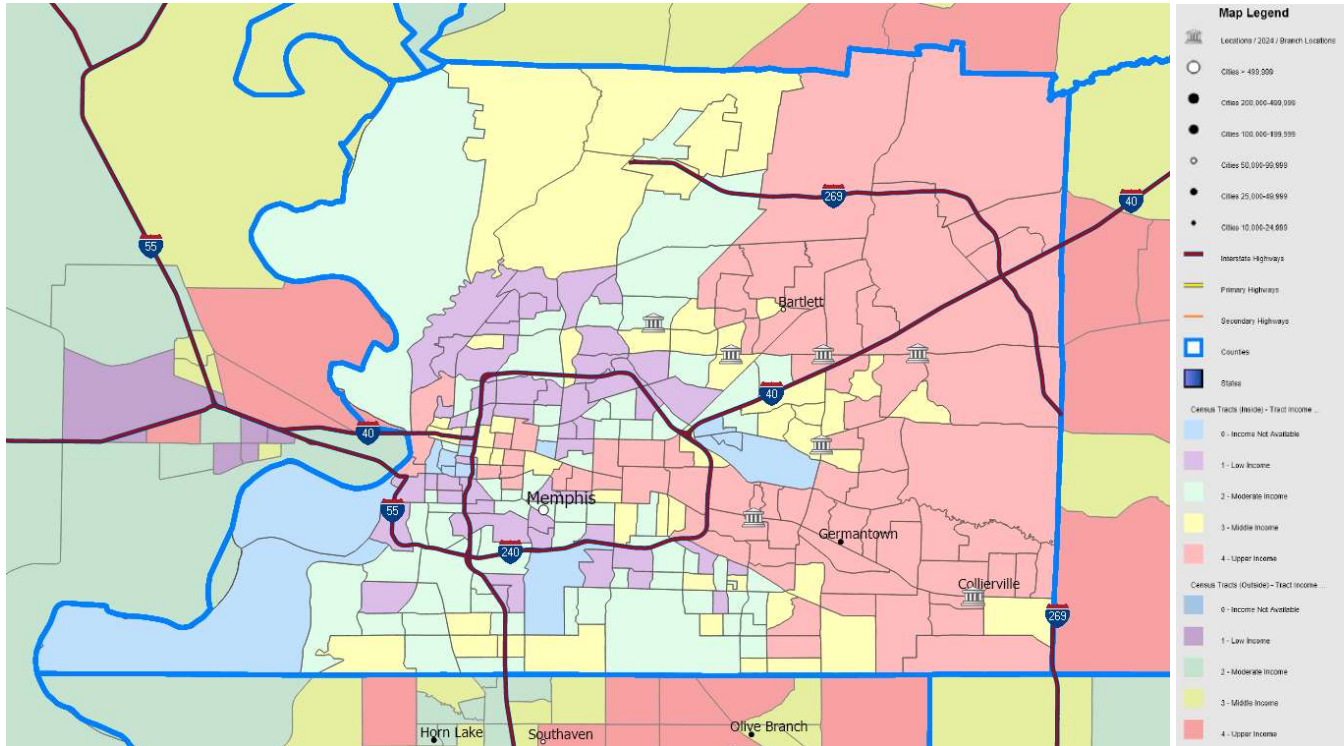


Description of CRA Assessment Area and Map

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:



2024 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 | | |