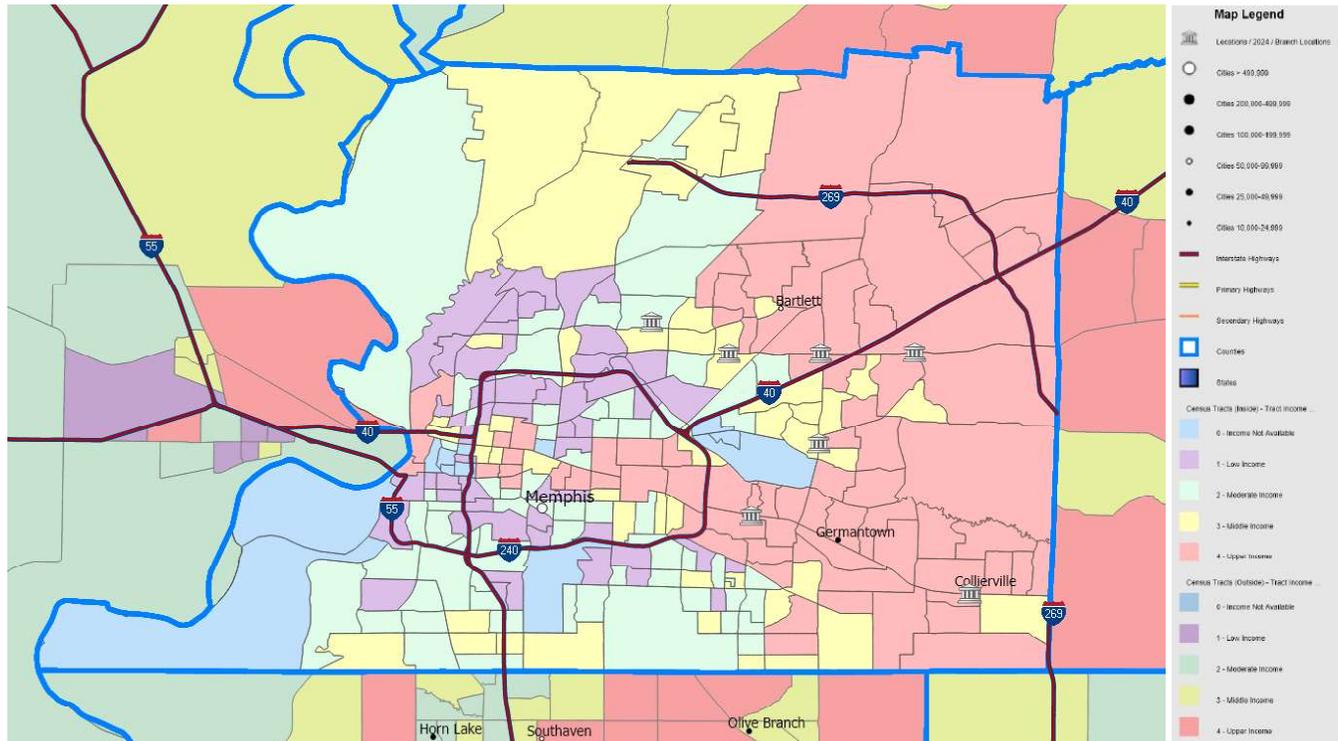


Description of CRA Assessment Area and Map

The Bank's assessment area includes all of Shelby County, Tennessee, which is comprised of 249 census tracts. There are 51 Low-income tracts, 67 moderate income tracts, 47 Middle income tracts, 72 upper income census tracts and 12 unknown tracts.

Shelby County is part of the Memphis TN-AR-MS MSA:



2025 Tract List with Income Designations

Unknown	Low	Low	Moderate	Moderate	Middle	Upper	Upper
27	2	99.02	3	108.1	17	1	208.36
38	4	100.01	9	110.1	21	16	208.37
45	6	100.02	11	110.2	25	26	209.01
46	7	101.2	12	201.01	31	29	209.02
114.01	8	101.21	15	202.22	34	32	210.2
114.02	13	103	19	203.02	36	33	210.21
212	14	105	30	205.24	74	35	210.23
9801	20	106.1	39	205.31	92.02	42	211.13
9802	24	106.3	55	205.32	94	43	211.36
9803	28	111	56	206.21	95.01	63	211.38
9804.01	37	112	57	211.11	101.22	71	211.39
9804.02	50	115	58	211.12	108.2	72	211.4
	53	116	62	211.22	113	73	211.42
	59	117	64	217.21	118	85	211.43
	60	205.21	65	217.24	201.02	86	213.11
	67	205.23	66	217.31	202.1	92.01	213.12
	69	205.42	68	217.46	202.21	95.02	213.2
	70	205.43	78.21	217.47	203.01	96	213.31
	75	205.44	78.22	217.54	204	206.32	213.33
	78.1	206.1	79	217.55	205.11	206.33	213.34
	81.1	217.1	80	217.58	205.41	206.34	213.41
	82	217.25	81.2	217.6	206.22	206.53	213.51
	89	217.57	87	220.23	206.35	206.54	213.52
	91	220.25	88	220.24	206.51	206.55	213.55
	99.01	220.26	93	221.3	206.52	206.56	213.56
		223.1	97	221.31	206.58	206.57	213.57
			98	221.32	210.22	207	214.1
			102.1	222.1	211.21	208.33	214.2
			102.2	222.2	211.24	208.34	214.3
			106.2	223.21	211.25	208.35	215.3
			107.1	223.22	211.26		215.41
			107.2	223.3	211.35		215.42
				225	211.41		215.43
				226	211.44		215.44
				227	213.54		215.45
					215.47		215.46
					216.2		215.48
					217.44		216.11
					217.52		216.12
					217.53		216.13
					217.56		217.45
					217.59		217.51
					219		
					221.11		
					221.21		
					221.22		
					224.1		