



ACADEMYBANK

Consumer Lending Data

2021-2023

Consumer Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Consumer	28,349	85	4,851	15	33,200	51,409	79	13,374	21	64,783

Geographic Distribution of Consumer Loans					
Assessment Area: Combined					
Tract Income Level	% of Households	#	%	\$(000s)	%
Low	6.2	2,760	9.5	3,458	6.9
Moderate	25.5	10,841	38.4	14,101	27.4
Middle	36.8	11,071	39.1	16,473	32
Upper	31	3,549	12.5	17,190	33.4
Not Available	0.5	128	0.5	187	0.3
Total	100	28,349	100	51,409	100

Distribution of Consumer Loans by Borrower Income Level					
Assessment Area: Combined					
Borrower Income Level	% of Households	#	%	\$(000s)	%
Low	23.3	14,827	52.5	17,218	33.9
Moderate	16.7	8,572	29.9	11,494	22.6
Middle	18.2	3,252	11.4	5,559	10.8
Upper	41.8	1,662	6.2	17,030	32.5
Not Available	0	8	0	64	0.1
Total	100	28,321	100	51,365	100