



**COMMUNITY
REINVESTMENT
ACT
PUBLIC FILE
2025**





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There are ten sections to this CRA public file each serving a separate purpose.

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Section I

Written Comments Received

This section has all written comments received from the public for the current year and each of the prior two calendar years that specifically relate to Central Bank's performance in helping to meet community credit needs, and any response to the comments by the bank.



CENTRAL BANK - CRA COMMENT LOG

Date Comment Received	Date of Resolution or Response	Bank Employee Responsible for Response	Name	Account # or Bank Relationship	Comment	Resolution or Response
10/28/2025	10/28/2025	Seth Ollerton	J G	Unknown - Written Comment received as a Google Review	Staff working is generally so rude. I walked in today. I am Latina. Keep that in mind I didn't even get greeted. But right behind me was a white person and they gladly said hi to them. Welcome them in but to me I just got dirty looksThey were all on their phones and when I did get helped, Brad, who had helped me was just giving me nasty stares, the whole time and some boy with blonde hair sitting in the back and this girl, we're just giving me the worst looks ever they were looking Horrible when I tried to smile, they just kept staring when I asked the guy if I could do another thing He just rolled his eyes and gave me the paper seriously guys. This is horrible customer service other locations are really nice but The Orem location have some serious attitude, problems, and racism	We are very sorry to hear about your experience at our Orem office. What you described does not reflect the level of respect and service we expect from our team. Every customer who walks through our doors should feel welcome, listened to, and treated fairly. We take concerns about courtesy and professionalism seriously, and we also take any concerns about possible discrimination very seriously. We appreciate you bringing this to our attention so we can review it directly with the staff and address it. We would like the chance to speak with you, understand what happened, and make it right. Please contact our Orem Manager, Ed Sanches, at 801-224-1420 Seth Ollerton Director of Marketing



Section II

Central Bank's most recent CRA Performance Evaluation by the FDIC

Central Bank shall place a copy of its CRA Performance Evaluation in this CRA Public File within 30 business days after its receipt from the FDIC. CRA Performance Evaluations may also be obtained on the Federal Financial Institution Examination Council (FFIEC) website at www.ffiec.gov/cra



PUBLIC DISCLOSURE

July 10, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Central Bank
Certificate Number: 9204

75 N University Ave
Provo, Utah 84601

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

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

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

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INSTITUTION RATING

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

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment 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
Low Satisfactory		X	
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 the credit needs of the assessment area.
- A high percentage of loans are made in the institution’s assessment area.
- The geographic distribution of loans reflects good penetration throughout the assessment 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 of different sizes.
- The bank exhibits a good record of serving the credit needs of the most economically disadvantage areas of its assessment area, low-income individuals, and very small businesses consistent with safe and sound banking practices.
- The bank makes limited use of innovative and/or flexible lending practices.

- The bank is a leader in originating community development loans.

The Investment Test is rated Low Satisfactory.

- The bank has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.
- The bank exhibits adequate responsiveness to credit and community development needs.
- The bank 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 bank's assessment area.
- The bank has not opened, closed, or relocated branch offices since the previous evaluation.
- Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the assessment area, particularly low- or moderate-income geographies and/or individuals.
- The bank provides a relatively high level of community development services.

DESCRIPTION OF INSTITUTION

Central Bank operates as a full-service community bank headquartered in Provo, Utah. In addition to the Provo main office, the bank maintains 10 brick and mortar branch offices all located within Utah County in the State of Utah. The institution did not open, close, or relocate branch offices since the previous FDIC CRA evaluation dated June 15, 2020. No merger or acquisition activity occurred during the evaluation period. Central Bancorporation, Provo, a one-bank holding company, wholly-owns the bank. Affiliate activity did not impact this evaluation.

At the previous FDIC CRA evaluation, examiners evaluated Central Bank's performance utilizing Intermediate Small Institution Examination Procedures. The institution was rated Satisfactory, with Satisfactory ratings assigned under both the Lending Test and the Community Development Test.

Central Bank offers traditional credit products, with a lending emphasis on commercial lending and construction and development activity. Home mortgage loans, including access to secondary market investors, various non-residential consumer loan products, credit cards, and agriculture loans are also offered. The institution continues to operate a Small Business Administration (SBA) department, originating SBA Express, SBA 504, and SBA 7(a) program loans that are designed to benefit small business operators. Since the previous evaluation, Central Bank introduced "CB Vault", a business startup and entrepreneur help center committed to provide financial and networking support to new ventures. The institution's primary lending focus has not changed since the previous evaluation.

Deposit products offered by the bank include various business and personal checking, savings, money market, and certificates of deposit accounts. Self-directed retirement and Individual Retirement Account services are available. The institution offers free checking accounts and provides access to the MoneyPass Automated Teller Machine (ATM) network, which allows Central Bank customers to access and withdrawal funds from network ATMs surcharge-free. Alternative delivery systems include online personal banking, money management, mobile banking, ACH and wire transfers, automatic bill payment services, remote deposit capture, and person-to-person mobile transfers. The institution operates 11 deposit-taking ATMs, each located at a Central Bank office.

Central Bank's March 31, 2023, Consolidated Reports of Condition and Income (CALL Reports), report total assets of \$2.01 billion, with \$1.07 billion in total loans and \$855.6 million in total securities. Total deposits were reported at \$1.6 billion. Total assets increased approximately 67.5 percent since the previous evaluation, while total loans and total deposits increased 40.0 and 64.6 percent, respectively. The following table displays the institution's loan portfolio distribution as of March 31, 2023.

Loan Portfolio Distribution as of 3/31/2023		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	344,822	32.4
Secured by Farmland	5,472	0.5
Secured by 1-4 Family Residential Properties	174,556	16.4
Secured by Multifamily (5 or more) Residential Properties	31,933	3.0
Secured by Nonfarm Nonresidential Properties	405,939	38.1
Total Real Estate Loans	962,722	90.4
Commercial and Industrial Loans	85,004	8.0
Agricultural Production and Other Loans to Farmers	329	0.0
Consumer Loans	16,676	1.6
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	601	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	1,065,332	100.0
<i>Source: Reports of Condition and Income</i>		

There are no financial, legal, or other impediments that would affect the institution's ability to meet the credit needs of its assessment area.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. Central Bank designated its sole assessment area as the whole of the Provo-Orem, UT Metropolitan Statistical Area, which is comprised of all 158 census tracts in Juab and Utah counties. The designated assessment area changed since the previous evaluation at which time the institution was evaluated based on its performance only in Utah County.

Economic and Demographic Data

According to the 2020 U.S. Census Data, the assessment area's 158 census tracts have the following income designations: 9 low-income census tracts, 24 moderate-income census tracts, 78 middle-income census tracts, 43 upper-income census tracts, and 4 census tracts with no income designation. The following table displays select demographic characteristics for the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	158	5.7	15.2	49.4	27.2	2.5
Population by Geography	671,185	5.0	13.6	49.5	31.1	0.8
Housing Units by Geography	183,901	6.0	17.6	49.5	26.8	0.2
Owner-Occupied Units by Geography	119,454	0.7	10.6	54.7	34.0	0.0
Occupied Rental Units by Geography	55,923	17.0	32.8	38.2	11.6	0.4
Vacant Units by Geography	8,524	8.5	15.7	49.7	25.4	0.6
Businesses by Geography	102,453	3.4	12.5	52.8	31.1	0.2
Farms by Geography	1,762	1.1	11.4	60.6	27.0	0.0
Family Distribution by Income Level	142,661	18.5	18.4	23.7	39.4	0.0
Household Distribution by Income Level	175,377	21.2	17.4	21.0	40.4	0.0
Median Family Income MSA - 39340 Provo-Orem, UT MSA		\$83,669	Median Housing Value			\$325,215
			Median Gross Rent			\$1,139
			Families Below Poverty Level			6.9%
<i>Source: 2020 U.S. Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

According to the Utah Department of Workforce Services, major employers in the assessment area include: Brigham Young University, Utah Valley University, Utah Valley Regional Medical Center, Vivint, and Walmart. Moody’s Analytics, Precis U.S. Metro (March 2023), reports that job growth in the Provo-Orem, UT MSA is increasingly lagging that of the West and U.S., with leisure/hospitality the only supersector outperforming its regional and national peers. The following table displays unemployment rates over the evaluation period for the assessment area, the State of Utah, and Nationwide.

Unemployment Rates				
Area	January 2020	January 2021	January 2022	January 2023
	%	%	%	%
Juab County	2.8	2.8	2.2	2.4
Utah County	2.4	3.1	2.1	2.4
State of Utah	2.7	3.6	2.5	2.6
National Average	3.5	6.3	4.0	3.4
<i>Source: Bureau of Labor Statistics</i>				

The following table presents the low-, moderate-, middle-, and upper-income ranges based on the 2022 FFIEC-updated median family income of \$96,000 for the Provo-Orem, UT MSA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$96,000)	<\$48,000	\$48,000 to <\$76,800	\$76,800 to <\$115,200	≥\$115,200
<i>Source: FFIEC</i>				

On April 4, 2020, a Major Disaster Declaration was issued affecting all counties in the assessment area due to the COVID-19 Pandemic.

Competition

The assessment area includes a high level of competition for financial services. According to the FDIC Deposit Market Share report as of June 30, 2022, 15 financial institutions operated 85 offices within the bank’s assessment area. Of these institutions, Central Bank ranked 7th with a 8.0 percent deposit market share. In addition to FDIC-insured institutions, numerous credit unions and fintech companies compete for deposit market share in the assessment area.

According to the 2021 Peer Mortgage Data, 371 institutions reported 59,580 mortgage originations in the assessment area. Central Bank ranked 46th by number of HMDA-reportable loans originated, representing 0.4 percent market share. Additionally, according to the 2021 Peer Small Business Data, which large banks are required to report for CRA purposes, 126 institutions reported 17,268 small business loan originations in the assessment area. Central Bank’s small business loan data is not included in the 2021 data as the bank was not required to collect and report loan data until 2022.

Community Contact

As part of the evaluation process, examiners obtain information from third parties knowledgeable of the assessment area to assist in identifying credit and community development needs of the area. This information helps determine whether local financial institutions remain responsive to these needs and shows available credit and community development opportunities.

Examiners performed a community contact with an individual knowledgeable of economic development opportunities for small business entities in the assessment area. The contact indicated that there is a need for start-up and small business funding as new people and businesses move to the area and existing businesses seek expansion opportunities. The contact commented that this provides institutions the opportunity to be involved with micro-lending and grant activities. However, the contact added that many new business ventures in the area seek investor capital as opposed to traditional bank financing. The contact further stated that there is a need for housing as the limited supply, and rising interest rate environment, makes purchasing a single-family dwelling difficult.

Examiners also utilized a previously conducted community contact recently conducted with a member of a local affordable housing non-profit organization. The contact stated that inflation and difficult economic conditions has created a high level of demand for affordable housing as rents have risen at a rapid pace. The contact added that the primary need for low- and moderate-income families and individuals is access to more low-income units. The contact indicated that there are opportunities for local banks to participate in down payment and loan assistance. The contact also indicated that financial institutions could offer more financial literacy courses, less stringent requirements for prospective applicants and offering small dollar loan programs.

Credit and Community Development Needs and Opportunities

Considering information obtained from the community contacts, bank management, and demographic and economic data, examiners concluded that the primary credit needs of the assessment area include home mortgage and small business loans. Furthermore, as indicated by the community contacts, as well as demographic and economic data, the assessment area's community development needs primarily involve affordable housing, economic development to support small businesses, and services that benefit low- and moderate-income individuals.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated June 15, 2020, to the current evaluation dated July 10, 2023. Examiners used the Interagency Large Institution Examination Procedures to evaluate Central Bank's CRA performance. Examiners weighted performance under the Lending Test more heavily than performance under the Investment and Service Tests when arriving at the overall rating.

Activities Reviewed

Examiners determined that Central Bank's major product lines are small business and home mortgage loans. This conclusion considered the institution's business strategy, loan composition, the number and dollar volume of loans originated during the evaluation period. In 2022, the bank began reporting CRA loan data. The bank reported on the 2022 CRA LAR 9 small farm loans totaling \$1.7 million in 2022. Examiners analyzed the 9 small farm loans; however, these small farm loans are not presented due to nominal volume as they provide no material support for conclusions. Additionally, consumer loans do not represent a major product line by number or dollar volume and were not analyzed as they provide no material support for conclusions.

Examiners analyzed the bank's home mortgage loans for 2020, 2021, and 2022, using data reported pursuant to the Home Mortgage Disclosure Act (HMDA). During the review period, the bank reported 540 home mortgage loans totaling \$164.2 million in 2020, 303 home mortgage loans totaling \$102.7 million in 2021, and 161 home mortgage loans totaling \$88.9 million in 2022. While examiners analyzed home mortgage loans for all three years, the evaluation only presents the

2022 data under the Geographic Distribution and Borrower Profile criteria, as the lending performance in 2022 was consistent with 2020 and 2021. Examiners compared the bank's home mortgage lending to the 2022 aggregate HMDA data and the 2020 U.S. Census data.

Examiners analyzed the bank's small business loans for 2022, the only full calendar year that the institution was required to collect and report CRA data. The bank reported 477 small business loans totaling \$87.3 million. Examiners compared the bank's small business lending to 2022 D&B demographic data. 2022 Aggregate CRA reported data was not available.

For the Lending Test, examiners placed the most weight on the small business loans in evaluating performance, based on the number of loans originated. In addition, while the evaluation presents the number and dollar volume of loans, examiners emphasized performance by number of loans because the number of loans is a better indicator of the number of individuals and businesses served.

The evaluation of the bank's community development loans, investments and services included all qualified activities for the period since the previous CRA evaluation. Qualified investments include new investments and grants, as well as outstanding qualified investments from prior evaluations. For the Service Test, examiners reviewed delivery systems for providing retail-banking services, including branches and alternative delivery systems; review of retail banking products and services targeted toward low- and moderate-income individuals, or small businesses and/or tailored to meet specific needs within the AA.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The Lending Test is rated "High Satisfactory". The bank's good performance in the Geographic Distribution and Community Development Lending criterion, and an adequate record for Borrower Profile criterion primarily supports this conclusion.

Lending Activity

Central Bank's lending levels reflect good responsiveness to assessment area credit needs. The bank's home mortgage loan originations increased year-over-year since the previous evaluation, before declining in 2022. The rising interest rate environment in 2022 resulted in less HMDA-reportable applications across all reporting lenders.

During the evaluation period, Central Bank originated or purchased 1,004 home mortgage loans totaling \$355.8 million in its assessment area. In 2021, the bank ranked 46th with a 0.4 percent market share out of 371 total lenders that reported home mortgage loans in the assessment area.

Small business lending levels reflect good responsiveness to the assessment area's credit needs. The bank's small business loan originations steadily increased since the previous evaluation. As

noted, the institution was required to collect and report CRA small business loan data starting in 2022. 2022 Aggregate data was not available at the time of the evaluation.

Assessment Area Concentration

The bank originated or purchased a high percentage of loans inside the assessment area. The level of lending reflects good responsiveness to the assessment area’s credit needs. The following table details the distribution of home mortgage and small business loans, by number and dollar volume 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										
2020	459	85.0	81	15.0	540	130,991	79.8	33,256	20.2	164,247
2021	247	81.5	56	18.5	303	78,657	76.6	24,057	23.4	102,714
2022	133	82.6	28	17.4	161	67,358	75.8	21,563	24.3	88,921
Subtotal	839	83.6	165	16.4	1,004	277,006	77.8	78,876	22.2	355,882
Small Business										
2022	413	86.6	64	13.4	477	73,524	84.2	13,794	15.8	87,318
Subtotal	413	86.6	64	13.4	477	73,524	84.2	13,794	15.8	87,318
Total	1,252	84.5	229	15.5	1,481	350,530	79.1	92,670	20.9	443,200
<i>Source: HMDA Reported Data; CRA Reported Data</i>										

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the assessment area. Good records of extending home mortgage and small business loans throughout the assessment area primarily support this conclusion. The institution’s performance exhibits a good record of serving the credit needs of the most economically disadvantaged areas of the assessment area.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects good penetration throughout the assessment area. The following table displays that the bank’s level of lending in the low- and moderate-income census tracts exceeds comparable aggregate data, reflecting good performance.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	0.7	0.9	5	3.8	1,754	2.6
Moderate						
2022	10.6	8.5	14	10.5	5,351	7.9
Middle						
2022	54.7	53.3	70	52.6	33,903	50.3
Upper						
2022	34.0	37.3	44	33.1	26,350	39.1
Totals						
2022	100.0	100.0	133	0.0	67,358	100.0
<i>Source: 2020 U.S. Census Data; HMDA Reported Data; 2022 HMDA Aggregate Data; "--" data not available</i>						

Small Business Loans

The geographic distribution of small business loans reflects good penetration throughout the assessment area. The following table displays that the bank's level of lending in low-income census tracts aligns with demographic data. The bank's level of lending in moderate-income census tracts exceeds demographic data. As noted, the 2022 CRA aggregate data was not available.

Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	3.4	--	14	3.4	4,757	6.5
Moderate						
2022	12.5	--	65	15.7	10,567	14.4
Middle						
2022	52.8	--	218	52.8	38,067	51.8
Upper						
2022	31.1	--	113	27.4	19,778	26.9
Income Not Available						
2022	0.2	--	3	0.7	355	0.5
Total						
2022	100.0	--	413	100.0	73,524	100.0
<i>Source: 2020 U.S. Census Data; CRA Reported Data; 2022 CRA Aggregate Data "--" data not available</i>						

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and businesses of different sizes in the assessment area. Adequate small business and good home mortgage lending performance supports this conclusion. The institution’s performance exhibits an adequate responsiveness to serving the credit needs of low-income individuals, and small businesses in the assessment area.

Home Mortgage Loans

The distribution of borrowers reflects good penetration among retail customers of different income levels. As displayed in the following table, the bank’s level of lending to low-income borrowers exceeds aggregate data by 4.0 percentage points. The table further shows that the banks level of lending to moderate-income borrowers only slightly trails aggregate data by 1.9 percentage points. This reflects good performance.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	18.5	3.5	10	7.5	1,463	2.2
Moderate						
2022	18.4	15.4	18	13.5	3,933	5.8
Middle						
2022	23.7	27.8	15	11.3	5,381	8.0
Upper						
2022	39.4	41.0	52	39.1	31,612	46.9
Income Not Available						
2022	0.0	12.3	38	28.6	24,970	37.1
Total						
2022	100.0	100.0	133	100.0	67,358	100.0
<i>Source: 2020 U.S. Census Data; HMDA Reported Data; 2022 HMDA Aggregate Data; "--" data not available</i>						

Small Business Loans

The distribution of borrowers reflects adequate penetration among businesses of different sizes. An adequate record of lending to businesses with gross annual revenues of \$1.0 million or less primarily supports this conclusion.

As displayed in the following table, the bank’s level of lending to small businesses with gross annual revenues of \$1.0 million or less significantly trailed comparable 2022 D&B data. D&B data shows that 93.9 percent of businesses in the assessment area report gross annual revenue of less than or equal to \$1.0 million. However, it is important to note that D&B data represents all businesses in the assessment area, not only those seeking traditional bank financing. Smaller

businesses tend to seek alternative forms of credit, including credit cards or home equity lines of credit, to finance their operations. As stated by one of the community contacts, many new ventures seek investor capital instead of traditional bank financing.

Also, as a measure of demand, 2021 CRA Small Business aggregate lending data was considered, but not directly compared to the bank's performance. In 2021, aggregate lenders originated 44.3 percent of their small business loans to operations with revenues of \$1.0 million or less. Overall, distribution of small business loans reflects adequate performance.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
≤ \$1,000,000						
2022	93.9	--	203	49.2	34,198	46.4
> \$1,000,000						
2022	1.7	--	198	47.9	38,423	52.3
Subtotal						
2022	95.6	--	401	97.1	72,621	98.7
Revenue Not Available						
2022	4.4	--	12	2.9	903	1.2
Total						
2022	100.0	--	413	100.0	73,524	100.0
<i>Source: 2022 D&B Data; CRA Reported Data; 2022 CRA Aggregate Data; "--" data not available</i>						

Innovative or Flexible Lending Practices

The institution makes limited use of innovative and/or flexible lending practices in order to serve the assessment area credit needs. Central Bank originated 648 innovative or flexible loans totaling approximately \$232.9 million during the review period. While Central Bank is not a market leader in innovative or flexible lending practices, the institution continues to offer loan products and programs that serve the needs of small businesses in the assessment area. For example, in response to the COVID-19 Pandemic, the institution originated a significant level of SBA Paycheck Protection Program (PPP) loans to help businesses keep their workforce employed.

The following table displays the institution's innovative and flexible lending activity.

Innovative or Flexible Lending Programs										
Type of Program	2020		2021		2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
CB Vault	0	0	0	0	6	1,416	2	200	8	1,616
PPP	0	0	329	31,524	0	0	0	0	329	31,524
SBA (Express, 504, 7(a))	58	30,528	123	93,725	99	62,927	31	12,540	311	199,720
Totals	58	30,528	452	125,249	105	64,343	33	12,740	648	232,860
<i>Source: Bank Data</i>										

The following provides details on Central Bank’s innovative or flexible lending activities conducted during the evaluation period.

- CB Vault – CB Vault is Central Bank’s startup and entrepreneur help center committed to enhancing the community by supporting entrepreneurs and startup businesses with financial needs, advice, networking, and connections.
- PPP – PPP SBA-backed loan that was established by the U.S. government to help businesses keep their workforce employed to pay interest on mortgages, rent and utilities during the COVID-19 pandemic.
- SBA Express – The SBA Express program features an accelerated turnaround time for SBA review. The program features a smaller maximum loan amount with a simplified application process.
- SBA 504 - designed to provide long-term, fixed rate financing for major fixed assets that promote business growth and job creation.
- SBA 7(a) – The SBA’s most common loan program. SBA 7(a) loans can be used for a variety of purposes, including working capital, business expansions or purchasing equipment and supplies.

Additionally, Central Bank originates small-dollar loans that generally reflect the principles and characteristics discussed in the Interagency Lending Principles for Offering Responsible Small-Dollar Loans (FIL-58-2020). Although the small-dollar loans did not impact overall conclusions in this evaluation, providing such funding helps meet a credit need in the communities in which the bank operates.

Community Development Loans

Central Bank is a leader in making community development loans. During the evaluation period, Central Bank originated 508 community development loans totaling approximately \$683.7 million. This level of activity represents 37.2 percent of average total assets and 74.2 percent of average total loans since the previous evaluation. This reflects an increase in dollar volume from

the previous evaluation when the bank originated 938 community development loans totaling approximately \$168.9 million, which represented 14.8 percent of average total assets and 23.0 percent of average total loans. A substantial number of community development loans that were qualified at the previous evaluation were attributed to response activity to the COVID-19 Pandemic as well as participation in the SBA’s PPP.

Examiners analyzed the institution’s community development lending performance against that of similarly-situated Large institutions. Central Bank’s performance greatly exceeded that of the comparable large institution’s performance, both by number and dollar volume.

The following tables display the bank’s community development lending by 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)
Provo-Orem, UT MSA	150	110,720	3	10,425	174	319,513	34	78,949	361	519,607
Statewide/Regional	77	31,186	0	0	61	112,312	9	20,585	147	164,083
Total	227	141,906	3	10,425	235	431,825	43	99,534	508	683,690

Source: Bank Data

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020 (partial)	50	29,732	0	0	30	47,280	6	6,247	86	83,259
2021	90	71,130	2	3,589	97	191,197	6	7,704	195	273,620
2022	56	29,084	0	0	61	104,352	22	63,583	139	197,019
YTD 2023	31	11,960	1	6,836	47	88,996	9	22,000	88	129,792
Total	227	141,906	3	10,425	235	431,825	43	99,534	508	683,690

Source: Bank Data

Central Bank’s community development loans primarily benefitted affordable housing initiatives, promoted economic development by financing small businesses, and revitalized and/or stabilized low- or moderate-income geographies. The community development loans proved responsive to the assessment area’s needs given that they addressed affordable housing, provided financing to small businesses, and promoted revitalization and stabilization efforts.

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

- The institution originated or refinanced 67 SBA-guaranteed loans totaling approximately \$113.1 million to promote economic development activities in the assessment area. The loans funded small business ventures, and helped create, retain, or improve permanent jobs for low- or moderate-income individuals.

- The bank renewed a line of credit totaling \$1.4 million to fund a multi-family dwelling in the assessment area. The dwelling is operated through the Utah Regional Housing Corporation, which provides housing for low- and moderate-income families and individuals. The activity promotes affordable housing for low- and moderate-income families and residents in the area.
- The bank made a \$6.8 million dollar loan to provide financing for a school operating in the assessment area where a majority of students are from low- or moderate-income families. The activity promotes community services to families and individuals in the community by helping to fund educational services to these persons.
- The bank made a \$4.9 million dollar loan to finance the construction of single-family dwellings that will be priced below the Housing and Urban Development Affordable Housing Index. The activity promotes affordable housing for low- and moderate income families and residents in the area.

Also, Central Bank made 147 community development loans totaling approximately \$164.1 million in the broader statewide or regional area since the prior evaluation. Although outside of the bank's assessment area, these loans received community development credit, as the bank has been responsive to the community development needs of its assessment area.

The following lists notable examples of the bank's community development lending activities occurring at either the statewide or regional area:

- The bank originated 62 loans totaling approximately \$2.1 million to fund affordable housing projects in participation with non-profit entity Rocky Mountain Community Reinvestment Coalition (RMCRC). Each loan financed multi-family affordable housing developments for low- or moderate-income individuals and families.
- The bank made a \$3.2 million dollar loan to finance the purchase of a car wash. The activity promotes economic development by financing a small business that creates, retains, or improves permanent jobs for low- or moderate-income individuals.

It is noted that Central Bank participated with non-profit organization RMCRC to fund affordable housing projects in the assessment area and throughout the broader statewide or regional area. Since the previous evaluation, Central Bank entered into unfunded loan commitment agreements with RMCRC totaling \$2.0 million in year 2020, \$5.0 million in 2021, and \$7.0 million in 2022..

INVESTMENT TEST

The Investment Test is rated "Low Satisfactory". An adequate level of qualified community development investments and grants supports this conclusion.

Investment and Grant Activity

The institution has an adequate level of qualified community development investments, donations, and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. As shown in the following table, the bank made use of 64 qualified investments, grants, or donations totaling approximately \$4.5 million. This represents 0.2 percent of average total assets and 0.7 percent average total securities of \$651.5 million since the previous evaluation. This represents an increase in qualified investments, by number and dollar volume, since the previous evaluation at which time the institution made 25 qualified investments totaling approximately \$1.1 million. At that time, the institution’s investment performance equated to 0.1 percent of average total assets and 0.4 percent of average total securities. The following tables summarize the bank’s qualified investments, donations, and grants by assessment area, purpose, and year.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	0	0	0	0
2020 (partial)	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0
2022	2	4,047	0	0	0	0	0	0	2	4,047
YTD 2023	0	0	0	0	0	0	0	0	0	0
Subtotal	2	4,047	0	0	0	0	0	0	2	4,047
Qualified Grants & Donations	10	110	47	325	5	44	0	0	62	479
Total	12	4,157	47	325	5	44	0	0	64	4,526
<i>Source: Bank Data</i>										

Notable examples of Central Bank’s qualified investments include:

- The institution made two investments totaling approximately \$4.0 million in mortgage-backed securities where the funds were directed towards affordable housing projects in the assessment area. This activity promotes affordable housing initiatives for low- and moderate-income individuals and families in the assessment area.
- Central Bank made 2 donations totaling \$150 thousand during the evaluation period to a non-profit foundation whose purpose is to provide fundraising for a local healthcare system. The healthcare system provides various health and lifesaving services to the local assessment area, with a majority of patients served coming from low- or moderate-income households based on Medicaid eligibility or the demographic composition of the area served. This activity promotes community services directed to low- and moderate-income individuals and families in the assessment area.

Examiners also evaluated Central Bank’s performance against that of similarly-situated large financial institutions serving the assessment area. Central Bank’s qualified investments was considerably less, by both number and dollar volume, than the comparable large institutions.

Responsiveness to Credit and Community Development Needs

Central Bank exhibits adequate responsiveness to credit and community development needs. Qualified investments, donations, and grants funded community services for low- and moderate-income persons, affordable housing, and, to a lesser extent, supported economic development activities in the assessment area. These all reflect identified community development needs.

Community Development Initiatives

Central Bank occasionally uses innovative and/or complex investments to support community development initiatives. Although the bank’s investments are responsive to the assessment area’s community needs, many are not particularly innovative or complex. The institution continues to invest in affordable housing initiatives through investment in mortgage-backed securities.

SERVICE TEST

The Service Test is rated “High Satisfactory”. The bank’s relatively high level of community development services support this conclusion.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the institution’s assessment area. The following table illustrates the distribution of the bank’s branches and ATMs by geographical income level as well as the population figures.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	9	5.7	33,678	5.0	1	9.1	1	9.1
Moderate	24	15.2	91,246	13.6	2	18.2	2	18.2
Middle	78	49.4	332,111	49.5	6	54.5	6	54.5
Upper	43	27.2	208,450	31.1	2	18.2	2	18.2
NA	4	2.5	5,700	0.8	0	0.0	0	0.0
Total	158	100.0	671,158	100.0	11	100.0	11	100.0

Source: 2020 Census Data; Bank Data

The table shows that in low- and moderate-income geographies, the percentage of branches and ATMs exceeds the percentage of the assessment areas population residing in those areas. The bank operates one branch office and one ATM in a low-income geography, and two branch offices and

corresponding ATMs in moderate-income areas. The institution does not operate branch offices in Juab County, which is comprised of two middle-income census tracts. In addition to the bank's branches and ATMs, the bank also offers alternative delivery systems that improve accessibility for its products and services for all geographies, including low- and moderate- income area. These delivery systems include online banking, remote deposit capture, and mobile banking services. In addition, consumers can apply for a loan or deposit account online via Central Bank's website.

Changes in Branch Locations

Central Bank has not opened, closed, or relocated branch offices since the previous evaluation. Therefore, this criterion was not considered.

Reasonableness of Business Hours and Services

Services do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies or individuals. Service hours and loan and deposit product offerings are consistent throughout the assessment area. Hours of operation are uniform across each branch office, with extended hours on Friday and drive-thru services available on Saturday.

The bank offers a range of deposit products to consumer and commercial customers to include checking, savings, money market, certificates of deposit, and individual retirement accounts. Credit-related products offered for consumer and commercial entities include residential and non-residential loan products, home equity loans and lines of credit, and various commercial-purpose loan products. Central Bank also makes credit card products available to customers.

Community Development Services

Central Bank provides a relatively high level of community development services in its assessment area. The bank's directors, officers, and employees provided 2,847 community development service hours since the previous evaluation. These community development services largely focused on community services and, to a lesser extent, economic development and affordable housing efforts. The bank's level of qualified services reflects an increase from the prior evaluation when the bank provided 1,439 hours of community development services. The following tables display the number of community development services by area, purpose, and year. As the bank provided hours data for services performed, the “#” in the following tables represents hours spent on qualifying activities.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Provo-Orem, UT MSA	244	1,988	554	0	2,786
Statewide/Regional	61	0	0	0	61
Total	305	1,988	554	0	2,847
<i>Source: Bank Data</i>					

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020 (partial)	75	495	83	0	653
2021	107	693	162	0	962
2022	78	632	192	0	902
YTD 2023	45	168	117	0	330
Total	305	1,988	554	0	2,847
<i>Source: Bank Data</i>					

Examples of community development services provided during the evaluation period include:

- Several employees served as Directors and committee members on different organizations that support affordable housing projects throughout the assessment area.
- A number of Central Bank representatives served on various Boards and committees of nonprofit organizations whose purpose is to promote small business opportunities and foster economic development in cities and towns throughout the assessment area.
- Numerous employees provided financial education seminars to area schools and social welfare organizations where a majority of attendees were low- or moderate income individuals and families.

Examiners evaluated Central Bank’s community development service performance against that of similarly-situated Large institutions. Central Bank provided more community development services, as measured in the number of qualified hours, than one of the comparable large institution, and less than another similarly-situated bank.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

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 financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



Section III

Central Bank's Offices and Addresses



Central Bank currently operates twelve (12) offices located in Utah County (MSA 39340). They are as follows:

Provo/Main Office

Tract Code 0024.00
75 North University Ave.
Provo, UT 84601
(801) 375-1000

Springville Office

Tract Code 0029.02
202 South Main Street
Springville, UT 84663
(801) 489-9466

Spanish Fork Office

Tract Code 0033.02
1 North Main Street
Spanish Fork, UT 84660
(801) 798-7481

Riverside Office

Tract Code 0014.03
1300 North State St.
Provo, UT 84604-2419

Mapleton Office

Tract Code 0103.03
385 North Main St.
Mapleton, UT 84644

Payson Office

Tract Code 0034.01
182 North Main St.
Payson, UT 84651

Orem Office

Tract Code 0008.01
415 North State St.
Orem, UT 84057
(801) 224-1420

American Fork Office

Tract Code 0004.00
175 East Main St.
American Fork, UT 84003
(801) 756-9900

Lehi Office

Tract Code 1.03
475 East Main St.
Lehi, UT 84043
(801) 766-3886

Pleasant Grove Office

Tract Code 0006.01
801 South Pleasant Grove Blvd
Pleasant Grove, UT 84062
(801) 785-9844

Traverse Mountain Office

Tract Code 0102.12
525 West Sunrise Way
Lehi, UT 84043
(801) 655-2216

Saratoga Springs Office

Tract Code 0101.25
207 East Thrive Drive
Saratoga Springs, UT 84045
(801) 655-2219

Business Hours for our offices are as follow:

Lobbies:	Monday thru Thursday	9:00 am to 5:00 pm
	Fridays	9:00 am to 6:00 pm
Drive-up:	Monday thru Friday*	8:00 am to 6:00 pm
	Saturday **	9:00 am to 1:00 pm

*Mapleton Office Drive-Up opens at 9:00 am on weekdays; Mapleton Office Drive-Up closed Saturdays

** Saturday hours are for the Drive-Up Only. Lobbies are closed on Saturdays.

We have ATM's (Automated Teller Machines) at each of our office locations. ATMs are available 24 hours a day. For information on customer accounts and the ability to transfer between accounts, our bank provides **Telexpress** (801) 375-1001 available 24 hours a day. Online banking and Mobile banking are available 24 hours a day once you have applied for this service. After hours (801)655-2202 is available 6:00 pm to 10:00 weekdays and weekends and holidays 8:00 am to 10:00 pm.



Provo / Main Office

3/30/25, 5:26 PM

FRB Census Geocoder Print with Map

FFIEC FFIEC Geocoding/Mapping System -- 2024



● Matched Address: 75 N University Ave, Provo, Utah, 84601
 MSA: 39340 - PROVO-OREM-LEHI, UT || State: 49 - UTAH || County: 049 - UTAH COUNTY || Tract Code: 0024.00

3/30/25, 5:26 PM

FRB Census Geocoder Print with Map

FFIEC 2024 FFIEC Geocode Census Report

Matched Address: 75 N University Ave, Provo, Utah, 84601
 MSA: 39340 - PROVO-OREM-LEHI, UT
 State: 49 - UTAH
 County: 049 - UTAH COUNTY
 Tract Code: 0024.00

Summary Census Demographic Information

Tract Income Level	Low
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,500
2024 Estimated Tract Median Family Income	\$49,067
2020 Tract Median Family Income	\$37,500
Tract Median Family Income %	44.81
Tract Population	2149
Tract Minority %	29.78
Tract Minority Population	640
Owner-Occupied Units	83
1- to 4- Family Units	322

Census Population Information

Tract Population	2149
Tract Minority %	29.78
Number of Families	610
Number of Households	889
Non-Hispanic White Population	1509
Tract Minority Population	640
American Indian Population	16
Asian/Hawaiian/Pacific Islander Population	87
Black Population	22
Hispanic Population	385
Other/Two or More Races Population	130

Census Income Information

Tract Income Level	Low
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$83,669
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,500
% below Poverty Line	15.83
Tract Median Family Income %	44.81
2020 Tract Median Family Income	\$37,500
2024 Estimated Tract Median Family Income	\$49,067
2020 Tract Median Household Income	\$36,750

Census Housing Information

Total Housing Units	1148
1- to 4- Family Units	322
Median House Age (Years)	18
Owner-Occupied Units	83
Renter Occupied Units	806
Owner Occupied 1- to 4- Family Units	38
Inside Principal City?	YES
Vacant Units	259

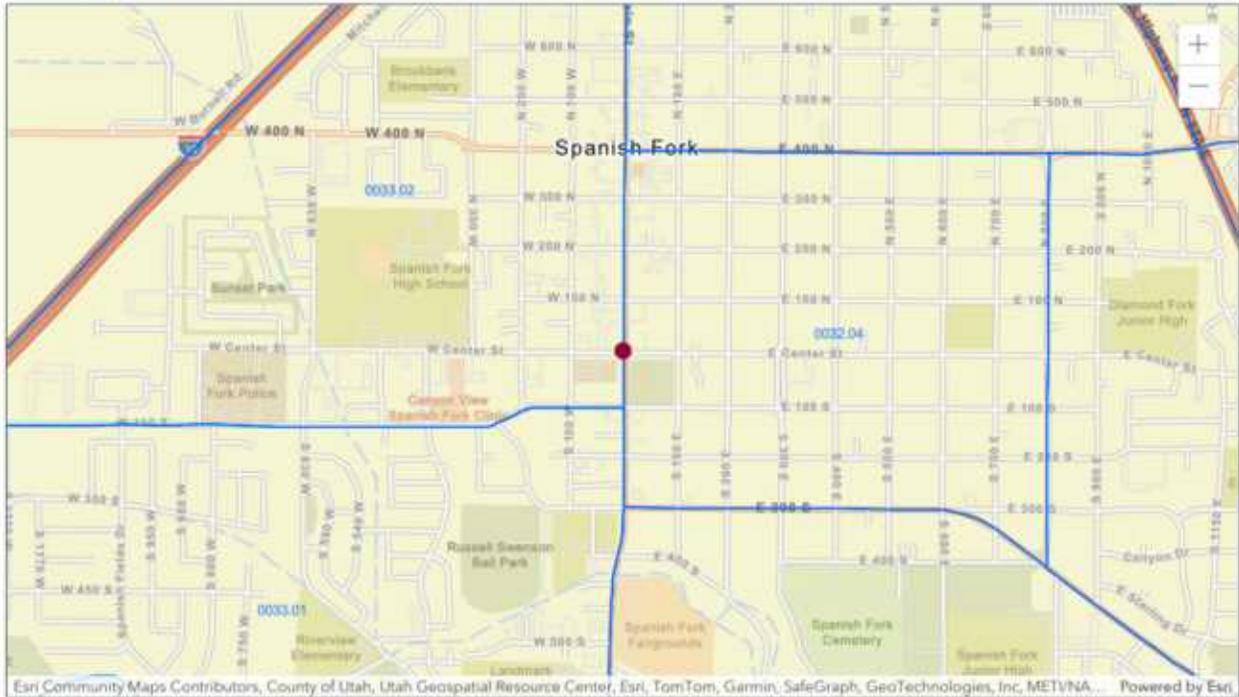


Spanish Fork Office

3/30/25, 5:29 PM

FRB Census Geocoder Print with Map

 FFIEC Geocoding/Mapping System -- 2024



● Matched Address: 1 N Main St, Spanish Fork, Utah, 84660
 MSA: 39340 - PROVO-OREM-LEHI, UT || State: 49 - UTAH || County: 049 - UTAH COUNTY || Tract Code: 0033.02

3/30/25, 5:29 PM

FRB Census Geocoder Print with Map

 2024 FFIEC Geocode Census Report

Matched Address: 1 N Main St, Spanish Fork, Utah, 84660
 MSA: 39340 - PROVO-OREM-LEHI, UT
 State: 49 - UTAH
 County: 049 - UTAH COUNTY
 Tract Code: 0033.02

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,500
2024 Estimated Tract Median Family Income	\$98,966
2020 Tract Median Family Income	\$75,625
Tract Median Family Income %	90.38
Tract Population	3034
Tract Minority %	21.42
Tract Minority Population	650
Owner-Occupied Units	588
1- to 4- Family Units	919

Census Population Information

Tract Population	3034
Tract Minority %	21.42
Number of Families	739
Number of Households	898
Non-Hispanic White Population	2384
Tract Minority Population	650
American Indian Population	17
Asian/Hawaiian/Pacific Islander Population	68
Black Population	4
Hispanic Population	468
Other/Two or More Races Population	93

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$83,669
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,500
% below Poverty Line	10.03
Tract Median Family Income %	90.38
2020 Tract Median Family Income	\$75,625
2024 Estimated Tract Median Family Income	\$98,966
2020 Tract Median Household Income	\$72,727

Census Housing Information

Total Housing Units	978
1- to 4- Family Units	919
Median House Age (Years)	45
Owner-Occupied Units	588
Renter Occupied Units	310
Owner Occupied 1- to 4- Family Units	588
Inside Principal City?	NO
Vacant Units	80

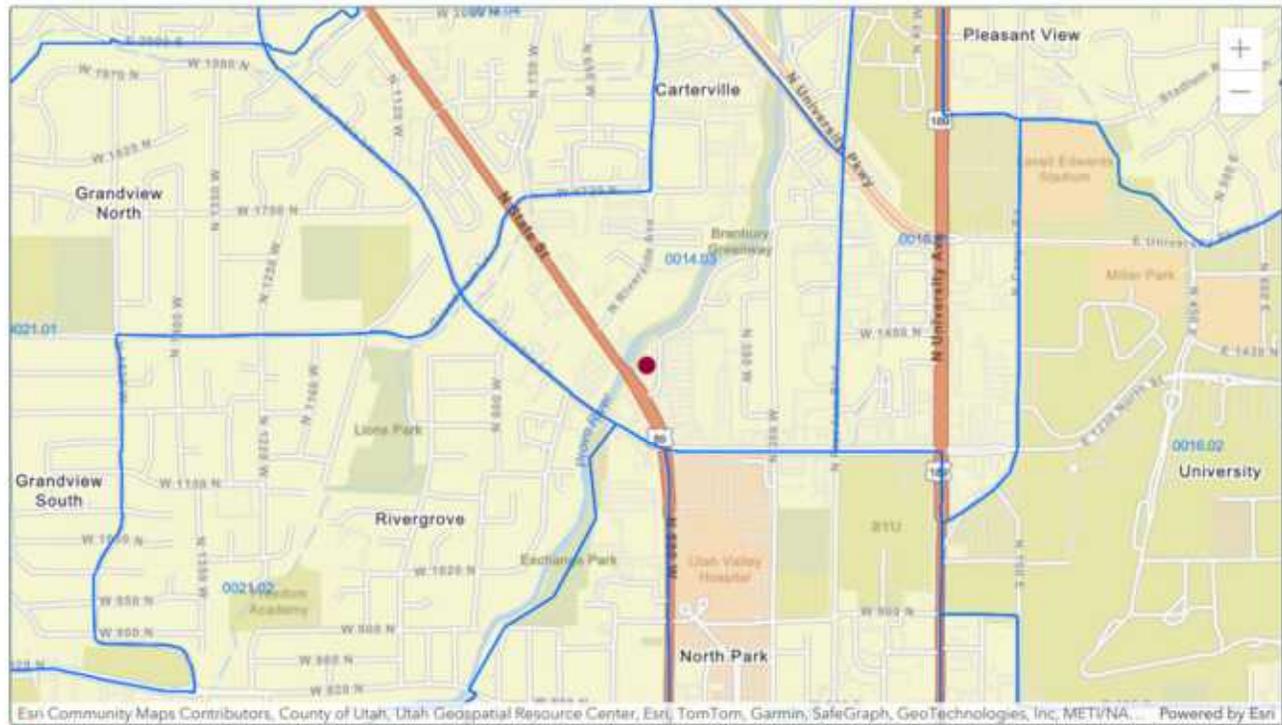


Riverside Office

3/30/25, 5:30 PM

FRB Census Geocoder Print with Map

FFIEC FFIEC Geocoding/Mapping System -- 2024



● Matched Address: 1300 N State St, Provo, Utah, 84604
MSA: 39340 - PROVO-OREM-LEHI, UT || State: 49 - UTAH || County: 049 - UTAH COUNTY || Tract Code: 0014.03

3/30/25, 5:30 PM

FRB Census Geocoder Print with Map

FFIEC 2024 FFIEC Geocode Census Report

Matched Address: 1300 N State St, Provo, Utah, 84604
MSA: 39340 - PROVO-OREM-LEHI, UT
State: 49 - UTAH
County: 049 - UTAH COUNTY
Tract Code: 0014.03

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,500
2024 Estimated Tract Median Family Income	\$69,795
2020 Tract Median Family Income	\$53,333
Tract Median Family Income %	63.74
Tract Population	2321
Tract Minority %	28.18
Tract Minority Population	654
Owner-Occupied Units	63
1- to 4- Family Units	287

Census Population Information

Tract Population	2321
Tract Minority %	28.18
Number of Families	192
Number of Households	594
Non-Hispanic White Population	1667
Tract Minority Population	654
American Indian Population	4
Asian/Hawaiian/Pacific Islander Population	76
Black Population	23
Hispanic Population	455
Other/Two or More Races Population	96

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$83,669
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,500
% below Poverty Line	35.74
Tract Median Family Income %	63.74
2020 Tract Median Family Income	\$53,333
2024 Estimated Tract Median Family Income	\$69,795
2020 Tract Median Household Income	\$40,671

Census Housing Information

Total Housing Units	604
1- to 4- Family Units	287
Median House Age (Years)	49
Owner-Occupied Units	63
Renter Occupied Units	531
Owner Occupied 1- to 4- Family Units	63
Inside Principal City?	YES
Vacant Units	10

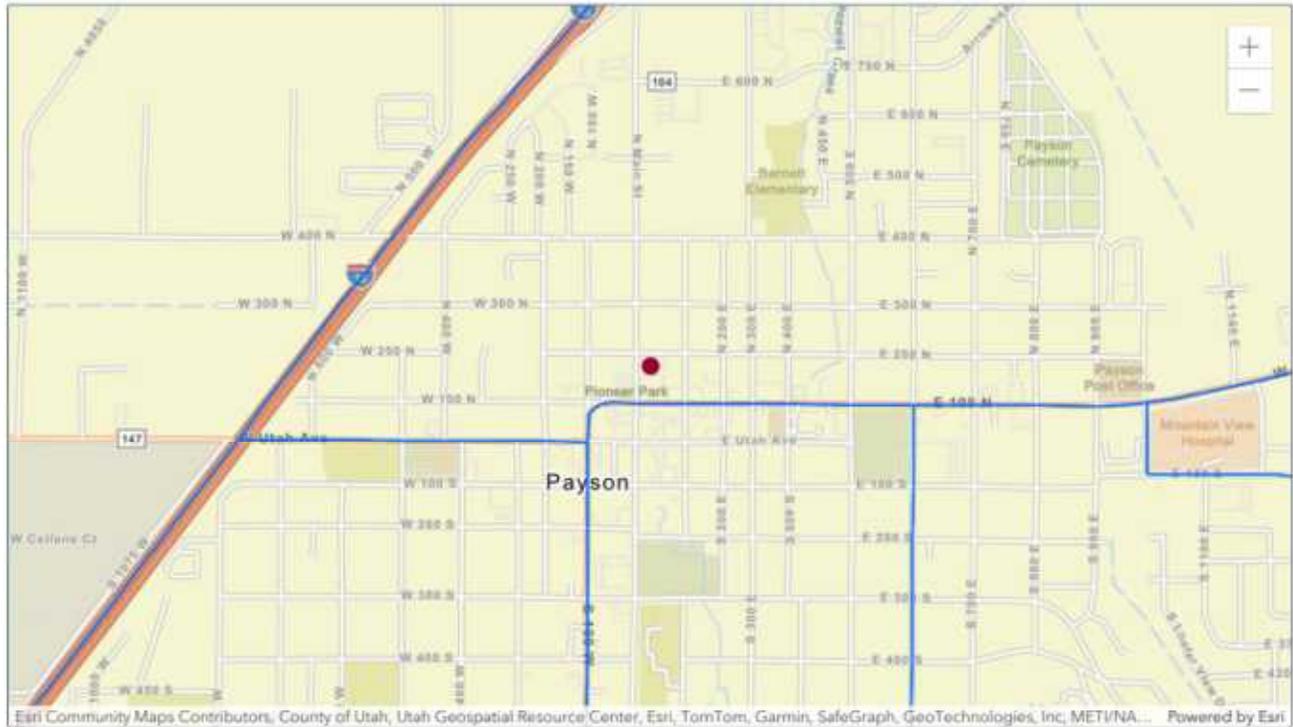


Payson Office

3/30/25, 5:33 PM

FRB Census Geocoder Print with Map

 FFIEC Geocoding/Mapping System -- 2024



● Matched Address: 182 N Main St, Payson, Utah, 84651
 MSA: 39340 - PROVO-OREM-LEHI, UT || State: 49 - UTAH || County: 049 - UTAH COUNTY || Tract Code: 0034.01

3/30/25, 5:33 PM

FRB Census Geocoder Print with Map

 2024 FFIEC Geocode Census Report

Matched Address: 182 N Main St, Payson, Utah, 84651
 MSA: 39340 - PROVO-OREM-LEHI, UT
 State: 49 - UTAH
 County: 049 - UTAH COUNTY
 Tract Code: 0034.01

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,500
2024 Estimated Tract Median Family Income	\$92,330
2020 Tract Median Family Income	\$70,551
Tract Median Family Income %	84.32
Tract Population	3896
Tract Minority %	22.33
Tract Minority Population	870
Owner-Occupied Units	860
1- to 4- Family Units	1279

Census Population Information

Tract Population	3896
Tract Minority %	22.33
Number of Families	921
Number of Households	1165
Non-Hispanic White Population	3026
Tract Minority Population	870
American Indian Population	14
Asian/Hawaiian/Pacific Islander Population	28
Black Population	8
Hispanic Population	682
Other/Two or More Races Population	138

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$83,669
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,500
% below Poverty Line	19.02
Tract Median Family Income %	84.32
2020 Tract Median Family Income	\$70,551
2024 Estimated Tract Median Family Income	\$92,330
2020 Tract Median Household Income	\$59,106

Census Housing Information

Total Housing Units	1351
1- to 4- Family Units	1279
Median House Age (Years)	40
Owner-Occupied Units	860
Renter Occupied Units	305
Owner Occupied 1- to 4- Family Units	860
Inside Principal City?	NO
Vacant Units	186

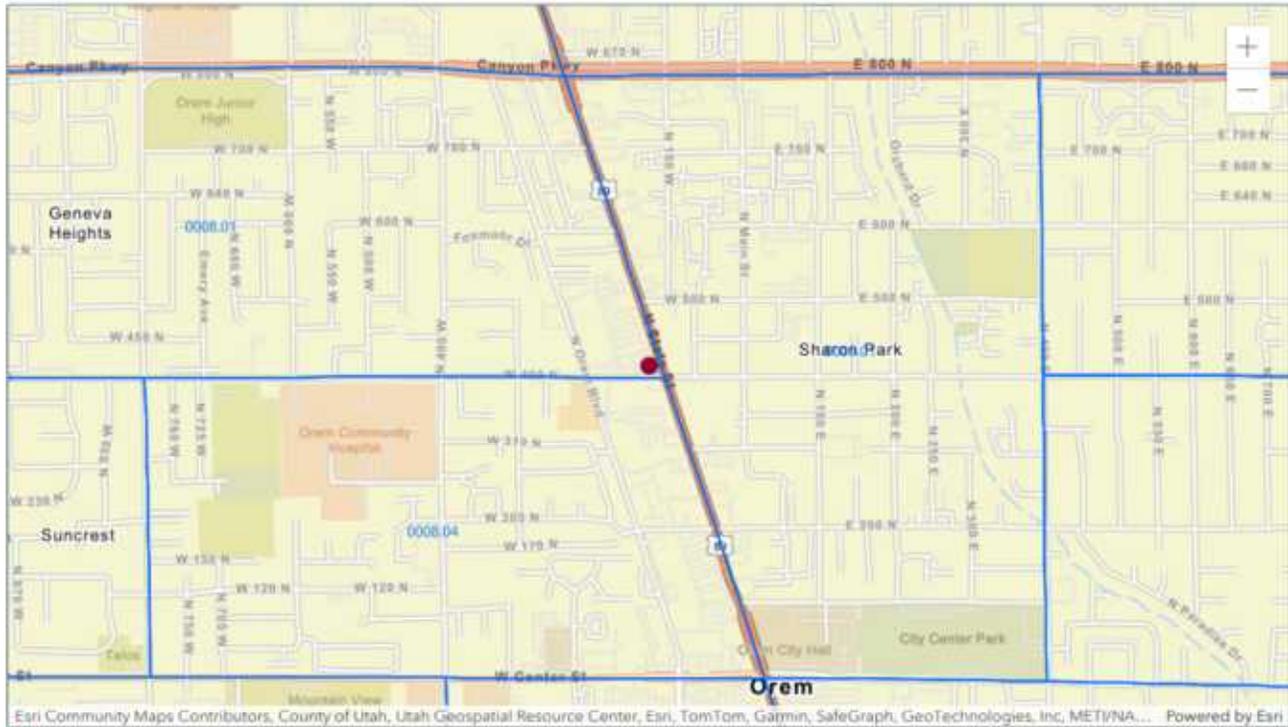


Orem Office

3/30/25, 5:34 PM

FRB Census Geocoder Print with Map

 FFIEC Geocoding/Mapping System -- 2024



● Matched Address: 415 N State St, Orem, Utah, 84057
MSA: 39340 - PROVO-OREM-LEHI, UT || State: 49 - UTAH || County: 049 - UTAH COUNTY || Tract Code: 0008.01

3/30/25, 5:34 PM

FRB Census Geocoder Print with Map

 2024 FFIEC Geocode Census Report

Matched Address: 415 N State St, Orem, Utah, 84057
MSA: 39340 - PROVO-OREM-LEHI, UT
State: 49 - UTAH
County: 049 - UTAH COUNTY
Tract Code: 0008.01

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,500
2024 Estimated Tract Median Family Income	\$76,190
2020 Tract Median Family Income	\$58,218
Tract Median Family Income %	69.58
Tract Population	5624
Tract Minority %	44.99
Tract Minority Population	2530
Owner-Occupied Units	1081
1- to 4- Family Units	1698

Census Population Information

Tract Population	5624
Tract Minority %	44.99
Number of Families	1425
Number of Households	1795
Non-Hispanic White Population	3094
Tract Minority Population	2530
American Indian Population	45
Asian/Hawaiian/Pacific Islander Population	173
Black Population	33
Hispanic Population	2002
Other/Two or More Races Population	277

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$83,669
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,500
% below Poverty Line	14.76
Tract Median Family Income %	69.58
2020 Tract Median Family Income	\$58,218
2024 Estimated Tract Median Family Income	\$76,190
2020 Tract Median Household Income	\$54,654

Census Housing Information

Total Housing Units	1795
1- to 4- Family Units	1698
Median House Age (Years)	38
Owner-Occupied Units	1081
Renter Occupied Units	714
Owner Occupied 1- to 4- Family Units	1054
Inside Principal City?	YES
Vacant Units	0

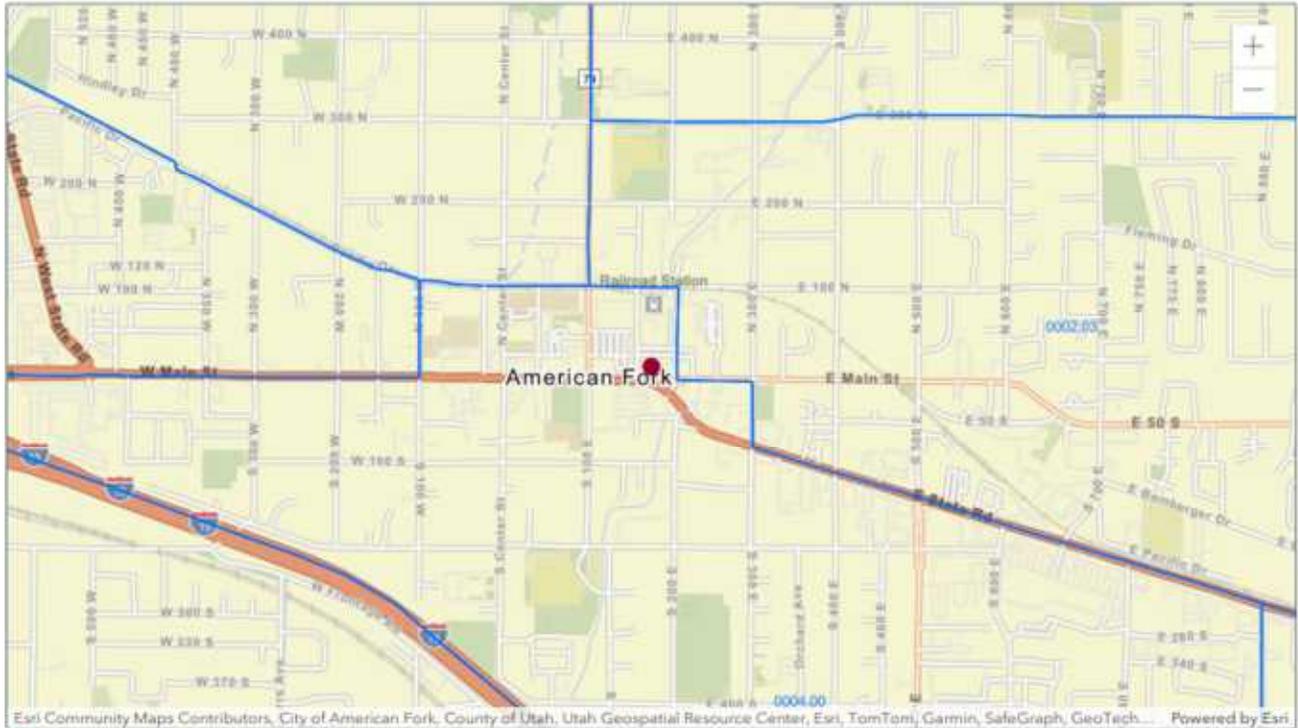
CB

American Fork Office

3/30/25, 5:35 PM

FRB Census Geocoder Print with Map

FFIEC FFIEC Geocoding/Mapping System -- 2024



● Matched Address: 175 E Main St, American Fork, Utah, 84003
 MSA: 39340 - PROVO-OREM-LEHI, UT || State: 49 - UTAH || County: 049 - UTAH COUNTY || Tract Code: 0004.00

3/30/25, 5:35 PM

FRB Census Geocoder Print with Map

FFIEC 2024 FFIEC Geocode Census Report

Matched Address: 175 E Main St, American Fork, Utah, 84003
 MSA: 39340 - PROVO-OREM-LEHI, UT
 State: 49 - UTAH
 County: 049 - UTAH COUNTY
 Tract Code: 0004.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,500
2024 Estimated Tract Median Family Income	\$92,692
2020 Tract Median Family Income	\$70,833
Tract Median Family Income %	84.65
Tract Population	5843
Tract Minority %	24.87
Tract Minority Population	1453
Owner-Occupied Units	963
1- to 4- Family Units	1470

Census Population Information

Tract Population	5843
Tract Minority %	24.87
Number of Families	1206
Number of Households	1552
Non-Hispanic White Population	4390
Tract Minority Population	1453
American Indian Population	22
Asian/Hawaiian/Pacific Islander Population	233
Black Population	29
Hispanic Population	924
Other/Two or More Races Population	245

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$83,669
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,500
% below Poverty Line	6.31
Tract Median Family Income %	84.65
2020 Tract Median Family Income	\$70,833
2024 Estimated Tract Median Family Income	\$92,692
2020 Tract Median Household Income	\$63,214

Census Housing Information

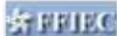
Total Housing Units	1663
1- to 4- Family Units	1470
Median House Age (Years)	45
Owner-Occupied Units	963
Renter Occupied Units	569
Owner Occupied 1- to 4- Family Units	952
Inside Principal City?	NO
Vacant Units	111

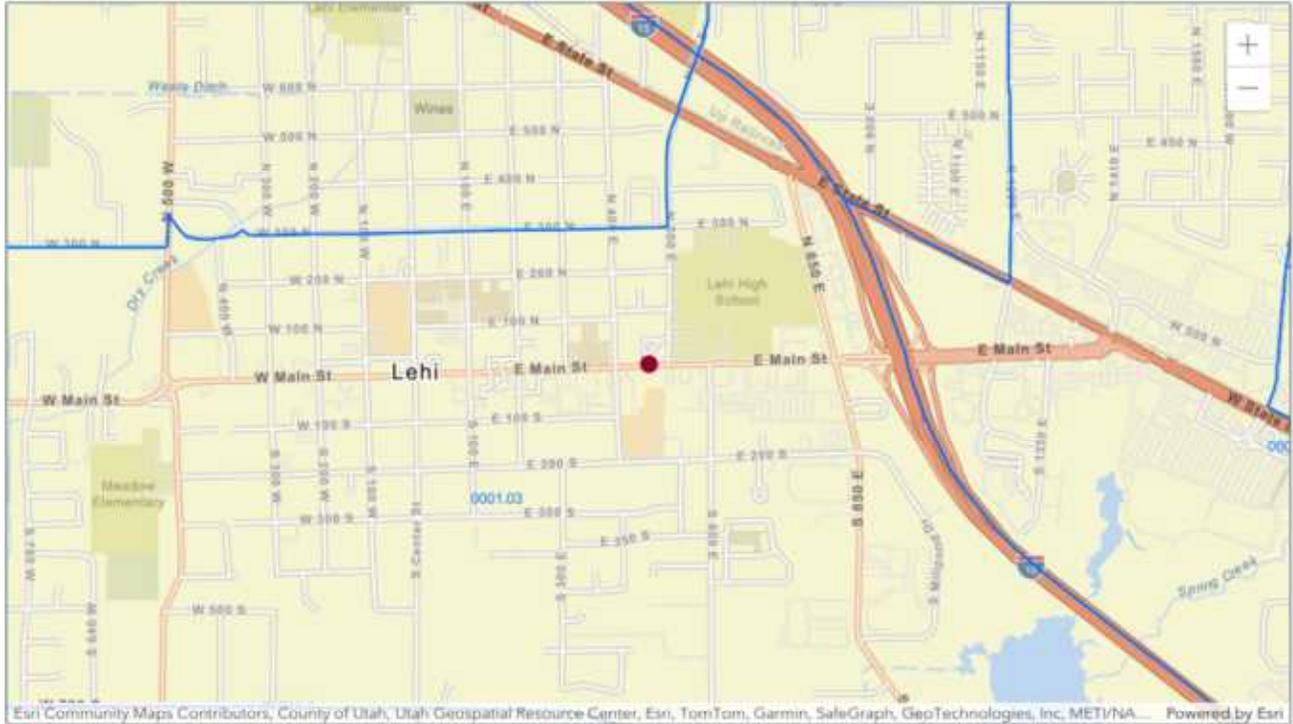
CB

Lehi Office

3/30/25, 5:36 PM

FRB Census Geocoder Print with Map

 FFIEC Geocoding/Mapping System -- 2024



● Matched Address: 475 E Main St, Lehi, Utah, 84043
 MSA: 39340 - PROVO-OREM-LEHI, UT || State: 49 - UTAH || County: 049 - UTAH COUNTY || Tract Code: 0001.03

3/30/25, 5:36 PM

FRB Census Geocoder Print with Map

 2024 FFIEC Geocode Census Report

Matched Address: 475 E Main St, Lehi, Utah, 84043
 MSA: 39340 - PROVO-OREM-LEHI, UT
 State: 49 - UTAH
 County: 049 - UTAH COUNTY
 Tract Code: 0001.03

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,500
2024 Estimated Tract Median Family Income	\$117,428
2020 Tract Median Family Income	\$89,731
Tract Median Family Income %	107.24
Tract Population	4323
Tract Minority %	16.77
Tract Minority Population	725
Owner-Occupied Units	987
1- to 4- Family Units	1309

Census Population Information

Tract Population	4323
Tract Minority %	16.77
Number of Families	1076
Number of Households	1352
Non-Hispanic White Population	3598
Tract Minority Population	725
American Indian Population	14
Asian/Hawaiian/Pacific Islander Population	68
Black Population	15
Hispanic Population	422
Other/Two or More Races Population	206

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$83,669
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,500
% below Poverty Line	8.05
Tract Median Family Income %	107.24
2020 Tract Median Family Income	\$89,731
2024 Estimated Tract Median Family Income	\$117,428
2020 Tract Median Household Income	\$82,833

Census Housing Information

Total Housing Units	1404
1- to 4- Family Units	1309
Median House Age (Years)	34
Owner-Occupied Units	987
Renter Occupied Units	365
Owner Occupied 1- to 4- Family Units	987
Inside Principal City?	YES
Vacant Units	52

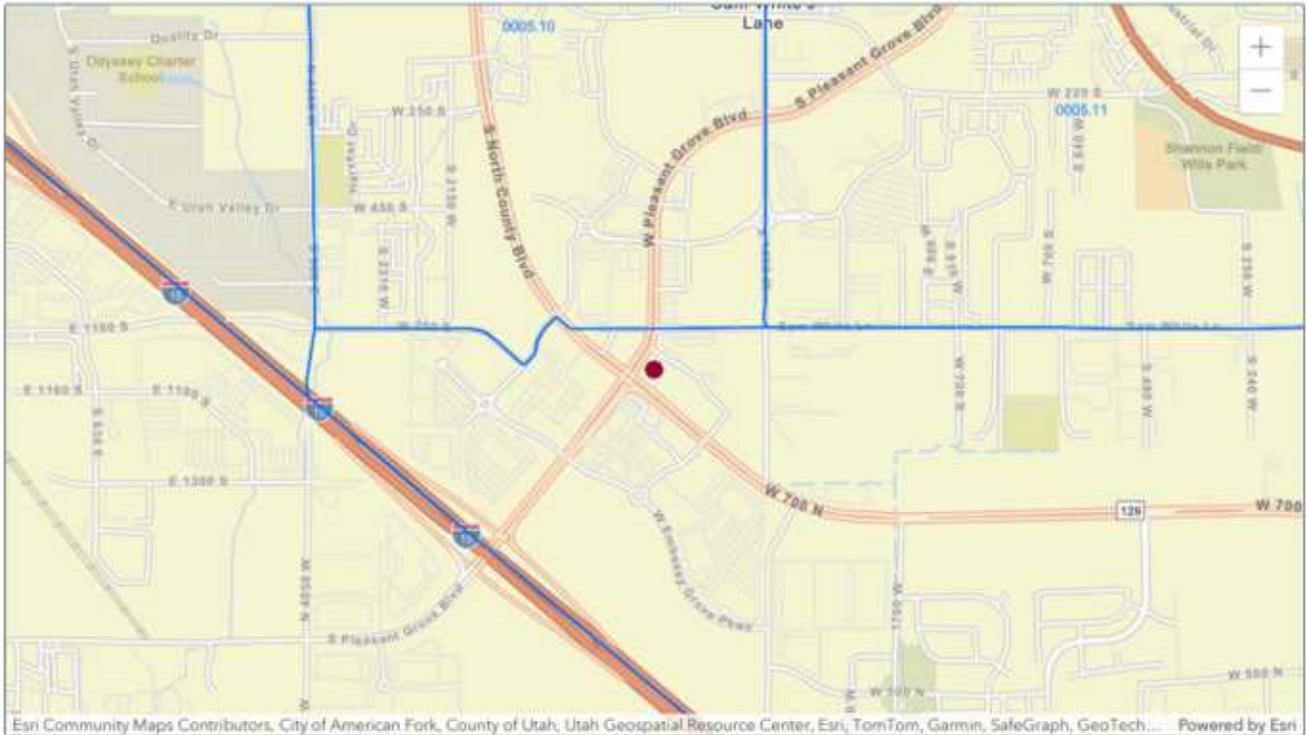
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Pleasant Grove Office

3/30/25, 5:37 PM

FRB Census Geocoder Print with Map

 FFIEC Geocoding/Mapping System -- 2024



● Matched Address: 801 S Pleasant Grove Blvd, Pleasant Grove, Utah, 84062
MSA: 39340 - PROVO-OREM-LEHI, UT || State: 49 - UTAH || County: 049 - UTAH COUNTY || Tract Code: 0006.01

3/30/25, 5:37 PM

FRB Census Geocoder Print with Map

 2024 FFIEC Geocode Census Report

Matched Address: 801 S Pleasant Grove Blvd, Pleasant Grove, Utah, 84062
MSA: 39340 - PROVO-OREM-LEHI, UT
State: 49 - UTAH
County: 049 - UTAH COUNTY
Tract Code: 0006.01

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,500
2024 Estimated Tract Median Family Income	\$102,021
2020 Tract Median Family Income	\$77,962
Tract Median Family Income %	93.17
Tract Population	4075
Tract Minority %	18.90
Tract Minority Population	770
Owner-Occupied Units	823
1- to 4- Family Units	1028

Census Population Information

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

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$83,669
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,500
% below Poverty Line	2.28
Tract Median Family Income %	93.17
2020 Tract Median Family Income	\$77,962
2024 Estimated Tract Median Family Income	\$102,021
2020 Tract Median Household Income	\$72,148

Census Housing Information

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

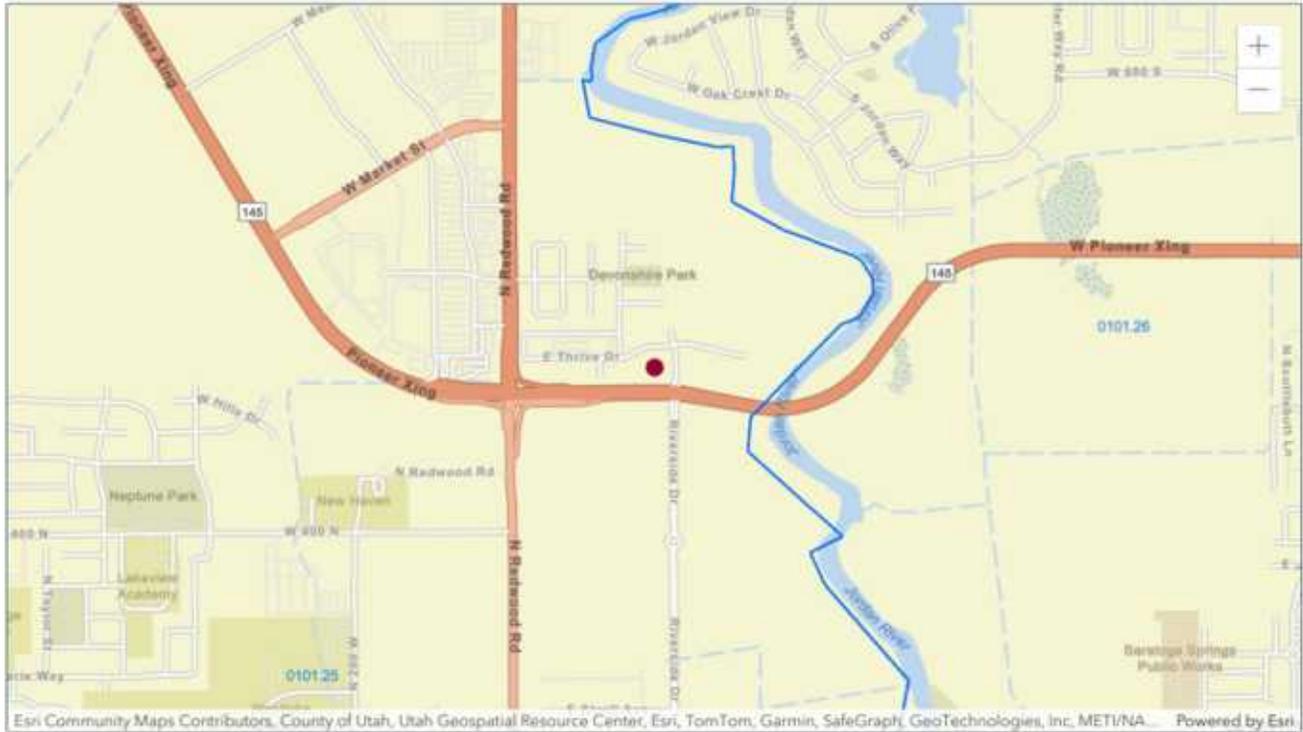
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Saratoga Springs Office

3/30/25, 5:40 PM

FRB Census Geocoder Print with Map

 FFIEC Geocoding/Mapping System -- 2024



● Matched Address: 207 E Thrive Dr, Saratoga Springs, Utah, 84045
MSA: 39340 - PROVO-OREM-LEHI, UT || State: 49 - UTAH || County: 049 - UTAH COUNTY || Tract Code: 0101.25

3/30/25, 5:40 PM

FRB Census Geocoder Print with Map

 2024 FFIEC Geocode Census Report

Matched Address: 207 E Thrive Dr, Saratoga Springs, Utah, 84045
MSA: 39340 - PROVO-OREM-LEHI, UT
State: 49 - UTAH
County: 049 - UTAH COUNTY
Tract Code: 0101.25

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,500
2024 Estimated Tract Median Family Income	\$105,164
2020 Tract Median Family Income	\$80,357
Tract Median Family Income %	96.04
Tract Population	3542
Tract Minority %	20.69
Tract Minority Population	733
Owner-Occupied Units	463
1- to 4- Family Units	503

Census Population Information

Tract Population	3542
Tract Minority %	20.69
Number of Families	642
Number of Households	838
Non-Hispanic White Population	2809
Tract Minority Population	733
American Indian Population	16
Asian/Hawaiian/Pacific Islander Population	40
Black Population	33
Hispanic Population	494
Other/Two or More Races Population	150

Census Income Information

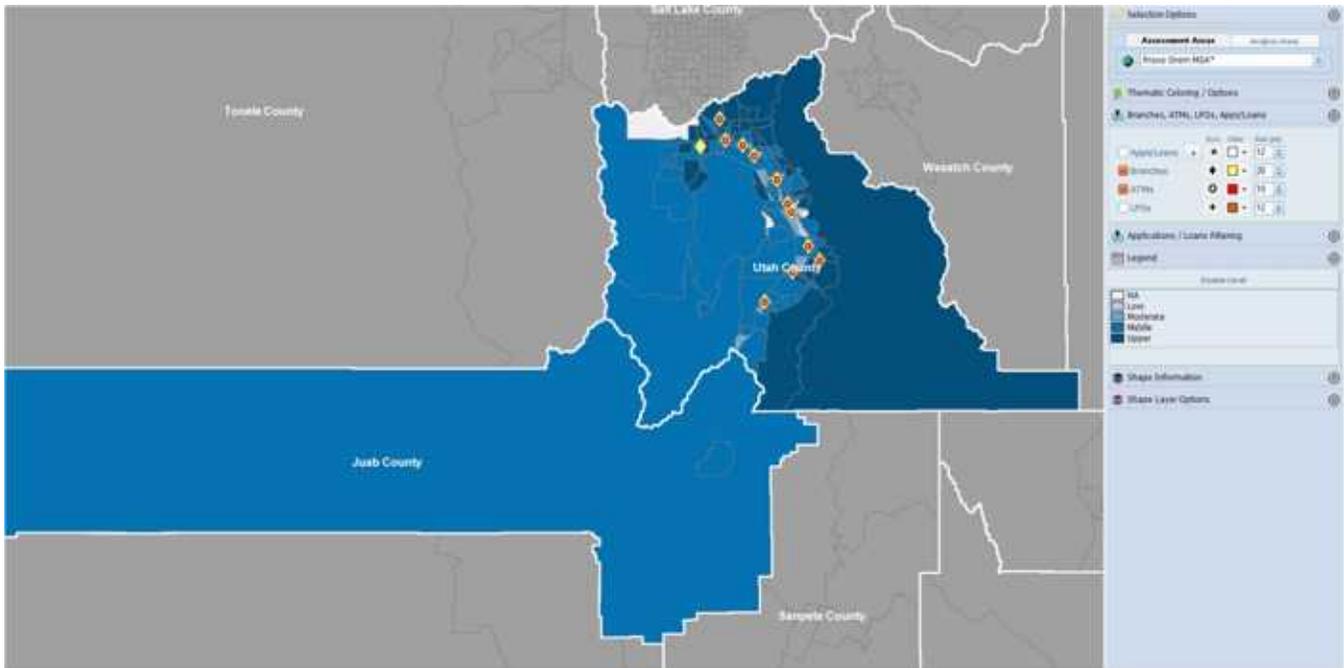
Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$83,669
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$109,500
% below Poverty Line	8.60
Tract Median Family Income %	96.04
2020 Tract Median Family Income	\$80,357
2024 Estimated Tract Median Family Income	\$105,164
2020 Tract Median Household Income	\$76,452

Census Housing Information

Total Housing Units	838
1- to 4- Family Units	503
Median House Age (Years)	12
Owner-Occupied Units	463
Renter Occupied Units	375
Owner Occupied 1- to 4- Family Units	425
Inside Principal City?	NO
Vacant Units	0



**Office and ATM Locations within the
CRA Facility Based Assessment Area of Central Bank
MSA: #39340 - Provo-Orem / State: 49-UTAH / County: 049 UTAH COUNTY**





Section IV

Offices opened or closed (current and past two years)



**On August 4th, 2023 Central Bank opened our
Saratoga Springs Office
207 East Thrive Drive
Saratoga Springs, UT 84045
(801) 655-2219**





Section V

List of Services

(Lending & Depository)

Central Bank offers a variety of products and services for our customers. Many of them are outlined in a variety of brochures which are included in this section. Those services are including the following:



Deposit Services – Central bank offers a variety of deposit services for consumer individuals which include online personal banking, mobile deposit, checking, savings, youth savings, high yield money markets, certificates of deposit and IRAs. For business customers, Central Bank offers business checking and savings accounts, high yield money market accounts, certificates of deposit, corporate sweep accounts, online business banking, and remote deposit.

Retirement Services – Central Bank has a Self-Directed Retirement Department.

Electronic Services –To help our customers and businesses manage and stay on top of their financial affairs Central Bank offers a variety of services such as:

- Online Personal Banking
- Online Statements
- Money Management
- External Transfers
- Mobile Deposit
- Zelle
- Online Business Banking
- Text Banking
- TelXpress
- Bill Pay
- Mobile Banking App
- Spare Change
- Purchase Rewards
- Etc.

Bankcard Services – Central Bank offers through its Bankcard Department a Visa Classic Credit Card, Visa Gold Credit Card, and a Visa Business Credit Card to qualified customers. In addition to consumer products, the bank also offers services for merchants and merchant processing.

Rewards Program – Additionally, Central Bank offers a rewards program for customer loyalty in certain products.

Lending Services – Central Bank offers a variety of lending services for both consumers and businesses. These products include but are not limited to business loans (i.e., construction, equipment/inventory, lines of credit, etc.); SBA loans, auto loans, home equity loans, unsecured loans, personal property loans, etc.

Mortgage Services – Central Bank also offers a variety of mortgage products through our Mortgage Department.

Also attached is Central Bank's current fee schedule for its various products and services. Central Bank is constantly reviewing its products and services in an effort to offer the most timely and competitive products and services in the market.



Personal Checking Accounts

With each of our personal checking accounts, you'll enjoy access to online and mobile banking, mobile check deposit, direct deposit, monthly statements, chip-enabled (EMV) debit cards, unlimited check writing, free bill pay, access to thousands of surcharge-free ATMs, and complimentary cashier's checks and money orders. Choose a personal checking account option that meets your individual needs.

Free Checking

Designed for those who do not want a monthly service charge.

- *No minimum balance*
- *No monthly service charge*
- *\$50 minimum opening deposit*

62+ Free Interest Checking

Designed for those who are age 62 or better.

- *\$500 minimum balance to earn interest*
- *No monthly service charge*
- *Check images with monthly statement*
- *Free specialty blue checks*
- *\$50 minimum opening deposit*



Personal Savings Accounts

Plan for your future and choose a savings account that works as hard as you do.

Statement Savings

Conveniently plan for tomorrow and manage your money with ease.

- \$1 minimum opening deposit
- \$10 minimum balance to earn interest

YOUth Smart Savings

Teach your child the importance of saving at an early age.

- For children up to 18 years old. Account will convert to Statement Savings at age 19.
- \$1 minimum opening deposit
- Opening deposit match up to \$20.
- Pays higher interest than regular savings.
- Great Grades Incentive—we deposit \$1 for every A or A- earned on report cards (for grades 6-12, up to \$32 per school year, with proof of report card).
- Service charge free

High Yield Money Market

Enjoy a higher interest rate compared to regular savings accounts.

- \$1,000 minimum opening deposit
- \$1,000 minimum daily balance to earn interest
- \$9 monthly service fee if minimum daily balance is not met



Certificates of Deposit

Enjoy a long-term savings plans with a wide variety of maturity dates.

- \$500 minimum opening deposit
- Early withdrawal penalties may apply

Per federal regulation, savings accounts are allowed 6 total withdrawals/transfers per month (additional withdrawals/transfers will be charged a fee). Withdrawals and transfers include: telephone transfers, ACH payments, drafts, checks, and point of sale transactions. Unlimited ATM and in-office withdrawals are allowed.

Self-Directed Retirement Services

A More Sophisticated Retirement Plan

An IRA that offers investment flexibility is commonly referred to as a “Self-Directed IRA”. Any type of IRA—Traditional, Roth, SEP, or SIMPLE—can be self-directed.



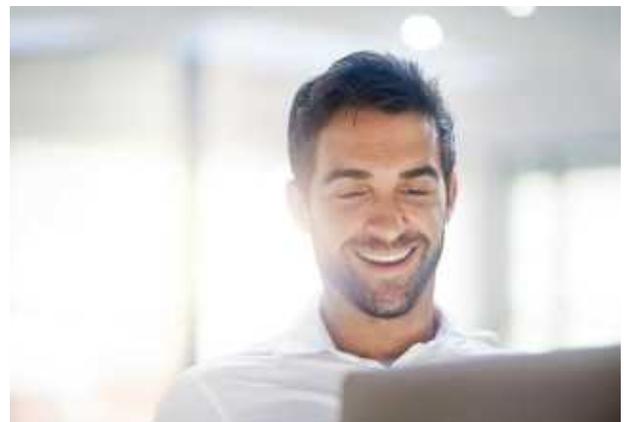
Self-Directed IRAs give you maximum control over your investments by allowing you to choose exactly where your dollars are invested. You can allocate investments in ways you may be more familiar or comfortable with.

For instance, if you are knowledgeable in lending, you may want to lend a portion of your retirement to an individual or company. If you are knowledgeable about rental properties, you may consider buying real estate with your retirement account.



Central Bank has offered Self-Directed IRAs since 1982. Unlike other providers, our fee is based off of the market value of your account. There are no other fees associated with your account—including fees related to transactions, disbursements, checks, or wires—allowing you to capitalize on the flexibility Self-Directed IRAs have to offer.

Let a Central Bank Self-Directed Retirement Services expert assist you today.



Choose Investments that Fit Your Goals

A Self-Directed IRA applies the same rules, procedures, contribution limits, and distributions as Traditional, ROTH, SEP, and SIMPLE IRAs. While IRAs and Self-Directed IRAs share some similarities, there are distinct investment differences that separate these two types of accounts.



Self-Directed IRAs:

- Allow you to take charge of your retirement and monitor your investment performance.
- Provide you an opportunity to invest in assets that you are familiar with.
- Fees are based off of the market value of the account.
- Must be independently valued on an annual basis.

Types of Investments

Self-Directed IRAs offer a wide variety of asset choices, which can help you consolidate and easily track your investments. At Central Bank, we focus on long-term investing, such as:

- Promissory Notes
- Real Estate
- LLCs/Partnerships
- Mutual Funds
- Privately Held Stock



Contributions

Annual Contributions to Self-Directed IRAs must be made in cash. IRS limits apply and are determined by age.

Rollover Contributions can be made by moving funds or assets from another retirement plan—such as a 401(k), 403(b), or profit-sharing plan—into a Self-Directed IRA. The IRS allows existing Plan assets to be rolled over into an IRA account in kind.

Transfers from existing IRA accounts are allowed, making it simple for you to consolidate cash or assets into one account.



Bank products such as certificates of deposit, money market, and savings accounts are FDIC insured. Non-deposit investments are not FDIC insured with no bank guarantee and may lose value.

Free Business Checking

This checking account is great for start-ups and small businesses with limited transactions.

- No minimum balance
- No monthly service charge
- \$50 minimum opening deposit

Up to 300 FREE Monthly Transactions

If your account has over 300 transactions in a month, it will automatically convert to a Commercial Business Checking Account for that month and additional fees will apply.

- Account activity fees for transactions above 300 per month:
 - \$0.12 per check/debit item
 - \$0.25 per deposit/credit item
 - \$0.035 per deposited item

FREE Online Banking

- Bill Pay
- Internal transfers between accounts
- Incoming external transfers
- Person-to-person transfers with Popmoney
- Track your finances with Money Management
- Text & email notifications
- Online statements with check images
- Export data effortlessly to financial management applications, including QuickBooks™
- Multiple-user access

Online Banking does not include free outgoing external transfers—transfers outside Central Bank to another financial institution (\$3/transfer & \$10 to expedite).

FREE Mobile Check Deposit

FREE Cashier's Checks & Money Orders

For additional services such as wires, remote deposit, and more, please refer to the "Other Service Fees" section.



Other Service Fees

Return/Overdraft Check Charge	\$25/item
Daily Overdraft Charge (<i>after 5 days</i>)	
\$500 or less	no daily charge
\$500 - \$1,000	\$2/day
\$1,001 - \$5,000	\$5/day
\$5,001 - \$15,000.....	\$10/day
\$\$15,000 +	\$25/day
Returned Items (<i>Charge Backs</i>)	\$3/item
Stop Payment	\$12
Collection Fee	\$16
Wire Transfers	
Incoming.....	\$10/item
Outgoing Domestic	\$15/item
Outgoing International.....	\$30/item
Remote Deposit	\$45/month
Cost per item	\$0.10
Cost per returned item (<i>upon approval</i>)	\$3/item
Sweep Account.....	\$55/month
Account Reconciliation/Research	\$21/hour

Free Services

- Mobile Check Deposit
- Cashier's Checks & Money Orders
- Online Statements with Check Images
- Notary Service for customers
- Coin and Currency Orders





Commercial Business Checking

This analyzed checking account is the perfect fit for larger businesses with higher account activity.

- \$6 monthly maintenance fee
- Account activity fees: \$0.12 per check/debit item, \$0.25 per deposit/credit item, \$0.035 per deposited item
- An earnings credit calculated on the collected average balance can potentially offset maintenance or account activity fees

Online Business Banking Option	\$25/month (One time Set-up fee \$50*)
ACH Option.....	\$10/month
ACH Transmittal Fee	\$2/file
ACH Items.....	\$0.08/item
Wire Transfer Option	\$10/month
Incoming*	\$10/item
Outgoing Domestic*	\$10/item
Outgoing International*	\$30/item
Positive Pay.....	\$10/month
Stop Payment	\$12
Volume Charge.....	1% per \$1,000

Also Includes:

- Online statements with check images
- Export data effortlessly to financial management applications, including QuickBooks™
- Multiple-user access

If Online Business Banking Option is not selected, FREE Online Banking is always available.

**Not included in Earnings Credit Analysis*

Earnings Credit Calculation

An earnings credit calculated on the collected average balance can potentially offset maintenance or account activity fees. The earnings credit can be calculated using the following formula:

- Collected Average Balance
- 90% of your Collected Average Balance (10% Reserve Requirement)
- Multiply by 0.3% (Current earnings credit rate. Subject to change without notice.) Then divide by 360 (business calendar year) and multiply by 30 (days in a statement cycle)
- Equals Earnings Credit

For Example

- Collected Average Balance = **\$1000**
- 90% of your Collected Average Balance = **\$900** (10% Reserve Requirement)
- Multiply by 0.3% = **\$900 x .003** (Current earnings credit rate. Subject to change without notice.)
- Divide by 360 = **\$2.70 / 360 = \$0.0075** (360 business calendar year)
- Multiply by 30 = **\$0.0075 x 30 = \$0.225** (30 day statement cycle)
- Equals Earnings Credit = **\$0.23**



Other Service Fees*

Return/Overdraft Check Charge	\$25/item
Daily Overdraft Charge (<i>after 5 days</i>)	
\$500 or less	no daily charge
\$500 - \$1,000	\$2/day
\$1,001 - \$5,000	\$5/day
\$5,001 - \$15,000.....	\$10/day
\$\$15,000 +	\$25/day
Returned Items (<i>Charge Backs</i>)	\$3/item
Stop Payment	\$12
Collection Fee	\$16
Wire Transfers	
Incoming	\$10/item
Outgoing Domestic	\$15/item
Outgoing International.....	\$30/item
Remote Deposit	\$45/month
Cost per item	\$0.10
Cost per returned item (<i>upon approval</i>)	\$3/item
Sweep Account.....	\$55/month
Account Reconciliation/Research	\$21/hour

Free Services

- Mobile Check Deposit
- Cashier's Checks & Money Orders
- Online Statements with Check Images
- Notary Service for customers
- Coin and Currency Orders

*Not included in Earnings Credit Analysis





Business Checking with Interest

This checking account is designed for businesses that want to earn interest on their balances.

- \$12 monthly maintenance fee (*Maintenance fee waived if balance remains over \$6,000 for the entire period of the statement cycle.*)
- Account activity fees:
 - \$0.12 per check/debit item
 - \$0.25 per deposit/credit item
 - \$0.035 per deposited item
- \$50 minimum opening deposit

Online Business Banking Option	\$25/month (One time Set-up fee \$50)
ACH Option.....	\$10/month
ACH Transmittal Fee	\$2/file
ACH Items.....	\$0.08/item
Wire Transfer Option	\$10/month
Incoming.....	\$10/item
Outgoing Domestic	\$10/item
Outgoing International.....	\$30/item
Positive Pay.....	\$10/month
Stop Payment	\$12

Also Includes:

- Online statements with check images
- Export data effortlessly to financial management applications, including QuickBooks™
- Multiple-user access

If Online Business Banking Option is not selected, FREE Online Banking is always available.



Other Service Fees

Return/Overdraft Check Charge	\$25/item
Daily Overdraft Charge (<i>after 5 days</i>)	
\$500 or less	no daily charge
\$500 - \$1,000	\$2/day
\$1,001 - \$5,000	\$5/day
\$5,001 - \$15,000.....	\$10/day
\$15,000 +	\$25/day
Returned Items (<i>Charge Backs</i>)	\$3/item
Stop Payment	\$12
Collection Fee	\$16
Wire Transfers	
Incoming.....	\$10/item
Outgoing Domestic	\$15/item
Outgoing International.....	\$30/item
Remote Deposit	\$45/month
Cost per item	\$0.10
Cost per returned item (<i>upon approval</i>)	\$3/item
Sweep Account.....	\$55/month
Account Reconciliation/Research	\$21/hour

Free Services

- Mobile Check Deposit
- Cashier's Checks & Money Orders
- Online Statements with Check Images
- Notary Service for customers
- Coin and Currency Orders

Business Savings Accounts

Keep your business funds secure and growing to better help you reach your business goals.

Statement Savings

Conveniently plan for your future and manage your money with ease.

- *Interest calculated daily, paid quarterly*
- *\$1 minimum opening deposit*
- *\$10 minimum balance*

High Yield Money Market

Enjoy a higher interest rate compared to regular savings accounts.

- *Interest calculated daily, paid monthly*
- *\$1,000 minimum opening deposit*
- *\$1,000 minimum balance to earn interest*
- *\$9 monthly service fee if minimum daily balance is not met*



Certificates of Deposit

Enjoy a long-term savings plans with a wide variety of maturity dates.

- *\$500 minimum opening deposit*
- *Early withdrawal penalties may apply*

Per federal regulation, savings accounts are allowed 6 total withdrawals/transfers per month (additional withdrawals/transfers will be charged a fee). Withdrawals and transfers include: telephone transfers, ACH payments, drafts, checks, and point of sale transactions. Unlimited ATM and in-office withdrawals are allowed.



Online Business Banking

Better Banking for your Business

Take opportunity and peace of mind with you wherever you go. Central Bank's Online Business Banking gives you an easy-to-access, cost-saving solution to better manage your business finances—all from your computer or mobile device. You can review transactions, check images and statements, and have greater control of your business.



Mobile App—Use the “Central Bank Business Banking” App to approve ACH and wire transfers, check balances, and transfer money between accounts. Download the app today from the App Store or Google Play and log in with your online business banking information to get started.

ACH and Wire Transfers*—Send money fast without leaving your desk. With online business banking, you can initiate and complete ACH and wire transfers right from your computer.



Bill Pay*—No more stamps, trips to the post office, or hand-written checks required. Set up one-time payments or automatic recurring payments, so you can concentrate on running your business.

Stop Payments*—Complete stop payment requests on individual checks or a range of checks without making a trip to the bank.

Remote Deposit*—Scan your checks and send them to us electronically to deposit into your checking account.

Multiple-User Access—Create multiple users in online business banking, each with their own secure access so you can assign employees different levels of access and transaction limits as needed.

Custom Alerts—Set up automatic email alerts so you'll know when your account balance rises or falls below a specified amount.

**Additional Fees Apply*



Export Data—Effortlessly export your financial data from online business banking to comma delimited format (CSV) and popular financial management applications, including QuickBooks™.

Safe and Secure—We use advanced security measures, so you can bank with confidence. Rest assured your personal information and transactions are kept safe and secure.



Corporate Sweep Accounts

Designed for accounts with high-dollar balances, the Central Bank Corporate Sweep Account lets you manage your cash flow and maximize interest earnings.

Funds deposited to a Commercial Sweep Account are not FDIC insured. The funds are secured by government bonds held by the bank for this purpose.

FAQs

How do I get Online Business Banking?

Talk to a Customer Service Representative at any of our offices to initiate the enrollment process. Keep in mind, you must have a Commercial Business Checking Account to utilize this service.

Which wire transfer systems does Online Business Banking interface with?

We use a Fedwire formatted file that imports directly into the Fedline system.

Can I upload ACH files created with my own software?

Yes, you may upload ACH files and process them through our administration platform.

Can I see which individual at my company performed each transaction?

Yes, transaction logging information is recorded in Online Business Banking and is accessible using the Activity Reporting feature.





Online & Mobile Banking

Conveniently Bank Anytime, Anywhere

Central Bank is committed to offering all modern banking services without letting go of the personal, friendly touch that has been important to us since the beginning.

With our online services, you control your finances without missing a beat. Whether you're at your desk or at the dentist, you can tap into our free and secure mobile banking solutions to manage your accounts at your own convenience.



Mobile Deposit—Save yourself a trip to the bank or ATM by depositing your checks using the Central Bank app. With just a few taps on your phone, you can quickly and securely make a deposit.

Mobile Pay—Pay for your drink or grab a quick bite with the touch of your finger. Add your Central Bank debit or credit card to your phone's mobile wallet and use at participating merchants.



Purchase Rewards—Get cash back for shopping with your Central Bank debit card. Just add free offers to your card and enjoy earning cash back after you shop.

Online Statements—Reduce the clutter and hassle of filing paper statements by enrolling in digital statements that can be easily accessed online.

Bill Pay—Pay your bills from any computer or smartphone. No more stamps, trips to the post office, or handwritten checks required.



Money Management—Central Bank’s free Money Management tool gives you a clear view of all your finances in one easy-to-use dashboard.

Money Management lets you visualize and interact with your money, view all your accounts and transactions in a single location, and learn where and how you spend.

It also sends timely alerts and notifications so you can clearly see where every cent goes and make more informed financial decisions. Sign up now through your online banking account.



Person-to-Person Transfers—Avoid the hassle of IOUs, carrying cash, or writing checks with Central Bank’s personal payment service that is available with online and mobile banking.

MoneyPass—Use your Central Bank debit card at any ATM in the MoneyPass network and avoid ATM fees. Visit moneypass.com to find the nearest MoneyPass ATM.

Text Banking—No smartphone? No problem! Access your accounts with a text. Text “HELP” to 454545 for more information and options.

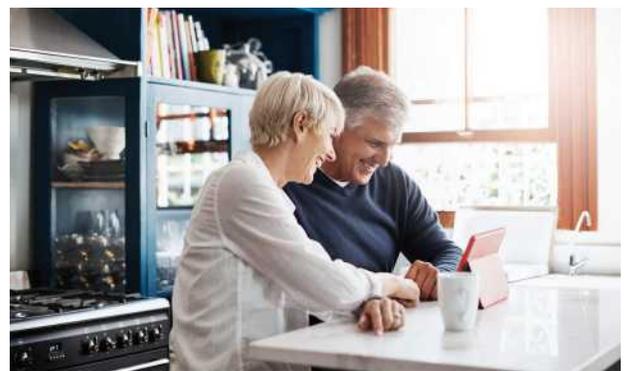


Get Started Today

With simple and secure online banking from Central Bank, you can access your accounts 24 hours a day so you can do your banking anytime, anywhere. Visit our website to sign up and log in to online banking.

Our mobile app is just as safe and easy to use as online banking and is available to download on the App Store or Google Play. Once downloaded, simply log in with the same information you use for online banking.

Bring financial peace of mind with you wherever you go with our fast, free, and secure online and mobile banking.*



**Our app is free, though standard rates and fees from your wireless carrier may apply.*

VISA Classic Card

With Central Bank Visa Classic Card enjoy worldwide acceptance at merchants and cash advance access 24 hours a day through the Visa/Plus/Star Systems.

Benefits and Features

- 14.95% Fixed Annual Percentage Rate
- No Annual Fee
- Payment grace period of 25 days

Additional Benefits and Features with no additional costs

- \$200,000 Travel Accidental Death and Dismemberment Protection
- Auto Rental Insurance

VISA Gold Card

With Central Bank Visa Gold Card enjoy worldwide acceptance at merchants and cash advance access 24 hours a day through the Visa/Plus/Star Systems.

Benefits and Features

- 10.95% Fixed Annual Percentage Rate
- \$5,000 Minimum Credit Limit
- No Annual Fee
- Payment grace period of 25 days

Additional Benefits and Features with no additional costs

- Check Cash Privileges for up to \$250.00 a day at participating hotels and motels on the Visa Travel Service
- \$200,000 Travel Accidental Death and Dismemberment Protection
- Auto Rental Insurance

VISA Business Card

With Central Bank Visa Business Card enjoy worldwide acceptance at merchants and cash advance access 24 hours a day through the Visa/Plus/Star Systems.

Benefits and Features

- Business owners can have multiple cards with different credit limits for each employee
- Option of cash advance capability
- 13.95% Fixed Annual Percentage Rate
- Payment grace period of 25 days

Additional Benefits and Features with no additional costs

- \$200,000 Travel Accidental Death and Dismemberment Protection
- Auto Rental Insurance

Referral Program Exceptions

- **Consumer Visas** are *not* part of the Referral Program.
- **Business Visa referrals** are *only* eligible for the 25 points for the initial referral. They are *not* eligible for the additional 50 points for booked business.
- **Merchant Service** referrals *qualify for both* the 25 points for the referral *and* the additional 50 points for the booked business.

VISA Online Access - eZCardInfo.com

Central Bank provides eZCardInfo FREE of charge which puts you in touch 24 hours a day, seven days a week with information and services that make your credit card more convenient and easier to manage than ever before.

eZCardInfo features include:

- Account Summary Information
- Online Statement
- Data downloadable to financial software such as Quicken or Money
- Online Credit Card Payments
- Transaction and Spending Reports
- E-mail notifications of conditions or events on your account
- Pay Bills with Visa

***Bankrite:** Credit card account numbers are viewable on Bankrite so employees are aware the customer has a Central Bank credit card but the current status, balance, and payments are not reflected, it is informational only. Payments to credit card accounts cannot be posted on Bankrite, they must be sent to the Bankcard Department for posting.

CB Rewards

Receive points for every dollar spent when you use your Central Bank Visa Credit Card and Central Bank Visa Debit Card.

Redeem points for travel rebates, gift cards or gifts.

Consumer Credit and Debit Cards

- Cards are automatically enrolled
- No activation required
- No fee

Business Credit and Debit Cards

- Classic business card holders - \$35 annual fee

- Gold business card holders - \$50 annual fee
- Business card holders - \$50 annual fee per card
- Business debit card holders - no annual fee

Credit card purchases

- 1 point for every \$1 spent

Non-PIN Transactions: Debit card purchases run as a credit transaction

- 1 point for every \$2 spent

PIN Transactions: Debit card purchases run as a debit transaction

- 1 point for every \$5 spent

*Points expire after 3 years

Customer Service 1-866-791-4074 or CB-Rewards.com

Customer Service 1-877-268-0010 - Help redeeming points for travel

Visit CB Rewards: cbutah.com

SecurLOCK Mobile App

Central Bank provides free access to the SecurLOCK App which allows you to control how, when, and where your Credit Card is used. Search “SecurLOCK Equip” in your App Store – Download – Create a profile & register your Credit Card.

- Turn your Credit Card On or Off
- Control where your Credit Card is used

Merchant Services

Processing Solutions for your Business

Make card processing simple and convenient for you and your customers by easily accepting debit and credit card payments with our full range of merchant services.

Our merchant services experts will work personally with you to develop a payment processing solution that meets the needs of your business.



A Wide Variety of Card Processing Solutions

- Point of Sale (POS) solutions
- Mobile & smartphone processing
- E-Commerce & internet gateways
- Contactless processing (Apple Pay, Google Pay, & Samsung Pay)
- Mail & phone order processing



Safe & Secure—We offer the highest levels of security, through our Data Breach Coverage and PCI Compliance programs, to reduce the risk of liability for your business.

Access Funds Faster—We process payments and deposit funds into your account within 1-2 business days, so say goodbye to holds on your account and hello to better cash flow.

No Hidden Fees—Our pricing is competitive, easy to understand, and transparent.

Accept All Major Cards—Our Payment Processing Solutions allow you to accept all major credit cards including Visa, Mastercard, Discover, and American Express.

Around the Clock Support—We offer training and 24/7 help desk support at no extra charge.

Safe & Secure

Security is a growing concern for consumers and businesses alike. As an added value to your business, we implement various security measures, including:

EMV (Chip Card) Enabled Terminals

We provide user-friendly, EMV enabled equipment to safeguard your business and your customers from fraudulent transactions.

Data Breach Coverage

In the event of a breach against your business, Data Breach Coverage will cover assessed fines, penalties, and other expenses which may occur, up to \$100,000 per year. This valuable benefit can be added for \$8.95 per month.



Payment Card Industry Data Security Standard (PCI DSS)

PCI DSS is a set of security standards that ensure businesses maintain a secure environment for the payment information of their customers. Compliance is required for all merchants who accept, process, transmit, or store payment information.

In order to help our merchants achieve compliance with the PCI DSS, we partner with a leading PCI Council approved vendor. A simple, annual online survey certifies your business as compliant and provides a sense of security for your customers and business.

Online Reporting Service

Utilize our online reporting tool to help you manage your merchant payment information from any computer or mobile device. Access transactions, authorization records, past statements, charge back documentation, and more for just \$8 a month.



At Central Bank, we know that small businesses improve our community and drive our local economy, which is why we're dedicated to helping your business grow and succeed. We offer a full range of quality merchant service products to help you better serve your customers.

Contact one of our merchant services experts today to discuss a custom payment processing solution for your business.





Personal Loans

Local Decisions Made Quickly

We offer a variety of personal loans to help you reach your goals. Our loans are processed and maintained locally, right here in Utah County, which means that whenever you have a question or need to talk about your loan, you can call us directly without any runaround.



CD/Savings Secured Loans

If you have a Central Bank CD or Savings Account, you can use it as collateral for a loan. This will allow you to get a better interest rate—plus you won't have to use your savings.

Lines of Credit

Have access to extra funds whenever you need them. Rest easy knowing you have a way to cover unexpected expenses. And you'll only pay interest on the funds you use.



Auto Loans

Whether you're purchasing from a dealership or a personal seller, we can help you get the financing you need for that new set of wheels. Pre-approval is fast and easy.

Recreational Vehicle Loans

If you're buying a RV, boat, snowmobile, motorcycle, ATV, or another vehicle, we can help with the financing. Our friendly officers will give you the quality service you deserve.





Construction Loans

We have a long history of providing construction loans. We make the process as smooth as possible, so you can start building the project of your dreams.

Unlike many other types of loans, the funds for a construction loan are not disbursed all at once. Construction loan proceeds, referred to as draws, are disbursed throughout the various stages of the construction process.

Before draws can be disbursed, inspections are done by the lender to verify that the construction project is moving along on schedule and within the estimated budget.



The loan term on a construction loan only lasts for the amount of time it takes to finish building, which is usually a year or less. When the project is complete, the construction loan is paid off by a long-term loan that is obtained by the borrower.

Home Equity Lines of Credit (HELOC)

Use the equity in your home to work for you when you need it. With this variable-rate option, you can draw money as you need it and only pay interest on the money you draw.

HELOC funds can be used in a variety of ways, including:

- Remodeling & home improvements
- Personal, family, or household needs
- Consolidating high-interest debts or medical bills
- Financing the purchase of a second home



We value relationships and the communities we serve. Friendly and local, our approach to banking is guided by the personal relationships we build with our clients.

At Central Bank you get the modern banking products and services you need with the service and responsiveness only a community bank can offer. Let us show you just how good banking can be.



Business Loans

Local Decisions Made Quickly

We understand that getting funding quickly for your business can save you valuable time and money. We offer a variety of business loans to help your business get moving and reach its goals. Plus, your business loan is processed and maintained in your local office which means you can always get the answers you need quickly.



Business Lines of Credit

Manage your cash flow, fund your seasonal inventory needs, or pay for an unexpected expense with a business line of credit.

A business line of credit functions similarly to a credit card by allowing you to borrow up to a certain limit and pay interest only on the money you use.



You can use a line of credit as necessary for your business by simply drawing the money you need and repaying the funds that you used.

Business Credit Card

With a Central Bank Visa Business Credit Card, you get a low fixed rate, rewards options, no annual account fee, and the purchasing power you need to help your business be successful. Businesses can receive multiple cards and have the ability to set varying credit limits on each employee's card.



Commercial Real Estate Loans

Partner with our experts on any of your commercial real estate loans and experience why we're consistently voted "Best Bank in Utah Valley." Our business loan experts meet often to review and understand your real estate project and funding needs.

We finance a variety of commercial real estate projects, including:

- Office and industrial buildings
- Land acquisition
- Subdivision development
- Construction
- Multi-family residences



Equipment Loans

As your business expands, it will need to meet increasing demands for optimal performance, deadlines, and production. However, purchasing equipment outright can put a financial strain on your business's cash flow. An equipment loan may be the ideal solution to keep your business performing optimally and meeting demands.

Equipment loans can be used by businesses to purchase new, or replace existing, equipment. Equipment loans are typically secured by the equipment that's being purchased. This means that you may not need additional collateral, like real estate or inventory to apply for financing.



Small Business Administration (SBA) Loans

An SBA loan is a loan for small businesses that is partially guaranteed by the government (the Small Business Administration).

The SBA is not the one doing the lending. Instead, they partner with approved banks, like Central Bank, to back a portion of the loan that each small business receives. This allows small businesses to get the funding they need while minimizing the risk for lenders.

If you are looking for funding for your small business, we can assist you. We've been helping Utah's small businesses succeed since 1891.



We value relationships and the communities we serve. Friendly and local, our approach to banking is guided by the personal relationships we build with our clients. Let us show you just how good banking can be.



Mortgage Loans

Find Out What Makes Us Better

Whether you're purchasing a home, building something new, or looking to refinance, we can help you find the right loan to fit your needs.

We've built our Mortgage Department around making the loan process as simple and easy for you as possible. Let us show you what makes us better.



Competitive Pricing—Not only do we keep our rates and fees competitive, we work hard to find the best loan and price for your individual circumstance.

Local Servicing—We service nearly every mortgage we close. This means that your mortgage payments will come directly to us, and you can discuss your loan with us at any time.



In-House Underwriting—Employing an in-house underwriter significantly speeds up the lending process and allows for much greater flexibility.

Quick to Close—Closing on time is imperative. We typically close mortgages twice as fast as the national average, while still remaining attentive to every detail.



Types of Mortgage Loans

We've been helping customers get the financing they need since 1891. We offer a wide range of mortgage products, including:



Conventional Loans—These are traditional mortgage loans, ideal for most borrowers.

FHA Home Loans—This type of loan brings home-ownership into reach for buyers who might have a difficult time getting approved with conventional lenders. FHA Home Loans allow for higher debt-to-income ratios, lower credit scores, and in many cases, a lower down payment.

Jumbo Loans—A great solution for borrowers who are looking to borrow more than the limits of a Conventional Loan.

Refinance Loans—Ideal for borrowers who are considering lowering their monthly payment, changing their loan term, drawing cash from their home's equity, or consolidating debt.

Low/No Down Payment Home Loans—These loans are great for borrowers who qualify for the Rural Housing loan program. A Rural Housing loan assists low-to-moderate income rural residents in purchasing a home.

Application Checklist

To help make the application process quick and easy, we suggest you bring verification of your income and assets with you to your first meeting with your mortgage advisor.

Income—As part of the application process, we will need to verify your total yearly, pre-tax income. In most cases, we can verify your income with a copy of your last pay stub and W-2. If you're self-employed, two years of tax returns will be required.

Assets—In most cases, verification of assets can easily be completed with two months of bank statements, retirement statements, or investment account statements.



Purchasing a home is an exciting and significant milestone, but you don't have to do it alone. Let Central Bank be your trusted mortgage advisor.

You can apply online, in person, or by phone. Apply online at cbutah.com/mortgage or by calling **801-655-2211** to speak to one of our experienced mortgage professionals.



SBA Loans

Get Your Small Business On

An SBA loan is a loan for small businesses that is partially guaranteed by the government (the Small Business Administration).

The SBA is not the one doing the lending. Instead, they partner with approved banks, like Central Bank, to back up a portion of the loan that each small business receives. This allows small businesses to get the funding they need while minimizing the risk for lenders.



If you are looking for funding for your small business, we can assist you. We've been helping Utah's small businesses succeed since 1891.



Types of SBA Loans

Our SBA officers are committed to helping you get the government-guaranteed financing you need to start or grow your business. We offer many types of SBA Loans to meet the needs of your business.

7(a) Loan Program

Getting financing for your business can be challenging, especially for startups and entrepreneurs. The 7(a) Loan Program is the SBA's primary and most popular program that can help you obtain loan amounts up to \$5 million to fund startup costs, purchase equipment, and more.

Use 7(a) Loan Funds to:

- Purchase land and buildings (including construction costs) with up to a 25-year maturity
- Increase working capital
- Purchase or expand an existing business
- Refinance existing debt
- Purchase machinery, furniture, fixtures, supplies, or materials



SBA Express Loan

If you're looking for financing under \$350,000, an SBA Express Loan could be a good option for you. SBA Express Loans feature an accelerated turnaround time with a smaller maximum loan amount and a simplified application process for the SBA to review.

Benefits of an SBA Express Loan:

- \$350,000 maximum loan amount
- Flexible terms for working capital
- 5 years for line of credit

504 Loan Program

The 504 Loan Program gives approved small businesses long-term financing to acquire fixed assets for expansion or modernization.

SBA 504 loans are made available through Certified Development Companies (CDCs), the SBA's community-based partners for providing 504 loans.

A CDC is a nonprofit corporation that promotes economic development within its community through 504 Loans.

CDCs are certified and regulated by the SBA. They work with the SBA and participating lenders—such as Central Bank—to provide financing to small businesses.



SBA Veterans Advantage Loan

The SBA Veterans Advantage Loan program can help veterans and eligible service and family members save hundreds of dollars on the cost of borrowing. Loans up to \$350,000 may qualify.



We're proud to support new and established businesses by helping them obtain the financing they need through our quality credit products and personal service.

Contact us to discuss your next project—a business lending expert is looking forward to hearing from you.

Safe Deposit Boxes

Prices & Fees

Keep your important documents and priceless objects under lock and key with a simple and affordable safe deposit box. There's no better place to store your valuables.

2" x 5"	\$12.50/year
3" x 5"	\$15.75/year
4" x 5"	\$19.00/year
5" x 5"	\$23.00/year
3" x 10"	\$31.50/year
5" x 10"	\$47.50/year
10" x 10"	\$89.00/year
Deposit (returned to you when you return the key)	\$30.00
Drilling Fee	\$100+

The sizes of safe deposit boxes vary, depending on office location—not all of the sizes listed above are available at every office.

What can you put in a safe deposit box?

Consider storing items like birth or marriage certificates, property deeds and titles, insurance policies, fine jewelry, collectibles, irreplaceable family photos and heirlooms, and stock or bond certificates.

What items shouldn't be stored in a safe deposit box?

Consider keeping items out of a safe deposit box if you think you may need to retrieve them in an emergency, or if your survivors are likely to need them immediately after you die. While it is very secure, a safe deposit box is not a good place to keep cash because it would not be FDIC insured— a savings account is a much better solution for saving money.

Who can access your safe deposit box?

Anyone whose name is on the rental contract will have access. An official court order would be necessary for anyone else to get access, including bank employees.





Section VI

CRA Assessment Area

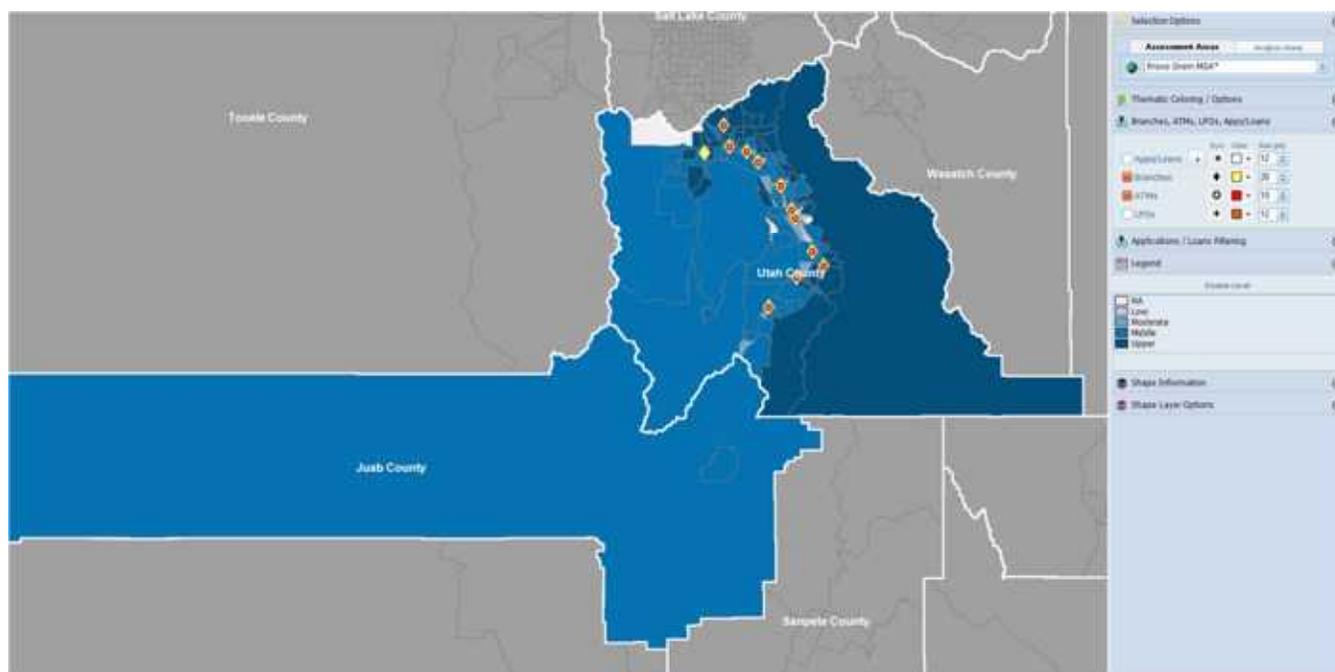


This section contains a map and description of the area, which we regard as our CRA Assessment Area. This is considered our basic lending area which includes all types of neighborhoods, districts, and people of all income levels and races. Central Bank tries to find opportunities to help meet the needs of the community it serves, including low and moderate-income neighborhoods. Loans are offered in a manner that is consistent with safe and sound banking practices. The bank does not and will not discriminate against credit applicants on the basis of race, color, religion, national origin, sex, handicap, family status or age.

This does not mean that we will not make loans outside of our basic lending area. Occasionally, Central Bank will extend credit to borrowers who do not reside in this established market area. Also, there may be parts of our community where, for various reasons, we will be more active in them than in other areas (varying reasons could include airports, colleges or universities, prisons, or hospitals). The CRA Assessment Area of Central Bank merely sets forth the general area of operations where our offices and deposit-taking ATMs are located. The concept of our basic lending area is subject to change over time, only as commercial development changes and populations shift. Our Senior Management will regularly review our CRA Assessment Area to reflect those changes.



Central Bank has designated the Provo-Orem Metropolitan Statistical Area (MSA #39340) as our CRA Assessment Area. The Provo-Orem MSA consists of two whole counties, Utah, and Juab Counties.



The following pages in this section are the most recent Federal Financial Institutions Examination Council (FFIEC) Census Reports of Demographic, Housing, Income and Population summaries for the Provo-Orem MSA.



2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 39340 - PROVO-OREM-LEHI, UT

State: UTAH

County: ALL COUNTIES

All Tracts: 158



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	JUAB COUNTY	0101.00	3 - Middle	93.29	No	\$118,700	\$78,061	6653	609	9.15	1478	1973
UT	JUAB COUNTY	0102.00	3 - Middle	91.04	No	\$118,700	\$76,175	5133	396	7.71	1244	1709
UT	JUAB COUNTY	9999.99	3 - Middle	91.71	No	\$118,700	\$76,736	11786	1005	8.53	2722	3682
UT	UTAH COUNTY	0001.02	3 - Middle	90.13	No	\$118,700	\$75,417	4785	753	15.74	833	1362
UT	UTAH COUNTY	0001.03	3 - Middle	107.24	No	\$118,700	\$89,731	4323	725	16.77	987	1309
UT	UTAH COUNTY	0001.04	4 - Upper	120.01	No	\$118,700	\$100,417	3200	370	11.56	616	793
UT	UTAH COUNTY	0001.05	3 - Middle	106.71	No	\$118,700	\$89,290	4073	507	12.45	930	1141
UT	UTAH COUNTY	0002.03	2 - Moderate	77.55	No	\$118,700	\$64,891	4751	913	19.22	1028	1423
UT	UTAH COUNTY	0002.05	4 - Upper	168.07	No	\$118,700	\$140,625	3875	464	11.97	970	1093
UT	UTAH COUNTY	0002.06	4 - Upper	125.79	No	\$118,700	\$105,250	3747	443	11.82	799	907
UT	UTAH COUNTY	0002.07	3 - Middle	103.38	No	\$118,700	\$86,504	2551	493	19.33	523	728
UT	UTAH COUNTY	0002.08	3 - Middle	95.09	No	\$118,700	\$79,567	4088	640	15.66	1004	1268
UT	UTAH COUNTY	0004.00	3 - Middle	84.65	No	\$118,700	\$70,833	5843	1453	24.87	983	1470
UT	UTAH COUNTY	0005.04	3 - Middle	99.31	No	\$118,700	\$83,095	4373	651	14.89	1120	1400
UT	UTAH COUNTY	0005.05	3 - Middle	103.95	No	\$118,700	\$86,979	3288	428	13.02	969	1052
UT	UTAH COUNTY	0005.06	3 - Middle	100.19	No	\$118,700	\$83,828	4316	814	18.86	894	1082
UT	UTAH COUNTY	0005.07	3 - Middle	113.66	No	\$118,700	\$95,104	2203	293	13.30	587	725
UT	UTAH COUNTY	0005.08	3 - Middle	89.95	No	\$118,700	\$75,264	5309	1196	22.53	797	1397
UT	UTAH COUNTY	0005.10	2 - Moderate	76.96	No	\$118,700	\$64,399	3748	918	24.49	607	554
UT	UTAH COUNTY	0005.11	2 - Moderate	50.87	No	\$118,700	\$42,566	5103	1782	34.92	619	528
UT	UTAH COUNTY	0006.01	3 - Middle	93.17	No	\$118,700	\$77,962	4075	770	18.90	823	1028
UT	UTAH COUNTY	0006.03	3 - Middle	116.39	No	\$118,700	\$97,386	4279	545	12.74	895	1180
UT	UTAH COUNTY	0006.04	4 - Upper	180.64	No	\$118,700	\$151,146	3162	507	16.03	707	777
UT	UTAH COUNTY	0007.03	2 - Moderate	73.11	No	\$118,700	\$61,173	6141	2284	37.19	951	1538

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	UTAH COUNTY	0007.06	3 - Middle	87.77	No	\$118,700	\$73,438	6370	1874	29.42	1200	1285
UT	UTAH COUNTY	0007.07	3 - Middle	96.77	No	\$118,700	\$80,972	3948	967	24.49	951	1024
UT	UTAH COUNTY	0007.08	4 - Upper	134.97	No	\$118,700	\$112,930	2951	460	15.59	670	804
UT	UTAH COUNTY	0007.09	3 - Middle	102.11	No	\$118,700	\$85,441	3127	769	24.59	700	892
UT	UTAH COUNTY	0007.10	4 - Upper	169.08	No	\$118,700	\$141,471	2821	434	15.38	714	732
UT	UTAH COUNTY	0007.11	4 - Upper	139.28	No	\$118,700	\$116,538	2325	329	14.15	483	550
UT	UTAH COUNTY	0008.01	2 - Moderate	69.58	No	\$118,700	\$58,218	5624	2530	44.99	1081	1698
UT	UTAH COUNTY	0008.03	3 - Middle	83.08	No	\$118,700	\$69,519	2694	1307	48.52	504	559
UT	UTAH COUNTY	0008.04	2 - Moderate	64.60	No	\$118,700	\$54,052	3150	1141	36.22	675	1024
UT	UTAH COUNTY	0009.01	2 - Moderate	60.57	No	\$118,700	\$50,682	5559	2252	40.51	742	1364
UT	UTAH COUNTY	0009.03	3 - Middle	109.71	No	\$118,700	\$91,800	3547	596	16.80	847	1005
UT	UTAH COUNTY	0009.04	3 - Middle	98.37	No	\$118,700	\$82,311	3183	558	17.53	834	987
UT	UTAH COUNTY	0010.01	3 - Middle	97.70	No	\$118,700	\$81,750	3914	996	25.45	919	1126
UT	UTAH COUNTY	0010.02	3 - Middle	86.80	No	\$118,700	\$72,625	2776	525	18.91	816	1183
UT	UTAH COUNTY	0011.03	3 - Middle	98.05	No	\$118,700	\$82,045	2731	648	23.73	391	557
UT	UTAH COUNTY	0011.05	3 - Middle	109.55	No	\$118,700	\$91,667	3755	1014	27.00	650	846
UT	UTAH COUNTY	0011.06	3 - Middle	85.37	No	\$118,700	\$71,429	2967	862	29.05	678	918
UT	UTAH COUNTY	0011.07	3 - Middle	80.92	No	\$118,700	\$67,708	3961	997	25.17	729	1046
UT	UTAH COUNTY	0011.08	2 - Moderate	52.40	No	\$118,700	\$43,844	3574	1660	46.45	232	1176
UT	UTAH COUNTY	0012.01	3 - Middle	106.20	No	\$118,700	\$88,864	5803	1459	25.14	669	1025
UT	UTAH COUNTY	0012.02	2 - Moderate	67.38	No	\$118,700	\$56,382	5201	1897	36.47	730	1339
UT	UTAH COUNTY	0013.00	3 - Middle	88.24	No	\$118,700	\$73,831	3677	1041	28.31	704	1237
UT	UTAH COUNTY	0014.01	3 - Middle	118.52	No	\$118,700	\$99,167	3710	540	14.56	618	947
UT	UTAH COUNTY	0014.03	2 - Moderate	63.74	No	\$118,700	\$53,333	2321	654	28.18	63	287
UT	UTAH COUNTY	0014.04	2 - Moderate	56.73	No	\$118,700	\$47,472	4011	1388	34.60	377	705
UT	UTAH COUNTY	0015.01	3 - Middle	119.65	No	\$118,700	\$100,117	4191	661	15.77	971	1070
UT	UTAH COUNTY	0015.03	4 - Upper	129.58	No	\$118,700	\$108,421	3919	562	14.34	1035	1205
UT	UTAH COUNTY	0015.04	3 - Middle	103.73	No	\$118,700	\$86,793	4632	925	19.97	761	1163
UT	UTAH COUNTY	0016.01	1 - Low	31.62	No	\$118,700	\$26,462	4385	964	21.98	19	37

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	UTAH COUNTY	0016.02	0 - Unknown	0.00	No	\$118,700	\$0	5380	1005	18.68	0	18
UT	UTAH COUNTY	0017.01	4 - Upper	133.71	No	\$118,700	\$111,875	3697	648	17.53	865	1150
UT	UTAH COUNTY	0017.02	1 - Low	47.80	No	\$118,700	\$40,000	4282	977	22.82	286	677
UT	UTAH COUNTY	0018.01	1 - Low	35.43	No	\$118,700	\$29,648	6062	1204	19.86	12	581
UT	UTAH COUNTY	0018.02	1 - Low	31.96	No	\$118,700	\$26,747	7141	1454	20.36	60	819
UT	UTAH COUNTY	0018.03	1 - Low	38.22	No	\$118,700	\$31,981	1945	503	25.86	119	503
UT	UTAH COUNTY	0019.00	1 - Low	42.24	No	\$118,700	\$35,342	4063	1010	24.86	49	369
UT	UTAH COUNTY	0020.01	2 - Moderate	52.11	No	\$118,700	\$43,608	3357	1162	34.61	278	1015
UT	UTAH COUNTY	0020.02	2 - Moderate	50.15	No	\$118,700	\$41,964	3223	1704	52.87	478	1017
UT	UTAH COUNTY	0021.01	3 - Middle	98.07	No	\$118,700	\$82,056	4206	857	20.38	959	1189
UT	UTAH COUNTY	0021.02	3 - Middle	91.75	No	\$118,700	\$76,771	3098	982	31.70	542	803
UT	UTAH COUNTY	0022.04	3 - Middle	89.63	No	\$118,700	\$75,000	4520	1664	36.81	720	1006
UT	UTAH COUNTY	0022.05	3 - Middle	84.64	No	\$118,700	\$70,824	4427	1755	39.64	1086	1308
UT	UTAH COUNTY	0022.06	3 - Middle	87.02	No	\$118,700	\$72,813	3314	1270	38.32	774	1049
UT	UTAH COUNTY	0022.08	4 - Upper	120.88	No	\$118,700	\$101,141	6588	1658	25.17	651	897
UT	UTAH COUNTY	0022.09	2 - Moderate	73.06	No	\$118,700	\$61,136	3869	1437	37.14	199	367
UT	UTAH COUNTY	0022.10	3 - Middle	89.89	No	\$118,700	\$75,217	2728	944	34.60	167	239
UT	UTAH COUNTY	0022.11	2 - Moderate	56.34	No	\$118,700	\$47,143	2117	663	31.32	45	70
UT	UTAH COUNTY	0022.12	4 - Upper	121.97	No	\$118,700	\$102,059	5502	1315	23.90	1028	1240
UT	UTAH COUNTY	0022.13	3 - Middle	92.62	No	\$118,700	\$77,500	3935	1665	42.31	767	964
UT	UTAH COUNTY	0023.00	2 - Moderate	72.04	No	\$118,700	\$60,281	3683	1572	42.68	430	1028
UT	UTAH COUNTY	0024.00	1 - Low	44.81	No	\$118,700	\$37,500	2149	640	29.78	83	322
UT	UTAH COUNTY	0025.00	2 - Moderate	50.25	No	\$118,700	\$42,045	4218	1583	37.53	433	1162
UT	UTAH COUNTY	0027.02	3 - Middle	87.14	No	\$118,700	\$72,917	4975	1687	33.91	754	1283
UT	UTAH COUNTY	0027.03	2 - Moderate	73.51	No	\$118,700	\$61,513	2794	861	30.82	530	797
UT	UTAH COUNTY	0029.01	3 - Middle	94.71	No	\$118,700	\$79,250	8681	2411	27.77	1432	1717
UT	UTAH COUNTY	0029.02	3 - Middle	83.89	No	\$118,700	\$70,197	3579	1330	37.16	672	1069
UT	UTAH COUNTY	0030.01	3 - Middle	99.51	No	\$118,700	\$83,266	4473	938	20.97	846	1200
UT	UTAH COUNTY	0030.02	3 - Middle	95.46	No	\$118,700	\$79,875	2227	415	18.63	441	620

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	UTAH COUNTY	0031.03	3 - Middle	106.57	No	\$118,700	\$89,167	2814	396	14.07	775	883
UT	UTAH COUNTY	0031.04	4 - Upper	135.20	No	\$118,700	\$113,125	4257	355	8.34	868	934
UT	UTAH COUNTY	0031.05	3 - Middle	84.65	No	\$118,700	\$70,833	3838	743	19.36	571	1084
UT	UTAH COUNTY	0031.06	3 - Middle	85.30	No	\$118,700	\$71,375	2856	801	28.05	505	796
UT	UTAH COUNTY	0032.01	2 - Moderate	69.89	No	\$118,700	\$58,482	2664	746	28.00	319	834
UT	UTAH COUNTY	0032.03	4 - Upper	130.62	No	\$118,700	\$109,293	4014	513	12.78	817	964
UT	UTAH COUNTY	0032.04	2 - Moderate	68.72	No	\$118,700	\$57,500	2725	553	20.29	527	878
UT	UTAH COUNTY	0032.05	3 - Middle	99.94	No	\$118,700	\$83,625	3993	787	19.71	890	1143
UT	UTAH COUNTY	0033.01	3 - Middle	87.99	No	\$118,700	\$73,622	4205	1141	27.13	652	1030
UT	UTAH COUNTY	0033.02	3 - Middle	90.38	No	\$118,700	\$75,625	3034	650	21.42	588	919
UT	UTAH COUNTY	0034.01	3 - Middle	84.32	No	\$118,700	\$70,551	3896	870	22.33	860	1279
UT	UTAH COUNTY	0034.03	2 - Moderate	72.99	No	\$118,700	\$61,071	5315	1353	25.46	1140	1493
UT	UTAH COUNTY	0034.04	3 - Middle	110.12	No	\$118,700	\$92,143	2361	353	14.95	478	562
UT	UTAH COUNTY	0034.05	3 - Middle	96.40	No	\$118,700	\$80,658	3935	645	16.39	977	1162
UT	UTAH COUNTY	0101.07	3 - Middle	118.98	No	\$118,700	\$99,554	5765	654	11.34	794	881
UT	UTAH COUNTY	0101.10	4 - Upper	158.42	No	\$118,700	\$132,554	5326	656	12.32	774	839
UT	UTAH COUNTY	0101.14	3 - Middle	94.98	No	\$118,700	\$79,474	7244	1424	19.66	1339	1450
UT	UTAH COUNTY	0101.15	3 - Middle	91.78	No	\$118,700	\$76,792	3604	670	18.59	746	823
UT	UTAH COUNTY	0101.16	4 - Upper	146.99	No	\$118,700	\$122,986	7299	1242	17.02	1187	1339
UT	UTAH COUNTY	0101.17	4 - Upper	124.09	No	\$118,700	\$103,825	3801	501	13.18	746	915
UT	UTAH COUNTY	0101.18	3 - Middle	104.26	No	\$118,700	\$87,234	5723	967	16.90	1114	1174
UT	UTAH COUNTY	0101.19	3 - Middle	90.61	No	\$118,700	\$75,815	2622	549	20.94	497	558
UT	UTAH COUNTY	0101.20	3 - Middle	103.86	No	\$118,700	\$86,900	11715	2449	20.90	1757	1996
UT	UTAH COUNTY	0101.21	4 - Upper	125.88	No	\$118,700	\$105,324	9403	1730	18.40	1549	1493
UT	UTAH COUNTY	0101.22	3 - Middle	108.71	No	\$118,700	\$90,962	7132	1443	20.23	1195	1179
UT	UTAH COUNTY	0101.23	4 - Upper	122.37	No	\$118,700	\$102,391	7623	1408	18.47	1389	1461
UT	UTAH COUNTY	0101.24	4 - Upper	165.21	No	\$118,700	\$138,235	5299	1311	24.74	399	542
UT	UTAH COUNTY	0101.25	3 - Middle	96.04	No	\$118,700	\$80,357	3542	733	20.69	463	503
UT	UTAH COUNTY	0101.26	4 - Upper	130.90	No	\$118,700	\$109,531	3115	550	17.66	574	647

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	UTAH COUNTY	0101.27	3 - Middle	110.24	No	\$118,700	\$92,237	6391	1116	17.46	1420	1606
UT	UTAH COUNTY	0101.28	3 - Middle	88.42	No	\$118,700	\$73,984	4394	1152	26.22	723	987
UT	UTAH COUNTY	0101.29	4 - Upper	121.31	No	\$118,700	\$101,500	5147	969	18.83	939	1067
UT	UTAH COUNTY	0101.30	3 - Middle	112.71	No	\$118,700	\$94,308	4250	591	13.91	834	877
UT	UTAH COUNTY	0101.31	3 - Middle	117.35	No	\$118,700	\$98,188	5060	755	14.92	822	1044
UT	UTAH COUNTY	0101.32	3 - Middle	116.98	No	\$118,700	\$97,880	4378	863	19.71	650	898
UT	UTAH COUNTY	0102.08	4 - Upper	185.29	No	\$118,700	\$155,033	4107	408	9.93	916	1006
UT	UTAH COUNTY	0102.09	4 - Upper	165.98	No	\$118,700	\$138,875	5649	544	9.63	1326	1591
UT	UTAH COUNTY	0102.10	4 - Upper	161.52	No	\$118,700	\$135,147	5868	803	13.68	1308	1386
UT	UTAH COUNTY	0102.11	4 - Upper	181.79	No	\$118,700	\$152,109	3898	350	8.98	877	1010
UT	UTAH COUNTY	0102.12	4 - Upper	151.25	No	\$118,700	\$126,550	9953	2429	24.40	1496	1812
UT	UTAH COUNTY	0102.13	4 - Upper	183.75	No	\$118,700	\$153,750	3240	317	9.78	661	688
UT	UTAH COUNTY	0102.16	4 - Upper	157.14	No	\$118,700	\$131,484	3544	379	10.69	918	995
UT	UTAH COUNTY	0102.17	4 - Upper	189.19	No	\$118,700	\$158,299	7135	972	13.62	1467	1549
UT	UTAH COUNTY	0102.19	4 - Upper	173.89	No	\$118,700	\$145,493	5704	622	10.90	1198	1678
UT	UTAH COUNTY	0102.20	4 - Upper	133.58	No	\$118,700	\$111,767	6336	787	12.42	1371	1610
UT	UTAH COUNTY	0102.21	3 - Middle	106.65	No	\$118,700	\$89,236	2032	489	24.06	322	503
UT	UTAH COUNTY	0102.22	4 - Upper	153.82	No	\$118,700	\$128,702	7105	1021	14.37	1541	1704
UT	UTAH COUNTY	0102.23	4 - Upper	179.97	No	\$118,700	\$150,585	2489	218	8.76	501	518
UT	UTAH COUNTY	0102.24	4 - Upper	170.37	No	\$118,700	\$142,550	3619	360	9.95	674	826
UT	UTAH COUNTY	0102.25	4 - Upper	142.55	No	\$118,700	\$119,271	4188	486	11.60	808	890
UT	UTAH COUNTY	0102.26	4 - Upper	150.89	No	\$118,700	\$126,250	3751	499	13.30	949	1100
UT	UTAH COUNTY	0103.03	4 - Upper	132.04	No	\$118,700	\$110,481	5205	454	8.72	1192	1383
UT	UTAH COUNTY	0103.05	4 - Upper	155.18	No	\$118,700	\$129,844	3974	332	8.35	916	984
UT	UTAH COUNTY	0103.06	2 - Moderate	71.60	No	\$118,700	\$59,911	2282	730	31.99	516	637
UT	UTAH COUNTY	0103.07	4 - Upper	131.47	No	\$118,700	\$110,000	6502	1084	16.67	997	1140
UT	UTAH COUNTY	0103.08	4 - Upper	131.47	No	\$118,700	\$110,000	4919	802	16.30	810	882
UT	UTAH COUNTY	0104.04	4 - Upper	126.98	No	\$118,700	\$106,250	5188	921	17.75	1045	1121
UT	UTAH COUNTY	0104.05	3 - Middle	101.21	No	\$118,700	\$84,688	3893	672	17.26	907	982

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
UT	UTAH COUNTY	0104.06	3 - Middle	117.62	No	\$118,700	\$98,417	3555	431	12.12	726	811
UT	UTAH COUNTY	0104.07	3 - Middle	118.72	No	\$118,700	\$99,333	2652	294	11.09	617	758
UT	UTAH COUNTY	0104.08	3 - Middle	109.50	No	\$118,700	\$91,620	4745	366	7.71	1006	1070
UT	UTAH COUNTY	0104.09	3 - Middle	114.74	No	\$118,700	\$96,002	3721	440	11.82	815	892
UT	UTAH COUNTY	0104.10	3 - Middle	96.81	No	\$118,700	\$81,000	4410	810	18.37	921	1039
UT	UTAH COUNTY	0104.11	4 - Upper	135.16	No	\$118,700	\$113,090	7911	698	8.82	1601	1736
UT	UTAH COUNTY	0105.03	3 - Middle	89.93	No	\$118,700	\$75,250	3687	657	17.82	610	781
UT	UTAH COUNTY	0105.04	3 - Middle	84.49	No	\$118,700	\$70,700	3942	680	17.25	837	866
UT	UTAH COUNTY	0105.05	3 - Middle	80.05	No	\$118,700	\$66,979	5087	1004	19.74	1178	1266
UT	UTAH COUNTY	0105.06	2 - Moderate	68.58	No	\$118,700	\$57,386	2109	622	29.49	332	569
UT	UTAH COUNTY	0106.00	3 - Middle	109.67	No	\$118,700	\$91,767	5884	935	15.89	1188	1327
UT	UTAH COUNTY	0107.00	3 - Middle	95.81	No	\$118,700	\$80,165	5310	677	12.75	1383	1572
UT	UTAH COUNTY	0109.00	4 - Upper	124.00	No	\$118,700	\$103,750	1094	98	8.96	314	823
UT	UTAH COUNTY	9801.00	0 - Unknown	0.00	No	\$118,700	\$0	0	0	0.00	0	0
UT	UTAH COUNTY	9802.00	1 - Low	26.73	No	\$118,700	\$22,367	2035	506	24.86	0	164
UT	UTAH COUNTY	9803.00	2 - Moderate	60.15	No	\$118,700	\$50,331	3707	2249	60.67	325	984
UT	UTAH COUNTY	9804.00	0 - Unknown	0.00	No	\$118,700	\$0	320	106	33.13	0	15
UT	UTAH COUNTY	9805.00	1 - Low	40.91	No	\$118,700	\$34,236	1616	775	47.96	174	438
UT	UTAH COUNTY	9806.00	0 - Unknown	0.00	No	\$118,700	\$0	0	0	0.00	0	0

2025 FFIEC Census Report - Summary Census Housing Information

MSA/MD: 39340 - PROVO-OREM-LEHI, UT

State: UTAH

County: ALL COUNTIES

All Tracts: 158



State Abbr	County Name	Tract code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
UT	JUAB COUNTY	0101.00	2074	1973	44	No	1478	74	1478	522
UT	JUAB COUNTY	0102.00	1739	1709	28	No	1244	261	1244	234
UT	JUAB COUNTY	9999.99	3813	3682	40	No	2722	335	2722	756
UT	UTAH COUNTY	0001.02	1371	1362	44	Yes	833	134	833	404
UT	UTAH COUNTY	0001.03	1404	1309	34	Yes	987	52	987	365
UT	UTAH COUNTY	0001.04	793	793	26	Yes	616	15	616	162
UT	UTAH COUNTY	0001.05	1178	1141	25	Yes	930	0	930	248
UT	UTAH COUNTY	0002.03	1727	1423	33	No	1028	57	970	642
UT	UTAH COUNTY	0002.05	1093	1093	23	Yes	970	0	970	123
UT	UTAH COUNTY	0002.06	916	907	25	No	799	36	799	81
UT	UTAH COUNTY	0002.07	728	728	16	Yes	523	24	523	181
UT	UTAH COUNTY	0002.08	1313	1268	29	No	1004	18	970	291
UT	UTAH COUNTY	0004.00	1663	1470	45	No	983	111	952	569
UT	UTAH COUNTY	0005.04	1429	1400	49	No	1120	78	1120	231
UT	UTAH COUNTY	0005.05	1052	1052	32	No	969	13	969	70
UT	UTAH COUNTY	0005.06	1197	1082	41	No	894	27	865	276
UT	UTAH COUNTY	0005.07	725	725	30	No	587	31	587	107
UT	UTAH COUNTY	0005.08	1580	1397	25	No	797	0	797	783
UT	UTAH COUNTY	0005.10	1822	554	10	No	607	134	345	1081
UT	UTAH COUNTY	0005.11	1869	528	16	No	619	66	299	1184
UT	UTAH COUNTY	0006.01	1138	1028	18	No	823	51	823	264
UT	UTAH COUNTY	0006.03	1180	1180	27	No	895	63	895	222
UT	UTAH COUNTY	0006.04	777	777	23	No	707	13	707	57
UT	UTAH COUNTY	0007.03	1936	1538	39	Yes	951	175	951	810
UT	UTAH COUNTY	0007.06	2269	1285	25	Yes	1200	138	1015	931
UT	UTAH COUNTY	0007.07	1113	1024	30	Yes	951	28	920	134
UT	UTAH COUNTY	0007.08	804	804	35	Yes	670	15	670	119

State Abbr	County Name	Tract code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
UT	UTAH COUNTY	0007.09	892	892	27	Yes	700	28	700	164
UT	UTAH COUNTY	0007.10	732	732	30	Yes	714	0	714	18
UT	UTAH COUNTY	0007.11	550	550	34	Yes	483	0	483	67
UT	UTAH COUNTY	0008.01	1795	1698	38	Yes	1081	0	1054	714
UT	UTAH COUNTY	0008.03	850	559	31	Yes	504	0	453	346
UT	UTAH COUNTY	0008.04	1219	1024	40	Yes	675	31	626	513
UT	UTAH COUNTY	0009.01	2074	1364	45	Yes	742	113	662	1219
UT	UTAH COUNTY	0009.03	1011	1005	41	Yes	847	43	847	121
UT	UTAH COUNTY	0009.04	987	987	40	Yes	834	38	834	115
UT	UTAH COUNTY	0010.01	1253	1126	47	Yes	919	90	919	244
UT	UTAH COUNTY	0010.02	1216	1183	53	Yes	816	62	816	338
UT	UTAH COUNTY	0011.03	750	557	34	Yes	391	36	391	323
UT	UTAH COUNTY	0011.05	972	846	44	Yes	650	50	650	272
UT	UTAH COUNTY	0011.06	934	918	34	Yes	678	28	678	228
UT	UTAH COUNTY	0011.07	1365	1046	31	Yes	729	186	700	450
UT	UTAH COUNTY	0011.08	1660	1176	39	Yes	232	21	173	1407
UT	UTAH COUNTY	0012.01	1976	1025	24	Yes	669	286	560	1021
UT	UTAH COUNTY	0012.02	1939	1339	40	Yes	730	134	679	1075
UT	UTAH COUNTY	0013.00	1437	1237	42	Yes	704	88	704	645
UT	UTAH COUNTY	0014.01	1005	947	26	Yes	618	216	594	171
UT	UTAH COUNTY	0014.03	604	287	49	Yes	63	10	63	531
UT	UTAH COUNTY	0014.04	1395	705	37	Yes	377	116	265	902
UT	UTAH COUNTY	0015.01	1291	1070	42	Yes	971	44	915	276
UT	UTAH COUNTY	0015.03	1302	1205	46	Yes	1035	10	1035	257
UT	UTAH COUNTY	0015.04	1454	1163	44	Yes	761	237	690	456
UT	UTAH COUNTY	0016.01	899	37	27	Yes	19	51	7	829
UT	UTAH COUNTY	0016.02	280	18	41	Yes	0	50	0	230
UT	UTAH COUNTY	0017.01	1379	1150	54	Yes	865	80	865	434
UT	UTAH COUNTY	0017.02	1152	677	42	Yes	286	53	267	813
UT	UTAH COUNTY	0018.01	2049	581	41	Yes	12	119	12	1918
UT	UTAH COUNTY	0018.02	2032	819	40	Yes	60	65	46	1907
UT	UTAH COUNTY	0018.03	851	503	53	Yes	119	77	119	655

State Abbr	County Name	Tract code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
UT	UTAH COUNTY	0019.00	1528	369	39	Yes	49	103	42	1376
UT	UTAH COUNTY	0020.01	1286	1015	47	Yes	278	0	278	1008
UT	UTAH COUNTY	0020.02	1049	1017	49	Yes	478	52	478	519
UT	UTAH COUNTY	0021.01	1244	1189	30	Yes	959	64	951	221
UT	UTAH COUNTY	0021.02	938	803	46	Yes	542	121	521	275
UT	UTAH COUNTY	0022.04	1070	1006	22	Yes	720	0	720	350
UT	UTAH COUNTY	0022.05	1320	1308	28	Yes	1086	0	1086	234
UT	UTAH COUNTY	0022.06	1085	1049	26	Yes	774	41	774	270
UT	UTAH COUNTY	0022.08	986	897	2002	No	651	23	617	312
UT	UTAH COUNTY	0022.09	1459	367	2002	Yes	199	79	199	1181
UT	UTAH COUNTY	0022.10	424	239	10	Yes	167	51	167	206
UT	UTAH COUNTY	0022.11	536	70	24	Yes	45	0	14	491
UT	UTAH COUNTY	0022.12	1284	1240	8	Yes	1028	51	1028	205
UT	UTAH COUNTY	0022.13	968	964	30	Yes	767	41	767	160
UT	UTAH COUNTY	0023.00	1314	1028	45	Yes	430	19	379	865
UT	UTAH COUNTY	0024.00	1148	322	18	Yes	83	259	38	806
UT	UTAH COUNTY	0025.00	1860	1162	50	Yes	433	96	433	1331
UT	UTAH COUNTY	0027.02	1438	1283	20	Yes	754	16	747	668
UT	UTAH COUNTY	0027.03	839	797	57	Yes	530	46	530	263
UT	UTAH COUNTY	0029.01	1995	1717	13	No	1432	20	1410	543
UT	UTAH COUNTY	0029.02	1092	1069	41	No	672	69	672	351
UT	UTAH COUNTY	0030.01	1313	1200	28	No	846	34	846	433
UT	UTAH COUNTY	0030.02	637	620	46	No	441	52	441	144
UT	UTAH COUNTY	0031.03	883	883	42	No	775	0	775	108
UT	UTAH COUNTY	0031.04	934	934	23	No	868	30	868	36
UT	UTAH COUNTY	0031.05	1231	1084	50	No	571	84	535	576
UT	UTAH COUNTY	0031.06	796	796	39	No	505	52	505	239
UT	UTAH COUNTY	0032.01	855	834	47	No	319	70	319	466
UT	UTAH COUNTY	0032.03	1003	964	28	No	817	53	817	133
UT	UTAH COUNTY	0032.04	905	878	59	No	527	35	527	343
UT	UTAH COUNTY	0032.05	1229	1143	34	No	890	0	890	339
UT	UTAH COUNTY	0033.01	1051	1030	19	No	652	0	652	399

State Abbr	County Name	Tract code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
UT	UTAH COUNTY	0033.02	978	919	45	No	588	80	588	310
UT	UTAH COUNTY	0034.01	1351	1279	40	No	860	186	860	305
UT	UTAH COUNTY	0034.03	1493	1493	39	No	1140	28	1140	325
UT	UTAH COUNTY	0034.04	675	562	31	No	478	58	478	139
UT	UTAH COUNTY	0034.05	1173	1162	27	No	977	35	970	161
UT	UTAH COUNTY	0101.07	885	881	14	No	794	8	794	83
UT	UTAH COUNTY	0101.10	868	839	8	Yes	774	34	745	60
UT	UTAH COUNTY	0101.14	1450	1450	14	No	1339	18	1339	93
UT	UTAH COUNTY	0101.15	878	823	14	No	746	0	746	132
UT	UTAH COUNTY	0101.16	1339	1339	7	No	1187	88	1187	64
UT	UTAH COUNTY	0101.17	915	915	9	No	746	52	746	117
UT	UTAH COUNTY	0101.18	1174	1174	12	No	1114	35	1114	25
UT	UTAH COUNTY	0101.19	558	558	15	No	497	0	497	61
UT	UTAH COUNTY	0101.20	1996	1996	12	No	1757	108	1757	131
UT	UTAH COUNTY	0101.21	1630	1493	12	No	1549	49	1412	32
UT	UTAH COUNTY	0101.22	1478	1179	13	No	1195	128	1033	155
UT	UTAH COUNTY	0101.23	1721	1461	14	Yes	1389	24	1231	308
UT	UTAH COUNTY	0101.24	631	542	2002	Yes	399	91	362	141
UT	UTAH COUNTY	0101.25	838	503	12	No	463	0	425	375
UT	UTAH COUNTY	0101.26	647	647	13	Yes	574	0	574	73
UT	UTAH COUNTY	0101.27	1655	1606	15	Yes	1420	39	1420	196
UT	UTAH COUNTY	0101.28	1046	987	14	Yes	723	0	723	323
UT	UTAH COUNTY	0101.29	1067	1067	14	Yes	939	0	939	128
UT	UTAH COUNTY	0101.30	877	877	14	Yes	834	0	834	43
UT	UTAH COUNTY	0101.31	1114	1044	12	Yes	822	7	822	285
UT	UTAH COUNTY	0101.32	898	898	14	Yes	650	22	650	226
UT	UTAH COUNTY	0102.08	1019	1006	20	No	916	39	916	64
UT	UTAH COUNTY	0102.09	1746	1591	20	No	1326	119	1326	301
UT	UTAH COUNTY	0102.10	1483	1386	19	No	1308	23	1296	152
UT	UTAH COUNTY	0102.11	1010	1010	25	No	877	42	877	91
UT	UTAH COUNTY	0102.12	2678	1812	8	Yes	1496	177	1496	1005
UT	UTAH COUNTY	0102.13	688	688	18	No	661	9	661	18

State Abbr	County Name	Tract code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
UT	UTAH COUNTY	0102.16	1013	995	0	Yes	918	30	918	65
UT	UTAH COUNTY	0102.17	1549	1549	12	Yes	1467	14	1467	68
UT	UTAH COUNTY	0102.19	1711	1678	18	No	1198	161	1198	352
UT	UTAH COUNTY	0102.20	1610	1610	18	No	1371	47	1371	192
UT	UTAH COUNTY	0102.21	677	503	15	Yes	322	0	282	355
UT	UTAH COUNTY	0102.22	1752	1704	17	Yes	1541	11	1541	200
UT	UTAH COUNTY	0102.23	518	518	16	Yes	501	17	501	0
UT	UTAH COUNTY	0102.24	826	826	18	Yes	674	97	674	55
UT	UTAH COUNTY	0102.25	890	890	18	No	808	23	808	59
UT	UTAH COUNTY	0102.26	1100	1100	21	No	949	0	949	151
UT	UTAH COUNTY	0103.03	1413	1383	23	No	1192	79	1192	142
UT	UTAH COUNTY	0103.05	1065	984	18	No	916	68	916	81
UT	UTAH COUNTY	0103.06	649	637	16	No	516	0	516	133
UT	UTAH COUNTY	0103.07	1265	1140	11	No	997	0	997	268
UT	UTAH COUNTY	0103.08	882	882	14	No	810	0	810	72
UT	UTAH COUNTY	0104.04	1161	1121	15	No	1045	17	1045	99
UT	UTAH COUNTY	0104.05	982	982	18	No	907	0	907	75
UT	UTAH COUNTY	0104.06	814	811	16	No	726	24	723	64
UT	UTAH COUNTY	0104.07	758	758	27	No	617	56	617	85
UT	UTAH COUNTY	0104.08	1070	1070	21	No	1006	0	1006	64
UT	UTAH COUNTY	0104.09	892	892	15	No	815	21	815	56
UT	UTAH COUNTY	0104.10	1050	1039	15	No	921	71	921	58
UT	UTAH COUNTY	0104.11	1741	1736	18	No	1601	47	1596	93
UT	UTAH COUNTY	0105.03	1105	781	19	No	610	67	527	428
UT	UTAH COUNTY	0105.04	1077	866	28	No	837	34	730	206
UT	UTAH COUNTY	0105.05	1277	1266	23	No	1178	0	1167	99
UT	UTAH COUNTY	0105.06	659	569	41	No	332	5	327	322
UT	UTAH COUNTY	0106.00	1367	1327	20	No	1188	50	1188	129
UT	UTAH COUNTY	0107.00	1602	1572	46	No	1383	11	1375	208
UT	UTAH COUNTY	0109.00	823	823	37	Yes	314	483	314	26
UT	UTAH COUNTY	9801.00	0	0	0	Yes	0	0	0	0
UT	UTAH COUNTY	9802.00	847	164	49	Yes	0	0	0	847

State Abbr	County Name	Tract code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
UT	UTAH COUNTY	9803.00	1371	984	35	Yes	325	55	265	991
UT	UTAH COUNTY	9804.00	15	15	0	Yes	0	0	0	15
UT	UTAH COUNTY	9805.00	516	438	25	Yes	174	0	158	342
UT	UTAH COUNTY	9806.00	0	0	0	Yes	0	0	0	0

2025 FFIEC Census Report - Summary Census Income Information

MSA/MD: 39340 - PROVO-OREM-LEHI, UT

State: UTAH

County: ALL COUNTIES

All Tracts: 158



State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
UT	JUAB COUNTY	0101.00	3 - Middle	\$83,669	\$118,700	11.26	6251	93.29	\$78,061	\$69,262
UT	JUAB COUNTY	0102.00	3 - Middle	\$83,669	\$118,700	12.16	5213	91.04	\$76,175	\$65,588
UT	JUAB COUNTY	9999.99	3 - Middle	\$83,669	\$118,700	11.67	11464	91.71	\$76,736	\$68,333
UT	UTAH COUNTY	0001.02	3 - Middle	\$83,669	\$118,700	9.34	4025	90.13	\$75,417	\$69,161
UT	UTAH COUNTY	0001.03	3 - Middle	\$83,669	\$118,700	8.05	4434	107.24	\$89,731	\$82,833
UT	UTAH COUNTY	0001.04	4 - Upper	\$83,669	\$118,700	13.13	2971	120.01	\$100,417	\$93,929
UT	UTAH COUNTY	0001.05	3 - Middle	\$83,669	\$118,700	4.62	3510	106.71	\$89,290	\$73,900
UT	UTAH COUNTY	0002.03	2 - Moderate	\$83,669	\$118,700	6.49	4605	77.55	\$64,891	\$52,847
UT	UTAH COUNTY	0002.05	4 - Upper	\$83,669	\$118,700	1.57	4593	168.07	\$140,625	\$130,724
UT	UTAH COUNTY	0002.06	4 - Upper	\$83,669	\$118,700	1.64	3542	125.79	\$105,250	\$101,833
UT	UTAH COUNTY	0002.07	3 - Middle	\$83,669	\$118,700	4.73	2496	103.38	\$86,504	\$85,362
UT	UTAH COUNTY	0002.08	3 - Middle	\$83,669	\$118,700	11.07	4689	95.09	\$79,567	\$75,231
UT	UTAH COUNTY	0004.00	3 - Middle	\$83,669	\$118,700	6.31	4377	84.65	\$70,833	\$63,214
UT	UTAH COUNTY	0005.04	3 - Middle	\$83,669	\$118,700	4.51	4319	99.31	\$83,095	\$73,466
UT	UTAH COUNTY	0005.05	3 - Middle	\$83,669	\$118,700	4.39	3374	103.95	\$86,979	\$81,761
UT	UTAH COUNTY	0005.06	3 - Middle	\$83,669	\$118,700	0.79	3927	100.19	\$83,828	\$83,875
UT	UTAH COUNTY	0005.07	3 - Middle	\$83,669	\$118,700	3.07	2442	113.66	\$95,104	\$88,561
UT	UTAH COUNTY	0005.08	3 - Middle	\$83,669	\$118,700	5.64	5104	89.95	\$75,264	\$64,239
UT	UTAH COUNTY	0005.10	2 - Moderate	\$83,669	\$118,700	14.80	4081	76.96	\$64,399	\$64,091
UT	UTAH COUNTY	0005.11	2 - Moderate	\$83,669	\$118,700	19.63	4488	50.87	\$42,566	\$44,145
UT	UTAH COUNTY	0006.01	3 - Middle	\$83,669	\$118,700	2.28	3735	93.17	\$77,962	\$72,148
UT	UTAH COUNTY	0006.03	3 - Middle	\$83,669	\$118,700	7.60	4525	116.39	\$97,386	\$89,243
UT	UTAH COUNTY	0006.04	4 - Upper	\$83,669	\$118,700	1.59	2947	180.64	\$151,146	\$144,000
UT	UTAH COUNTY	0007.03	2 - Moderate	\$83,669	\$118,700	19.30	5607	73.11	\$61,173	\$58,286
UT	UTAH COUNTY	0007.06	3 - Middle	\$83,669	\$118,700	10.84	7031	87.77	\$73,438	\$68,079
UT	UTAH COUNTY	0007.07	3 - Middle	\$83,669	\$118,700	7.88	4303	96.77	\$80,972	\$79,570
UT	UTAH COUNTY	0007.08	4 - Upper	\$83,669	\$118,700	4.90	3304	134.97	\$112,930	\$106,635

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
UT	UTAH COUNTY	0007.09	3 - Middle	\$83,669	\$118,700	4.94	3097	102.11	\$85,441	\$85,441
UT	UTAH COUNTY	0007.10	4 - Upper	\$83,669	\$118,700	2.98	2615	169.08	\$141,471	\$133,500
UT	UTAH COUNTY	0007.11	4 - Upper	\$83,669	\$118,700	2.55	2195	139.28	\$116,538	\$117,308
UT	UTAH COUNTY	0008.01	2 - Moderate	\$83,669	\$118,700	14.76	6051	69.58	\$58,218	\$54,654
UT	UTAH COUNTY	0008.03	3 - Middle	\$83,669	\$118,700	11.63	2923	83.08	\$69,519	\$65,233
UT	UTAH COUNTY	0008.04	2 - Moderate	\$83,669	\$118,700	9.09	3180	64.60	\$54,052	\$48,646
UT	UTAH COUNTY	0009.01	2 - Moderate	\$83,669	\$118,700	15.89	5318	60.57	\$50,682	\$48,272
UT	UTAH COUNTY	0009.03	3 - Middle	\$83,669	\$118,700	5.74	3451	109.71	\$91,800	\$78,333
UT	UTAH COUNTY	0009.04	3 - Middle	\$83,669	\$118,700	3.07	3325	98.37	\$82,311	\$79,135
UT	UTAH COUNTY	0010.01	3 - Middle	\$83,669	\$118,700	8.75	3725	97.70	\$81,750	\$72,644
UT	UTAH COUNTY	0010.02	3 - Middle	\$83,669	\$118,700	23.10	3087	86.80	\$72,625	\$85,893
UT	UTAH COUNTY	0011.03	3 - Middle	\$83,669	\$118,700	18.44	2256	98.05	\$82,045	\$70,735
UT	UTAH COUNTY	0011.05	3 - Middle	\$83,669	\$118,700	9.22	3621	109.55	\$91,667	\$75,982
UT	UTAH COUNTY	0011.06	3 - Middle	\$83,669	\$118,700	6.31	2899	85.37	\$71,429	\$67,326
UT	UTAH COUNTY	0011.07	3 - Middle	\$83,669	\$118,700	5.19	4123	80.92	\$67,708	\$70,820
UT	UTAH COUNTY	0011.08	2 - Moderate	\$83,669	\$118,700	19.45	3881	52.40	\$43,844	\$37,477
UT	UTAH COUNTY	0012.01	3 - Middle	\$83,669	\$118,700	17.31	5177	106.20	\$88,864	\$71,458
UT	UTAH COUNTY	0012.02	2 - Moderate	\$83,669	\$118,700	10.58	5406	67.38	\$56,382	\$47,240
UT	UTAH COUNTY	0013.00	3 - Middle	\$83,669	\$118,700	4.67	4044	88.24	\$73,831	\$70,531
UT	UTAH COUNTY	0014.01	3 - Middle	\$83,669	\$118,700	10.04	2460	118.52	\$99,167	\$86,681
UT	UTAH COUNTY	0014.03	2 - Moderate	\$83,669	\$118,700	35.74	1707	63.74	\$53,333	\$40,871
UT	UTAH COUNTY	0014.04	2 - Moderate	\$83,669	\$118,700	21.63	4008	56.73	\$47,472	\$55,491
UT	UTAH COUNTY	0015.01	3 - Middle	\$83,669	\$118,700	4.13	3611	119.65	\$100,117	\$86,935
UT	UTAH COUNTY	0015.03	4 - Upper	\$83,669	\$118,700	5.65	4230	129.58	\$108,421	\$87,969
UT	UTAH COUNTY	0015.04	3 - Middle	\$83,669	\$118,700	24.41	4490	103.73	\$86,793	\$78,125
UT	UTAH COUNTY	0016.01	1 - Low	\$83,669	\$118,700	63.04	2630	31.62	\$26,462	\$26,643
UT	UTAH COUNTY	0016.02	0 - Unknown	\$83,669	\$118,700	81.73	1341	0.00	\$0	\$33,056
UT	UTAH COUNTY	0017.01	4 - Upper	\$83,669	\$118,700	15.02	4102	133.71	\$111,875	\$57,548
UT	UTAH COUNTY	0017.02	1 - Low	\$83,669	\$118,700	40.85	3797	47.80	\$40,000	\$39,256
UT	UTAH COUNTY	0018.01	1 - Low	\$83,669	\$118,700	65.11	6641	35.43	\$29,648	\$29,059
UT	UTAH COUNTY	0018.02	1 - Low	\$83,669	\$118,700	58.78	6599	31.96	\$26,747	\$38,003

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UT	UTAH COUNTY	0018.03	1 - Low	\$83,669	\$118,700	37.05	1989	38.22	\$31,981	\$31,096
UT	UTAH COUNTY	0019.00	1 - Low	\$83,669	\$118,700	33.43	3240	42.24	\$35,342	\$29,728
UT	UTAH COUNTY	0020.01	2 - Moderate	\$83,669	\$118,700	26.02	3874	52.11	\$43,608	\$48,049
UT	UTAH COUNTY	0020.02	2 - Moderate	\$83,669	\$118,700	23.58	2931	50.15	\$41,964	\$41,697
UT	UTAH COUNTY	0021.01	3 - Middle	\$83,669	\$118,700	14.20	3796	98.07	\$82,056	\$81,184
UT	UTAH COUNTY	0021.02	3 - Middle	\$83,669	\$118,700	7.58	2759	91.75	\$76,771	\$65,486
UT	UTAH COUNTY	0022.04	3 - Middle	\$83,669	\$118,700	6.44	3418	89.63	\$75,000	\$73,281
UT	UTAH COUNTY	0022.05	3 - Middle	\$83,669	\$118,700	12.58	4213	84.64	\$70,824	\$63,043
UT	UTAH COUNTY	0022.06	3 - Middle	\$83,669	\$118,700	9.16	3471	87.02	\$72,813	\$73,750
UT	UTAH COUNTY	0022.08	4 - Upper	\$83,669	\$118,700	7.12	3274	120.88	\$101,141	\$95,580
UT	UTAH COUNTY	0022.09	2 - Moderate	\$83,669	\$118,700	15.94	3438	73.06	\$61,136	\$55,670
UT	UTAH COUNTY	0022.10	3 - Middle	\$83,669	\$118,700	8.65	1295	89.89	\$75,217	\$58,934
UT	UTAH COUNTY	0022.11	2 - Moderate	\$83,669	\$118,700	14.37	1336	56.34	\$47,143	\$42,330
UT	UTAH COUNTY	0022.12	4 - Upper	\$83,669	\$118,700	7.97	4893	121.97	\$102,059	\$102,868
UT	UTAH COUNTY	0022.13	3 - Middle	\$83,669	\$118,700	9.48	3534	92.62	\$77,500	\$72,404
UT	UTAH COUNTY	0023.00	2 - Moderate	\$83,669	\$118,700	11.17	3787	72.04	\$60,281	\$57,591
UT	UTAH COUNTY	0024.00	1 - Low	\$83,669	\$118,700	15.83	2072	44.81	\$37,500	\$36,750
UT	UTAH COUNTY	0025.00	2 - Moderate	\$83,669	\$118,700	18.83	4700	50.25	\$42,045	\$39,583
UT	UTAH COUNTY	0027.02	3 - Middle	\$83,669	\$118,700	14.77	5253	87.14	\$72,917	\$76,000
UT	UTAH COUNTY	0027.03	2 - Moderate	\$83,669	\$118,700	9.53	2643	73.51	\$61,513	\$55,673
UT	UTAH COUNTY	0029.01	3 - Middle	\$83,669	\$118,700	8.43	7369	94.71	\$79,250	\$73,304
UT	UTAH COUNTY	0029.02	3 - Middle	\$83,669	\$118,700	16.35	3652	83.89	\$70,197	\$54,969
UT	UTAH COUNTY	0030.01	3 - Middle	\$83,669	\$118,700	5.82	4262	99.51	\$83,266	\$75,139
UT	UTAH COUNTY	0030.02	3 - Middle	\$83,669	\$118,700	4.97	2031	95.46	\$79,875	\$75,708
UT	UTAH COUNTY	0031.03	3 - Middle	\$83,669	\$118,700	6.81	2936	106.57	\$89,167	\$58,063
UT	UTAH COUNTY	0031.04	4 - Upper	\$83,669	\$118,700	2.68	3588	135.20	\$113,125	\$113,056
UT	UTAH COUNTY	0031.05	3 - Middle	\$83,669	\$118,700	6.06	3694	84.65	\$70,833	\$51,750
UT	UTAH COUNTY	0031.06	3 - Middle	\$83,669	\$118,700	7.53	2524	85.30	\$71,375	\$68,182
UT	UTAH COUNTY	0032.01	2 - Moderate	\$83,669	\$118,700	12.08	2592	69.89	\$58,482	\$57,031
UT	UTAH COUNTY	0032.03	4 - Upper	\$83,669	\$118,700	9.09	3520	130.62	\$109,293	\$107,609
UT	UTAH COUNTY	0032.04	2 - Moderate	\$83,669	\$118,700	10.94	2732	68.72	\$57,500	\$55,227

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UT	UTAH COUNTY	0032.05	3 - Middle	\$83,669	\$118,700	6.39	4352	99.94	\$83,625	\$69,580
UT	UTAH COUNTY	0033.01	3 - Middle	\$83,669	\$118,700	8.69	3764	87.99	\$73,622	\$71,625
UT	UTAH COUNTY	0033.02	3 - Middle	\$83,669	\$118,700	10.03	2781	90.38	\$75,625	\$72,727
UT	UTAH COUNTY	0034.01	3 - Middle	\$83,669	\$118,700	19.02	4100	84.32	\$70,551	\$59,106
UT	UTAH COUNTY	0034.03	2 - Moderate	\$83,669	\$118,700	8.28	4720	72.99	\$61,071	\$64,861
UT	UTAH COUNTY	0034.04	3 - Middle	\$83,669	\$118,700	10.99	2084	110.12	\$92,143	\$90,028
UT	UTAH COUNTY	0034.05	3 - Middle	\$83,669	\$118,700	2.77	4700	96.40	\$80,658	\$80,357
UT	UTAH COUNTY	0101.07	3 - Middle	\$83,669	\$118,700	15.93	3760	118.98	\$99,554	\$98,527
UT	UTAH COUNTY	0101.10	4 - Upper	\$83,669	\$118,700	2.21	3568	158.42	\$132,554	\$126,923
UT	UTAH COUNTY	0101.14	3 - Middle	\$83,669	\$118,700	3.45	5674	94.98	\$79,474	\$79,934
UT	UTAH COUNTY	0101.15	3 - Middle	\$83,669	\$118,700	12.16	3305	91.78	\$76,792	\$77,235
UT	UTAH COUNTY	0101.16	4 - Upper	\$83,669	\$118,700	4.53	5080	146.99	\$122,986	\$122,047
UT	UTAH COUNTY	0101.17	4 - Upper	\$83,669	\$118,700	2.19	3879	124.09	\$103,825	\$104,051
UT	UTAH COUNTY	0101.18	3 - Middle	\$83,669	\$118,700	4.79	4277	104.26	\$87,234	\$86,660
UT	UTAH COUNTY	0101.19	3 - Middle	\$83,669	\$118,700	13.95	2645	90.61	\$75,815	\$76,630
UT	UTAH COUNTY	0101.20	3 - Middle	\$83,669	\$118,700	6.20	8355	103.86	\$86,900	\$87,605
UT	UTAH COUNTY	0101.21	4 - Upper	\$83,669	\$118,700	2.53	7439	125.88	\$105,324	\$105,234
UT	UTAH COUNTY	0101.22	3 - Middle	\$83,669	\$118,700	2.63	6887	108.71	\$90,962	\$90,918
UT	UTAH COUNTY	0101.23	4 - Upper	\$83,669	\$118,700	3.39	7372	122.37	\$102,391	\$99,103
UT	UTAH COUNTY	0101.24	4 - Upper	\$83,669	\$118,700	0.00	1484	165.21	\$138,235	\$134,107
UT	UTAH COUNTY	0101.25	3 - Middle	\$83,669	\$118,700	8.60	3140	96.04	\$80,357	\$76,452
UT	UTAH COUNTY	0101.26	4 - Upper	\$83,669	\$118,700	0.00	2893	130.90	\$109,531	\$108,802
UT	UTAH COUNTY	0101.27	3 - Middle	\$83,669	\$118,700	3.01	6249	110.24	\$92,237	\$93,750
UT	UTAH COUNTY	0101.28	3 - Middle	\$83,669	\$118,700	18.05	3945	88.42	\$73,984	\$78,824
UT	UTAH COUNTY	0101.29	4 - Upper	\$83,669	\$118,700	0.12	4318	121.31	\$101,500	\$101,019
UT	UTAH COUNTY	0101.30	3 - Middle	\$83,669	\$118,700	3.07	3353	112.71	\$94,308	\$93,772
UT	UTAH COUNTY	0101.31	3 - Middle	\$83,669	\$118,700	7.85	4406	117.35	\$98,188	\$105,257
UT	UTAH COUNTY	0101.32	3 - Middle	\$83,669	\$118,700	1.23	3808	116.98	\$97,880	\$98,424
UT	UTAH COUNTY	0102.08	4 - Upper	\$83,669	\$118,700	1.69	4028	185.29	\$155,033	\$143,438
UT	UTAH COUNTY	0102.09	4 - Upper	\$83,669	\$118,700	10.11	6014	165.98	\$138,875	\$111,484
UT	UTAH COUNTY	0102.10	4 - Upper	\$83,669	\$118,700	5.98	5500	161.52	\$135,147	\$126,944

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UT	UTAH COUNTY	0102.11	4 - Upper	\$83,669	\$118,700	2.29	3802	181.79	\$152,109	\$137,900
UT	UTAH COUNTY	0102.12	4 - Upper	\$83,669	\$118,700	5.22	8882	151.25	\$126,550	\$116,350
UT	UTAH COUNTY	0102.13	4 - Upper	\$83,669	\$118,700	3.26	3002	183.75	\$153,750	\$142,708
UT	UTAH COUNTY	0102.16	4 - Upper	\$83,669	\$118,700	3.13	3773	157.14	\$131,484	\$127,734
UT	UTAH COUNTY	0102.17	4 - Upper	\$83,669	\$118,700	0.11	6391	189.19	\$158,299	\$159,410
UT	UTAH COUNTY	0102.19	4 - Upper	\$83,669	\$118,700	2.32	5306	173.89	\$145,493	\$145,000
UT	UTAH COUNTY	0102.20	4 - Upper	\$83,669	\$118,700	4.14	6761	133.58	\$111,767	\$109,240
UT	UTAH COUNTY	0102.21	3 - Middle	\$83,669	\$118,700	11.56	2569	106.65	\$89,236	\$84,327
UT	UTAH COUNTY	0102.22	4 - Upper	\$83,669	\$118,700	4.36	7775	153.82	\$128,702	\$130,288
UT	UTAH COUNTY	0102.23	4 - Upper	\$83,669	\$118,700	1.47	2385	179.97	\$150,585	\$150,469
UT	UTAH COUNTY	0102.24	4 - Upper	\$83,669	\$118,700	1.79	3400	170.37	\$142,550	\$143,650
UT	UTAH COUNTY	0102.25	4 - Upper	\$83,669	\$118,700	5.51	3758	142.55	\$119,271	\$108,558
UT	UTAH COUNTY	0102.26	4 - Upper	\$83,669	\$118,700	1.06	4708	150.89	\$126,250	\$125,313
UT	UTAH COUNTY	0103.03	4 - Upper	\$83,669	\$118,700	1.41	4893	132.04	\$110,481	\$102,984
UT	UTAH COUNTY	0103.05	4 - Upper	\$83,669	\$118,700	3.76	4018	155.18	\$129,844	\$121,361
UT	UTAH COUNTY	0103.06	2 - Moderate	\$83,669	\$118,700	2.42	2274	71.60	\$59,911	\$60,781
UT	UTAH COUNTY	0103.07	4 - Upper	\$83,669	\$118,700	2.46	5295	131.47	\$110,000	\$105,170
UT	UTAH COUNTY	0103.08	4 - Upper	\$83,669	\$118,700	0.00	3940	131.47	\$110,000	\$105,313
UT	UTAH COUNTY	0104.04	4 - Upper	\$83,669	\$118,700	5.03	4589	126.98	\$106,250	\$104,600
UT	UTAH COUNTY	0104.05	3 - Middle	\$83,669	\$118,700	3.57	4368	101.21	\$84,688	\$83,750
UT	UTAH COUNTY	0104.06	3 - Middle	\$83,669	\$118,700	2.55	3213	117.62	\$98,417	\$98,833
UT	UTAH COUNTY	0104.07	3 - Middle	\$83,669	\$118,700	1.61	2790	118.72	\$99,333	\$93,750
UT	UTAH COUNTY	0104.08	3 - Middle	\$83,669	\$118,700	4.46	4011	109.50	\$91,620	\$85,156
UT	UTAH COUNTY	0104.09	3 - Middle	\$83,669	\$118,700	3.52	3491	114.74	\$96,002	\$95,804
UT	UTAH COUNTY	0104.10	3 - Middle	\$83,669	\$118,700	5.73	3893	96.81	\$81,000	\$72,120
UT	UTAH COUNTY	0104.11	4 - Upper	\$83,669	\$118,700	1.81	6636	135.16	\$113,090	\$109,800
UT	UTAH COUNTY	0105.03	3 - Middle	\$83,669	\$118,700	5.24	3242	89.93	\$75,250	\$67,679
UT	UTAH COUNTY	0105.04	3 - Middle	\$83,669	\$118,700	2.07	3181	84.49	\$70,700	\$70,525
UT	UTAH COUNTY	0105.05	3 - Middle	\$83,669	\$118,700	6.95	4734	80.05	\$66,979	\$64,485
UT	UTAH COUNTY	0105.06	2 - Moderate	\$83,669	\$118,700	12.13	2103	68.58	\$57,386	\$53,333
UT	UTAH COUNTY	0106.00	3 - Middle	\$83,669	\$118,700	5.79	5030	109.67	\$91,767	\$91,422

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UT	UTAH COUNTY	0107.00	3 - Middle	\$83,669	\$118,700	7.32	5450	95.81	\$80,165	\$77,524
UT	UTAH COUNTY	0109.00	4 - Upper	\$83,669	\$118,700	3.89	1081	124.00	\$103,750	\$96,912
UT	UTAH COUNTY	9801.00	0 - Unknown	\$83,669	\$118,700	0.00	0	0.00	\$0	\$0
UT	UTAH COUNTY	9802.00	1 - Low	\$83,669	\$118,700	53.96	2539	26.73	\$22,367	\$22,367
UT	UTAH COUNTY	9803.00	2 - Moderate	\$83,669	\$118,700	20.56	4372	60.15	\$50,331	\$43,194
UT	UTAH COUNTY	9804.00	0 - Unknown	\$83,669	\$118,700	18.10	116	0.00	\$0	\$0
UT	UTAH COUNTY	9805.00	1 - Low	\$83,669	\$118,700	22.63	1617	40.91	\$34,236	\$38,000
UT	UTAH COUNTY	9806.00	0 - Unknown	\$83,669	\$118,700	0.00	0	0.00	\$0	\$0

County Name	State Abbr	Tract code	Tract Population	Tract Minority Population	Tract Minority %	Number of Families	Number of Households	Total population for whom poverty status is determined	Total Non-Hispanic Population	Non-Hispanic White Alone Population	Non-Hispanic American Indian Alone Population	Non-Hispanic Asian Alone Population	Non-Hispanic Hawaiian/Pacific Islander Alone Population	Non-Hispanic Black Alone Population	Non-Hispanic Other Population	Non-Hispanic Two or More Races	Total Hispanic Population	Hispanic White Alone Population	Hispanic American Indian Alone Population	Hispanic Asian Alone Population	Hispanic Hawaiian/Pacific Islander Alone Population	Hispanic Black Alone Population	Hispanic Other Population	Hispanic Two or More Races	Total White Alone Population	Total American Indian Alone Population	Total Asian Alone Population	Total Hawaiian/Pacific Islander Alone Population	Total Black Alone Population	Total Other Population	Total Two or More Races	Year	MSA code	MD code	FIPS Code	State code	County code	
JUAB COUNTY	UT	0101.00	6653	609	9.15	1602	2000	6251	6278	6044	33	25	22	8	3	143	375	125	5	2	3	1	103	136	6169	38	27	25	9	106	279	2025	39340	NA	49023010100	49	023	
JUAB COUNTY	UT	0102.00	5133	396	7.71	1242	1478	5213	4934	4737	56	7	19	3	7	105	199	66	4	0	0	6	57	66	4803	60	7	19	9	64	171	2025	39340	NA	49023010200	49	023	
JUAB COUNTY	UT	9999.99	11786	1005	8.53	2844	3478	11464	11212	10781	89	32	41	11	10	248	574	191	9	2	3	7	160	202	10972	98	34	44	18	170	450	2025	39340	NA	49023999999	49	023	
UTAH COUNTY	UT	0001.02	4785	753	15.74	951	1237	4025	4234	4032	15	12	19	20	5	131	551	118	10	0	0	0	207	216	4150	25	12	19	20	212	347	2025	39340	NA	49049000102	49	049	
UTAH COUNTY	UT	0001.03	4323	725	16.77	1076	1352	4434	3901	3598	14	51	17	15	15	191	422	118	12	4	5	0	124	159	3716	26	42	55	22	15	139	350	2025	39340	NA	49049000103	49	049
UTAH COUNTY	UT	0001.04	3200	370	11.56	653	778	2971	3008	2830	8	13	12	12	6	127	192	53	1	0	0	2	67	69	2883	9	13	12	14	73	196	2025	39340	NA	49049000104	49	049	
UTAH COUNTY	UT	0001.05	4073	507	12.45	861	1178	3510	3813	3566	8	50	43	27	17	102	260	78	0	0	0	0	66	116	3644	8	50	43	27	83	218	2025	39340	NA	49049000105	49	049	
UTAH COUNTY	UT	0002.03	4751	913	19.22	1176	1670	4655	4234	3838	29	56	43	45	13	210	517	152	17	3	3	0	151	191	3990	46	59	46	45	164	401	2025	39340	NA	49049000203	49	049	
UTAH COUNTY	UT	0002.05	3875	464	11.97	1015	1093	4593	3678	3411	22	39	23	2	21	160	197	51	11	0	8	1	32	94	3462	33	39	31	3	53	254	2025	39340	NA	49049000205	49	049	
UTAH COUNTY	UT	0002.06	3747	443	11.82	786	880	3542	3538	3304	6	50	20	19	12	127	209	50	12	3	0	0	42	102	3354	18	53	20	19	54	229	2025	39340	NA	49049000206	49	049	
UTAH COUNTY	UT	0002.07	2551	493	19.33	641	704	2496	2297	2058	8	72	24	10	16	109	254	57	2	1	0	0	76	118	2115	10	73	24	10	92	227	2025	39340	NA	49049000207	49	049	
UTAH COUNTY	UT	0002.08	4088	640	15.66	1097	1295	4689	3706	3448	25	26	30	25	29	123	382	69	14	0	0	2	163	134	3517	39	26	30	27	192	257	2025	39340	NA	49049000208	49	049	
UTAH COUNTY	UT	0004.00	5843	1453	24.87	1206	1552	4377	4919	4390	22	146	87	29	18	227	924	177	17	2	0	2	469	257	4567	39	148	87	31	487	484	2025	39340	NA	49049000400	49	049	
UTAH COUNTY	UT	0005.04	4373	651	14.89	1062	1351	4319	3984	3722	6	28	26	42	22	138	389	89	7	0	3	1	122	167	3811	13	28	29	43	144	305	2025	39340	NA	49049000504	49	049	
UTAH COUNTY	UT	0005.05	3288	428	13.02	917	1039	3374	3078	2860	10	19	12	12	30	135	1039	219	4	0	2	5	48	102	2909	14	210	14	17	78	237	2025	39340	NA	49049000505	49	049	
UTAH COUNTY	UT	0005.06	4316	814	18.86	1045	1170	3927	3794	3502	8	66	51	21	7	139	522	84	6	2	0	2	219	209	3586	14	68	51	23	226	348	2025	39340	NA	49049000506	49	049	
UTAH COUNTY	UT	0005.07	2203	293	13.3	545	694	2442	2006	1910	8	9	3	12	2	62	197	50	6	2	3	0	48	88	1960	14	11	6	12	50	150	2025	39340	NA	49049000507	49	049	
UTAH COUNTY	UT	0005.08	5309	1196	22.53	1303	1580	5104	4468	4113	27	35	41	29	21	202	841	198	11	3	2	2	313	312	4311	38	38	43	31	334	514	2025	39340	NA	49049000508	49	049	
UTAH COUNTY	UT	0005.10	3748	918	24.49	1003	1688	4081	3121	2126	12	126	28	12	14	197	529	131	6	7	0	0	184	201	2967	18	133	28	12	198	398	2025	39340	NA	49049000510	49	049	
UTAH COUNTY	UT	0005.11	5103	1782	34.92	1075	1803	4488	3872	3321	15	96	66	61	48	265	1231	230	23	7	4	1	463	503	3551	38	103	70	62	511	768	2025	39340	NA	49049000511	49	049	
UTAH COUNTY	UT	0006.01	4075	770	18.9	951	1087	3735	3607	3305	15	70	63	3	9	142	468	100	7	1	0	0	162	198	3405	22	71	63	3	171	340	2025	39340	NA	49049000601	49	049	
UTAH COUNTY	UT	0006.03	4279	545	12.74	972	1117	4525	3978	3734	7	39	10	31	5	152	301	57	1	0	1	1	113	128	3791	8	39	11	32	118	280	2025	39340	NA	49049000603	49	049	
UTAH COUNTY	UT	0006.04	3162	507	16.03	706	764	2947	2881	2655	0	51	20	10	9	136	281	51	3	4	3	5	63	152	2706	3	55	23	15	72	288	2025	39340	NA	49049000604	49	049	
UTAH COUNTY	UT	0007.03	6141	2284	37.19	1358	1761	5607	4495	3857	40	122	75	60	44	297	1646	271	52	10	3	0	792	518	4128	92	132	78	60	836	815	2025	39340	NA	49049000703	49	049	
UTAH COUNTY	UT	0007.06	6370	1874	29.42	1413	2131	7031	5130	4496	36	129	129	37	26	277	1240	238	21	5	0	3	561	412	4734	57	134	129	40	587	689	2025	39340	NA	49049000706	49	049	
UTAH COUNTY	UT	0007.07	3488	967	24.49	950	1085	4303	3325	2981	13	92	53	15	19	152	623	99	22	4	0	1	215	282	3080	35	96	53	16	234	434	2025	39340	NA	49049000707	49	049	
UTAH COUNTY	UT	0007.08	2951	460	15.59	717	789	3304	2660	2491	11	56	7	16	3	76	291	70	9	3	0	3	108	98	2561	20	59	7	19	111	174	2025	39340	NA	49049000708	49	049	
UTAH COUNTY	UT	0007.09	3127	769	24.59	756	864	3097	2649	2358	15	66	7	23	32	148	478	66	14	0	5	3	192	198	2424	29	66	12	26	224	346	2025	39340	NA	49049000709	49	049	
UTAH COUNTY	UT	0007.10	2821	434	15.38	640	732	2615	2629	2387	6	75	24	7	10	120	732	2615	3	0	2	2	38	99	2435	9	192	26	9	48	219	2025	39340	NA	49049000710	49	049	
UTAH COUNTY	UT	0007.11	2325	329	14.15	514	550	2195	2176	1996	9	35	19	8	11	98	149	37	0	0	0	0	45	67	2033	9	35	19	8	56	165	2025	39340	NA	49049000711	49	049	
UTAH COUNTY	UT	0008.01	5624	2530	44.99	1425	1795	6051	3622	3094	45	77	96	33	30	247	2002	306	52	7	4	2	1050	581	3400	97	84	100	35	1080	828	2025	39340	NA	49049000801	49	049	
UTAH COUNTY	UT	0008.03	2694	1307	48.52	565	850	2923	1644	1387	24	61	35	24	9	104	1050	167	31	0	5	0	555	292	1554	55	61	40	24	564	396	2025	39340	NA	49049000803	49	049	
UTAH COUNTY	UT	0008.04	3150	1141	36.22	736	1188	3180	2318	2009	18	58	65	20	24	124	832	172	36	0	2	0	367	255	2181	54	58	67	20	391	379	2025	39340	NA	49049000804	49	049	
UTAH COUNTY	UT	0009.01	5559	2252	40.51	1480	1961	5318	3814	3307	32	106	87	43	22	217	1745	317	60	4	0	4	810	550	3624	92	110	87	47	832	767	2025	39340	NA	49049000901	49	049	
UTAH COUNTY	UT	0009.03	3547	596	16.8	836	968	3451	3192	2951	16	29	41	10	14	131	355	98	8	0	1	0	120	128	3049	24	29	42	10	134	259	2025	39340	NA	49049000903	49	049	
UTAH COUNTY	UT	0009.04	3183	558	17.53	833	949	3325	2864	2625	1	35	46	7	1	149	319	325	49	10	0	5	0	100	155	2674	11	35	51	7	101	304	2025	39340	NA	49049000904	49	049
UTAH COUNTY	UT	0010.01	3914	996	25.45	955	1163	3725	3274	2918	9	55	67	34	12	179	640	109	22	10	0	0	239	260	3027	31	65	67	34	251	439	2025	39340	NA	49049010001	49	049	
UTAH COUNTY	UT	0010.02	2776	525	18.91	789	1154	3087	2438	2251	0	47	23	20	3	94	338	46	12	1	1	0	168	110	2297	12	48	24	20	171	204	2025	39340	NA	49049010002	49	049	
UTAH COUNTY	UT	0011.03	2731	648	23.73	508	714	2256	2288	2083	13	43	21	31	3	94	443	96	5	0	0	0	18															

UTAH COUNTY	UT	0022.05	4427	1755	39.64	995	1320	4213	3047	2672	31	47	76	25	3	193	1380	296	27	4	3	6	630	414	2968	58	51	79	31	633	607	2025	39340	NA	49049002205	49	049	
UTAH COUNTY	UT	0022.06	3314	1270	38.32	857	1044	3471	2319	2044	17	25	60	32	14	127	995	131	51	6	3	0	441	363	2175	68	31	63	32	455	490	2025	39340	NA	49049002206	49	049	
UTAH COUNTY	UT	0022.08	6588	1658	25.17	815	963	3274	5716	4930	23	211	111	45	10	386	872	226	4	2	2	6	228	404	5156	27	213	113	51	238	790	2025	39340	NA	49049002208	49	049	
UTAH COUNTY	UT	0022.09	3869	1437	37.14	728	1380	3438	2962	2432	50	50	129	43	45	213	907	186	9	4	0	3	373	332	2618	59	54	129	46	418	545	2025	39340	NA	49049002209	49	049	
UTAH COUNTY	UT	0022.10	2728	944	34.6	232	373	1295	2154	1784	11	96	37	86	10	130	373	156	16	1	0	5	206	190	1940	27	57	37	91	216	320	2025	39340	NA	49049002210	49	049	
UTAH COUNTY	UT	0022.11	2117	663	31.32	396	536	1336	1707	1454	25	41	28	36	12	111	410	101	1	0	1	1	149	157	1555	26	41	29	37	161	268	2025	39340	NA	49049002211	49	049	
UTAH COUNTY	UT	0022.12	5502	1315	23.9	1102	1233	4893	4771	4187	39	119	101	34	30	261	731	175	16	1	6	4	263	266	4362	55	120	107	38	293	527	2025	39340	NA	49049002212	49	049	
UTAH COUNTY	UT	0022.13	3935	1665	42.31	830	927	3534	2688	2270	13	77	105	41	7	175	1247	206	49	2	0	16	562	412	2476	62	1247	79	105	57	569	587	2025	39340	NA	49049002213	49	049
UTAH COUNTY	UT	0023.00	3683	1572	42.68	968	1295	3787	2576	2111	47	46	111	64	26	171	1107	236	42	8	1	4	412	404	2347	89	54	112	68	438	575	2025	39340	NA	49049002300	49	049	
UTAH COUNTY	UT	0024.00	2149	640	29.78	610	889	2072	1764	1509	16	59	28	22	9	121	385	96	7	0	2	2	134	144	1605	23	59	30	24	143	265	2025	39340	NA	49049002400	49	049	
UTAH COUNTY	UT	0025.00	4218	1583	37.53	1472	1764	4700	3018	2635	55	56	42	39	5	186	1200	213	36	6	2	6	610	327	2848	91	62	44	45	615	513	2025	39340	NA	49049002500	49	049	
UTAH COUNTY	UT	0027.02	4975	1687	33.91	1115	1422	5253	4060	3288	40	152	184	39	43	314	915	523	203	13	7	3	6	314	369	3491	53	159	187	45	357	683	2025	39340	NA	49049002702	49	049
UTAH COUNTY	UT	0027.03	2794	861	30.82	643	793	2643	2185	1933	18	32	38	11	2	151	609	97	11	0	2	0	262	237	2030	29	32	40	11	264	388	2025	39340	NA	49049002703	49	049	
UTAH COUNTY	UT	0029.01	8681	2411	27.77	1749	1975	7369	6896	6270	39	88	100	64	25	310	1785	347	42	17	3	2	787	587	6617	81	105	103	66	812	897	2025	39340	NA	49049002901	49	049	
UTAH COUNTY	UT	0029.02	3579	1330	37.16	759	1023	3652	2495	2249	32	22	35	10	12	135	1084	215	17	0	0	0	9	494	349	2464	49	129	35	19	506	484	2025	39340	NA	49049002902	49	049
UTAH COUNTY	UT	0030.01	4473	938	20.97	993	1279	4262	3821	3535	21	42	55	15	22	131	652	160	6	0	0	3	253	230	3695	27	42	55	18	275	361	2025	39340	NA	49049003001	49	049	
UTAH COUNTY	UT	0030.02	2227	415	18.63	471	585	2031	1960	1812	26	15	12	14	6	75	267	31	8	0	1	6	113	108	1843	34	15	13	20	119	183	2025	39340	NA	49049003002	49	049	
UTAH COUNTY	UT	0031.03	2814	396	14.07	624	883	2936	2583	2418	11	13	4	11	12	114	231	73	3	0	0	0	48	107	2491	14	13	4	11	60	221	2025	39340	NA	49049003103	49	049	
UTAH COUNTY	UT	0031.04	4257	355	8.34	836	904	3588	4084	3902	14	36	9	14	1	108	173	57	7	0	1	0	25	83	3959	21	36	10	14	26	191	2025	39340	NA	49049003104	49	049	
UTAH COUNTY	UT	0031.05	3838	743	19.36	804	1147	3694	3344	3695	16	21	40	25	16	131	494	100	11	2	0	2	182	197	3195	27	23	40	27	198	328	2025	39340	NA	49049003105	49	049	
UTAH COUNTY	UT	0031.06	2856	801	28.05	693	744	2524	2259	2055	17	12	34	21	11	109	597	116	22	6	0	0	240	213	2171	39	18	34	21	251	322	2025	39340	NA	49049003106	49	049	
UTAH COUNTY	UT	0032.01	2664	746	28	603	785	2592	2075	1918	12	10	18	11	5	101	589	120	16	19	4	0	0	276	173	2038	28	14	18	11	281	274	2025	39340	NA	49049003201	49	049
UTAH COUNTY	UT	0032.03	4014	513	12.78	819	950	3520	3693	3501	10	15	23	36	30	78	321	69	0	1	1	0	97	153	3570	10	16	24	36	127	231	2025	39340	NA	49049003203	49	049	
UTAH COUNTY	UT	0032.04	2725	553	20.29	688	870	2732	2343	2172	1	9	28	12	17	104	382	83	4	0	0	0	150	145	2255	5	9	28	12	167	249	2025	39340	NA	49049003204	49	049	
UTAH COUNTY	UT	0032.05	3993	787	19.71	1009	1229	4352	3441	3206	18	10	56	17	0	134	552	129	25	2	2	1	205	188	3335	43	12	58	18	205	322	2025	39340	NA	49049003205	49	049	
UTAH COUNTY	UT	0033.01	4205	1141	27.13	926	1051	3764	3306	3064	19	17	20	23	28	135	899	159	33	0	0	0	405	302	3223	52	17	20	23	433	437	2025	39340	NA	49049003301	49	049	
UTAH COUNTY	UT	0033.02	3034	650	21.42	739	898	2781	2566	2384	17	20	48	4	18	75	468	111	9	0	3	2	189	154	2495	26	20	51	6	207	229	2025	39340	NA	49049003302	49	049	
UTAH COUNTY	UT	0034.01	3896	870	22.33	921	1165	4100	3214	3026	14	22	6	8	12	126	682	182	7	0	0	0	342	151	3208	21	22	6	8	354	277	2025	39340	NA	49049003401	49	049	
UTAH COUNTY	UT	0034.03	5315	1353	25.46	1238	1465	4720	4175	3962	16	21	28	17	12	119	1440	239	11	1	3	5	487	394	4201	27	22	31	22	499	513	2025	39340	NA	49049003403	49	049	
UTAH COUNTY	UT	0034.04	2361	353	14.95	462	617	2084	2123	2008	21	5	14	12	8	55	238	70	6	0	0	0	93	69	2078	27	5	14	12	101	124	2025	39340	NA	49049003404	49	049	
UTAH COUNTY	UT	0034.05	3935	645	16.39	1038	1138	4700	3458	3290	18	18	19	17	0	96	477	144	8	2	0	0	187	136	3434	26	20	19	17	187	232	2025	39340	NA	49049003405	49	049	
UTAH COUNTY	UT	0101.07	5765	654	11.34	836	877	3760	5374	5111	11	20	18	16	14	184	391	132	9	0	0	0	60	190	5243	20	20	18	16	74	374	2025	39340	NA	49049010107	49	049	
UTAH COUNTY	UT	0101.10	5326	656	12.32	771	834	3568	4974	4670	12	74	10	7	10	191	352	120	2	3	0	0	67	160	4790	14	77	10	7	77	351	2025	39340	NA	49049010110	49	049	
UTAH COUNTY	UT	0101.14	7244	1424	19.66	1352	1432	5674	6370	5820	29	39	71	61	30	320	474	215	13	4	0	0	298	344	6035	42	43	71	61	328	664	2025	39340	NA	49049010114	49	049	
UTAH COUNTY	UT	0101.15	3604	670	18.59	807	878	3305	3153	2934	13	23	7	12	7	157	451	114	7	1	0	2	177	150	3048	20	24	7	14	184	307	2025	39340	NA	49049010115	49	049	
UTAH COUNTY	UT	0101.16	7299	1242	17.02	1208	1251	5080	6666	6057	6	90	89	55	19	550	633	194	5	8	0	1	140	285	6251	11	98	89	56	159	635	2025	39340	NA	49049010116	49	049	
UTAH COUNTY	UT	0101.17	3801	501	13.18	862	863	3879	3580	3300	4	31	36	16	10	183	221	76	11	0	0	0	62	72	3376	15	31	36	16	72	255	2025	39340	NA	49049010117	49	049	
UTAH COUNTY	UT	0101.18	5723	967	16.9	1081	1139	4277	5226	4756	24	69	39	32	28	278	497	135	10	7	4	1	95	245	4891	34	76	43	33	123	523	2025	39340	NA	49049010118	49	049	
UTAH COUNTY	UT	0101.19	2622	549	20.94	533	558	2645	2280	2073	5	13	15	15	3	156	342	99	6	4	2	1	92	138	2172	11	17	17	16	95	294	2025	39340	NA	49049010119	49	049	
UTAH COUNTY	UT	0101.20	11715	2449	20.9	1840	1888	8355	10326	9266	33	136	149	97	70	575	1389	352	29	2	5	5	411	585	9618	62	138	154	102	4								

UTAH COUNTY	UT	0103.06	2282	730	31.99	617	649	2274	1685	1552	12	17	14	6	6	78	597	117	11	0	0	1	301	167	1669	23	17	14	7	307	245	2025	39340	NA	49049010306	49	049	
UTAH COUNTY	UT	0103.07	6502	1084	16.67	1168	1265	5295	5829	5418	15	56	49	23	20	248	673	166	6	3	0	2	198	298	5584	21	59	49	25	218	546	2025	39340	NA	49049010307	49	049	
UTAH COUNTY	UT	0103.08	4919	802	16.3	830	882	3940	4460	4117	24	28	55	16	8	212	459	107	0	0	0	1	171	180	4224	24	28	55	17	179	392	2025	39340	NA	49049010308	49	049	
UTAH COUNTY	UT	0104.04	5188	921	17.75	1018	1144	4589	4632	4267	30	28	44	31	35	197	556	119	12	1	0	3	154	267	4386	42	29	44	34	189	464	2025	39340	NA	49049010404	49	049	
UTAH COUNTY	UT	0104.05	3893	672	17.26	930	982	4368	3408	3221	8	26	12	10	8	123	485	100	18	1	0	6	139	221	3321	26	27	12	16	147	344	2025	39340	NA	49049010405	49	049	
UTAH COUNTY	UT	0104.06	3555	431	12.12	759	790	3213	3310	3124	10	32	1	28	10	105	245	75	2	1	2	7	49	109	3199	12	33	3	35	59	214	2025	39340	NA	49049010406	49	049	
UTAH COUNTY	UT	0104.07	2652	294	11.09	612	702	2790	2467	2358	8	10	2	17	8	64	185	49	4	0	2	0	77	53	2407	12	10	4	17	85	117	2025	39340	NA	49049010407	49	049	
UTAH COUNTY	UT	0104.08	4745	366	7.71	939	1070	4011	4534	4379	11	12	6	22	3	101	211	48	0	1	0	0	59	103	4427	11	13	6	22	62	204	2025	39340	NA	49049010408	49	049	
UTAH COUNTY	UT	0104.09	3721	440	11.82	831	871	3491	3376	3281	15	7	4	6	6	57	345	68	8	0	2	0	158	109	3349	23	7	6	6	164	166	2025	39340	NA	49049010409	49	049	
UTAH COUNTY	UT	0104.10	4410	810	18.37	870	979	3893	3765	3600	8	13	12	7	6	119	645	123	14	0	2	1	272	233	3723	22	13	14	8	278	352	2025	39340	NA	49049010410	49	049	
UTAH COUNTY	UT	0104.11	7911	698	8.82	1605	1694	6636	7574	7213	12	44	30	30	17	228	337	85	5	0	0	4	53	190	7298	17	44	30	34	70	418	2025	39340	NA	49049010411	49	049	
UTAH COUNTY	UT	0105.03	3687	657	17.82	816	1038	3242	3246	3030	40	18	23	24	9	102	441	73	7	0	0	4	223	134	3103	47	18	23	28	232	236	2025	39340	NA	49049010503	49	049	
UTAH COUNTY	UT	0105.04	3942	680	17.25	868	1043	3181	3428	3262	8	24	14	16	15	89	514	109	14	0	0	0	204	187	3371	22	24	14	16	219	276	2025	39340	NA	49049010504	49	049	
UTAH COUNTY	UT	0105.05	5087	1004	19.74	1132	1277	4734	4271	4083	26	3	18	13	10	118	816	213	31	1	0	2	302	267	4296	57	4	18	15	312	385	2025	39340	NA	49049010505	49	049	
UTAH COUNTY	UT	0105.06	2109	622	29.49	468	654	2103	1600	1487	9	2	4	3	5	90	509	86	12	0	1	1	183	226	1573	21	2	5	4	188	316	2025	39340	NA	49049010506	49	049	
UTAH COUNTY	UT	0106.00	5884	935	15.89	1177	1317	5030	5178	4949	15	11	25	5	9	164	706	131	19	0	0	2	293	261	5080	34	11	25	7	302	425	2025	39340	NA	49049010600	49	049	
UTAH COUNTY	UT	0107.00	5310	677	12.75	1435	1591	5450	4940	4633	14	66	39	22	17	149	370	90	5	0	0	0	150	125	4723	19	66	39	22	167	274	2025	39340	NA	49049010700	49	049	
UTAH COUNTY	UT	0109.00	1094	98	8.96	266	340	1081	1047	996	9	5	3	1	0	33	47	5	0	0	0	0	11	31	1001	9	5	3	1	11	64	2025	39340	NA	49049010900	49	049	
UTAH COUNTY	UT	9801.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2025	39340	NA	4904980100	49	049
UTAH COUNTY	UT	9802.00	2035	506	24.86	847	847	2539	1824	1529	1	135	17	10	10	122	211	63	2	3	0	1	66	76	1592	3	138	17	11	76	198	2025	39340	NA	4904980200	49	049	
UTAH COUNTY	UT	9803.00	3707	2249	60.67	961	1316	4372	1842	1458	42	36	85	37	45	139	1865	264	81	5	0	12	1004	499	1722	123	41	85	49	1049	638	2025	39340	NA	4904980300	49	049	
UTAH COUNTY	UT	9804.00	320	106	33.13	15	15	116	257	214	9	6	7	16	1	4	63	50	2	1	0	2	4	4	264	11	7	7	18	5	8	2025	39340	NA	4904980400	49	049	
UTAH COUNTY	UT	9805.00	1616	775	47.96	419	516	1617	1033	841	16	38	26	11	11	90	583	89	16	0	0	2	307	169	930	32	38	26	13	318	259	2025	39340	NA	4904980500	49	049	
UTAH COUNTY	UT	9806.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2025	39340	NA	4904980600	49	049



Section VII

FFIEC CRA Disclosure

Statement (12 CFR 345.42 (h))

CB

The Federal Financial Institution Examination Council prepares annually a CRA Disclosure Statement of Central Bank's Small Business, Small Farm and Community Development lending activities. A copy of Central Bank's most recent CRA Disclosure Statement is contained herein. CRA Disclosure Statements may also be obtained on the FFIEC's website at www.ffiec.gov/cra

Prior to 2022 for CRA reporting and evaluation purposes the FDIC considered Central Bank to be a Small – Intermediate size bank. Therefore, the FDIC did not publish an annual CRA Disclosure Statement regarding Central Bank.

Central Bank filed their 2023 annual CRA Disclosure Report with the FFEIC for the calendar year of 2023 prior to the deadline of March 1st, 2024. The FFEIC published that report in December of 2024.

Central Bank filed their 2024 annual CRA Disclosure Report with the FFEIC for the calendar year of 2024 prior to the deadline of March 1st, 2025. The FFEIC published that report in December of 2025. A copy of that report is contained in this section.

Loans by County

Respondent ID: 0000009204

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL BANK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	39	0	0	0	0	1	39	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	39	0	0	0	0	1	39	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	39	0	0	0	0	1	39	0	0
STATE TOTAL	1	39	0	0	0	0	1	39	0	0

Loans by County

Respondent ID: 0000009204

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL BANK

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FLATHEAD COUNTY (029), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	134	0	0	1	134	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	134	0	0	1	134	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	134	0	0	1	134	0	0
STATE TOTAL	0	0	1	134	0	0	1	134	0	0

Loans by County

Respondent ID: 0000009204

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL BANK

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARK COUNTY (003), NV										
MSA 29820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	7	0	0	0	0	1	7	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	150	0	0	1	150	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	1	150	0	0	2	157	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	7	1	150	0	0	2	157	0	0
STATE TOTAL	1	7	1	150	0	0	2	157	0	0

Loans by County

Respondent ID: 0000009204

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL BANK

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARBON COUNTY (007), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	235	0	0	1	235	0	0
Middle Income	0	0	0	0	2	1,224	2	1,224	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	235	2	1,224	3	1,459	0	0
DAVIS COUNTY (011), UT										
MSA 36260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	1	150	1	505	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	300	1	505	1	150	0	0
JUAB COUNTY (023), UT										
MSA 39340										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	134	2	221	8	5,232	3	792	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	134	2	221	8	5,232	3	792	0	0

Loans by County

Respondent ID: 0000009204

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL BANK

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORGAN COUNTY (029), UT										
MSA 36260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
RICH COUNTY (033), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0

Loans by County

Respondent ID: 0000009204

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL BANK

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SALT LAKE COUNTY (035), UT										
MSA 41620										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	150	1	253	2	403	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	101	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	136	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	200	2	1,166	1	558	0	0
Median Family Income 90-100%	1	50	4	720	0	0	2	222	0	0
Median Family Income 100-110%	3	131	1	116	0	0	4	247	0	0
Median Family Income 110-120%	3	126	0	0	0	0	3	126	0	0
Median Family Income >= 120%	10	537	0	0	0	0	10	537	0	0
Median Family Income Not Known	0	0	1	164	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	844	10	1,587	3	1,419	22	2,093	0	0
SANPETE COUNTY (039), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	4	0	0	0	0	1	4	0	0
Middle Income	1	51	0	0	2	1,164	1	688	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	55	0	0	2	1,164	2	692	0	0

Loans by County

Respondent ID: 0000009204

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL BANK

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SEVIER COUNTY (041), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	134	0	0	0	0	0	0
Middle Income	0	0	0	0	1	575	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	134	1	575	0	0	0	0
SUMMIT COUNTY (043), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	10	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	0	0	0	0
TOOELE COUNTY (045), UT										
MSA 41620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	77	0	0	0	0	1	10	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	77	0	0	0	0	1	10	0	0

Loans by County

Respondent ID: 0000009204

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL BANK

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UTAH COUNTY (049), UT										
MSA 39340										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	460	1	460	0	0
Median Family Income 40-50%	8	442	1	129	0	0	2	130	0	0
Median Family Income 50-60%	9	333	3	421	1	396	12	990	0	0
Median Family Income 60-70%	9	444	7	1,172	5	2,875	15	3,033	0	0
Median Family Income 70-80%	11	644	5	918	14	8,288	14	4,343	0	0
Median Family Income 80-90%	40	1,487	21	3,403	23	11,609	53	7,509	0	0
Median Family Income 90-100%	30	1,183	7	1,149	7	3,204	28	3,333	0	0
Median Family Income 100-110%	17	594	4	830	6	2,927	19	2,605	0	0
Median Family Income 110-120%	30	1,250	7	1,139	10	4,436	29	4,445	0	0
Median Family Income >= 120%	83	3,611	23	3,692	18	10,387	67	9,100	0	0
Median Family Income Not Known	1	31	0	0	1	253	2	284	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	238	10,019	78	12,853	86	44,835	242	36,232	0	0
WASATCH COUNTY (051), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	1	200	1	570	1	570	0	0
Upper Income	1	55	1	203	1	750	2	953	0	0
Income Not Known	0	0	0	0	1	408	1	408	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	89	2	403	3	1,728	4	1,931	0	0

Loans by County

Respondent ID: 0000009204

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CENTRAL BANK

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (053), UT										
MSA 41100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	1	500	1	500	0	0
WAYNE COUNTY (055), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	11	0	0	0	0	1	11	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	1	11	0	0
WEBER COUNTY (057), UT										
MSA 36260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	58	0	0	2	1,696	3	1,754	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	58	0	0	2	1,696	3	1,754	0	0
TOTAL INSIDE AA IN STATE	240	10,153	80	13,074	94	50,067	245	37,024	0	0

Loans by County

Small Business Loans - Originations

Institution: CENTRAL BANK

Respondent ID: 0000009204

Agency: FDIC - 3

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	28	1,159	17	2,809	15	8,811	40	8,760	0	0
STATE TOTAL	268	11,312	97	15,883	109	58,878	285	45,784	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	240	10,153	80	13,074	94	50,067	245	37,024	0	0
TOTAL OUTSIDE AA	30	1,205	19	3,093	15	8,811	44	9,090	0	0
TOTAL INSIDE & OUTSIDE	270	11,358	99	16,167	109	58,878	289	46,114	0	0

Loans by County
Small Farm Loans - Originations
Institution: CENTRAL BANK

Respondent ID: 0000009204
Agency: FDIC - 3
State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UTAH COUNTY (049), UT										
MSA 39340										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	329	1	329	0	0
Median Family Income 90-100%	1	17	0	0	0	0	1	17	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	0	0	1	329	2	346	0	0
TOTAL INSIDE AA IN STATE	1	17	0	0	1	329	2	346	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	17	0	0	1	329	2	346	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1	17	0	0	1	329	2	346	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	1	17	0	0	1	329	2	346	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: CENTRAL BANK

Respondent ID: 000009204
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UT - JUAB COUNTY (023) - MSA 39340	12	5,587	3	792	0	0
UT - UTAH COUNTY (049) - MSA 39340	402	67,707	242	36,232	0	0

2024 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: CENTRAL BANK

Respondent ID: 0000009204
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UT - UTAH COUNTY (049) - MSA 39340	2	346	2	346	0	0

2024 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: CENTRAL BANK

PAGE: 1 OF 1

Respondent ID: 000009204
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	221	313,372	0	0
Purchased	0	0	0	0
Total	221	313,372	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000009204

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: CENTRAL BANK

ASSESSMENT AREA - 0001

JUAB COUNTY (023), UT

MSA: 39340

Middle Income

0101.00 0102.00

UTAH COUNTY (049), UT

MSA: 39340

Median Family Income 20-30%

9802.00*

Median Family Income 30-40%

0016.01* 0018.01* 0018.02 0018.03*

Median Family Income 40-50%

0017.02* 0019.00 0024.00 9805.00

Median Family Income 50-60%

0005.11 0011.08 0014.04* 0020.01* 0020.02 0022.11* 0025.00

Median Family Income 60-70%

0008.01 0008.04 0009.01 0012.02* 0014.03 0032.01 0032.04 0105.06 9803.00

Median Family Income 70-80%

0002.03 0005.10 0007.03* 0022.09 0023.00 0027.03 0034.03 0103.06

Median Family Income 80-90%

0004.00 0005.08* 0007.06 0008.03 0010.02 0011.06 0011.07 0013.00 0022.04 0022.05 0022.06*

0022.10 0027.02 0029.02 0031.05 0031.06* 0033.01 0034.01 0101.28 0105.03 0105.04 0105.05

Median Family Income 90-100%

0001.02 0002.08 0005.04* 0006.01 0007.07 0009.04 0010.01 0011.03 0021.01* 0021.02* 0022.13*

0029.01 0030.01 0030.02 0032.05* 0033.02 0034.05 0101.14 0101.15* 0101.19 0101.25* 0104.10

0107.00

Median Family Income 100-110%

0001.03 0001.05 0002.07* 0005.05* 0005.06* 0007.09 0009.03 0011.05* 0012.01 0015.04 0031.03*

0101.18* 0101.20* 0101.22 0102.21 0104.05* 0104.08 0106.00

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000009204

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: CENTRAL BANK

Median Family Income 110-120%

0005.07* 0006.03 0014.01 0015.01 0034.04* 0101.07 0101.27 0101.30 0101.31 0101.32* 0104.06
0104.07 0104.09

Median Family Income >= 120%

0001.04* 0002.05 0002.06 0006.04* 0007.08* 0007.10* 0007.11 0015.03* 0017.01* 0022.08 0022.12
0031.04 0032.03 0101.10 0101.16 0101.17* 0101.21 0101.23 0101.24 0101.26 0101.29 0102.08
0102.09* 0102.10 0102.11 0102.12 0102.13 0102.16 0102.17 0102.19 0102.20 0102.22 0102.23*
0102.24* 0102.25 0102.26* 0103.03 0103.05 0103.07 0103.08 0104.04* 0104.11 0109.00

Median Family Income Not Known

0016.02 9801.00* 9804.00* 9806.00

OUTSIDE ASSESSMENT AREA

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income >= 120%

0171.09

FLATHEAD COUNTY (029), MT

MSA: NA

Middle Income

0009.03

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 60-70%

0005.27

Median Family Income >= 120%

0028.08

CARBON COUNTY (007), UT

MSA: NA

Moderate Income

0003.00

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009204

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CENTRAL BANK

Middle Income

0005.00

DAVIS COUNTY (011), UT

MSA: 36260

Middle Income

1261.01

Upper Income

1262.06 1263.04

MORGAN COUNTY (029), UT

MSA: 36260

Upper Income

9701.01

RICH COUNTY (033), UT

MSA: NA

Middle Income

9501.00

SALT LAKE COUNTY (035), UT

MSA: 41620

Median Family Income 40-50%

1116.02

Median Family Income 60-70%

1028.02

Median Family Income 70-80%

1124.05

Median Family Income 80-90%

1129.18 1135.20 1145.00

Median Family Income 90-100%

1128.25 1129.21 1134.15

Median Family Income 100-110%

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009204

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: CENTRAL BANK

1130.17 1134.14 1139.03

Median Family Income 110-120%

1103.00 1126.18

Median Family Income >= 120%

1111.09 1128.16 1128.21 1128.28 1129.05 1130.13 1130.22

Median Family Income Not Known

1128.18

SANPETE COUNTY (039), UT

MSA: NA

Moderate Income

9721.01

Middle Income

9721.02 9722.00

SEVIER COUNTY (041), UT

MSA: NA

Moderate Income

9754.00

Middle Income

9751.00

SUMMIT COUNTY (043), UT

MSA: NA

Upper Income

9642.01

TOOELE COUNTY (045), UT

MSA: 41620

Moderate Income

1310.03 1311.01

WASATCH COUNTY (051), UT

MSA: NA

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: CENTRAL BANK

Respondent ID: 000009204

Agency: FDIC - 3

Middle Income

9601.00

Upper Income

9602.02 9604.01 9604.02

Income Not Known

9801.00

WASHINGTON COUNTY (053), UT

MSA: 41100

Middle Income

2707.02

WAYNE COUNTY (055), UT

MSA: NA

Middle Income

9791.00

WEBER COUNTY (057), UT

MSA: 36260

Middle Income

2105.13

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000009204

Institution: CENTRAL BANK

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	162	162	0	0.00%
Small Farm Loans	2	2	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	2	2	0	0.00%
Total	168	168	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.



Section VIII

Home Mortgage Disclosure Act (HMDA) Notice



HOME MORTGAGE DISCLOSURE ACT NOTICE

The Home Mortgage Disclosure Act (HMDA) data about our residential mortgage lending is provided by the Consumer Financial Protection Bureau. 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. This data is available online at the Consumer Financial Protection Bureau's website:

(www.consumerfinance.gov/hmda).

HMDA data for many other financial institutions are also available at this website.



Section IX

Community Reinvestment Act

Public Notice Statement

(12 CFR 345.44)

A copy of the Community Reinvestment Act Public Notice is posted in each of our office lobbies. The notice is an important statement for your information regarding the Community Reinvestment Act.



Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of the community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your Involvement Is Encouraged

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the FDIC, and a list of services provided at this office. You may also have access to the following additional information, which we will make available to you at this office within five calendar days after you make a request to us: (1) a map showing the assessment area containing this office, which is the area in which the FDIC evaluates our CRA performance in this community; (2) information about our offices in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to copy of the plan.

(If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at the Provo Office, located at 75 North University Ave., Provo, Utah 84601.)

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Manager, Division of Compliance and Consumer Affairs, FDIC, 25 Ecker Street, Suite 2300, San Francisco, California 94105. You may send written comments about our performance in helping to meet community credit needs to the CRA Officer, Central Bank, 75 North University Ave., Provo, 84601, and FDIC Regional Manager. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Manager. You may also request from the FDIC Regional Manager an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of CENTRAL BANCORPORATION, a bank holding company. You may request from the Senior Officer in Charge of Applications, Federal Reserve Bank of San Francisco, 101 Market Street, San Francisco, California 94105 an announcement of applications covered by the CRA filed by bank holding companies.

