Date of Board Approval: March 2026

COMMUNITY REINVESTMENT PUBLIC FILE

PUBLIC COMMENT LETTERS AND TAB'S RESPONSES

None

FDIC CRA PERFORMANCE EVALUATIONS

CERT	FDIC Release Date	Bank Name	City	State	Last FDIC CRA Rating	Asset Size (in Thousands as of FDIC Exam Date)
34781	10/28/2024	Transportation Alliance Bank Inc	OGDEN	UT	Satisfactory	$1,600,000
34781	04/13/2022	Transportation Alliance Bank Inc.	OGDEN	UT	Needs to Improve	$1,190,000
34781	07/08/2019	Transportation Alliance Bank Inc.	OGDEN	UT	Outstanding	$715,500
34781	02/27/2017	Transportation Alliance Bank Inc.	OGDEN	UT	Outstanding	$671,000
34781	11/03/2014	Transportation Alliance Bank Inc.	OGDEN	UT	Outstanding	$605,800
34781	04/06/2012	Transportation Alliance Bank Inc.	OGDEN	UT	Satisfactory	$852,100
34781	07/01/2009	Transportation Alliance Bank Inc.	OGDEN	UT	Satisfactory	$580,165
34781	03/01/2006	Transportation Alliance Bank Inc.	OGDEN	UT	Outstanding	$268,433

Transportation Alliance Bank's CRA Strategic Plan for April 1, 2022 – December 31, 2025 is attached as Exhibit A. The FDIC Community Reinvestment Act Performance Evaluation dated October 28, 2024, is attached as Exhibit B.

BRANCH OFFICES LOCATIONS

Main Office - Headquarters
4185 Harrison Boulevard
Ogden, Utah 84403

Branch Offices - None

BRANCHES OPENED OR CLOSED

Opened

None

Closed

None

TRANSPORTATION ALLIANCE BANK'S SERVICES

Transportation Alliance Bank Inc. dba TAB Bank ("TAB" or the Bank) was originally established to provide products and services to the transportation industry – an industry historically underserved by the banking industry. TAB developed and offered a full spectrum of banking and complementary products and services to fit the needs of the transportation industry.

Leveraging TAB's transportation industry expertise, TAB continues to develop and offer innovative products and services to small and medium-sized businesses. TAB has expanded its market presence to include other commercial industries and provides financial products to companies including working capital financing, equipment financing, and commercial lending products.

TAB will continue to develop and offer innovative products and services to the transportation industry as well as leverage the Bank's core competencies to offer product lines to other industries. This will provide new opportunities and reduce concentration in the transportation industry.

PRODUCTS

The Bank's lending and services include commercial lines of credit, working capital solutions, letters of credit, commercial real estate and traditional commercial banking products for accounts receivable management services, asset-based lending, and equipment, transportation finance, and strategic partnerships. TAB Bank is a nationwide lender focused on the transportation industry typically serving borrowers that may not qualify for traditional financing.

Deposit products and services include money market, certificate of deposit accounts, checking accounts, savings accounts, debit cards, individual retirement accounts, and treasury management services. The primary avenue to obtain a loan or open a deposit account is via phone, mail, or the Internet.

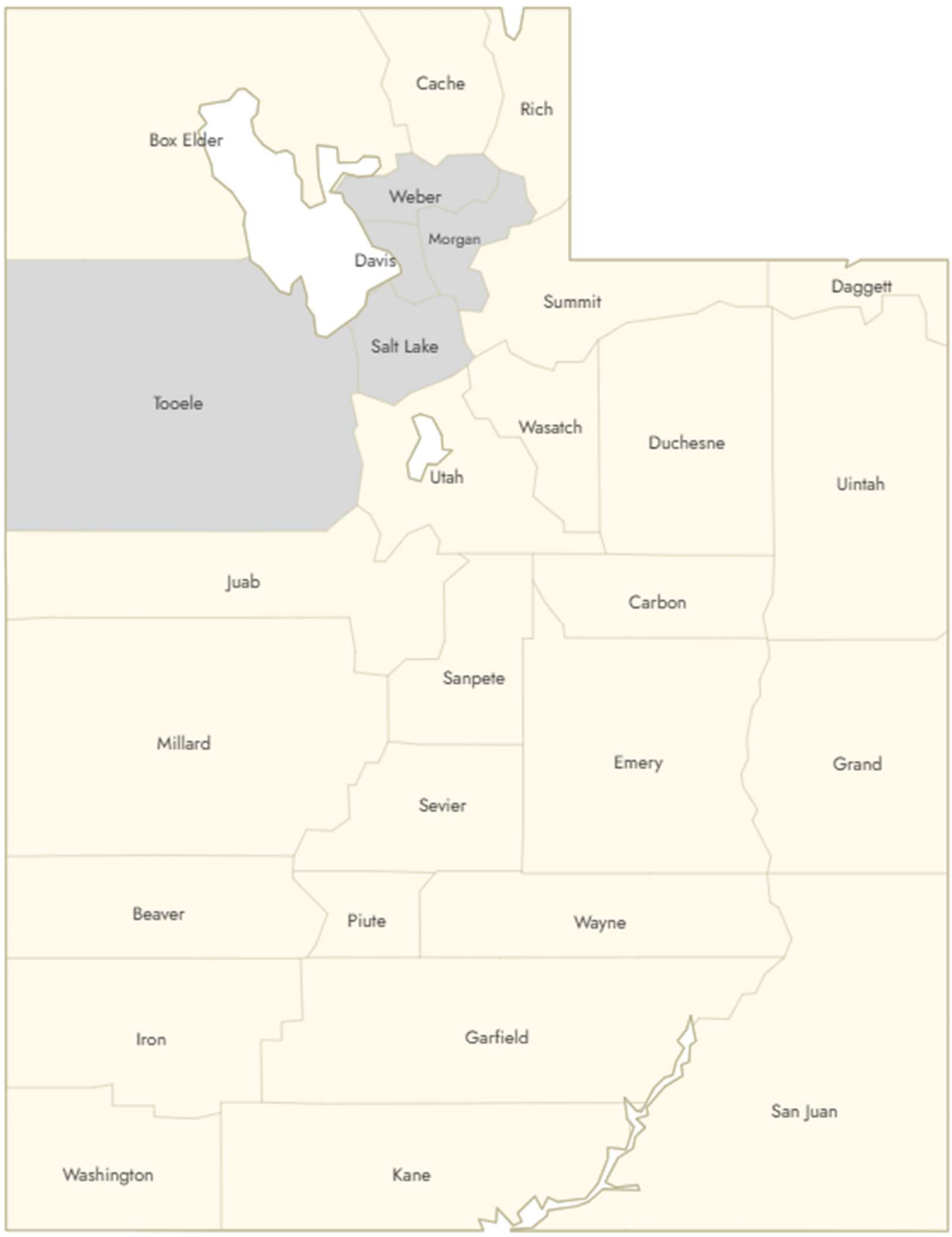
CUSTOMER SERVICE AVAILABILITY

All customer services are available at its Main Office, Monday through Friday, from 8:00 a.m. to 5:00 p.m. (Mountain); many of those services are also available online. The customer service department hours of operation are 6:00 a.m. to 7:00 p.m. (Mountain), Monday through Friday, and 9 a.m. to 3 p.m. (Mountain) on Saturday. Federal holidays are excluded. Although the Bank is not a traditional retail bank serving the general public at its office in Ogden, Utah and does not operate a traditional bank lobby, solicit walk-in business, or maintain traditional branches with tellers or ATM's, the Bank does offer the following customer services:

- Automated Banking available 24 hours every day of the year;
- Interactive Voice Response (IVR) customer service available 24 hours every day of the year;
- Internet Banking is available 24 hours every day of the year;
- Remote Deposit Services;
- Banking by Mail; and
- Online questions and answers on www.tabbank.com

DESCRIPTION OF ASSESSMENT AREA

TAB Bank has designated two metropolitan statistical areas (MSAs) as its Assessment Area (AA); The Salt Lake City MSA #41620, which includes Salt Lake, and Tooele Counties; and the Ogden-Clearfield MSA #36260, which includes Davis, Morgan, and Weber Counties.



2024 FFIEC Census Report – Summary Census Demographic Information
MSA/MD: 36260 – OGDEN – CLEARFIELD, UT

State: 49 – UTAH (UT)

County Code	Tract Code	Tract Income Level	Distressed or Under - served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
011	1251.02	Upper	No	126.37	$110,200	$139,260	$111,193	4290	11.12	477	1214	1394
011	1251.03	Middle	No	101.27	$110,200	$111,600	$89,107	7390	20.77	1535	1701	2036
011	1251.04	Upper	No	151.18	$110,200	$166,600	$133,019	6064	13.32	808	1770	1882
011	1252.01	Moderate	No	64.66	$110,200	$71,255	$56,898	3548	35.29	1252	32	1034
011	1253.01	Moderate	No	74.03	$110,200	$81,581	$65,139	5386	26.96	1452	1102	1604
011	1253.04	Middle	No	92.34	$110,200	$101,759	$81,250	5606	23.28	1305	1239	1451
011	1253.05	Middle	No	114.98	$110,200	$126,708	$101,167	6449	23.41	1510	1627	1900
011	1253.06	Upper	No	125.30	$110,200	$138,081	$110,250	4335	22.15	960	1137	1214
011	1253.07	Middle	No	107.60	$110,200	$118,575	$94,677	8734	18.78	1640	1839	2002
011	1254.07	Middle	No	113.85	$110,200	$125,463	$100,172	8219	14.39	1183	1967	2186
011	1254.08	Upper	No	121.53	$110,200	$133,926	$106,935	6670	16.09	1073	1611	1689
011	1254.09	Upper	No	122.89	$110,200	$135,425	$108,125	5271	16.16	852	1155	1358
011	1254.10	Upper	No	158.90	$110,200	$175,108	$139,813	4223	16.05	678	998	1026
011	1254.11	Middle	No	102.07	$110,200	$112,481	$89,808	6523	17.92	1169	1458	1856
011	1254.12	Middle	No	84.53	$110,200	$93,152	$74,375	2918	23.85	696	647	696
011	1254.13	Upper	No	153.78	$110,200	$169,466	$135,307	6232	14.09	878	1415	1430
011	1254.14	Middle	No	110.47	$110,200	$121,738	$97,202	5271	24.47	1290	1059	1149
011	1254.15	Upper	No	121.02	$110,200	$133,364	$106,483	5093	24.29	1237	1082	1271
011	1255.01	Middle	No	91.91	$110,200	$101,285	$80,871	6741	25.13	1694	1821	2004
011	1255.02	Middle	No	89.73	$110,200	$98,882	$78,954	5555	32.24	1791	1378	1740
011	1255.03	Middle	No	109.25	$110,200	$120,394	$96,131	5657	19.52	1104	1416	1600
011	1256.00	Moderate	No	61.65	$110,200	$67,938	$54,250	239	32.64	78	37	46
011	1257.01	Moderate	No	55.12	$110,200	$60,742	$48,500	4972	33.83	1682	531	1404
011	1257.02	Moderate	No	70.39	$110,200	$77,570	$61,936	3943	27.72	1093	904	1383
011	1258.01	Moderate	No	62.10	$110,200	$68,434	$54,643	7086	36.31	2573	1385	1839
011	1258.04	Upper	No	125.34	$110,200	$138,125	$110,282	6480	18.89	1224	1509	1819
011	1258.05	Middle	No	90.34	$110,200	$99,555	$79,489	6377	31.03	1979	1251	1797
011	1258.07	Moderate	No	71.29	$110,200	$78,562	$62,731	3675	38.23	1405	611	890
011	1258.09	Middle	No	102.47	$110,200	$112,922	$90,167	4513	32.68	1475	873	1136
011	1258.10	Middle	No	92.03	$110,200	$101,417	$80,975	2875	33.91	975	201	366
011	1259.05	Middle	No	101.78	$110,200	$112,162	$89,552	6701	20.59	1380	1734	2295
011	1259.06	Middle	No	108.10	$110,200	$119,126	$95,120	7987	18.03	1440	1753	2141
011	1259.07	Middle	No	111.70	$110,200	$123,093	$98,281	2596	18.84	489	604	691
011	1259.08	Middle	No	109.39	$110,200	$120,548	$96,250	5201	17.61	916	1330	1500
011	1260.01	Middle	No	85.96	$110,200	$94,728	$75,640	5835	32.80	1914	1334	1699
011	1260.02	Upper	No	126.63	$110,200	$139,546	$111,420	7994	13.30	1063	1781	2044
011	1261.01	Middle	No	105.93	$110,200	$116,735	$93,207	6670	14.26	951	1684	2086
011	1261.05	Upper	No	127.62	$110,200	$140,637	$112,292	6436	9.90	637	1543	1635
011	1261.06	Upper	No	166.18	$110,200	$183,130	$146,218	4590	7.25	333	1019	1019
011	1261.07	Upper	No	154.21	$110,200	$169,939	$135,685	3889	8.51	331	890	934
011	1261.08	Upper	No	169.01	$110,200	$186,249	$148,712	6625	8.82	584	1389	1404
011	1262.03	Upper	No	162.28	$110,200	$178,833	$142,787	4517	10.23	462	1032	1298
011	1262.04	Middle	No	111.07	$110,200	$122,399	$97,725	5304	11.10	589	986	1362
011	1262.05	Upper	No	121.12	$110,200	$133,474	$106,571	6615	12.53	829	1956	2008
011	1262.06	Upper	No	151.15	$110,200	$166,567	$132,995	7040	10.87	765	1401	1496
011	1263.03	Middle	No	111.39	$110,200	$122,752	$98,015	4723	10.52	497	1418	1553
011	1263.04	Upper	No	143.20	$110,200	$157,806	$126,000	6955	11.78	819	2000	2163
011	1263.05	Upper	No	141.40	$110,200	$155,823	$124,417	2556	7.59	194	821	847
011	1263.06	Middle	No	97.70	$110,200	$107,665	$85,965	7585	16.62	1261	2078	2344
011	1264.02	Upper	No	161.13	$110,200	$177,565	$141,774	3606	11.37	410	903	1109
011	1264.04	Upper	No	144.38	$110,200	$159,107	$127,037	8413	19.53	1643	1758	2037
011	1264.05	Upper	No	141.52	$110,200	$155,955	$124,519	3779	12.91	488	998	1062
011	1264.06	Middle	No	80.97	$110,200	$89,229	$71,250	4770	21.13	1008	786	1416
011	1265.00	Middle	No	112.03	$110,200	$123,457	$98,578	6551	10.53	690	1567	1797
011	1266.00	Middle	No	87.98	$110,200	$96,954	$77,417	5502	19.65	1081	1151	1618
011	1267.00	Moderate	No	77.90	$110,200	$85,846	$68,546	4218	22.81	962	665	1203

011	1268.01	Upper	No	151.06	$110,200	$166,468	$132,917	3534	10.10	357	1107	1178
011	1268.02	Upper	No	131.98	$110,200	$145,442	$116,125	5052	12.95	654	1288	1412
011	1269.01	Middle	No	82.49	$110,200	$90,904	$72,583	6123	21.82	1336	1159	1485
011	1269.02	Middle	No	89.01	$110,200	$98,089	$78,317	7142	19.91	1422	1499	1965
011	1270.02	Middle	No	81.53	$110,200	$89,846	$71,738	8272	40.66	3363	2160	2354
011	1270.03	Middle	No	111.72	$110,200	$123,115	$98,302	8446	19.35	1634	2119	2355
011	1270.05	Middle	No	109.59	$110,200	$120,768	$96,431	3899	19.11	745	1075	1213
011	1270.06	Middle	No	101.87	$110,200	$112,261	$89,634	4130	17.89	739	1079	1302
011	1271.00	Middle	No	99.78	$110,200	$109,958	$87,794	8538	11.06	944	2168	2672
011	9800.00	Upper	No	231.57	$110,200	$255,190	$203,750	550	40.55	223	0	28
029	9701.01	Upper	No	136.50	$110,200	$150,423	$120,104	6568	6.70	440	1522	1775
029	9701.02	Middle	No	97.67	$110,200	$107,632	$85,938	4058	5.45	221	1113	1340
029	9702.00	Middle	No	104.29	$110,200	$114,928	$91,761	1669	4.31	72	404	512
029	9999.99	Middle	No	115.44	$110,200	$127,215	$101,572	12295	5.96	733	3039	3627
057	2001.00	Middle	No	83.15	$110,200	$91,631	$73,160	4586	30.46	1397	1248	1658
057	2002.02	Moderate	No	52.05	$110,200	$57,359	$45,800	3978	44.47	1769	595	1168
057	2002.03	Moderate	No	74.09	$110,200	$81,647	$65,191	5420	47.20	2558	1348	1727
057	2002.04	Middle	No	95.07	$110,200	$104,767	$83,649	5209	42.77	2228	1258	1601
057	2003.01	Moderate	No	63.01	$110,200	$69,437	$55,446	4805	50.93	2447	1305	1621
057	2003.02	Middle	No	86.41	$110,200	$95,224	$76,029	3519	53.03	1866	456	836
057	2004.00	Moderate	No	68.54	$110,200	$75,531	$60,313	1829	55.49	1015	225	544
057	2005.00	Moderate	No	68.89	$110,200	$75,917	$60,613	6255	34.23	2141	1733	2486
057	2006.00	Middle	No	86.18	$110,200	$94,970	$75,833	4488	26.92	1208	835	1309
057	2007.00	Middle	No	89.68	$110,200	$98,827	$78,906	3270	23.76	777	945	1240
057	2008.00	Moderate	No	58.30	$110,200	$64,247	$51,296	4531	44.12	1999	1050	1689
057	2009.00	Low	No	48.13	$110,200	$53,039	$42,348	4200	44.07	1851	466	1093
057	2011.00	Middle	No	91.90	$110,200	$101,274	$80,859	2525	30.57	772	227	332
057	2012.00	Low	No	48.25	$110,200	$53,172	$42,457	2378	66.53	1582	251	727
057	2013.01	Moderate	No	65.52	$110,200	$72,203	$57,648	2744	49.45	1357	398	1121
057	2013.02	Moderate	No	59.43	$110,200	$65,492	$52,297	3468	56.06	1944	603	1098
057	2014.00	Middle	No	116.86	$110,200	$128,780	$102,828	3213	18.02	579	1131	1371
057	2015.00	Middle	No	95.74	$110,200	$105,505	$84,243	4261	18.52	789	1056	1196
057	2016.00	Moderate	No	66.63	$110,200	$73,426	$58,633	4156	29.96	1245	932	1319
057	2017.00	Moderate	No	56.26	$110,200	$61,999	$49,505	3460	50.95	1763	774	1327
057	2018.00	Moderate	No	58.95	$110,200	$64,963	$51,875	2421	60.84	1473	433	795
057	2019.00	Moderate	No	74.54	$110,200	$82,143	$65,592	1284	55.06	707	272	415
057	2020.00	Upper	No	144.67	$110,200	$159,426	$127,292	5560	20.72	1152	1380	1640
057	2101.01	Upper	No	133.37	$110,200	$146,974	$117,348	3965	9.13	362	1109	1650
057	2101.02	Upper	No	138.41	$110,200	$152,528	$121,782	4301	8.23	354	1463	2930
057	2102.01	Middle	No	109.54	$110,200	$120,713	$96,382	4532	12.42	563	1082	1225
057	2102.03	Middle	No	107.97	$110,200	$118,983	$95,000	3235	14.68	475	901	1031
057	2102.04	Middle	No	92.86	$110,200	$102,332	$81,708	4994	16.30	814	1055	1323
057	2103.03	Upper	No	125.19	$110,200	$137,959	$110,151	8164	11.73	958	1997	2096
057	2103.04	Middle	No	118.36	$110,200	$130,433	$104,141	5762	19.25	1109	1240	1718

County Code	Tract Code	Tract Income Level	Distressed or Under -served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
057	2103.05	Moderate	No	77.12	$110,200	$84,986	$67,857	5785	22.82	1320	1299	1504
057	2103.06	Middle	No	100.39	$110,200	$110,630	$88,330	4824	19.65	948	1334	1663
057	2104.04	Middle	No	99.13	$110,200	$109,241	$87,222	2363	8.80	208	583	696
057	2104.05	Middle	No	110.36	$110,200	$121,617	$97,102	3290	16.35	538	740	859
057	2104.06	Middle	No	117.50	$110,200	$129,485	$103,385	5349	13.25	709	1357	1466
057	2104.07	Upper	No	124.89	$110,200	$137,629	$109,888	6511	10.57	688	1856	2079
057	2104.08	Middle	No	109.03	$110,200	$120,151	$95,936	3571	8.46	302	1034	1162
057	2105.08	Middle	No	106.55	$110,200	$117,418	$93,750	2411	27.83	671	665	776
057	2105.09	Middle	No	99.15	$110,200	$109,263	$87,244	4575	23.63	1081	1416	1575
057	2105.10	Middle	No	102.48	$110,200	$112,933	$90,172	3626	21.92	795	982	1047
057	2105.11	Middle	No	81.03	$110,200	$89,295	$71,298	4202	24.42	1026	1301	1423
057	2105.12	Moderate	No	70.25	$110,200	$77,416	$61,818	5165	27.42	1416	1162	1449
057	2105.13	Middle	No	90.35	$110,200	$99,566	$79,500	6533	30.15	1970	1543	1756

057	2105.14	Middle	No	112.53	$110,200	$124,008	$99,018	6022	23.48	1414	1248	1502
057	2105.15	Middle	No	118.86	$110,200	$130,984	$104,583	4964	14.95	742	1205	1250
057	2105.16	Upper	No	128.78	$110,200	$141,916	$113,315	6014	10.29	619	1653	1738
057	2105.17	Upper	No	132.37	$110,200	$145,872	$116,467	4639	13.95	647	1126	1198
057	2105.18	Middle	No	101.07	$110,200	$111,379	$88,934	7352	18.31	1346	1500	1773
057	2106.00	Middle	No	80.66	$110,200	$88,887	$70,971	6958	24.81	1726	2029	2345
057	2107.01	Middle	No	81.18	$110,200	$89,460	$71,429	6063	26.98	1636	1352	2037
057	2107.03	Middle	No	84.27	$110,200	$92,866	$74,145	2606	26.78	698	748	876
057	2107.04	Middle	No	86.51	$110,200	$95,334	$76,117	6142	25.58	1571	1882	2054
057	2108.00	Moderate	No	61.43	$110,200	$67,696	$54,052	3168	35.16	1114	823	1183
057	2109.00	Middle	No	95.18	$110,200	$104,888	$83,750	6776	21.47	1455	1933	2233
057	2110.00	Middle	No	91.08	$110,200	$100,370	$80,139	3314	25.53	846	921	1184
057	2111.00	Middle	No	98.23	$110,200	$108,249	$86,429	5713	26.75	1528	1194	1615
057	2112.01	Middle	No	111.10	$110,200	$122,432	$97,760	4922	19.06	938	1148	1383
057	2112.02	Middle	No	92.62	$110,200	$102,067	$81,495	6852	16.46	1128	1856	2259

2024 FFIEC Census Report – Summary Census Demographic Information
MSA/MD: 41620 – SALT LAKE CITY, UT
State: 49 – UTAH (UT)

County Code	Tract Code	Tract Income Level	Distressed or Under -served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
035	1001.00	Middle	No	82.90	$115,400	$95,667	$74,911	2987	39.71	1186	278	539
035	1002.00	Upper	No	159.08	$115,400	$183,578	$143,750	1333	15.38	205	311	575
035	1003.06	Moderate	No	59.03	$115,400	$68,121	$53,341	6043	67.95	4106	779	1055
035	1003.07	Middle	No	86.01	$115,400	$99,256	$77,719	4968	77.56	3853	1046	1195
035	1003.08	Moderate	No	56.43	$115,400	$65,120	$50,996	4025	76.12	3064	446	679
035	1005.00	Moderate	No	73.85	$115,400	$85,223	$66,735	5893	52.03	3066	1155	1643
035	1006.00	Moderate	No	52.78	$115,400	$60,908	$47,700	6699	56.05	3755	1749	2352
035	1007.00	Moderate	No	79.02	$115,400	$91,189	$71,406	2683	27.02	725	702	1204
035	1008.00	Middle	No	83.48	$115,400	$96,336	$75,435	2562	25.96	665	310	311
035	1010.00	Upper	No	155.82	$115,400	$179,816	$140,804	3127	16.89	528	993	1422
035	1011.01	Middle	No	107.48	$115,400	$124,032	$97,121	1973	21.59	426	277	594
035	1011.02	Middle	No	110.23	$115,400	$127,205	$99,609	3431	22.65	777	493	509
035	1012.00	Upper	No	150.25	$115,400	$173,389	$135,766	3972	19.74	784	1165	1466
035	1014.01	Low	No	29.20	$115,400	$33,697	$26,389	2171	44.22	960	8	24
035	1014.02	Unknown	No	0.00	$115,400	$0	$0	4339	40.56	1760	6	51
035	1015.00	Upper	No	144.21	$115,400	$166,418	$130,313	3288	23.91	786	395	872
035	1016.00	Middle	No	93.27	$115,400	$107,634	$84,286	3742	24.40	913	494	817
035	1017.00	Moderate	No	74.18	$115,400	$85,604	$67,031	3582	29.56	1059	326	806
035	1018.00	Moderate	No	72.62	$115,400	$83,803	$65,625	3347	27.31	914	373	879
035	1019.00	Moderate	No	57.92	$115,400	$66,840	$52,344	3103	33.13	1028	144	127
035	1020.00	Moderate	No	77.29	$115,400	$89,193	$69,844	2837	31.79	902	360	756
035	1021.00	Moderate	No	54.54	$115,400	$62,939	$49,286	2378	38.10	906	219	108
035	1023.00	Middle	No	98.72	$115,400	$113,923	$89,205	3153	43.29	1365	290	494
035	1025.01	Moderate	No	74.97	$115,400	$86,515	$67,743	3134	47.13	1477	203	162
035	1025.02	Upper	No	124.68	$115,400	$143,881	$112,667	2062	32.93	679	221	35
035	1026.00	Moderate	No	71.47	$115,400	$82,476	$64,583	4391	60.99	2678	843	1542
035	1027.01	Moderate	No	57.79	$115,400	$66,690	$52,226	4752	66.84	3176	1049	1659
035	1027.02	Moderate	No	66.40	$115,400	$76,626	$60,000	3704	77.27	2862	541	784
035	1028.01	Moderate	No	58.07	$115,400	$67,013	$52,477	5919	70.15	4152	1388	1888
035	1028.02	Moderate	No	69.97	$115,400	$80,745	$63,233	4888	70.95	3468	557	959
035	1029.00	Moderate	No	58.87	$115,400	$67,936	$53,203	5768	49.24	2840	390	841
035	1030.00	Middle	No	96.59	$115,400	$111,465	$87,281	2756	31.68	873	712	1310
035	1031.00	Middle	No	111.04	$115,400	$128,140	$100,337	4144	31.61	1310	1046	1625
035	1032.00	Middle	No	108.17	$115,400	$124,828	$97,750	4433	24.97	1107	996	1636
035	1033.00	Middle	No	108.50	$115,400	$125,209	$98,044	4256	20.68	880	665	1411
035	1034.00	Middle	No	103.61	$115,400	$119,566	$93,625	4167	19.58	816	1087	1974
035	1035.00	Upper	No	142.37	$115,400	$164,295	$128,646	4031	15.50	625	1097	1748
035	1036.00	Upper	No	166.39	$115,400	$192,014	$150,357	2671	14.15	378	844	1131
035	1037.00	Upper	No	123.67	$115,400	$142,715	$111,750	2631	11.90	313	843	1095
035	1038.00	Upper	No	169.32	$115,400	$195,395	$153,000	2325	15.27	355	697	966
035	1039.00	Middle	No	116.39	$115,400	$134,314	$105,174	3605	17.75	640	1187	1478

035	1040.00	Upper	No	175.83	$115,400	$202,908	$158,889	3302	14.66	484	952	1177
035	1041.00	Upper	No	201.96	$115,400	$233,062	$182,500	2941	15.03	442	969	996
035	1042.00	Upper	No	172.49	$115,400	$199,053	$155,867	6895	16.81	1159	2275	2298
035	1043.00	Middle	No	111.17	$115,400	$128,290	$100,455	2901	21.23	616	459	799
035	1044.00	Upper	No	171.19	$115,400	$197,553	$154,688	2067	8.42	174	586	768
035	1047.00	Middle	No	111.58	$115,400	$128,763	$100,828	4818	16.33	787	1477	1906
035	1048.00	Middle	No	104.21	$115,400	$120,258	$94,167	5263	16.23	854	1343	2043
035	1049.00	Middle	No	86.08	$115,400	$99,336	$77,782	3135	29.12	913	760	1390
035	1101.03	Upper	No	152.32	$115,400	$175,777	$137,639	3562	12.69	452	1261	1648
035	1101.04	Upper	No	224.10	$115,400	$258,611	$202,500	5557	15.78	877	1806	2104
035	1101.05	Upper	No	189.68	$115,400	$218,891	$171,397	2011	13.48	271	665	814
035	1101.06	Upper	No	140.28	$115,400	$161,883	$126,765	2519	12.66	319	639	1394
035	1102.00	Upper	No	122.72	$115,400	$141,619	$110,893	5070	13.16	667	1508	1932
035	1103.00	Middle	No	114.49	$115,400	$132,121	$103,457	5802	16.94	983	1597	2144
035	1104.01	Middle	No	119.06	$115,400	$137,395	$107,589	3401	21.41	728	777	824
035	1104.02	Upper	No	127.88	$115,400	$147,574	$115,556	3873	15.03	582	965	1187
035	1105.00	Upper	No	129.65	$115,400	$149,616	$117,155	6425	12.67	814	1803	2094
035	1106.00	Upper	No	121.51	$115,400	$140,223	$109,798	5825	12.12	706	1571	1816
035	1107.01	Middle	No	92.79	$115,400	$107,080	$83,846	3798	24.54	932	591	910
035	1107.02	Middle	No	105.07	$115,400	$121,251	$94,942	5199	14.71	765	1300	1737
035	1108.00	Middle	No	92.25	$115,400	$106,457	$83,364	5813	16.26	945	1715	1699
035	1109.00	Upper	No	153.15	$115,400	$176,735	$138,393	4923	12.63	622	1251	1626
035	1110.01	Upper	No	161.16	$115,400	$185,979	$145,625	4594	10.34	475	1237	1549
035	1110.02	Upper	No	140.68	$115,400	$162,345	$127,120	5627	19.03	1071	1330	1731
035	1111.04	Upper	No	120.52	$115,400	$139,080	$108,910	2982	18.95	565	844	966
035	1111.05	Moderate	No	59.51	$115,400	$68,675	$53,777	3847	26.62	1024	1179	1319
035	1111.06	Middle	No	105.33	$115,400	$121,551	$95,179	3118	19.37	604	937	1036
035	1111.07	Middle	No	89.06	$115,400	$102,775	$80,481	3090	22.52	696	445	832
035	1111.08	Upper	No	134.62	$115,400	$155,351	$121,645	3332	14.56	485	1044	1115
035	1111.09	Upper	No	133.70	$115,400	$154,290	$120,820	3233	15.74	509	1217	1169
035	1112.01	Middle	No	98.95	$115,400	$114,188	$89,417	2632	20.48	539	681	812
035	1112.02	Middle	No	98.85	$115,400	$114,073	$89,323	4664	21.87	1020	912	1166
035	1113.02	Upper	No	138.65	$115,400	$160,002	$125,286	5878	12.90	758	1919	2169
035	1113.04	Upper	No	124.21	$115,400	$143,338	$112,237	3692	14.14	522	940	1343
035	1113.05	Middle	No	115.82	$115,400	$133,656	$104,659	3872	15.39	596	1209	1483
035	1113.06	Middle	No	111.47	$115,400	$128,636	$100,729	2454	17.64	433	455	510
035	1114.00	Moderate	No	70.60	$115,400	$81,472	$63,801	6976	41.03	2862	1118	1989
035	1115.00	Moderate	No	58.89	$115,400	$67,959	$53,214	2529	53.06	1342	219	400
035	1116.01	Middle	No	86.80	$115,400	$100,167	$78,438	4449	54.60	2429	407	702
035	1116.02	Low	No	43.40	$115,400	$50,084	$39,220	6762	51.88	3508	458	492
035	1117.01	Low	No	45.76	$115,400	$52,807	$41,356	5452	54.68	2981	677	1328
035	1117.02	Moderate	No	71.87	$115,400	$82,938	$64,946	4407	42.11	1856	864	1514
035	1118.01	Middle	No	96.07	$115,400	$110,865	$86,813	5762	31.43	1811	1307	1633
035	1118.02	Middle	No	85.42	$115,400	$98,575	$77,188	2777	25.89	719	675	1063
035	1119.03	Middle	No	90.49	$115,400	$104,425	$81,767	4113	30.03	1235	1187	1521
035	1119.04	Middle	No	89.44	$115,400	$103,214	$80,819	3624	25.36	919	888	910
035	1119.05	Moderate	No	51.58	$115,400	$59,523	$46,615	3806	29.98	1141	621	858
035	1119.06	Moderate	No	70.95	$115,400	$81,876	$64,118	4524	42.06	1903	473	631
035	1120.01	Moderate	No	69.98	$115,400	$80,757	$63,241	3362	27.54	926	746	1028
035	1120.02	Middle	No	91.85	$115,400	$105,995	$83,003	4871	22.81	1111	1115	1126
035	1121.01	Low	No	43.69	$115,400	$50,418	$39,487	5058	55.04	2784	272	445
035	1121.02	Middle	No	95.81	$115,400	$110,565	$86,582	5041	23.75	1197	1025	1174
035	1122.01	Middle	No	100.14	$115,400	$115,562	$90,488	5018	17.46	876	1572	1701

County Code	Tract Code	Tract Income Level	Distressed or Under -served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
035	1122.02	Middle	No	103.57	$115,400	$119,520	$93,589	4005	21.52	862	1114	1498
035	1123.01	Middle	No	86.51	$115,400	$99,833	$78,173	3815	24.40	931	938	1091
035	1123.02	Middle	No	99.83	$115,400	$115,204	$90,208	3623	17.47	633	1049	1139
035	1124.02	Middle	No	83.11	$115,400	$95,909	$75,100	7498	48.77	3657	1018	1874
035	1124.04	Moderate	No	65.35	$115,400	$75,414	$59,053	4578	41.00	1877	423	635
035	1124.05	Moderate	No	71.69	$115,400	$82,730	$64,786	6241	43.68	2726	388	746
035	1124.06	Moderate	No	67.73	$115,400	$78,160	$61,201	3394	59.46	2018	366	548
035	1125.01	Middle	No	82.21	$115,400	$94,870	$74,292	4027	28.09	1131	1104	1407
035	1125.03	Moderate	No	76.13	$115,400	$87,854	$68,795	4832	31.21	1508	1465	1860
035	1125.04	Middle	No	93.25	$115,400	$107,611	$84,263	2995	26.98	808	470	677
035	1125.05	Moderate	No	79.30	$115,400	$91,512	$71,660	3972	29.03	1153	826	1112
035	1126.04	Middle	No	89.95	$115,400	$103,802	$81,286	4767	20.45	975	1384	1491
035	1126.08	Upper	No	128.54	$115,400	$148,335	$116,154	5165	15.55	803	1474	1723
035	1126.09	Upper	No	128.44	$115,400	$148,220	$116,061	5402	14.59	788	1487	1760
035	1126.10	Middle	No	84.90	$115,400	$97,975	$76,724	6292	31.93	2009	1392	1685
035	1126.11	Middle	No	115.00	$115,400	$132,710	$103,922	6681	20.45	1366	1711	2089
035	1126.12	Middle	No	96.69	$115,400	$111,580	$87,372	5440	26.32	1432	1021	1198
035	1126.13	Middle	No	112.84	$115,400	$130,217	$101,968	5264	18.56	977	1346	1446
035	1126.14	Upper	No	145.86	$115,400	$168,322	$131,806	3575	13.01	465	1223	1304
035	1126.15	Upper	No	145.25	$115,400	$167,619	$131,250	2340	12.74	298	725	782
035	1126.16	Upper	No	133.94	$115,400	$154,567	$121,033	4239	14.96	634	1215	1280
035	1126.17	Upper	No	166.84	$115,400	$192,533	$150,757	3354	12.76	428	966	991
035	1126.18	Middle	No	119.53	$115,400	$137,938	$108,015	3911	18.18	711	939	1078
035	1126.19	Upper	No	146.85	$115,400	$169,465	$132,699	3111	15.81	492	960	1027
035	1126.20	Moderate	No	65.25	$115,400	$75,299	$58,966	3206	19.15	614	978	1052
035	1126.21	Middle	No	93.21	$115,400	$107,564	$84,226	5540	34.53	1913	1037	1274
035	1127.00	Moderate	No	79.34	$115,400	$91,558	$71,696	5671	26.04	1477	1141	1514
035	1128.04	Upper	No	124.28	$115,400	$143,419	$112,304	5429	17.37	943	1400	1605
035	1128.05	Upper	No	125.59	$115,400	$144,931	$113,484	5319	19.98	1063	1347	1530
035	1128.12	Middle	No	95.77	$115,400	$110,519	$86,544	5774	21.15	1221	1590	1821
035	1128.13	Upper	No	152.20	$115,400	$175,639	$137,532	5410	13.01	704	1516	1603
035	1128.14	Upper	No	204.56	$115,400	$236,062	$184,844	4960	12.32	611	1519	1719
035	1128.15	Upper	No	178.45	$115,400	$205,931	$161,250	5126	14.77	757	1495	1561
035	1128.16	Upper	No	159.46	$115,400	$184,017	$144,097	5906	11.41	674	1418	1576
035	1128.18	Unknown	No	0.00	$115,400	$0	$0	3159	36.37	1149	0	0
035	1128.21	Upper	No	150.06	$115,400	$173,169	$135,598	7038	16.20	1140	1761	2067
035	1128.22	Middle	No	112.96	$115,400	$130,356	$102,071	5269	29.97	1579	1088	1223
035	1128.23	Middle	No	107.28	$115,400	$123,801	$96,944	6165	23.49	1448	1319	1571
035	1128.24	Upper	No	121.15	$115,400	$139,807	$109,477	5722	30.01	1717	645	807
035	1128.25	Middle	No	97.55	$115,400	$112,573	$88,152	4874	30.51	1487	838	1108
035	1128.26	Upper	No	163.07	$115,400	$188,183	$147,351	5253	9.27	487	1222	1455
035	1128.27	Upper	No	126.18	$115,400	$145,612	$114,023	10862	21.11	2293	1699	1832
035	1128.28	Upper	No	183.59	$115,400	$211,863	$165,900	5063	13.35	676	1278	1294
035	1128.29	Middle	No	80.26	$115,400	$92,620	$72,528	3181	27.51	875	645	795

035	1128.30	Upper	No	120.46	$115,400	$139,011	$108,849	5027	20.63	1037	1493	1689
035	1128.31	Upper	No	175.15	$115,400	$202,123	$158,269	3398	24.54	834	851	1279
035	1129.04	Middle	No	91.60	$115,400	$105,706	$82,771	6352	42.02	2669	1540	1884
035	1129.05	Upper	No	124.74	$115,400	$143,950	$112,722	5295	25.23	1336	1583	1715
035	1129.07	Middle	No	97.35	$115,400	$112,342	$87,974	4705	33.24	1564	1022	1121
035	1129.12	Middle	No	116.72	$115,400	$134,695	$105,476	2648	28.21	747	737	811
035	1129.13	Middle	No	104.80	$115,400	$120,939	$94,700	5158	23.85	1230	1356	1486
035	1129.14	Middle	No	97.62	$115,400	$112,653	$88,214	6548	30.70	2010	1681	2011
035	1129.16	Middle	No	85.15	$115,400	$98,263	$76,947	4736	42.34	2005	741	1095
035	1129.17	Middle	No	97.87	$115,400	$112,942	$88,444	4168	32.61	1359	1037	1333
035	1129.18	Middle	No	80.54	$115,400	$92,943	$72,783	5362	38.64	2072	1068	1370
035	1129.20	Middle	No	92.49	$115,400	$106,733	$83,575	5155	29.00	1495	1197	1405
035	1129.21	Middle	No	92.40	$115,400	$106,630	$83,500	4280	28.39	1215	968	1107
035	1130.07	Middle	No	118.41	$115,400	$136,645	$107,000	4947	17.59	870	1336	1361
035	1130.08	Upper	No	145.00	$115,400	$167,330	$131,028	6285	15.99	1005	1820	1868
035	1130.10	Upper	No	141.50	$115,400	$163,291	$127,860	7371	13.53	997	1998	2063
035	1130.11	Upper	No	137.83	$115,400	$159,056	$124,549	6567	17.63	1158	1634	1789
035	1130.12	Upper	No	141.84	$115,400	$163,683	$128,173	5837	16.52	964	1860	1967
035	1130.13	Upper	No	134.05	$115,400	$154,694	$121,133	6130	14.16	868	1364	1428
035	1130.14	Middle	No	105.13	$115,400	$121,320	$95,000	5273	15.32	808	1619	1690
035	1130.16	Upper	No	159.54	$115,400	$184,109	$144,167	7420	14.31	1062	1658	1754
035	1130.17	Middle	No	104.33	$115,400	$120,397	$94,280	7279	13.68	996	1686	2203
035	1130.21	Middle	No	108.26	$115,400	$124,932	$97,829	5887	30.75	1810	1632	1699
035	1130.22	Upper	No	149.30	$115,400	$172,292	$134,911	7589	20.45	1552	1779	2096
035	1130.23	Middle	No	114.97	$115,400	$132,675	$103,890	6756	22.88	1546	1674	1762
035	1130.24	Upper	No	142.68	$115,400	$164,653	$128,929	5388	17.22	928	1156	1156
035	1130.25	Middle	No	116.87	$115,400	$134,868	$105,605	5320	26.77	1424	1057	1198
035	1131.01	Middle	No	99.14	$115,400	$114,408	$89,583	7013	33.18	2327	1846	2167
035	1131.02	Middle	No	118.11	$115,400	$136,299	$106,728	3766	20.69	779	1105	1143
035	1131.05	Upper	No	123.58	$115,400	$142,611	$111,667	7886	14.58	1150	1590	1834
035	1131.08	Upper	No	120.19	$115,400	$138,699	$108,611	4035	26.25	1059	986	1174
035	1131.09	Upper	No	144.18	$115,400	$166,384	$130,283	4823	16.79	810	1183	1387
035	1131.10	Middle	No	107.00	$115,400	$123,478	$96,686	4399	14.87	654	1142	1231
035	1131.11	Upper	No	144.03	$115,400	$166,211	$130,153	5210	17.41	907	1025	1106
035	1131.12	Upper	No	121.65	$115,400	$140,384	$109,930	3726	15.03	560	1000	1000
035	1131.13	Middle	No	97.56	$115,400	$112,584	$88,162	11122	28.72	3194	1836	2014
035	1131.14	Middle	No	83.70	$115,400	$96,590	$75,637	9861	28.29	2790	1286	1509
035	1133.07	Moderate	No	68.73	$115,400	$79,314	$62,109	7413	72.99	5411	1314	1802
035	1133.08	Moderate	No	63.33	$115,400	$73,083	$57,226	5196	66.34	3447	702	1340
035	1133.09	Moderate	No	77.19	$115,400	$89,077	$69,754	5111	55.06	2814	983	1265
035	1133.10	Moderate	No	62.65	$115,400	$72,298	$56,613	3143	49.95	1570	517	780
035	1133.11	Moderate	No	50.76	$115,400	$58,577	$45,871	4900	60.47	2963	739	1336
035	1133.12	Low	No	38.73	$115,400	$44,694	$35,000	3859	69.78	2693	339	682
035	1133.13	Moderate	No	60.26	$115,400	$69,540	$54,453	3993	58.18	2323	326	477
035	1133.14	Moderate	No	59.45	$115,400	$68,605	$53,726	2821	66.71	1882	360	453
035	1134.06	Moderate	No	57.23	$115,400	$66,043	$51,719	6787	68.48	4648	936	1448
035	1134.08	Middle	No	81.05	$115,400	$93,532	$73,241	7119	47.56	3386	1328	1632
035	1134.09	Middle	No	93.20	$115,400	$107,553	$84,219	5049	45.04	2274	1315	1479
035	1134.10	Middle	No	80.73	$115,400	$93,162	$72,955	6805	50.99	3470	1264	1646
035	1134.11	Middle	No	86.59	$115,400	$99,925	$78,250	2808	51.92	1458	686	726
035	1134.12	Middle	No	99.52	$115,400	$114,846	$89,934	3018	59.38	1792	600	705
035	1134.13	Middle	No	86.59	$115,400	$99,925	$78,250	5980	40.70	2434	1252	1539
035	1134.14	Middle	No	107.44	$115,400	$123,986	$97,083	6530	49.33	3221	1407	1610

County Code	Tract Code	Tract Income Level	Distressed or Under -served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
035	1134.15	Middle	No	93.15	$115,400	$107,495	$84,175	5951	57.82	3441	1372	1400
035	1135.05	Moderate	No	76.74	$115,400	$88,558	$69,350	6558	46.84	3072	1396	1871
035	1135.09	Moderate	No	70.51	$115,400	$81,369	$63,720	7826	70.94	5552	1232	1769
035	1135.10	Middle	No	96.17	$115,400	$110,980	$86,902	3357	41.23	1384	1010	1049
035	1135.11	Moderate	No	71.93	$115,400	$83,007	$65,000	3900	39.90	1556	901	1028
035	1135.12	Moderate	No	70.08	$115,400	$80,872	$63,333	3417	42.11	1439	403	600
035	1135.13	Middle	No	80.08	$115,400	$92,412	$72,364	6186	42.84	2650	1078	1298
035	1135.14	Moderate	No	61.55	$115,400	$71,029	$55,625	6757	56.45	3814	821	1561
035	1135.15	Middle	No	82.92	$115,400	$95,690	$74,933	6168	28.31	1746	1660	1968
035	1135.20	Middle	No	81.49	$115,400	$94,039	$73,641	4101	44.75	1835	920	1180
035	1135.21	Moderate	No	77.32	$115,400	$89,227	$69,868	6493	42.05	2730	1580	1891
035	1135.22	Middle	No	104.32	$115,400	$120,385	$94,271	3281	30.87	1013	1003	1039
035	1135.23	Moderate	No	72.14	$115,400	$83,250	$65,188	6102	42.04	2565	1498	1865
035	1135.26	Middle	No	84.29	$115,400	$97,271	$76,167	5793	47.61	2758	1267	1416
035	1135.27	Middle	No	84.38	$115,400	$97,375	$76,250	4241	43.22	1833	1152	1241
035	1135.28	Middle	No	95.67	$115,400	$110,403	$86,454	4976	38.75	1928	1498	1578
035	1135.32	Middle	No	105.36	$115,400	$121,585	$95,208	3259	28.14	917	859	968
035	1135.33	Middle	No	104.81	$115,400	$120,951	$94,712	4918	23.65	1163	1257	1428
035	1135.36	Moderate	No	69.61	$115,400	$80,330	$62,900	4201	62.08	2608	516	1133
035	1135.37	Middle	No	103.19	$115,400	$119,081	$93,250	3699	43.74	1618	829	1030
035	1135.38	Middle	No	85.53	$115,400	$98,702	$77,292	3105	53.69	1667	680	746
035	1135.39	Middle	No	94.24	$115,400	$108,753	$85,156	4883	54.70	2671	965	1087
035	1135.40	Middle	No	102.06	$115,400	$117,777	$92,222	5367	39.56	2123	1462	1532
035	1135.41	Middle	No	111.65	$115,400	$128,844	$100,893	2545	43.34	1103	521	569
035	1135.42	Middle	No	105.23	$115,400	$121,435	$95,093	4018	39.37	1582	906	980
035	1135.43	Middle	No	119.33	$115,400	$137,707	$107,832	4478	23.05	1032	1154	1202
035	1135.44	Middle	No	108.57	$115,400	$125,290	$98,107	4050	53.98	2186	959	1035
035	1135.45	Middle	No	118.46	$115,400	$136,703	$107,045	3791	65.34	2477	739	816
035	1136.00	Moderate	No	65.21	$115,400	$75,252	$58,924	5498	53.49	2941	1382	1652
035	1137.01	Middle	No	86.55	$115,400	$99,879	$78,207	4160	47.52	1977	1008	1143
035	1137.02	Moderate	No	67.82	$115,400	$78,264	$61,288	2619	46.35	1214	625	830
035	1138.01	Moderate	No	75.43	$115,400	$87,046	$68,167	5939	55.04	3269	1235	1563
035	1138.02	Moderate	No	62.77	$115,400	$72,437	$56,719	4371	60.44	2642	968	1177
035	1138.04	Middle	No	102.58	$115,400	$118,377	$92,694	4809	54.96	2643	1299	1404
035	1138.05	Middle	No	108.54	$115,400	$125,255	$98,083	4178	52.01	2173	663	926
035	1139.03	Middle	No	100.13	$115,400	$115,550	$90,478	5403	43.35	2342	1311	1610
035	1139.04	Middle	No	86.75	$115,400	$100,110	$78,395	6039	42.89	2590	1594	1720
035	1139.05	Moderate	No	78.27	$115,400	$90,324	$70,725	7667	48.26	3700	1615	1819
035	1139.06	Moderate	No	63.30	$115,400	$73,048	$57,200	4888	37.11	1814	716	1200
035	1139.08	Moderate	No	75.70	$115,400	$87,358	$68,409	5272	45.18	2382	1213	1422
035	1139.09	Upper	No	127.26	$115,400	$146,858	$115,000	4119	29.89	1231	938	1002
035	1140.00	Middle	No	104.44	$115,400	$120,524	$94,375	4344	32.07	1393	628	186
035	1141.00	Upper	No	130.17	$115,400	$150,216	$117,625	3582	17.67	633	649	959
035	1142.00	Middle	No	114.81	$115,400	$132,491	$103,750	5161	27.94	1442	1392	1567
035	1143.01	Moderate	No	56.82	$115,400	$65,570	$51,343	5511	49.14	2708	849	925
035	1143.02	Middle	No	105.17	$115,400	$121,366	$95,040	2833	30.04	851	657	816
035	1143.03	Upper	No	137.50	$115,400	$158,675	$124,250	10724	31.65	3394	1970	2070
035	1143.04	Middle	No	99.78	$115,400	$115,146	$90,168	5801	33.87	1965	1068	1180
035	1145.00	Middle	No	85.32	$115,400	$98,459	$77,100	7487	61.99	4641	1245	1732
035	1146.01	Upper	No	134.00	$115,400	$154,636	$121,083	5315	14.41	766	1469	1585
035	1146.02	Upper	No	152.69	$115,400	$176,204	$137,979	2083	9.60	200	658	705
035	1147.00	Moderate	No	74.26	$115,400	$85,696	$67,107	4620	53.23	2459	1373	1597
035	1148.00	Upper	No	276.67	$115,400	$319,277	$250,001	3654	15.49	566	1294	1318
035	1151.07	Upper	No	150.74	$115,400	$173,954	$136,211	6431	13.98	899	1350	1470

035	1151.08	Middle	No	110.79	$115,400	$127,852	$100,110	8083	20.59	1664	2043	2258
035	1151.09	Middle	No	83.26	$115,400	$96,082	$75,234	7272	29.50	2145	904	938
035	1152.10	Upper	No	149.42	$115,400	$172,431	$135,024	8274	20.32	1681	1756	1929
035	1152.11	Middle	No	107.82	$115,400	$124,424	$97,432	7033	29.72	2090	913	1003
035	9800.00	Unknown	No	0.00	$115,400	$0	$0	16	31.25	5	0	0
035	9801.00	Unknown	No	0.00	$115,400	$0	$0	10	30.00	3	0	0
045	1306.00	Moderate	No	65.55	$115,400	$75,645	$59,231	1717	61.50	1056	168	855
045	1307.01	Middle	No	114.05	$115,400	$131,614	$103,058	5109	17.58	898	939	971
045	1307.04	Upper	No	135.44	$115,400	$156,298	$122,391	6070	17.15	1041	1587	1631
045	1307.05	Middle	No	115.74	$115,400	$133,564	$104,588	5812	16.05	933	1371	1684
045	1307.06	Middle	No	112.94	$115,400	$130,333	$102,054	6774	20.27	1373	1338	1522
045	1307.07	Middle	No	116.15	$115,400	$134,037	$104,957	3909	13.76	538	1071	1246
045	1307.08	Middle	No	95.50	$115,400	$110,207	$86,300	7224	16.53	1194	1493	1891
045	1308.00	Middle	No	83.27	$115,400	$96,094	$75,250	6988	10.76	752	1411	1806
045	1309.00	Moderate	No	71.84	$115,400	$82,903	$64,922	5579	27.62	1541	1353	1896
045	1310.01	Middle	No	100.24	$115,400	$115,677	$90,577	2898	22.26	645	718	848
045	1310.03	Moderate	No	58.10	$115,400	$67,047	$52,500	3800	23.97	911	1029	1433
045	1310.04	Middle	No	81.90	$115,400	$94,513	$74,008	2465	24.87	613	775	775
045	1310.05	Low	No	40.56	$115,400	$46,806	$36,653	2198	24.70	543	406	657
045	1311.01	Moderate	No	76.82	$115,400	$88,650	$69,418	4606	21.28	980	1109	1276
045	1311.02	Moderate	No	75.68	$115,400	$87,335	$68,388	3986	19.49	777	1230	1555
045	1312.00	Moderate	No	77.75	$115,400	$89,724	$70,259	3563	19.76	704	1076	1327
045	9800.00	Unknown	No	0.00	$115,400	$0	$0	0	0.00	0	0	0

LOAN TO DEPOSIT RATIO

Quarter	***Net Loans to Deposit Ratio***	***Eight Quarter Loan to Deposit Ratio Average***
2025 – December	**87%**	**87%**
2025 – September	**89%**	**88%**
2025 – June	**94%**	**90%**
2025 – March	**94%**	**91%**
2024 – December	**89%**	**90%**
2024 – September	**92%**	**91%**
2024 – June	**92%**	**91%**
2024 – March	**92%**	**96%**
2023 – December	**92%**	**97%**
2023 – September	**98%**	**98%**
2023 – June	**96%**	**100%**
2023 – March	**97%**	**105%**
2022 – December	**92%**	**108%**
2022 – September	**99%**	**110%**
2022 – June	**97%**	**113%**

HMDA DISCLOSURE STATEMENTS

Not Applicable – home mortgage, home improvement, or home equity loans are not part of Transportation Alliance Bank's products and services.

Exhibit A

TRANSPORTATION ALLIANCE BANK INC.
d/b/a TAB BANK

COMMUNITY REINVESTMENT ACT
STRATEGIC PLAN

(Effective upon FDIC Approval through December 31, 2030)

Table of Contents

EXECUTIVE SUMMARY

Transportation Alliance Bank Inc d/b/a TAB Bank ("TAB Bank" or the "Bank") respectfully submits this Community Reinvestment Act Strategic Plan (the "CRA Strategic Plan") for review and approval by the Federal Deposit Insurance Corporation ("FDIC") pursuant to 12 C.F.R. §345.27. The Bank requests FDIC approval of the CRA Strategic Plan from the date of FDIC approval through December 31, 2030.

This CRA Strategic Plan reaffirms TAB Bank's commitment to fulfilling its obligations under the Community Reinvestment Act (codified at 12 U.S.C. §§ 2901-2908 (2006) (the "CRA") and to strengthening its role as a community-focused financial institution. The Bank believes that a combination of elements from the Retail Lending Test and the Community Development Test, within the framework of a CRA Strategic Plan, provides the most appropriate and effective method for evaluating the Bank's CRA performance.

Strategic Framework

Under this framework, TAB Bank will focus on three primary areas of CRA-qualifying activities:

1. Small Business Lending. The Bank will emphasize the assessment area concentration and geographic distribution of small business loans. Performance will be evaluated based on the proportion of small business lending within TAB's defined assessment areas and the extent to which credit opportunities are provided across all income geographies, particularly in low- and moderate-income ("LMI") communities.

2. Community Development Lending and Investments. The Bank will provide a combination of originated new community development loans and qualified investments and grants, measured as a percentage of average assets. These activities will demonstrate TAB Bank's meaningful financial support for initiatives that promote affordable housing, economic development, and community services benefiting LMI individuals and areas.

3. Community Development Services. The Bank will provide volunteer and professional service hours dedicated to qualified community development activities. Performance will be tracked through documented community development service hours to ensure consistent and measurable engagement in meeting community needs.

Through this CRA Strategic Plan, TAB Bank aims to demonstrate measurable progress in supporting community development and small business growth, aligning with its mission, operational capacity, and regulatory requirements.

I. INTRODUCTION

Transportation Alliance Bank Inc. and FJ Management Inc., Profile

TAB Bank began its operations in October 1998 as a wholly owned subsidiary of Flying J, Inc., now known as FJ Management Inc. ("FJM"). TAB Bank is a commercial bank chartered and supervised by the Utah Department of Financial Institutions ("UDFI"). The Bank's primary federal regulator is the Federal Deposit Insurance Corporation ("FDIC"). The Bank is headquartered at 4185 Harrison Boulevard, Ogden, Utah 84403.

The Bank was initially established to provide financial products and services to the transportation industry, which the banking industry has historically underserved. TAB developed and offered a full spectrum of banking and complementary products and services to fit the needs of the transportation industry.

Leveraging TAB Bank's transportation industry expertise, TAB Bank continues to develop and offer innovative products and services to small and medium-sized businesses. Additionally, TAB Bank has expanded its market presence to include other commercial industries, providing companies with working capital financing, equipment financing, and commercial lending products. TAB Bank also offers high-yield savings accounts, checking accounts, certificates of deposits and other consumer depository products all accessible through secure digital platforms. Furthermore, as part of TAB Bank's aim to build value and drive financial inclusion, TAB Bank is actively involved with FinTech partners to provide innovative financial solutions.

The Bank will continue to develop and offer innovative financial products and services to the transportation industry, while leveraging the Bank's core competencies to provide product lines to other sectors. This will provide new opportunities and reduce concentration in the transportation industry.

II. TAB BANK'S COMMITMENT TO CRA

A. The Bank's CRA Efforts and Initial CRA Strategic Plan

As a federally insured depository institution, the Bank is subject to the CRA, which requires banks to identify and help meet the credit needs of its entire community, including LMI individuals and geographies. The Bank was evaluated under the Small Bank examination procedures from inception in 1998 through 2005. The Bank was then evaluated under the Intermediate Small Bank examination procedures from 2008 through 2012. Since June 1, 2013, to present, the Bank has operated under a CRA strategic plan. TAB Bank's latest performance evaluation, dated October 28, 2024, provided TAB Bank an overall CRA rating of Satisfactory.

The Bank does not have the traditional branch office network that would allow it to extend traditional banking services to LMI individuals in its defined assessment area. With TAB Bank's product offering primarily outside the Bank's assessment area, the Bank continues to operate under a CRA strategic plan and submits this CRA Strategic Plan for consideration and approval by the

FDIC. This CRA Strategic Plan's measurable goals are based on retail banking lending goals of assessment area concentration and geographic distribution of small business lending and community development goals consistent with the size of the Bank and as identified by community needs in its assessment area. The Bank performed extensive research, needs assessment, community outreach, and corresponding analyses in conjunction with formulating this CRA Strategic Plan on behalf of the Bank.

B. The Bank's CRA Corporate Governance

TAB Bank's CRA Program operates under the direction and oversight of TAB Bank's Board of Directors (the "Board") and is governed by the Bank's CRA Policy. The Board maintains ultimate responsibility for ensuring compliance with CRA requirements and its implementing regulations, 12 C.F.R. Part 345 (as amended). Management reports to the Board on the Bank's CRA performance quarterly. These reports include updates on CRA performance metrics, progress toward established goals, and the status of community development activities. The Board reviews and provides oversight to ensure that the Bank's CRA efforts remain consistent with regulatory expectations and the objectives of the approved CRA Strategic Plan.

III. TAB BANK'S ASSESSMENT AREA

A. Assessment Area Description

TAB Bank has designated two Metropolitan Statistical Areas ("MSAs") as its Assessment Area ("AA") in accordance with the requirements of the CRA and 12 C.F.R. §345.41. The designated MSAs are: (i) Ogden–Clearfield MSA (#36260); and (ii) Salt Lake City–Murray MSA (#41620). These two MSAs are contiguous, share similar economic characteristics, and collectively represent the majority of the northern Wasatch Front region of Utah. Together, they form part of the larger Utah Combined Statistical Area and are evaluated as a single, combined AA for CRA purposes under a full-scope review. The AA comprises 396 census tracts: eight low-income, 85 moderate-income, 193 middle-income, 105 upper-income, and five with unknown income levels.

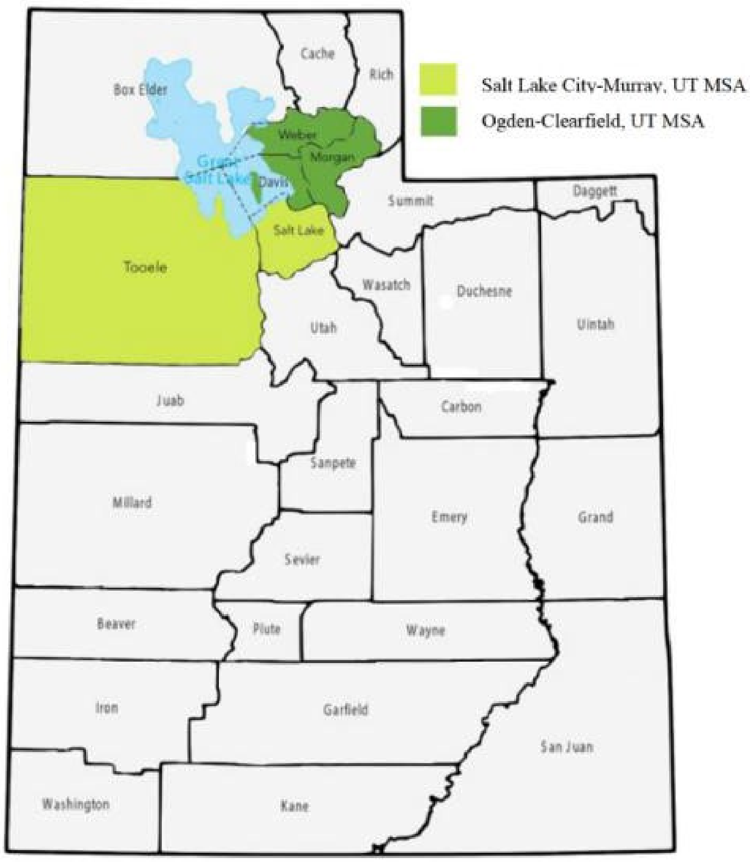
B. Rationale for Assessment Area Designation

The boundaries of this AA were established based on several key factors, including: (i) the location of TAB Bank's main office and operational facilities; (ii) the scope of the Bank's business activities and the availability of lending and investment opportunities; and (iii) the competitive banking environment within the region. This designation ensures that the AA accurately reflects the Bank's market presence and areas in which it maintains substantial lending and deposit activity, consistent with regulatory expectations.

C. Changes Since Prior Strategic Plan

Since the Bank's previous CRA Strategic Plan, the Ogden–Clearfield, Utah MSA (#36260) was modified to exclude Box Elder County following federal statistical area updates. Aside from this adjustment, the Bank's AA has remained unchanged. The current AA continues to meet all technical and geographic requirements of the CRA regulation. It does not arbitrarily exclude any LMI geographies or individuals, and it does not reflect any illegal discrimination or other prohibited basis exclusion under the Fair Housing Act or Equal Credit Opportunity Act.

D. Assessment Area Map



E. The Broader Statewide and Regional Area

If the Bank has sufficiently addressed community needs within its AA, it may also pursue community development loans, investments, grants, and services across a broader footprint within Utah and the surrounding region. For these broader activities, the Bank will focus on the U.S. Census Bureau's Mountain Division, part of the West Region, which includes Utah, Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, and Wyoming.

IV. NEEDS ASSESSMENT AND PUBLIC PARTICIPATION

The Bank has conducted research and informal outreach to various community organizations to assess community needs and has sought public participation in developing this five-year CRA Strategic Plan. The FDIC regulations governing public participation fall into two categories: (A) the informal seeking of public participation in developing the proposed strategic plan; and (B) the formal solicitation of public comment by publication in a newspaper of general circulation in the AA. The Bank has complied fully with both sets of requirements.

A. Public Participation and Informal Suggestions

The Bank gathered reports and data to inform its CRA Strategic Plan by reviewing multiple sources that highlight community development needs. This included analyzing a statewide survey from the Kem C. Gardner Policy Institute, annual data from Utah 211, Utah Wellbeing reports, as well as insights from nonprofit organizations that have received Bank grants in recent years. Collectively, these sources helped the Bank identify and confirm the most significant community development needs within its assessment area and throughout the state of Utah.

1. Kem C. Gardner Policy Institute Community Survey

The Kem C. Gardner Policy Institute (the "Institute"), housed within the University of Utah's David Eccles School of Business, is a premier public policy research center dedicated to advancing informed decision-making through rigorous economic, demographic, and policy analysis. Supported by both public and private partners, the Institute operates from the historic Thomas S. Monson Center, serving as a trusted research hub and civic gathering place for Utah's policy and business leaders. Guided by the values of integrity, accountability, and community focus, the Institute provides evidence-based insights that help shape a more prosperous and resilient future for the state of Utah.

As part of this effort, Nate Lloyd of the Kem C. Gardner Policy Institute presented the findings of this report to Utah Community Reinvestment Act Officers at their annual Community Reinvestment Conference on September 25, 2025. The presentation highlighted Utah's top three community development needs, summarized as follows:

1. Affordable Housing and Housing Affordability
    - Most urgent statewide challenge: Affordable housing consistently emerges as the top community need in multiple assessments. Utah faces a housing shortage exceeding 37,000 units, affecting both urban and rural areas.
    - Barriers: Rising housing costs, stagnant wages, and limited land availability – especially along the Wasatch Front – drive affordability pressures.
    - LMI focus: The greatest needs are concentrated among LMI households, who face barriers to both rental and homeownership opportunities. In Salt Lake County, 81% of residents report insufficient housing for low-income families, and 79% cite a lack of housing for those experiencing homelessness.

2. Economic Development and Small Business Support
    - Key need: While Utah's economy is strong, small businesses, especially those with revenues under $1 million, face significant tariff and supply chain challenges, with 70% of small firms

expressing concern about tariffs that threaten investment and stability.

- Vulnerable populations: Young adults, rural workers, and low-income communities need access to stable, well-paying jobs and capital for entrepreneurship.

3. Community Revitalization, Stabilization, and Essential Services for LMI Populations
   - Infrastructure and essential services: Communities identify urgent needs for transportation, affordable internet, clean water, air quality, and public facilities (fire stations, health centers, emergency shelters, safe community spaces).
   - Essential community services: Many LMI Utahns face food insecurity, unaffordable childcare, and gaps in healthcare and mental health access, particularly in rural counties.

2. United Way 211

Utah 211 is a free, confidential referral service that connects people to health and social services statewide, 24/7, in multiple languages. Sponsored by the United Way of Utah, it offers barrier-free support through trained specialists and partners with organizations across the state. It also shares data to help service providers and policymakers address local needs. Utah 211 provided an impact report detailing the most requested services from December 1, 2025, through December 31, 2025. During this time period, Utah 211 received 34,382 calls in the Bank's proposed AA: Below are the most requested services through this agency.

- The highest number of calls, 11,351, were related to housing and shelter, which is defined as helping pay for or finding a low-cost, emergency, or other place to live. The calls focused on the need for rent assistance, low-cost housing, and shelters. Of these top three areas, rent assistance was the most requested service, accounting for 46.9% of calls related to housing and shelter.
- The second highest number of calls, 3,510, were related to food, with 66.1% of these calls focused on assistance with identifying food pantries and 19.4% of these calls related to help buying food, which is defined as finding financial aid to purchase food, such as the Women, Infant, and Children food assistance program and the Food Stamp program. Salt Lake and Weber counties ranked first and second, respectively, in the number of calls related to this category.
- The third highest number of calls, 3,971, was related to transportation. Of the calls in this category, 78.3% were related to public transit. These calls were primarily from Salt Lake, Weber, and Davis counties.

3. The Utah Wellbeing Project

The Utah Wellbeing Survey Project measures residents' quality of life and local perspectives, providing city leaders with valuable information to support general planning efforts. Each community has its own distinct experience, and the survey enables focused, community-level analysis. Questions cover ratings and perceived importance across twelve wellbeing domains, participation in recreation and nature-based activities, views on population growth and economic development, transportation issues, future concerns, and demographic characteristics. In 2024, 51 cities and towns participated in the survey. Most joined early in the year, with Ogden and Alpine participating later. Each community's survey was hosted online through Qualtrics for at least three weeks. Cities promoted participation through a variety of channels, including social media, newsletters, utility bills, websites, flyers, local media, email, apps, and other local outreach methods. All residents aged 18 and older were invited to participate. Below is a summary of each county included in the 2024 survey and their highest-priority concerns.

Davis County

Davis County contributed 1,740 valid survey responses across five participating cities: Layton, Bountiful, North Salt Lake, West Bountiful, and Clinton. Across all five communities, a large share of respondents felt that population growth was occurring too quickly, while most believed the pace of economic growth was about right. The county's top concerns were air quality (83%), water supply (81%), and water quality (77%). Affordable housing ranked seventh, homelessness ranked eleventh, and employment opportunities ranked seventeenth among reported concerns.

Salt Lake County

Salt Lake County contributed 3,251 valid survey responses across ten participating communities: Millcreek, Sandy, South Jordan, West Jordan, West Valley City, Cottonwood Heights, Draper, Midvale, Herriman, and Emigration Canyon. Respondents in Emigration Canyon generally felt the pace of population growth was appropriate, while residents in all other cities viewed growth as too rapid. Perceptions of economic growth varied: most respondents felt it was too slow in Herriman and about right in the remaining communities. The county's top concerns were air quality (87%), water supply (84%), and open space/green space (80%). Homelessness ranked seventh, affordable housing eleventh, and employment opportunities eighteenth among reported concerns.

Weber County

Weber County contributed 1,040 valid survey responses across three participating cities: Ogden, South Ogden, and West Haven. In all three communities, most respondents felt population growth was occurring too quickly. Views on economic growth varied: respondents in West Haven were split between believing growth was too slow or too fast, while respondents in Ogden and South Ogden largely felt the pace was about right. The county's top concerns were water supply (85%), air quality (84%), and water quality (81%). Affordable housing ranked seventh, homelessness eighth, and employment opportunities fifteenth among reported concerns.

B. Summary of Needs Assessment

Based on these three comprehensive Utah data sources, the Institute survey, United Way 211 call data, and the Utah Wellbeing Project, the following community development needs emerge as priorities:

Affordable Housing and Shelter. Housing affordability stands as the most critical need across all sources. Utah faces a shortage exceeding 37,000 units, with LMI households bearing the greatest burden. United Way 211 received 11,351 housing-related calls, with rent assistance accounting for 46.9% of requests. Salt Lake County reports 81% of residents identify insufficient low-income housing as a concern.

Community Services for LMI Populations. Essential services including food assistance (3,614 211 calls, 66.1% seeking food pantries), transportation (3,510 calls, 78.3% for public transit), and healthcare access represent significant unmet needs. LMI communities face food insecurity, unaffordable childcare, and mental health service gaps, particularly in rural areas.

Economic Development and Small Business Support. Small businesses with revenues under $1 million face supply chain challenges, with 70% concerned about tariff impacts. Young adults, rural workers, and low-income communities need access to stable employment and entrepreneurial capital to support economic mobility and community stability.

C. Formal Public Comment Process

The Bank solicited formal public comments on its CRA Strategic Plan by publishing a notice in the Ogden Standard Examiner and the Salt Lake Tribune, as required by 12 CFR § 345.27(e)(1)(ii)(B). This CRA Strategic Plan includes proof of publication of the request for public comment in Appendix B.

V. CRA PERFORMANCE CONTEXT

The FDIC applies the various CRA tests and standards in the context of seven factors collectively referred to as a bank's CRA "performance context." These seven factors are:

1. Demographic and economic data;
2. Product Offerings and Business Strategy;
3. Lending, Investment and Service Opportunities;
4. Institutional Capacity and Constraints;
5. Performance of Bank and Similarly Situated Lenders;
6. Public File and Written Comments; and
7. Any information deemed relevant by the FDIC.

The FDIC also considers whether to approve a proposed strategic plan within those same "performance context" factors (12 C.F.R. §345.21(b)). The elements of the Bank's CRA performance context are discussed throughout this document. A summary of the factors outlined in 12 C.F.R. §345.21(b)(1) – (7) follows:

A. Demographic Data on Median Income Levels, Distribution of Household Income, Nature of Housing Stock, Housing Costs, and Other Relevant Data (12 C.F.R. §345.21(b)(1))

The 2024 US Census QuickFacts Report, which presents the latest data from the US Census, indicates that the median household income for Salt Lake County from 2019 to 2023 ranged from $87,083 to $126,092.[1] The 2024 FFIEC Estimated Area Median Income for the Salt Lake City-Murray, UT MSA is $115,400 and for the Ogden-Clearfield, UT MSA it is $110,200.[2]

Table 1a – Median Family Income (MFI)—Salt Lake City-Murray, UT MSA

Income Category	MFI Criteria	Income Threshold
Low	< 50%	Up to $57,699
Moderate	50% up to < 80%	$57,700 to $92,319
Middle	80% up to < 120%	$92,320 to $134,479
Upper	120% +	$138,480 +

Source: ffiec.gov

Table 1b – Median Family Income (MFI)—Ogden-Clearfield, UT MSA

Income Category	MFI Criteria	Income Threshold
Low	< 50%	Up to $55,099
Moderate	50% up to < 80%	$55,100 to $88,159
Middle	80% up to < 120%	$88,160 to $132,239
Upper	120% +	$132,240 +

Source: ffiec.gov

Table 2a presents the income and population distribution of census tracts within the Bank's AA, which comprises the combined Salt Lake City–Murray, UT MSA and Ogden–Clearfield, UT MSA. The data are based on the 2024 FFIEC Median Family Income Estimates.

Table 2a –Assessment Area Census Tract Characteristics

Census Tract Income Level	# of Tracts	% of Tracts	Population	% of Population
Low	8	2%	32,078	2%
Moderate	85	21%	380,281	20%
Middle	193	49%	965,753	51%
Upper	105	27%	521,792	27%
Unknown	5	1%	7,524	0%
Total	396	100%	1,907,428	100%

Source: ffiec.gov

[1] https://www.census.gov/quickfacts/fact/table/saltlakecountyutah,tooelecountyutah,daviscountyutah,webercountyutah,morgancountyutah,US#
[2] https://www.ffiec.gov/census/report.aspx?year=2024&county=035&state=49&report=demographic

Utah's population is 3,503,163 according to the US Census Bureau American Community Survey ("ACS") 2024 5-Year Estimate.[3] The LMI census tracts in the AA represent 11.8% of the state's population. The AA's population represents 54.4% of the state's population.

1. Demographics

The AA encompasses five counties and includes more than 60 incorporated cities and towns, ranging from Salt Lake City – the state capital and largest urban center with an estimated 2025 population of 215,548 – to smaller mountain and desert communities. Covering approximately 9,167 square miles, the region extends from densely populated metropolitan corridors to sparsely settled rural areas, with an overall population density of about 208 persons per square mile. The AA lies within the Salt Lake City–Provo–Orem, UT–ID Combined Statistical Area as defined by the Office of Management and Budget.[4]

According to the 2024 FFIEC data, the AA includes an estimated 603,648 households. Approximately 7.9% of residents live below the poverty line, and 28.3% of the population identifies as a racial or ethnic minority. The average household size is 3.2 persons. Racially, 75.5% of residents identify as White, 1.7% as Black or African American, 1.0% as American Indian or Alaska Native, 3.3% as Asian, 1.4% as Native Hawaiian or Other Pacific Islander, and 7.9% as some other race. Individuals of Hispanic or Latino origin comprise 17.3% of the population, while 71.8% identify as White non-Hispanic. Based on projections from the Institute, Utah's population is expected to grow at an annual rate of 1.7% in 2025. As the population continues to age, the median age is projected to reach 34.0 years, and the average household size is anticipated to decline slightly to 3.0 persons.[5] Utah's minority population is projected to grow steadily, with one in every three Utahns expected to identify as a racial or ethnic minority by 2060.[6]

2. Nature of Housing Stock and Housing Costs

Salt Lake City-Murray, Utah MSA

The Salt Lake City-Murray MSA had a homeownership rate of approximately 67.8% in 2023, with the remaining housing units either renter-occupied or vacant. The median property value in the Salt Lake City-Murray MSA reached $478,200 in 2023, representing a 10.1% increase from the previous year.[7] The Salt Lake City-Murray MSA comprises Salt Lake and Tooele counties, with a 2020 census population of 1,257,936.[8]

According to the U.S. Census Bureau, Utah's homeowner vacancy rate was 0.6% in 2024, while the rental vacancy rate was 4.8% in 2024.[9] However, Salt Lake County specifically experienced rental vacancy rates of 5.8% in 2023 and 6.6% in 2024, reflecting the impact of

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[3] https://data.census.gov/table?q=Utah&g=010XX00US&y=2023&d=ACS+5-Year+Estimates+Data+Profiles

[4] https://www.whitehouse.gov/wp-content/uploads/2023/07/OMB-Bulletin-23-01.pdf

[5] https://gardner.utah.edu/utah-demographics/population-projections/state-and-county-projections-tableau/

[6] https://d36oiwf74r1rap.cloudfront.net/wp-content/uploads/DiversityDataBook-May2021.pdf

[7] https://datausa.io/profile/geo/salt-lake-city-ut-31000US41620

[8] https://en.wikipedia.org/wiki/Salt_Lake_City_metropolitan_area

[9] https://ipropertymanagement.com/research/rental-vacancy-rate

increased apartment construction.[10] In Salt Lake County, the average rental rate for all unit types increased from $1,582 per month in 2023 to $1,593 in 2024, representing less than 1% growth.[11] The median household income in the MSA was $95,045 in 2023.[12]

Utah's housing market showed signs of stabilization in 2024, with price growth of less than 1% since 2022, though the state ranked as the ninth most expensive housing market nationwide.[13] Construction activity declined markedly in 2024, with approximately 22,000 residential unit permits issued, the lowest level since 2016. High interest rates, hovering around 6.6%, combined with elevated home prices continue to erode affordability for prospective homebuyers.[14] Housing affordability is measured by the median multiple ratio, which measures the severity of housing affordability by dividing the median sales price of a home by the median household income. The median multiple ratio for Salt Lake County was above 5.1 in 2024, classifying it as severely unaffordable when comparing median sales prices to median household income.[15] The National Low Income Housing Coalition reports that only 30 affordable and available rental homes exist for every 100 extremely low-income renter households in Utah, creating a deficit of approximately 48,380 units statewide.

Ogden-Clearfield, Utah MSA

The Ogden-Clearfield MSA had a homeownership rate of 76.4% in 2023, significantly higher than the national average of 65%.[16] This MSA comprises Davis, Morgan, and Weber counties, with a 2020 census population of 637,197.[17] The median property value in this MSA was $437,700 in 2023, representing a 13.8% increase from $384,700 in 2022. The median household income was $98,361 in 2023, reflecting an 8.06% increase from the previous year.[18] In Weber County, the average rental rate for all unit types was $1,498 in 2024, which was 5.9% below Salt Lake County's average rate of $1,593. Weber County experienced an average annual growth rate in rents of 7.9% from 2014 to 2024.[19] The relatively lower rental rates in Weber County have contributed to sustained rental demand in the region. Weber and Davis counties were classified as seriously unaffordable in 2024, with median multiple ratios between 4.1 and 5.0.[20] Utah's rental vacancy rate declined 9.43% from 2023 to 2024, reaching 4.8% in 2024, indicating a tightening rental market despite increased construction in select areas.[21]

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[10] https://d36oiwf74r1rap.cloudfront.net/wp-content/uploads/2025/07/State-Of-State-Housing-Jul2025.pdf

[11] https://d36oiwf74r1rap.cloudfront.net/wp-content/uploads/2025/07/State-Of-State-Housing-Jul2025.pdf

[12] https://datausa.io/profile/geo/salt-lake-city-ut-31000US41620

[13] https://gardner.utah.edu/news/utah-ranked-as-the-9th-most-expensive-housing-market-in-the-country-in-2024/

[14] https://utahnewsdispatch.com/2025/07/09/utah-housing-market-ranks-among-most-expensive/

[15] https://www.utahbusiness.com/press-releases/2025/07/14/utah-ranked-9th-most-expensive-housing-market- united-states/

[16] https://datausa.io/profile/geo/ogden-clearfield-ut

[17] https://en.wikipedia.org/wiki/Ogden%E2%80%93Clearfield_metropolitan_area#Metropolitan_Statistical_Area

[18] https://datausa.io/profile/geo/ogden-clearfield-ut

[19] https://d36oiwf74r1rap.cloudfront.net/wp-content/uploads/2025/07/State-Of-State-Housing-Jul2025.pdf

[20] https://www.utahbusiness.com/press-releases/2025/07/14/utah-ranked-9th-most-expensive-housing-market- united-states/

[21] https://ipropertymanagement.com/research/rental-vacancy-rate

Both MSAs face significant affordability challenges, with housing costs outpacing income growth and limited inventory constraining access to homeownership for low- and moderate-income households.

3. Other Relevant Data, Including the Assessment Area's Economic Outlook.

Utah's Economic Assessment

Utah's economic strength is underpinned by a diversified mix of sectors, including trade, transportation, and utilities; professional and business services; education and health services; leisure and hospitality; manufacturing; financial services; and natural resources (e.g., mining and construction). In 2024, the state recorded an unemployment rate of 3.1% and led the U.S. in real GDP growth through the first three quarters. As population growth continues and demand for housing, infrastructure, and commercial development expands, rising interest rates have begun to temper momentum in intensive borrowing sectors such as construction, real estate, and banking, but the broader economy remains resilient.[22]

Employment

Based on the Utah Community Needs report published in September 2025 by the Institute, Utah's employment landscape reflects steady nonfarm payroll growth and a highly diversified economy concentrated along the Wasatch Front, which includes the Bank's AA counties – Salt Lake, Davis, and Weber. Between 2023 and early 2025, Utah's nonfarm employment grew at an average annual rate of approximately 2%, following a strong post-pandemic rebound that saw job growth peak above 13% in 2021. By February 2025, county-level employment growth ranged from -1% in Salt Lake County to +4.8% in Washington County, illustrating some regional moderation in the state's overall expansion. Employment projections through 2033 show Utah adding nearly 293,000 jobs, with Salt Lake County expected to gain 129,200, Utah County 75,700, and Weber and Davis counties 13,100 and 14,900, respectively.

The Hachman Index, which measures economic diversity, underscores Utah's economic resilience. In 2023, Salt Lake County led the state with a score of 94.1, followed by Weber County (86.5) and Davis County (85.6) – all among the most diversified economies in Utah and well above national averages. High index values indicate that these counties' employment bases closely mirror the U.S. economic composition, making them less vulnerable to downturns in any single sector. The table below summarizes Hachman Index results for key Assessment Area counties:

County	Hachman Index (2023)	Economic Characteristics
Salt Lake	94.1	Most diversified in the state; strong higher education, healthcare, and government presence
Weber	86.5	Federal government, education, and manufacturing base

[22] Kem C. Gardner Policy Institute, *2025 Economic Report to the Governor: Highlights Resilient Utah and U.S. Economies* (University of Utah, April 2025).

Davis	85.6	Defense and manufacturing are anchored by the growing service sector
Utah	84.5	Rapid tech and education growth
Washington	84.1	Expanding healthcare and service industry hub

The top employment sectors across Salt Lake, Davis, and Weber counties include healthcare, education, government, and advanced manufacturing.

- In Salt Lake County, the University of Utah, and Intermountain Health each employs 20,000+ workers, followed by state and local government agencies and large school districts.
- Davis County's workforce is led by the Department of Defense, Davis School District, and Northrop Grumman (aerospace manufacturing), each employing over 10,000.
- In Weber County, the U.S. Department of the Treasury, Weber School District, and Intermountain Health are major employers, supported by Weber State University and the manufacturing sector.

This diverse industrial structure contributes to Utah's sustained job stability and economic adaptability. Even with recent moderations due to rising interest rates affecting real estate and construction, Utah continues to outperform the national average in employment resilience and industrial balance.

B. Information Regarding Lending, Investment, and Service Opportunities in the Bank's Assessment Area (12 CFR §345.21(b)(2))

The Bank engaged a number of community and economic development organizations, government agencies, and community advocates along with contacts within the Bank to identify lending, investment, and service opportunities in the Bank's AA. In addition, the Bank reviewed and analyzed reports noted in Section IV above to identify community needs within the Bank's AA. From a retail lending standpoint, the Bank will continue to offer lending products to small businesses. These include:

- Commercial lines of credit;
- Working capital financing;
- Standby letters of credit;
- Commercial real estate loans;
- Accounts receivable financing and management services;
- Asset-based lending; and
- Equipment and transportation financing

From a community development perspective, the Bank may explore investing or originating the following types of community development loans and investments:

- Investments in state housing bonds that specifically support affordable housing or other community development areas;

- Investments/loans that finance affordable housing units. There are many community development nonprofit organizations that assist in providing lending related to affordable housing, including:
    - o Rocky Mountain CRC ("RMCRC"), which provides consortium lending, primarily to provide permanent lending to low-income housing tax credit multifamily projects.
    - o Community Development Corporation of Utah ("CDCU") also provides financing for single family affordable housing in which banks may provide lines of credit to facilitate this type of lending.
    - o Afforda offers an acquisition and predevelopment lending fund which banks may participate in lending. The fund lends money to developers to purchase land, and finance predevelopment expenses for affordable housing projects.
    - o Opportunities to invest in tax credit financing are available through several regional and national syndicators that support affordable housing development throughout Utah.
- Purchase of qualified MBS, qualified municipal bonds, and agency paper that supports affordable housing and economic development throughout the Bank's assessment area.

Grant opportunities in the AA include but are not limited to the following:

- Essential community services for LMI individuals through emergency shelter, food access, domestic and sexual violence, recovery programs, and case management, youth development services, and after-school programs contributing to neighborhood stabilization through organizations like Ogden Rescue Mission, Utah Food Bank, Youth Impact, Switchpoint, and YCC Family Crisis Center;
- Financial literacy programs that provide economic education and financial empowerment for LMI populations, contributing to community revitalization and essential service delivery through organizations like Junior Achievement and United Way;
- Affordable housing programs that facilitate affordable housing development, rehabilitation, homeownership support, and down payment assistance for LMI families through organizations like Afforda and CDCU; and
- Economic development programs that offer capital and technical assistance to small businesses, including LMI entrepreneurs and businesses located in LMI areas through organizations like Utah Microloan Fund and Pete Suazo Business Center.

Community development service opportunities may include but are not limited to:

- Working with organizations and programs that promote financial literacy, including:
    - o JA City provides hands-on financial literacy education for youth, equipping students, many from LMI schools, with practical skills in budgeting, banking, and employment. These activities align with the CRA definition by supporting essential community services and improving economic opportunities for LMI populations;
    - o Junior Achievement delivers classroom and mentorship-based programs focused on financial literacy, career readiness, and entrepreneurship for K–12 students, including those in LMI communities. These programs qualify

as CRA-eligible educational services that enhance long-term economic development and stability; and
    - Reality Town provides experiential financial education that helps middle and high school students learn about budgeting, employment income, and household management. When offered in or targeted toward LMI schools, the program meets CRA criteria by enhancing financial skills and supporting economic growth for LMI youth.
- Serving on the board of directors or committees of qualified nonprofit organizations that deliver programs, services, or financing related to affordable housing, economic development, or essential community services. Such organizations may include, but are not limited to:
    - RMCRC – Provides community development financing and technical assistance that expands access to capital for LMI communities, directly supporting CRA-qualified economic development.
    - Cottages of Hope – Offers financial coaching, workforce readiness, and stability services for LMI individuals, meeting the CRA definition through essential community services that improve household economic resilience.
    - Family Support Center – Delivers crisis nursery care, counseling, and family-strengthening programs for vulnerable and LMI households, aligning with CRA by providing essential community services that stabilize at-risk families.
    - Habitat for Humanity – Develops and rehabilitates affordable homes for LMI families, directly fulfilling CRA community development criteria through affordable housing creation and neighborhood stabilization.
    - Enable – Provides supportive living services and resources for individuals with disabilities, including those with limited income, satisfying CRA criteria by delivering essential community services that enhance stability and independence.

C. The Bank's Product Offerings and Business Strategy as Determined from Data Provided by the Bank (12 CFR §345.21(b)(3))

Since its founding in 1998, TAB Bank has focused on enabling businesses to expand and strengthen their operations. Its lending platform includes commercial lines of credit, working capital financing, letters of credit, commercial real estate loans, accounts receivable management services, asset-based lending, and equipment and transportation finance. As a nationwide lender with deep specialization in the transportation sector, the Bank frequently serves borrowers who may not qualify for conventional financing, providing tailored credit solutions to meet unique operational needs.

TAB Bank customers may obtain loans or open deposit accounts primarily by phone or online. The Bank's service model emphasizes responsiveness and informed, personal support to ensure customers receive the guidance they need to succeed. Customer service is available at the Main Office Monday through Friday from 6:00 a.m. to 7:00 p.m. and Saturday 9:00 a.m. to 3:00 p.m. Mountain Time. Additionally, many services are accessible 24/7 through online and automated platforms. Although the Bank does not operate a traditional physical branch location, it provides a wide range of remote and electronic services. A list of lending and deposit products is as follows:

Loan Products

- Commercial lines of credit
- Working capital financing
- Standby letters of credit
- Commercial real estate loans
- Accounts receivable financing and management services
- Asset-based lending
- Equipment and transportation financing

Deposit Products

- Money market accounts
- Certificates of deposit
- Checking accounts
- Savings accounts
- Debit cards
- Treasury management services

Bank Business Strategy

The Bank's strategy centers on specialized nationwide lending and digitally enabled service delivery. Key elements include:

- Focus on transportation industry lending and other specialized credit solutions for businesses that fall outside traditional underwriting profiles.
- Maintain a flexible, technology-driven operating model that emphasizes remote service channels rather than a branch-based retail environment.
- Deliver high-touch customer service that supports business expansion and operational resilience through responsive communication and tailored financial solutions.
- Expand deposit relationships by offering convenient, secure, and diversified deposit products that complement the Bank's lending operations and strengthen liquidity.
- Leverage automated and online platforms to provide 24/7 access, enhance customer experience, and reduce operational friction.

D. Institutional Capacity and Constraints, Including the Size and Financial Condition of the Bank, the Economic Climate, Safety and Soundness Limitations, and Any Other Factors that

Significantly Affect the Bank's Ability to Provide Lending, Investments or Services in its Assessment Area (12 CFR §345.21(b)(4))

TAB Bank assets totaled approximately $1.601 billion as of December 31, 2025, including $1.169 billion in loans and $139.8 million in securities. The largest categories of loans by dollar volume include commercial and industrial loans, followed by commercial real estate, and construction and land development. TAB Bank's AA is highly competitive, with 55 banking institutions operating 278 offices and $1.03 trillion in deposits. This mature market has limited opportunities for CD loans, qualified investments, and services. The FDIC recognizes the level of competition in the Bank's assessment area. In TAB Bank's recent CRA Performance Evaluation dated October 28, 2024, the FDIC noted "TAB is a nationwide lender, and the AA is a highly competitive market that includes several industrial banks, and large national and regional financial institutions."

With high competition for community development activities in the Assessment Area, the Bank will first attempt to make community development loans and qualified investments in the Bank's AA. Still, if opportunities are limited, the Bank will seek to identify opportunities on a statewide and/or regional basis. The regional area would encompass the entire State of Utah and the states bordering it, including Arizona, Colorado, Idaho, Nevada, New Mexico, and Wyoming.

The Bank also recognizes additional business constraints. This plan is based on the Bank's health and the current banking environment. In the event of changes, the Bank may have difficulty maintaining the levels of commitment outlined herein. Some of the unforeseen changes that would affect the ability of the Bank to administer the plan as presented are:

1. Deterioration in the Bank's Ability to Lend. This could occur due to abruptly rising interest rates, an economic slowdown (both regional and national), increased regulatory underwriting requirements, or an unfavorable business climate. In addition, the Bank may face a capital constraint that limits its ability to expand or maintain the lending function.
2. Deterioration in the Regional or National Economy. Any deterioration in the economy would lead to a decline in demand for the Bank's primary lending products.
3. Decreased Supply of Community Development Loans and/or Qualified CRA Investments. In the event of a significant reduction in the supply of community development loans and/or qualified CRA investments, the Bank would inherently have a challenging time attaining the CRA Strategic Plan's community development levels. Therefore, as previously mentioned, the Bank would seek to identify investments on a statewide and/or regional basis.
4. Staff Reduction. If the Bank experiences a downturn in lending, there is a possibility of staff reductions. This would impede the ability to produce the service hours required under this plan.
5. Pandemic or Public Health Crisis. In the event of a pandemic or other public health crisis, TAB Bank employees may not be able to perform in-person service in the community. Community organizations may also not be able to offer regular programming. This would impede the Bank's ability to produce the service hours required under its strategic plan. The Bank may also experience temporary asset growth

through participation in emergency response lending programs. This growth may make it exceptionally difficult to achieve the Community Development Loan & Investment goals in the CRA Strategic Plan that are based on the Bank's average total assets.

E. Bank Historical Performance and the Performance of Similarly Situated Lenders (12 CFR §345.21(b)(5))

1. TAB Bank's Historical CRA Performance

TAB Bank's CRA performance has historically centered on two primary areas: first, retail lending goals related to assessment-area concentration and geographic distribution; and second, community development, with an emphasis on four major community development subcategories as defined by the FDIC:

(1) Affordable housing (including multi-family rental housing) for LMI individuals;
(2) Community services targeted to LMI individuals;
(3) Activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs or have gross annual revenues of $1 million or less; or
(4) Activities that revitalize or stabilize:
  - LMI geographies;
  - designated disaster areas; or
  - distressed or underserved nonmetropolitan middle-income geographies designated by the Board of Governors of the Federal Reserve System, FDIC, and the Office of the Comptroller of the Currency.

TAB Bank operated under a CRA Strategic Plan effective April 1, 2023, through December 31, 2025. Prior to this plan, the Bank operated under a CRA Strategic Plan dated April 1, 2020, through March 31, 2023. Measurable goals for these years are:

- Retail Lending Test
    - AA area concentration—Total small business loans originated in the AA divided by total small business loans originated nationwide; and
  - Small business loan geographic distribution in the AA.
- Community Development Test
  - New qualified investments as a percentage of annual average assets;
  - Cumulative Community Development loans and qualified investments as a percentage of assets; and
  - CD service measured by hours.

Listed below are performance metrics for the last five years based on the most current measurable goals. This is done to provide consistency of the information shared and which also aligns the goals of this CRA Strategic Plan being considered for approval.

Retail Lending Activities

Assessment Area Concentration

Assessment Area Concentration for Small Business Loans				
Plan Year	Bank Established Goals - Satisfactory		Bank Performance	
	% by #	% by $	% by #	% by $
2021	1.51	2.01	0.75	3.36
2022	1.35	1.53	1.16	1.65
2023	1.42	1.61	1.25	2.82
2024	1.49	1.69	1.26	2.53
2025	1.57	1.89	1.25	1.91

The Bank set a satisfactory goal of percentage by number of loans, which varied year by year from a minimum of 1.35% to 1.57%. The Bank also set a satisfactory goal of percentage by dollar amount of loans, which varied by year from 1.53 to 2.01%. The Bank's performance over the last five years has varied by number of loans ranging from 0.75% to 1.26% with an average of 1.13% and a median of 1.25%. Performance measured by dollar amount ranged from 1.65% to 3.36% with an average of 2.45% and a median of 2.53%.

Small Business Loan Geographic Distribution in the Assessment Area

Geographic Distribution for Small Business Loans				
Plan Year	Bank Established Satisfactory Goals	Actual Bank Performance		
		Total AA Small-Business Loans	LMI Tract Small Business Loans	LMI Tract Loans as % of AA Total
2021	95	144	28	19.44%
2022	70	174	25	14.37%
2023	75	175	38	21.71%
2024	80	156	34	21.94%
2025	85	135	25	18.52%

The Bank established a satisfactory goal based on the percentage of loans originated, purchased, or renewed in LMI census tracts. Previous strategic plans measured this goal by the number of loans with annual targets ranging from 70 to 95 loans. The Bank did not meet those numeric targets during the past five years. Because this CRA Strategic Plan measures performance using percentages rather than loan counts, the table above converts historical performance into percentages to provide a more meaningful comparison to the proposed goals. While TAB Bank's historical percentage of lending in LMI census tracts falls before the satisfactory benchmark, its performance has consistently compared favorably to peer and aggregate lending data, often exceeding the performance of most peer institutions.

For example, in 2021, TAB Bank originated 28 small business loans in LMI census tracts within its assessment area. Dividing those 28 loans by the 144 loans originated or purchased in the Assessment Area results in an LMI tract penetration rate of 19.44%. This methodology was applied to historical data to illustrate past performance on the same basis as the proposed plan goals.

Community Development Activities

New Community Development Loans, Qualified Investments, and Grants Combined as a Percentage of the Annual Average Assets

New Community Development Loans, Investments, and Grants					
Plan Year	Bank Established Goals		Bank Performance		
	Satisfactory (%)	Outstanding (%)	New Development Loans, Investments, and Grants $(000s)	Average Assets $(000s)	Actual Performance (%)
2021	1.35	1.85	23,389	1,218,074	1.92%
2022	1.45	1.95	24,926	1,983,279	1.26%
2023	1.45	1.95	25,274	1,247,149	2.03%
2024	1.45	1.95	27,989	1,536,802	1.82%
2025	1.45	1.95	33,651	1,642,624	2.05%

The Bank established a goal of a combination of new community development loans, qualified investments, and grants. A satisfactory goal of 1.35% and an outstanding goal of 1.85% was set for 2021 and a satisfactory goal of 1.45% and an outstanding goal of 1.95% was set for plan years 2022 – 2025. In 2021, the Bank exceeded the outstanding goal at 1.92% of new community development loans, qualified investments, and grants as a percentage of average assets for the year. In 2023, the Bank exceeded the outstanding rating metric and met the satisfactory rating metric in 2024. In 2025 the Bank exceeded the outstanding rating metric at 2.05%.

Community Development Service Hours per Full-Time Employee

Community Development Service Hours					
Plan Year	Bank Established Goals		Bank Performance		
	Satisfactory (hours per FTE)	Outstanding (hours per FTE)	Service Hours	Average FTEs	Actual Performance (hours per FTE)
2021	4.75	5.25	1,000	294	3.40
2022	3.00	3.50	1,417	329	4.31
2023	3.50	4.00	2,050	354	5.79
2024	4.00	4.50	1,527	333	4.59
2025	5.00	5.50	2,141	315	6.80

TAB Bank set a community development service goal measured in annual hours by Bank employees. The goals increased year over year based on the Bank's projected number of full-time employees (each an "FTE"). In translating overall number of hours per plan year to number of hours per FTE, a satisfactory goal ranged from 3.00 hours to 5.00 hours per FTE and the outstanding goal ranged from 3.50 hours to 5.50 hours per FTE. The Bank exceeded the outstanding goal for plan years 2022 through 2025.

2. Performance of Similarly Situated Lenders

The Bank has performed an extensive analysis of similarly situated lenders. Additional information regarding this analysis is contained in Appendix C. The data from the peer analysis along with the Bank's past performance and the performance context was used to confirm the measurable goals for the Bank under this CRA Strategic Plan.

The Bank identified three peers for the similarly situated lender analysis. All of the peer banks operate under a CRA strategic plan and are regulated by the FDIC. Their assessment area is similar to a portion of the Bank's assessment area. They all had retail lending goals focused on assessment area concentration and geographic distribution, along with community development goals related to combined new community development loans, qualified investments, and donations, along with community development service hour goals. Finally, they all had similar business models to TAB Bank, which, when reviewed together, formed an accurate peer comparison of CRA banking activities to TAB Bank's CRA performance.

Assessment Area Concentration and Geographic Distribution

Three peers (Prime Alliance Bank, Celtic Bank, and Continental Bank) have strategic plan goals for percentage or number of small business loans in their respective assessment area ("AA Concentration"), and percentage of small business loans in their respective assessment area to businesses located in low- or moderate-income census tracts ("Geographic Distribution"). For AA

Concentration, Prime Alliance Bank has 10% for satisfactory (15% for outstanding), Celtic Bank has 2.5% for satisfactory (4.00% for outstanding), and Continental Bank has 3.57% for satisfactory (5.36% for outstanding). For Geographic Distribution, Prime Alliance Bank has 10% for satisfactory (15% for outstanding), Celtic Bank has 25% for satisfactory (35% for outstanding), and Continental Bank has 10% for satisfactory (20% for outstanding).

Combined Community Development Loans and Qualified Investments

All three peers have combined community development loan and investment goals as a percentage of average total assets that exclude community development donations: Prime Alliance Bank, Celtic Bank and Continental Bank each have 0.4% satisfactory (0.6% outstanding).

Community Development Services

All three peers also have community development services goals that are measured by the number of hours per FTE in their respective assessment area each year: Celtic Bank has 3.5 hours/FTE satisfactory (4.5 hours/FTE outstanding), Continental Bank has 3.83 hours/FTE satisfactory (4.83 hours /FTE outstanding), and Prime Alliance Bank has 4.0 hours/FTE satisfactory (5.0 hours/FTE outstanding).

The data from the peer analysis was used to confirm that the measurable goals for the Bank under this CRA strategic plan are aligned with similarly situated lender activity in the Bank's assessment area.

F. Public File and Written Comments (2 CFR §345.21(b)(5))

The Bank's public file is maintained in compliance with the requirements of 12 C.F.R. §345.43. The Bank's CRA Notice is prominently displayed in the Bank's lobby of its main office, as required by 12 C.F.R. § 345.44. The Bank's public file contains a single adverse comment from a consumer advocacy organization received in 2022. No other adverse comments from the public were received regarding the Bank's CRA performance.

VI. TAB BANK'S CRA STRATEGIC PLAN AND MEASURANCE GOALS

A. Proposed Effective Date

TAB Bank proposes that this CRA Strategic Plan become effective immediately upon the FDIC's approval thereof.

B. Proposed Plan Term

The term of TAB Bank's CRA Strategic Plan covers from the time of approval through December 31, 2030. This CRA Strategic Plan establishes annual measurable goals for interim years under which the FDIC can evaluate the Bank's performance, as required by 12 C.F.R. §345.27(c)(1).

C. Measurable Goals

The FDIC's strategic plan regulations provide flexibility regarding a bank's measurable goals, both in how the goals are expressed and regarding the three performance categories. *See*, 12 C.F.R. §345.27(f)(ii). The Bank believes that the appropriate emphasis for its measurable goals falls into the two categories discussed below:

1. *Measurable goals for small business lending, by count, based on geographic distribution of loans; and*
2. *Measurable goals for community development activity for combined community development loans, qualified investments, and grants; and a separate goal for community development services.*

A listing of measurable goals is outlined in Appendix A.

Election of Treatment During Approved CRA Strategic Plan Gap and the First Interim Period of the New CRA Strategic Plan

TAB Bank's prior approved CRA Plan was effective through December 31, 2025. From January 1, 2026, until the approval and effective date of this new CRA Strategic Plan, TAB Bank expects to be evaluated under the Intermediate Small Bank test. Once this CRA Strategic Plan is approved, TAB Bank will be evaluated under the Strategic Plan test.

TAB Bank has defined five plan years for this CRA Strategic Plan. The first plan year is from the date of FDIC approval through December 31, 2026. Community Development goals for the first plan year will be prorated based on the number of months remaining from the effective date through December 31, 2026. Lending test goals for the first plan year will be based on loan data from the effective date of the CRA Strategic Plan through December 31, 2026. This will align the remaining plan years with the calendar year. Each of the four remaining plan years will beginning on January 1 and last 12 months, ending on December 31 of the respective year, with the plan term concluding on December 31, 2030.

Election if Satisfactory Goals Not Substantially Met

Statements about the expected future activity of the Bank and all other statements in this Plan, other than historical facts, constitute forward-looking statements. These forward-looking statements are subject to risks and uncertainties that may change at any time, and therefore, actual results may differ materially from expectations by the Bank. Additionally, the Bank has identified business constraints that may affect performance under this Plan. However, if the Bank fails to substantially meet the goals of satisfactory under the CRA strategic plan test, the Bank desires to be measured under the applicable CRA examination procedures that the Bank would fall under for the size of the Bank. The Bank is currently an intermediate small bank.

VII. REQUEST FOR APPROVAL OF STRATEGIC PLAN

A. Regulatory Criteria for Approval

TAB Bank respectfully submits that it has fulfilled all the regulatory requirements for strategic plans, including those governing development of the plan, public participation in the plan, and the plan's measurable goals. As established herein, TAB Bank's CRA performance context thoroughly supports the Bank's measurable goals. The Bank believes that FDIC approval of the Bank's CRA Strategic Plan and its measurable goals as outlined in Appendix A is appropriate under the FDIC's criteria for evaluation of a strategic plan outlined in 12 C.F.R. § 345.27(g)(3)(i) – (iii) which provide:

(1) *Criteria for evaluating plan.* The FDIC evaluates a plan's measurable goals using the following criteria, as appropriate:

- (i) The extent and breadth of lending or lending-related activities, including, as appropriate, the distribution of small business loans among different geographies;
- (ii) The amount and innovativeness, complexity, and responsiveness of the bank's qualified investments; and
- (iii) The availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of the bank's community development services.

Based on the development of a strategic plan that analyzes the Bank's history, similarly situated lenders, public input, and performance data, the Bank believes its proposed goals meet the credit needs of the Bank's assessment area.

B. Request for Approval

For the reasons set forth herein, TAB Bank respectfully requests FDIC approval of this CRA Strategic Plan.

VIII. CONTACT INFORMATION

Any questions or comments regarding this Strategic Plan may be addressed to the following:

Benjamin J. Kotter
Secretary and General Counsel
TAB Bank Holdings, Inc.
4185 Harrison Boulevard
Ogden, Utah 84403
Phone: 801-624-5809
Email: legal@tabbank.com

APPENDICES

A. Measurable Goals
B. Proof of Publication of Request for Public Comment
C. Analysis of Similarly Situated Lenders
D. Bank Call Report (quarter ending 12/30/2025) and Asset Forecast

Appendix A: Measurable Goals

TAB Bank proposes the following for its annual measurable goals for its assessment area:

Institution: Transportation Alliance Bank Inc. d/b/a TAB Bank
Plan Period: Upon FDIC Approval through December 31, 2030[23]
Primary Market Area: Salt Lake City-Murray, UT MSA and Ogden-Clearfield, UT MSA

Retail Lending Test:

Goal #1: Assessment Area Concentration (by count)

- Small Business Loans Assessment Area Concentration to obtain a Satisfactory rating:
  The number of Small Business Loans originated, purchased, or renewed within the Assessment Area each Plan Year as a percentage of the total small business loans originated nationwide: ***1.25%***
- Small Business Loans Assessment Area Concentration to obtain an Outstanding rating:
  The number of Small Business Loans originated, purchased, or renewed within the Assessment Area each Plan Year as a percentage of the total small business loans originated nationwide: ***1.88%***

	2026	**2027**	**2028**	**2029**	**2030**
Satisfactory Goal	1.25%	1.25%	1.25%	1.25%	1.25%
Outstanding Goal	1.88%	1.88%	1.88%	1.88%	1.88%

Over the past five years, the Bank has faced sustained difficulty achieving its AA concentration goals. Historical performance has remained effectively flat, with a median concentration of 1.25%and an average of 1.13%, demonstrating that penetration in the AA is consistent but well below target. Peer institutions may show higher concentration levels, but those figures are largely attributable to business models that rely on loan-origination channels fundamentally different from the Bank's nationwide strategy. These structural differences materially affect comparability. The competitive environment within the State of Utah – particularly Salt Lake County – further constrains opportunity, given the high density of banks and credit unions pursuing a limited volume of small-business lending. Although the Bank has undertaken extensive efforts, including targeted outreach by staff and selective loan purchases through credit unions and CDFI's, its AA performance has remained stable and is expected to remain so. The interconnected nature of geographic distribution, and assessment area concentration amplifies these challenges, as progress on one metric can make it more difficult to achieve another. Looking ahead, the Bank anticipates steady overall growth in nationwide small-business lending; however, this expansion will make the existing goals of originating 1.25% (Satisfactory) and 1.88% (Outstanding) of total small-business loans within the AA increasingly difficult to attain. For this reason, the Bank proposed to maintain these concentration benchmarks,

[23] TAB Bank has defined five plan years for this CRA strategic plan. The first plan year is from date of FDIC approval through December 31, 2026. This will align the remaining plan years with the calendar year. Each of the four remaining plan years will begin on January 1, and last 12 months, ending on December 31 of the respective year, with the plan term concluding on December 31, 2030.

which remain highly challenging in any operating environment and will scale proportionally with the Bank's future growth trajectory.

In establishing the outstanding goal, the Bank evaluated peer institutions' targets and specifically reviewed the proportional increase between their satisfactory and outstanding benchmarks. On average, peer outstanding goals were approximately 150% higher than their satisfactory goals. While the Bank views this level as a significant stretch, it adopted a comparable proportional increase to align its performance targets with prevailing peer standards and to ensure that its outstanding goal reflects an appropriately rigorous level of performance.

Historically, TAB Bank has created a goal based on the dollar amount of concentration in the assessment area but did not do so in CRA Strategic Plan. The justification for this is twofold. First, because TAB Bank offers a broad range of commercial credit products with significantly different typical loan sizes, a dollar-based assessment area concentration goal may be heavily influenced by a small number of larger transactions. This could create volatility from year to year and may not accurately reflect TAB Bank's actual lending activity or responsiveness to assessment area credit needs. A loan-count measure is therefore a more reliable indicator of future performance because it reflects the number of borrowers and credit relationships served within the assessment area, rather than the size of a few individual transactions. Second, in reviewing peer information, the number of loans is a consistent factor, and many banks do not measure dollars.

Goal #2: Geographical Distribution (by count) in Low- and Moderate-Income Census Tracts

- Low-to-Moderate Income census tract Small Business Lending target to obtain a Satisfactory rating is summarized below:
  *Loans in Low-to-Moderate income census tracts: **15%** of total Small Business Loans made in the Assessment Area during the Plan Year*
- Low-to-Moderate Income census tract Small Business Lending target to obtain an Outstanding rating is summarized below:
  *Loans in Low-to-Moderate income census tracts: **20%** of total Small Business Loans made in the Assessment Area during the Plan year*

	2026	2027	2028	2029	2030
Satisfactory Goal	15%	15%	15%	15%	15%
Outstanding Goal	20%	20%	20%	20%	20%

In the past five years, the Bank has set goals for the number of loans originated, purchased, or renewed across a combination of LMI census tracts in the AA. In reviewing its performance, the Bank has fallen sharply short of the intended targets, resulting in them not meeting a satisfactory rating. As noted in the AA concentration section, the competition for small business loans in LMI census tracts is highly competitive, which the Bank partially attributes to its low performance over the last five years. The Bank has partnered with other financial institutions to identify loans in these areas, but the volume was not sufficient to meet past goals. As such, the Bank is proposing a new way to meet this goal. Rather than measuring number of loans to originate or purchase in TAB Bank's AA, TAB Bank is recommending achieving a percentage of loans in combined LMI census tracts in its assessment area.

To determine the right target, the Bank evaluated its own performance by percentage in LMI geographies. Past performance ranged from 14.37% to 21.94%. When TAB Bank reviewed performance by similarly situated lenders, their goals ranged from 10% to 25% for satisfactory and 15% to 30% for outstanding performance, with the majority of the three peers having goals at 10%/15% for satisfactory and outstanding, respectively. In reviewing 2024 peer aggregate data, the average for LMI penetration was 16.43%. Lastly, TAB Bank's last CRA PE showed that 16.9% of businesses were in LMI census tracts. Considering all these factors, the Bank. feels a goal of 15% for satisfactory and 20% for outstanding are the appropriate metrics for this CRA Strategic Plan.

Borrower Profile

Typically, one of the standard measures of performance for the retail lending test is the Borrower Profile lending standard. As TAB Bank considered this metric and reviewed its own lending performance, the majority of TAB Bank's retail lending products do not use business revenues in the credit decision, as that information is not captured on its applications or credit information requests, thus the data isn't available to measure the borrower profile metric, therefore a goal for this metric is not included in this CRA Strategic Plan.

Community Development Test:

Goal #3: New Annual Investment, Community Development Loans, and Donations Percentage

- Community development lending and investment target to obtain a Satisfactory rating is summarized below:

    Total new community development loans, qualified investments, and donations originated, purchased, or renewed in each plan year divided by average total assets of the preceding year, in the Assessment Area:* ***1.45% of Average Total Assets***

- Community development lending and investment target to obtain an Outstanding rating is summarized below:

    Total new community development loans, qualified investments, and donations originated, purchased, or renewed in each plan year divided by average total assets of the preceding year, in the Assessment Area:* ***1.95% of Average Total Assets***

	2026	2027	2028	2029	2030
Satisfactory Goal	1.45%	1.45%	1.45%	1.45%	1.45%
Outstanding Goal	1.95%	1.95%	1.95%	1.95%	1.95%

The Bank's average total assets for any given plan year will be calculated using the average of the number of assets from line 9 of Schedule RC-K of the Bank's call reports during the preceding year.

In the Bank's 2022-2025 CRA strategic plan, the Bank set a satisfactory goal of 1.45% for new combined community development loans, qualified investments, and grants and an outstanding goal of 1.95%. A review of peer performance shows all three peers with goals of 0.4% for a satisfactory rating and 0.6% for an outstanding rating. With all factors considered and the Bank performing at a higher percentage level for the past five years, the Bank created a goal of 1.45% for new community development loans and investments and an outstanding goal of 1.95%.

Goal #4: Cumulative Community Development Loans and Qualified Investments

- Cumulative community development lending and qualified investment target to obtain a Satisfactory rating is summarized below:
  Total new community development loans, qualified investments, and donations originated, purchased, or renewed in each plan year in the AA plus the balance of prior period investment s at the end of the interim period, divided by average total assets of the preceding year: ***2.25% of Average Total Assets***
- Cumulative community development lending and qualified investment target to obtain an Outstanding rating is summarized below:
  Total new community development loans, qualified investments, and donations originated, purchased, or renewed in each plan year in the AA plus the balance of prior period investment s at the end of the interim period, divided by average total assets of the preceding year: ***2.75% of Average Total Assets***

Cumulative community development qualified investments are defined as new annual investments, donations, and community development loans originated in an interim period plus the balance of prior period investments originated or purchased in previous interim periods, measured by dollars, divided by the average assets of the Bank in the prior year.

	2026	**2027**	**2028**	**2029**	**2030**
Satisfactory Goal	2.25%	2.25%	2.25%	2.25%	2.25%
Outstanding Goal	2.75%	2.75%	2.75%	2.75%	2.75%

The Bank's average total assets for any given plan year will be calculated using the average of the number of assets from line 9 of Schedule RC-K of the Bank's call reports during the preceding year.

In the Bank's 2022-2025 CRA strategic plan, the Bank set a satisfactory goal of 2.10% for cumulative community development lending, qualified investments, and grants, and the outstanding goal was 2.60%. The Bank exceeded both benchmarks during the plan period and believe this performance provides a reasonable basis for establishing the goals in this CRA Strategic Plan.

Goal #5: Community Development Service Hours **

- Community development service hour goal per full-time employee to obtain a satisfactory rating is **4.0 hours** during the plan year.
- Community development service hour goal per full-time employee to obtain an outstanding rating is **5.0 hours** during the plan year.

	2026	**2027**	**2028**	**2029**	**2030**
Satisfactory Goal	4.0 hours	4.0 hours	4.0 hours	4.0 hours	4.0 hours
Outstanding Goal	5.0 hours	5.0 hours	5.0 hours	5.0 hours	5.0 hours

The Bank's Community Development Service hours will be based on the full-time employees reported on each of the Bank's four quarterly Call reports averaged annually for each plan year, during the Bank's plan year.

Past performance for the Bank was a satisfactory goal ranging from 3.0 hours to 5.0 hours per FTE for a satisfactory rating and a range of 3.5 hours to 5.5 hours for an outstanding rating.

Peer performance shows goals near 4.0 hours for a satisfactory rating and near 5.0 hours for an outstanding rating. Considering all available information, the Bank has opted for 4.0 hours per FTE annually for a satisfactory rating and 5.0 hours per FTE annually for an outstanding rating.

Composite CRA Rating Methodology:

As outlined in the following table, the Bank will receive a predetermined number of points each plan year based on its performance in each plan goal. See table below for metrics and points:

Goal #		Needs to Improve Metric	Needs to Improve Points	Satisfactory Metric	Satisfactory Points	Outstanding Metric	Outstanding Points
1	SBL AA Concentration	<1.25%	0	≥1.25 - <1.88%	2	≥1.88%	4
2	SBL Geographic Distribution	<15.0%	0	≥15.0 – <20.0%	3	≥20.0%	5
3	Combined CD Loans and Investments	<1.45%	0	≥1.45 - <1.95%	3	≥1.95%	5
4	Cumulative CD Loans and Investments	<2.25%	0	≥2.25 – <2.75%	3	≥2.75%	5
5	CD Service Hours / FTE	<4.0	0	≥4.0 to <5.0	2	≥ 5.0	3

The total points in a plan year will determine the Bank's overall CRA rating:

	Needs to Improve	**Satisfactory**	**Outstanding**
Composite Rating Points Required	**<11**	**11-16**	**≥16**

To determine a composite CRA rating over multiple plan years, the points for each plan will be totaled and divided by the number of plan years to get an average composite rating.

Appendix B: Proof of Publication of Request for Formal Public Comment

CRA regulations require a bank that has developed a CRA Strategic Plan to publish notice of the plan and solicit formal written public comment for at least a 30-day period. In conformance with this requirement, TAB Bank published notice of this proposed CRA Strategic Plan in the Ogden Standard Examiner on February 28, 2026, and the Salt Lake Tribune on March 1, 2026, as follows:

> The CRA regulations require a bank that has developed a CRA Strategic Plan (the "Plan") to publish notice of the Plan and solicit formal written public comment for at least a 30-day period. In conformance with this requirement, Transportation Alliance Bank Inc. d/b/a TAB Bank hereby provides notice to the public of its intent to submit a five (5) year Plan to the Federal Deposit Insurance Corporation ("FDIC").
>
> Written comments from the public concerning the Plan are encouraged. Individuals may request a free copy of the Bank's Plan by contacting Leigh Anne Bishop by mail or phone (801) 624-5915. All written comments should be directed to Leigh Anne Bishop, TAB Bank, 4185 Harrison Blvd., Ogden, Utah 84403. Comments and suggestions will be accepted until March 31, 2026. TAB Bank will review all comments and incorporate suggestions to the Plan at its discretion.

Public Comment Received

None.

Appendix C: Analysis of Similarly Situated Lender

The Bank has performed an extensive analysis of similarly situated lenders. The Bank identified three similarly situated lenders that provide small business financing in its assessment area and that are similar in size to assess their CRA performance. All three banks operate under a CRA strategic plan, which is helpful as the Bank is submitting a plan that is similar. Since the plans for each similarly situated lender is public, the data is listed below.

TAB Bank Small Business Lending & Community Development Peers (2026)						2026 CRA Strategic Plan Goals			
						Small Business Loans		Community Development	
Bank	Stated Product Focus	Total Assets ($000) Q4 2025	Estimated FTE in AA (Q4 2025)	AA Counties	CRA Designation	AA Concentration	Geographic Distribution	Combined CD Loans and Qualified Investments	Service Hours per AA FTE
TAB Bank	Commercial, accounts receivable financing, asset-based lending, equipment, and transportation financing	$1,601,203	308	Davis, Morgan, Salt Lake, Tooele & Weber	Strategic Plan	1.25% of Nationwide 1.88% of Nationwide	10% of AA 15% of AA	1.45% of ATA 1.95% of ATA	4.0 5.0
Continental Bank	Equipment financing, SBA, real estate lines of credit, deposit products	$187,809	36	Davis, Salt Lake, Tooele, Utah & Weber	Strategic Plan	3.57% of Nationwide 5.36% of Nationwide	10% of AA 20% of AA	0.4% of ATA 0.6% of ATA	3.83 4.83
Prime Alliance	Equipment leasing, SBA/CRE/Business lending, deposit products	$1,073,318	36	Davis, Salt Lake & Weber	Strategic Plan	10% of Nationwide 15% of Nationwide	10% of AA 15% of AA	0.4% of ATA 0.6% of ATA	4.0 5.0
Celtic	Commercial, SBA & construction lending, renewable energy and equipment financing	$4,792,448	367	Salt Lake	Strategic Plan	2.5% of Nationwide 4.0% of Nationwide	25% of AA 35% of AA	0.4% of ATA 0.6% of ATA	3.5 4.5

Peer selection criteria:
1) Similar product focus
2) Shared assessment area
3) Similar strategic plan goals
4) Similar asset size

Key:
Satisfactory Goal
Outstanding Goal
ATA = Average Total Assets (Schedule RC-K of quarterly call reports)

Assessment Area concentration varies widely among peers. The rest of the goals are fairly aligned with each other. The only significant difference is the combined community development loans and investments by TAB Bank. This is due to the higher levels of past performance by the Bank creating a higher goal. Apart from this goal, TAB Bank goals align generally to peer data.

Appendix D: TAB Bank Call Report (quarter ending 12/31/2025) and Asset Forecast

TAB 12-31-2025 Call Report.pdf

TAB Bank Asset Forecast

TAB Bank developed a strategic five-year plan. This CRA Strategic Plan includes asset growth targets and projections based on that strategic five-year plan. The relevant sections of this plan are presented below with estimates for the periods.

Forecast Year End Assets	2025	2026	2027	2028	2029	2030
(000s)	$1,601,203	$1,665,251	$1,731,861	$1,801,136	$1,873,181	$1,948,108