appeared to have a more positive outlook than the national average on recovering from the economic pressures of the pandemic, despite the lengthy time some businesses have identified to reach the point of recovery.

Prior to the COVID-19 pandemic, the most recent Small Business Credit Survey conducted in 2019, found that of the 43 percent of small businesses that applied for credit in the prior 12 month period, 51 percent received all the financing they sought.[40] Small business applicants most often sought loans or lines of credit.[41] Most firms applied for less than $100,000, primarily to expand their business or cover operating expenses.[42] Large and small banks received the most credit applications from small

[36] Poverty and Food Stamp Usage Rates, U.S. Census Bureau, American Community Survey, 5-Year Estimates; available from: https://www.census.gov/programs-surveys/acs/data.html.
[37] U.S. Census Bureau, Weekly Small Business Pulse Survey, Week 18; available from: https://experience.arcgis.com/experience/0a2101a6bc6d41159cb0f4ee9cf38a7f/page/page_4/.
[38] Ibid.
[39] Ibid.
[40] Small Business Credit Survey, Report on Employer Firms 2020; available from: https://www.fedsmallbusiness.org/medialibrary/FedSmallBusiness/files/2020/2020-sbcs-employer-firms-report.
[41] Ibid.
[42] Ibid.

firms, however, medium to high-credit-risk applicants were more inclined to apply to online lenders.[43] Firms who had financing shortfalls typically had too high a level of existing debt, low credit score, or insufficient collateral.[44] According to one community contact, there remains a need for more small business, such as Small Business Administration (SBA) loans, in rural areas across the state.

A community contact noted that the Small Business Development Centers in the state are moving more training programs online and are in need of assistance from banks for technical assistance and investments to support the virtual training programs for entrepreneurs and small business owners. In addition, a contact noted the need for more donations or funding from financial institutions for micro-loan lending.

Affordable housing is a significant credit need in the area, according to community contacts. It was noted that one particular product that would be beneficial in the area is increased downpayment assistance grants to help lower the mortgage loan risk to a bank. Community contacts also noted there is general interest to create more opportunities to finance construction of Accessory Dwelling Units (ADU) to further support the creation of more affordable housing opportunities.

Overall, there remain credit and community development needs in the area that could be met by participation from financial institutions in the form of small business loans, investments and donations into community organizations, supporting the financing of affordable housing, and community services such as financial education and technical assistance.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SALT LAKE

Lending Test

BOU's lending test performance in Salt Lake is excellent. The bank's lending levels reflect excellent responsiveness to the credit needs of the assessment area and the bank made a relatively high level of impactful community development loans. The bank's extensive use of flexible and innovative loan programs enhanced overall lending performance.

Lending Activity

Lending levels reflect excellent responsiveness to the credit needs within the assessment area. In addition to providing home mortgage loans and traditional small business loans, the bank made extensive use of flexible lending practices to meet the credit needs within the assessment area through the PPP.

[43] Small Business Credit Survey, Report on Employer Firms 2020; available from: https://www.fedsmallbusiness.org/medialibrary/FedSmallBusiness/files/2020/2020-sbcs-employer-firms-report.
[44] Ibid.

Lending Distribution by Geography

BOU's lending distribution by geography in the Salt Lake AA is good. Performance was particularly strong in the bank's small business lending where the bank's lending percentages often significantly exceeded the performance of other lenders. This performance was complemented by good penetration of home purchase loans, which were more heavily weighted, although the distribution of home refinance loans was relatively weaker in comparison.

Small Business Lending

The geographic distribution of small business loans is excellent. As reflected in Table 2 of Appendix C, the bank's small business lending compared very favorably relative to the performance of aggregate lenders operating in the assessment area, particularly in moderate-income areas. Loans were extended throughout the assessment area with no gaps in lending patterns.

Home Purchase Loans

The geographic distribution of home purchase loans reflects good penetration throughout the assessment area. The majority of the bank's mortgage lending in Salt Lake consisted of home purchase loans. As reflected in Table 4 of Appendix C, the bank's penetration of low- and moderate-income census tracts generally exceeded the aggregate lending level and compared favorably with the level of owner-occupied housing.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate. As reflected in Table 5 of Appendix C, BOU's performance in low-income tracts was generally strong relative to the percentage of owner-occupied units and the aggregate lending performance. However, performance in moderate-income census tracts reflected weaker penetration.

Lending Distribution by Borrower Income and Business Revenue

Overall, lending distribution by business revenue and borrower income within the Salt Lake assessment area was good. All product lines reflected this level of performance during the review period.

Small Business Lending

The distribution of loans to small businesses of different sizes was good. As reflected in Table 9 of Appendix C, the percentage of loans extended to businesses with revenues equal to or less than $1 million was reasonably comparable to aggregate lending performance. BOU responded to the need for smaller dollar loans by extending a majority of its loans in amounts less than $100,000, primarily due to substantial participation in PPP lending.

Home Purchase Loans

Home purchase lending to borrowers of different income levels is good. As reflected in Table 11 of Appendix C, home purchase activity among borrowers of different income levels is generally in line with aggregate lending levels. The bank's performance was particularly strong among low- and moderate-income borrowers in 2017.

Home Refinance Loans

BOU's borrower distribution in home refinance lending is good. As reflected in Table 12 of Appendix C, the bank's performance in lending to low-income borrowers generally compared favorably to aggregate lending levels. Lending to moderate-income borrowers was generally consistent with aggregate lending performance.

Community Development Lending

BOU is a leader in making community development loans, as lending by dollar volume exceeds that of similarly situated banks. The bank made 25 community development loans totaling $93.5 million in the Salt Lake assessment area during the review period. The majority of the bank's lending helped support economic development by financing small businesses, which helped create or retain jobs within the assessment area. The bank also had several PPP loans that exceeded $1 million which helped small businesses with payroll expenses during the COVID-19 pandemic. In addition, BOU financed high dollar municipal projects, demonstrating a complex and innovative approach to helping meet the needs of its assessment areas.

Notable community development loans include:

- A $9 million loan to help improve a sewer line and increase water delivery systems for residents of Salt Lake County, including low- and moderate-income individuals.
- An $8.5 million loan to help construct a new facility providing mosquito treatment services and testing for diseases.
- A $4.0 million SBA 504 loan to purchase and renovate an existing hotel, through which 18 jobs were retained.
- A $1.2 million PPP loan in order to assist a small business with payroll expenses during the COVID-19 pandemic. The business provides employment services for moderate-income individuals in the Salt Lake assessment area.

Investment Test

BOU's performance under the investment test in the Salt Lake assessment area is good, as evidenced by an adequate level of qualified investments, occasional use of innovative investments, and excellent responsiveness to community development needs. The majority of investments reflected a strong focus on the area's need for affordable housing largely concentrated on MBS and LIHTCs, which is consistent across the bank's assessment areas. Overall, the bank made $2.8 million in qualified community development investments and $42,870 in grants in the assessment area.

Investments were responsive to the need for affordable housing targeted to low- and moderate-income families and individuals. The following are examples of noteworthy investments:

- A $751,839 investment in an LITHC rental property that provides 264 affordable two- and three-bedroom units in West Jordan, Utah. A significant majority of the units are restricted for residents earning below 60 percent of area median income, while the remaining units are restricted to those earning 50 percent of the area median income.
- A $254,714 investment into a fund, specifically earmarked for Salt Lake County. The investment fund helped finance an affordable, 152-unit rental property in Draper, Utah. A majority of the property's units are restricted for those earning below 60 percent of area median income, and an additional 10 units are reserved for individuals earning less than 35 percent of area median income.
- Grants totaling $10,000 to sponsor four annual fundraisers supporting economic growth for small businesses in Utah.

Service Test

BOU's performance under the service test in Salt Lake is good. Retail banking services are accessible throughout the assessment area. Branch hours and services do not vary in a way that inconvenience geographies or individuals of different income levels. In addition, the bank provided a relatively high level of community development services.

Retail Banking Services

The bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels. BOU operates three of its 17 branch offices in the Salt Lake assessment area, one of which is in a moderate-income geography. Business hours do not vary in a way that would inconvenience low- and moderate-income populations. Alternative delivery systems and accessibility options complement the bank's branch network, including ATMs, mobile banking, and remote deposit capture.

The bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems to low- and moderate-income geographies. The bank closed one branch in a low-income census tract since the prior evaluation; however, a new branch was opened in close proximity to this tract. Each of the bank's three branches in this assessment area are in close proximity to low- and moderate-income census tracts.

Community Development Services

BOU provides a relatively high level of impactful community development services in the Salt Lake assessment area. In total, employees contributed 528 community development service hours within the assessment area.

The majority of service hours benefitted low- and moderate-income individuals through personal financial education to students from low- and moderate-income families, as well as non-profit organizations that provide community services to low- and moderate-income individuals. In addition,

technical assistance was provided to organizations supporting economic development by providing financing to small businesses.

The following are notable community development services:

- Employees provided 79 hours of technical expertise to an organization that helps small businesses apply for SBA 504 Loan Program loans in Salt Lake County.
- Employees provided 82 hours of technical assistance for an organization that assists the homeless population in Salt Lake City and provides financial aid, housing needs, and healthcare services.
- Employees spent 14 hours serving as board members of a nonprofit organization that provides services for at-risk youth in Salt Lake City, providing budget assistance and financial expertise.

Ogden-Clearfield Assessment Area

DESCRIPTION OF OPERATIONS IN OGDEN-CLEARFIELD

The Ogden-Clearfield assessment area consists of Box Elder, Davis, and Weber counties, and is part of the Ogden-Clearfield MSA. The area located in northern Utah, includes the northwestern border of Utah that abuts the states of Idaho to the north and Nevada to the west. The area is bordered to the south by Tooele and Salt Lake counties, and to the east by Cache, Rich, and Morgan counties. As of 2019, the combined population of the assessment area was 671,740 people.[45]

As of June 30, 2020, BOU operated eight offices in Ogden-Clearfield and held a total of $877 million in deposits.[46] By comparison, there were a total of 15 FDIC-insured financial institutions operating 86 offices in the assessment area, with deposits totaling over $6.9 billion.[47] BOU ranks third in the market, with 12.71 percent of the deposit market share.[48]

Exhibit 11 on the following page presents key demographic and business information used to help develop a performance context for the assessment area.

[45] U.S. Census Bureau, QuickFacts, Population Estimates, July 1, 2019; available from: www.census.gov/quickfacts/.
[46] Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2020; available from: https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2.
[47] Ibid.
[48] Ibid.

EXHIBIT 11
ASSESSMENT AREA DEMOGRAPHICS
OGDEN-CLEARFIELD ASSESSMENT AREA
2020 CENSUS AND 2020 DUN AND BRADSTREET DATA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	4.3	2,152	1.4	762	35.4	26,812	17.7
Moderate-income	30	26.1	32,016	21.1	4,557	14.2	29,210	19.3
Middle-income	49	42.6	70,982	46.9	4,579	6.5	36,576	24.1
Upper-income	31	27.0	46,334	30.6	1,677	3.6	58,886	38.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	115	100.0	151,484	100.0	11,575	7.6	151,484	100.0

Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,554	1,335	0.9	29.3	2,650	58.2	569	12.5
Moderate-income	50,216	25,962	17.8	51.7	20,543	40.9	3,711	7.4
Middle-income	96,223	70,724	48.6	73.5	19,406	20.2	6,093	6.3
Upper-income	56,188	47,444	32.6	84.4	6,387	11.4	2,357	4.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	207,181	145,465	100.0	70.2	48,986	23.6	12,730	6.1

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,276	5.4	1,060	4.9	210	13.1	6	2.0
Moderate-income	4,382	18.6	3,954	18.3	397	24.8	31	10.5
Middle-income	10,126	43.1	9,367	43.3	634	39.6	125	42.2
Upper-income	7,734	32.9	7,238	33.5	362	22.6	134	45.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	23,518	100.0	21,619	100.0	1,603	100.0	296	100.0
% of Total Businesses				91.9		6.8		1.3

2020 Adjusted Median Family Income[49]	
Box Elder County	$85,300
Davis County	$85,300
Weber County	$85,300

[49] FFIEC Adjusted Median Family Income; available from: https://www.ffiec.gov/Medianincome.htm.

Economic Conditions

During the review period, the assessment area economy expanded, prior to a slight slowdown at the end of 2019 and the contracting impacts of the COVID-19 pandemic in 2020.[50] The defense, government, and manufacturing industries were the economic drivers in the area.[51] Similar to the Salt Lake economy described above, year-over-year job growth between 2018 and 2019 exceeded national averages, primarily in private services and government.[52] Hill Air Force Base was one of the top employers in the area with 17,400 jobs, and as of 2018, accounted for over 51 percent of all of Utah's federal defense jobs.[53] The base is among the Air Force's most strategically important bases and received an additional $100 million in funding from the 2020 Department of Defense budget.[54] Davis County was the third highest county in the state for job growth in 2019, with 5,000 jobs gained.[55]

In Weber County, the government represented 19 percent of the employment share as of June 2020, with the presence of an Internal Revenue Service office.[56] Public education was the other leading employer, with the presence of Weber County School District and Weber State University.[57] With the onset of the pandemic, Weber County fared relatively better in year-over-year job losses as of June 2020 with a lower percentage, 2.7 percent, than both the state of Utah and the nation at 3.3 percent and 8.7 percent, respectively.[58]

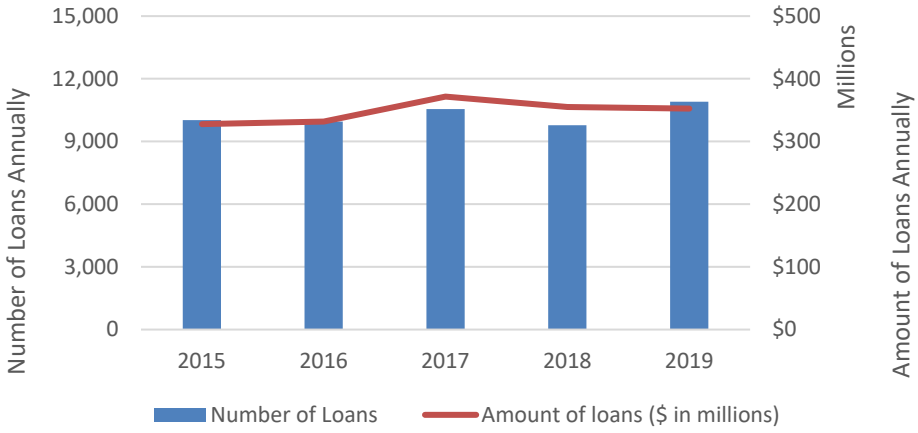
The top employment industries in Box Elder County were Manufacturing, the Trade, Transportation and Utilities industry, and Government.[59] Box Elder County's job growth was 2.8 percent in 2019 with the majority of the job growth in construction and manufacturing, which together added over 500 new jobs.[60] By one measure of the pandemic's economic impact, the county had a 3.2 percent year-over-year decrease in nonfarm jobs as of June 2020.[61] Overall, the area economy showed signs of a recovery from the adverse impacts of the pandemic through 2020.

As depicted in Exhibit 12 on the following page, small business lending remained steady during the review period, peaking in 2017 before leveling through 2019. There were 10,899 loans totaling $352 million made to small businesses in the assessment area in 2019. Lending to small businesses played a critical role in the economy given that small businesses accounted for 91.9 percent of all businesses in the assessment area, as noted previously in Exhibit 11. As described above in the

[50] Moody's Precis Report, Ogden-Clearfield UT, March 2020.
[51] Ibid.
[52] Moody's Precis Report, Ogden-Clearfield UT, November 2019.
[53] Utah Economic Council, 2020 Economic Report to the Governor; available from: https://gardner.utah.edu/wp-content/uploads/ERG2020.pdf.
[54] Moody's Precis Report, Ogden-Clearfield UT, November 2019.
[55] Utah Economic Council, 2019 Economic Report to the Governor; available from: https://gardner.utah.edu/wp-content/uploads/2019ERGOnline.pdf.
[56] Utah Department of Workforce Services, Economic Snapshot, Weber County, November 2020; available from: https://jobs.utah.gov/wi/insights/profile/.
[57] Ibid.
[58] Ibid.
[59] Utah Department of Workforce Services, Nonfarm Employment, Box Elder County; available from: https://jobs.utah.gov/wi/data/library/firm/majoremployers.html.
[60] Ibid.
[61] Utah Department of Workplace Services, Economic Snapshot, Box Elder County, November 2020; available from: https://jobs.utah.gov/wi/insights/county/boxelder.html.

discussion on loans to small businesses in the Salt Lake assessment area, lending to small businesses nationwide increased in the first half of 2020 as a result of the federal PPP.[62] Small banks increased lending to small businesses and farms lending by 23 percentage points on average, while lending by medium and large banks increased on average by more than 38 and 35 percentage points, respectively.[63] The growth in lending suggests small businesses and farms turned to banks for funding and support to respond to the pandemic's negative effect on consumer and business activity in the first half of 2020.[64] In the assessment area, over 8,000 PPP loans in the amount of less than $1 million were made and approximately 80,000 jobs were self-reported to benefit from the loans made between April 3, 2020 and August 8, 2020.[65] According to the borrower firms that elected to report their business's industry, most loans under $1 million were made to businesses in the Construction industry, followed by the Professional, Scientific, and Technical Services industry, and the Health Care and Social Assistance industry.[66]

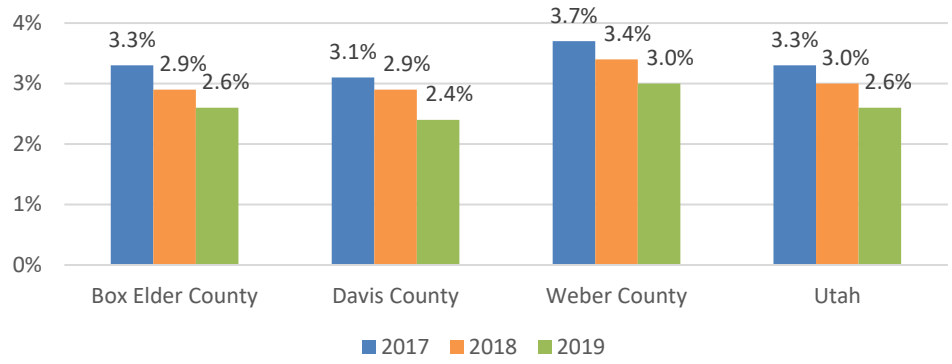
Exhibit 12
Loans to Small Businesses in Assessment Area[67]
2015-2019



During the review period, the unemployment rate decreased in the area at a similar rate as the drop in the state unemployment rate, as depicted in Exhibit 13 on the following page. In 2019, the unemployment rates reached the low of 2.6, 2.4 and 3.0 percent for Box Elder County, Davis County, and Weber County, respectively.

[62] Federal Reserve Bank of San Francisco, Economic Letter, Small Business Lending during COVID-19, November 23, 2020; available from: https://www.frbsf.org/economic-research/publications/economic-letter/2020/november/small-business-lending-during-covid-19/.
[63] Ibid.
[64] Ibid.
[65] Small Business Administration, Paycheck Protection Program Loan Data, available from: https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program.
[66] Ibid.
[67] Aggregate CRA Small Business data reports available from: https://www.ffiec.gov/craadweb/aggregate.aspx.

Exhibit 13
Unemployment Rate[68]
2017-2019

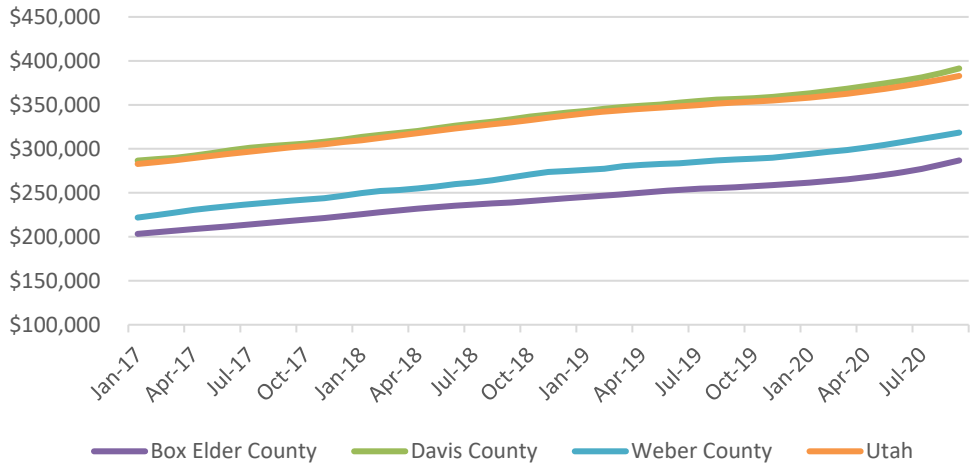


Similar to the Salt Lake assessment area, unemployment rates increased at the onset of the pandemic in March 2020, to 4.0 percent in Box Elder County, 4.5 percent in Weber County, and 3.7 percent in Davis County.[69] Unemployment rates in the area peaked in April 2020, reaching 10.4 percent in Box Elder County, 10.7 percent in Weber County, and 9.0 percent in Davis County.[70] As discussed previously for the Salt Lake assessment area, unemployment rates fluctuated in the area for the remaining months of 2020; however, remained below the national average.[71]

Median home prices increased during the review period, as depicted in Exhibit 14 on the following page. By the end of the third quarter of 2020, the median home price in Box Elder County was $284,461, representing a 12 percent year-over-year increase. In Weber County, the median home price in September 2020 was $322,200, up 11 percent from the same time the previous year. The median home price in Davis County was $391,909, representing a ten percent year-over-year increase. Overall, area median home prices steadily increased at a similar rate as the median home price in the state of Utah.

[68] U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics by County; available from: https://www.bls.gov/lau/.
[69] Ibid.
[70] Ibid.
[71] The Salt Lake Tribune, Utah's unemployment rate in July was the lowest in the country, August 21, 2020; available from: https://www.sltrib.com/news/2020/08/21/utahs-unemployment-rate/.

Exhibit 14
Median Home Prices[72]
January 2017- September 2020

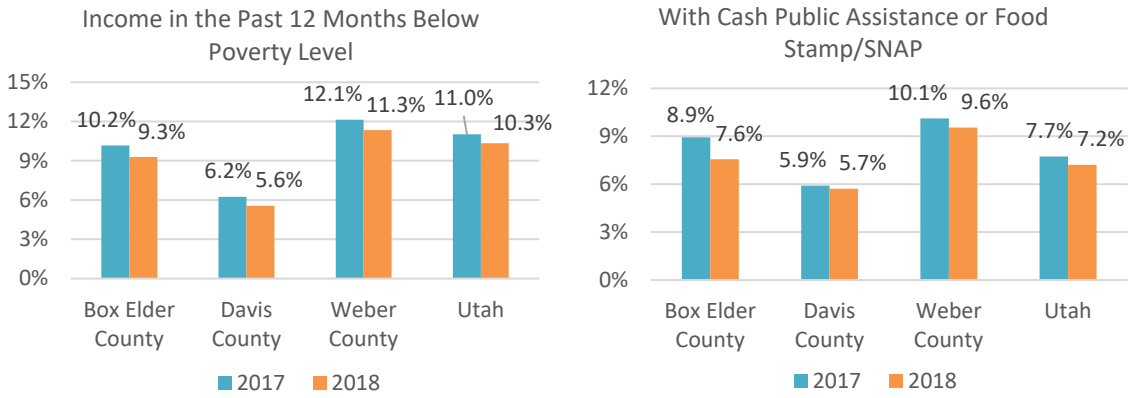


In part of the assessment area, average rental rates increased from 2010 to 2018 by 44 percent in Davis County and 41 percent in Weber County.[73] During this period, rent increases outpaced increases in renter household income.[74] For example, in Weber County, the rate of increase in apartment rent was nearly four times the rate of increase in renter income.[75] As of 2018, median rent for a 1-bedroom unit was $464 in Box Elder County, $843 in Davis County, and $611 in Weber County.[76]

The trends in poverty rates and households receiving public cash assistance or food stamp/SNAP benefits is shown in Exhibit 15. Across the assessment area and in the state overall, rates of poverty decreased by less than one percent. While Box Elder and Weber counties had rates of poverty in close proximity to the state, Davis County had nearly half the level of poverty. The rate of households receiving public cash assistance or food stamp/SNAP benefits also decreased during the review period across the three counties in the area and in the state overall. Similar to the lower concentration of poverty in Davis County, less households received public cash assistance or food stamp/SNAP benefits in Davis County compared to Box Elder and Weber counties. Weber County had the highest rate of households receiving public cash assistance or food stamp/SNAP benefits of 9.6 percent in 2018. While rates of poverty and usage of public assistance or food stamp/SNAP benefits decreased during the review period, the varying rates across the assessment area indicate inequitable economic growth for some parts of the assessment area.

[72] Zillow Research, Zillow Home Value Index, Single-Family Homes Time Series; available from: https://www.zillow.com/research/data/.
[73] The University of Utah, Kem C. Gardner Policy Institute, The Salt Lake Apartment Market, June 2019; available from: https://gardner.utah.edu/wp-content/uploads/ApartmentReport-June2019.pdf.
[74] Ibid.
[75] Ibid.
[76] U.S. Census Bureau, Median Gross Rent, 1-Bedroom, American Community Survey, 5-year estimate: available from: https://www.census.gov/data.

Exhibit 15
Poverty and Food Stamp Usage Rates[77]
2017-2018



Credit and Community Development Needs

Similar to the discussion for the credit needs of the Salt Lake assessment area, small business lending levels remained steady during the review period before PPP loans were distributed in 2020 to meet the immediate credit needs of small businesses enduring the impacts of COVID-19. In addition to the small business lending needs discussed previously, one community contact noted that small businesses are most in need of SBA 504 loans or seed funding for a start-up business. The community contact confirmed that a few entrepreneurs seeking financing for a business are unable to receive the financing they need. In addition, the community contact noted that many low-income small business owners are in need of financing to purchase a vehicle for their business to adapt to the COVID-related restrictions to business operations. Those business owners are in need of either an auto loan of other credit product to support the business expense of a vehicle in order to make deliveries, or otherwise enable their business to be mobile during the COVID-19 pandemic.

In addition to small business lending, one community contact noted that the region made up of Weber and Davis counties is undercapitalized and needs more micro-lending, particularly for businesses in the start-up phase. In the Weber County area, a new micro-angel-investment fund created by Weber State University in partnership with various government agencies, is seeking investments from banks to help address this credit need.

As described above in the Salt Lake assessment area discussion, affordable housing remains a critical need in Utah. The pandemic has increased the need to support homeowners and renters impacted by the pandemic with the cost of housing. A community contacted the high demand for mortgage and rental assistance. There is also an opportunity for financial institutions to offer or partner with community organizations to offer foreclosure counseling to homeowners at risk of defaulting on their mortgage as a result of the negative economic conditions created by the pandemic.

[77] Poverty and Food Stamp Usage Rates, U.S. Census Bureau, American Community Survey, 5-Year Estimates; available from: https://www.census.gov/programs-surveys/acs/data.html.

Overall, there is a need for more investment and engagement from financial institutions to address the gaps in small business lending, as well as the prevalence of high poverty rates in the area. Some of the most impactful activities banks could participate in to serve the community's needs are micro- and small business lending, flexible or innovative consumer lending, and investment or financing of affordable housing.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OGDEN-CLEARFIELD

Lending Test

BOU's lending test performance in the Ogden-Clearfield assessment area is good, based on excellent responsiveness to community credit needs, good dispersion of loans throughout the assessment area, adequate penetration among customers of different income levels and businesses of different revenue sizes, leadership in making community development loans, and the extensive use of innovative and/or flexible lending practices in serving the area's credit needs.

Lending Activity

Lending levels reflects excellent responsiveness to the credit needs within the assessment area. BOU originated the largest number and dollar volume of loans in this assessment area for all product types. BOU makes use of innovative and/or flexible lending practices to meet the credit needs of its assessment areas through the PPP, including a high volume of loans to non-customers.

Lending Distribution by Geography

Overall lending distributions by geography are good, driven by excellent dispersion of small business lending. Home refinance loans generally reflected good geographic distribution, whereas the bank's home purchase lending within the assessment area demonstrated relatively weaker performance.

Small Business Lending

The geographic distribution of small business loans is excellent. As reflected in Table 2 of Appendix C, the percentage of loans extended to businesses with revenues equal to or less than $1 million significantly exceeded the performance of aggregate lenders in low- and moderate-income tracts from 2017-2019. Aggregate lending data was unavailable in 2020; however, the bank's lending levels exceeded the percentage of small businesses in low- and moderate-income census tracts.

Home Purchase Loans

BOU's geographic distribution of home purchase loans is adequate. As reflected in Table 4 of Appendix C, the bank's lending in low- and moderate-income census tracts was generally below the aggregate lending performance. The aggregate performance suggests that there is more opportunity to lend in moderate-income census tracts. However, the bank's lending more closely mirrored the percentage of owner-occupied units in low- and moderate-income census tracts during the review period. No conspicuous lending gaps were identified.

Home Refinance Loans

The geographic distribution of BOU's home refinance loans reflects good penetration throughout the assessment area. The bank's performance in moderate-income census tracts generally exceeded aggregate lending levels. Although the bank did not provide home refinance loans in low-income census tracts, Table 5 of Appendix C reflects the limited opportunity in these areas.

Lending Distribution by Borrower Income and Business Revenue

Overall, the borrower distribution reflects adequate penetration among customers of different income levels and businesses of different sizes. This performance is supported by excellent distribution among small business loan borrowers, yet somewhat lower levels of performance in the bank's home mortgage lending.

Small Business Lending

The distribution of borrowers reflects good penetration among businesses of different sizes. As reflected in Table 9 of Appendix C, BOU's lending levels were generally on par with aggregate lending performance during the review period. Overall, loans under $100,000 represented over half of the bank's lending to small businesses each year, with a high of 76.2 percent in 2020 primarily due to PPP.

Home Purchase Loans

The distribution of home purchase loans to borrowers of different income levels is adequate. As reflected in Table 11 of Appendix C, the bank's home purchase lending to low-income borrowers is below the aggregate lending level and the percentage of low-income families residing in the assessment area, suggesting that there may be more opportunity in this area. Home purchase activity to moderate-income borrowers compared more favorably with the percentage of moderate-income families in the area, but also lagged behind aggregate lending levels.

Home Refinance Loans

BOU's borrower distribution in home refinance lending is adequate. As reflected in Table 12 of Appendix C, the bank's performance in lending to low-income borrowers was generally in line with aggregate lending levels, while lending to moderate-income borrowers was slightly below aggregate performance. However, the bank's lending to moderate-income borrowers compared favorably to the percentage of moderate-income families within these geographies.

Community Development Lending

BOU is a leader in making CD loans, as lending by dollar volume exceeds that of similarly situated banks. The bank made 29 CD loans totaling $105.9 million in Ogden-Clearfield during the review period. The majority of the bank's lending helped support economic development by financing small businesses, which helped create or retain jobs within the assessment area. The bank also had several PPP loans which helped small businesses with payroll expenses during the COVID-19 pandemic. In addition, BOU financed a number of affordable housing projects and small business loans in designated opportunity

zones, demonstrating a complex and innovative approach to helping meet the needs of its assessment areas.

Notable community development loans include:

- A $17.4 million loan to construct a new hotel project in a low-income census tract in Ogden, creating 22 jobs.
- A $12.4 million loan to construct an affordable housing development in a designated opportunity zone in Ogden. The loan will provide 47 affordable rental units.
- A $4.6 million loan to convert a vacant lot that attracted dumping into a new multi-family building, as part of the Ogden community development neighborhood revitalization program in a low-income area. The new building will provide 48 affordable rental units.
- A $14.9 million construction loan to expand an existing hotel and restaurant facility in Ogden. The expansion will help create an additional 30 service jobs and retain a total of 65 jobs.

Investment Test

BOU's performance under the investment test in Ogden-Clearfield is good as evidenced by an adequate level of qualified investments, occasional use of innovative investments, and excellent responsiveness to community development needs. The majority of investments reflected a strong focus on the area's need for affordable housing, largely concentrated on MBS and LIHTCs, as previously discussed. Overall, the bank made $3.6 million in qualified community development investments and $174,356 in grants in the assessment area.

Investments were responsive to the need for affordable housing targeted to low- and moderate-income families and individuals. The following are examples of noteworthy investments:

- A $1.75 million low-income housing tax credit investment in a qualified investment fund that provided financing for an affordable 100-unit apartment complex located in Kaysville (Davis County). Each unit is reserved for households with incomes lower than 60 percent of the area median income.
- A $106,277 investment in an SBA pool that provided financing for a nursing and personal care facility in a moderate-income tract of Davis County. The facility helps meet the needs of low- and moderate-income individuals by providing meal delivery, medication administration, and transportation for medical appointments.
- Donations totaling $10,650 to an organization that provides advocacy, education, programs and services to prevent and alleviate domestic violence, sexual assault and homelessness in Weber County.

Service Test

BOU's performance under the service test is good based on the accessibility of delivery systems, the bank's record of opening and closing branches, and a relatively high level of community development services. In addition, the bank provided payment deferrals for home mortgage borrowers who were impacted by the pandemic, which was directly responsive to an identified community need of assisting home mortgage borrowers at risk of default.

Retail Banking Services

The bank's record of opening or closing branches has not adversely affected the accessibility of its delivery systems, including to LMI geographies. The bank operates eight of its seventeen branches in the assessment area, four of which are in low- or moderate-income geographies. The bank opened two branches in Ogden-Clearfield since the previous evaluation, both in middle-income tracts. The bank also provided several loan accommodations to commercial borrowers in response to the COVID-19 pandemic.

Banking services and hours of operations do not vary in a way that inconveniences the assessment area. The bank offers a full range of retail products and services within this assessment area, including walk-up and drive-thru ATMs that provide extended banking hours. Alternative delivery systems include remote deposit capture, which allows customers to make deposits with a smartphone using the mobile banking application.

Community Development Services

BOU provides a relatively high level of impactful community development services in Ogden-Clearfield. In total, employees provided 1,153 community development service hours within the assessment area.

The majority of service hours benefitted low- and moderate-income individuals through technical assistance for non-profit organizations that provide community services to low- and moderate-income individuals. In addition, technical assistance was provided to organizations supporting affordable housing. The examples below highlight notable community development services:

- Employees spent over 120 hours providing technical assistance as board members and assisting with accounting for an organization that provides services for low- and moderate-income victims of abuse.
- Employees spent 89 hours providing technical assistance by serving in leadership positions for an organization that promotes affordable housing for low- and moderate-income families in Ogden.
- Employees spent 137 hours providing technical assistance by serving in leadership positions for an organization that provides shelter and counseling for victims of domestic violence, financial services for low-income individuals, and elderly assistance programs in Ogden.

LIMITED-SCOPE ASSESSMENT AREA CONCLUSIONS

For each assessment area where a limited-scope review was performed using the examination procedures.

BOU's performance in the assessment areas receiving a limited-scope review is generally consistent with the performance in the areas receiving full-scope reviews. Due to the bank's presence in these market areas, the comparably lower levels of loans and deposits, and the community credit needs of the full-scope areas, the limited scope assessment areas received less weight than the full-scope areas. As such, the performance in these areas did not materially affect the bank's overall lending, investment, and service test performance assessments. Facts and data reviewed, including performance and demographic information, can be found in the tables accompanying this report.

EXHIBIT 16
LIMITED-SCOPE ASSESSMENT AREA CONCLUSIONS

ASSESSMENT AREAS	LENDING TEST	INVESTMENT TEST	SERVICE TEST
Logan	**Consistent**	**Below**	**Consistent**
Provo-Orem	**Consistent**	**Consistent**	**Consistent**
Wasatch	**Consistent**	**Consistent**	**Consistent**

Overall, lending test performance in these markets was generally consistent with the performance in the full-scope assessment areas. The geographic and borrower distribution of loans to small businesses was slightly lower in Provo-Orem, but generally reasonable as compared to the aggregate lending levels. Performance in Logan was stronger in both geographic and borrower distribution of loans to small businesses. The geographic and borrower distribution of home purchases in both Logan and Provo-Orem generally exceeded performance in the full-scope areas. However, community development lending in Provo-Orem and Logan was lower than in the full-scope areas.

Investment and service test performance in these markets was generally consistent with the performance in the full-scope assessment areas. However, the investment test performance in Logan was below that of the full-scope areas with a total of $22,793 in investments and grants. The bank's service test performance in these areas was consistent with the full-scope assessment areas, with 60 qualified community development service hours in Logan, and 166 hours in Provo-Orem, respectively.

The bank's lending levels in Wasatch are appropriate given its limited branch presence and overall market share of deposits. The bank only operates one branch in Wasatch, which it acquired in November 2018, and this branch is in a middle-income tract. The bank has not made investments or grants in this area, due to competition with large banks seeking community development credit. Further, although no service hours were qualified in Wasatch, it was noted that there are a limited number of organizations focused on community development and located in Wasatch County. Finally, the bank's service opportunities were limited in 2020 due to the pandemic. As such, the bank's performance in the investment and service tests was consistent with its performance in the full-scope areas.

APPENDIX A

GLOSSARY OF TERMS

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.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language. Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of $1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize:

(i) Low- or moderate-income geographies;
(ii) Designated disaster areas; or
(iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on:
   a. Rates of poverty, unemployment, and population loss; or
   b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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.

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, which 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).

Full-scope review: Performance under the lending and community development tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, 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 applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance under the lending and community development tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, 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.

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.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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 percent 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 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units**.**

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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 qualified investment is defined as any 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.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of $1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): 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, or are classified as loans to finance agricultural production and other loans to farmers.

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

APPENDIX B

LIMITED-SCOPE ASSESSMENT AREA MARKET PROFILES

All demographic and economic information in this appendix originates from one of the following sources:

U.S. Census Bureau, QuickFacts, Population Estimates, July 1, 2019; available from http://www.census.gov/quickfacts/.

Federal Deposit Insurance Corporation, Deposit Market Share Report, June 30, 2020; available from: https://www7.fdic.gov/sod/sodMarketBank.asp?barItem=2.

FFIEC Adjusted Median Family Income; available from: https://www.ffiec.gov/Medianincome.htm.

Logan Assessment Area

The Logan assessment area consists of Cache County in northern Utah, which is part of the Logan UT-ID MSA. The area is bordered by the Idaho state border to the north, Rich County to the east, Weber County to the south, and Box Elder County to the west. As of 2019, Cache County had a population of 128,289 people.

BOU operated two offices in Logan, which held total deposits of $126 million as of June 30, 2020. By comparison, there were a total of 10 FDIC-insured financial institutions operating 22 offices in the assessment area, with deposits totaling over $2.4 billion. BOU ranked fifth in the market, with 5.31 percent of the deposit market share. In 2019, there were 46 lenders reporting small business loans pursuant to the reporting requiements of the CRA, most of which were large regional and national institutions. These lenders, which represent only a portion of the overall commercial lending market, extended 2,365 small business loans totaling $87 million.

Exhibit 16 on the following page presents key demographic and business information concerning the assessment area.

EXHIBIT 16
ASSESSMENT AREA DEMOGRAPHICS
LOGAN ASSESSMENT AREA
2020 CENSUS AND 2020 DUN AND BRADSTREET DATA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	7.7	1,340	5.0	410	30.6	5,148	19.4
Moderate-income	5	19.2	5,299	20.0	1,097	20.7	4,920	18.5
Middle-income	11	42.3	11,234	42.3	959	8.5	5,980	22.5
Upper-income	8	30.8	8,672	32.7	391	4.5	10,497	39.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	26	100.0	26,545	100.0	2,857	10.8	26,545	100.0

Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,724	349	1.5	12.8	2,110	77.5	265	9.7
Moderate-income	9,703	2,947	12.7	30.4	5,922	61.0	834	8.6
Middle-income	15,082	11,008	47.3	73.0	3,091	20.5	983	6.5
Upper-income	11,206	8,985	38.6	80.2	1,273	11.4	948	8.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	38,715	23,289	100.0	60.2	12,396	32.0	3,030	7.8

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	310	6.6	286	6.7	21	6.0	3	3.5
Moderate-income	1,035	22.1	900	21.1	126	36.0	9	10.6
Middle-income	1,849	39.4	1,689	39.7	125	35.7	35	41.2
Upper-income	1,499	31.9	1,383	32.5	78	22.3	38	44.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,693	100.0	4,258	100.0	350	100.0	85	100.0
% of Total Businesses				90.7		7.5		1.8

2020 Adjusted Median Family Income	$71,000

Provo-Orem Assessment Area

The Provo-Orem assessment area consists of Utah County, which is part of the Provo-Orem, Utah MSA. The area located in central Utah is bordered by Salt Lake County to the north, Wasatch County to the east, Carbon, Sanpete, and Juab counties to the south, and Tooele County to the west. As of 2019, Utah County had a population of 636,235 people.

BOU operated three offices in Utah County, which held total deposits of $92 million as of June 30, 2020. By comparison, there were a total of 11 FDIC-insured financial institutions operating 80 offices in the assessment area, with deposits totaling over $11.3 billion. BOU ranked eleventh in the market, with 0.81 percent of the deposit market share. In 2019, there were 77 lenders reporting small business loans pursuant to the reporting requiements of the CRA, most of which were large regional and national institutions. These lenders, which represent only a portion of the overall commercial lending market, extended 13,856 small business loans totaling $472 million.

Exhibit 17 on the following page presents key demographic and business information concerning the assessment area.

EXHIBIT 17
ASSESSMENT AREA DEMOGRAPHICS
PROVO-OREM ASSESSMENT AREA
2020 CENSUS AND 2020 DUN AND BRADSTREET DATA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	7.8	7,165	5.9	2,648	37.0	23,684	19.4
Moderate-income	17	13.3	16,878	13.8	3,115	18.5	21,761	17.8
Middle-income	59	46.1	60,704	49.7	4,777	7.9	27,162	22.2
Upper-income	41	32.0	37,457	30.7	1,751	4.7	49,597	40.6
Unknown-income	1	0.8	0	0.0	0	0.0	0	0.0
Total AA	128	100.0	122,204	100.0	12,291	10.1	122,204	100.0

Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,538	1,205	1.2	10.4	9,855	85.4	478	4.1
Moderate-income	24,768	10,042	10.1	40.5	13,178	53.2	1,548	6.3
Middle-income	74,889	52,960	53.3	70.7	19,218	25.7	2,711	3.6
Upper-income	44,230	35,162	35.4	79.5	6,844	15.5	2,224	5.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	155,425	99,369	100.0	63.9	49,095	31.6	6,961	4.5

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,240	5.0	1,107	4.8	116	7.3	17	5.0
Moderate-income	3,280	13.2	2,993	13.0	253	16.0	34	10.0
Middle-income	12,185	48.9	11,187	48.6	868	54.9	130	38.3
Upper-income	8,218	33.0	7,716	33.5	344	21.8	158	46.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	24,923	100.0	23,003	100.0	1,581	100.0	339	100.0
% of Total Businesses				92.3		6.3		1.4

2020 Adjusted Median Family Income	$80,400

Wasatch Assessment Area

The Wasatch assessment area consists of Wasatch County located in northeastern Utah and makes up part of the Salt Lake City-Provo-Orem, Utah Combined Statistical Area. The area is bordered by Summit County to the north, Duchesne County to the east, Utah County to the southwest in addition to Salt Lake County to the west. As of 2019, Wasatch County had a population of 34,091 people.

BOU's single office in Wasatch held deposits totaling over $20 million as of June 30, 2019. By comparison, there were a total of five FDIC-insured financial institutions operating six offices in the assessment area, with deposits totaling over $386 million. BOU ranked fifth in the market, with 5.3 percent of the deposit market share. In 2019, there were 39 lenders reporting small business loans pursuant to the reporting requiements of the CRA, most of which were large regional and national institutions. These lenders, which represent only a portion of the overall commercial lending market, extended 983 small business loans totaling $33 million.

Exhibit 18 on the following page presents key demographic and business information concerning the assessment area.

EXHIBIT 18
ASSESSMENT AREA DEMOGRAPHICS
WASATCH ASSESSMENT AREA
2020 CENSUS AND 2020 DUN AND BRADSTREET DATA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	877	14.2
Moderate-income	0	0.0	0	0.0	0	0.0	1,014	16.4
Middle-income	2	50.0	2,231	36.0	239	10.7	1,284	20.7
Upper-income	2	50.0	3,963	64.0	267	6.7	3,019	48.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	6,194	100.0	506	8.2	6,194	100.0

Income Categories	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	2,986	2,079	35.2	69.6	811	27.2	96	3.2
Upper-income	8,366	3,830	64.8	45.8	1,375	16.4	3,161	37.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	11,352	5,909	100.0	52.1	2,186	19.3	3,257	28.7

Income Categories	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or Equal to $1 Million		Greater than $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	779	44.4	711	43.5	58	63.0	10	34.5
Upper-income	975	55.6	922	56.5	34	37.0	19	65.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,754	100.0	1,633	100.0	92	100.0	29	100.0
% of Total Businesses				93.1		5.2		1.7
2020 Adjusted Median Family Income			$57,900					

APPENDIX C

CRA CORE TABLES

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Bank of Utah, Ogden, Utah

Rated Area: State of Utah

Table 1 - Lending Volume of Reported Loans

Evaluation Period: January 1, 2017 to June 30, 2020
CD Loans Review Period: August 22, 2017 to January 19, 2021

Assessment Areas	% of Rated Area Loans	Small Business Loans		Small Farm Loans		All HMDA Loans		Community Development Loans		Total Reported Loans		% of Rated Area Deposits
		#	$ (000's)	#	$ (000's)	#	$ (000's)	#	$ (000's)	#	$ (000's)	
Full Scope												
Ogden-Clearfield	41.9	747	84,699	6	310	1,336	426,426	30	105,910	2,119	617,345	64.9
Salt Lake	27.1	384	62,172	0	0	766	243,135	25	93,453	1,175	398,760	19.2
Limited Scope												
Logan	20.6	114	15,038	1	67	1,026	238,278	9	49,187	1,150	302,570	9.3
Provo-Orem	9.6	233	27,966	0	0	199	93,287	6	19,969	438	141,222	5.1
Wasatch	0.8	56	3,937	0	0	21	8,015			77	11,952	1.5

Bank of Utah, Ogden, Utah

Rated Area: State of Utah

Table 2 - Geographic Distribution of Small Business Loans Evaluation Period: January 1, 2017 to June 30, 2020

Assessment Areas	Total Loans from Bank		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%)				Market Share (%)				
	# Loans	% Rated Area Total	Bank Loans (%)	Business Entities (%)	Bank Loans (%)	Business Entities (%)	Bank Loans (%)	Business Entities (%)	Bank Loans (%)	Business Entities (%)	Low	Mod	Mid	Upp	Overall	Low	Mod	Mid	Upp
Full Scope																			
Ogden-Clearfield 2017	60	57.1	20.0	5.3	31.7	18.4	30.0	43.2	18.3	33.1	5.3	15.7	42.9	36.1	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2018	65	58.0	13.8	5.1	33.8	18.0	35.4	43.6	16.9	33.4	5.2	15.6	43.4	35.7	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2019	55	52.9	16.4	5.4	43.6	18.4	23.6	43.4	16.4	32.8	4.9	14.7	44.4	36.0	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2020	567	47.0	15.9	5.4	23.1	18.6	38.1	43.1	22.9	32.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Salt Lake 2017	27	25.7	3.7	3.2	59.3	23.2	22.2	39.2	14.8	34.4	3.1	23.2	38.3	35.4	0.0	0.0	0.0	0.0	0.0
Salt Lake 2018	25	22.3	0.0	3.1	40.0	22.7	24.0	39.6	36.0	34.5	3.0	22.6	39.1	35.2	0.0	0.0	0.0	0.0	0.0
Salt Lake 2019	21	20.2	4.8	3.2	57.1	23.0	14.3	39.8	23.8	34.0	2.8	22.5	38.7	35.9	0.0	0.0	0.0	0.0	0.0
Salt Lake 2020	304	25.2	7.2	3.2	33.2	23.1	30.6	39.7	28.9	34.1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Limited Scope																			
Logan 2017	10	9.5	0.0	6.2	10.0	23.1	50.0	40.3	40.0	30.4	5.2	19.6	40.6	34.6	0.0	0.0	0.0	0.0	0.0
Logan 2018	8	7.1	12.5	6.6	25.0	21.7	25.0	39.4	37.5	32.3	4.8	19.3	41.5	34.4	0.0	0.0	0.0	0.0	0.0
Logan 2019	9	8.7	11.1	6.8	22.2	21.8	22.2	39.2	44.4	32.2	4.0	18.5	45.6	31.9	0.0	0.0	0.0	0.0	0.0
Logan 2020	87	7.2	6.9	6.6	36.8	22.1	33.3	39.4	23.0	31.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Provo-Orem 2017	7	6.7	0.0	5.1	0.0	12.6	85.7	46.7	14.3	35.6	4.3	12.1	50.3	33.2	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2018	12	10.7	8.3	4.9	25.0	12.8	58.3	47.5	8.3	34.7	3.9	11.8	50.1	34.2	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2019	17	16.3	0.0	5.1	5.9	13.0	82.4	48.3	11.8	33.6	4.2	12.0	50.8	33.0	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2020	197	16.3	4.6	5.0	15.2	13.2	43.7	48.9	36.5	33.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Wasatch 2017	1	1.0	0.0	0.0	0.0	0.0	100.0	49.2	0.0	50.8	0.0	0.0	41.1	58.9	0.0	0.0	0.0	0.0	0.0
Wasatch 2018	2	1.8	0.0	0.0	0.0	0.0	100.0	45.4	0.0	54.6	0.0	0.0	40.2	59.8	0.0	0.0	0.0	0.0	0.0
Wasatch 2019	2	1.9	0.0	0.0	0.0	0.0	0.0	46.1	100.0	53.9	0.0	0.0	40.5	59.5	0.0	0.0	0.0	0.0	0.0
Wasatch 2020	51	4.2	0.0	0.0	0.0	0.0	51.0	44.4	49.0	55.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Bank of Utah, Ogden, Utah

Rated Area: State of Utah

Table 3 - Geographic Distribution of Small Farm Loans Evaluation Period: January 1, 2017 to June 30, 2020

Assessment Areas	Total Loans from Bank		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%)				Market Share (%)				
	# Loans	% Rated Area Total	Bank Loans (%)	Farm Entities (%)	Bank Loans (%)	Farm Entities (%)	Bank Loans (%)	Farm Entities (%)	Bank Loans (%)	Farm Entities (%)	Low	Mod	Mid	Upp	Overall	Low	Mod	Mid	Upp
Full Scope																			
Ogden-Clearfield 2017	4	100.0	0.0	0.7	50.0	12.3	50.0	62.9	0.0	24.1	0.0	7.2	78.3	14.5	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2018	2	66.7	0.0	0.8	0.0	12.1	100.0	59.2	0.0	27.8	0.0	8.3	83.3	8.3	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2019	0	0.0	0.0	0.9	0.0	12.9	0.0	60.3	0.0	25.9	0.0	7.6	79.1	13.3	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2020	0	0.0	0.0	0.9	0.0	13.2	0.0	60.2	0.0	25.7	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Salt Lake 2017	0	0.0	0.0	0.4	0.0	17.5	0.0	38.3	0.0	43.8	0.0	23.2	28.6	48.2	0.0	0.0	0.0	0.0	0.0
Salt Lake 2018	0	0.0	0.0	0.9	0.0	15.9	0.0	38.6	0.0	44.5	0.0	31.8	13.6	54.5	0.0	0.0	0.0	0.0	0.0
Salt Lake 2019	0	0.0	0.0	1.3	0.0	16.7	0.0	36.7	0.0	45.2	0.0	14.1	37.5	48.4	0.0	0.0	0.0	0.0	0.0
Salt Lake 2020	0	0.0	0.0	1.0	0.0	18.9	0.0	37.1	0.0	43.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Limited Scope																			
Logan 2017	0	0.0	0.0	1.1	0.0	6.3	0.0	69.8	0.0	22.8	0.7	2.8	78.9	17.6	0.0	0.0	0.0	0.0	0.0
Logan 2018	1	33.3	0.0	1.4	0.0	6.1	100.0	66.4	0.0	26.2	0.8	4.2	85.0	10.0	0.0	0.0	0.0	0.0	0.0
Logan 2019	0	0.0	0.0	1.5	0.0	6.5	0.0	67.2	0.0	24.9	0.0	1.9	83.2	15.0	0.0	0.0	0.0	0.0	0.0
Logan 2020	0	0.0	0.0	1.0	0.0	5.2	0.0	66.8	0.0	26.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Provo-Orem 2017	0	0.0	0.0	0.0	0.0	5.2	0.0	61.0	0.0	33.9	0.0	3.2	64.9	31.9	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2018	0	0.0	0.0	1.0	0.0	5.1	0.0	61.2	0.0	32.7	0.0	2.3	64.0	33.7	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2019	0	0.0	0.0	0.3	0.0	7.2	0.0	61.0	0.0	31.4	0.0	3.5	55.8	40.7	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2020	0	0.0	0.0	0.4	0.0	6.0	0.0	62.3	0.0	31.3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Wasatch 2017	0	0.0	0.0	0.0	0.0	0.0	0.0	10.5	0.0	89.5	0.0	0.0	30.0	70.0	0.0	0.0	0.0	0.0	0.0
Wasatch 2018	0	0.0	0.0	0.0	0.0	0.0	0.0	18.2	0.0	81.8	0.0	0.0	20.0	80.0	0.0	0.0	0.0	0.0	0.0
Wasatch 2019	0	0.0	0.0	0.0	0.0	0.0	0.0	20.8	0.0	79.2	0.0	0.0	22.2	77.8	0.0	0.0	0.0	0.0	0.0
Wasatch 2020	0	0.0	0.0	0.0	0.0	0.0	0.0	22.6	0.0	77.4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Bank of Utah, Ogden, Utah

Rated Area: State of Utah

Table 4 - Geographic Distribution of Home Purchase Loans Evaluation Period: January 1, 2017 to June 30, 2020

Assessment Areas	Total Loans from Bank		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%)				Market Share (%)				
	# Loans	% Rated Area Total	Bank Loans (%)	Owner Occ Units (%)	Bank Loans (%)	Owner Occ Units (%)	Bank Loans (%)	Owner Occ Units (%)	Bank Loans (%)	Owner Occ Units (%)	Low	Mod	Mid	Upp	Overall	Low	Mod	Mid	Upp
Full Scope																			
Ogden-Clearfield 2017	332	40.2	0.9	0.9	13.3	17.8	48.5	48.6	37.3	32.6	1.7	21.1	48.7	28.5	1.7	0.9	1.1	1.7	2.3
Ogden-Clearfield 2018	309	45.0	0.6	0.9	10.0	17.8	55.7	48.6	33.7	32.6	1.8	21.7	48.9	27.6	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2019	272	46.2	0.4	0.9	10.3	17.8	54.4	48.6	34.9	32.6	1.6	22.1	47.7	28.6	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2020	140	46.1	3.6	0.9	18.6	17.8	55.0	48.6	22.9	32.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Salt Lake 2017	187	22.6	1.1	1.5	22.5	17.6	52.4	45.1	24.1	35.8	1.4	17.2	46.9	34.5	0.6	0.5	0.8	0.7	0.5
Salt Lake 2018	143	20.8	1.4	1.5	14.7	17.6	55.9	45.1	28.0	35.8	1.4	17.3	46.7	34.7	0.0	0.0	0.0	0.0	0.0
Salt Lake 2019	91	15.4	3.3	1.5	25.3	17.6	46.2	45.1	25.3	35.8	1.5	17.5	46.1	34.9	0.0	0.0	0.0	0.0	0.0
Salt Lake 2020	43	14.1	0.0	1.5	20.9	17.6	55.8	45.1	23.3	35.8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Limited Scope																			
Logan 2017	254	30.8	0.8	1.5	18.5	12.7	42.5	47.3	38.2	38.6	2.2	16.0	47.8	34.0	8.8	3.1	10.2	7.9	9.9
Logan 2018	197	28.7	1.5	1.5	13.2	12.7	43.7	47.3	41.6	38.6	2.1	15.1	47.0	35.8	0.0	0.0	0.0	0.0	0.0
Logan 2019	191	32.4	1.0	1.5	8.9	12.7	47.6	47.3	42.4	38.6	2.1	17.0	47.8	33.1	0.0	0.0	0.0	0.0	0.0
Logan 2020	107	35.2	0.9	1.5	12.1	12.7	56.1	47.3	30.8	38.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Provo-Orem 2017	49	5.9	0.0	1.2	4.1	10.1	67.3	53.3	28.6	35.4	1.2	8.9	65.5	24.4	0.3	0.0	0.1	0.3	0.3
Provo-Orem 2018	33	4.8	0.0	1.2	21.2	10.1	69.7	53.3	9.1	35.4	1.3	8.4	64.9	25.4	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2019	35	5.9	0.0	1.2	20.0	10.1	57.1	53.3	22.9	35.4	1.5	8.6	65.3	24.6	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2020	11	3.6	0.0	1.2	0.0	10.1	90.9	53.3	9.1	35.4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Wasatch 2017	2	0.2	0.0	0.0	0.0	0.0	50.0	35.2	50.0	64.8	0.0	0.0	29.2	70.8	0.2	0.0	0.0	0.3	0.1
Wasatch 2018	5	0.7	0.0	0.0	0.0	0.0	0.0	35.2	100.0	64.8	0.0	0.0	31.7	68.3	0.0	0.0	0.0	0.0	0.0
Wasatch 2019	0	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	64.8	0.0	0.0	35.8	64.2	0.0	0.0	0.0	0.0	0.0
Wasatch 2020	3	1.0	0.0	0.0	0.0	0.0	0.0	35.2	100.0	64.8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Bank of Utah, Ogden, Utah

Rated Area: State of Utah

Table 5 - Geographic Distribution of Home Mortgage Refinance Loans Evaluation Period: January 1, 2017 to June 30, 2020

Assessment Areas	Total Loans from Bank		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%)				Market Share (%)				
	# Loans	% Rated Area Total	Bank Loans (%)	Owner Occ Units (%)	Bank Loans (%)	Owner Occ Units (%)	Bank Loans (%)	Owner Occ Units (%)	Bank Loans (%)	Owner Occ Units (%)	Low	Mod	Mid	Upp	Overall	Low	Mod	Mid	Upp
Full Scope																			
Ogden-Clearfield 2017	55	27.8	0.0	0.9	23.6	17.8	54.5	48.6	21.8	32.6	0.9	16.1	49.9	33.1	0.5	0.0	0.7	0.5	0.3
Ogden-Clearfield 2018	37	26.2	0.0	0.9	16.2	17.8	48.6	48.6	35.1	32.6	0.8	16.7	49.6	32.9	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2019	85	31.8	0.0	0.9	22.4	17.8	52.9	48.6	24.7	32.6	0.7	14.8	49.8	34.6	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2020	90	31.0	0.0	0.9	14.4	17.8	40.0	48.6	45.6	32.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Salt Lake 2017	83	41.9	3.6	1.5	15.7	17.6	48.2	45.1	32.5	35.8	1.2	16.2	48.9	33.8	0.5	1.5	0.5	0.5	0.5
Salt Lake 2018	61	43.3	3.3	1.5	6.6	17.6	52.5	45.1	37.7	35.8	1.5	16.5	47.2	34.7	0.0	0.0	0.0	0.0	0.0
Salt Lake 2019	78	29.2	0.0	1.5	12.8	17.6	53.8	45.1	33.3	35.8	1.1	14.1	47.3	37.5	0.0	0.0	0.0	0.0	0.0
Salt Lake 2020	56	19.3	1.8	1.5	14.3	17.6	51.8	45.1	32.1	35.8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Limited Scope																			
Logan 2017	45	22.7	6.7	1.5	17.8	12.7	51.1	47.3	24.4	38.6	1.6	10.5	47.5	40.3	3.2	13.0	5.4	3.4	1.9
Logan 2018	34	24.1	0.0	1.5	11.8	12.7	47.1	47.3	41.2	38.6	0.9	11.9	44.0	43.3	0.0	0.0	0.0	0.0	0.0
Logan 2019	87	32.6	0.0	1.5	8.0	12.7	36.8	47.3	55.2	38.6	1.6	9.7	45.8	42.9	0.0	0.0	0.0	0.0	0.0
Logan 2020	109	37.6	0.9	1.5	10.1	12.7	43.1	47.3	45.9	38.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Provo-Orem 2017	13	6.6	7.7	1.2	7.7	10.1	38.5	53.3	46.2	35.4	1.1	8.2	58.0	32.7	0.2	1.0	0.1	0.1	0.2
Provo-Orem 2018	9	6.4	0.0	1.2	0.0	10.1	55.6	53.3	44.4	35.4	0.9	8.4	57.1	33.6	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2019	12	4.5	0.0	1.2	16.7	10.1	75.0	53.3	8.3	35.4	0.7	6.9	59.9	32.4	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2020	28	9.7	0.0	1.2	3.6	10.1	50.0	53.3	46.4	35.4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Wasatch 2017	1	0.5	0.0	0.0	0.0	0.0	100.0	35.2	0.0	64.8	0.0	0.0	37.1	62.9	0.2	0.0	0.0	0.5	0.0
Wasatch 2018	0	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	64.8	0.0	0.0	32.3	67.7	0.0	0.0	0.0	0.0	0.0
Wasatch 2019	3	1.1	0.0	0.0	0.0	0.0	33.3	35.2	66.7	64.8	0.0	0.0	36.1	63.9	0.0	0.0	0.0	0.0	0.0
Wasatch 2020	7	2.4	0.0	0.0	0.0	0.0	42.9	35.2	57.1	64.8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table 6 - Geographic Distribution of Home Improvement Loans Evaluation Period: January 1, 2017 to June 30, 2020

Assessment Areas	Total Loans from Bank		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%)				Market Share (%)				
	# Loans	% Rated Area Total	Bank Loans (%)	Owner Occ Units (%)	Bank Loans (%)	Owner Occ Units (%)	Bank Loans (%)	Owner Occ Units (%)	Bank Loans (%)	Owner Occ Units (%)	Low	Mod	Mid	Upp	Overall	Low	Mod	Mid	Upp
Full Scope																			
Ogden-Clearfield 2017	5	71.4	0.0	0.9	40.0	17.8	60.0	48.6	0.0	32.6	0.9	15.0	49.3	34.8	0.3	0.0	0.7	0.3	0.0
Ogden-Clearfield 2018	2	100.0	0.0	0.9	0.0	17.8	100.0	48.6	0.0	32.6	0.3	13.0	47.1	39.7	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2019	0	0.0	0.0	0.9	0.0	17.8	0.0	48.6	0.0	32.6	0.8	13.1	48.2	37.8	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2020	0	0.0	0.0	0.9	0.0	17.8	0.0	48.6	0.0	32.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Salt Lake 2017	2	28.6	0.0	1.5	50.0	17.6	0.0	45.1	50.0	35.8	0.9	14.1	48.4	36.6	0.1	0.0	0.2	0.0	0.1
Salt Lake 2018	0	0.0	0.0	1.5	0.0	17.6	0.0	45.1	0.0	35.8	0.8	12.4	45.8	41.0	0.0	0.0	0.0	0.0	0.0
Salt Lake 2019	0	0.0	0.0	1.5	0.0	17.6	0.0	45.1	0.0	35.8	1.0	13.0	43.3	42.7	0.0	0.0	0.0	0.0	0.0
Salt Lake 2020	2	100.0	0.0	1.5	0.0	17.6	50.0	45.1	50.0	35.8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Limited Scope																			
Logan 2017	0	0.0	0.0	1.5	0.0	12.7	0.0	47.3	0.0	38.6	1.2	12.3	48.5	38.0	0.0	0.0	0.0	0.0	0.0
Logan 2018	0	0.0	0.0	1.5	0.0	12.7	0.0	47.3	0.0	38.6	1.8	8.6	48.9	40.6	0.0	0.0	0.0	0.0	0.0
Logan 2019	0	0.0	0.0	1.5	0.0	12.7	0.0	47.3	0.0	38.6	2.3	8.0	47.3	42.4	0.0	0.0	0.0	0.0	0.0
Logan 2020	0	0.0	0.0	1.5	0.0	12.7	0.0	47.3	0.0	38.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Provo-Orem 2017	0	0.0	0.0	1.2	0.0	10.1	0.0	53.3	0.0	35.4	0.8	5.9	55.5	37.8	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2018	0	0.0	0.0	1.2	0.0	10.1	0.0	53.3	0.0	35.4	0.9	5.6	55.8	37.7	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2019	0	0.0	0.0	1.2	0.0	10.1	0.0	53.3	0.0	35.4	1.0	6.3	55.5	37.1	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2020	0	0.0	0.0	1.2	0.0	10.1	0.0	53.3	0.0	35.4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Wasatch 2017	0	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	64.8	0.0	0.0	34.1	65.9	0.0	0.0	0.0	0.0	0.0
Wasatch 2018	0	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	64.8	0.0	0.0	33.3	66.7	0.0	0.0	0.0	0.0	0.0
Wasatch 2019	0	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	64.8	0.0	0.0	38.1	61.9	0.0	0.0	0.0	0.0	0.0
Wasatch 2020	0	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	64.8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Bank of Utah, Ogden, Utah

Rated Area: State of Utah

Table 7 - Geographic Distribution of Multifamily Loans Evaluation Period: January 1, 2017 to June 30, 2020

Assessment Areas	Total Loans from Bank		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%)				Market Share (%)				
	# Loans	% Rated Area Total	Bank Loans (%)	Multifamily Units (%)	Bank Loans (%)	Multifamily Units (%)	Bank Loans (%)	Multifamily Units (%)	Bank Loans (%)	Multifamily Units (%)	Low	Mod	Mid	Upp	Overall	Low	Mod	Mid	Upp
Full Scope																			
Ogden-Clearfield 2017	0	0.0	0.0	4.0	0.0	40.9	0.0	42.7	0.0	12.3	0.0	35.3	50.0	14.7	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2018	4	44.4	0.0	0.9	0.0	17.8	100.0	48.6	0.0	32.6	6.4	46.8	34.0	12.8	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2019	2	40.0	0.0	0.9	0.0	17.8	100.0	48.6	0.0	32.6	4.8	38.1	54.8	2.4	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2020	1	20.0	100.0	0.9	0.0	17.8	0.0	48.6	0.0	32.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Salt Lake 2017	4	57.1	0.0	5.9	25.0	38.6	50.0	40.0	25.0	15.5	5.6	47.2	38.9	8.3	3.7	0.0	2.0	4.8	11.1
Salt Lake 2018	3	33.3	33.3	1.5	0.0	17.6	0.0	45.1	66.7	35.8	3.4	47.2	34.8	14.6	0.0	0.0	0.0	0.0	0.0
Salt Lake 2019	1	20.0	0.0	1.5	0.0	17.6	100.0	45.1	0.0	35.8	6.4	44.0	34.9	14.7	0.0	0.0	0.0	0.0	0.0
Salt Lake 2020	3	60.0	0.0	1.5	66.7	17.6	33.3	45.1	0.0	35.8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Limited Scope																			
Logan 2017	0	0.0	0.0	17.5	0.0	50.8	0.0	26.3	0.0	5.3	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Logan 2018	1	11.1	0.0	1.5	100.0	12.7	0.0	47.3	0.0	38.6	0.0	80.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0
Logan 2019	0	0.0	0.0	1.5	0.0	12.7	0.0	47.3	0.0	38.6	20.0	46.7	33.3	0.0	0.0	0.0	0.0	0.0	0.0
Logan 2020	0	0.0	0.0	1.5	0.0	12.7	0.0	47.3	0.0	38.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Provo-Orem 2017	3	42.9	0.0	19.8	0.0	30.3	100.0	38.5	0.0	11.4	18.9	37.8	35.1	8.1	8.1	0.0	0.0	23.1	0.0
Provo-Orem 2018	1	11.1	0.0	1.2	0.0	10.1	0.0	53.3	100.0	35.4	21.6	27.5	41.2	9.8	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2019	2	40.0	50.0	1.2	0.0	10.1	50.0	53.3	0.0	35.4	29.8	21.3	42.6	6.4	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2020	1	20.0	100.0	1.2	0.0	10.1	0.0	53.3	0.0	35.4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Wasatch 2017	0	0.0	0.0	0.0	0.0	0.0	0.0	24.5	0.0	75.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Wasatch 2018	0	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	64.8	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0
Wasatch 2019	0	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	64.8	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
Wasatch 2020	0	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	64.8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Bank of Utah, Ogden, Utah

Rated Area: State of Utah

Table 8 - Geographic Distribution of Other Purpose Closed End Evaluation Period: January 1, 2018 to June 30, 2020

Assessment Areas	Total Loans from Bank		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%)				Market Share (%)				
	# Loans	% Rated Area Total	Bank Loans (%)	Owner Occ Units (%)	Bank Loans (%)	Owner Occ Units (%)	Bank Loans (%)	Owner Occ Units (%)	Bank Loans (%)	Owner Occ Units (%)	Low	Mod	Mid	Upp	Overall	Low	Mod	Mid	Upp
Full Scope																			
Ogden-Clearfield 2018	0	0.0	0.0	0.9	0.0	17.8	0.0	48.6	0.0	32.6	0.8	15.6	50.6	32.9	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2019	0	0.0	0.0	0.9	0.0	17.8	0.0	48.6	0.0	32.6	0.8	16.8	48.7	33.7	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2020	2	100.0	0.0	0.9	0.0	17.8	50.0	48.6	50.0	32.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Salt Lake 2018	4	100.0	25.0	1.5	0.0	17.6	0.0	45.1	75.0	35.8	1.1	17.2	48.6	33.1	0.0	0.0	0.0	0.0	0.0
Salt Lake 2019	0	0.0	0.0	1.5	0.0	17.6	0.0	45.1	0.0	35.8	0.5	15.7	49.3	34.5	0.0	0.0	0.0	0.0	0.0
Salt Lake 2020	0	0.0	0.0	1.5	0.0	17.6	0.0	45.1	0.0	35.8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Limited Scope																			
Logan 2018	0	0.0	0.0	1.5	0.0	12.7	0.0	47.3	0.0	38.6	2.8	12.3	44.3	40.6	0.0	0.0	0.0	0.0	0.0
Logan 2019	1	33.3	0.0	1.5	0.0	12.7	100.0	47.3	0.0	38.6	2.6	9.4	58.1	29.9	0.0	0.0	0.0	0.0	0.0
Logan 2020	0	0.0	0.0	1.5	0.0	12.7	0.0	47.3	0.0	38.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Provo-Orem 2018	0	0.0	0.0	1.2	0.0	10.1	0.0	53.3	0.0	35.4	0.7	5.5	67.0	26.8	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2019	2	66.7	0.0	1.2	0.0	10.1	50.0	53.3	50.0	35.4	0.4	4.7	66.0	28.9	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2020	0	0.0	0.0	1.2	0.0	10.1	0.0	53.3	0.0	35.4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Wasatch 2018	0	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	64.8	0.0	0.0	28.9	71.1	0.0	0.0	0.0	0.0	0.0
Wasatch 2019	0	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	64.8	0.0	0.0	34.3	65.7	0.0	0.0	0.0	0.0	0.0
Wasatch 2020	0	0.0	0.0	0.0	0.0	0.0	0.0	35.2	0.0	64.8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Bank of Utah, Ogden, Utah

Rated Area: State of Utah

Table 9 - Borrower Distribution of Small Business Loans Evaluation Period: January 1, 2017 to June 30, 2020

Assessment Areas	Total Small Business Loans		Businesses with Revenue < = $1 Million		Originations Regardless of Revenue Size			Aggregate Lending (%)		Market Share (%)	
	Bank Loans (#)	% Rated Area Total	Bank Loans (%)	All Businesses (%)	< = $100K	> $100K and < = $250K	> $250K and < = $1 Million	All Loans	Loans to Revenue < = $1 Million (%)	All Loans	Loans to Revenue < = $1 Million (%)
Full Scope											
Ogden-Clearfield 2017	60	57.1	50.0	90.4	50.0	21.7	28.3	11,089	45.8	0.0	0.0
Ogden-Clearfield 2018	65	58.0	43.1	91.5	58.5	16.9	24.6	10,276	43.8	0.0	0.0
Ogden-Clearfield 2019	54	52.4	29.6	91.5	57.4	24.1	18.5	11,256	45.1	0.0	0.0
Ogden-Clearfield 2020	567	46.7	5.5	91.9	76.2	13.9	9.9	N/A	N/A	N/A	N/A
Salt Lake 2017	27	25.7	44.4	87.7	51.9	11.1	37.0	27,790	45.4	0.0	0.0
Salt Lake 2018	25	22.3	52.0	89.3	64.0	12.0	24.0	26,714	44.1	0.0	0.0
Salt Lake 2019	21	20.4	38.1	89.5	33.3	28.6	38.1	27,766	45.0	0.0	0.0
Salt Lake 2020	311	25.6	4.2	89.9	59.8	22.2	18.0	N/A	N/A	N/A	N/A
Limited Scope											
Logan 2017	10	9.5	50.0	89.2	10.0	50.0	40.0	2,544	36.9	0.0	0.0
Logan 2018	8	7.1	62.5	90.5	37.5	0.0	62.5	2,126	44.3	0.0	0.0
Logan 2019	9	8.7	77.8	90.2	55.6	22.2	22.2	2,365	42.6	0.0	0.0
Logan 2020	87	7.2	10.3	90.7	77.0	12.6	10.3	N/A	N/A	N/A	N/A
Provo-Orem 2017	7	6.7	42.9	90.5	42.9	42.9	14.3	12,415	46.7	0.0	0.0
Provo-Orem 2018	12	10.7	25.0	91.8	25.0	16.7	58.3	12,776	42.1	0.0	0.0
Provo-Orem 2019	17	16.5	35.3	91.9	41.2	17.6	41.2	13,856	43.6	0.0	0.0
Provo-Orem 2020	197	16.2	5.6	92.3	74.6	14.2	11.2	N/A	N/A	N/A	N/A
Wasatch 2017	1	1.0	100.0	91.9	0.0	0.0	100.0	1,012	51.0	0.0	0.0
Wasatch 2018	2	1.8	100.0	92.4	0.0	0.0	100.0	908	49.1	0.0	0.0
Wasatch 2019	2	1.9	0.0	92.6	50.0	50.0	0.0	983	50.6	0.0	0.0
Wasatch 2020	51	4.2	3.9	93.1	86.3	11.8	2.0	N/A	N/A	N/A	N/A

Bank of Utah, Ogden, Utah

Rated Area: State of Utah

Table 10 - Borrower Distribution of Small Farm Loans Evaluation Period: January 1, 2017 to June 30, 2020

Assessment Areas	Total Small Farm Loans		Farms with Revenue < = $1 Million		Originations Regardless of Revenue Size			Aggregate Lending (%)		Market Share (%)	
	Bank Loans (#)	% Rated Area Total	Bank Loans (%)	All Farms (%)	< = $100K	> $100K and < = $250K	> $250K and < = $1 Million	All Loans	Loans to Revenue < = $1 Million (%)	All Loans	Loans to Revenue < = $1 Million (%)
Full Scope											
Ogden-Clearfield 2017	4	100.0	100.0	97.7	75.0	25.0	0.0	138	58.0	0.0	0.0
Ogden-Clearfield 2018	2	66.7	100.0	97.8	100.0	0.0	0.0	192	70.8	0.0	0.0
Ogden-Clearfield 2019	0	0.0	0.0	97.6	0.0	0.0	0.0	158	69.6	0.0	0.0
Ogden-Clearfield 2020	0	0.0	0.0	97.6	0.0	0.0	0.0	N/A	N/A	N/A	N/A
Salt Lake 2017	0	0.0	0.0	96.7	0.0	0.0	0.0	56	42.9	0.0	0.0
Salt Lake 2018	0	0.0	0.0	97.2	0.0	0.0	0.0	44	47.7	0.0	0.0
Salt Lake 2019	0	0.0	0.0	96.7	0.0	0.0	0.0	64	54.7	0.0	0.0
Salt Lake 2020	0	0.0	0.0	97.2	0.0	0.0	0.0	N/A	N/A	N/A	N/A
Limited Scope											
Logan 2017	0	0.0	0.0	95.8	0.0	0.0	0.0	142	16.2	0.0	0.0
Logan 2018	1	33.3	100.0	96.3	100.0	0.0	0.0	120	28.3	0.0	0.0
Logan 2019	0	100.0	0.0	96.0	0.0	0.0	0.0	107	45.8	0.0	0.0
Logan 2020	0	0.0	0.0	96.4	0.0	0.0	0.0	N/A	N/A	N/A	N/A
Provo-Orem 2017	0	0.0	0.0	93.3	0.0	0.0	0.0	94	38.3	0.0	0.0
Provo-Orem 2018	0	0.0	0.0	94.9	0.0	0.0	0.0	86	40.7	0.0	0.0
Provo-Orem 2019	0	0.0	0.0	94.5	0.0	0.0	0.0	86	47.7	0.0	0.0
Provo-Orem 2020	0	0.0	0.0	94.4	0.0	0.0	0.0	N/A	N/A	N/A	N/A
Wasatch 2017	0	0.0	0.0	100.0	0.0	0.0	0.0	20	45.0	0.0	0.0
Wasatch 2018	0	0.0	0.0	100.0	0.0	0.0	0.0	10	40.0	0.0	0.0
Wasatch 2019	0	0.0	0.0	100.0	0.0	0.0	0.0	9	33.3	0.0	0.0
Wasatch 2020	0	0.0	0.0	100.0	0.0	0.0	0.0	N/A	N/A	N/A	N/A

Bank of Utah, Ogden, Utah

Rated Area: State of Utah

Table 11 - Borrower Distribution of Home Purchase Loans Evaluation Period: January 1, 2017 to June 30, 2020

Assessment Areas	Total Loans from Bank		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending (%)				Market Share (%)				
	# Loans	% Rated Area Total	Bank Loans (%)	Families (%)	Bank Loans (%)	Families (%)	Bank Loans (%)	Families (%)	Bank Loans (%)	Families (%)	Low	Mod	Mid	Upp	Overall	Low	Mod	Mid	Upp
Full Scope																			
Ogden-Clearfield 2017	331	40.2	7.6	17.7	21.8	19.3	32.9	24.1	37.8	38.9	11.0	30.3	31.3	27.4	2.0	1.4	1.5	2.1	2.8
Ogden-Clearfield 2018	305	44.9	4.3	17.7	18.7	19.3	37.4	24.1	39.7	38.9	8.9	30.6	31.6	28.9	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2019	264	45.8	6.8	17.7	23.1	19.3	33.7	24.1	36.4	38.9	9.7	33.3	30.1	26.9	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2020	134	45.3	9.0	17.7	25.4	19.3	29.1	24.1	36.6	38.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Salt Lake 2017	189	22.9	10.6	19.9	32.3	17.6	27.5	22.0	29.6	40.5	6.5	28.4	29.2	35.9	0.8	1.2	0.9	0.7	0.6
Salt Lake 2018	142	20.9	5.6	19.9	22.5	17.6	33.8	22.0	38.0	40.5	6.1	28.1	30.3	35.6	0.0	0.0	0.0	0.0	0.0
Salt Lake 2019	88	15.3	4.5	19.9	27.3	17.6	36.4	22.0	31.8	40.5	5.0	28.5	30.1	36.4	0.0	0.0	0.0	0.0	0.0
Salt Lake 2020	43	14.5	7.0	19.9	39.5	17.6	23.3	22.0	30.2	40.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Limited Scope																			
Logan 2017	254	30.8	4.7	19.4	26.4	18.5	34.3	22.5	34.6	39.5	5.6	24.7	32.4	37.3	10.9	9.2	11.6	11.5	10.1
Logan 2018	197	29.0	2.0	19.4	28.9	18.5	29.9	22.5	39.1	39.5	4.1	25.1	32.7	38.1	0.0	0.0	0.0	0.0	0.0
Logan 2019	190	33.0	3.7	19.4	27.9	18.5	32.1	22.5	36.3	39.5	4.0	25.7	30.0	40.3	0.0	0.0	0.0	0.0	0.0
Logan 2020	106	35.8	3.8	19.4	19.8	18.5	39.6	22.5	36.8	39.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Provo-Orem 2017	48	5.8	6.3	19.4	14.6	17.8	52.1	22.2	27.1	40.6	3.1	24.8	33.0	39.1	0.3	0.6	0.2	0.5	0.2
Provo-Orem 2018	31	4.6	0.0	19.4	32.3	17.8	35.5	22.2	32.3	40.6	3.9	22.9	33.7	39.5	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2019	34	5.9	5.9	19.4	32.4	17.8	35.3	22.2	26.5	40.6	3.7	26.5	32.7	37.1	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2020	10	3.4	0.0	19.4	10.0	17.8	70.0	22.2	20.0	40.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Wasatch 2017	2	0.2	0.0	14.2	0.0	16.4	0.0	20.7	100.0	48.7	1.1	9.5	23.0	66.4	0.2	0.0	0.0	0.0	0.3
Wasatch 2018	5	0.7	0.0	14.2	20.0	16.4	0.0	20.7	80.0	48.7	1.3	7.9	20.2	70.7	0.0	0.0	0.0	0.0	0.0
Wasatch 2019	0	0.0	0.0	14.2	0.0	16.4	0.0	20.7	0.0	48.7	1.4	7.0	19.8	71.8	0.0	0.0	0.0	0.0	0.0
Wasatch 2020	3	1.0	0.0	14.2	0.0	16.4	0.0	20.7	100.0	48.7	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Bank of Utah, Ogden, Utah

Rated Area: State of Utah

Table 12 - Borrower Distribution of Home Mortgage Refinance Loans Evaluation Period: January 1, 2017 to June 30, 2020

Assessment Areas	Total Loans from Bank		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending (%)				Market Share (%)				
	# Loans	% Rated Area Total	Bank Loans (%)	Families (%)	Bank Loans (%)	Families (%)	Bank Loans (%)	Families (%)	Bank Loans (%)	Families (%)	Low	Mod	Mid	Upp	Overall	Low	Mod	Mid	Upp
Full Scope																			
Ogden-Clearfield 2017	55	28.1	7.3	17.7	18.2	19.3	36.4	24.1	38.2	38.9	9.1	24.0	30.9	36.0	0.6	0.5	0.5	0.7	0.6
Ogden-Clearfield 2018	36	26.5	11.1	17.7	22.2	19.3	33.3	24.1	33.3	38.9	9.9	23.5	30.4	36.3	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2019	78	31.1	5.1	17.7	21.8	19.3	37.2	24.1	35.9	38.9	10.1	25.1	30.7	34.1	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2020	69	26.8	4.3	17.7	15.9	19.3	34.8	24.1	44.9	38.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Salt Lake 2017	82	41.8	12.2	19.9	26.8	17.6	22.0	22.0	39.0	40.5	8.6	23.9	29.0	38.6	0.6	0.8	0.6	0.4	0.6
Salt Lake 2018	58	42.6	8.6	19.9	22.4	17.6	22.4	22.0	46.6	40.5	10.1	24.4	28.7	36.8	0.0	0.0	0.0	0.0	0.0
Salt Lake 2019	75	29.9	10.7	19.9	20.0	17.6	26.7	22.0	42.7	40.5	8.1	22.2	29.5	40.1	0.0	0.0	0.0	0.0	0.0
Salt Lake 2020	51	19.8	9.8	19.9	13.7	17.6	37.3	22.0	39.2	40.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Limited Scope																			
Logan 2017	45	23.0	11.1	19.4	37.8	18.5	13.3	22.5	37.8	39.5	6.2	22.0	28.1	43.6	4.2	7.5	7.2	2.0	3.6
Logan 2018	34	25.0	2.9	19.4	14.7	18.5	29.4	22.5	52.9	39.5	7.1	18.7	28.2	46.0	0.0	0.0	0.0	0.0	0.0
Logan 2019	84	33.5	3.6	19.4	16.7	18.5	36.9	22.5	42.9	39.5	6.4	17.2	28.8	47.6	0.0	0.0	0.0	0.0	0.0
Logan 2020	106	41.2	0.9	19.4	26.4	18.5	28.3	22.5	44.3	39.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Provo-Orem 2017	13	6.6	0.0	19.4	7.7	17.8	23.1	22.2	69.2	40.6	4.5	17.6	30.0	47.9	0.2	0.0	0.1	0.1	0.3
Provo-Orem 2018	8	5.9	12.5	19.4	50.0	17.8	25.0	22.2	12.5	40.6	6.8	19.0	29.1	45.1	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2019	11	4.4	9.1	19.4	18.2	17.8	27.3	22.2	45.5	40.6	6.7	20.3	30.8	42.2	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2020	24	9.3	0.0	19.4	29.2	17.8	20.8	22.2	50.0	40.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Wasatch 2017	1	0.5	0.0	14.2	0.0	16.4	0.0	20.7	100.0	48.7	4.8	15.3	21.3	58.6	0.2	0.0	0.0	0.0	0.3
Wasatch 2018	0	0.0	0.0	14.2	0.0	16.4	0.0	20.7	0.0	48.7	3.2	14.5	20.4	61.8	0.0	0.0	0.0	0.0	0.0
Wasatch 2019	3	1.2	0.0	14.2	0.0	16.4	0.0	20.7	100.0	48.7	3.4	8.7	18.6	69.3	0.0	0.0	0.0	0.0	0.0
Wasatch 2020	7	2.7	0.0	14.2	28.6	16.4	28.6	20.7	42.9	48.7	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Bank of Utah, Ogden, Utah

Rated Area: State of Utah

Table 13 - Borrower Distribution of Home Improvement Loans Evaluation Period: January 1, 2017 to June 30, 2020

Assessment Areas	Total Loans from Bank		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending (%)				Market Share (%)				
	# Loans	% Rated Area Total	Bank Loans (%)	Families (%)	Bank Loans (%)	Families (%)	Bank Loans (%)	Families (%)	Bank Loans (%)	Families (%)	Low	Mod	Mid	Upp	Overall	Low	Mod	Mid	Upp
Full Scope																			
Ogden-Clearfield 2017	4	66.7	25.0	17.7	50.0	19.3	0.0	24.1	25.0	38.9	5.1	18.5	33.1	43.3	0.2	1.0	0.6	0.0	0.1
Ogden-Clearfield 2018	2	100.0	0.0	17.7	0.0	19.3	50.0	24.1	50.0	38.9	4.8	16.6	31.8	46.8	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2019	0	0.0	0.0	17.7	0.0	19.3	0.0	24.1	0.0	38.9	5.8	18.6	33.9	41.8	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2020	0	0.0	0.0	17.7	0.0	19.3	0.0	24.1	0.0	38.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Salt Lake 2017	2	33.3	0.0	19.9	0.0	17.6	50.0	22.0	50.0	40.5	6.1	21.1	27.2	45.6	0.1	0.0	0.0	0.1	0.1
Salt Lake 2018	0	0.0	0.0	19.9	0.0	17.6	0.0	22.0	0.0	40.5	5.4	16.6	27.7	50.2	0.0	0.0	0.0	0.0	0.0
Salt Lake 2019	0	0.0	0.0	19.9	0.0	17.6	0.0	22.0	0.0	40.5	5.5	15.0	27.4	52.1	0.0	0.0	0.0	0.0	0.0
Salt Lake 2020	1	100.0	0.0	19.9	0.0	17.6	100.0	22.0	0.0	40.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Limited Scope																			
Logan 2017	0	0.0	0.0	19.4	0.0	18.5	0.0	22.5	0.0	39.5	5.2	15.6	27.3	51.9	0.0	0.0	0.0	0.0	0.0
Logan 2018	0	0.0	0.0	19.4	0.0	18.5	0.0	22.5	0.0	39.5	6.3	12.1	30.5	51.1	0.0	0.0	0.0	0.0	0.0
Logan 2019	0	0.0	0.0	19.4	0.0	18.5	0.0	22.5	0.0	39.5	4.3	8.9	26.1	60.7	0.0	0.0	0.0	0.0	0.0
Logan 2020	0	0.0	0.0	19.4	0.0	18.5	0.0	22.5	0.0	39.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Provo-Orem 2017	0	0.0	0.0	19.4	0.0	17.8	0.0	22.2	0.0	40.6	2.8	13.4	26.7	57.2	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2018	0	0.0	0.0	19.4	0.0	17.8	0.0	22.2	0.0	40.6	3.7	10.1	27.9	58.4	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2019	0	0.0	0.0	19.4	0.0	17.8	0.0	22.2	0.0	40.6	3.2	10.6	28.2	58.0	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2020	0	0.0	0.0	19.4	0.0	17.8	0.0	22.2	0.0	40.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Wasatch 2017	0	0.0	0.0	14.2	0.0	16.4	0.0	20.7	0.0	48.7	0.8	9.2	22.5	67.5	0.0	0.0	0.0	0.0	0.0
Wasatch 2018	0	0.0	0.0	14.2	0.0	16.4	0.0	20.7	0.0	48.7	2.1	6.9	17.9	73.1	0.0	0.0	0.0	0.0	0.0
Wasatch 2019	0	0.0	0.0	14.2	0.0	16.4	0.0	20.7	0.0	48.7	2.9	8.1	14.0	75.0	0.0	0.0	0.0	0.0	0.0
Wasatch 2020	0	0.0	0.0	14.2	0.0	16.4	0.0	20.7	0.0	48.7	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Bank of Utah, Ogden, Utah

Rated Area: State of Utah

Table 14 - Borrower Distribution of Other Purpose Closed-End Loans Evaluation Period: January 1, 2017 to June 30, 2020

Assessment Areas	Total Loans from Bank		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending (%)				Market Share (%)				
	# Loans	% Rated Area Total	Bank Loans (%)	Families (%)	Bank Loans (%)	Families (%)	Bank Loans (%)	Families (%)	Bank Loans (%)	Families (%)	Low	Mod	Mid	Upp	Overall	Low	Mod	Mid	Upp
Full Scope																			
Ogden-Clearfield 2018	36	26.5	0.0	17.7	0.0	19.3	0.0	24.1	0.0	38.9	5.7	19.3	33.1	41.9	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2019	78	31.1	0.0	17.7	0.0	19.3	0.0	24.1	0.0	38.9	5.9	23.0	34.5	36.6	0.0	0.0	0.0	0.0	0.0
Ogden-Clearfield 2020	69	26.8	0.0	17.7	0.0	19.3	50.0	24.1	50.0	38.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Salt Lake 2018	58	42.6	25.0	19.9	25.0	17.6	0.0	22.0	50.0	40.5	5.6	20.0	30.5	43.9	0.0	0.0	0.0	0.0	0.0
Salt Lake 2019	75	29.9	0.0	19.9	0.0	17.6	0.0	22.0	0.0	40.5	5.2	19.4	31.1	44.3	0.0	0.0	0.0	0.0	0.0
Salt Lake 2020	51	19.8	0.0	19.9	0.0	17.6	0.0	22.0	0.0	40.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Limited Scope																			
Logan 2018	34	25.0	0.0	19.4	0.0	18.5	0.0	22.5	0.0	39.5	4.0	11.0	31.0	54.0	0.0	0.0	0.0	0.0	0.0
Logan 2019	84	33.5	0.0	19.4	100.0	18.5	0.0	22.5	0.0	39.5	2.7	13.4	29.5	54.5	0.0	0.0	0.0	0.0	0.0
Logan 2020	106	41.2	0.0	19.4	0.0	18.5	0.0	22.5	0.0	39.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Provo-Orem 2018	8	5.9	0.0	19.4	0.0	17.8	0.0	22.2	0.0	40.6	2.8	15.3	28.7	53.3	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2019	11	4.4	0.0	19.4	0.0	17.8	50.0	22.2	50.0	40.6	5.5	13.4	30.5	50.5	0.0	0.0	0.0	0.0	0.0
Provo-Orem 2020	24	9.3	0.0	19.4	0.0	17.8	0.0	22.2	0.0	40.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Wasatch 2018	0	0.0	0.0	14.2	0.0	16.4	0.0	20.7	0.0	48.7	4.7	2.3	23.3	69.8	0.0	0.0	0.0	0.0	0.0
Wasatch 2019	3	1.2	0.0	14.2	0.0	16.4	0.0	20.7	0.0	48.7	2.9	5.7	11.4	80.0	0.0	0.0	0.0	0.0	0.0
Wasatch 2020	7	2.7	0.0	14.2	0.0	16.4	0.0	20.7	0.0	48.7	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Bank of Utah, Ogden, Utah

Rated Area: State of Utah

Table 15 - Qualified Investments

Evaluation Period: August 22, 2017 to January 19, 2021

Assessment Areas	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	$ (000's)	#	$ (000's)	#	$ (000's)	% of Total	#	$ (000's)
Full Scope									
Ogden-Clearfield	0	0	120	3,737	120	3,737	50.3	0	0
Salt Lake	0	0	39	2,849	39	2,849	38.3	0	0
Statewide/Regional	0	0	14	190	14	190	2.6	0	0
Limited Scope									
Logan	0	0	10	23	10	23	0.3	0	0
Provo-Orem	0	0	20	633	20	633	8.5	0	0
Wasatch	0	0	0	0	0	0	0	0	0

Bank of Utah, Ogden, Utah

Rated Area: State of Utah

Table 16- Distribution of Branch Delivery System and Branch Openings/Closings Evaluation Period: August 22, 2017 to January 19, 2021

Assessment Areas	Deposits	Branches						Branch Openings / Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income Level of Geography (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Scope																	
Ogden-Clearfield	64.9	8	47.1	12.5	37.5	37.5	12.5	2	1	0	0	1	0	1.8	21.5	45.9	30.7
Salt Lake	19.2	3	23.5	0.0	25.0	75.0	0.0	1	1	-1	0	1	0	3.2	22.8	43.1	30.0
Limited Scope																	
Logan	9.3	2	11.8	0.0	0.0	100.0	0.0	0	0	0	0	0	0	6.8	22.2	40.2	30.8
Provo-Orem	5.1	3	11.8	0.0	0.0	50.0	50.0	2	0	0	0	1	1	7.1	13.7	49.0	30.2
Wasatch	1.5	1	5.9	0.0	0.0	100.0	0.0	1	0	0	0	1	0	0.0	0.0	38.8	61.2

CRA Disclosure Statement

2020

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Bank of Utah

Respondent ID: 0000933975

Agency: FRS - 2

State: CALIFORNIA (06)

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)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
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%	1	34	1	247	1	273	1	34	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	1	34	1	247	1	273	1	34	0	0

2020 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Bank of Utah

Respondent ID: 0000933975
Agency: FRS - 2
State: CALIFORNIA (06)

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)
ORANGE COUNTY (059), CA										
MSA 11244										
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%	1	55	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	0	0	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	1	55	0	0	0	0	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Bank of Utah

Respondent ID: 0000933975
Agency: FRS - 2
State: CALIFORNIA (06)

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)
SAN BERNARDINO COUNTY (071), CA										
MSA 40140										
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%	2	65	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	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	2	65	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	154	1	247	1	273	1	34	0	0
STATE TOTAL	4	154	1	247	1	273	1	34	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Bank of Utah

Respondent ID: 0000933975

Agency: FRS - 2

State: COLORADO (08)

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)
BOULDER COUNTY (013), CO										
MSA 14500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	377	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	377	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	377	0	0	0	0
STATE TOTAL	0	0	0	0	1	377	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Bank of Utah

Respondent ID: 0000933975

Agency: FRS - 2

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)
ADA COUNTY (001), ID										
MSA 14260										
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	2	44	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	2	44	0	0	0	0	0	0	0	0
BANNOCK COUNTY (005), ID										
MSA 38540										
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	2	83	0	0	0	0	1	32	0	0
Upper Income	0	0	2	278	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	2	83	2	278	0	0	1	32	0	0
ONEIDA COUNTY (071), ID										
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	1	30	0	0	0	0	1	30	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	30	0	0	0	0	1	30	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Bank of Utah

Respondent ID: 0000933975

Agency: FRS - 2

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)
TOTAL OUTSIDE AA IN STATE	5	157	2	278	0	0	2	62	0	0
STATE TOTAL	5	157	2	278	0	0	2	62	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Bank of Utah

Respondent ID: 0000933975

Agency: FRS - 2

State: MAINE (23)

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)
CUMBERLAND COUNTY (005), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	16	0	0	0	0	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	1	16	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	16	0	0	0	0	0	0	0	0
STATE TOTAL	1	16	0	0	0	0	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Bank of Utah

Respondent ID: 0000933975
Agency: FRS - 2
State: MASSACHUSETTS (25)

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)
MIDDLESEX COUNTY (017), MA										
MSA 15764										
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%	1	29	0	0	0	0	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	1	29	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	29	0	0	0	0	0	0	0	0
STATE TOTAL	1	29	0	0	0	0	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Bank of Utah

Respondent ID: 0000933975
Agency: FRS - 2
State: MINNESOTA (27)

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)
HENNEPIN COUNTY (053), MN										
MSA 33460										
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%	1	100	0	0	0	0	1	100	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	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
STATE TOTAL	1	100	0	0	0	0	1	100	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Bank of Utah

Respondent ID: 0000933975

Agency: FRS - 2

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)
MISSOULA COUNTY (063), MT										
MSA 33540										
Outside Assessment Area										
Low Income	1	9	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	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	9	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	9	0	0	0	0	0	0	0	0
STATE TOTAL	1	9	0	0	0	0	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Bank of Utah

Respondent ID: 0000933975
Agency: FRS - 2
State: NEVADA (32)

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)
CHURCHILL COUNTY (001), NV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	118	0	0	0	0	0	0
Middle Income	0	0	1	137	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	2	255	0	0	0	0	0	0
CLARK COUNTY (003), NV										
MSA 29820										
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%	1	33	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	0	0	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	1	33	0	0	0	0	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Bank of Utah

Respondent ID: 0000933975

Agency: FRS - 2

State: NEVADA (32)

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)
WHITE PINE COUNTY (033), NV										
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	1	153	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	1	153	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	33	3	408	0	0	0	0	0	0
STATE TOTAL	1	33	3	408	0	0	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Bank of Utah

Respondent ID: 0000933975

Agency: FRS - 2

State: NORTH CAROLINA (37)

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)
DURHAM COUNTY (063), NC										
MSA 20500										
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	0	0	0	0	0	0
Upper Income	1	21	0	0	0	0	1	21	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	21	0	0	0	0	1	21	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	0	0	0	0	1	21	0	0
STATE TOTAL	1	21	0	0	0	0	1	21	0	0

2020 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Bank of Utah

Respondent ID: 0000933975
Agency: FRS - 2
State: OREGON (41)

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)
MULTNOMAH COUNTY (051), OR										
MSA 38900										
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	1	123	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	0	0	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	1	123	0	0	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	1	123	0	0	0	0	0	0
STATE TOTAL	0	0	1	123	0	0	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Bank of Utah

Respondent ID: 0000933975
Agency: FRS - 2
State: TEXAS (48)

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)
HARRIS COUNTY (201), TX										
MSA 26420										
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	1	724	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	0	0	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	724	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Bank of Utah

Respondent ID: 0000933975
Agency: FRS - 2
State: TEXAS (48)

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)
TARRANT COUNTY (439), TX										
MSA 23104										
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	1	221	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	0	0	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	1	221	0	0	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Bank of Utah

Respondent ID: 0000933975
Agency: FRS - 2
State: TEXAS (48)

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)
TRAVIS COUNTY (453), TX										
MSA 12420										
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	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	310	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	310	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	1	221	2	1,034	0	0	0	0
STATE TOTAL	0	0	1	221	2	1,034	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Bank of Utah

Respondent ID: 0000933975

Agency: FRS - 2

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	35	1,355	4	529	3	1,158	12	721	0	0
Middle Income	29	751	2	231	2	1,240	10	221	0	0
Upper Income	11	382	1	104	2	1,300	6	1,365	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	75	2,488	7	864	7	3,698	28	2,307	0	0
CACHE COUNTY (005), UT										
MSA 30860										
Inside AA 0002										
Low Income	11	398	0	0	0	0	4	33	0	0
Moderate Income	21	574	5	838	4	2,193	11	1,010	0	0
Middle Income	22	798	4	615	3	1,702	9	1,506	0	0
Upper Income	16	346	3	458	1	358	10	210	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	70	2,116	12	1,911	8	4,253	34	2,759	0	0
DAVIS COUNTY (011), UT										
MSA 36260										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	40	1,827	8	1,047	2	1,057	9	1,274	0	0
Middle Income	46	1,609	10	1,604	8	3,650	14	817	0	0
Upper Income	31	1,027	4	653	4	2,164	9	168	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	117	4,463	22	3,304	14	6,871	32	2,259	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Bank of Utah

Respondent ID: 0000933975

Agency: FRS - 2

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)
DUCHESNE COUNTY (013), 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	1	22	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	22	0	0	0	0	0	0	0	0
GRAND COUNTY (019), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	89	0	0	0	0	1	33	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	2	89	0	0	0	0	1	33	0	0
IRON COUNTY (021), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	1	109	0	0	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	1	5	1	109	0	0	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Bank of Utah

Respondent ID: 0000933975
Agency: FRS - 2
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)
KANE COUNTY (025), 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	1	38	0	0	0	0	1	38	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	38	0	0	0	0	1	38	0	0
MILLARD COUNTY (027), 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	1	6	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	6	0	0	0	0	0	0	0	0
MORGAN COUNTY (029), UT										
MSA 36260										
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	0	0	0	0	0	0
Upper Income	1	21	1	146	1	520	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	21	1	146	1	520	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Bank of Utah

Respondent ID: 0000933975
Agency: FRS - 2
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)
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%	9	311	0	0	1	300	3	361	0	0
Median Family Income 40-50%	7	270	5	858	3	1,442	3	72	0	0
Median Family Income 50-60%	16	645	12	1,720	6	2,672	7	497	0	0
Median Family Income 60-70%	16	718	14	2,305	8	3,855	3	829	0	0
Median Family Income 70-80%	20	639	6	815	14	7,667	7	763	0	0
Median Family Income 80-90%	15	573	4	636	3	1,856	8	451	0	0
Median Family Income 90-100%	21	891	7	1,158	1	439	5	135	0	0
Median Family Income 100-110%	19	640	5	629	7	3,701	7	249	0	0
Median Family Income 110-120%	7	135	2	407	4	1,469	6	76	0	0
Median Family Income >= 120%	66	1,851	11	1,799	15	7,834	40	3,460	0	0
Median Family Income Not Known	1	62	5	791	3	1,633	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	197	6,735	71	11,118	65	32,868	89	6,893	0	0
SAN JUAN COUNTY (037), 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	1	12	0	0	0	0	1	12	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	12	0	0	0	0	1	12	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Bank of Utah

Respondent ID: 0000933975

Agency: FRS - 2

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)
SEVIER COUNTY (041), 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	1	8	0	0	0	0	1	8	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	8	0	0	0	0	1	8	0	0
SUMMIT COUNTY (043), 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	3	205	0	0	0	0	1	41	0	0
Upper Income	7	231	3	689	1	301	1	45	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	10	436	3	689	1	301	2	86	0	0
TOOELE COUNTY (045), UT										
MSA 41620										
Outside Assessment Area										
Low Income	3	63	0	0	0	0	2	29	0	0
Moderate Income	1	81	0	0	0	0	0	0	0	0
Middle Income	4	133	0	0	0	0	1	6	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	8	277	0	0	0	0	3	35	0	0

2020 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Bank of Utah

Respondent ID: 0000933975
Agency: FRS - 2
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)
UINTAH COUNTY (047), 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	1	92	0	0	0	0	0	0	0	0
Upper Income	0	0	1	140	0	0	1	140	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	92	1	140	0	0	1	140	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%	3	184	1	117	0	0	1	34	0	0
Median Family Income 30-40%	1	21	1	217	1	455	2	476	0	0
Median Family Income 40-50%	3	73	0	0	0	0	0	0	0	0
Median Family Income 50-60%	5	145	3	503	2	745	3	192	0	0
Median Family Income 60-70%	5	165	0	0	0	0	3	70	0	0
Median Family Income 70-80%	13	502	3	374	3	912	5	235	0	0
Median Family Income 80-90%	5	208	0	0	1	394	4	115	0	0
Median Family Income 90-100%	14	299	2	396	4	1,622	10	1,125	0	0
Median Family Income 100-110%	14	315	4	551	3	1,653	9	156	0	0
Median Family Income 110-120%	29	998	13	2,123	7	3,186	10	435	0	0
Median Family Income >= 120%	62	1,716	6	875	6	3,161	26	648	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	154	4,626	33	5,156	27	12,128	73	3,486	0	0

2020 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Bank of Utah

Respondent ID: 0000933975
Agency: FRS - 2
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	23	608	1	174	1	512	5	61	0	0
Upper Income	19	549	5	717	2	1,305	9	1,448	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	42	1,157	6	891	3	1,817	14	1,509	0	0
WASHINGTON COUNTY (053), UT										
MSA 41100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	87	0	0	0	0	0	0	0	0
Middle Income	13	513	4	818	3	1,506	8	1,308	0	0
Upper Income	1	73	1	198	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	15	673	5	1,016	3	1,506	8	1,308	0	0
WEBER COUNTY (057), UT										
MSA 36260										
Inside AA 0007										
Low Income	61	2,299	20	3,485	16	8,681	30	1,528	0	0
Moderate Income	44	1,542	8	1,153	4	1,287	15	904	0	0
Middle Income	98	3,448	17	2,389	18	8,231	29	1,792	0	0
Upper Income	56	2,319	10	1,301	11	4,924	18	1,246	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	259	9,608	55	8,328	49	23,123	92	5,470	0	0
TOTAL INSIDE AA IN STATE	914	31,193	206	31,572	173	84,758	362	24,683	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Bank of Utah

Respondent ID: 0000933975

Agency: FRS - 2

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	43	1,679	11	2,100	5	2,327	18	1,660	0	0
STATE TOTAL	957	32,872	217	33,672	178	87,085	380	26,343	0	0

2020 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Bank of Utah

Respondent ID: 0000933975
Agency: FRS - 2
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)
SNOHOMISH COUNTY (061), WA										
MSA 42644										
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	1	110	0	0	1	110	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	0	0	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	1	110	0	0	1	110	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	110	0	0	1	110	0	0
STATE TOTAL	0	0	1	110	0	0	1	110	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Bank of Utah

Respondent ID: 0000933975

Agency: FRS - 2

State: WISCONSIN (55)

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)
DANE COUNTY (025), WI										
MSA 31540										
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%	1	100	0	0	0	0	1	100	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	0	0	1	100	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	2	200	0	0	0	0	2	200	0	0

2020 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Bank of Utah

Respondent ID: 0000933975
Agency: FRS - 2
State: WISCONSIN (55)

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)
MILWAUKEE COUNTY (079), WI										
MSA 33340										
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	1	169	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	0	0	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	1	169	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	200	1	169	0	0	2	200	0	0
STATE TOTAL	2	200	1	169	0	0	2	200	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Bank of Utah

Respondent ID: 0000933975

Agency: FRS - 2

State: WYOMING (56)

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)
LARAMIE COUNTY (021), WY										
MSA 16940										
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	675	1	675	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	675	1	675	0	0
LINCOLN COUNTY (023), WY										
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	1	13	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	13	0	0	0	0	0	0	0	0
SUBLETTE COUNTY (035), WY										
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	0	0	0	0	0	0
Upper Income	1	65	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	65	0	0	0	0	0	0	0	0

2020 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Bank of Utah

Respondent ID: 0000933975

Agency: FRS - 2

State: WYOMING (56)

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)
UINTA COUNTY (041), WY										
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	1	42	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	42	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	120	0	0	1	675	1	675	0	0
STATE TOTAL	3	120	0	0	1	675	1	675	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	914	31,193	206	31,572	173	84,758	362	24,683	0	0
TOTAL OUTSIDE AA	63	2,518	21	3,656	10	4,686	27	2,862	0	0
TOTAL INSIDE & OUTSIDE	977	33,711	227	35,228	183	89,444	389	27,545	0	0

HMDA Disclosure Statement

2021

2020

CRA Public File - 2022

2021 HMDA Data

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.gove/hmda). HMDA data for many other financial institutions are also available at this Web site.

2020 HMDA Data

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.gove/hmda). HMDA data for many other financial institutions are also available at this Web site.

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.