



ACADEMYBANK

Consumer Lending Data

2024

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	7,252	85.3	1,253	14.7	8,505	14,060	70.1	5,988	29.9	20,048

Geographic Distribution of Consumer Loans					
Assessment Area: Combined					
Tract Income Level	% of Households	#	%	\$(000s)	%
Low	5.2	599	8.3	813	5.8
Moderate	26.3	2,876	39.7	4,365	31.0
Middle	37.3	2,801	38.6	4,361	31.0
Upper	30.5	921	12.7	4,445	31.6
Not Available	0.6	55	0.5	76	0.5
Total	100	7,252	100	14,060	100

Distribution of Consumer Loans by Borrower Income Level					
Assessment Area: Combined					
Borrower Income Level	% of Households	#	%	\$(000s)	%
Low	23.2	4,390	60.5	5,329	37.9
Moderate	16.8	2,013	27.8	3,760	26.7
Middle	18.5	601	8.3	1,505	10.7
Upper	41.5	245	3.4	3,463	24.6
Not Available	0	3	0	3	0.0
Total	100	7,252	100	14,060	100