BANK OF UTAH

CRA PUBLIC FILE
2026

BANK OF UTAH

Together, we are Utah

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OUR VALUES

Team Member Experience
We respect, empower, and develop our team members as trusted partners.

Elevate the Client Experience
Be the first choice for clients by building trust, adding value, and providing expert guidance.

We Communicate
I deepen relationships and trust by fostering open and safe communication.

Drive Collaboration
We collaborate to create solutions with urgency, embracing mutual respect and value for one another.

Embrace Technology
We intentionally innovate to exceed expectations.

Purposeful Growth
Create responsible and sustainable growth by applying consistent vision and values to best serve our team members, clients, and community.

Express Gratitude
We consistently demonstrate gratitude toward our team members, clients, communities, and for our shared successes.

BANK OF UTAH®

Our Vision

Bank of Utah will be your first choice and most trusted financial partner, providing expert guidance and personalized solutions through our team of knowledgeable professionals.

Our Mission

We strive to unlock the potential of our team members, clients, and community.

We act with integrity in every decision, build trust through every interaction, and exceed expectations at every opportunity.

We seek to responsibly create lasting prosperity today and for generations to come.

Our Strength

Bank of Utah is committed to safeguarding assets, with decades of conservative risk management.

Today, it stands out as **one of the nation's fastest-growing banks**, earning top marks from industry authorities like The Briden Report and Bauer Financial, Inc., which awarded it a coveted **5-star rating for strength and capitalization**.

BANK OF UTAH®

CRA Assessment Area

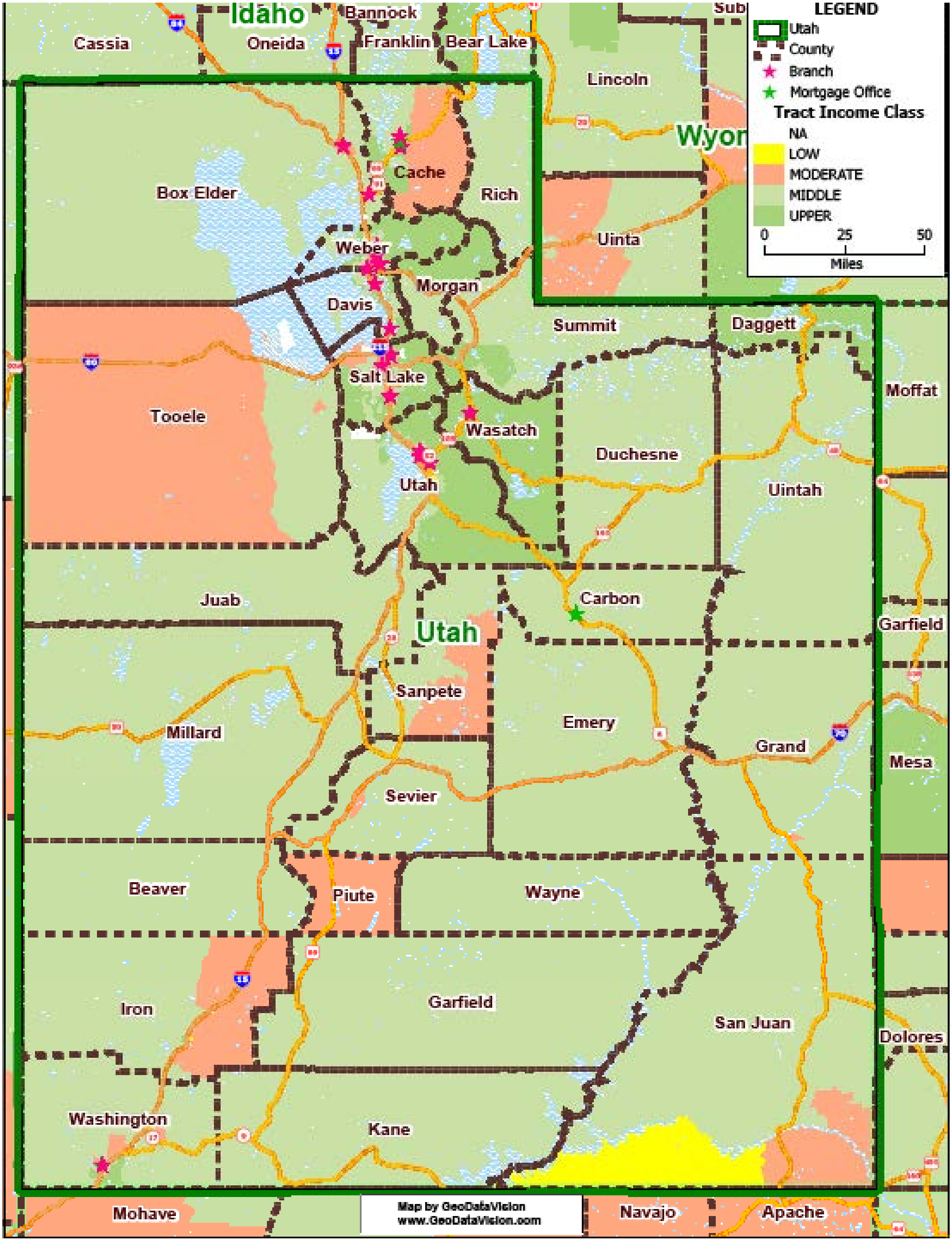
For purposes of evaluating the Bank's performance under the Community Reinvestment Act, the Bank describes its "*assessment area*" as any county in the State of Utah where the Bank maintains a full service operating branch.

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

County	MSA
Box Elder	NA (outside of MSA/MD)
Cache	Logan, UT-ID
Davis-Weber	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 tracts in any of the above counties.

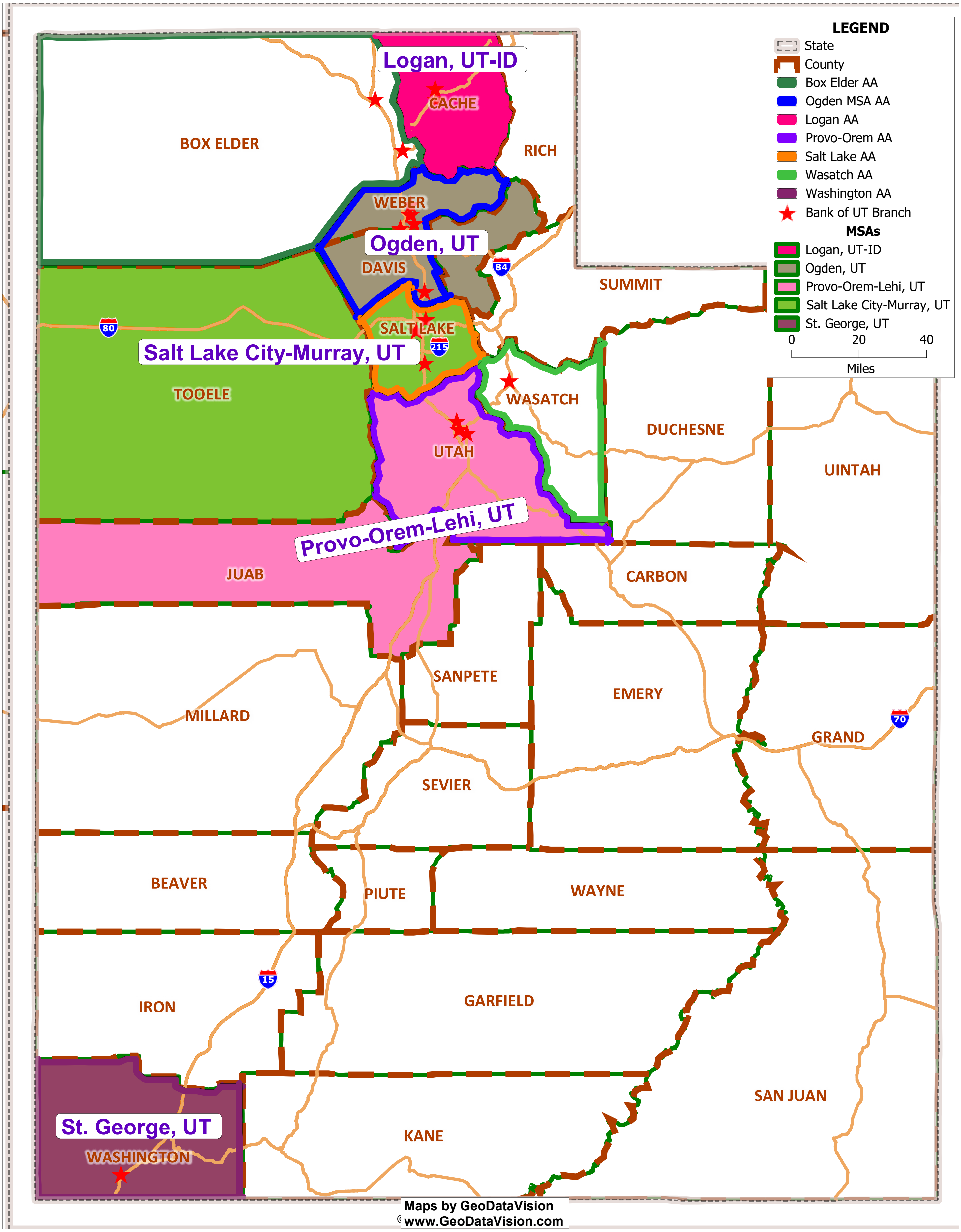
BANK OF UTAH - UTAH STATE 2026



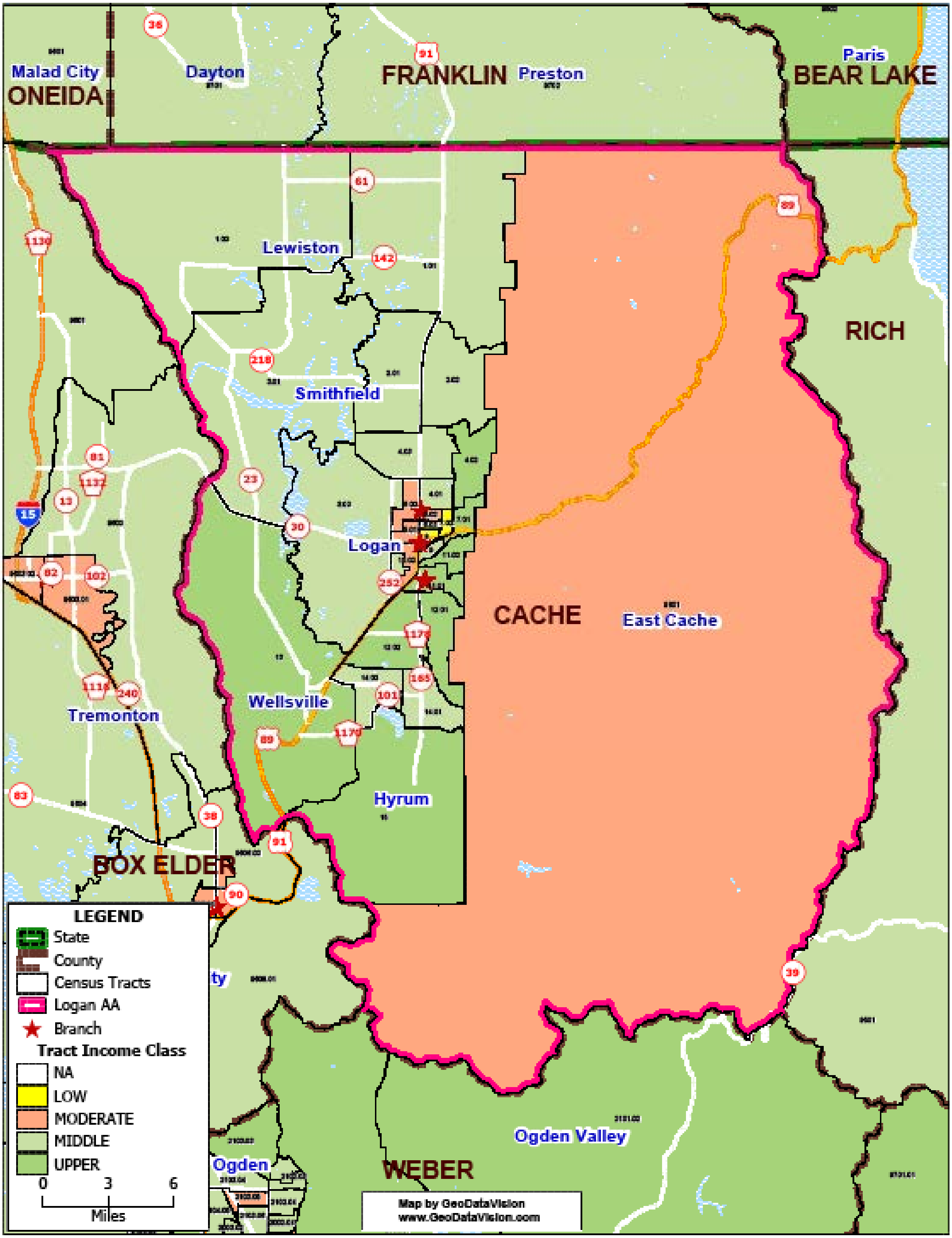
Maps of Bank of Utah's Assessment Area

By County

BANK OF UTAH - ASSESSMENT AREAS AND MSAs 2026



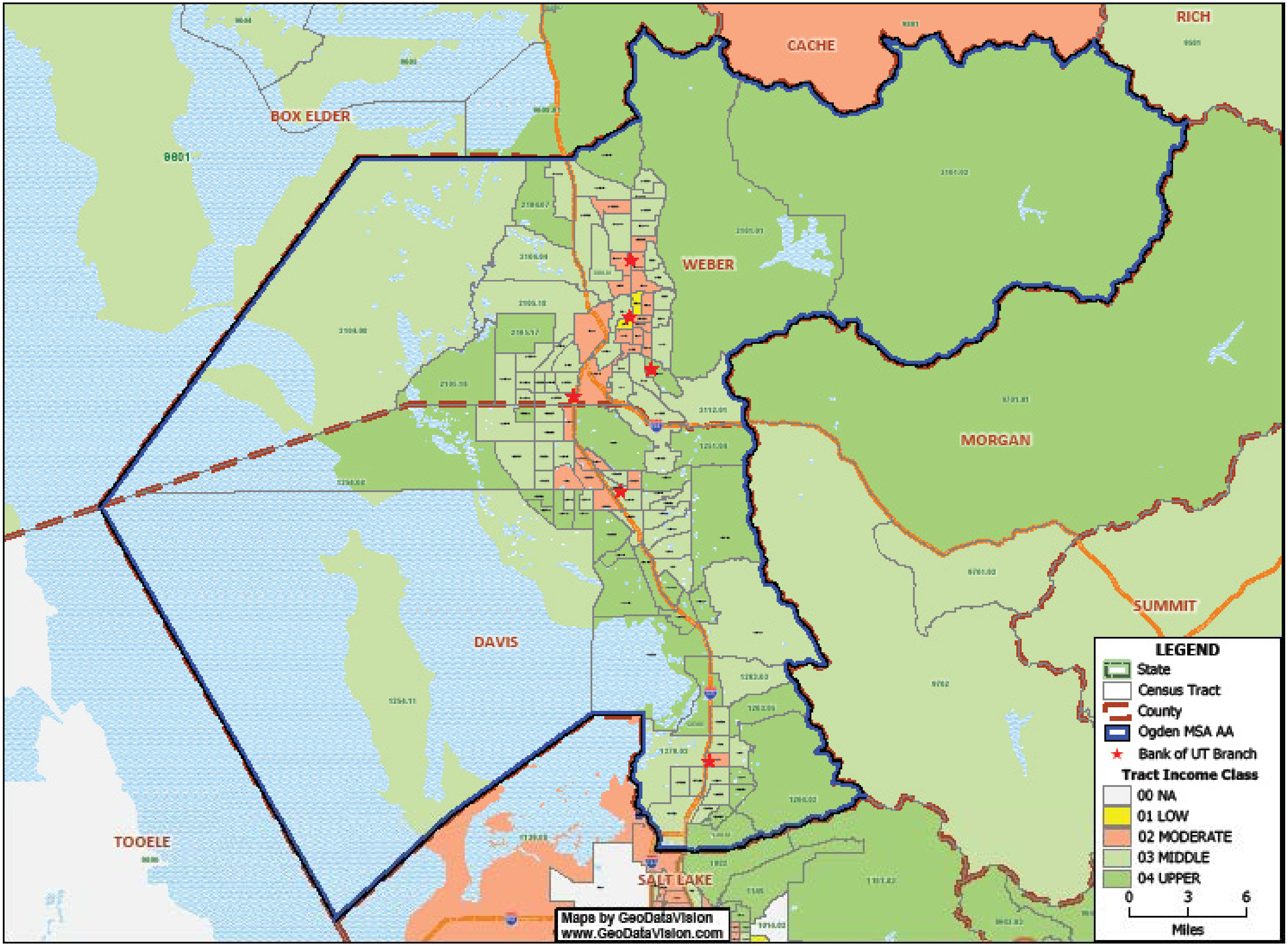
BANK OF UTAH - LOGAN ASSESSMENT AREA 2026



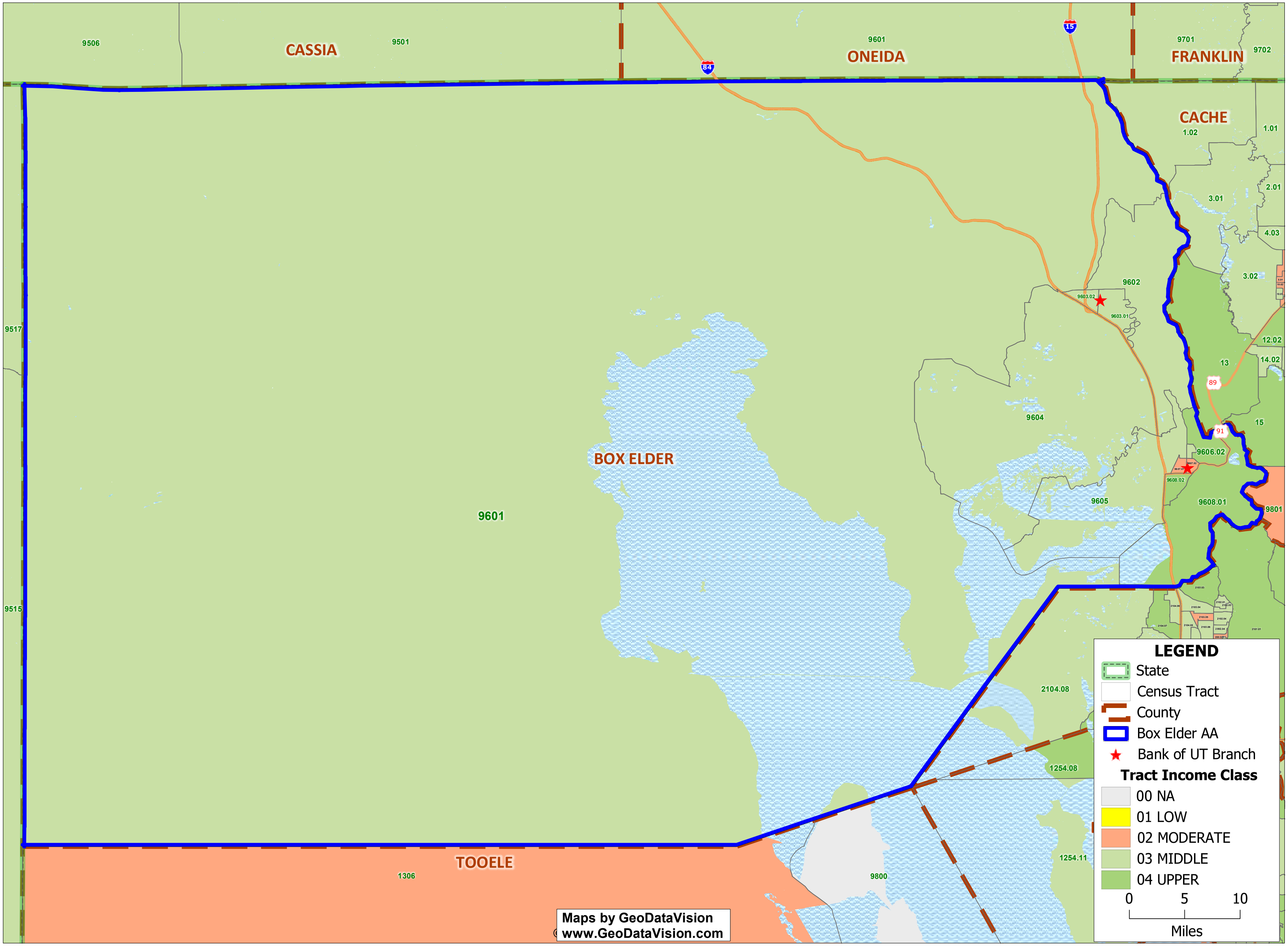
State Code	County Code	Tract Code	Complete Tract Number	Tract Income Class	Tract Population
49	005	1.01	49005000101	MIDDLE-INC	5201
49	005	1.02	49005000102	MIDDLE-INC	1682
49	005	2.01	49005000201	MIDDLE-INC	4273
49	005	2.02	49005000202	MIDDLE-INC	10042
49	005	3.01	49005000301	MIDDLE-INC	2312
49	005	3.02	49005000302	MIDDLE-INC	5869
49	005	4.01	49005000401	MIDDLE-INC	4947
49	005	4.02	49005000402	UPPER-INC	4567
49	005	4.03	49005000403	MIDDLE-INC	6530
49	005	5.01	49005000501	MODERATE-INC	5247
49	005	5.02	49005000502	MODERATE-INC	6714
49	005	6.01	49005000601	NA	4277
49	005	6.02	49005000602	MODERATE-INC	4107
49	005	7.01	49005000701	UPPER-INC	4947
49	005	7.02	49005000702	LOW-INC	3480
49	005	8	49005000800	LOW-INC	4737
49	005	9	49005000900	MIDDLE-INC	3206
49	005	10.01	49005001001	MIDDLE-INC	2882
49	005	10.02	49005001002	MODERATE-INC	4626
49	005	11.01	49005001101	UPPER-INC	5816
49	005	11.02	49005001102	UPPER-INC	5246
49	005	12.01	49005001201	UPPER-INC	6226
49	005	12.02	49005001202	UPPER-INC	7230
49	005	13	49005001300	UPPER-INC	7159
49	005	14.01	49005001401	MIDDLE-INC	5392
49	005	14.02	49005001402	MIDDLE-INC	4149
49	005	15	49005001500	UPPER-INC	2175
49	005	9801	49005980100	MODERATE-INC	115

Tract Minority Population	Tract Minority Population %	Tract Minority Status
480	9.23%	Non-Majority Minority
202	12.01%	Non-Majority Minority
703	16.45%	Non-Majority Minority
1306	13.01%	Non-Majority Minority
216	9.34%	Non-Majority Minority
1789	30.48%	Non-Majority Minority
1150	23.25%	Non-Majority Minority
417	9.13%	Non-Majority Minority
936	14.33%	Non-Majority Minority
1669	31.81%	Non-Majority Minority
2161	32.19%	Non-Majority Minority
608	14.22%	Non-Majority Minority
807	19.65%	Non-Majority Minority
495	10.01%	Non-Majority Minority
544	15.63%	Non-Majority Minority
837	17.67%	Non-Majority Minority
633	19.74%	Non-Majority Minority
1207	41.88%	Non-Majority Minority
1539	33.27%	Non-Majority Minority
781	13.43%	Non-Majority Minority
732	13.95%	Non-Majority Minority
533	8.56%	Non-Majority Minority
1319	18.24%	Non-Majority Minority
553	7.72%	Non-Majority Minority
1090	20.22%	Non-Majority Minority
926	22.32%	Non-Majority Minority
122	5.61%	Non-Majority Minority
23	20.00%	Non-Majority Minority

BANK OF UTAH - OGDEN-CLEARFIELD ASSESSMENT AREA 2026

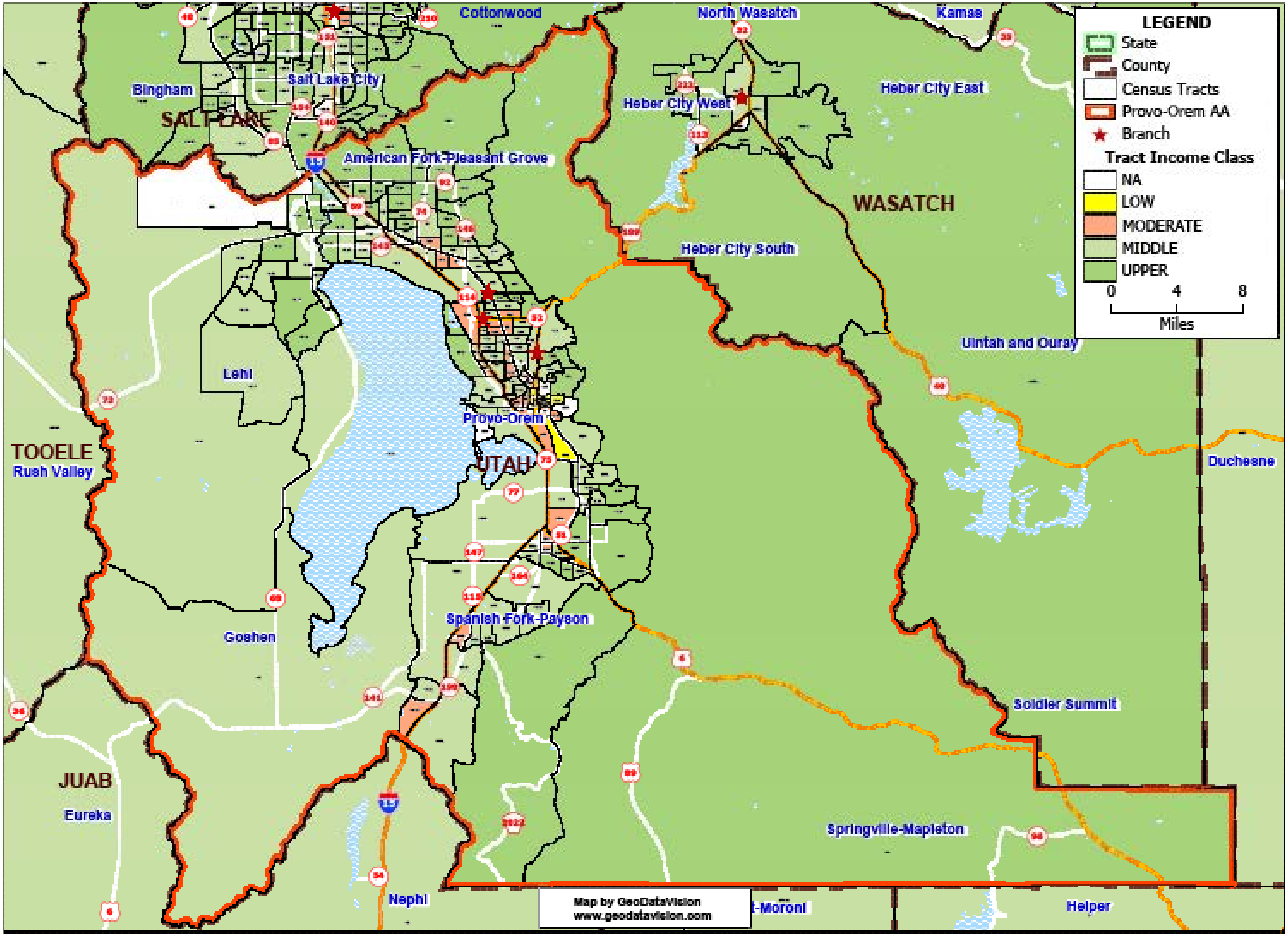


BANK OF UTAH - BOX ELDER ASSESSMENT AREA 2026



*The green numbers on the map represent the census tract code associated with each census tract

BANK OF UTAH - PROVO-OREM-LEHI ASSESSMENT AREA 2026



State Code	County Code	Tract Code	Complete Tract Number	Tract Income Class	Tract Population
49	049	1.02	49049000102	MIDDLE-INC	4785
49	049	1.03	49049000103	MIDDLE-INC	4323
49	049	1.04	49049000104	UPPER-INC	3200
49	049	1.05	49049000105	MIDDLE-INC	4073
49	049	2.03	49049000203	MODERATE-INC	4751
49	049	2.05	49049000205	UPPER-INC	3875
49	049	2.06	49049000206	UPPER-INC	3747
49	049	2.07	49049000207	MIDDLE-INC	2551
49	049	2.08	49049000208	MIDDLE-INC	4088
49	049	4	49049000400	MIDDLE-INC	5843
49	049	5.04	49049000504	MIDDLE-INC	4373
49	049	5.05	49049000505	MIDDLE-INC	3288
49	049	5.06	49049000506	MIDDLE-INC	4316
49	049	5.07	49049000507	MIDDLE-INC	2203
49	049	5.08	49049000508	MIDDLE-INC	5309
49	049	5.10	49049000510	MODERATE-INC	3748
49	049	5.11	49049000511	MODERATE-INC	5103
49	049	6.01	49049000601	MIDDLE-INC	4075
49	049	6.03	49049000603	MIDDLE-INC	4279
49	049	6.04	49049000604	UPPER-INC	3162
49	049	7.03	49049000703	MODERATE-INC	6141
49	049	7.06	49049000706	MIDDLE-INC	6370
49	049	7.07	49049000707	MIDDLE-INC	3948
49	049	7.08	49049000708	UPPER-INC	2951
49	049	7.09	49049000709	MIDDLE-INC	3127
49	049	7.10	49049000710	UPPER-INC	2821
49	049	7.11	49049000711	UPPER-INC	2325
49	049	8.01	49049000801	MODERATE-INC	5624
49	049	8.03	49049000803	MIDDLE-INC	2694
49	049	8.04	49049000804	MODERATE-INC	3150
49	049	9.01	49049000901	MODERATE-INC	5559
49	049	9.03	49049000903	MIDDLE-INC	3547
49	049	9.04	49049000904	MIDDLE-INC	3183
49	049	10.01	49049001001	MIDDLE-INC	3914
49	049	10.02	49049001002	MIDDLE-INC	2776
49	049	11.03	49049001103	MIDDLE-INC	2731
49	049	11.05	49049001105	MIDDLE-INC	3755
49	049	11.06	49049001106	MIDDLE-INC	2967
49	049	11.07	49049001107	MIDDLE-INC	3961
49	049	11.08	49049001108	MODERATE-INC	3574
49	049	12.01	49049001201	MIDDLE-INC	5803
49	049	12.02	49049001202	MODERATE-INC	5201
49	049	13	49049001300	MIDDLE-INC	3677
49	049	14.01	49049001401	MIDDLE-INC	3710
49	049	14.03	49049001403	MODERATE-INC	2321
49	049	14.04	49049001404	MODERATE-INC	4011

49	049	15.01	49049001501	MIDDLE-INC	4191
49	049	15.03	49049001503	UPPER-INC	3919
49	049	15.04	49049001504	MIDDLE-INC	4632
49	049	16.01	49049001601	LOW-INC	4385
49	049	16.02	49049001602	NA	5380
49	049	17.01	49049001701	UPPER-INC	3697
49	049	17.02	49049001702	LOW-INC	4282
49	049	18.01	49049001801	LOW-INC	6062
49	049	18.02	49049001802	LOW-INC	7141
49	049	18.03	49049001803	LOW-INC	1945
49	049	19	49049001900	LOW-INC	4063
49	049	20.01	49049002001	MODERATE-INC	3357
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49	049	22.06	49049002206	MIDDLE-INC	3314
49	049	22.08	49049002208	UPPER-INC	6588
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49	049	22.11	49049002211	MODERATE-INC	2117
49	049	22.12	49049002212	UPPER-INC	5502
49	049	22.13	49049002213	MIDDLE-INC	3935
49	049	23	49049002300	MODERATE-INC	3683
49	049	24	49049002400	LOW-INC	2149
49	049	25	49049002500	MODERATE-INC	4218
49	049	27.02	49049002702	MIDDLE-INC	4975
49	049	27.03	49049002703	MODERATE-INC	2794
49	049	29.01	49049002901	MIDDLE-INC	8681
49	049	29.02	49049002902	MIDDLE-INC	3579
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49	049	30.02	49049003002	MIDDLE-INC	2227
49	049	31.03	49049003103	MIDDLE-INC	2814
49	049	31.04	49049003104	UPPER-INC	4257
49	049	31.05	49049003105	MIDDLE-INC	3838
49	049	31.06	49049003106	MIDDLE-INC	2856
49	049	32.01	49049003201	MODERATE-INC	2664
49	049	32.03	49049003203	UPPER-INC	4014
49	049	32.04	49049003204	MODERATE-INC	2725
49	049	32.05	49049003205	MIDDLE-INC	3993
49	049	33.01	49049003301	MIDDLE-INC	4205
49	049	33.02	49049003302	MIDDLE-INC	3034
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49	049	101.16	49049010116	UPPER-INC	7299
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49	049	101.21	49049010121	UPPER-INC	9403
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49	049	101.24	49049010124	UPPER-INC	5299
49	049	101.25	49049010125	MIDDLE-INC	3542
49	049	101.26	49049010126	UPPER-INC	3115
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49	049	101.28	49049010128	MIDDLE-INC	4394
49	049	101.29	49049010129	UPPER-INC	5147
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49	049	102.16	49049010216	UPPER-INC	3544
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49	049	102.22	49049010222	UPPER-INC	7105
49	049	102.23	49049010223	UPPER-INC	2489
49	049	102.24	49049010224	UPPER-INC	3619
49	049	102.25	49049010225	UPPER-INC	4188
49	049	102.26	49049010226	UPPER-INC	3751
49	049	103.03	49049010303	UPPER-INC	5205
49	049	103.05	49049010305	UPPER-INC	3974
49	049	103.06	49049010306	MODERATE-INC	2282
49	049	103.07	49049010307	UPPER-INC	6502
49	049	103.08	49049010308	UPPER-INC	4919
49	049	104.04	49049010404	UPPER-INC	5188
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49	049	9802	49049980200	LOW-INC	2035
49	049	9803	49049980300	MODERATE-INC	3707
49	049	9804	49049980400	NA	320
49	049	9805	49049980500	LOW-INC	1616
49	049	9806	49049980600	NA	0

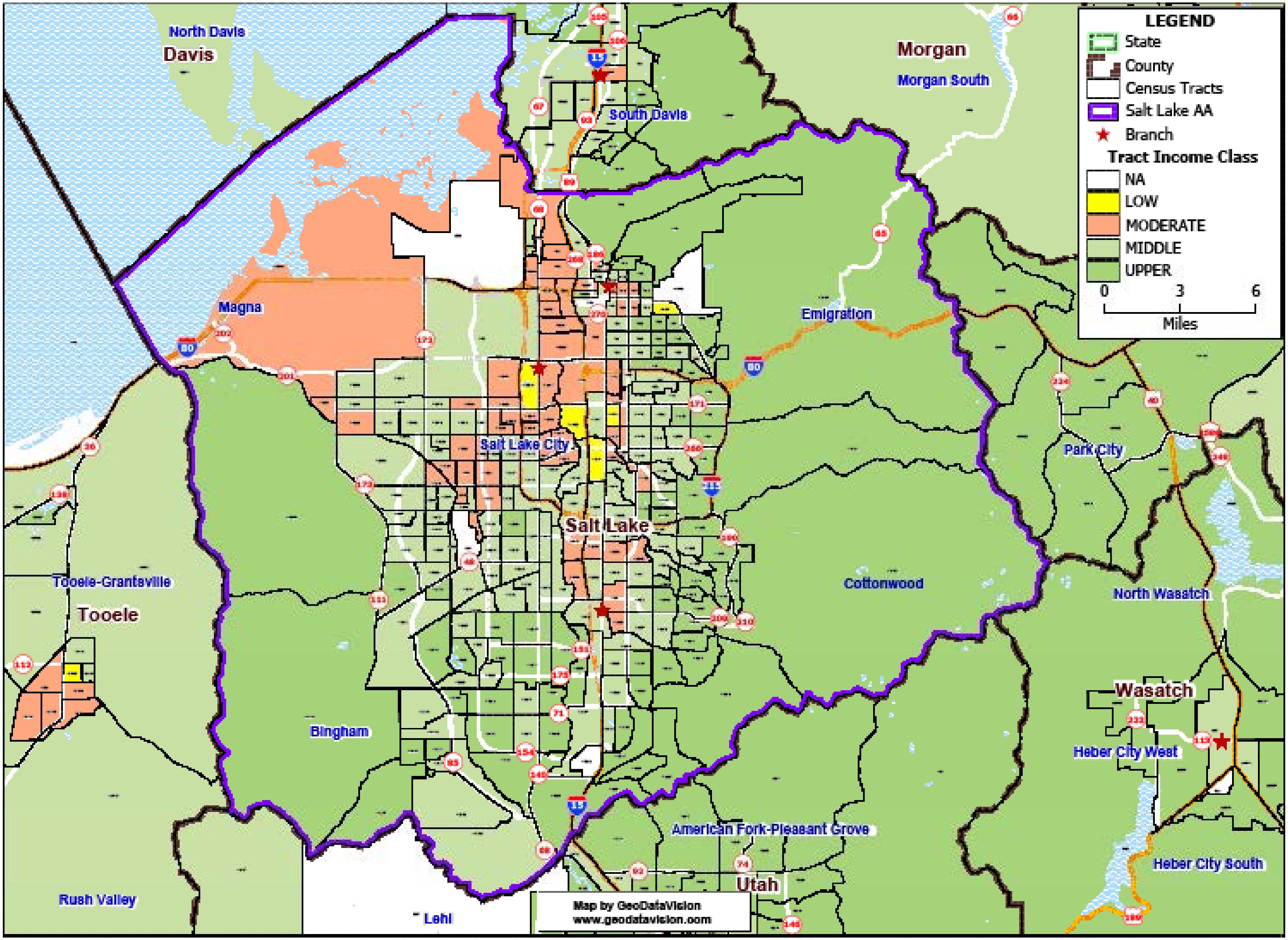
Tract Minority Population	Tract Minority Population %	Tract Minority Status
753	15.74%	Non-Majority Minority
725	16.77%	Non-Majority Minority
370	11.56%	Non-Majority Minority
507	12.45%	Non-Majority Minority
913	19.22%	Non-Majority Minority
464	11.97%	Non-Majority Minority
443	11.82%	Non-Majority Minority
493	19.33%	Non-Majority Minority
640	15.66%	Non-Majority Minority
1453	24.87%	Non-Majority Minority
651	14.89%	Non-Majority Minority
428	13.02%	Non-Majority Minority
814	18.86%	Non-Majority Minority
293	13.30%	Non-Majority Minority
1196	22.53%	Non-Majority Minority
918	24.49%	Non-Majority Minority
1782	34.92%	Non-Majority Minority
770	18.90%	Non-Majority Minority
545	12.74%	Non-Majority Minority
507	16.03%	Non-Majority Minority
2284	37.19%	Non-Majority Minority
1874	29.42%	Non-Majority Minority
967	24.49%	Non-Majority Minority
460	15.59%	Non-Majority Minority
769	24.59%	Non-Majority Minority
434	15.38%	Non-Majority Minority
329	14.15%	Non-Majority Minority
2530	44.99%	Non-Majority Minority
1307	48.52%	Non-Majority Minority
1141	36.22%	Non-Majority Minority
2252	40.51%	Non-Majority Minority
596	16.80%	Non-Majority Minority
558	17.53%	Non-Majority Minority
996	25.45%	Non-Majority Minority
525	18.91%	Non-Majority Minority
648	23.73%	Non-Majority Minority
1014	27.00%	Non-Majority Minority
862	29.05%	Non-Majority Minority
997	25.17%	Non-Majority Minority
1660	46.45%	Non-Majority Minority
1459	25.14%	Non-Majority Minority
1897	36.47%	Non-Majority Minority
1041	28.31%	Non-Majority Minority
540	14.56%	Non-Majority Minority
654	28.18%	Non-Majority Minority
1388	34.60%	Non-Majority Minority

661	15.77%	Non-Majority Minority
562	14.34%	Non-Majority Minority
925	19.97%	Non-Majority Minority
964	21.98%	Non-Majority Minority
1005	18.68%	Non-Majority Minority
648	17.53%	Non-Majority Minority
977	22.82%	Non-Majority Minority
1204	19.86%	Non-Majority Minority
1454	20.36%	Non-Majority Minority
503	25.86%	Non-Majority Minority
1010	24.86%	Non-Majority Minority
1162	34.61%	Non-Majority Minority
1704	52.87%	Majority Minority
857	20.38%	Non-Majority Minority
982	31.70%	Non-Majority Minority
1664	36.81%	Non-Majority Minority
1755	39.64%	Non-Majority Minority
1270	38.32%	Non-Majority Minority
1658	25.17%	Non-Majority Minority
1437	37.14%	Non-Majority Minority
944	34.60%	Non-Majority Minority
663	31.32%	Non-Majority Minority
1315	23.90%	Non-Majority Minority
1665	42.31%	Non-Majority Minority
1572	42.68%	Non-Majority Minority
640	29.78%	Non-Majority Minority
1583	37.53%	Non-Majority Minority
1687	33.91%	Non-Majority Minority
861	30.82%	Non-Majority Minority
2411	27.77%	Non-Majority Minority
1330	37.16%	Non-Majority Minority
938	20.97%	Non-Majority Minority
415	18.63%	Non-Majority Minority
396	14.07%	Non-Majority Minority
355	8.34%	Non-Majority Minority
743	19.36%	Non-Majority Minority
801	28.05%	Non-Majority Minority
746	28.00%	Non-Majority Minority
513	12.78%	Non-Majority Minority
553	20.29%	Non-Majority Minority
787	19.71%	Non-Majority Minority
1141	27.13%	Non-Majority Minority
650	21.42%	Non-Majority Minority
870	22.33%	Non-Majority Minority
1353	25.46%	Non-Majority Minority
353	14.95%	Non-Majority Minority
645	16.39%	Non-Majority Minority

654	11.34%	Non-Majority Minority
656	12.32%	Non-Majority Minority
1424	19.66%	Non-Majority Minority
670	18.59%	Non-Majority Minority
1242	17.02%	Non-Majority Minority
501	13.18%	Non-Majority Minority
967	16.90%	Non-Majority Minority
549	20.94%	Non-Majority Minority
2449	20.90%	Non-Majority Minority
1730	18.40%	Non-Majority Minority
1443	20.23%	Non-Majority Minority
1408	18.47%	Non-Majority Minority
1311	24.74%	Non-Majority Minority
733	20.69%	Non-Majority Minority
550	17.66%	Non-Majority Minority
1116	17.46%	Non-Majority Minority
1152	26.22%	Non-Majority Minority
969	18.83%	Non-Majority Minority
591	13.91%	Non-Majority Minority
755	14.92%	Non-Majority Minority
863	19.71%	Non-Majority Minority
408	9.93%	Non-Majority Minority
544	9.63%	Non-Majority Minority
803	13.68%	Non-Majority Minority
350	8.98%	Non-Majority Minority
2429	24.40%	Non-Majority Minority
317	9.78%	Non-Majority Minority
379	10.69%	Non-Majority Minority
972	13.62%	Non-Majority Minority
622	10.90%	Non-Majority Minority
787	12.42%	Non-Majority Minority
489	24.06%	Non-Majority Minority
1021	14.37%	Non-Majority Minority
218	8.76%	Non-Majority Minority
360	9.95%	Non-Majority Minority
486	11.60%	Non-Majority Minority
499	13.30%	Non-Majority Minority
454	8.72%	Non-Majority Minority
332	8.35%	Non-Majority Minority
730	31.99%	Non-Majority Minority
1084	16.67%	Non-Majority Minority
802	16.30%	Non-Majority Minority
921	17.75%	Non-Majority Minority
672	17.26%	Non-Majority Minority
431	12.12%	Non-Majority Minority
294	11.09%	Non-Majority Minority
366	7.71%	Non-Majority Minority

440	11.82%	Non-Majority Minority
810	18.37%	Non-Majority Minority
698	8.82%	Non-Majority Minority
657	17.82%	Non-Majority Minority
680	17.25%	Non-Majority Minority
1004	19.74%	Non-Majority Minority
622	29.49%	Non-Majority Minority
935	15.89%	Non-Majority Minority
677	12.75%	Non-Majority Minority
98	8.96%	Non-Majority Minority
0	0.00%	Non-Majority Minority
506	24.86%	Non-Majority Minority
2249	60.67%	Majority Minority
106	33.13%	Non-Majority Minority
775	47.96%	Non-Majority Minority
0	0.00%	Non-Majority Minority

BANK OF UTAH - SALT LAKE CITY ASSESSMENT AREA 2026



State Code	County Code	Tract Code	Complete Tract Number	Tract Income Class	Tract Population
49	035	1001	49035100100	MIDDLE-INC	2987
49	035	1002	49035100200	UPPER-INC	1333
49	035	1003.06	49035100306	MODERATE-INC	6043
49	035	1003.07	49035100307	MIDDLE-INC	4968
49	035	1003.08	49035100308	MODERATE-INC	4025
49	035	1005	49035100500	MODERATE-INC	5893
49	035	1006	49035100600	MODERATE-INC	6699
49	035	1007	49035100700	MODERATE-INC	2683
49	035	1008	49035100800	MIDDLE-INC	2562
49	035	1010	49035101000	UPPER-INC	3127
49	035	1011.01	49035101101	MIDDLE-INC	1973
49	035	1011.02	49035101102	MIDDLE-INC	3431
49	035	1012	49035101200	UPPER-INC	3972
49	035	1014.01	49035101401	LOW-INC	2171
49	035	1014.02	49035101402	NA	4339
49	035	1015	49035101500	UPPER-INC	3288
49	035	1016	49035101600	MIDDLE-INC	3742
49	035	1017	49035101700	MODERATE-INC	3582
49	035	1018	49035101800	MODERATE-INC	3347
49	035	1019	49035101900	MODERATE-INC	3103
49	035	1020	49035102000	MODERATE-INC	2837
49	035	1021	49035102100	MODERATE-INC	2378
49	035	1023	49035102300	MIDDLE-INC	3153
49	035	1025.01	49035102501	MODERATE-INC	3134
49	035	1025.02	49035102502	UPPER-INC	2062
49	035	1026	49035102600	MODERATE-INC	4391
49	035	1027.01	49035102701	MODERATE-INC	4752
49	035	1027.02	49035102702	MODERATE-INC	3704
49	035	1028.01	49035102801	MODERATE-INC	5919
49	035	1028.02	49035102802	MODERATE-INC	4888
49	035	1029	49035102900	MODERATE-INC	5768
49	035	1030	49035103000	MIDDLE-INC	2756
49	035	1031	49035103100	MIDDLE-INC	4144
49	035	1032	49035103200	MIDDLE-INC	4433
49	035	1033	49035103300	MIDDLE-INC	4256
49	035	1034	49035103400	MIDDLE-INC	4167
49	035	1035	49035103500	UPPER-INC	4031
49	035	1036	49035103600	UPPER-INC	2671
49	035	1037	49035103700	UPPER-INC	2631
49	035	1038	49035103800	UPPER-INC	2325
49	035	1039	49035103900	MIDDLE-INC	3605
49	035	1040	49035104000	UPPER-INC	3302
49	035	1041	49035104100	UPPER-INC	2941
49	035	1042	49035104200	UPPER-INC	6895
49	035	1043	49035104300	MIDDLE-INC	2901
49	035	1044	49035104400	UPPER-INC	2067

49	035	1047	49035104700	MIDDLE-INC	4818
49	035	1048	49035104800	MIDDLE-INC	5263
49	035	1049	49035104900	MIDDLE-INC	3135
49	035	1101.03	49035110103	UPPER-INC	3562
49	035	1101.04	49035110104	UPPER-INC	5557
49	035	1101.05	49035110105	UPPER-INC	2011
49	035	1101.06	49035110106	UPPER-INC	2519
49	035	1102	49035110200	UPPER-INC	5070
49	035	1103	49035110300	MIDDLE-INC	5802
49	035	1104.01	49035110401	MIDDLE-INC	3401
49	035	1104.02	49035110402	UPPER-INC	3873
49	035	1105	49035110500	UPPER-INC	6425
49	035	1106	49035110600	UPPER-INC	5825
49	035	1107.01	49035110701	MIDDLE-INC	3798
49	035	1107.02	49035110702	MIDDLE-INC	5199
49	035	1108	49035110800	MIDDLE-INC	5813
49	035	1109	49035110900	UPPER-INC	4923
49	035	1110.01	49035111001	UPPER-INC	4594
49	035	1110.02	49035111002	UPPER-INC	5627
49	035	1111.04	49035111104	UPPER-INC	2982
49	035	1111.05	49035111105	MODERATE-INC	3847
49	035	1111.06	49035111106	MIDDLE-INC	3118
49	035	1111.07	49035111107	MIDDLE-INC	3090
49	035	1111.08	49035111108	UPPER-INC	3332
49	035	1111.09	49035111109	UPPER-INC	3233
49	035	1112.01	49035111201	MIDDLE-INC	2632
49	035	1112.02	49035111202	MIDDLE-INC	4664
49	035	1113.02	49035111302	UPPER-INC	5878
49	035	1113.04	49035111304	UPPER-INC	3692
49	035	1113.05	49035111305	MIDDLE-INC	3872
49	035	1113.06	49035111306	MIDDLE-INC	2454
49	035	1114	49035111400	MODERATE-INC	6976
49	035	1115	49035111500	MODERATE-INC	2529
49	035	1116.01	49035111601	MIDDLE-INC	4449
49	035	1116.02	49035111602	LOW-INC	6762
49	035	1117.01	49035111701	LOW-INC	5452
49	035	1117.02	49035111702	MODERATE-INC	4407
49	035	1118.01	49035111801	MIDDLE-INC	5762
49	035	1118.02	49035111802	MIDDLE-INC	2777
49	035	1119.03	49035111903	MIDDLE-INC	4113
49	035	1119.04	49035111904	MIDDLE-INC	3624
49	035	1119.05	49035111905	MODERATE-INC	3806
49	035	1119.06	49035111906	MODERATE-INC	4524
49	035	1120.01	49035112001	MODERATE-INC	3362
49	035	1120.02	49035112002	MIDDLE-INC	4871
49	035	1121.01	49035112101	LOW-INC	5058
49	035	1121.02	49035112102	MIDDLE-INC	5041

49	035	1122.01	49035112201	MIDDLE-INC	5018
49	035	1122.02	49035112202	MIDDLE-INC	4005
49	035	1123.01	49035112301	MIDDLE-INC	3815
49	035	1123.02	49035112302	MIDDLE-INC	3623
49	035	1124.02	49035112402	MIDDLE-INC	7498
49	035	1124.04	49035112404	MODERATE-INC	4578
49	035	1124.05	49035112405	MODERATE-INC	6241
49	035	1124.06	49035112406	MODERATE-INC	3394
49	035	1125.01	49035112501	MIDDLE-INC	4027
49	035	1125.03	49035112503	MODERATE-INC	4832
49	035	1125.04	49035112504	MIDDLE-INC	2995
49	035	1125.05	49035112505	MODERATE-INC	3972
49	035	1126.04	49035112604	MIDDLE-INC	4767
49	035	1126.08	49035112608	UPPER-INC	5165
49	035	1126.09	49035112609	UPPER-INC	5402
49	035	1126.10	49035112610	MIDDLE-INC	6292
49	035	1126.11	49035112611	MIDDLE-INC	6681
49	035	1126.12	49035112612	MIDDLE-INC	5440
49	035	1126.13	49035112613	MIDDLE-INC	5264
49	035	1126.14	49035112614	UPPER-INC	3575
49	035	1126.15	49035112615	UPPER-INC	2340
49	035	1126.16	49035112616	UPPER-INC	4239
49	035	1126.17	49035112617	UPPER-INC	3354
49	035	1126.18	49035112618	MIDDLE-INC	3911
49	035	1126.19	49035112619	UPPER-INC	3111
49	035	1126.20	49035112620	MODERATE-INC	3206
49	035	1126.21	49035112621	MIDDLE-INC	5540
49	035	1127	49035112700	MODERATE-INC	5671
49	035	1128.04	49035112804	UPPER-INC	5429
49	035	1128.05	49035112805	UPPER-INC	5319
49	035	1128.12	49035112812	MIDDLE-INC	5774
49	035	1128.13	49035112813	UPPER-INC	5410
49	035	1128.14	49035112814	UPPER-INC	4960
49	035	1128.15	49035112815	UPPER-INC	5126
49	035	1128.16	49035112816	UPPER-INC	5906
49	035	1128.18	49035112818	NA	3159
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49	035	1128.23	49035112823	MIDDLE-INC	6165
49	035	1128.24	49035112824	UPPER-INC	5722
49	035	1128.25	49035112825	MIDDLE-INC	4874
49	035	1128.26	49035112826	UPPER-INC	5253
49	035	1128.27	49035112827	UPPER-INC	10862
49	035	1128.28	49035112828	UPPER-INC	5063
49	035	1128.29	49035112829	MIDDLE-INC	3181
49	035	1128.30	49035112830	UPPER-INC	5027
49	035	1128.31	49035112831	UPPER-INC	3398

49	035	1129.04	49035112904	MIDDLE-INC	6352
49	035	1129.05	49035112905	UPPER-INC	5295
49	035	1129.07	49035112907	MIDDLE-INC	4705
49	035	1129.12	49035112912	MIDDLE-INC	2648
49	035	1129.13	49035112913	MIDDLE-INC	5158
49	035	1129.14	49035112914	MIDDLE-INC	6548
49	035	1129.16	49035112916	MIDDLE-INC	4736
49	035	1129.17	49035112917	MIDDLE-INC	4168
49	035	1129.18	49035112918	MIDDLE-INC	5362
49	035	1129.20	49035112920	MIDDLE-INC	5155
49	035	1129.21	49035112921	MIDDLE-INC	4280
49	035	1130.07	49035113007	MIDDLE-INC	4947
49	035	1130.08	49035113008	UPPER-INC	6285
49	035	1130.10	49035113010	UPPER-INC	7371
49	035	1130.11	49035113011	UPPER-INC	6567
49	035	1130.12	49035113012	UPPER-INC	5837
49	035	1130.13	49035113013	UPPER-INC	6130
49	035	1130.14	49035113014	MIDDLE-INC	5273
49	035	1130.16	49035113016	UPPER-INC	7420
49	035	1130.17	49035113017	MIDDLE-INC	7279
49	035	1130.21	49035113021	MIDDLE-INC	5887
49	035	1130.22	49035113022	UPPER-INC	7589
49	035	1130.23	49035113023	MIDDLE-INC	6756
49	035	1130.24	49035113024	UPPER-INC	5388
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49	035	1131.05	49035113105	UPPER-INC	7886
49	035	1131.08	49035113108	UPPER-INC	4035
49	035	1131.09	49035113109	UPPER-INC	4823
49	035	1131.10	49035113110	MIDDLE-INC	4399
49	035	1131.11	49035113111	UPPER-INC	5210
49	035	1131.12	49035113112	UPPER-INC	3726
49	035	1131.13	49035113113	MIDDLE-INC	11122
49	035	1131.14	49035113114	MIDDLE-INC	9861
49	035	1133.07	49035113307	MODERATE-INC	7413
49	035	1133.08	49035113308	MODERATE-INC	5196
49	035	1133.09	49035113309	MODERATE-INC	5111
49	035	1133.10	49035113310	MODERATE-INC	3143
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49	035	1133.12	49035113312	LOW-INC	3859
49	035	1133.13	49035113313	MODERATE-INC	3993
49	035	1133.14	49035113314	MODERATE-INC	2821
49	035	1134.06	49035113406	MODERATE-INC	6787
49	035	1134.08	49035113408	MIDDLE-INC	7119
49	035	1134.09	49035113409	MIDDLE-INC	5049
49	035	1134.10	49035113410	MIDDLE-INC	6805

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49	035	1135.05	49035113505	MODERATE-INC	6558
49	035	1135.09	49035113509	MODERATE-INC	7826
49	035	1135.10	49035113510	MIDDLE-INC	3357
49	035	1135.11	49035113511	MODERATE-INC	3900
49	035	1135.12	49035113512	MODERATE-INC	3417
49	035	1135.13	49035113513	MIDDLE-INC	6186
49	035	1135.14	49035113514	MODERATE-INC	6757
49	035	1135.15	49035113515	MIDDLE-INC	6168
49	035	1135.20	49035113520	MIDDLE-INC	4101
49	035	1135.21	49035113521	MODERATE-INC	6493
49	035	1135.22	49035113522	MIDDLE-INC	3281
49	035	1135.23	49035113523	MODERATE-INC	6102
49	035	1135.26	49035113526	MIDDLE-INC	5793
49	035	1135.27	49035113527	MIDDLE-INC	4241
49	035	1135.28	49035113528	MIDDLE-INC	4976
49	035	1135.32	49035113532	MIDDLE-INC	3259
49	035	1135.33	49035113533	MIDDLE-INC	4918
49	035	1135.36	49035113536	MODERATE-INC	4201
49	035	1135.37	49035113537	MIDDLE-INC	3699
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49	035	1135.39	49035113539	MIDDLE-INC	4883
49	035	1135.40	49035113540	MIDDLE-INC	5367
49	035	1135.41	49035113541	MIDDLE-INC	2545
49	035	1135.42	49035113542	MIDDLE-INC	4018
49	035	1135.43	49035113543	MIDDLE-INC	4478
49	035	1135.44	49035113544	MIDDLE-INC	4050
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49	035	1136	49035113600	MODERATE-INC	5498
49	035	1137.01	49035113701	MIDDLE-INC	4160
49	035	1137.02	49035113702	MODERATE-INC	2619
49	035	1138.01	49035113801	MODERATE-INC	5939
49	035	1138.02	49035113802	MODERATE-INC	4371
49	035	1138.04	49035113804	MIDDLE-INC	4809
49	035	1138.05	49035113805	MIDDLE-INC	4178
49	035	1139.03	49035113903	MIDDLE-INC	5403
49	035	1139.04	49035113904	MIDDLE-INC	6039
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49	035	1139.06	49035113906	MODERATE-INC	4888
49	035	1139.08	49035113908	MODERATE-INC	5272
49	035	1139.09	49035113909	UPPER-INC	4119
49	035	1140	49035114000	MIDDLE-INC	4344
49	035	1141	49035114100	UPPER-INC	3582

49	035	1142	49035114200	MIDDLE-INC	5161
49	035	1143.01	49035114301	MODERATE-INC	5511
49	035	1143.02	49035114302	MIDDLE-INC	2833
49	035	1143.03	49035114303	UPPER-INC	10724
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49	035	1145	49035114500	MIDDLE-INC	7487
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49	035	1146.02	49035114602	UPPER-INC	2083
49	035	1147	49035114700	MODERATE-INC	4620
49	035	1148	49035114800	UPPER-INC	3654
49	035	1151.07	49035115107	UPPER-INC	6431
49	035	1151.08	49035115108	MIDDLE-INC	8083
49	035	1151.09	49035115109	MIDDLE-INC	7272
49	035	1152.10	49035115210	UPPER-INC	8274
49	035	1152.11	49035115211	MIDDLE-INC	7033
49	035	9800	49035980000	NA	16
49	035	9801	49035980100	NA	10

Tract Minority Population	Tract Minority Population %	Tract Minority Status
1186	39.71%	Non-Majority Minority
205	15.38%	Non-Majority Minority
4106	67.95%	Majority Minority
3853	77.56%	Majority Minority
3064	76.12%	Majority Minority
3066	52.03%	Majority Minority
3755	56.05%	Majority Minority
725	27.02%	Non-Majority Minority
665	25.96%	Non-Majority Minority
528	16.89%	Non-Majority Minority
426	21.59%	Non-Majority Minority
777	22.65%	Non-Majority Minority
784	19.74%	Non-Majority Minority
960	44.22%	Non-Majority Minority
1760	40.56%	Non-Majority Minority
786	23.91%	Non-Majority Minority
913	24.40%	Non-Majority Minority
1059	29.56%	Non-Majority Minority
914	27.31%	Non-Majority Minority
1028	33.13%	Non-Majority Minority
902	31.79%	Non-Majority Minority
906	38.10%	Non-Majority Minority
1365	43.29%	Non-Majority Minority
1477	47.13%	Non-Majority Minority
679	32.93%	Non-Majority Minority
2678	60.99%	Majority Minority
3176	66.84%	Majority Minority
2862	77.27%	Majority Minority
4152	70.15%	Majority Minority
3468	70.95%	Majority Minority
2840	49.24%	Non-Majority Minority
873	31.68%	Non-Majority Minority
1310	31.61%	Non-Majority Minority
1107	24.97%	Non-Majority Minority
880	20.68%	Non-Majority Minority
816	19.58%	Non-Majority Minority
625	15.50%	Non-Majority Minority
378	14.15%	Non-Majority Minority
313	11.90%	Non-Majority Minority
355	15.27%	Non-Majority Minority
640	17.75%	Non-Majority Minority
484	14.66%	Non-Majority Minority
442	15.03%	Non-Majority Minority
1159	16.81%	Non-Majority Minority
616	21.23%	Non-Majority Minority
174	8.42%	Non-Majority Minority

787	16.33%	Non-Majority Minority
854	16.23%	Non-Majority Minority
913	29.12%	Non-Majority Minority
452	12.69%	Non-Majority Minority
877	15.78%	Non-Majority Minority
271	13.48%	Non-Majority Minority
319	12.66%	Non-Majority Minority
667	13.16%	Non-Majority Minority
983	16.94%	Non-Majority Minority
728	21.41%	Non-Majority Minority
582	15.03%	Non-Majority Minority
814	12.67%	Non-Majority Minority
706	12.12%	Non-Majority Minority
932	24.54%	Non-Majority Minority
765	14.71%	Non-Majority Minority
945	16.26%	Non-Majority Minority
622	12.63%	Non-Majority Minority
475	10.34%	Non-Majority Minority
1071	19.03%	Non-Majority Minority
565	18.95%	Non-Majority Minority
1024	26.62%	Non-Majority Minority
604	19.37%	Non-Majority Minority
696	22.52%	Non-Majority Minority
485	14.56%	Non-Majority Minority
509	15.74%	Non-Majority Minority
539	20.48%	Non-Majority Minority
1020	21.87%	Non-Majority Minority
758	12.90%	Non-Majority Minority
522	14.14%	Non-Majority Minority
596	15.39%	Non-Majority Minority
433	17.64%	Non-Majority Minority
2862	41.03%	Non-Majority Minority
1342	53.06%	Majority Minority
2429	54.60%	Majority Minority
3508	51.88%	Majority Minority
2981	54.68%	Majority Minority
1856	42.11%	Non-Majority Minority
1811	31.43%	Non-Majority Minority
719	25.89%	Non-Majority Minority
1235	30.03%	Non-Majority Minority
919	25.36%	Non-Majority Minority
1141	29.98%	Non-Majority Minority
1903	42.06%	Non-Majority Minority
926	27.54%	Non-Majority Minority
1111	22.81%	Non-Majority Minority
2784	55.04%	Majority Minority
1197	23.75%	Non-Majority Minority

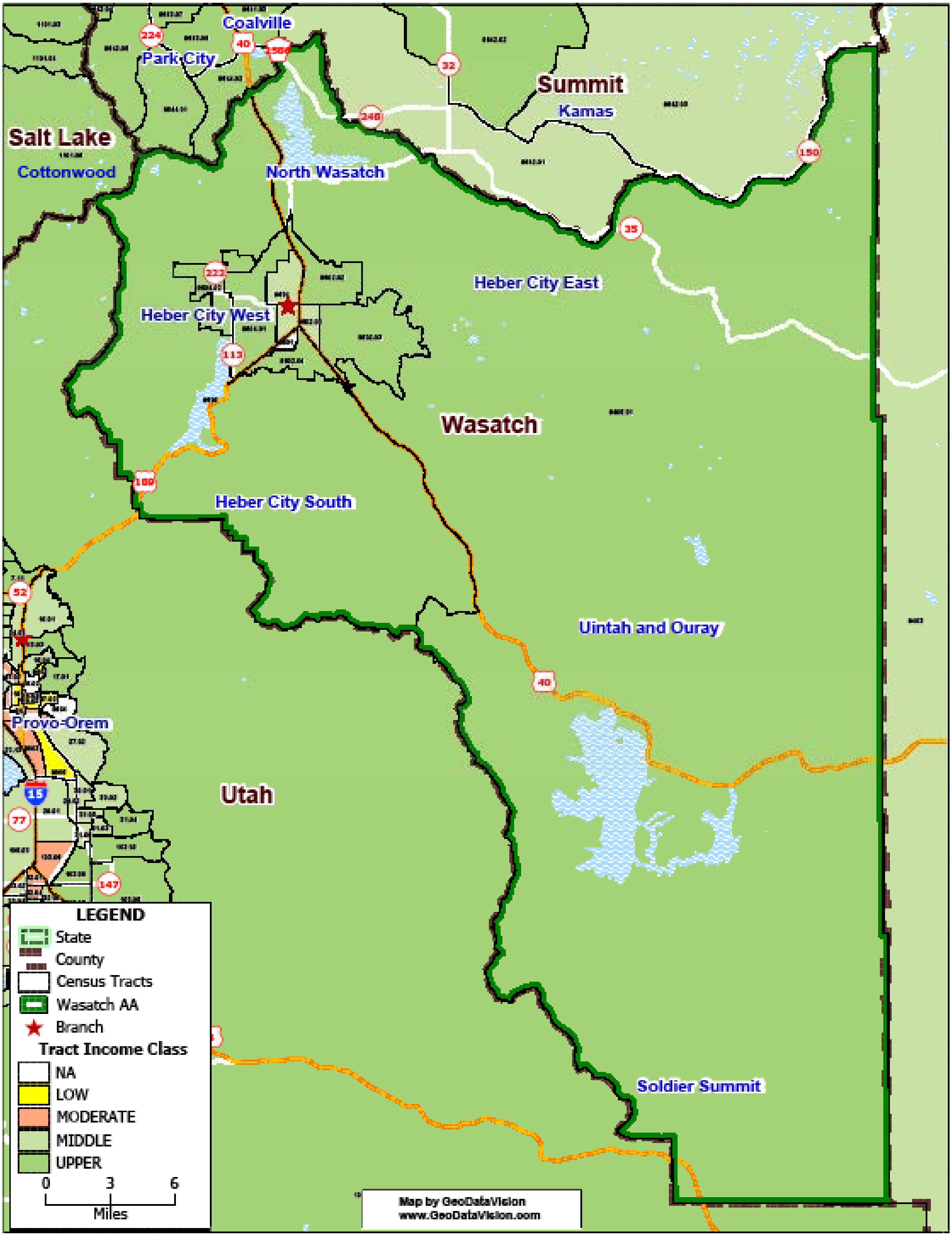
876	17.46%	Non-Majority Minority
862	21.52%	Non-Majority Minority
931	24.40%	Non-Majority Minority
633	17.47%	Non-Majority Minority
3657	48.77%	Non-Majority Minority
1877	41.00%	Non-Majority Minority
2726	43.68%	Non-Majority Minority
2018	59.46%	Majority Minority
1131	28.09%	Non-Majority Minority
1508	31.21%	Non-Majority Minority
808	26.98%	Non-Majority Minority
1153	29.03%	Non-Majority Minority
975	20.45%	Non-Majority Minority
803	15.55%	Non-Majority Minority
788	14.59%	Non-Majority Minority
2009	31.93%	Non-Majority Minority
1366	20.45%	Non-Majority Minority
1432	26.32%	Non-Majority Minority
977	18.56%	Non-Majority Minority
465	13.01%	Non-Majority Minority
298	12.74%	Non-Majority Minority
634	14.96%	Non-Majority Minority
428	12.76%	Non-Majority Minority
711	18.18%	Non-Majority Minority
492	15.81%	Non-Majority Minority
614	19.15%	Non-Majority Minority
1913	34.53%	Non-Majority Minority
1477	26.04%	Non-Majority Minority
943	17.37%	Non-Majority Minority
1063	19.98%	Non-Majority Minority
1221	21.15%	Non-Majority Minority
704	13.01%	Non-Majority Minority
611	12.32%	Non-Majority Minority
757	14.77%	Non-Majority Minority
674	11.41%	Non-Majority Minority
1149	36.37%	Non-Majority Minority
1140	16.20%	Non-Majority Minority
1579	29.97%	Non-Majority Minority
1448	23.49%	Non-Majority Minority
1717	30.01%	Non-Majority Minority
1487	30.51%	Non-Majority Minority
487	9.27%	Non-Majority Minority
2293	21.11%	Non-Majority Minority
676	13.35%	Non-Majority Minority
875	27.51%	Non-Majority Minority
1037	20.63%	Non-Majority Minority
834	24.54%	Non-Majority Minority

2669	42.02%	Non-Majority Minority
1336	25.23%	Non-Majority Minority
1564	33.24%	Non-Majority Minority
747	28.21%	Non-Majority Minority
1230	23.85%	Non-Majority Minority
2010	30.70%	Non-Majority Minority
2005	42.34%	Non-Majority Minority
1359	32.61%	Non-Majority Minority
2072	38.64%	Non-Majority Minority
1495	29.00%	Non-Majority Minority
1215	28.39%	Non-Majority Minority
870	17.59%	Non-Majority Minority
1005	15.99%	Non-Majority Minority
997	13.53%	Non-Majority Minority
1158	17.63%	Non-Majority Minority
964	16.52%	Non-Majority Minority
868	14.16%	Non-Majority Minority
808	15.32%	Non-Majority Minority
1062	14.31%	Non-Majority Minority
996	13.68%	Non-Majority Minority
1810	30.75%	Non-Majority Minority
1552	20.45%	Non-Majority Minority
1546	22.88%	Non-Majority Minority
928	17.22%	Non-Majority Minority
1424	26.77%	Non-Majority Minority
2327	33.18%	Non-Majority Minority
779	20.69%	Non-Majority Minority
1150	14.58%	Non-Majority Minority
1059	26.25%	Non-Majority Minority
810	16.79%	Non-Majority Minority
654	14.87%	Non-Majority Minority
907	17.41%	Non-Majority Minority
560	15.03%	Non-Majority Minority
3194	28.72%	Non-Majority Minority
2790	28.29%	Non-Majority Minority
5411	72.99%	Majority Minority
3447	66.34%	Majority Minority
2814	55.06%	Majority Minority
1570	49.95%	Non-Majority Minority
2963	60.47%	Majority Minority
2693	69.78%	Majority Minority
2323	58.18%	Majority Minority
1882	66.71%	Majority Minority
4648	68.48%	Majority Minority
3386	47.56%	Non-Majority Minority
2274	45.04%	Non-Majority Minority
3470	50.99%	Majority Minority

1458	51.92%	Majority Minority
1792	59.38%	Majority Minority
2434	40.70%	Non-Majority Minority
3221	49.33%	Non-Majority Minority
3441	57.82%	Majority Minority
3072	46.84%	Non-Majority Minority
5552	70.94%	Majority Minority
1384	41.23%	Non-Majority Minority
1556	39.90%	Non-Majority Minority
1439	42.11%	Non-Majority Minority
2650	42.84%	Non-Majority Minority
3814	56.45%	Majority Minority
1746	28.31%	Non-Majority Minority
1835	44.75%	Non-Majority Minority
2730	42.05%	Non-Majority Minority
1013	30.87%	Non-Majority Minority
2565	42.04%	Non-Majority Minority
2758	47.61%	Non-Majority Minority
1833	43.22%	Non-Majority Minority
1928	38.75%	Non-Majority Minority
917	28.14%	Non-Majority Minority
1163	23.65%	Non-Majority Minority
2608	62.08%	Majority Minority
1618	43.74%	Non-Majority Minority
1667	53.69%	Majority Minority
2671	54.70%	Majority Minority
2123	39.56%	Non-Majority Minority
1103	43.34%	Non-Majority Minority
1582	39.37%	Non-Majority Minority
1032	23.05%	Non-Majority Minority
2186	53.98%	Majority Minority
2477	65.34%	Majority Minority
2941	53.49%	Majority Minority
1977	47.52%	Non-Majority Minority
1214	46.35%	Non-Majority Minority
3269	55.04%	Majority Minority
2642	60.44%	Majority Minority
2643	54.96%	Majority Minority
2173	52.01%	Majority Minority
2342	43.35%	Non-Majority Minority
2590	42.89%	Non-Majority Minority
3700	48.26%	Non-Majority Minority
1814	37.11%	Non-Majority Minority
2382	45.18%	Non-Majority Minority
1231	29.89%	Non-Majority Minority
1393	32.07%	Non-Majority Minority
633	17.67%	Non-Majority Minority

1442	27.94%	Non-Majority Minority
2708	49.14%	Non-Majority Minority
851	30.04%	Non-Majority Minority
3394	31.65%	Non-Majority Minority
1965	33.87%	Non-Majority Minority
4641	61.99%	Majority Minority
766	14.41%	Non-Majority Minority
200	9.60%	Non-Majority Minority
2459	53.23%	Majority Minority
566	15.49%	Non-Majority Minority
899	13.98%	Non-Majority Minority
1664	20.59%	Non-Majority Minority
2145	29.50%	Non-Majority Minority
1681	20.32%	Non-Majority Minority
2090	29.72%	Non-Majority Minority
5	31.25%	Non-Majority Minority
3	30.00%	Non-Majority Minority

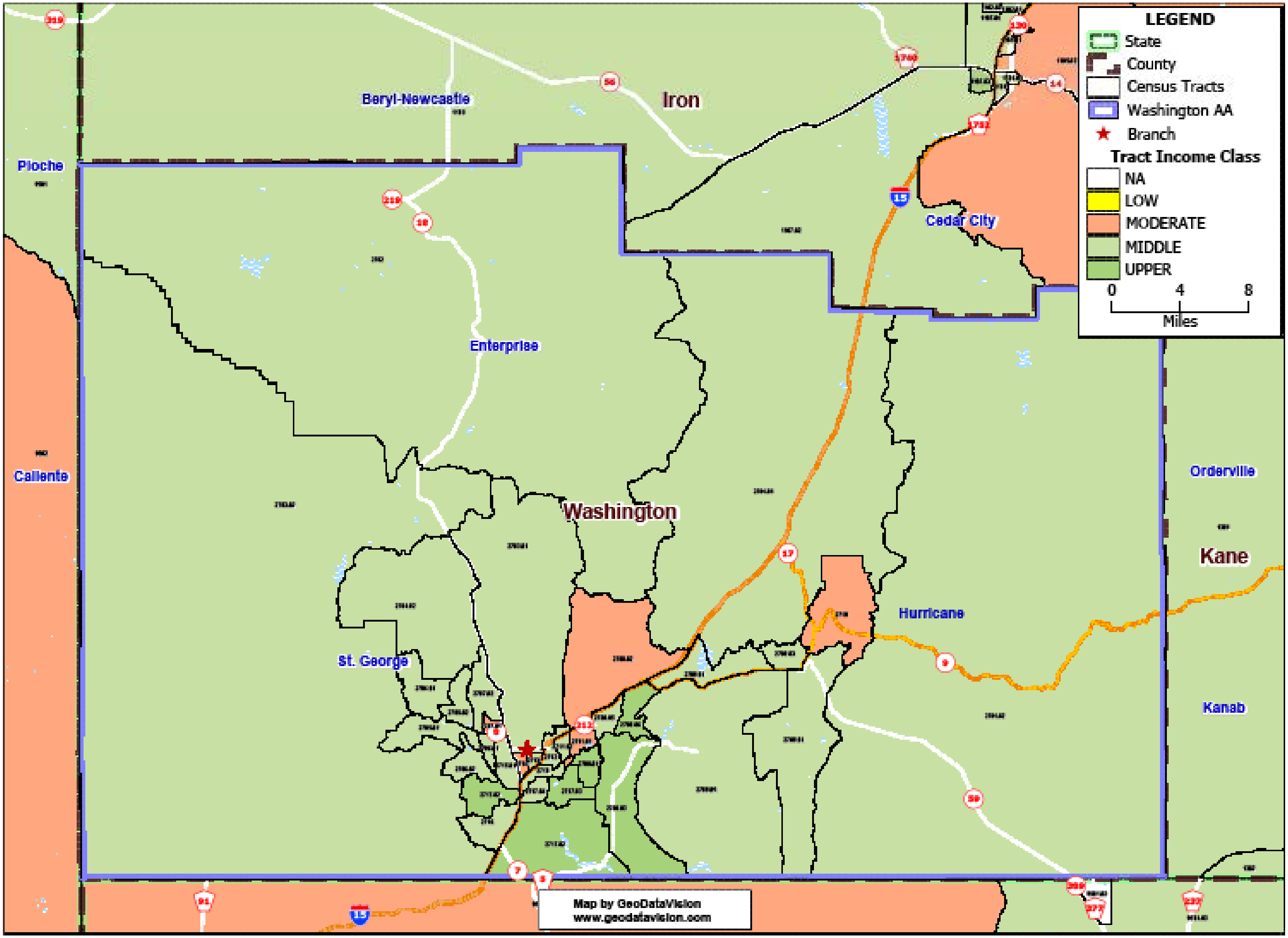
BANK OF UTAH - WASATCH ASSESSMENT AREA 2026



State Code	County Code	Tract Code	Complete Tract Number	Tract Income Class	Tract Population
49	051	9405.01	49051940501	UPPER-INC	4026
49	051	9601	49051960100	MIDDLE-INC	5016
49	051	9602.01	49051960201	MIDDLE-INC	4252
49	051	9602.02	49051960202	UPPER-INC	5236
49	051	9602.03	49051960203	UPPER-INC	4017
49	051	9602.04	49051960204	UPPER-INC	3976
49	051	9604.01	49051960401	UPPER-INC	3066
49	051	9604.02	49051960402	UPPER-INC	4121
49	051	9605	49051960500	UPPER-INC	1058
49	051	9801	49051980100	NA	20

Tract Minority Population	Tract Minority Population %	Tract Minority Status
905	22.48%	Non-Majority Minority
1567	31.24%	Non-Majority Minority
876	20.60%	Non-Majority Minority
1013	19.35%	Non-Majority Minority
457	11.38%	Non-Majority Minority
1114	28.02%	Non-Majority Minority
289	9.43%	Non-Majority Minority
359	8.71%	Non-Majority Minority
33	3.12%	Non-Majority Minority
7	35.00%	Non-Majority Minority

BANK OF UTAH - WASHINGTON ASSESSMENT AREA 2026

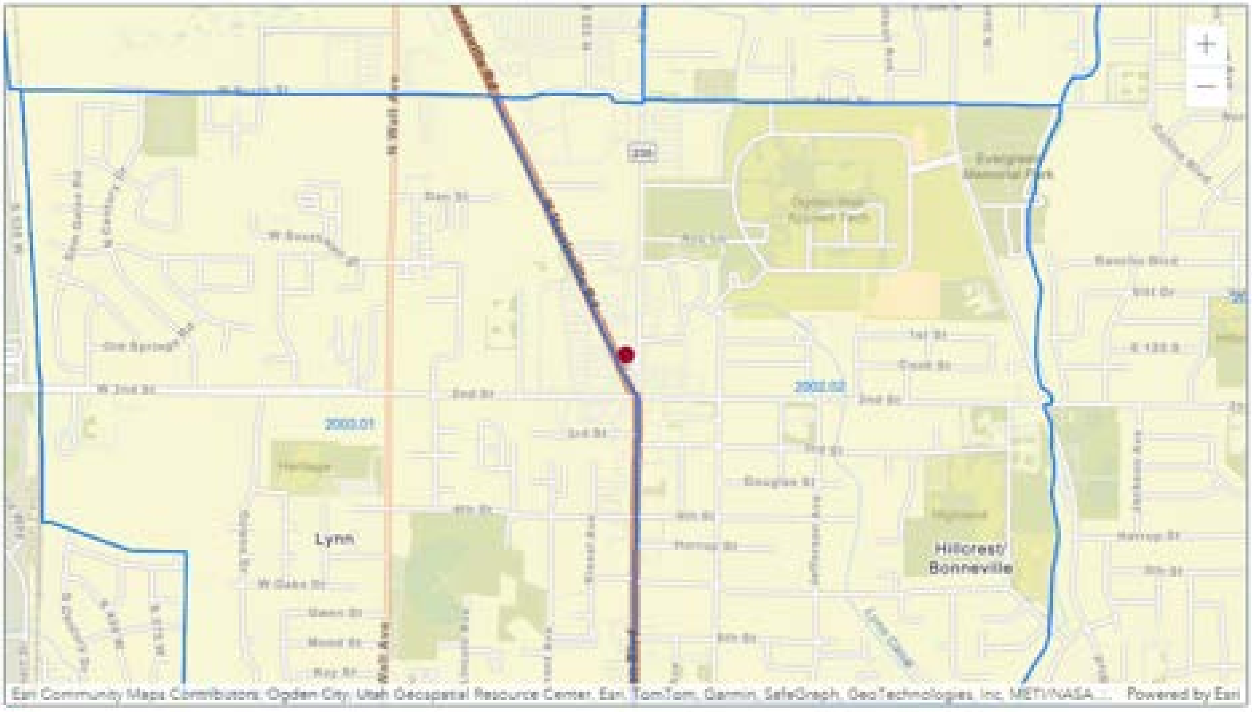


State Code	County Code	Tract Code	Complete Tract Number	Tract Income Class	Tract Population
49	053	2701.01	49053270101	MIDDLE-INC	4693
49	053	2701.02	49053270102	MIDDLE-INC	3483
49	053	2702	49053270200	MIDDLE-INC	3549
49	053	2703.01	49053270301	MIDDLE-INC	6557
49	053	2703.02	49053270302	MIDDLE-INC	3231
49	053	2704.01	49053270401	MIDDLE-INC	7008
49	053	2704.02	49053270402	MIDDLE-INC	2725
49	053	2705.01	49053270501	MIDDLE-INC	2694
49	053	2705.02	49053270502	MIDDLE-INC	5149
49	053	2706.01	49053270601	MIDDLE-INC	7255
49	053	2706.02	49053270602	MIDDLE-INC	1671
49	053	2707.01	49053270701	MODERATE-INC	5764
49	053	2707.02	49053270702	MIDDLE-INC	5422
49	053	2708.02	49053270802	MODERATE-INC	7387
49	053	2708.03	49053270803	UPPER-INC	5594
49	053	2708.04	49053270804	UPPER-INC	5760
49	053	2708.05	49053270805	MIDDLE-INC	6380
49	053	2708.06	49053270806	UPPER-INC	1983
49	053	2709.01	49053270901	MIDDLE-INC	4085
49	053	2709.03	49053270903	MIDDLE-INC	3976
49	053	2709.04	49053270904	MIDDLE-INC	5581
49	053	2709.05	49053270905	MIDDLE-INC	6501
49	053	2710	49053271000	MODERATE-INC	4593
49	053	2711.01	49053271101	MODERATE-INC	6034
49	053	2711.02	49053271102	MIDDLE-INC	5901
49	053	2712	49053271200	MIDDLE-INC	3845
49	053	2713	49053271300	MIDDLE-INC	4380
49	053	2714	49053271400	MODERATE-INC	3847
49	053	2715.01	49053271501	MIDDLE-INC	4751
49	053	2715.02	49053271502	UPPER-INC	2927
49	053	2716	49053271600	MIDDLE-INC	7244
49	053	2717.02	49053271702	UPPER-INC	15965
49	053	2717.03	49053271703	UPPER-INC	7249
49	053	2717.04	49053271704	MIDDLE-INC	3405
49	053	2718	49053271800	MIDDLE-INC	3690

Tract Minority Population	Tract Minority Population %	Tract Minority Status
420	8.95%	Non-Majority Minority
327	9.39%	Non-Majority Minority
277	7.81%	Non-Majority Minority
1464	22.33%	Non-Majority Minority
327	10.12%	Non-Majority Minority
1050	14.98%	Non-Majority Minority
297	10.90%	Non-Majority Minority
291	10.80%	Non-Majority Minority
642	12.47%	Non-Majority Minority
1589	21.90%	Non-Majority Minority
218	13.05%	Non-Majority Minority
2487	43.15%	Non-Majority Minority
1388	25.60%	Non-Majority Minority
1511	20.45%	Non-Majority Minority
594	10.62%	Non-Majority Minority
754	13.09%	Non-Majority Minority
1403	21.99%	Non-Majority Minority
219	11.04%	Non-Majority Minority
508	12.44%	Non-Majority Minority
681	17.13%	Non-Majority Minority
1120	20.07%	Non-Majority Minority
1055	16.23%	Non-Majority Minority
741	16.13%	Non-Majority Minority
2012	33.34%	Non-Majority Minority
1475	25.00%	Non-Majority Minority
1013	26.35%	Non-Majority Minority
1314	30.00%	Non-Majority Minority
1010	26.25%	Non-Majority Minority
1112	23.41%	Non-Majority Minority
413	14.11%	Non-Majority Minority
759	10.48%	Non-Majority Minority
2350	14.72%	Non-Majority Minority
738	10.18%	Non-Majority Minority
445	13.07%	Non-Majority Minority
813	22.03%	Non-Majority Minority

Ogden – Ben Lomond

FFIEC Geocoding/Mapping System – 2026



Matched Address: 115 N Washington Blvd, Ogden, Utah, 84404
MSA: 36260 - OGDEN, UT || State: 49 - UTAH || County: 057 - WEBER COUNTY || Tract Code: 2002.02

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

2026 FFIEC Geocode Census Report

Matched Address: 115 N Washington Blvd, Ogden, Utah, 84404
MSA: 36260 - OGDEN, UT
State: 49 - UTAH
County: 057 - WEBER COUNTY
Tract Code: 2002.02

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

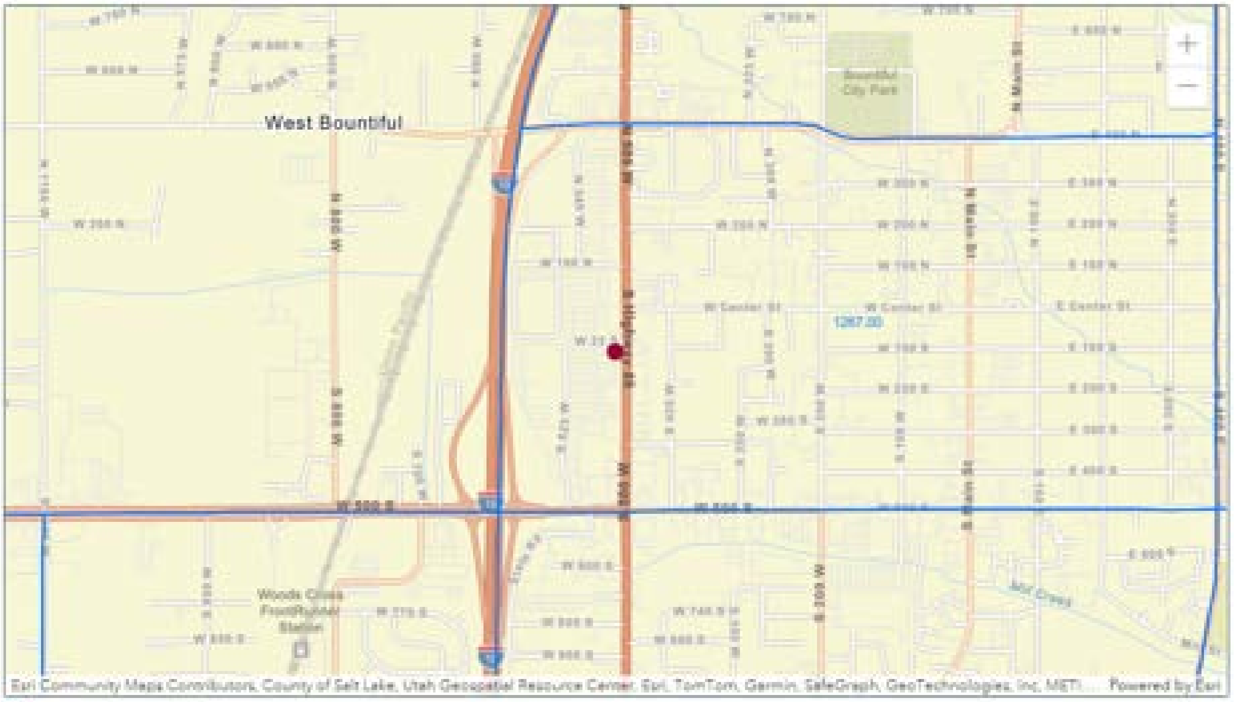
Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Bountiful

FFIEC Geocoding/Mapping System -- 2026



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

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

2026 FFIEC Geocode Census Report

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

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

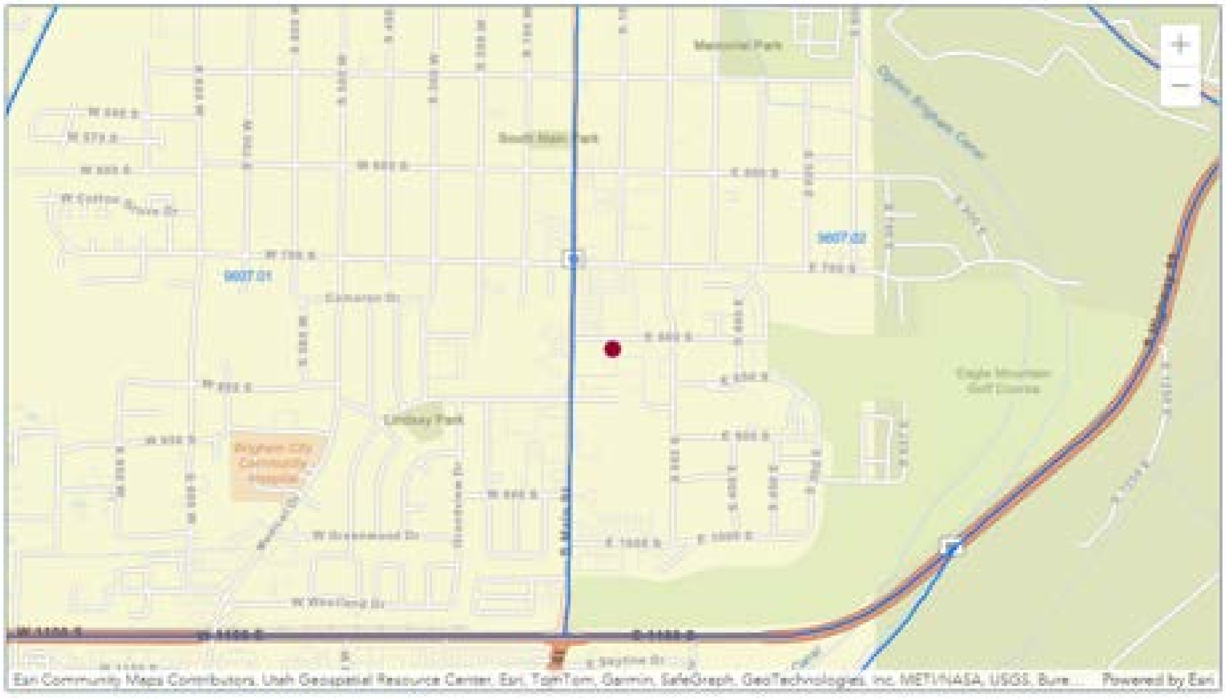
Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Brigham City

FFIEC Geocoding/Mapping System -- 2026



Matched Address: 80 E 800 S, Brigham City, Utah, 84302
MSA: NA - NA (Outside of MSA) || State: 49 - UTAH || County: 003 - BOX ELDER COUNTY || Tract Code: 9607.02

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

2026 FFIEC Geocode Census Report

Matched Address: 80 E 800 S, Brigham City, Utah, 84302
MSA: NA - NA (Outside of MSA)
State: 49 - UTAH
County: 003 - BOX ELDER COUNTY
Tract Code: 9607.02

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

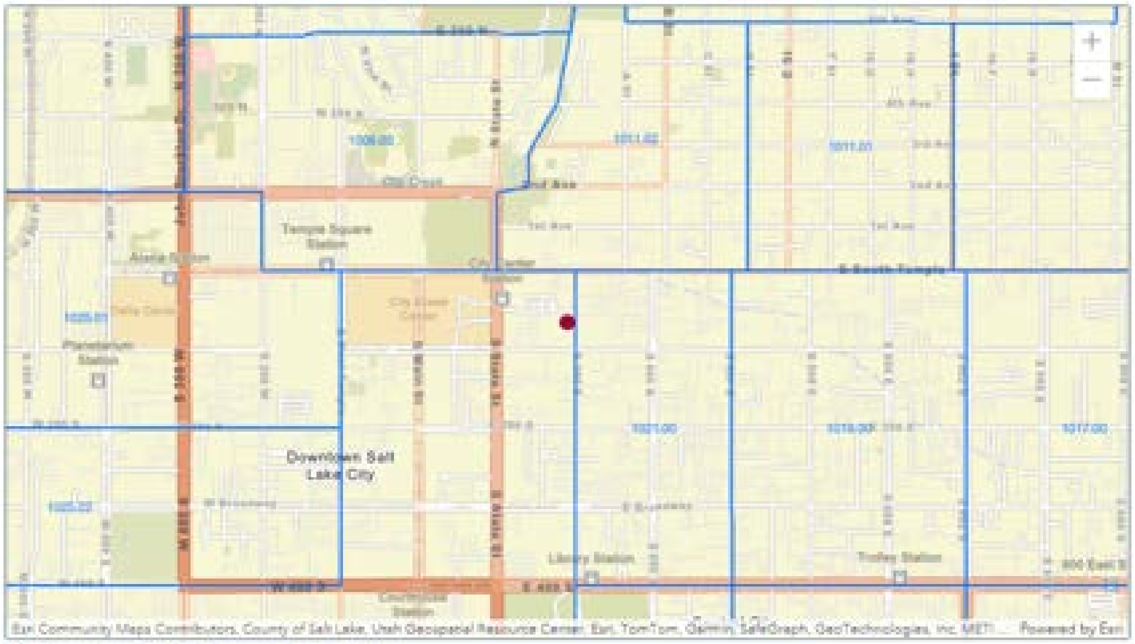
Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Salt Lake-City Creek Banking Center & Corporate Trust

FFIEC FFIEC Geocoding/Mapping System -- 2026



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

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

FFIEC 2026 FFIEC Geocode Census Report

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

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

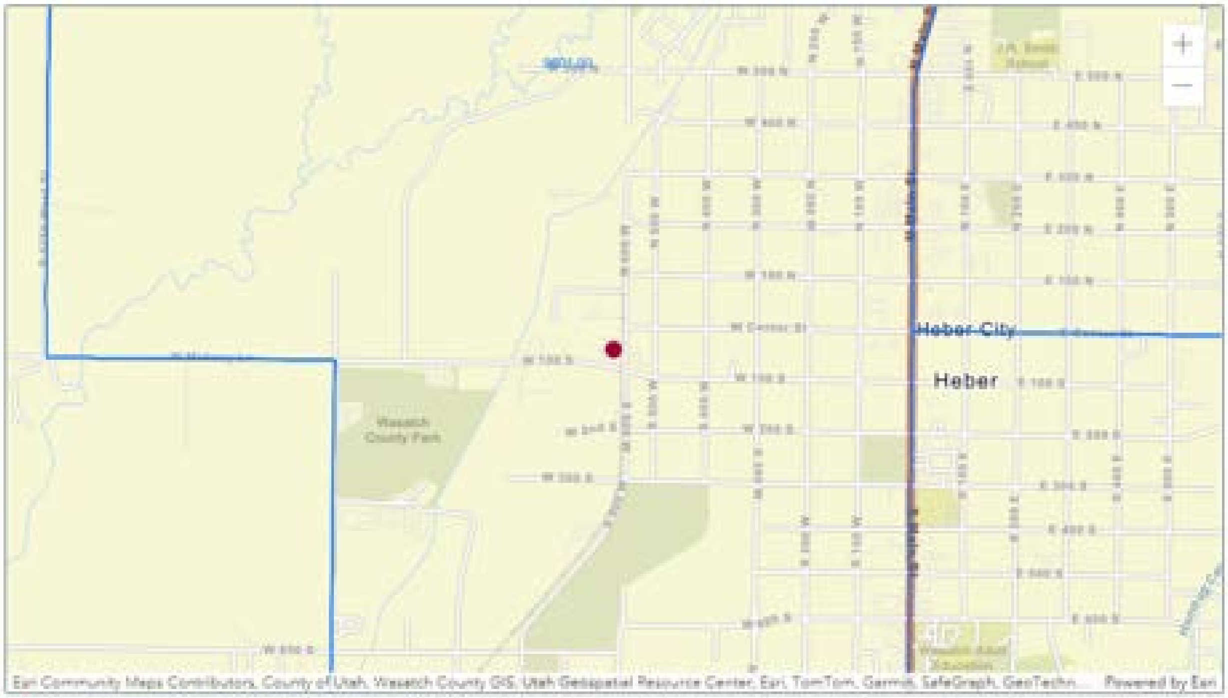
Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Heber

FFIEC FFIEC Geocoding/Mapping System -- 2026



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

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

FFIEC 2026 FFIEC Geocode Census Report

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

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

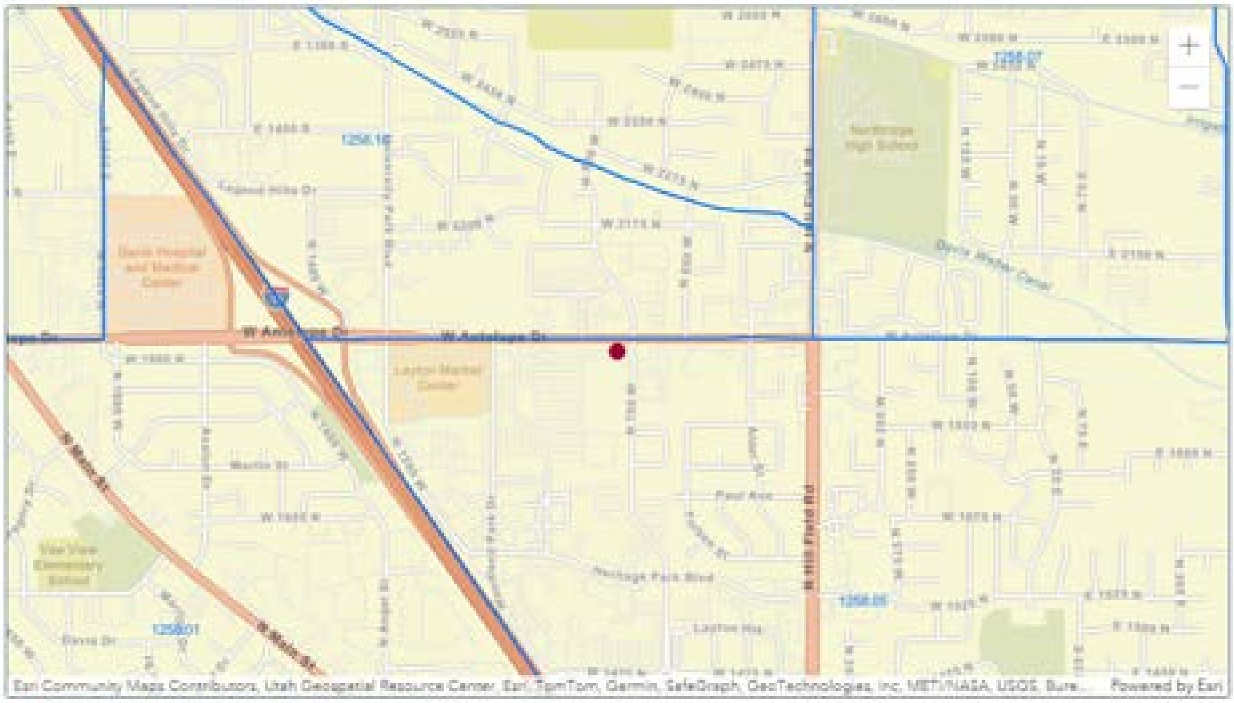
Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Layton

FFIEC Geocoding/Mapping System -- 2026



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

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

2026 FFIEC Geocode Census Report

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

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

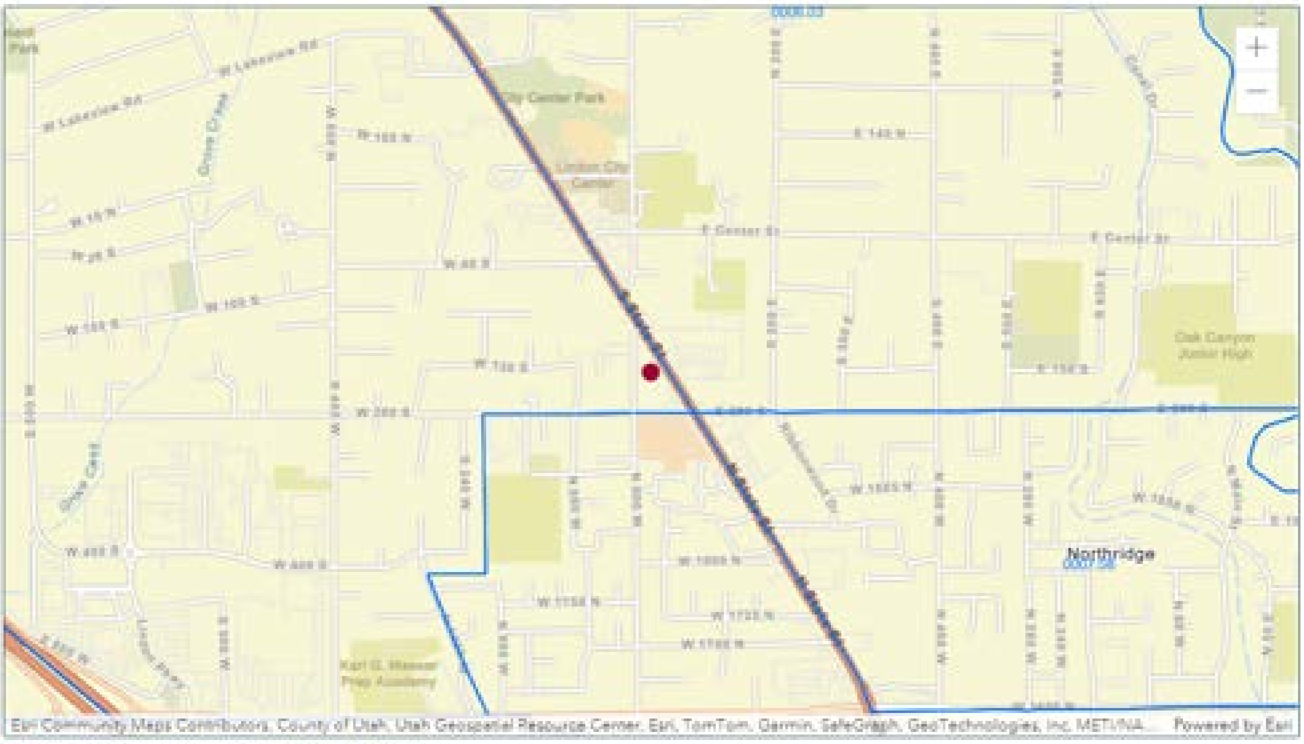
Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Lindon

FFIEC Geocoding/Mapping System -- 2026



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

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

2026 FFIEC Geocode Census Report

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

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

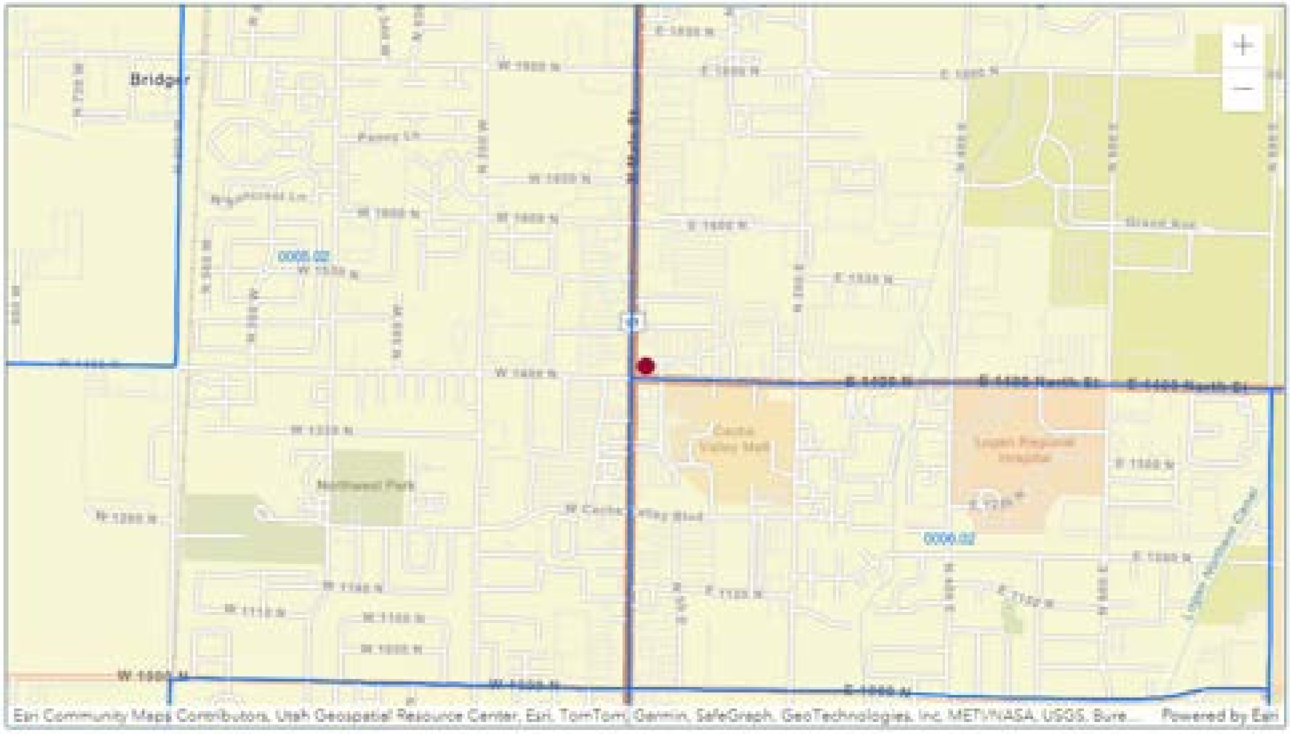
Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Logan

FFIEC Geocoding/Mapping System -- 2026



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

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

2026 FFIEC Geocode Census Report

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

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

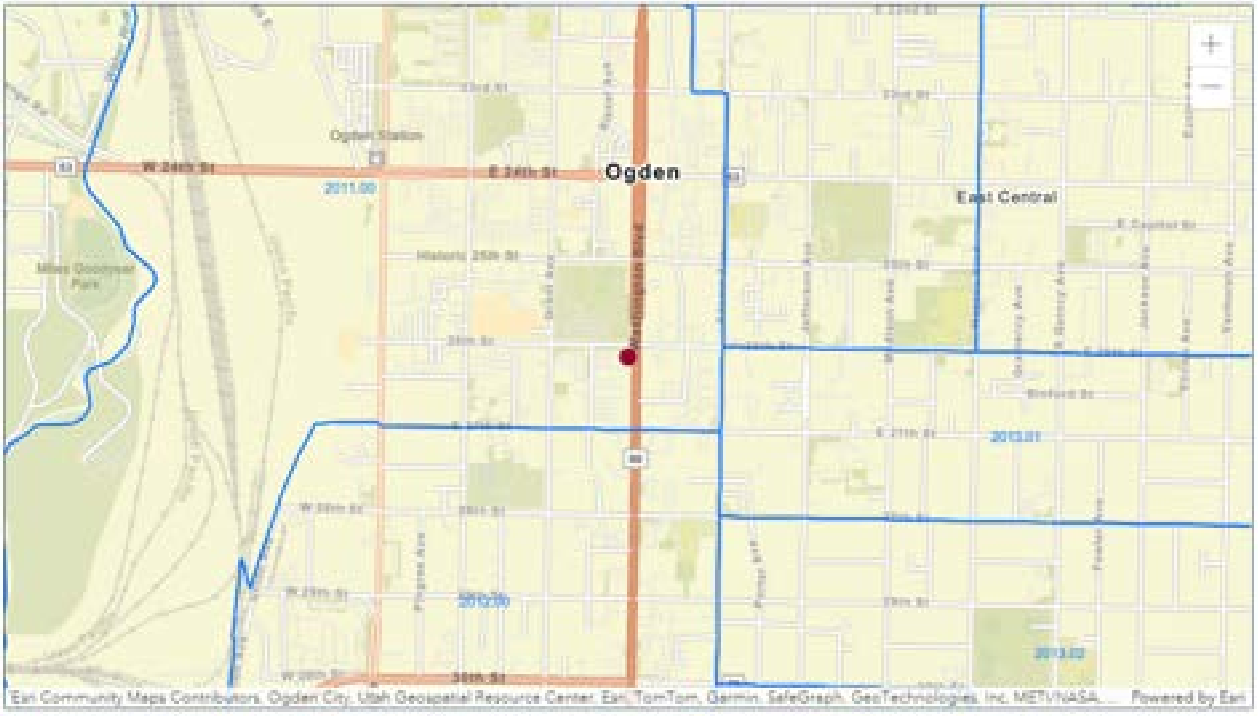
Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Ogden – Corporate

FFIEC Geocoding/Mapping System – 2026



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

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

2026 FFIEC Geocode Census Report

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

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

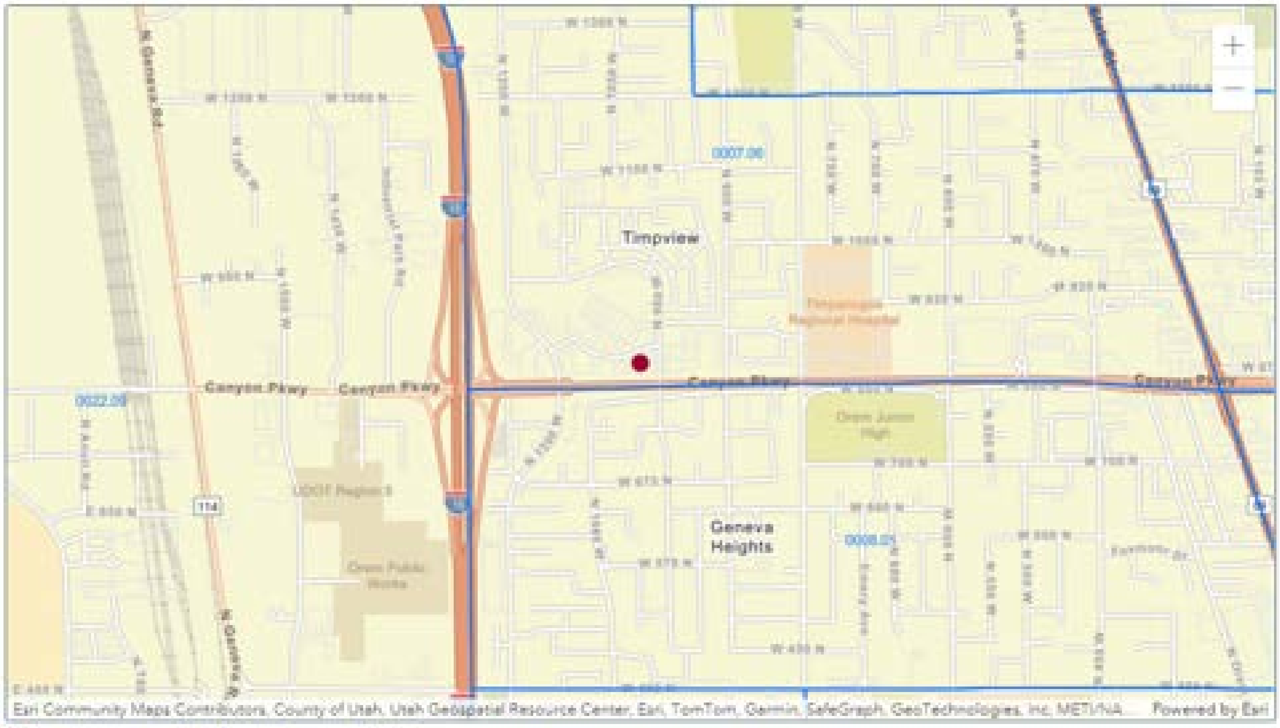
Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Orem

FFIEC FFIEC Geocoding/Mapping System -- 2026



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

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

FFIEC 2026 FFIEC Geocode Census Report

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

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

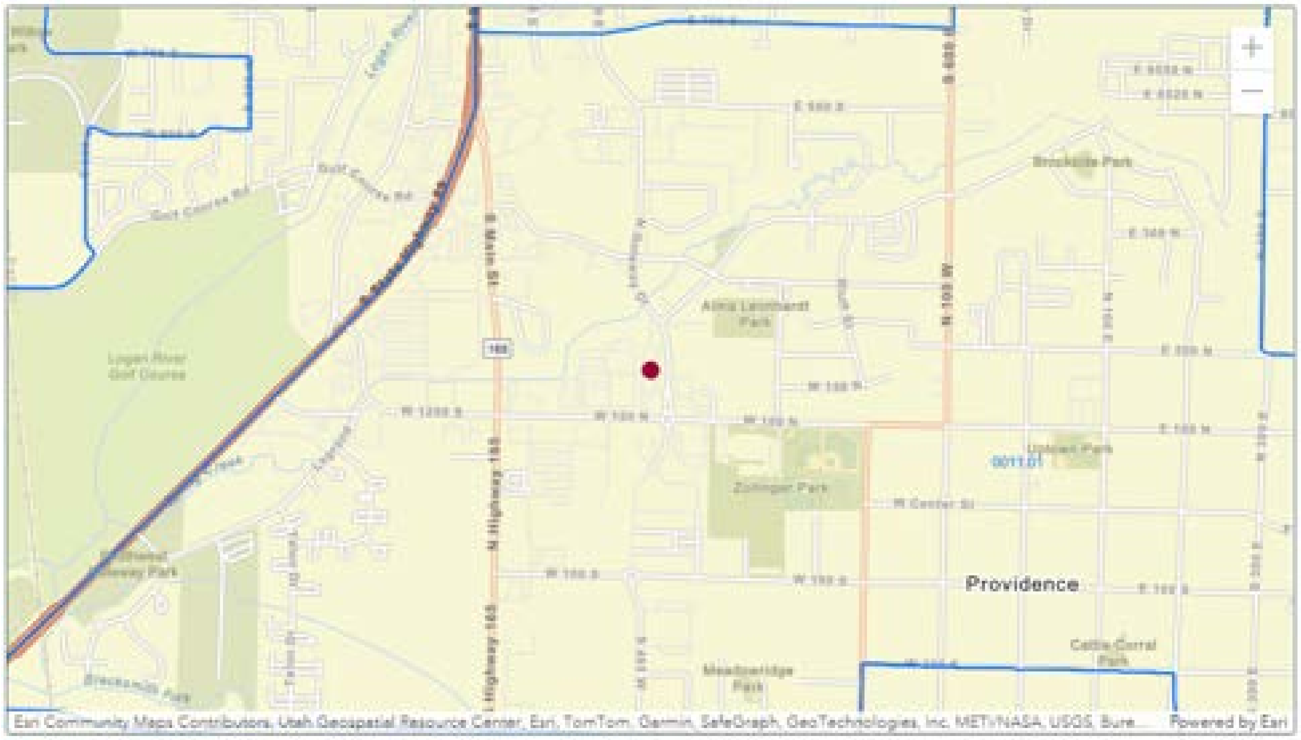
Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Providence

FFIEC Geocoding/Mapping System -- 2026



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

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

FFIEC 2026 FFIEC Geocode Census Report

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

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

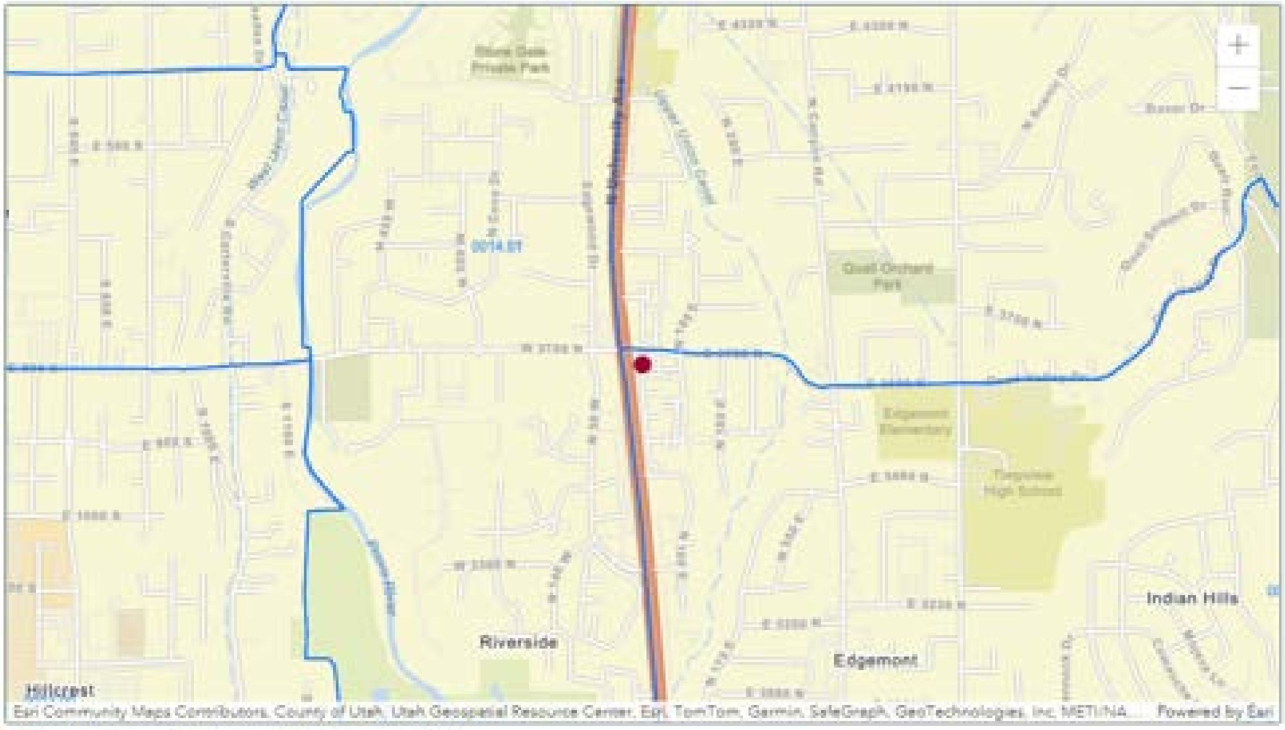
Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Provo

FFIEC Geocoding/Mapping System -- 2026



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

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

2026 FFIEC Geocode Census Report

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

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

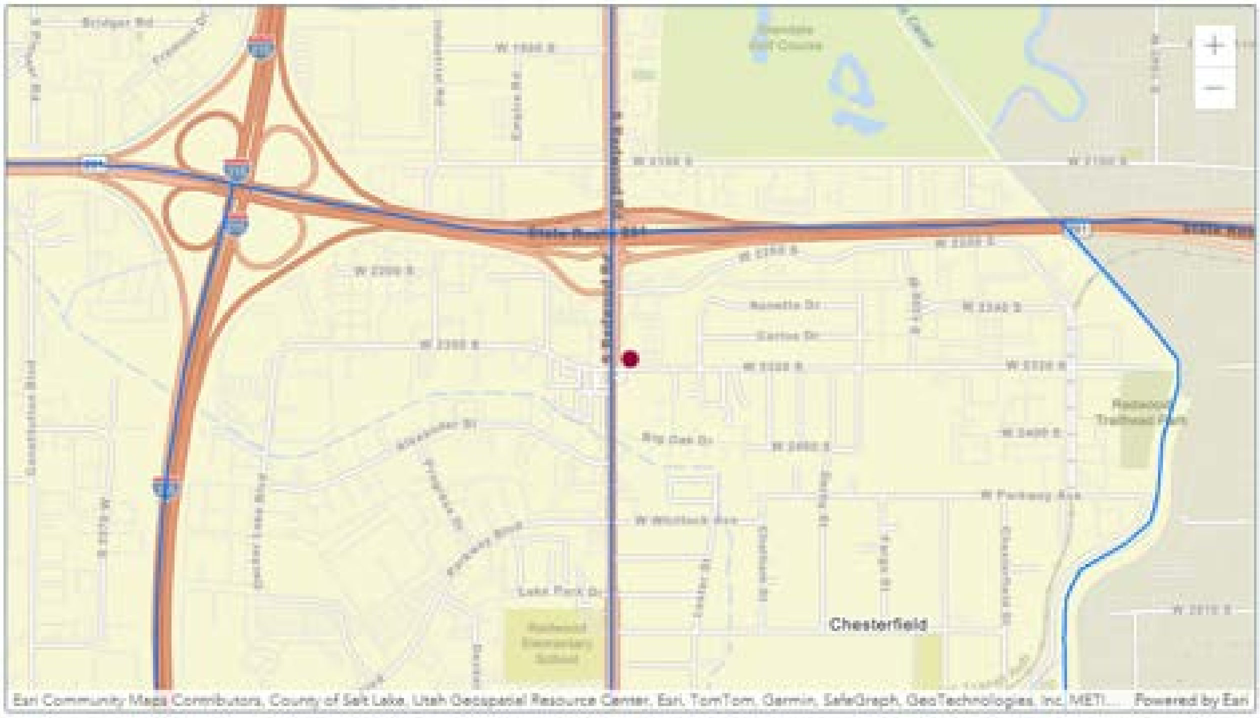
Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Salt Lake – Redwood Road

FFIEC Geocoding/Mapping System -- 2026



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

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

2026 FFIEC Geocode Census Report

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

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

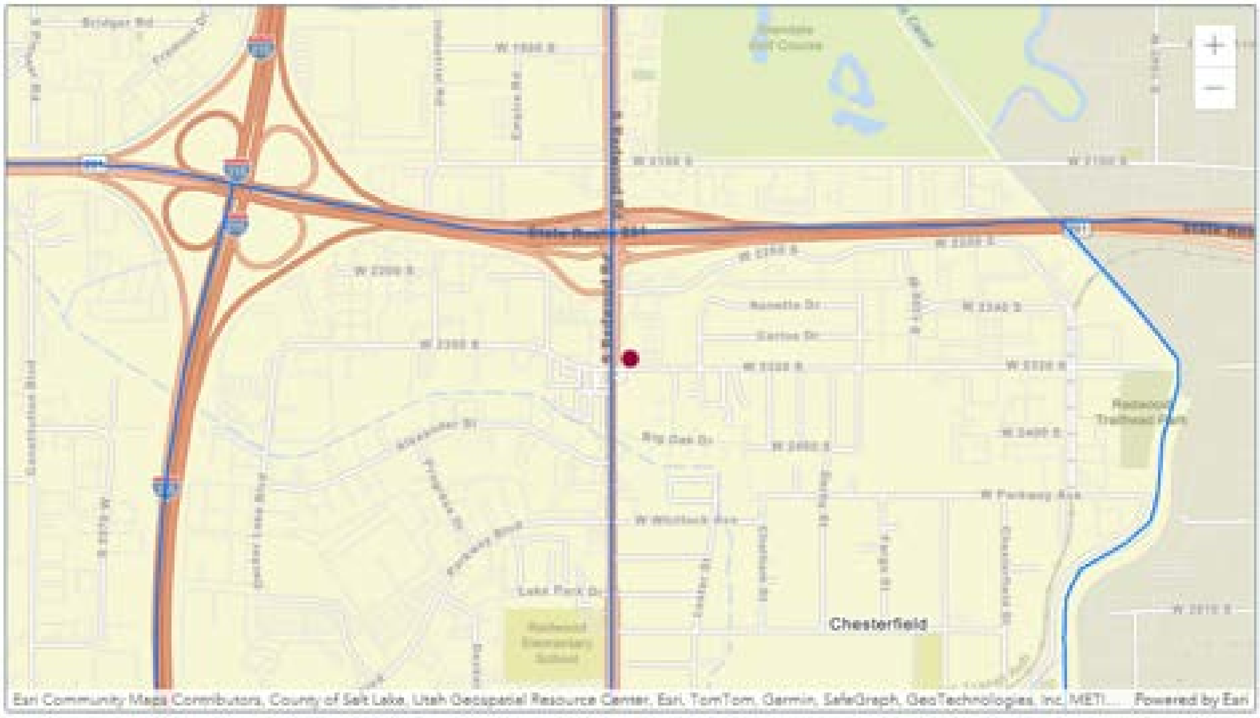
Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

BANK OF UTAH

Salt Lake – Redwood Road

FFIEC Geocoding/Mapping System -- 2026



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

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

2026 FFIEC Geocode Census Report

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

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

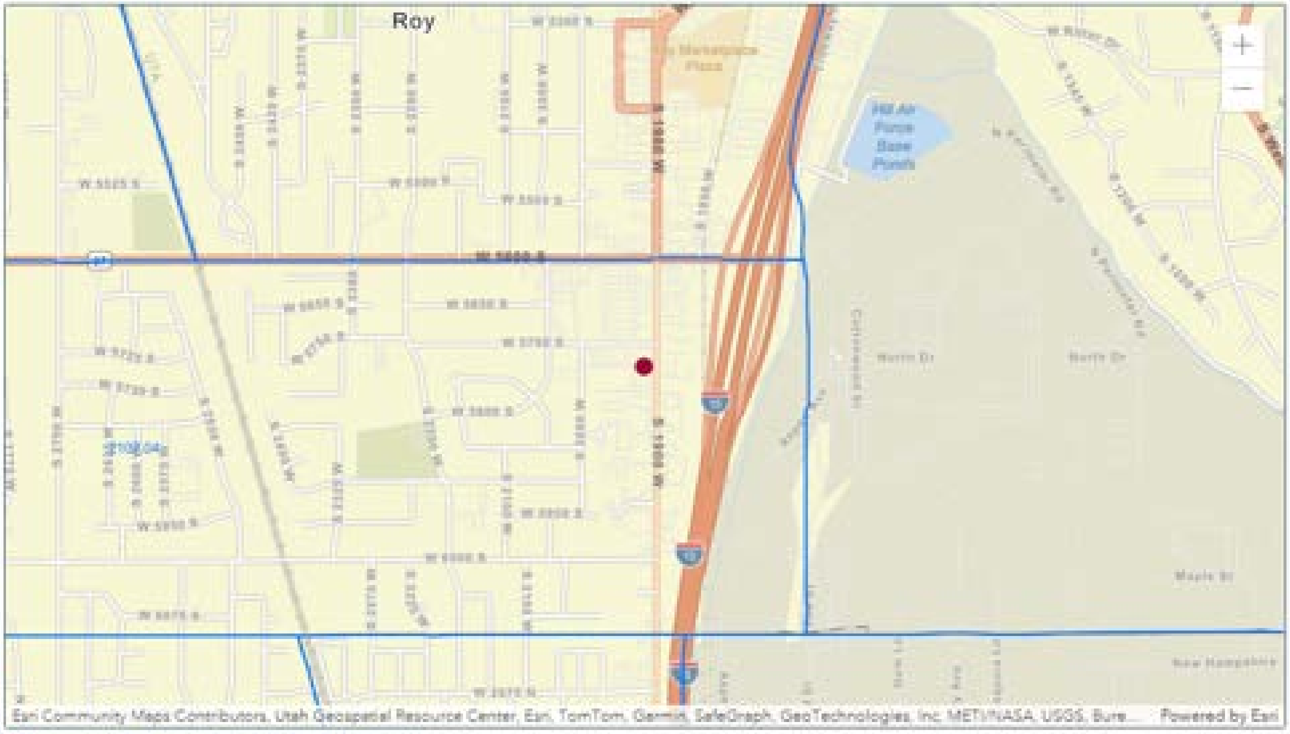
Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Roy

FFIEC Geocoding/Mapping System -- 2026



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

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

2026 FFIEC Geocode Census Report

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

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Population Information

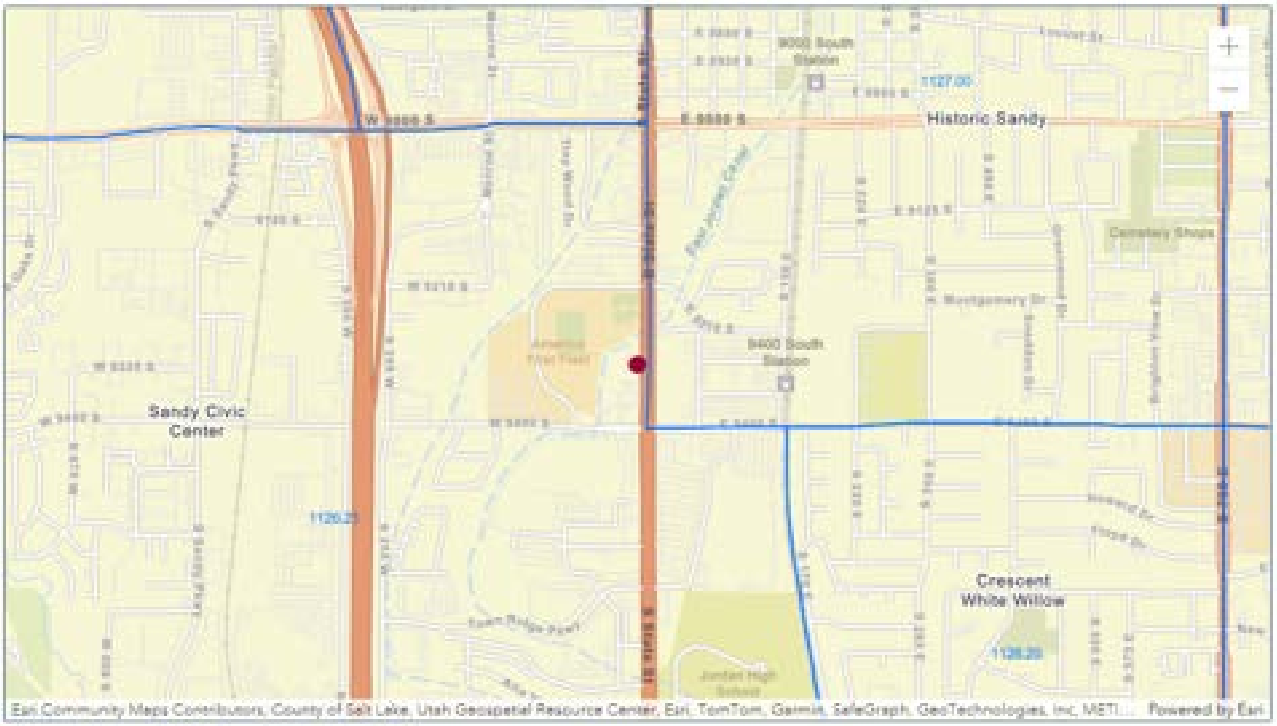
Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Sandy

FFIEC Geocoding/Mapping System – 2026



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

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

2026 FFIEC Geocode Census Report

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

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

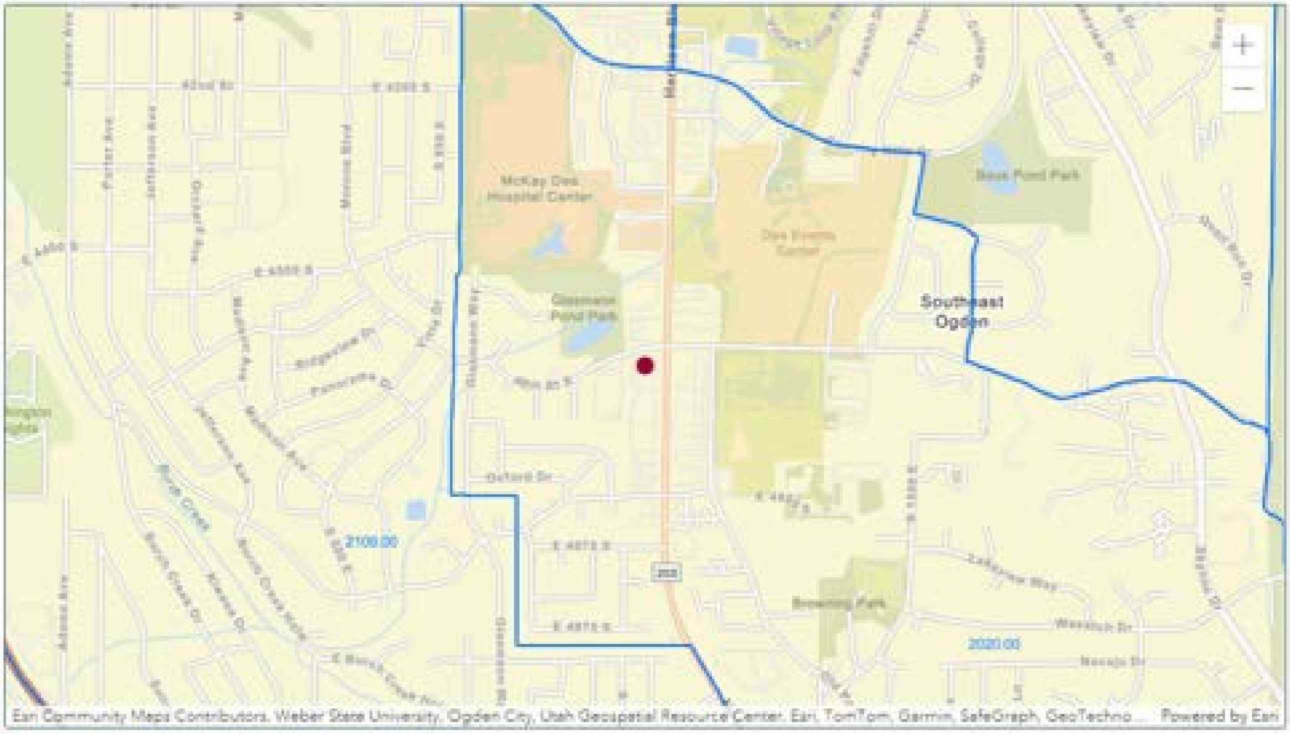
Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

South Ogden

FFIEC FFIEC Geocoding/Mapping System -- 2026



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

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

FFIEC 2026 FFIEC Geocode Census Report

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

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

St George-Banking Center, Home Loans, and Commercial Loans

FFIEC Geocoding/Mapping System -- 2026

Matched Address: 335 E Saint George Blvd, Suite 103, Saint George, Utah, 84770
MSA: 41100 - ST. GEORGE, UT || State: 49 - UTAH || County: 053 - WASHINGTON COUNTY || Tract Code: 2703.01

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

2026 FFIEC Geocode Census Report

Matched Address: 335 E Saint George Blvd, Suite 103, Saint George, Utah, 84770
MSA: 41100 - ST. GEORGE, UT
State: 49 - UTAH
County: 053 - WASHINGTON COUNTY
Tract Code: 2703.01

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

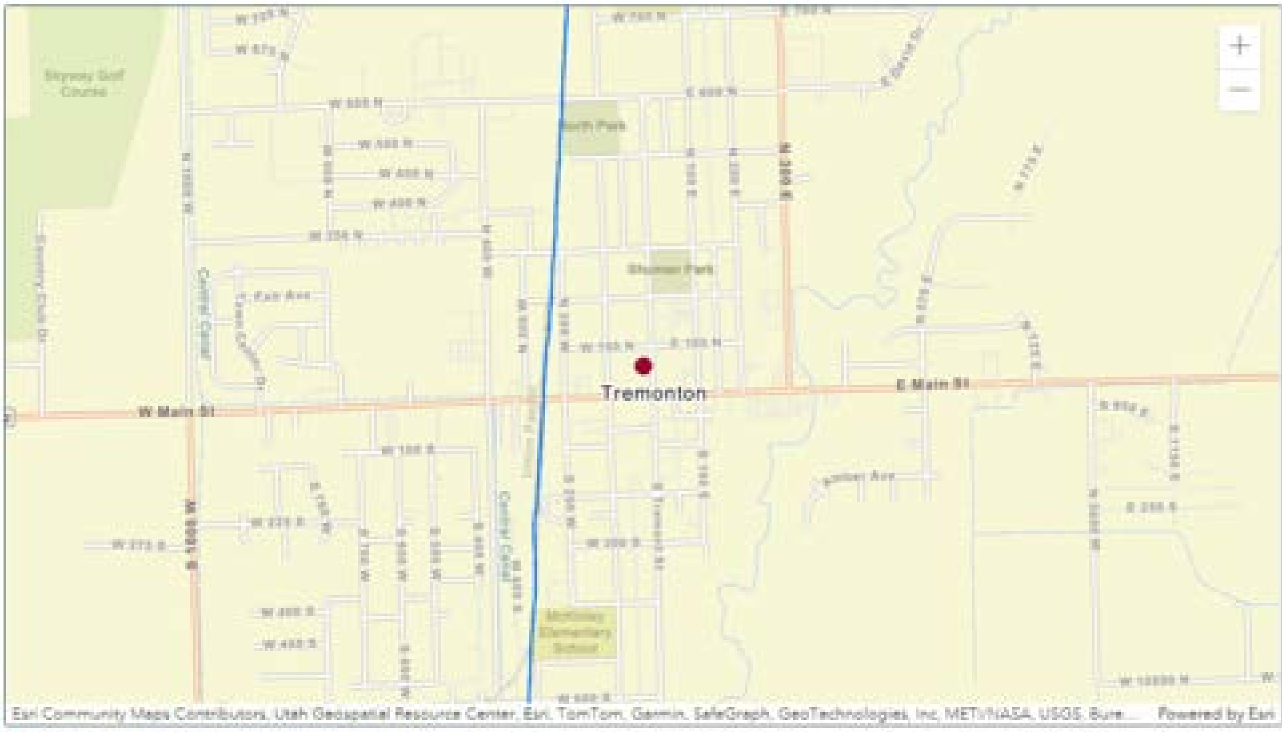
Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Tremonton

FFIEC Geocoding/Mapping System -- 2026



Matched Address: 25 N Tremont St, Tremonton, Utah, 84337
MSA: NA - NA (Outside of MSA) || State: 49 - UTAH || County: 003 - BOX ELDER COUNTY || Tract Code: 9603.01

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

2026 FFIEC Geocode Census Report

Matched Address: 25 N Tremont St, Tremonton, Utah, 84337
MSA: NA - NA (Outside of MSA)
State: 49 - UTAH
County: 003 - BOX ELDER COUNTY
Tract Code: 9603.01

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Branch Closings and Openings

2025

Bank of Utah did not have any branch openings, branch closings, branch relocations or new ATM locations in 2024.

Branch Closings and Openings
2024

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

Branch Closings and Openings
2023

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

All of our checking accounts come with the following services.

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

Easy Checking

Free checking account with unlimited check writing and includes:

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

Evergreen Checking

Evergreen is a checking and savings blend and includes:

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

Thrive Checking

Thrive Checking is a Bank On Certified Account that includes:

- $5 opening deposit
- No minimum balance
- No monthly service charge
- Does not earn interest
- Free Visa Debit Card

Thrive Checking Continued...

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

Health Savings Accounts (HSA)

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

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

I Save

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

- $100 opening deposit
- Interest paid with a balance of $500 or more
- No monthly maintenance fee
- Can make deposits in branch with no fee
- Can open Online or in branch

Children's I Save

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

- $10 opening deposit
- Interest paid with a balance of $500 or more
- No monthly maintenance fee
- Can only be opened in branch

Private Banking I Save

- $100 opening deposit
- Interest paid with a balance of $2,500 or more
- No monthly maintenance fee
- Can only be opened in branch

My Money Market

- $100 opening deposit
- Maintain a minimum balance of $10,000 in the account each day to obtain the disclosed annual percentage yield.
- No monthly maintenance fee
- A withdrawal service charge fee of $10.00 will be charged for each debit transaction in excess of six (6) during the statement cycle
- Can only be opened Online

My Money Market

- $100 opening deposit
- No minimum balance to obtain the annual percentage yield.
- No monthly maintenance fee
- A withdrawal service charge fee of $25.00 will be charged for each debit transaction in excess of six (6) during the statement cycle
- Can only be opened Online

Individual Retirement Accounts

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

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

Certificates of Deposit

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

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

Super Saver CD

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

Website states:

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

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

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

Analyzed Business Checking

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

Account Features:

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

Treasury Management Features:

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

Loan Features:

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

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

The earnings credit computation is derived in the following manner:

- The daily average balance less uncollected funds equals daily average collected funds.
- The daily average collected funds less 10% reserve equals daily average investable balance.

- The daily average investable balance multiplied by the earnings credit allowance and divided by 365, then multiplied by the number of days in the billing cycle, equals the earnings credit.

Free Business Checking

This account is for businesses with basic treasury management needs and smaller numbers of transactions 300 checks per month FREE! After 300 transactions per month a $0.50 fee per transaction is applied. Minimum Opening Deposit of $100.00.

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

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

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

  *Credit Approval Required

Business Advantage Checking

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

Account Features:
- No minimum balance
- No monthly service charge
- $100 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 opening deposit
- Available to Non-profit Entities only *must provide proof of non-profit status

Public Fund Advantage Checking

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

Account Features:

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

Public Fund Money Market

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

Account Features:

- Interest bearing (tiered)
- No monthly maintenance fee
- No minimum opening deposit
- Withdrawal service charge fee of $10.00 will be charged for each debit transaction in excess of six (6) during the statement cycle
- Available to Public Entities only *must provide proof of non-profit status

Insured Money Market Business Account

- Interest bearing (tiered)
- Monthly service charge fee of $10.00 will be imposed if the balance in the account falls below $1,000 any day of the cycle
- $1,000 opening deposit
- Withdrawal service charge fee of $1.00 will be charged for each debit transaction in excess of six (6) during the statement cycle

Insured Premier Gold Money Market Account

To qualify for this account, you must also have a Business Checking account and at least two other bank services.

Account Features:

- Interest bearing (tiered)
- Monthly service charge fee of $10.00 will be imposed if the balance in the account falls below $5,000 any day of the cycle
- Minimum Opening Deposit of $5,000
- Withdrawal service charge fee of $1.00 will be charged for each debit transaction in excess of six (6) during the statement cycle

Business Savings

A Business Savings account is an ideal place to start building your cash reserves. No monthly service charge fee. 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.

In February 2025, **Card Manager** will replace CardValet as the tool for consumer debit card management. Fully integrated into Online and mobile banking, Card Manager will provide clients with enhanced features and a more seamless experience.

These FAQs are here to help you get familiar with Card Manager, confidently answer client questions during the transition and highlight its features to new clients. Take some time to review them, and if you have any further questions or need clarification, don't hesitate to reach out to:

Debit Card Team
Mindy Walsh, mwalsh@bankofutah.com, 801-409-5048
Shauna Gomez, sgomez@bankofutah.com, 801-409-5237

Central Operations
centralops@bankofutah.com

General Questions

What is Card Manager?
Card Manager is the new tool for consumer clients to manage their Bank of Utah debit cards, replacing CardValet for personal accounts.

Business clients will continue to use CardValet.

Unlike CardValet, Card Manager is fully integrated into Online and mobile banking, eliminating the need for a separate app. This integration offers a more seamless, convenient and secure experience for managing debit cards.

Who can use Card Manager?
Card Manager is exclusively for consumer accountholders with debit cards. Business clients will continue to use CardValet, with no changes to how they manage their business debit cards at this time.

How do clients access Card Manager?
Clients can access Card Manager via Online banking or the Bank of Utah mobile app.

- **Online Banking:** Log in and click on Card Manager in the green navigation menu at the top of the screen.
- **Mobile App:** Update the mobile app to access Card Manager. Once updated, log in to get started. Clients can find Card Manager in the menu at the bottom of the screen.

Clients' debit cards should already be pre-loaded into Card Manager, if the cards are tied to their Social Security Numbers. They should review the information to ensure everything looks correct.

Do clients need to delete the CardValet app?
Yes, consumer clients currently using CardValet should delete the app from their phone once they've transitioned to Card Manager. Keeping the CardValet app may result in duplicate notifications and confusion. Removing it ensures a seamless experience with Card Manager.

Features of Card Manager

What is the biggest difference between CardValet and Card Manager?
The biggest difference is where the tools are located. Card Manager is fully integrated into Online banking and the Bank of Utah mobile app, so consumer clients no longer need a separate app like CardValet.

Card Manager offers tools similar to CardValet, such as turning cards on and off and setting controls, but it also includes new features, like detailed transaction insights, enhanced security options, and the ability to manage travel plans.

What kinds of controls are available?
Card Manager lets clients customize how their card is used:

- **Merchant Categories:** Clients can enable or disable their card for specific categories like gas, groceries, hotels or travel.
- **Locations:** Clients can set controls for "my location," a specific region or block all international charges.
- **Transaction Types:** Clients can block specific transaction types like in-store, Online, autopay/recurring or ATM withdrawals. (**Be aware:** If a client blocks "recurring payments," for example, all transactions in that category will be blocked. So, if they intended to just block their gym membership, they might accidentally block something else marked as recurring, such as their streaming services.)
- **Spend Limits:** Clients can set spending limits, although these cannot exceed the default limits of the card.
- **Travel Plans:** Clients can easily set up travel notifications to keep their cards working smoothly when they're away from home.

How can clients notify Bank of Utah about their travel plans?
Clients can now set up travel notifications directly through Card Manager, eliminating the need to call our customer service center. This feature allows clients to inform us of their travel plans, ensuring uninterrupted card usage during trips.

Please note that while most destinations can be added through Card Manager, some countries may not be available due to security protocols. In such cases, clients are encouraged to contact our customer service team for assistance.

We're always here to help, so if clients prefer speaking with a representative or encounter any issues, they can still reach out to us directly.

Will clients get notifications when their cards are used?
Yes, with Card Manager, clients receive real-time alerts whenever their cards are used or declined. Additionally, if a transaction is declined, Card Manager provides detailed insights into the reason for the decline, helping clients understand and address any issues promptly.

Can clients add their cards to their digital wallets?
Yes, from the Bank of Utah mobile app, clients can push their cards to digital wallets like Apple Pay or Google Pay.

Can clients view their card details?
Yes, clients can view their full card number, expiration date and CVV securely within Card Manager.

Can clients turn their debit card on or off?
Yes, clients can turn their debit card on or off to help protect against fraud. When the card is "off," no withdrawals or purchases will be approved.

Can clients see insights into their spending?
Yes, Card Manager offers spending insights for debit card purchases, categorized by merchant type, location and time of purchase. It also allows clients to see their recurring transactions, as well as any subscriptions linked to their debit cards.

Can clients change or set their PIN?
Yes, clients can securely change or set their card's PIN in Card Manager.

Transaction Details

What additional details can clients see about their purchases?

- The merchant's location for in-person purchases.
- The merchant's phone number and website, if applicable.
- A list of merchants where clients have recurring charges.
- A list of merchants that have clients' cards on file.

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

Business Online Banking

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

ACH Debit - Collecting Payments

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

Positive Pay

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

Remote Deposit/Mobile Deposit

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

ACH Credit

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

Online Wires

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

Merchant Services

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

Payroll Cards

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

Sweep Accounts

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

Free Online Banking and Mobile Banking

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

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

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

- Manager your debit card with Card Manager
  - Secure Access Anytime
  - Get Real-Time Alerts
  - Activate your debit card
  - Lock and Unlock Cards
  - Set Travel Rules
  - Integrate with Digital Wallets
  - Map Your Purchases

- Chat with us during business hours Monday through Friday, 7am-6pm MST (excluding Federal Holidays)
- Open a new account for existing Bank of Utah account holder

*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.

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

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

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

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

5 Benefits of Our Identity Theft Recovery Services

A fully managed program, Bank of Utah's recovery services is there for you from the time your identity is stolen until your identity is restored.

You will be assigned a certified, licensed recovery advocate to complete the recovery work* on your behalf, including:

1. **Researching the extent of the problem,** including a review of your credit report
2. **Assisting you with the process of freezing your credit reports** with the major credit bureaus
3. **Coordinating with other agencies, financial institutions and creditors** to resolve incidents
4. **Helping you replace identity credential documents,** such as driver's licenses or passports that have been lost, stolen or destroyed during your identity theft incident
5. **Requesting the removal of fraudulent records** to recover your identity back to pre-theft status

**If you have a financial loss from your Bank of Utah account, Bank of Utah will help with the attempt to recover the funds, if warranted. If you have financial losses from accounts at other institutions as a result of the identity theft, your identity theft recovery advocate will work with you to recover those.*

Review specific service coverage information Online at:
https://www.bankofutah.com/personal/services-benefits/identity-theft-recovery-services

Like other lines of credit, you must apply and be approved for the overdraft line of credit. Your credit limit will be based on your credit history. Once approved, the line of credit will be available to transfer funds to your Bank of Utah checking account in increments of $50 should you have an overdraft or non-sufficient funds.

Fees: There is no cost to enroll or to keep the line of credit open. You only pay fees when you use the service. You will incur a $5 fee every time a transfer is made to cover an overdraft. When an advance is made, you may repay it immediately. You will be charged an annual percentage rate (APR) of 21% on any outstanding balance and will be charged interest from the transaction date. *

**The minimum monthly payment will equal any amount past due, any fees and charges due, and the greater of $10 or 5% of the new balance indicated on the periodic statement.*

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

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.

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 ate 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 personal loan which requires a borrower to include a Savings Account or Certificate of Deposit (CD) as collateral for the loan.

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

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

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

Conventional Loans

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

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

This standard product is the loan of choice for 70% 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 among the top lenders serving first-time home buyers in the state over the past decade. 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 (NAHI). 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 & Chenoa Fund

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

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 based on the Constant Maturity Treasury (CMT) index. The Fixed-rate HECM maintains the same interest rate over the life of the loan.

Construction Loans

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

Construction loans offer the following features:

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

Lot Loans

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

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

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.

Long Term Portfolio Loans

The Bank's own 7/1 and 10/1 ARMs offer flexible and a more affordable option for borrowers planning to move or refinance before the fixed period ends. These ARMs are attractive with their lower initial payments.

The 30/15 balloon loans, available for second homes and investment properties, have a 30-year amortization with a balloon payment after 15 years, aiding investors and second homeowners in maximizing cash flow and returns.

Commercial Loans

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

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

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

Small Business Loans

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

Lines of Credit

Use a Commercial Line of Credit to:

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

Construction and Development Loans

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

Real estate projects that can be financed include:

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

Personal Trust Services

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

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

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

Acting as a Corporate Trustee

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

Bank of Utah's Private Banking program is an
exclusive Bank program for qualified individuals.

Individuals and families pursue financial independence at every stage of life.
Business owners and principal executives balance business growth and personal growth.

As a community bank, we offer highly personalized service.
A private banker is available to help with:

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

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

Partner With Your Private Banker

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

Multiple Perspectives

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

Access Your Funds More Easily

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

Additional Benefits are:

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

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

We specialize in the following services:

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

We offer a range of corporate foreign exchange services. Our group within Bank of Utah has extensive experience providing corporate foreign exchange risk management services to domestic and 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

Checking

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

Savings

Account Type	Associated Fee
I Save	Free
Children’s I Save	Free
Private Banking I Save	Free
My Money Market Account	A withdrawal service charge fee of $10.00 will be charged for each debit transaction in excess of six (6) during the statement cycle
Elite Reserve Money Market	A withdrawal service charge fee of $25.00 will be charged for each debit transaction in excess of six (6) during the statement cycle

Bank of Utah Fee Schedule

Service		Fee
Account balance assistance		$10.00 / per hour
Account research		$15.00/per hour
Cash advance		
	Customer	Free
	Non-Customer	$5 or 1% whichever is greater
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) Business Customers only***		
	Balance Range:	
	$.01 - $999.99	$3.00
	$1000.00 - $9999.99	$7.50
	$10,000 and greater	$20.00
Overdraft Paid Item Fee - Business		$25.00
NSF Returned lem Fee - Business		$25.00
Debit Card Replacement		$5.00
Dormant account ***(no activity for 12 months/DDA and 12 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
Notary Service ***(Non-Customers)***		$5.00 - per signature
Official Checks		
	Customer	$3.00 each
	Non-Customer	$5.00 each
Online banking wire transfers		
	Outgoing	$10.00 - each item
	Foreign	$25.00 - each item
Overdraft paid item - Consumer		$20.00 each
NSF Return item fee - Consumer		20.00 each
Daily limit on number of Overdraft fees - Consumer		5/$100.00
Cushion before Overdraft charged - Consumer		$50.00
NSF Returned/Overdraft Paid fee ($20.00) charegd on transaction items over $25.00		
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

Free Business checking*	
No Min Balance Required	X
No Monthly Maintenance fee	X
Minimum Opening Deposit	$100
Online Cash Manager	X
Transaction Fees	Up to 300 FREE After 300 a $.050 fee per transaction applies
**Sweep Accounts not available with Free Business Checking*	
Analyzed Business Checking Activity Charges - *(fees may be offset by earnings credit)*	
Maintenance fee	$8.00 per month
Minimum opening deposit	$500
Detailed account analysis statements	X
Itemized service fees	X
Online cash manager	X
Items paid on account	$0.15 each
Credit items posted	$0.25 each
Items Deposited	$0.05 on B of U checks; $0.06 clearing; $0.09 remote
Deposit admin fee	fee will be a percentage of the average monthly balance (ledger balance) and is subject to change at anytime
Currency	$0.08 per thousand
Coin	$0.06 per roll
Interest on Negative collected balance	The average of the Wall Street Journal prime rate for the month plus 2%

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

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

Business Advantage Checking - *(Available to Sole Proprietor business only)*	
No Monthly 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

Business Account Fee Schedule - Continued

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
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	Free
Interest rate	Variable Interest compounded daily, paid quarterly
Withdrawal information	Six debits free per month, after six $1.00 per withdrawal. Withdrawals include pre-authorized, automatic, telephone or e-transfers.
Public Fund Money Market Account	
Minimum opening deposit	No minimum to open
Monthly maintenance charge	Free
Interest rate	Variable Interest compounded every month, paid monthly
Withdrawal information	Six debits free per month, after six $10.00 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
Premier Gold Money Market Account - *(Must have a Business Checking Account and at least two other bank*	
Minimum opening deposit	$5,000
Monthly maintenance charge	$10.00 per month if balance falls below $5,000
Interest rate	Tiered interest with variable rates
Withdrawal information	Six debits free per month, after six $1.00 per withdrawal. Withdrawals include pre-authorized, automatic, telephone or e-transfers.

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

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	
Ben Lomond	07	115 Washington Blvd.	Ogden, Utah	84404	
Layton	20	717 W Antelope	Layton, Utah	84041	1258.05
Bountiful	19	100 South 500 West	Bountiful, Utah	84010	
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	
Sandy	15	9320 S State Street	Sandy, Utah	84070	1126.21
Brigham City	05	80 E 800 S	Brigham City, Utah	84302	
Tremonton	08	25 N Tremont Street	Tremonton, Utah	84337	9603.01
Providence	17	121 N Gateway Drive	Providence, Utah	84332	0011.01
Logan	16	5 E 1400 N	Logan, Utah	84341	0004.01
St. George**	14	335 E St George Blvd	St. George, Utah	84770	2703.01

**green color references LMI census tracts*

Operating Hours

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

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

Mortgage Production Offices

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

2025				
	“As of 03/31/2025	As of 6/30/2025	As of 9/30/2025	As of 12/31/2024
Total Adjusted Loans*	2,704,369,268	2,799,685,603	2,825,193,802	2,619,298,899
Total Deposits	2,774,448,837	2,806,494,355	2,958,053,780	2,574,707,343
Loan to Deposit Ratio	**97.47%**	**99.76%**	**95.51%**	**101.73%**

2024				
	As of 03/31/2024	As of 06/30/2024	As of 09/30/2024	As of 12/31/2024
Total Adjusted Loans*	2,346,417,187	2,456,507,117	2,550,116,456	2,619,298,899
Total Deposits	2,248,912,307	2,588,293,095	3,028,675,456	2,574,707,343
Loan to Deposit Ratio	**104.47%**	**94.91%**	**84.20%**	**101.73%**

2023				
	As of 03/31/2023	As of 06/30/2023	As of 09/30/2023	As of 12/31/2023
Total Adjusted Loans*	1,820,805,730	2,017,122,911	2,093,702,667	2,257,971,315
Total Deposits	2,002,988,330	2,072,852,708	2,22,426,726	2,113,286,507
Loan to Deposit Ratio	**90.90%**	**97.31%**	**94.12%**	**106.85%**

**Adjusted loans = Gross Loans less Unearned Income on Loans*

Home Mortgage Disclosure Act Notice

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

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Complaints

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

CRA Disclosure Statement

Written Notice

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

CRA Disclosure Statement

Written Notice

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PUBLIC DISCLOSURE

April 6, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank of Utah
Certificate Number: 17159

2605 Washington Blvd
Ogden, Utah 84401

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

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

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

TABLE OF CONTENTS

INSTITUTION RATING

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

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

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

The Lending Test is rated High Satisfactory.

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

The Investment Test is rated High Satisfactory.

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

The Service Test is rated High Satisfactory.

- Delivery systems are accessible to essentially all portions of the institution's assessment areas.
- Bank of Utah has not opened, closed, or relocated branch offices since the prior evaluation. Therefore, this criterion was not considered.
- Services (including, where appropriate, business hours) do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals.
- The institution provides a relatively high level of community development services.

DESCRIPTION OF INSTITUTION

Bank of Utah is a state-chartered community bank headquartered in Ogden, Utah. The bank offers traditional deposit and credit products to its customer base in markets throughout the State of Utah. Bank of Utah continues to operate as a wholly-owned subsidiary of BOU Bancorp, Inc., a one-bank holding company, also located in Ogden. No merger or acquisition activity has occurred since the prior evaluation. Further, affiliate or subsidiary activity did not impact this evaluation. Bank of Utah received a Satisfactory rating at its previous FDIC Performance Evaluation dated April 25, 2023, based on Interagency Large Institution Examination Procedures. At that time, the bank demonstrated satisfactory performance under the Lending, Investment, and Service tests.

Bank of Utah operates 20 brick-and-mortar office locations throughout its assessment areas; all located within Utah. This includes 18 full-service branch offices, 2 mortgage loan production offices, and a corporate trust office that is located within the bank's City Creek banking center. The bank operates four branch offices in moderate-income geographies in their assessment areas, and the two mortgage loan production offices are located in low- and moderate-income areas, respectively. Bank of Utah did not open, close, or relocate any branch offices since the prior evaluation. However, the bank opened a mortgage loan production office in Vernal, Utah, in 2025, that subsequently closed. The following table presents the distribution of loans, deposits, and branch offices by designated assessment area.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	**Loans**		**Deposits**		**Branches**	
	$(000s)	**%**	**$(000s)**	**%**	**#**	**%**
Salt Lake City - Provo - Orem Combined Statistical Area (CSA), UT Assessment Area	2,577,113	89.9	2,525,795	92.8	15	83.3
St. George, UT Metropolitan Statistical Area (MSA) Assessment Area	55,105	1.9	29,475	1.1	1	5.6
Logan, UT-ID MSA Assessment Area	234,756	8.2	166,807	6.1	2	11.1
Total	**2,866,974**	**100.0**	**2,722,077**	**100.00**	**18**	**100.0**
Source: Bank Data						

As of December 31, 2025, Bank of Utah reported total assets of $3.6 billion, including $2.9 billion in total loans and $263.8 million in total securities. Total deposits were reported at approximately $2.9 billion. Commercial lending represents the primary credit focus of the bank and comprises the largest portion of the loan portfolio, by dollar volume. The bank offers a variety of commercial loan products, including commercial real estate, equipment financing, small business loans, and lines of credit. The bank also originates loans under the Small Business Administration (SBA) programs, including SBA 7(a) and SBA 504 loans, to support small business development.

The bank provides an array of residential home mortgage loans products to meet the needs of its communities. Offerings include conventional purchase, refinance, construction, reverse mortgages, and home equity lines of credit. In addition, the bank originates loans insured or guaranteed by government agencies and programs, including the Federal Housing Administration (FHA), Utah Housing Corporation, the Utah Housing First-Time Homebuyer Assistance Program, United States Department of Agriculture (USDA) Rural Housing loans, and the Department of Veterans Affairs (VA). The bank also participates in the Home$tart grant down payment program, which offers down payment assistance to eligible first-time homebuyers.

Consumer lending activity at the bank is limited and represents less than 1.0 percent of the total loan portfolio. Consumer loan products offered include automobile, recreational vehicle, certificate of deposit and savings-secured, and unsecured loans. The bank maintains a referral arrangement with College Ave to facilitate customer access to private education loan products. Agriculture lending is minimal. The following table presents the bank's loan portfolio distribution as of the December 31, 2025, Reports of Condition and Income.

Loan Portfolio Distribution as of 12/31/2025		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	474,578	16.5
Secured by Farmland	2,243	0.2
Secured by 1-4 Family Residential Properties	294,181	10.2
Secured by Multifamily (5 or more) Residential Properties	80,357	2.8
Secured by Nonfarm Nonresidential Properties	1,009,918	35.0
Total Real Estate Loans	**1,861,277**	**64.7**
Commercial and Industrial Loans	145,198	5.0
Agricultural Production and Other Loans to Farmers	1,953	0.1
Consumer Loans	5,946	0.2
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	784,760	27.1
Lease Financing Receivable (net of unearned income)	88,857	3.1
Less: Unearned Income	(4,242)	(0.2)
Total Loans	**2,883,749**	**100.0**
Source: Reports of Condition and Income		

Bank of Utah offers a range of deposit products for consumer and commercial customers, including checking accounts, savings accounts, certificates of deposit, money market accounts, individual retirement accounts, and health savings accounts. Free checking accounts are available to both consumer and business customers. The institution maintains its BankOn certification through its Thrive Checking account product, a low-cost, low-fee transaction account designed to promote financial inclusion and expand access to basic banking services. To further assist low- and moderate-income individuals and families within its assessment areas, the bank offers the Super

Saver Mortgage Program. This program consists of a certificate of deposit account designed to assist customers to accumulate funds for future home purchases, thereby promoting sustainable homeownership.

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet the credit and community development needs of its assessment areas.

DESCRIPTION OF ASSESSMENT AREAS

Bank of Utah operates in three assessment areas, all wholly within the State of Utah, that includes portions of the Salt Lake City-Provo-Orem, UT CSA, portions of the Logan, UT-ID MSA, and the whole of the St. George, UT MSA. The Salt Lake City-Provo-Orem, UT CSA Assessment Area includes all of Box Elder, Davis, Salt Lake, Utah, Wasatch, and Weber counties. The counties are contiguous and comprise portions of the Salt Lake City-Murray, UT MSA, the Ogden, UT MSA, the Provo-Orem-Lehi, UT MSA, the Heber, UT Micropolitan Statistical Area, and the Brigham City, UT Micropolitan Statistical Area. Examiners analyzed each metropolitan and non-metropolitan area separately but combined for presentation in this evaluation as no anomalies in performance were identified. The Logan, UT-ID MSA Assessment Area is comprised of Cache County, which is one of two counties making up the Logan, UT-ID MSA. The St. George, UT MSA Assessment Area is comprised of Washington County, the sole county making up the St. George, UT MSA. The following table presents the counties, number of census tracts, and number of the bank's branch offices located in each assessment area.

Description of Assessment Areas			
Assessment Area	**Counties in Assessment Area**	**# of CTs**	**# of Branches**
Salt Lake City-Provo-Orem, UT CSA Assessment Area	Box Elder, Davis, Salt Lake, Utah, Wasatch, Weber	553	15
Logan, UT-ID MSA Assessment Area	Cache	28	2
St. George, UT MSA Assessment Area	Washington	35	1
Source: Bank Data			

There have been no changes to the geographical composition of the bank's assessment areas since the prior evaluation. However, at the time of the previous evaluation, Box Elder County was part of the Ogden, UT MSA. Box Elder County is now part of the designated Brigham City, UT Micropolitan Statistical Area, which is part of the Salt Lake City-Provo-Orem CSA. Additional information regarding each assessment area is presented in subsequent sections of this evaluation.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation, dated April 25, 2023, to the current evaluation, dated April 6, 2026. Examiners used the Interagency Large Institution Examination Procedures to evaluate Bank of Utah's CRA performance, which include the Lending, Investment, and Service tests. These tests are used to determine the bank's overall rating. Banks must achieve at least a Low Satisfactory rating under the Lending Test to obtain an overall Satisfactory rating. Refer to the Appendices for information on each test.

Examiners used full-scope examination procedures to assess the bank's performance in the Salt Lake City-Provo-Orem, UT CSA Assessment Area as this area contains a majority of the bank's branch, offices, and loan and deposit holdings; comprised a majority of the loan activity that occurred during the evaluation period; and includes three principal metropolitan areas and population centers of the State of Utah. Therefore, Bank of Utah's performance in the Salt Lake City-Provo-Orem, UT CSA Assessment Area carried the greatest weight in assigning overall ratings in the evaluation. Examiners utilized full-scope examination procedures for the St. George, UT MSA Assessment Area, as this area has not received a full-scope review under FDIC supervision. Limited-scope examination procedures were utilized to assess the bank's performance in the Logan, UT-ID MSA Assessment Area. This area contains the next highest proportion of the bank's lending, deposits, and branches; however, examiners conducted a full-scope review of this area at the prior evaluation. The bank's performance in the St. George, UT MSA Assessment Area and the Logan, UT-ID MSA Assessment Area carried less weight in determining overall ratings.

Activities Reviewed

Bank records indicate that Bank of Utah's lending focus and product mix remained consistent throughout the evaluation period. As previously noted, the bank's primary lending focus is commercial lending, followed by home mortgage lending. Agriculture lending represents a minimal percentage of the institution's lending activity. Of note, Bank of Utah reported two small farm loans totaling $266.0 thousand in 2023, seven small farm loans totaling $1.6 million in 2024, and no small farm loans in 2025. Due to the limited origination volume, examiners analyzed small farm lending performance but did not present findings in this evaluation as meaningful conclusions could not be drawn.

This evaluation analyzed all home mortgage loans reported as originated or purchased on the bank's 2023-2025 Home Mortgage Disclosure Act (HMDA) Loan Application Registers and all originated or purchased small business loans reported under CRA data collection requirements for 2023-2025. Regarding home mortgage lending, the bank reported 753 originated or purchased loans totaling $321.4 million in 2023, 749 loans totaling $279.8 million in 2024, and 734 loans totaling $284.2 million in 2025. Unless noted otherwise, HMDA aggregate lending data for 2024 and the 2020 U.S. Census data provided a standard of comparison for the home mortgage loans reviewed. For small business lending, the bank reported 116 loans totaling $31.5 million in 2023, 125 loans totaling $41.2 million in 2024, and 106 loans totaling $32.0 million in 2025. Unless noted otherwise, CRA aggregate lending data for 2024, as well as 2024 D&B data, provided a standard of comparison for the small business loans reviewed.

Bank of Utah's home mortgage lending performance carried the greatest weight in assigning overall performance ratings in this evaluation. This determination is due to the product carrying the substantial majority of loan origination activity during the review period out of the traditional CRA products evaluated (home mortgage, small business, and small farm loans), as well as serving as a credit and community development need of the bank's assessment areas. Examiners did not identify any anomalies between the 2023, 2024, and 2025 HMDA and CRA data that materially affected conclusions. Therefore, only the 2024 home mortgage and small business loan data is presented in this evaluation for the majority of Geographic Distribution and Borrower Profile tables, as this is the most recent year with available aggregate data. However, examiners presented the reported data for all three years for the home mortgage Geographic Distribution criteria in the Salt Lake City-Provo-Orem, UT CSA, as well as the small business Geographic Distribution and home mortgage Borrower Profile criteria in the St. George, UT MSA assessment areas to provide additional support for conclusions. While both the number and dollar volume of loans are presented, examiners emphasized performance by number of loans because the number of loans is a better indicator of the number of individuals and businesses served. Further, examiners placed more weight on the comparisons to aggregate lending data as it is typically a better indicator of market conditions and loan demand.

Community development lending, qualified investments, and community development services were considered from the prior evaluation date through the current evaluation. Examiners evaluated Bank of Utah's community development loans, investments, and service activities quantitatively, based on the institution's financial capacity, as well as qualitatively, based on the impact of those activities in the assessment areas. For the Investment Test, investments that were made before the prior evaluation and remain outstanding are included at the current book values as prior period investments. The Investment Test also included an analysis of the institution's responsiveness to opportunities for qualified investments, as well as the use of any innovative or complex investments. For the Service Test, examiners analyzed community development services, the innovativeness of the services, including whether they serve low- or moderate-income customers in new ways or serve groups of customers not previously served, and the degree to which they serve low- or moderate-income areas or individuals. Examiners also considered the institution's record of opening and closing branch offices, the hours of operations, and the accessibility and use of alternative systems for delivering retail banking services in low- and moderate-income geographies and to low- and moderate-income individuals.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Bank of Utah is rated High Satisfactory for the Lending Test. Examiners evaluated the bank's lending activity, assessment area concentration, geographic distribution of loans, borrower profile, innovative and/or flexible lending practices, and community development lending. These criteria measure the bank's effectiveness in meeting the credit needs of low- and moderate-income neighborhoods and individuals, and small businesses. This conclusion is consistent with the bank's performance in the Salt Lake City-Provo-Orem, UT CSA Assessment Area, which received the most weight in drawing conclusions, as well as the Logan, UT-ID MSA Assessment Area. Performance in the St. George, UT MSA Assessment Area was below the bank's overall Lending Test performance but did not impact the overall conclusion.

Lending Activity

Bank of Utah demonstrated good responsiveness to the credit needs of its assessment areas and continues to be an active lender by originating a significant volume of loans throughout its assessment areas. Refer to the individual assessment area narrative for detailed information on loan activity in each assessment area.

Assessment Area Concentration

Bank of Utah originated or purchased a high percentage of loans in its assessment areas. The level of lending reflects good responsiveness to the assessment area's credit needs. As detailed in the following table, a high percentage of home mortgage and small business loans, by both number and dollar volume, were made in the assessment areas during the review period.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Home Mortgage										
2023	575	76.4	178	23.6	753	256,161	79.7	65,226	20.3	321,387
2024	570	76.1	179	23.9	749	193,964	69.3	85,868	30.7	279,832
2025	529	72.1	205	27.9	734	211,613	74.5	72,560	25.5	284,173
Subtotal	**1,674**	**74.9**	**562**	**25.1**	**2,236**	**661,738**	**74.7**	**223,654**	**25.3**	**885,392**
Small Business										
2023	100	86.2	16	13.8	116	24,052	76.5	7,407	23.5	31,459
2024	115	92.0	10	8.0	125	37,625	91.3	3,589	8.7	41,214
2025	97	91.5	9	8.5	106	29,746	93.0	2,255	7.0	32,001
Subtotal	**312**	**89.9**	**35**	**10.1**	**347**	**91,423**	**87.3**	**13,251**	**12.7**	**104,674**
Total	**1,986**	**76.9**	**597**	**23.1**	**2,583**	**753,161**	**76.1**	**236,905**	**23.9**	**990,066**
Source: HMDA Reported Data; CRA Reported Data										

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the bank's assessment areas. This conclusion is consistent with the bank's performance in the Salt Lake City-Provo-Orem, UT CSA Assessment Area, which is the most heavily weighted assessment area, and the Logan, UT-ID MSA Assessment Area. The bank's performance in the St. George, UT MSA Assessment Area reflected excellent penetration but did not impact the overall geographic distribution conclusion. For this criterion, examiners focused on the bank's percentage of loans, by number, in low- and moderate-income census tracts within the assessment areas. Examiners provide a complete discussion of the bank's performance in the applicable assessment area sections of this evaluation.

Borrower Profile

Bank of Utah's lending reflects adequate penetration among individuals of different income levels and businesses of different sizes. This conclusion is consistent with the bank's performance in all assessment areas. For this criterion, examiners focused on the percentage of home mortgage loans, by number, to low- and moderate-income borrowers and the percentage of small business and small farm loans, by number, to businesses and farms with gross annual revenues (GARs) of $1.0 million or less within the assessment areas. Examiners provide a complete discussion of the bank's performance in the applicable assessment area sections of this evaluation.

Innovative or Flexible Lending Practices

Bank of Utah uses innovative and/or flexible lending practices to serve the assessment areas' credit needs. The bank used flexible lending programs offered through government-sponsored agencies that are designed to assist low- and moderate-income borrowers and small businesses who may not otherwise qualify for traditional credit.

Innovative or Flexible Lending Programs										
Type of Program	**2023**		**2024**		**2025**		**Year-to-Date 2026**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
FHA	0	0	120	42,230	114	41,742	0	0	234	83,972
SBA 7(a)	4	1,866	19	21,746	12	15,928	7	18,587	42	58,127
SBA 504	2	4,020	12	57,328	22	64,994	1	1,017	37	127,359
USDA	0	0	0	0	2	10,275	1	18,926	3	29,201
VA	0	0	27	12,551	20	9,535	0	0	47	22,086
Totals	**6**	**5,886**	**178**	**133,855**	**170**	**142,474**	**9**	**38,530**	**363**	**320,745**
Source: Bank Data										

A brief description of each program and its purpose follows:

- FHA – An FHA loan is a government-backed mortgage insured by the FHA that is designed to make homeownership more accessible. FHA's mortgage insurance allows the lender to offer more flexible terms that make it easier for borrowers to qualify, including borrowers with limited or no credit as well as borrowers with less than perfect credit history. FHA loans have down payment requirements and competitive interest rates.

- SBA 7(a) – The SBA 7(a) loan program is SBA's primary program for providing financial assistance to small businesses. The loan is a government-backed loan issued by private lenders that guarantees a portion of the loan. SBA 7(a) loans can be used for a variety of purposes to include working capital, business expansions, and purchasing equipment and supplies.

- SBA 504 – The SBA 504 loan program provides long-term, fixed-rate financing for major fixed assets that promote business growth and job creation. The loans are available through Certified Development Companies, SBA's community-based nonprofit partners who promote economic development within their communities.

- USDA – A USDA home loan is a loan made by approved lenders that is guaranteed by the USDA's Rural Housing Service agency to help low- and moderate-income households purchase safe and affordable homes in eligible rural areas.

- VA – This is a mortgage loan provided by private lenders that is partially guaranteed through the VA. The VA home loan program helps veterans, servicemembers, and eligible surviving spouses buy, build, repair, retain, or adapt a home. The VA does not require a downpayment, and the program offers competitive interest rates, limited closing costs, and no need for private mortgage insurance.

<u>Community Development Loans</u>

Bank of Utah made a relatively high level of community development loans. This conclusion is consistent with the bank's performance in the Salt Lake City-Provo-Orem, UT CSA Assessment Area, which is the most heavily weighted, and the Logan, UT-ID MSA Assessment Area. The bank's performance in the St. George, UT MSA Assessment Area was below overall performance, reflecting an adequate level of community development loans, but did not impact the overall conclusion. During the evaluation period, Bank of Utah originated 69 community development loans totaling approximately $410.0 million, which represents 12.5 percent of average total assets and 16.2 percent of average total loans since the previous evaluation. Bank of Utah's performance increased, by both number and dollar volume, since the prior evaluation. At that time, the bank originated 52 community development loans totaling approximately $361.7 million, which equated to 16.2 percent of average total assets and 23.0 percent of average total loans.

Examiners analyzed the bank's level of community development lending against two similarly situated institutions that underwent CRA evaluations using Large Institution Examination Procedures during the evaluation period. The similarly situated institution's community development loans ranged from 9.2 to 37.2 percent of total assets and 12.7 to 74.2 percent of total loans.

Bank of Utah was responsive to the community development needs of its assessment areas. As such, the institution received credit for community development loans that benefited the broader statewide or regional area. For example, the bank originated 3 loans totaling $9.0 million to fund affordable housing projects in the region in participation with a non-profit entity. The following tables details community development loans by assessment area, purpose, and year.

Community Development Lending by Assessment Area

Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
Salt Lake City-Provo-Orem, UT CSA Assessment Area	1	10,950	5	42,700	29	109,132	8	83,942	**43**	**246,724**
St. George, UT MSA Assessment Area	0	0	0	0	4	29,212	1	5,000	**5**	**34,212**
Logan, UT-ID MSA Assessment Area	0	0	0	0	1	1,400	0	0	**1**	**1,400**
Statewide Activities	1	28,400	1	19,100	7	24,761	8	46,355	**17**	**118,616**
Regional Activities	3	9,000	0	0	0	0	0	0	**3**	**9,000**
Total	**5**	**48,350**	**6**	**61,800**	**41**	**164,505**	**17**	**135,297**	**69**	**409,952**

Source: Bank Data

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
2023	1	3,000	1	20,000	5	41,080	5	75,279	**12**	**139,359**
2024	3	42,350	5	41,800	20	71,817	6	43,165	**34**	**199,132**
2025	1	3,000	0	0	16	51,608	6	16,853	**23**	**71,461**
Year-to-Date 2026	0	0	0	0	0	0	0	0	**0**	**0**
Total	**5**	**48,350**	**6**	**61,800**	**41**	**164,505**	**17**	**135,297**	**69**	**409,952**
Source: Bank Data										

INVESTMENT TEST

The Investment Test is rated High Satisfactory. Performance in the Salt Lake City-Provo-Orem, UT CSA Assessment Area, which is the most heavily weighted assessment area, and the Logan, UT-ID MSA Assessment Area is consistent with the overall conclusion. The bank's Investment Test activity in the St. George, UT MSA Assessment Area was below overall performance but did not impact the overall conclusion.

Investment and Grant Activity

Bank of Utah had a significant level of qualified community development investments, grants, and donations, occasionally in a leadership position, particularly those that are not routinely provided by private investors. The bank purchased, retained, or donated 245 qualified investments totaling approximately $57.6 million during the evaluation period. This level of performance represents 1.7 percent of average total assets and 13.9 percent of average total securities since the prior evaluation. Bank of Utah's performance increased significantly, by both number and dollar volume, since the prior evaluation. At that time, the bank originated 149 qualified investments totaling approximately $27.5 million, equating to 1.2 percent of average total assets and 9.0 percent of average total securities. Similarly-situated institutions had qualified investments ranging from 0.2 to 1.8 percent of total assets and 0.7 to 43.3 percent of total securities. The following tables details qualified investments by assessment area, purpose, and year.

Qualified Investments by Assessment Area										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Salt Lake City-Provo-Orem, UT CSA Assessment Area	16	26,979	131	283	1	3	0	0	**148**	**27,265**
St. George, UT MSA Assessment Area	5	1,318	20	18	0	0	0	0	**25**	**1,336**
Logan, UT-ID MSA Assessment Area	1	4,727	19	17	0	0	0	0	**20**	**4,744**
Statewide Activities	18	24,163	29	35	3	23	0	0	**50**	**24,221**
Regional Activities	1	3	0	0	1	1	0	0	**2**	**4**
Total	**41**	**57,190**	**199**	**353**	**5**	**27**	**0**	**0**	**245**	**57,570**
Source: Bank Data										

Qualified Investments										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	18	38,473	0	0	0	0	0	0	**18**	**38,473**
2023	4	2,178	57	104	2	11	0	0	**63**	**2,293**
2024	7	6,426	75	143	1	8	0	0	**83**	**6,577**
2025	12	10,113	67	106	2	8	0	0	**81**	**10,227**
Year-to-Date 2026	0	0	0	0	0	0	0	0	**0**	**0**
Total	**41**	**57,190**	**199**	**353**	**5**	**27**	**0**	**0**	**245**	**57,570**
Source: Bank Data										

Bank of Utah was responsive to the community development needs of its assessment areas. As such, the institution received credit for qualified investments that benefited the broader statewide or regional area. For example, the bank received credit for 15 investments in Low-Income Housing Tax Credits totaling approximately $21.9 million to help create and preserve affordable rental housing for low- and moderate-income households throughout Utah.

Responsiveness to Credit and Community Development Needs

The institution exhibits good responsiveness to credit and community development needs. The majority of Bank of Utah's new investment activity, by dollar volume, benefited affordable housing programs in the assessment area, which is an identified credit and community development need. The majority, by number, of qualified investments benefited community services directed at low- and moderate-income individuals and families in the assessment area. Again, meeting an identified community development need.

Community Development Initiatives

The institution occasionally uses innovative and/or complex investments to support community development initiatives. While a few of the investments purchased during the evaluation period and held from prior periods are complex, such as direct equity investments in Low-Income Housing Tax Credit projects, most of the bank's investments are neither complex nor innovative and are routinely provided by private investors.

SERVICE TEST

The Service Test is rated High Satisfactory. This conclusion is consistent with the bank's performance in the Salt Lake City-Provo-Orem, UT CSA Assessment Area. The bank's Service Test performance in the St. George, UT MSA and Logan, UT-ID MSA assessment areas was below overall performance, but did not impact the overall conclusion as the Salt Lake City-Provo-Orem, UT CSA Assessment received the most weight in forming conclusions.

Accessibility of Delivery Systems

Bank of Utah's delivery systems are accessible to essentially all portions of its assessment areas. The bank's delivery systems include 18 branch offices, 2 mortgage loan production offices, and deposit-taking ATMs at each branch office location. Bank of Utah operates four branches in moderate-income census tracts, representing 22.2 percent of the bank's branch office network. The bank offers online banking services, mobile banking, peer-to-peer money payment service through third-party Zelle, and 24-hour telephone banking access. The bank's online and mobile banking services allow customers to view account activity 24 hours a day, transfer money between accounts, pay bills, initiate mobile check deposit, and manage debit card activity. The bank is a member of the MoneyPass network, which gives customers access to more than 40,000 fee-free ATMs nationwide. The following table details the bank's branch office and ATM distribution by census tract income level and select demographic data.

Branch and ATM Distribution by Geography Income Level

Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	18	2.9	71,775	2.5	0	0.0	0	0.0
Moderate	115	18.7	504,982	17.6	4	22.2	4	22.2
Middle	303	49.2	1,441,943	50.1	11	61.1	11	61.1
Upper	170	27.6	839,205	29.2	3	16.7	3	16.7
NA	10	1.6	17,521	0.6	0	0.0	0	0.0
Total	**616**	**100.0**	**2,875,426**	**100.0**	**18**	**100.0**	**18**	**100.0**

Source: 2020 U.S. Census Data; Bank Data

Changes in Branch Locations

Bank of Utah has not opened, closed, or relocated any branch offices since the prior evaluation. Therefore, this criterion was not considered.

Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals. Branch hours and services are convenient and reasonable in comparison to other financial institutions operating in the assessment areas. All branch offices are open from 9:00 a.m. to 5:30 p.m., Monday through Friday. Bank of Utah offers its wide array of deposit and loan products at all branch office locations.

Community Development Services

Bank of Utah provides a relatively high level of community development services in its assessment areas. The bank's directors, officers, and employees provided 2,012 community development service hours since the previous evaluation. A vast majority of community development services focused on community services benefiting low- and moderate-income individuals and families. The bank's level of qualified services increased from the prior evaluation when the bank provided 1,270 hours of community development services. The following tables display the number of community development services by area, purpose, and year.

Community Development Services by Assessment Area					
Assessment Area	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
Salt Lake City-Provo-Orem, UT CSA Assessment Area	50	1,660	42	0	**1,752**
St. George, UT MSA Assessment Area	0	114	6	0	**120**
Logan, UT-ID MSA Assessment Area	0	8	0	0	**8**
Statewide Activities	5	82	3	0	**90**
Regional Activities	39	0	3	0	**42**
Total	**94**	**1,864**	**54**	**0**	**2,012**
Source: Bank Data; "#" represents hours spent on qualifying activities					

Community Development Services					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2023	65	445	0	0	**510**
2024	14	567	50	0	**631**
2025	13	765	0	0	**778**
Year-to-Date 2026	2	87	4	0	**93**
Total	**94**	**1,864**	**54**	**0**	**2,012**
Source: Bank Data; "#" represents hours spent on qualifying activities					

Examiners evaluated Bank of Utah's performance against that of similarly-situated institutions. A review of the similarly situated institutions revealed that those institutions' employees provided between 1,226 and 2,847 community development service hours.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

SALT LAKE CITY – PROVO – OREM, UT CSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SALT LAKE CITY-PROVO-OREM, UT CSA ASSESSMENT AREA

The Salt Lake Cit-Provo-Orem, UT CSA Assessment Area is comprised of all of Box Elder, Davis, Salt Lake, Utah, Wasatch, and Weber counties. There have been no changes to the geographical composition of the assessment area since the prior evaluation. As previously noted, Bank of Utah's performance in the Salt Lake City-Provo-Orem, UT CSA Assessment Area carried the greatest weight in assigning overall ratings in the evaluation. Bank of Utah operates 15 branch offices within the assessment area, including 4 offices located in moderate-income census tracts.

Economic and Demographic Data

Per 2020 U.S. Census Data, the assessment area consists of 16 low-, 105 moderate-, 267 middle-, 156 upper-, and 9 census tracts with an unknown income designation. There were no distressed and/or underserved non-metropolitan geographies in the assessment area during the evaluation period. The following table presents select demographic information of the assessment area.

Demographic Information of the Assessment Area Salt Lake City-Provo-Orem, UT CSA Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**N/A* % of #**
Geographies (Census Tracts)	553	2.9	19.0	48.3	28.2	1.6
Population by Geography	2,561,993	2.5	17.8	49.7	29.5	0.5
Housing Units by Geography	821,305	2.6	20.4	49.3	27.7	0.1
Owner-Occupied Units by Geography	543,868	0.6	14.5	51.8	33.1	0.0
Occupied Rental Units by Geography	231,980	7.0	33.9	45.1	13.8	0.2
Vacant Units by Geography	45,457	4.3	21.7	40.5	33.3	0.1
Businesses by Geography	392,996	2.3	14.1	48.9	34.1	0.7
Farms by Geography	3,546	1.0	8.2	53.5	36.9	0.3
Family Distribution by Income Level	574,672	17.2	19.0	24.1	39.7	0.0
Household Distribution by Income Level	775,848	20.4	17.6	21.2	40.9	0.0
Median Family Income MSA - 36260 Ogden, UT MSA Median Family Income MSA - 39340 Provo-Orem-Lehi, UT MSA Median Family Income MSA - 41620 Salt Lake City-Murray, UT MSA Utah Non-MSA Median Family Income		$87,985 $83,669 $90,360 $72,701	Median Housing Value			$ 328,351
			Median Gross Rent			$1,147
			Families Below Poverty Level			5.7%
Source: 2020 Census And 2024 D&B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.						

The Federal Financial Institutions Examination Council (FFIEC) median family income level is used to analyze home mortgage loans under the Borrower Profile criterion. The table below illustrates the 2024 median family income ranges for the metropolitan and non-metropolitan geographies in the assessment area.

Median Family Income Ranges					
Year	**MFI**	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥ 120%**
Ogden, UT					
2024	$110,200	< $55,100	$55,100 to < $88,160	$88,160 to < $132,240	>= $132,240
Provo-Orem-Lehi, UT					
2024	$109,500	< $54,750	$54,750 to < $87,600	$87,600 to < $131,400	>= $131,400
Salt Lake City-Murray, UT					
2024	$115,400	< $57,700	$57,700 to < $92,320	$92,320 to < $138,480	>= $138,480
Non-Metro Median Family Income For Utah					
2024	$89,800	< $44,900	$44,900 to < $71,840	$71,840 to < $107,760	>= $107,760
Source: FFIEC					

D&B data for 2024 indicates there are 392,996 businesses in the assessment area. Of these businesses, D&B data reports that 95.8 percent operate from a single location and that 63.4 percent of area businesses have between 1-4 employees. The largest industries in the assessment area are non-classifiable establishments (30.4 percent), professional/scientific/technical services (10.6 percent), administrative/support/waste services (7.0 percent), real estate rental and leasing (6.9 percent), other services (6.8 percent), construction (6.4 percent), finance/insurance (5.6 percent), and retail trade (5.3 percent). Moody's Analytics, Precis U.S. Metro (November 2025) reports that the major employers in the assessment area include higher education institutions, healthcare facilities, government positions, and defense and military installations.

Examiners consider unemployment data when evaluating a bank's ability to lend. Data obtained from the U.S. Bureau of Labor Statistics is presented in the following table for counties in the assessment area and figures reported for the State of Utah and the U.S. national average.

Unemployment Rates				
Area	2023	2024	2025	(Jan/Feb) 2026
	%	%	%	%
Box Elder	2.6	3.1	3.3	4.0
Davis	2.4	2.9	3.2	3.7
Salt Lake	2.7	3.2	3.5	4.0
Wasatch	2.3	2.8	3.0	3.4
Weber	2.7	3.2	3.4	4.3
Utah	2.7	3.3	3.5	4.0
State	2.7	3.3	3.5	4.1
National Average	3.6	4	4.3	4.7
Source: Bureau of Labor Statistics				

Competition

The Salt Lake City-Provo-Orem, UT CSA Assessment Area is a highly competitive market for financial services. Per the June 30, 2025, FDIC Deposit Market Share Reports, 59 financial institutions operate 375 offices within the assessment area. Of these institutions, Bank of Utah ranked 22nd with 0.3 percent of deposit market share. There is a high level of demand and competition for home mortgage loans in the market as 460 lenders reported 76,794 loans in the assessment area in 2024. Bank of Utah ranked 40th with 0.5 percent of the market share by number. Finally, there is a high level of demand and competition for small business loans as evidenced by the 2024 CRA aggregate data which revealed that 155 lenders originated 74,754 small business loans in the assessment area. Of these institutions, Bank of Utah ranked 35th with a 0.1 percent market share.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit and community development needs of the area. This information helps determine whether local financial institutions are responsive to the needs of the assessment area and assist in identifying opportunities for local financial institutions to promote community growth.

Examiners used an existing community contact interview with an individual who works at a community development corporation that provides affordable housing counseling, financial assistance, and housing rehabilitation to low- and moderate-income individuals in the assessment area. The contact explained that the job market has been strong, but there are significant wage gaps among workers. Further, wages earned are often not enough to afford housing. Therefore, the contact asserted that there is a need for high-paying jobs and affordable housing in the area.

Examiners also utilized a previously conducted community contact with a representative of a community development organization that serves Salt Lake County. The organization focuses on promoting economic growth in the region through business development, workforce development, and entrepreneurship. The contact identified opportunities for affordable housing and small business lending in the assessment area.

Credit and Community Development Needs and Opportunities

Considering the information from the community contact, bank management, and demographic and economic data, examiners determined that home mortgage and small business loans represent primary credit needs of the assessment area. Community development needs include affordable housing, community services, and economic development efforts to support local business initiatives.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE SALT LAKE CITY-PROVO-OREM, UT CSA ASSESSMENT AREA

LENDING TEST

Bank of Utah demonstrated good performance under the Lending Test in the assessment area. Lending levels within the bank's Salt Lake City-Provo-Orem, UT CSA AA reflects good responsiveness to the assessment area credit needs. The geographic distribution of loans reflects adequate penetration throughout the area. The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes. The bank made a relatively high level of community development loans in the assessment area.

Lending Activity

Lending levels reflect good responsiveness to assessment area credit needs. During the review period, the bank originated 1,111 home mortgage loans totaling $473.8 million, 269 small business loans totaling $76.0 million, and 43 community development loans totaling $246.7 million. Compared to the previous evaluation, home mortgage lending increased by both number and dollar volume, small business lending decreased by number (of note, the bank originated a significant number of Paycheck Protection Program small business loans at the prior evaluation) while dollar volume increased, and community development lending in the assessment area declined by both number and dollar volume. As previously noted, the 2024 HMDA aggregate data reports that Bank of Utah ranked 40th with 0.5 percent of the home mortgage loan market share, by number, while the 2024 CRA aggregate data reports that Bank of Utah ranked 35th with a 0.13 percent market share of small business lending.

Geographic Distribution

Bank of Utah's geographic distribution of loans reflects adequate penetration in the assessment area. Adequate penetration of home mortgage loans and excellent penetration of small business loans supports this conclusion.

Home Mortgage

The bank's geographic distribution of home mortgage loans reflects adequate penetration in the assessment area. In 2023 and 2025, the bank originated or purchased two loans each year in low-income geographies in the assessment area, demonstrating performance that is comparable to available aggregate and demographic data. In 2024, the bank did not originate any home mortgage loans in low-income geographies in the assessment area. However, comparable HMDA aggregate data reports that only 0.8 percent of reportable loans originated or purchased in the assessment area were to low-income geographies, demonstrating limited demand and opportunity for lending. The institution's lending penetration in moderate-income geographies only slightly lags comparable HMDA aggregate in 2023 and 2024, and demographic data in all three years, indicating adequate performance.

Geographic Distribution of Home Mortgage Loans Salt Lake City-Provo-Orem, UT CSA Assessment Area						
Tract Income Level	**% of Owner Occupied Housing Units**	**HMDA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2023	0.6	0.8	2	0.5	260	0.1
2024	0.6	0.8	0	0.0	0	0.0
2025	0.6	--	2	0.6	400	0.3
Moderate						
2023	15.0	13.8	39	10.0	7,845	3.9
2024	14.5	12.9	33	8.7	6,693	5.1
2025	14.5	--	28	8.2	9,014	6.4
Middle						
2023	51.9	52.2	164	42.2	76,004	37.8
2024	51.8	52.5	184	48.3	56,994	43.3
2025	51.8	--	178	52.2	68,765	48.7
Upper						
2023	32.5	33.1	184	47.3	116,985	58.2
2024	33.1	33.7	164	43.0	67,844	51.6
2025	33.1	--	133	39.0	63,038	44.6
NA						
2023	0.0	0.2	0	0.0	0	0.0
2024	0.0	0.2	0	0.0	0	0.0
2025	0.0	--	0	0.0	0	0.0
Total						
2023	**100.0**	**100.0**	**389**	**100.0**	**201,094**	**100.0**
2024	**100.0**	**100.0**	**381**	**100.0**	**131,531**	**100.0**
2025	**100.0**	**--**	**341**	**100.0**	**141,217**	**100.0**
Source: 2020 Census; Imported Bank Data; 2023 & 2024 HMDA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Small Business

Bank of Utah's small business lending performance displayed excellent geographic distribution in the assessment area. Small business lending performance in low-income tracts is consistent with HMDA aggregate and the 2024 D&B Data, while lending to moderate-income geographies greatly exceeds comparable aggregate and demographic data.

Geographic Distribution of Small Business Loans Salt Lake City - Provo - Orem, UT CSA Assessment Area						
Tract Income Level	**% of Businesses**	**CRA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2024	2.3	2.1	2	2.1	569	1.9
Moderate						
2024	14.1	12.9	26	27.7	6,742	22.7
Middle						
2024	48.9	47.6	45	47.9	14,023	47.1
Upper						
2024	34.1	36.8	18	19.2	6,900	23.2
NA						
2024	0.7	0.6	3	3.2	1,515	5.1
Total						
2024	**100.0**	**100.0**	**94**	**100.0**	**29,749**	**100.0**

Source: 2024 D&B Data; Bank Data; 2024 CRA Aggregate Data; "--" data not available.
Due to rounding, totals may not equal 100.0%.

Borrower Profile

The distribution of borrowers reflects adequate penetration among retail customers of different income levels and business customers of different sizes. This determination is consistent between the bank's home mortgage and small business lending performance.

Home Mortgage

Bank of Utah's home mortgage lending performance reflects adequate penetration among individuals of different income levels in the assessment area. As displayed in the following table, the bank's level of lending to low- and moderate-income borrowers is comparable to aggregate data.

Distribution of Home Mortgage Loans by Borrower Income Level Salt Lake City - Provo - Orem, UT CSA Assessment Area						
Borrower Income Level	**% of Families**	**HMDA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2024	17.2	4.7	13	3.4	992	0.8
Moderate						
2024	19.0	17.8	67	17.6	16,737	12.7
Middle						
2024	24.1	26.4	86	22.6	25,640	19.5
Upper						
2024	39.7	35.3	195	51.2	80,694	61.4
NA						
2024	0.0	15.9	20	5.3	7,468	5.7
Total						
2024	**100.0**	**100.0**	**381**	**100.0**	**131,531**	**100.0**
Source: 2020 Census; Imported Bank Data; 2024 HMDA Aggregate Data *Due to rounding, totals may not equal 100.0%.*						

Small Business

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration to business customers of different revenue sizes. While the bank's lending to businesses with gross annual revenues of $1.0 million or less significantly trails the 2024 D&B demographic data, performance is only slightly less than the CRA aggregate data. As previously detailed, the institution's primary focus is commercial lending with dedicated programs benefiting small business development in the assessment area.

Distribution of Small Business Loans by Gross Annual Revenue Category Salt Lake City-Provo-Orem, UT CSA Assessment Area						
Gross Revenue Level	**% of Businesses**	**CRA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
<= $1,000,000						
2024	92.2	46.9	36	38.3	11,067	37.2
> $1,000,000						
2024	1.9	--	57	60.6	17,682	59.4
Revenue Not Available						
2024	6.0	--	1	1.1	1,000	3.4
Total						
2024	**100.0**	**100.0**	**94**	**100.0**	**29,749**	**100.0**
Source: 2024 D&B Data; Bank Data; 2024 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Community Development Loans

Bank of Utah made a relatively high level of community development loans in the assessment area. During the evaluation period, Bank of Utah originated 43 community development loans totaling $246.7 million. The bank's level of community development lending in the assessment area declined slightly by originations, which receives greater consideration, and more significantly by dollar volume since the prior evaluation. At the prior evaluation, the institution originated 45 community development loans totaling approximately $323.5 million. The following table illustrates community development lending in the assessment area by year and purpose.

Community Development Lending Salt Lake City-Provo-Orem, UT CSA Assessment Area										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2023	0	0	1	20,000	4	37,500	2	43,200	**7**	**100,700**
2024	1	10,950	4	22,700	12	28,028	4	36,424	**21**	**98,102**
2025	0	0	0	0	13	43,603	2	4,319	**15**	**47,922**
Year-to-Date 2026	0	0	0	0	0	0	0	0	**0**	**0**
Total	**1**	**10,950**	**5**	**42,700**	**29**	**109,131**	**8**	**83,943**	**43**	**246,724**
Source: Bank Data										

Bank of Utah's community development loans primarily promoted economic development by financing small businesses, revitalized and/or stabilized low- or moderate-income geographies, and benefited community services for low- or moderate-income individuals and families. Community development loans were responsive to the assessment area's needs given that they provided financing to small businesses and benefited low- and moderate-income individuals.

The following are notable examples of community development loans made in the assessment area during the evaluation period:

- The bank originated 14 SBA-guaranteed loans totaling approximately $37.3 million to finance small businesses to help create, retain, and improve permanent jobs for low- and moderate-income individuals. This activity promoted economic development in the assessment area.

- The bank originated a loan totaling $41.5 million to finance the update and expansion of a sewer treatment plant through an approved local government plan for a municipality in a moderate-income geography. The activity revitalizes and stabilizes the moderate-income geography through financing essential infrastructure, which helps attract new and retain existing businesses and residents to the assessment area.

INVESTMENT TEST

Bank of Utah exhibited good performance under the Investment Test in the Salt Lake City-Provo-Orem, UT CSA Assessment Area. Performance under Investment and Grant Activity and Responsiveness to Credit and Community Development Needs supports this conclusion.

Investment and Grant Activity

Bank of Utah has a significant level of qualified investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. The bank made 148 qualified investments totaling $27.3 million in the assessment area. This includes 7 investments totaling approximately $23.8 million that were made in the prior evaluation period but remain outstanding. The level of qualified investments increased from the prior evaluation, by both number and dollar volume, at which time the institution made 125 qualified investments totaling approximately $18.7 million in the assessment area. At the current evaluation, the dollar volume of qualified investment activity is primarily comprised of investments in affordable housing projects, which assists in meeting a community development need. The total by number of qualified investment activity is primarily comprised of community service investments, in which the institution made 131 qualified investments that benefitted low- and moderate-income individuals and families in the assessment area. The following table illustrates qualified investments in the assessment area by year and purpose.

Qualified Investments Salt Lake City-Provo-Orem, UT CSA Assessment Area										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
Prior Period	7	23,783	0	0	0	0	0	0	**7**	**23,783**
2023	1	1	34	82	1	3	0	0	**36**	**86**
2024	3	1,008	51	121	0	0	0	0	**54**	**1,129**
2025	5	2,187	46	80	0	0	0	0	**51**	**2,267**
Year-to-Date 2026	0	0	0	0	0	0	0	0	**0**	**0**
Total	**16**	**26,979**	**131**	**283**	**1**	**3**	**0**	**0**	**148**	**27,265**
Source: Bank Data										

The following are notable examples of qualified investments made in the assessment area during the evaluation period:

- The bank made an investment totaling approximately $2.2 million to finance an affordable housing project in Wasatch County that qualifies for Low-Income Housing Tax Credits. The activity promotes affordable housing for low- and moderate-income individuals and families in the assessment area.

- The institution made one investment totaling $1.0 million in mortgage-backed securities where the funds were directed towards affordable housing projects in the assessment area. The activity promotes affordable housing initiatives for low- and moderate-income individuals and families in the assessment area.

Responsiveness to Credit and Community Development Needs

The institution exhibits good responsiveness to credit and community development needs of the assessment area. The qualified investments and donations made during the review period mirror the identified credit and community development needs. Specifically, the largest dollar volume of investment activity in the assessment area benefitted affordable housing. The bank also made considerable donations to community services that directly benefited low- and moderate-income individuals.

Community Development Initiatives

The institution occasionally uses innovative and/or complex investments to support community development initiatives. While a few of the investments purchased during the evaluation period and held from prior periods are complex, most of the bank's investments are neither complex nor innovative.

SERVICE TEST

Bank of Utah demonstrated good performance under in the Service Test in the assessment area. Accessibility of Delivery Systems, Reasonableness of Business Hours and Services, and the level of Community Development Services support this conclusion.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the assessment area. The branch distribution and alternate delivery systems in the Salt Lake City-Provo-Orem, UT CSA Assessment Area are consistent with the institution overall. As previously noted, Bank of Utah operates 15 full-service branches and ATMs in this assessment area. The bank operates 4 branches, or 26.7 percent of the assessment area branch network, in moderate-income geographies in the assessment area.

Changes in Branch Locations

No branch offices were opened, closed, or relocated during the evaluation period. Therefore, this criterion was not considered.

Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. Branch hours and services are convenient and reasonable in comparison to other financial institutions operating in the assessment areas. All branch offices are open from 9:00 a.m. to 5:30 p.m., Monday through Friday. Bank of Utah offers its wide array of deposit and loan products at all branch office locations.

Community Development Services

Bank of Utah provides a relatively high level of community development services in the Salt Lake City-Provo-Orem, UT CSA Assessment Area. During the evaluation period, the Board, management, and staff provided 1,752 hours of qualified community development services. A substantial majority of qualified services directly benefited low- and moderate-income individuals and families within the assessment area, which is an identified community development need. To a lesser extent, community development services promoted affordable housing and small business development initiatives. The bank’s community development service activity in the assessment area increased since the prior evaluation, at which time the bank received credit for 1,266 service hours. The table below presents the bank’s community development service activity for the assessment area by year and purpose.

Community Development Services Salt Lake City-Provo-Orem, UT CSA Assessment Area					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	**#**	**#**	**#**	**#**
2023	43	445	0	0	**488**
2024	3	552	38	0	**593**
2025	2	601	0	0	**603**
Year-to-Date 2026	2	62	4	0	**68**
Total	**50**	**1,660**	**42**	**0**	**1,752**
Source: Bank Data; "#" represents hours spent on qualifying activities					

The following are notable examples of community development services performed in the assessment area during the evaluation period:

- Multiple employees presented financial literacy curriculum at area schools and through non-profit organizations to low- and moderate-income individuals in the area. The activity promotes education and financial literacy for low- and moderate-income people in the assessment area.

- Bank of Utah sponsored a workshop, in which multiple employees presented and discussed financial literacy to homeless, low-income, and disadvantaged families. Employees used their financial expertise to assist families with any questions they have, related to saving money, building credit, and anything else, to promote financial literacy for low- and moderate-income families in the assessment area.

ST. GEORGE, UT MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ST. GEORGE, UT MSA ASSESSMENT AREA

The St. George, UT MSA Assessment Area is comprised of Washington County, the sole county making up the St. George, UT MSA, and is geographically located in the southwest corner of the State of Utah. There has been no geographical change to the assessment area since the prior evaluation. Bank of Utah operates one branch office in the assessment area.

Economic and Demographic Data

Per the 2020 U.S. Census data, the assessment area contains 35 census tracts comprised of 5 moderate-, 24 middle-, and 6 upper-income tracts. There are no low-income census tracts in the assessment area. The following table illustrates select economic and demographic characteristics of the assessment area.

Demographic Information of the Assessment Area
St. George, UT MSA Assessment Area

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	35	0.0	14.3	68.6	17.1	0.0
Population by Geography	180,279	0.0	15.3	62.8	21.9	0.0
Housing Units by Geography	71,482	0.0	15.4	67.7	16.9	0.0
Owner-Occupied Units by Geography	41,927	0.0	12.3	68.3	19.4	0.0
Occupied Rental Units by Geography	17,772	0.0	24.8	64.7	10.5	0.0
Vacant Units by Geography	11,783	0.0	12.2	70.1	17.7	0.0
Businesses by Geography	30,355	0.0	13.6	61.8	24.6	0.0
Farms by Geography	351	0.0	11.1	71.5	17.4	0.0
Family Distribution by Income Level	44,865	18.1	20.3	21.2	40.3	0.0
Household Distribution by Income Level	59,699	21.2	17.1	20.4	41.3	0.0
Median Family Income MSA - 41100 St. George, UT MSA		$72,683	Median Housing Value			$ 312,335
			Median Gross Rent			$1,150
			Families Below Poverty Level			7.2%

Source: 2020 Census And 2024 D&B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.

The following table presents the FFIEC median family income level ranges for the assessment area.

Estimated Median Family Income Ranges					
Year	**MFI**	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥ 120%**
St. George, UT					
2024	$ 101,200	< $50,600	$50,600 to < $80,960	$80,960 to < $121,440	>= $121,440
Source: FFIEC					

D&B data for 2024 indicates there are 30,355 businesses operating in the assessment area. Of these businesses, D&B data indicates that 96.3 percent operate from a single location, and that approximately 65.3 percent of area businesses have between 1- 4 employees. The largest industries in the assessment area are non-classifiable establishments (29.1 percent), professional/scientific/technical services (9.5 percent), construction (8.4 percent), administrative/support/waste services (7.7 percent), other services (7.5 percent), real estate rental and leasing (6.9 percent), and retail trade (5.2 percent). Moody's Analytics, Precis U.S. Metro (November 2025) reports that the major employers in the assessment area include Walmart, healthcare facilities, and higher education institutions. Unemployment data is presented in the following table for the assessment area as well as the State of Utah and the U.S. national average.

Unemployment Rates				
Area	**2023**	**2024**	**2025**	**(Jan/Feb) 2026**
	%	**%**	**%**	**%**
Washington	2.8	3.0	3.2	3.5
State	2.7	3.3	3.5	4.1
National Average	3.6	4	4.3	4.7
Source: Bureau of Labor Statistics				

Competition

The St. George, UT MSA Assessment Area presents a relatively high competitive market for financial services. Per the June 30, 2025, FDIC Deposit Market Share Report, 10 financial institutions operate 32 offices within the assessment area. Of these institutions, Bank of Utah ranked 9th with 0.7 percent of deposit market share. There is a high level of demand and competition for home mortgage loans as 261 lenders reported 7,640 loans in the assessment area in 2024, with Bank of Utah ranking 34th with 0.5 percent of the home mortgage loan market share by number. Finally, there is a high level of demand and competition for small business loans as evidenced by the 2024 aggregate data, which revealed that 78 lenders originated 6,721 small business loans in the assessment area. Of these institutions, Bank of Utah ranked 28th with a 0.2 percent small business loan market share, by number.

Community Contact

Examiners utilized a previously conducted community contact performed with an organization that assists in the development, growth, and retention of businesses within the assessment area. The contact stated that the economic condition of the area has generally been strong, with Washington County being one of the top counties in the state for business. However, the contact did highlight that commercial real estate has become more expensive across recent years, and with the increasing population, housing costs have greatly increased. The contact indicated that with the growth of business within the assessment area, businesses desire flexible financing options and banks have been generally meeting the needs of the area.

Credit and Community Development Needs and Opportunities

Considering the information from the community contact, bank management, demographic data, and economic data, examiners determined that affordable housing and small business financing are the primary credit needs of the assessment area. Affordable housing and financing small business initiatives are also community development needs.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE ST. GEORGE, UT MSA ASSESSMENT AREA

LENDING TEST

Bank of Utah demonstrated adequate performance under the Lending Test in the assessment area. Lending activity within the St. George, UT MSA Assessment Area reflects adequate responsiveness to the assessment area credit needs. The geographic distribution of loans reflects excellent penetration throughout the area. The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes. The bank made an adequate level of community development loans in the assessment area.

Lending Activity

Lending levels reflect adequate responsiveness to assessment area credit needs. During the review period, the bank originated 132 home mortgage loans totaling $44.8 million, 15 small business loans totaling $7.1 million, and 5 community development loans totaling $34.2 million. Compared to the previous evaluation, home mortgage lending increased by both number and dollar volume, small business lending increased by number and dollar volume, and the bank had no community development loans benefiting the assessment area at the prior evaluation. As previously noted, HMDA and CRA small business lending market share data report that Bank of Utah held 0.5 percent of the home mortgage loan market share and 0.2 percent of the CRA small business loan market share.

Geographic Distribution

The geographic distribution of loans reflects excellent penetration throughout the assessment area. Excellent home mortgage lending performance and adequate performance in small business lending supports this conclusion. As previously noted, home mortgage lending activity carried greater weight in reaching overall conclusions.

Home Mortgage

Bank of Utah demonstrates excellent penetration of home mortgage loans in the assessment area. As previously noted, there are no low-income census tracts in the assessment area. The institution's performance in moderate-income census tracts greatly exceeds the comparable HMDA aggregate and demographic data, demonstrating excellent penetration.

Geographic Distribution of Home Mortgage Loans
St. George, UT MSA Assessment Area

Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	$(000s)	%
Low						
2024	0.0	--	0	0.0	0	0.0
Moderate						
2024	12.3	9.1	7	19.4	1,482	12.6
Middle						
2024	68.3	54.1	21	58.3	7,998	67.8
Upper						
2024	19.4	36.7	8	22.2	2,324	19.7
NA						
2024	0.0	--	0	0.0	0	0.0
Total						
2024	**100.0**	**100.0**	**36**	**100.0**	**11,804**	**100.0**

Source: 2020 Census; Imported Bank Data; 2024 HMDA Aggregate Data
Due to rounding, totals may not equal 100.0%.

Small Business

The bank's geographic distribution of small business loans in the assessment area exhibits adequate performance. Although the institution originated no small business loans in moderate-income geographies in the assessment area in 2024, it originated one such loan in both 2023 and 2025, demonstrating performance that exceeds the available aggregate and demographic data. As previously noted, the assessment area presents a relatively high level of competition for financial services, to include small business financing. Therefore, the bank's performance is considered adequate.

Geographic Distribution of Small Business Loans St. George, UT MSA Assessment Area						
Tract Income Level	**% of Businesses**	**CRA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
2025	0.0	--	0	0.0	0	0.0
Moderate						
2023	13.2	10.8	1	50.0	71	11.6
2024	13.6	10.9	0	0.0	0	0.0
2025	13.6	--	1	33.3	671	27.4
Middle						
2023	62.2	57.6	1	50.0	540	88.4
2024	61.8	55.2	9	90.0	3,659	91.3
2025	60.8	--	0	0.0	0	0.0
Upper						
2023	24.6	31.6	0	0.0	0	0.0
2024	24.6	33.9	1	10.0	350	8.7
2025	25.7	--	2	66.7	1,776	72.6
NA						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
2025	0.0	--	0	0.0	0	0.0
Total						
2023	**100.0**	**100.0**	**2**	**100.0**	**611**	**100.0**
2024	**100.0**	**100.0**	**10**	**100.0**	**4,009**	**100.0**
2025	**100.0**	**--**	**3**	**100.0**	**2,447**	**100.0**

Source: 2023, 2024, and 2025 D&B Data; Bank Data;2023 & 2024 CRA Aggregate Data; "--" data not available.
Due to rounding, totals may not equal 100.0%.

Borrower Profile

The distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different sizes. Adequate performance in home mortgage and small business lending supports this conclusion.

Home Mortgage

Bank of Utah's home mortgage lending performance reflects adequate penetration among individuals of different income levels. Although the bank did not originate any home mortgage loans to low-income borrowers in 2024 and 2025, the bank originated two loans to low-income borrowers in 2023, mirroring aggregate data. The bank's lending performance to moderate-income borrowers lags demographic data, but is comparable to aggregate data, exhibiting adequate performance.

Distribution of Home Mortgage Loans by Borrower Income Level
St. George, UT MSA Assessment Area

Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	$(000s)	%
Low						
2023	18.1	4.1	2	4.2	148	1.2
2024	18.1	5.3	0	0.0	0	0.0
2025	18.1	--	0	0.0	0	0.0
Moderate						
2023	20.3	12.7	6	12.5	725	5.9
2024	20.3	13.6	4	11.1	819	6.9
2025	20.3	--	4	8.3	716	3.4
Middle						
2023	21.2	20.9	8	16.7	1,833	15.0
2024	21.2	21.8	12	33.3	1,861	15.8
2025	21.2	--	4	8.3	821	4.0
Upper						
2023	40.3	46.4	30	62.5	9,007	73.7
2024	40.3	40.6	15	41.7	6,949	58.9
2025	40.3	--	36	75.0	15,758	75.8
NA						
2023	0.0	15.9	2	4.2	502	4.1
2024	0.0	18.6	5	13.9	2,175	18.4
2025	0.0	--	4	8.3	3,501	16.8
Total						
2023	**100.0**	**100.0**	**48**	**100.0**	**12,215**	**100.0**
2024	**100.0**	**100.0**	**36**	**100.0**	**11,804**	**100.0**
2025	**100.0**	**--**	**48**	**100.0**	**20,796**	**100.0**

Source: 2020 Census; Imported Bank Data; 2023 & 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%.

Small Business

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration to business customers of different revenue sizes. While the bank's lending to businesses with gross annual revenues of $1.0 million or less significantly trailed the 2024 D&B demographic data, performance is only slightly less than the CRA aggregate data, representing adequate performance.

Distribution of Small Business Loans by Gross Annual Revenue Category St. George, UT MSA Assessment Area						
Gross Revenue Level	**% of Businesses**	**CRA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
<= $1,000,000						
2024	92.7	49.3	4	40.0	1,359	33.9
> $1,000,000						
2024	1.4	--	6	60.0	2,650	66.1
Revenue Not Available						
2024	6.0	--	0	0.0	0	0.0
Total						
2024	**100.0**	**100.0**	**10**	**100.0**	**4,009**	**100.0**
Source: 2024 D&B Data; Bank Data; 2024 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0%.*						

Community Development Loans

Bank of Utah made an adequate level of community development loans in the assessment area. The bank originated 5 community development loans totaling $34.2 million during the evaluation period. As previously noted, the institution originated no community development loans in the assessment area at the prior evaluation. The following table illustrates the bank's community development loan activity in the assessment area by year and purpose.

Community Development Lending St. George, UT MSA Assessment Area										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2023	0	0	0	0	0	0	0	0	**0**	**0**
2024	0	0	0	0	3	27,615	1	5,000	**4**	**32,615**
2025	0	0	0	0	1	1,597	0	0	**1**	**1,597**
Year-to-Date 2026	0	0	0	0	0	0	0	0	**0**	**0**
Total	**0**	**0**	**0**	**0**	**4**	**29,212**	**1**	**5,000**	**5**	**34,212**
Source: Bank Data										

The following represents community development loans originated in the assessment area during the evaluation period:

- The bank originated a loan totaling $5.0 million to a municipality to finance the construction of a water tank to ensure adequate reserve water supply for all residents of a moderate-income geography. The activity revitalizes and stabilizes a moderate-income geography by financing essential infrastructure that helped attract new and retain existing businesses and residents to the area.

- The bank originated a loan totaling $4.5 million to a small business that primarily employs low- and moderate-income individuals, promoting economic development in the assessment area.

INVESTMENT TEST

Bank of Utah demonstrated adequate performance under the Investment Test in the assessment area. Performance under Investment and Grant Activity, considering the identified Community Development Needs, primarily supports this conclusion.

Investment and Grant Activity

Bank of Utah made an adequate level of qualified investments, although rarely in a leadership position, particularly those that are not routinely provided by private investors. As displayed in the following table, the bank made use of 25 qualified investments totaling approximately $1.3 million in the assessment area. This includes two investments totaling $1.3 million that were made in the prior evaluation period but remain outstanding. The bank's level of qualified investments in the assessment area increased from the previous evaluation when it received credit for 1 qualified investment totaling $811,000. Examiners determined that one of the prior period investments was not presented for qualification consideration at the time of the prior evaluation.

Qualified Investments
St. George, UT MSA Assessment Area

Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
Prior Period	2	1,317	0	0	0	0	0	0	**2**	**1,317**
2023	1	<1	6	5	0	0	0	0	**7**	**5**
2024	1	0	6	3	0	0	0	0	**7**	**3**
2025	1	0	8	11	0	0	0	0	**9**	**11**
Year-to-Date 2026	0	0	0	0	0	0	0	0	**0**	**0**
Total	**5**	**1,317**	**20**	**19**	**0**	**0**	**0**	**0**	**25**	**1,336**

Source: Bank Data

Responsiveness to Credit and Community Development Needs

The institution exhibits good responsiveness to credit and community development needs of the assessment area, which is reflected through investments and donations that mostly support affordable housing and community services directed to low- and moderate-income individuals and families.

Community Development Initiatives

The institution occasionally uses innovative and/or complex investments to support community development initiatives. While a few of the investments purchased during the evaluation period and held from prior periods are complex, the majority of the bank's investments are neither complex nor innovative and are routinely provided by private investors.

SERVICE TEST

Bank of Utah demonstrated adequate performance under the Service Test in the assessment area. Reasonably accessible delivery systems, service and business hours that do not vary in a way that inconveniences certain portions of the assessment area, and an adequate level of community development services in the assessment area support this conclusion.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the assessment area. Bank of Utah operates one full-service branch and one deposit-taking ATM in the assessment area, both located in a middle-income census tract.

Changes in Branch Locations

No branches were opened, closed, or relocated in the assessment area during the evaluation period. Therefore, this criterion was not considered.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly moderate-income geographies and/or individuals. Products and services offered in the area are consistent with the institution overall. Branch lobby hours do not vary, with service offered from 9:00 a.m. to 5:30 p.m. Monday through Friday.

Community Development Services

Bank of Utah provides an adequate level of community development services in the assessment area. During the evaluation period, the Board, management, and staff provided 120 hours of qualified community development services in the assessment area. The vast majority of services directly benefitted low- and moderate-income individuals and families within the assessment area. Community development services also promoted small business development initiatives. The bank's community development service hour activity in the assessment area increased significantly since the prior evaluation, at which time the bank received credit for 4 service hours.

Community Development Services St. George, UT MSA Assessment Area					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	**#**	**#**	**#**	**#**
2023	0	0	0	0	**0**
2024	0	7	6	0	**13**
2025	0	82	0	0	**82**
YTD 2026	0	25	0	0	**25**
Total	**0**	**114**	**6**	**0**	**120**
Source: Bank Data; "#" represents hours spent on qualifying activities					

The following are notable examples of community development services performed in the assessment area during the evaluation period:

- Several bank employees devote time and financial expertise to a non-profit organization in furtherance of fostering policy initiatives and implementing legislative changes to advance community development social causes for the assessment area. Such initiatives include increasing access to affordable childcare, building teen resource centers to support vulnerable students, and increasing access to no-cost school meals to help combat student hunger. The activity promotes community services benefiting low- and moderate-income individuals and families.

- A bank employee serves on the loan committee of a non-profit entity to help evaluate SBA 504 loan requests to promote small business initiatives in the assessment area. The activity promotes small business development and helps to create/retain/improve permanent jobs for low- and moderate-income individuals in the assessment area.

LOGAN, UT-ID MSA ASSESSEMENT AREA – Limited-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN LOGAN, UT-ID MSA ASSESSMENT AREA

The Logan, UT-ID MSA Assessment Area is comprised of Cache County, which is one of two counties making up the Logan, UT-ID MSA. Bank of Utah operates two branch offices in the assessment area, each of which includes a deposit-taking ATM. The branch offices are in a middle- and upper-income census tract, respectively.

Economic and Demographic Data

Per the 2020 U.S. Census, the assessment area is comprised of 28 census tracts, to include 2 low-, 5 moderate-, 12 middle-, 8 upper-, and 1 census tract that does not have an income designation. The following table presents select economic and demographic characteristics of the assessment area.

Demographic Information of the Assessment Area Logan, UT-ID MSA Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**N/A* % of #**
Geographies (Census Tracts)	28	7.1	17.9	42.9	28.6	3.6
Population by Geography	133,154	6.2	15.6	42.4	32.6	3.2
Housing Units by Geography	42,311	7.1	19.6	40.1	30.3	3.0
Owner-Occupied Units by Geography	24,772	1.0	9.2	46.3	42.3	1.2
Occupied Rental Units by Geography	14,809	16.0	34.3	31.8	12.3	5.6
Vacant Units by Geography	2,730	13.4	33.6	29.7	18.3	4.9
Businesses by Geography	18,127	6.2	14.8	38.9	39.3	0.8
Farms by Geography	511	2.0	5.9	58.1	34.1	0.0
Family Distribution by Income Level	30,190	20.0	17.9	21.9	40.1	0.0
Household Distribution by Income Level	39,581	22.2	17.4	19.6	40.7	0.0
Median Family Income MSA - 30860 Logan, UT-ID MSA		$69,237	Median Housing Value			$ 246,294
			Median Gross Rent			$841
			Families Below Poverty Level			9.3%

Source: 2020 Census And 2024 D&B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.

The following table presents the FFIEC median family income level ranges for the assessment area.

Estimated Median Family Income Ranges					
Year	**MFI**	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥ 120%**
Logan, UT-ID					
2024	$ 95,800	< $47,900	$47,900 to < $76,640	$76,640 to < $114,960	>= $114,960
Source: FFIEC					

D&B data for 2024 indicates there are 18,127 businesses operating in the assessment area. Of these businesses, D&B data indicates that 95.2 percent of businesses operate from a single location, and approximately 66.1 percent of area businesses have between 1- 4 employees. The largest industries in the assessment area are non-classifiable establishments (27.1 percent), professional/scientific/technical services (9.5 percent), real estate rental and leasing (8.1 percent), construction (7.2 percent), other services (6.9 percent), administrative/support/waste services (6.4 percent), and retail trade (5.3 percent). Moody's Analytics, Precis U.S. Metro (November 2025) reports that the major employers in the assessment area include higher education institutions, Wal-Mart Associates, Inc., biotechnology firms, healthcare facilities, and beef and cheese produce operating and distribution plants.

The assessment area is a competitive market for financial services, especially given its one county makeup. Per the June 30, 2025, FDIC Deposit Market Share Reports, 10 financial institutions operate 24 offices within the assessment area. Of these institutions, Bank of Utah ranked 6th with 5.0 percent of deposit market share. There is a high level of demand and competition for home mortgage loans in the market as 161 lenders reported 3,584 loans in the assessment area in 2024. Bank of Utah ranked 7th with 4.3 percent of the market share by number. Finally, there is a high level of demand and competition for small business loans as evidenced by the 2024 CRA aggregate data which revealed that 58 lenders originated 3,600 small business loans in the assessment area. Of these institutions, Bank of Utah ranked 21st with a 0.3 percent market share.

Unemployment data is presented in the following table for the assessment area as well as the State of Utah and the U.S. national average.

Unemployment Rates				
Area	**2023**	**2024**	**2025**	**(Jan/Feb) 2026**
	%	**%**	**%**	**%**
Cache	2.4	2.8	3.0	3.4
State	2.7	3.3	3.5	4.1
National Average	3.6	4	4.3	4.7
Source: Bureau of Labor Statistics				

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LOGAN, UT-ID MSA ASSESSMENT AREA

LENDING TEST

Bank of Utah's Lending Test performance in the assessment area is consistent with the bank's overall performance. During the review period, the bank originated 431 home mortgage loans totaling $143.1 million, 28 small business loans totaling $8.3 million, and 1 community development loan totaling $1.4 million. The following tables illustrate the bank's home mortgage and small business lending geographic and borrower distribution performance:

Geographic Distribution of Home Mortgage Loans Logan, UT-ID MSA Assessment Area						
Tract Income Level	**% of Owner Occupied Housing Units**	**HMDA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2024	1.0	1.3	0	0.0	0	0.0
Moderate						
2024	9.2	9.2	12	7.8	2,496	4.9
Middle						
2024	46.3	50.6	68	44.4	22,793	45.0
Upper						
2024	42.3	38.1	71	46.4	24,818	49.0
NA						
2024	1.2	0.8	2	1.3	522	1.0
Total						
2024	**100.0**	**100.0**	**153**	**100.0**	**50,629**	**100.0**

Source: 2020 Census; Imported Bank Data; 2024 HMDA Aggregate Data
Due to rounding, totals may not equal 100.0%.

Distribution of Home Mortgage Loans by Borrower Income Level Logan, UT-ID MSA Assessment Area						
Borrower Income Level	**% of Families**	**HMDA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2024	20.0	3.1	2	1.3	286	0.6
Moderate						
2024	17.9	16.5	29	19.0	7,967	15.7
Middle						
2024	21.9	27.1	41	26.8	10,884	21.5
Upper						
2024	40.1	38.7	75	49.0	26,936	53.2
NA						
2024	0.0	14.7	6	3.9	4,556	9.0
Total						
2024	**100.0**	**100.0**	**153**	**100.0**	**50,629**	**100.0**

Source: 2020 Census; Imported Bank Data; 2024 HMDA Aggregate Data
Due to rounding, totals may not equal 100.0%.

Geographic Distribution of Small Business Loans Logan, UT-ID MSA Assessment Area						
Tract Income Level	**% of Businesses**	**CRA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2024	6.2	4.0	0	0.0	0	0.0
Moderate						
2024	14.8	15.4	3	27.3	438	11.3
Middle						
2024	38.9	43.8	7	63.6	3,129	80.9
Upper						
2024	39.3	36.4	1	9.1	300	7.8
NA						
2024	0.8	0.4	0	0.0	0	0.0
Total						
2024	**100.0**	**100.0**	**11**	**100.0**	**3,867**	**100.0**

Source: 2024 D&B Data; Bank Data; 2024 CRA Aggregate Data; "--" data not available.
Due to rounding, totals may not equal 100.0%.

Distribution of Small Business Loans by Gross Annual Revenue Category Logan, UT-ID MSA Assessment Area						
Gross Revenue Level	**% of Businesses**	**CRA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
<= $1,000,000						
2024	90.1	49.7	7	63.6	2,596	67.1
> $1,000,000						
2024	1.9	--	4	36.4	1,271	32.9
Revenue Not Available						
2024	8.0	--	0	0.0	0	0.0
Total						
2024	**100.0**	**100.0**	**11**	**100.0**	**3,867**	**100.0**
Source: 2024 D&B Data; Bank Data; 2024 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0%.*						

INVESTMENT TEST

Bank of Utah’s Investment Test performance in the assessment area is consistent with its overall performance. During the evaluation period, the bank made 20 qualified investments totaling $4.7 million in the assessment area. This includes one prior period investment totaling $4.7 million and 19 qualified grants and donations totaling $17,000. The bank’s level of qualified investments in the assessment area increased significantly by number and slightly by dollar volume from the previous evaluation, when it received credit for 6 qualified investments totaling $4.6 million.

SERVICE TEST

Bank of Utah’s Service Test performance in the assessment area is below its overall performance. Since the previous evaluation, employees have provided eight hours of financial expertise or technical assistance to organizations that serve the Logan, UT-ID MSA Assessment Area. All community development services performed benefited organizations that promote community services for low-and moderate-income individuals and families. Bank of Utah’s community development service hour activity in the assessment area increased since the previous evaluation, at which time the bank had no community development service hours. The products, services, and business hours offered in the assessment area are consistent with those in areas receiving full-scope review.

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

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

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

Investment Test

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

1) The dollar amount of qualified investments;
2) The innovativeness or complexity of qualified investments;
3) The responsiveness of qualified investments to available opportunities; and
4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

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

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

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

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

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

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

Community Development Loan: A loan that:

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

Community Development Service: A service that:

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

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

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

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

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

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

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

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

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

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

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

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

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.
Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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