



ACADEMYBANK

Consumer Lending Data

2025

| 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 | 7168 | 84.11 | 1354 | 15.89 | 8522 | 21146 | 73.48 | 7631 | 26.52 | 28777 |

| Geographic Distribution of Consumer Loans | | | | | |
|---|-----------------|------|-------|----------|-------|
| Assessment Area: Combined | | | | | |
| Tract Income Level | % of Households | # | % | \$(000s) | % |
| Low | 5.39 | 696 | 8.17 | 1047 | 3.64 |
| Moderate | 24.84 | 3126 | 36.68 | 5272 | 18.32 |
| Middle | 39.81 | 3562 | 41.80 | 10909 | 37.91 |
| Upper | 29.27 | 1078 | 12.65 | 11329 | 39.37 |
| Not Available | 0.69 | 60 | 0.70 | 221 | 0.77 |
| Total | 100 | 8522 | 100 | 28778 | 100 |

| Geographic Distribution of Consumer Loans | | | | | |
|---|-----------------|------|-------|----------|-------|
| Assessment Area: Combined | | | | | |
| Tract Income Level | % of Households | # | % | \$(000s) | % |
| Low | 23.22 | 4587 | 63.99 | 6753 | 32.16 |
| Moderate | 16.84 | 1842 | 25.70 | 3597 | 17.12 |