

Census TraksPlus® CRA Loan Type Summary Report

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ALL LOANS									
Loan Type	Accounts				Penetration % by MFI Rating				
	#	%	\$	%	Low	Moderate	Middle	Upper	Not Rated
Small Business Loans	297	52.8%	\$51,901,000	63.1%	1.7%	14.5%	66.3%	17.5%	0.0%
Small Farm Loans	147	26.1%	\$19,669,000	23.9%	1.4%	12.2%	72.1%	14.3%	0.0%
Secured Lines of Credit/Small Business	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Home Equity Loans	19	3.4%	\$1,321,000	1.6%	10.5%	26.3%	42.1%	21.1%	0.0%
Motor Vehicle Loans	22	3.9%	\$1,367,000	1.7%	4.5%	13.6%	72.7%	9.1%	0.0%
Credit Cards	11	2.0%	\$2,027,000	2.5%	0.0%	9.1%	63.6%	27.3%	0.0%
Other Secured Consumer Loans	15	2.7%	\$2,586,000	3.1%	6.7%	13.3%	66.7%	13.3%	0.0%
Other Unsecured Consumer Loans	41	7.3%	\$1,767,000	2.1%	9.8%	17.1%	61.0%	12.2%	0.0%
Other Loan Data	11	2.0%	\$1,614,000	2.0%	9.1%	18.2%	45.5%	27.3%	0.0%
Blank or Invalid Loan Type	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Totals	563		\$82,252,000						

IN ASSESSMENT AREA									
Loan Type	Accounts				Penetration % by MFI Rating				
	#	%	\$	%	Low	Moderate	Middle	Upper	Not Rated
Small Business Loans	85	52.5%	\$16,682,000	62.7%	5.9%	20.0%	51.8%	22.4%	0.0%
Small Farm Loans	39	24.1%	\$6,395,000	24.0%	5.1%	23.1%	59.0%	12.8%	0.0%
Secured Lines of Credit/Small Business	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Home Equity Loans	10	6.2%	\$887,000	3.3%	20.0%	30.0%	30.0%	20.0%	0.0%
Motor Vehicle Loans	6	3.7%	\$638,000	2.4%	16.7%	33.3%	33.3%	16.7%	0.0%
Credit Cards	2	1.2%	\$210,000	0.8%	0.0%	50.0%	50.0%	0.0%	0.0%
Other Secured Consumer Loans	2	1.2%	\$83,000	0.3%	50.0%	0.0%	50.0%	0.0%	0.0%
Other Unsecured Consumer Loans	12	7.4%	\$958,000	3.6%	33.3%	25.0%	33.3%	8.3%	0.0%
Other Loan Data	6	3.7%	\$762,000	2.9%	16.7%	33.3%	16.7%	33.3%	0.0%
Blank or Invalid Loan Type	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Sub-Totals	162	28.8%	\$26,615,000	32.4%					

OUT OF ASSESSMENT AREA									
Loan Type	Accounts				Penetration % by MFI Rating				
	#	%	\$	%	Low	Moderate	Middle	Upper	Not Rated
Small Business Loans	212	52.9%	\$35,219,000	63.3%	0.0%	12.3%	72.2%	15.6%	0.0%
Small Farm Loans	108	26.9%	\$13,274,000	23.9%	0.0%	8.3%	76.9%	14.8%	0.0%
Secured Lines of Credit/Small Business	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Home Equity Loans	9	2.2%	\$434,000	0.8%	0.0%	22.2%	55.6%	22.2%	0.0%
Motor Vehicle Loans	16	4.0%	\$729,000	1.3%	0.0%	6.3%	87.5%	6.3%	0.0%
Credit Cards	9	2.2%	\$1,817,000	3.3%	0.0%	0.0%	66.7%	33.3%	0.0%
Other Secured Consumer Loans	13	3.2%	\$2,503,000	4.5%	0.0%	15.4%	69.2%	15.4%	0.0%
Other Unsecured Consumer Loans	29	7.2%	\$809,000	1.5%	0.0%	13.8%	72.4%	13.8%	0.0%
Other Loan Data	5	1.2%	\$852,000	1.5%	0.0%	0.0%	80.0%	20.0%	0.0%
Blank or Invalid Loan Type	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Sub-Totals	401	71.2%	\$55,637,000	67.6%					