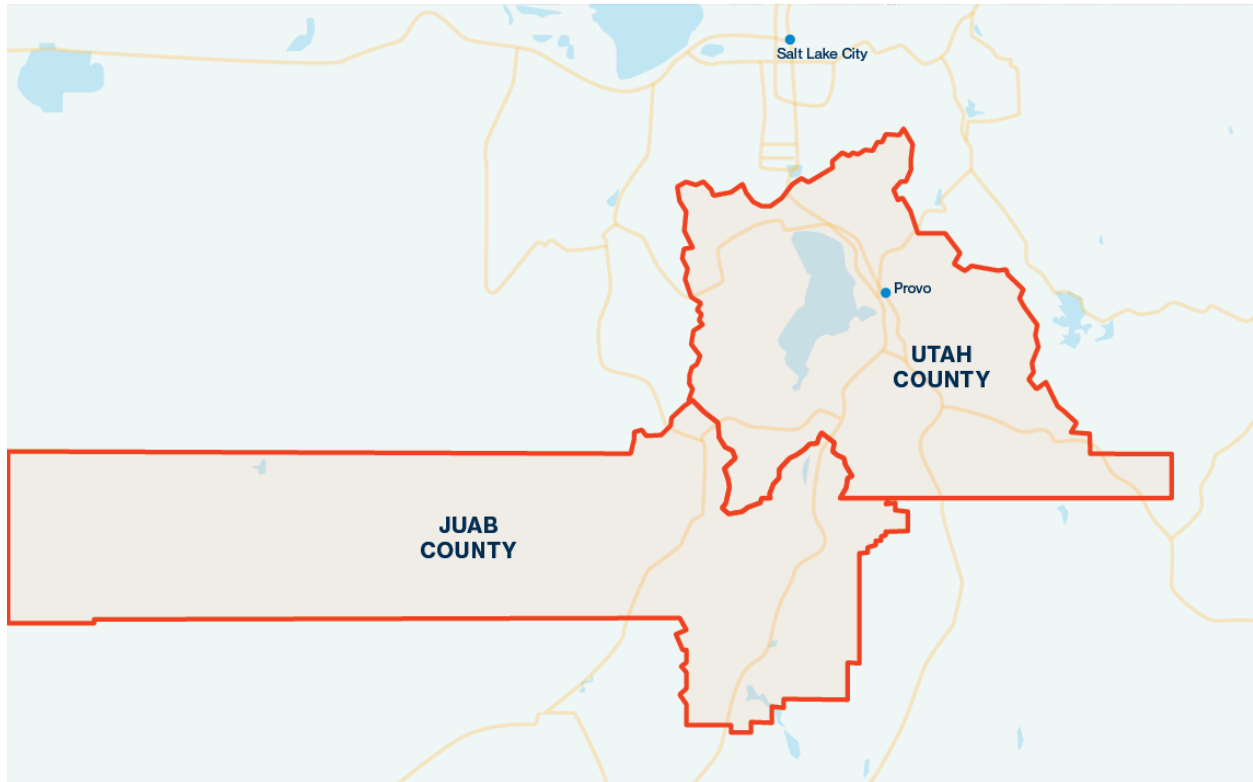


Map of Bank Assessment Areas

Statutory Assessment Area: Utah (Provo-Orem, MSA)



List of Geographies within Assessment Areas

MSA/MD Code	State Code	County Code	Tract Code	Tract Income Level
Provo-Orem Assessment Area				
Provo-Orem, Utah MSA - Juab County				
39340	49	023	0101.00	Middle
39340	49	023	0102.00	Middle
Provo-Orem, Utah MSA - Utah County				
39340	49	049	0001.02	Middle
39340	49	049	0001.03	Middle
39340	49	049	0001.04	Upper
39340	49	049	0001.05	Middle
39340	49	049	0002.03	Moderate
39340	49	049	0002.05	Upper
39340	49	049	0002.06	Upper
39340	49	049	0002.07	Middle
39340	49	049	0002.08	Middle
39340	49	049	0004.00	Middle
39340	49	049	0005.04	Middle
39340	49	049	0005.05	Middle
39340	49	049	0005.06	Middle
39340	49	049	0005.07	Middle
39340	49	049	0005.08	Middle
39340	49	049	0005.10	Moderate
39340	49	049	0005.11	Moderate
39340	49	049	0006.01	Middle
39340	49	049	0006.03	Middle
39340	49	049	0006.04	Upper
39340	49	049	0007.03	Moderate
39340	49	049	0007.06	Middle
39340	49	049	0007.07	Middle
39340	49	049	0007.08	Upper
39340	49	049	0007.09	Middle
39340	49	049	0007.10	Upper
39340	49	049	0007.11	Upper
39340	49	049	0008.01	Moderate
39340	49	049	0008.03	Middle
39340	49	049	0008.04	Moderate
39340	49	049	0009.01	Moderate
39340	49	049	0009.03	Middle

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MSA/MD Code	State Code	County Code	Tract Code	Tract Income Level
39340	49	049	0009.04	Middle
39340	49	049	0010.01	Middle
39340	49	049	0010.02	Middle
39340	49	049	0011.03	Middle
39340	49	049	0011.05	Middle
39340	49	049	0011.06	Middle
39340	49	049	0011.07	Middle
39340	49	049	0011.08	Moderate
39340	49	049	0012.01	Middle
39340	49	049	0012.02	Moderate
39340	49	049	0013.00	Middle
39340	49	049	0014.01	Middle
39340	49	049	0014.03	Moderate
39340	49	049	0014.04	Moderate
39340	49	049	0015.01	Middle
39340	49	049	0015.03	Upper
39340	49	049	0015.04	Middle
39340	49	049	0016.01	Low
39340	49	049	0016.02	Unknown
39340	49	049	0017.01	Upper
39340	49	049	0017.02	Low
39340	49	049	0018.01	Low
39340	49	049	0018.02	Low
39340	49	049	0018.03	Low
39340	49	049	0019.00	Low
39340	49	049	0020.01	Moderate
39340	49	049	0020.02	Moderate
39340	49	049	0021.01	Middle
39340	49	049	0021.02	Middle
39340	49	049	0022.04	Middle
39340	49	049	0022.05	Middle
39340	49	049	0022.06	Middle
39340	49	049	0022.08	Upper
39340	49	049	0022.09	Moderate
39340	49	049	0022.10	Middle
39340	49	049	0022.11	Moderate
39340	49	049	0022.12	Upper
39340	49	049	0022.13	Middle
39340	49	049	0023.00	Moderate

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MSA/MD Code	State Code	County Code	Tract Code	Tract Income Level
39340	49	049	0024.00	Low
39340	49	049	0025.00	Moderate
39340	49	049	0027.02	Middle
39340	49	049	0027.03	Moderate
39340	49	049	0029.01	Middle
39340	49	049	0029.02	Middle
39340	49	049	0030.01	Middle
39340	49	049	0030.02	Middle
39340	49	049	0031.03	Middle
39340	49	049	0031.04	Upper
39340	49	049	0031.05	Middle
39340	49	049	0031.06	Middle
39340	49	049	0032.01	Moderate
39340	49	049	0032.03	Upper
39340	49	049	0032.04	Moderate
39340	49	049	0032.05	Middle
39340	49	049	0033.01	Middle
39340	49	049	0033.02	Middle
39340	49	049	0034.01	Middle
39340	49	049	0034.03	Moderate
39340	49	049	0034.04	Middle
39340	49	049	0034.05	Middle
39340	49	049	0101.07	Middle
39340	49	049	0101.10	Upper
39340	49	049	0101.14	Middle
39340	49	049	0101.15	Middle
39340	49	049	0101.16	Upper
39340	49	049	0101.17	Upper
39340	49	049	0101.18	Middle
39340	49	049	0101.19	Middle
39340	49	049	0101.20	Middle
39340	49	049	0101.21	Upper
39340	49	049	0101.22	Middle
39340	49	049	0101.23	Upper
39340	49	049	0101.24	Upper
39340	49	049	0101.25	Middle
39340	49	049	0101.26	Upper
39340	49	049	0101.27	Middle
39340	49	049	0101.28	Middle

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MSA/MD Code	State Code	County Code	Tract Code	Tract Income Level
39340	49	049	0101.29	Upper
39340	49	049	0101.30	Middle
39340	49	049	0101.31	Middle
39340	49	049	0101.32	Middle
39340	49	049	0102.08	Upper
39340	49	049	0102.09	Upper
39340	49	049	0102.10	Upper
39340	49	049	0102.11	Upper
39340	49	049	0102.12	Upper
39340	49	049	0102.13	Upper
39340	49	049	0102.16	Upper
39340	49	049	0102.17	Upper
39340	49	049	0102.19	Upper
39340	49	049	0102.20	Upper
39340	49	049	0102.21	Middle
39340	49	049	0102.22	Upper
39340	49	049	0102.23	Upper
39340	49	049	0102.24	Upper
39340	49	049	0102.25	Upper
39340	49	049	0102.26	Upper
39340	49	049	0103.03	Upper
39340	49	049	0103.05	Upper
39340	49	049	0103.06	Moderate
39340	49	049	0103.07	Upper
39340	49	049	0103.08	Upper
39340	49	049	0104.04	Upper
39340	49	049	0104.05	Middle
39340	49	049	0104.06	Middle
39340	49	049	0104.07	Middle
39340	49	049	0104.08	Middle
39340	49	049	0104.09	Middle
39340	49	049	0104.10	Middle
39340	49	049	0104.11	Upper
39340	49	049	0105.03	Middle
39340	49	049	0105.04	Middle
39340	49	049	0105.05	Middle
39340	49	049	0105.06	Moderate
39340	49	049	0106.00	Middle
39340	49	049	0107.00	Middle

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MSA/MD Code	State Code	County Code	Tract Code	Tract Income Level
39340	49	049	0109.00	Upper
39340	49	049	9801.00	Unknown
39340	49	049	9802.00	Low
39340	49	049	9803.00	Moderate
39340	49	049	9804.00	Unknown
39340	49	049	9805.00	Low
39340	49	049	9806.00	Unknown