



## **PUBLIC DISCLOSURE**

September 27, 2021

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Evergreen National Bank  
Charter Number: 17000

28145 Colorado Highway 74  
Evergreen, CO 80493

Office of the Comptroller of the Currency

1050 17<sup>th</sup> 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 **Satisfactory**.

**The lending test is rated: Satisfactory.**

The major factors that support this rating include:

The Lending Test rating is based on performance in the bank's single assessment area (AA).

- The loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, competition, and assessment area.
- A majority of the number of loans are in the bank's AA.
- The distribution of loans to businesses of different sizes is reasonable.
- The geographic distribution of commercial lending in the AA is reasonable.
- The bank has no CRA-related complaints.
- In 2020, the bank participated in the SBA's Paycheck Protection Program to help support small businesses during the COVID-19 pandemic.

### Loan-to-Deposit Ratio

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

The bank's average quarterly LTD ratio for all quarters since the prior CRA examination is 63.0 percent, with a low ratio of 53.6 percent and a high ratio of 70.1 percent during the period. The quarterly average of similarly situated banks, based on the sample, is 67.9 percent. Individual bank averages range from 56.5 percent to 87.3 percent. Similarly situated banks are generally defined as banks of comparable asset size with similar business lines, operating within a comparable geographic footprint. There are no material limitations on Evergreen National Bank's capacity to lend.

### Lending in Assessment Area

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

As summarized below, the bank originated 55.6 percent of its total loans inside their AA during the evaluation period. This analysis is performed at the bank, rather than the AA level. The demand for loans within the mountain communities that comprise the bank's AA is somewhat limited due to the level of competition present in the AA. For this reason, a notable percentage of bank loan originations come from the broader Denver-Aurora-Lakewood metropolitan statistical area (MSA).

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	15	55.56	12	44.44	27	5,711	64.15	3,192	35.85	8,903

## Description of Institution

Evergreen National Bank (ENB) is a federally chartered financial institution headquartered in Evergreen, CO. ENB is a single state institution with \$137.5 million in total assets as of December 31, 2020. The bank is a wholly owned subsidiary of Evergreen Bancorporation, a one bank holding company headquartered in Evergreen, Colorado. There have been no mergers or acquisitions impacting the bank during the current evaluation period. ENB received a “Satisfactory” rating at the last examination dated May 1, 2017. 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.

ENB’s rating area is in Colorado. It is a single AA consisting of portions of Jefferson County and limited portions of Park and Clear Creek Counties. The area consists of two census tracts (CTs) in Park County, three CTs in Clear Creek County, and 17 CTs in Jefferson County. The AA includes the mountain communities of Aspen Park, Bailey, Bergen Park, Conifer, Downieville, Dumont, Empire, Evergreen, Georgetown, Genesee, Idaho Springs, Idledale, Indian Hills, Kittredge, Lawson, Lookout Mountain, Morrison, Pine Junction, Shawnee and Silver Plume.

The bank operates a main office, one full-service branch and a drive-through facility in Evergreen, two full-service branches in Idaho Springs and one full-service branch in Georgetown, Colorado. The bank has five ATMs, one in Idaho Springs at a drive-through facility, one at the Georgetown branch, one in Morrison, and two in Evergreen at the branch and a drive-through facility. Except for the ATM at the Georgetown branch, all other ATMs accept customer deposits.

ENB is a full-service banking institution offering a range of loan and deposit products for individuals and businesses. The bank’s primary lending focus is small business loans, especially those secured by real estate. The bank also focuses on construction and development loans. As of December 31, 2020, the bank’s net loans represented 48.8 percent of total assets. The loan portfolio is primarily comprised of real estate loans totaling \$58.0 million. Commercial, non-real estate loans total \$9.4 million and individual loans total \$569,000. The bank reports no farmland or agricultural production lending.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The prior evaluation assessed both residential mortgage loans as well as commercial loans. For this assessment, the review was limited to a sample of commercial-purpose loans, which are centered in real-estate secured transactions. The bank’s volume of consumer mortgage loans is less significant in comparison, and the bank is no longer required to report mortgage data based on the requirements of the Home Mortgage Disclosure Act. Furthermore, many of ENB’s residential real estate loans are for investor-purchased properties used as rentals, and these loans were included in the commercial sample population. The current evaluation period is April 1, 2017 through December 31, 2020. This period captures lending activity since the prior evaluation and ends at the most recent year-end, in line with regulatory guidance.

### Selection of Areas for Full-Scope Review

In each state where the bank has an office, a full-scope review is required for at least one AA. For purposes of this evaluation, bank delineated assessment areas located within the same MSA are

combined and evaluated as a single AA. Because the bank has only one combined AA in the Denver-Aurora-Lakewood MSA, it is subject to a full-scope evaluation.

## **Ratings**

The bank's overall rating is the same as the state rating because the bank operates in only one state.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c), in determining a national bank's 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 Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution 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:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- The bank-wide LTD ratio is reasonable, and a majority of originated loans are in the bank's AA.
- The distribution of loans to businesses of different sizes is reasonable.
- The geographic distribution of commercial lending in the AA is reasonable.
- There are no CRA-related complaints.
- In 2020, the bank participated in the SBA's Paycheck Protection Program to help support small businesses during the COVID-19 pandemic.

### Description of Institution's Operations in Colorado

ENB's primary focus is meeting the basic banking needs of the local community by accepting deposits and providing typical loan products. The bank has five banking locations and five ATMs, four of which accept deposits. ENB's lending focus is real estate lending that is primarily commercial purpose. In response to the COVID-19 pandemic, the bank participated in the SBA's Paycheck Protection Program in 2020, taking applications for existing bank customers as well as non-bank customers. The bank originated 280 loans totaling \$18.0 million. The bank's participation in the PPP helped to stabilize the local community; the Denver-Aurora-Lakewood MSA saw a significant short-term increase in the unemployment rate, from 2.7 percent in February 2020, to 12.4 percent in April 2020.<sup>1</sup> The unemployment rate declined through the end of 2020.

To serve consumers seeking a residential mortgage loan, the bank accepts applications for typical home loans and works with select mortgage companies to facilitate these transactions. These loans are typically sold on the secondary market. The bank retains a limited number of consumer mortgages in-house. Consumer installment loans are offered to the community, but originated volume is low and is primarily done as a service in connection with business clients. The bank also has an ongoing loan relationship with Blue Spruce Habitat for Humanity, which helps low-income families build and finance new homes. Blue Spruce serves the mountain areas of western Jefferson County, Clear Creek County, and parts of Park County near Bailey, Colorado.

As of June 30, 2020, there were 20 deposit-taking institutions within the entire counties of Jefferson, Clear Creek, and Park. ENB ranked 12<sup>th</sup> with a market share of 0.7 percent based on total deposits of \$119,062. Primary competitors included Firstbank with 36.9 percent deposit market share, Wells Fargo Bank with 20.6 percent market share, U.S. Bank with 11.5 percent market share, and J.P. Morgan Chase Bank with 10.7 percent market share. Paring down the geography to just the communities included in the bank's delineated AA, there were eight depository institutions; ENB ranked 6<sup>th</sup> with a deposit market share of 8.0 percent. Firstbank, Bank of the West, US Bank, and JP Morgan Chase Bank are all key competitors in the mountain communities served by ENB, with a combined deposit market share of 71.1 percent. In addition, there are other non-bank loan competitors that serve the AA.

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<sup>1</sup> Figures from the U.S. Department of Labor, Bureau of Labor Statistics – not seasonally adjusted.

Contact was made with an organization focusing on the small business community of Evergreen Colorado and vicinity. The contact stated that the local economy is doing well overall. The service industry drives the local economy, and many businesses have reasonably weathered the pandemic. Local pride has been apparent as residents have provided sustained support to local businesses through the pandemic. The contact noted that local financial institutions are providing needed banking services, including the provision of special loan programs in 2020 stemming from the early days of the pandemic. The contact was not aware of any significant gaps in banking products and services. The contact mentioned the need for more affordable housing, particularly for the local workforce which includes many lower-paying retail and service jobs as well as other critical lower-pay positions such as teachers. In addition, real estate prices have been climbing steadily for several years and have seen a significant pandemic-induced surge since early 2020. The contact also noted that there have been limited opportunities for impactful community development investment; Evergreen is in an unincorporated area of Jefferson County, and the county government has not provided many resources to the local mountain communities.

### Evergreen AA

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Evergreen AA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	22	0.0	4.5	22.7	72.7	0.0
Population by Geography	81,134	0.0	2.3	23.1	74.7	0.0
Housing Units by Geography	37,688	0.0	2.4	27.4	70.2	0.0
Owner-Occupied Units by Geography	27,941	0.0	1.8	24.1	74.1	0.0
Occupied Rental Units by Geography	4,971	0.0	7.1	31.0	61.9	0.0
Vacant Units by Geography	4,776	0.0	1.3	42.5	56.2	0.0
Businesses by Geography	13,690	0.0	0.8	17.3	81.9	0.0
Farms by Geography	353	0.0	0.6	23.5	75.9	0.0
Family Distribution by Income Level	23,774	12.1	13.6	17.8	56.4	0.0
Household Distribution by Income Level	32,912	15.9	13.0	15.4	55.8	0.0
Median Family Income MSA - 19740 Denver-Aurora-Lakewood, CO MSA		\$80,820	Median Housing Value			\$402,918
			Median Gross Rent			\$991
			Families Below Poverty Level			3.0%

*Source: 2015 ACS and 2019 D&B Data  
Due to rounding, totals may not equal 100.0%  
(\* The NA category consists of geographies that have not been assigned an income classification.*

## **Scope of Evaluation in Colorado**

The bank has one AA in Colorado that is subject to full-scope review. The AA includes a portion of CTs in the mountain region of the Denver-Aurora-Lakewood MSA, which are combined for analysis purposes.

## **LENDING TEST**

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

## **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the Evergreen AA is good. The analysis was limited to a commercial loan sample as other loan types were not as meaningful for ENB during the evaluation period.

## **Distribution of Loans by Income Level of the Geography**

The bank exhibits reasonable geographic distribution of loans in the state.

### ***Small Loans to Businesses***

Refer to Table Q in 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.

There are no low-income CTs in the Evergreen AA. The distribution of commercial loans in moderate-income CTs exceeds both the aggregate comparator and the percentage of businesses in moderate-income CTs based on a sample of loans. This is reasonable performance when considering the single moderate-income tract and the bank's overall lending inside the AA.

## **Distribution of Loans by Income Level of the Borrower**

The bank exhibits a reasonable distribution of loans to businesses of different sizes, given the product lines offered by the bank.

### ***Small Loans to Businesses***

Refer to Table R 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 of small loans to businesses.

The percentage of loans to businesses that are small exceeds the aggregate comparator, but it is below the percentage of businesses that are small. Businesses are considered small when their gross annual revenues do not exceed \$1.0 million. This is reasonable performance, as a limited loan sample indicates the bank's lending to small businesses compares favorably to the average competitor.

## **Responses to Complaints**

ENB did not receive any CRA-related complaints during the evaluation period.

## Appendix A: Scope of Examination

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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”.

<b>Time Period Reviewed:</b>	04/01/2017 through 12/31/2020	
<b>Bank Products Reviewed:</b>	Small business loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
N/A		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>Colorado:</b>		
Evergreen AA	Full-scope	Partial Counties – Jefferson, Clear Creek, Park

## Appendix B: Summary of State Ratings

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RATINGS: Evergreen National Bank	
<b>Overall Bank:</b>	<b>Lending Test Rating:</b>
Evergreen National Bank	Satisfactory
<b>State:</b>	
State of Colorado	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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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/assessment area.

**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 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 LMI 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):** 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, 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 investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**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/assessment area.

**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.

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

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

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

**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

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### 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/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> 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 O. 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 P. 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/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - 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 compared 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 assessment area.
- Table R. 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 S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - 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 compared 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 assessment area.

- Table T. 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 thousand) 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 U. 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 V. 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/assessment area.

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																<b>2017 – 2020</b> Not Available- Income Tracts		
Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			% Businesses	% Bank Loans	Aggregate
	#	\$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate			
Evergreen AA	20	6,375	100	0.0	0.0	0.0	0.8	5.0	1.2	17.2	30.0	16.7	82.0	65.0	82.1	0.0	0.0	0.0
<b>Total</b>	<b>20</b>	<b>6,375</b>	<b>100</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.8</b>	<b>5.0</b>	<b>1.2</b>	<b>17.2</b>	<b>30.0</b>	<b>16.7</b>	<b>82.0</b>	<b>65.0</b>	<b>82.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

*Source: 2020 D&B Data; 04/01/2017 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0*

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2017 – 2020</b>	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Evergreen AA	20	6,375	100	3,152	94.3	85.0	57.4	1.8	15.0	3.9	0.0	
<b>Total</b>	<b>20</b>	<b>6,375</b>	<b>100</b>	<b>3,152</b>	<b>94.3</b>	<b>85.0</b>	<b>57.4</b>	<b>1.8</b>	<b>15.0</b>	<b>3.9</b>	<b>0.0</b>	

*Source: 2020 D&B Data; 04/01/2017 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0*