



PUBLIC DISCLOSURE

November 17, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Evergreen National Bank
Charter Number: 17000

28145 Colorado Highway 74
Evergreen, CO 80439

Office of the Comptroller of the Currency

1050 17th Street, Ste 1500
Denver, CO 80265

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Outstanding**.

The Lending Test is rated: Outstanding

The major factors that support this rating include:

- Evergreen National Bank's (ENB) loan-to-deposit (LTD) ratio is reasonable.
- ENB originated a majority of loans within its assessment area (AA).
- ENB exhibited a reasonable geographic distribution of loans in the AA.
- ENB exhibited a reasonable distribution of loans to businesses of different revenues in the AA.
- ENB's Community Development (CD) activities demonstrate an excellent responsiveness to the CD needs within the AA.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit ratio was reasonable.

ENB's LTD ratio as of December 31, 2024, was 69.6 percent. The bank's average quarterly LTD ratio from January 1, 2021, through December 31, 2024, was 54.9 percent. ENB's LTD over this period ranged from a high of 74.7 percent to a low of 37.0 percent. During the same period, similarly situated banks (comparator banks) had LTD ratios that averaged at 58.1 percent with quarterly averages ranging from a high of 72.6 percent to a low of 41.9 percent. Comparator banks have comparable asset sizes, operate in the same geographies, and have a comparable number of branches. The LTD ratio is calculated on a bank-wide basis.

Lending in Assessment Area

A majority of the bank's loans were inside its AA.

ENB originated and purchased 65.0 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

| Loan Category | Number of Loans | | | | Total # | Dollar Amount of Loans \$(000s) | | | | Total \$(000s) |
|----------------|-----------------|--------------|----------|--------------|-----------|---------------------------------|--------------|--------------|--------------|----------------|
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | | \$ | % | \$ | % | |
| Small Business | 13 | 65.00 | 7 | 35.00 | 20 | 3,785 | 74.76 | 1,278 | 25.24 | 5,063 |
| Total | 13 | 65.00 | 7 | 35.00 | 20 | 3,785 | 74.76 | 1,278 | 25.24 | 5,063 |

Source: 1/1/2022 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%

Description of Institution

ENB is a nationally chartered community bank headquartered in Evergreen, CO, with \$137.6 million in total assets as of December 31, 2024. ENB is a wholly owned subsidiary of Evergreen Bancorporation, a one bank holding company headquartered in Evergreen, CO. The bank has no affiliates, and there was no merger or acquisition activity during the assessment period.

ENB's assessment area consists of three census tracts (CTs) in Park County, four CTs in Clear Creek County, and 18 CTs in Jefferson County. ENB operates four branches and one drive thru. Two branches and the drive thru are in Evergreen, one branch is in Idaho Springs, and one branch is in Georgetown. One Idaho Springs branch was closed in July 2022. The bank has five ATMs, one at each location. Only the ATM located inside the main bank branch accepts deposits.

ENB offers traditional banking products with a focus on providing real estate and commercial loans to its AA. As of December 31, 2024, the bank's gross loans totaled \$86.6 million. The loan portfolio consists primarily of real estate loans totaling \$83.4 million (96.3 percent of gross loans). The remainder of the portfolio consists of commercial, non-real estate loans totaling \$2.6 million (2.3 percent) and \$527,000 (0.6 percent) in individual loans. The bank reports no farmland or agricultural production loans. Tier 1 capital as of December 31, 2024, was \$16.1 million with a tier 1 leverage ratio of 12.0 percent.

ENB received a "Satisfactory" rating at the last examination dated September 27, 2021. There were no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA during the evaluation period.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test covered loan originations from January 1, 2022, through December 31, 2024. Examiners reviewed loan activity during this period to determine the bank's primary loan product as the focus for this evaluation. A summary of the bank's lending activity during the evaluation period is detailed in the table below. The table reflects commercial lending as the bank's primary product, representing the highest number of loan originations and the highest dollar volume of originations during the evaluation period.

| Evergreen National Bank Loan Originations from January 1, 2022, to December 31, 2024 | | |
|--|----------------------|-----------------------------|
| Loan Type | % of Total by Number | % of Total by Dollar Volume |
| Consumer | 24.38 | 24.17 |
| Mortgage | 28.75 | 21.17 |
| Commercial | 46.87 | 54.66 |
| Total | 100.00 | 100.00 |

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank’s overall rating is based on the performance in the bank’s single AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association’s (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank’s lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution’s lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution’s next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Colorado

CRA rating for the State of Colorado: Outstanding

The Lending Test is rated: Outstanding

The major factors that support this rating include:

- ENB originated a majority of loans within its AA.
- ENB exhibited a reasonable geographic distribution of loans in the AA.
- ENB exhibited a reasonable distribution of loans to businesses of different revenues in the AA.
- ENB's CD activities demonstrated an excellent responsiveness to the CD needs in the AA.

Description of Institution's Operations in Colorado

ENB's operations in the State of Colorado include traditional banking and lending products. Lending activity is focused primarily on real estate lending. The bank operates four branches and five ATMs located in Jefferson County and Clear Creek County, CO. Online and mobile banking services are also available.

ENB ranks 12th in its AA for total deposit market share with 0.7 percent of deposits totaling \$117.5 million as of June 30, 2024. The bank faces strong competition for deposits in the area with 22 institutions in the market, including FirstBank, Wells Fargo National Association, JPMorgan Chase Bank National Association, and US Bank National Association.

Economic Data

According to the Moody's Analytics report dated August 2025, the Denver-Aurora-Centennial MSA economy is emerging from a prolonged slump. Employment was weak in 2024 but has rebounded in early 2025. As of July, payroll growth exceeded the national pace for five straight months. Healthcare and state/local government are anchoring job gains, while information and logistics are also performing well. The professional/business services sector remains weak. The unemployment rate has been steady in 2025, even as labor force participation rises. Residential and commercial real estate prices are facing persistent headwinds due to elevated interest rates. The median sale price for single family homes is decreasing. The Denver-Aurora-Centennial MSA benefits from a high concentration of knowledge-based industries, healthy population growth, a skilled workforce, and high employment diversity. Weaknesses include an elevated cost of living relative to peers and an overvalued housing market with low and falling affordability.

ENB AA*Income and Employment Data*

In 2024, median family income in The Denver-Aurora-Centennial MSA was \$130,400. The MSA's top employers include Denver International Airport, UCHealth, Lockheed Martin, HCA-HealthOne LLC, and Children's Hospital Colorado. As of December 31, 2024, the annual unemployment rate was 4.1 percent in Jefferson County, 4.0 percent in Clear Creek County, and 4.2 percent in Park County. This compares to 4.3 percent in Colorado and 4.1 percent nationwide.

Community Contact

To assess community needs in the AA, examiners utilized a recent group consensus from a community listening session with 12 participants. Participants included representatives from non-profit organizations, local government, and other stakeholders in the AA. The group indicated the AA has been affected by higher interest rates which are limiting small business growth and deterring consumer borrowing. They noted Community Development Financial Institutions (CDFI) and microloans are helpful but insufficient. The group also indicated older adults are facing housing insecurity with insufficient housing access and higher rent and credit score requirements. The primary needs of the community include access to capital, financial education, and affordable housing. The group stated banking in the AA has seen larger banks limiting access to capital. Nonprofits and CDFIs are filling the gap but need more support, and credit unions continue to be seen as more community oriented.

| ENB AA | | | | | | |
|--|--------|------------|-----------------|------------------------------|--------------|-------------|
| | | | | | | 2022 - 2024 |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 25 | 0.00 | 8.00 | 36.00 | 56.00 | 0.00 |
| Population by Geography | 83,224 | 0.00 | 5.56 | 33.35 | 61.09 | 0.00 |
| Housing Units by Geography | 37,498 | 0.00 | 6.02 | 39.39 | 54.59 | 0.00 |
| Owner-Occupied Housing by Geography | 29,384 | 0.00 | 4.15 | 36.00 | 59.86 | 0.00 |
| Occupied Rental Units by Geography | 3,959 | 0.00 | 11.59 | 41.70 | 46.70 | 0.00 |
| Vacant Units by Geography | 4,155 | 0.00 | 13.98 | 61.16 | 24.86 | 0.00 |
| Businesses by Geography | 7,414 | 0.00 | 4.34 | 26.90 | 68.76 | 0.00 |
| Farms by Geography | 316 | 0.00 | 4.75 | 32.91 | 62.34 | 0.00 |
| Family Distribution by Income Level | 24,465 | 11.57 | 14.11 | 20.26 | 54.06 | 0.00 |
| Household Distribution by Income Level | 33,343 | 16.39 | 12.76 | 14.83 | 56.02 | 0.00 |
| Unemployment rate (%) | 4.02 | 0.00 | 9.39 | 3.80 | 3.74 | 0.00 |
| Households Below Poverty Level (%) | 4.55 | 0.00 | 6.20 | 4.02 | 4.74 | 0.00 |
| Median Family Income (19740 - Denver-Aurora-Centennial, CO MSA) | | \$103,157 | | Median Housing Value | | \$542,000 |
| Median Family Income (19740 - Denver-Aurora-Centennial, CO MSA) for 2024 | | \$130,400 | | Median Gross Rent | | \$1,363 |
| | | | | Families Below Poverty Level | | 2.28 |
| FFIEC File - 2024 Census | | | | | | |
| 2024 Dun & Bradstreet SBSF Demographics | | | | | | |
| Due to rounding, totals may not equal 100.0% | | | | | | |
| (*) The NA category consists of geographies that have not been assigned an income classification | | | | | | |

Scope of Evaluation in Colorado

Examiners performed a full scope examination of ENB's single AA in the State of Colorado. See Appendix A for details.

LENDING TEST

The bank's performance under the Lending Test in Colorado is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the ENB's performance in the AA was excellent.

Distribution of Loans by Income Level of the Geography

The bank exhibited reasonable geographic distribution of loans in the State of Colorado.

Small Loans to Businesses

Refer to Table 9 in the state of Colorado section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses is reasonable. The percentage of loans reviewed made in moderate-income census tracts was in line with both the peer bank aggregate and demographic figures for the review period.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Small Loans to Businesses

Refer to Table 10 in the state of Colorado section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The distribution of loans to businesses of different sizes is reasonable. The percentage of loans reviewed made to small businesses was in line with the aggregate small business lending of banks in the AA and below demographic figures for the review period. The bank's lending performance is considered reasonable relative to demographic figures given the heavy competition for small business loans in the AA. The top five competitor banks represent 76.7 percent of small business loan volume and include large institutions such as JPMorgan Chase Bank, N.A., American Express National Bank, and US Bank, N.A.

Number and Amount of Community Development Loans

Refer to the Community Development Loans table below for the facts and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

| Table 3: Community Development Loans | | | | |
|--------------------------------------|-------|--------------|-----------|---------------|
| Assessment Area | Total | | | |
| | # | % of Total # | \$(000's) | % of Total \$ |
| ENB AA | 9 | 100.00 | \$5,077 | 100.00 |

ENB exhibited excellent responsiveness to the needs of its AA through community development lending. The bank originated 8 qualified CD loans during the evaluation period totaling \$5.1 million, or 31.6 percent of tier 1 capital as of December 31, 2024. CD lending primarily benefited an organization providing affordable housing and housing related services for low- and moderate-income families.

The following are examples of CD loans the bank originated or purchased in this AA:

- Seven loans totaling \$4.6 million to fund construction of affordable housing benefiting low- and moderate-income families.
- Two loans totaling \$500,000 to support the ongoing operations of the affordable housing organization.

Responses to Complaints

The bank did not have any CRA related complaints during the evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

| | | |
|---|-------------------------------|---|
| Time Period Reviewed: | 01/01/2022 to 12/31/2024 | |
| Bank Products Reviewed: | Small business loans | |
| Affiliate(s) | Affiliate Relationship | Products Reviewed |
| None. | N/A | N/A |
| List of Assessment Areas and Type of Examination | | |
| Rating and Assessment Areas | Type of Exam | Other Information |
| Colorado | | |
| ENB AA | Full-scope | Partial Counties – Jefferson, Clear Creek, Park |

Appendix B: Summary of State Ratings

| RATINGS | |
|-------------------------|---------------------|
| Overall Bank: | Lending Test Rating |
| Evergreen National Bank | Outstanding |
| State: | |
| Colorado | Outstanding |

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the Small Business Administration Development Company or Small Business Investment Company programs' size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including low- and moderate-income areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): 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, other secured consumer loans, and other unsecured consumer loans.

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

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, 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 conduct 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of CD loans and qualified investments, branch distribution, and CD services).

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

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

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a Core Based Statistical Area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties 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.

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

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

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

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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

Rating Area: A rated area is a state or multistate metropolitan statistical 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 statistical area, the institution will receive a rating for the multistate metropolitan statistical area.

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have

original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table 7. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table 8. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** – Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: (1) the percentage distribution of businesses with revenues of greater than \$1 million; and, (2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-,

middle-, and upper-income geographies to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.

- Table 12. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to: (1) the percentage distribution of farms with revenues of greater than \$1 million; and, (2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table 13. Assessment Area Distribution of Consumer Loans by Income Category of the Geography -** Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table 14. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower -** Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

| Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography | | | | | | | | | | | | | | | | | | 2022 - 2024 | | |
|--|---------------------------------|--------------|-------------------|-------------------|--------------|--------------|------------------------|--------------|--------------|----------------------|--------------|--------------|---------------------|--------------|--------------|-----------------------------|--------------|--------------|-------------|--|
| Assessment Area: | Total Loans to Small Businesses | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | | | |
| | # | \$ | % of Total Number | Overall Market | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | |
| ENB AA | 20 | 5,720 | 100.00 | 6,469 | -- | -- | -- | 4.34 | 5.00 | 6.86 | 26.90 | 15.00 | 29.37 | 68.76 | 80.00 | 63.77 | -- | -- | -- | |
| Total | 20 | 5,720 | 100.00 | 6,469 | -- | -- | -- | 4.34 | 5.00 | 6.86 | 26.90 | 15.00 | 29.37 | 68.76 | 80.00 | 63.77 | -- | -- | -- | |

Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

| Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues | | | | | | | | | | | | 2022 - 2024 | |
|--|---------------------------------|--------------|-------------------|---------------------------------|--------------|--------------|--------------------------------|--------------|--------------|--|--------------|-------------|--|
| Assessment Area: | Total Loans to Small Businesses | | | Businesses with Revenues <= 1MM | | | Businesses with Revenues > 1MM | | | Businesses with Revenues Not Available | | | |
| | # | \$ | % of Total Number | Overall Market | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Businesses | % Bank Loans | | |
| ENB AA | 20 | 5,720 | 100.00 | 6,469 | 88.28 | 60.00 | 60.26 | 5.95 | 40.00 | 5.77 | -- | | |
| Total | 20 | 5,720 | 100.00 | 6,469 | 88.28 | 60.00 | 60.26 | 5.95 | 40.00 | 5.77 | -- | | |

Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%