



PUBLIC DISCLOSURE

October 6, 2025

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

First Federal Savings Bank of Twin Falls
Charter Number: 702479

303 Shoshone Street N, Twin Falls, ID 83301

Office of the Comptroller of the Currency

101 Stewart Street, Suite 1010, Seattle, WA 98101

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The Lending Test is rated Satisfactory.

The Community Development Test is rated Satisfactory.

The major factors that support this rating include:

- The Lending Test and Community Development (CD) Test ratings are based on performance in the state of Idaho.
- First Federal Savings Bank of Twin Falls (First Federal, or bank) had a more than reasonable loan-to-deposit (LTD) ratio for the evaluation period.
- A substantial majority of the bank's loans by both number and dollar amount were originated and purchased inside its assessment areas (AA).
- The bank exhibited an overall reasonable distribution of loans to businesses with revenues of \$1 million or less, to low- and moderate-income (LMI) individuals, and in LMI census tracts (tracts).
- The bank also demonstrated adequate responsiveness to community needs through CD loans, investments, and services.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is more than reasonable.

First Federal's average LTD ratio for the 2022, 2023, and 2024 calendar years was 79.4 percent. This meets the standard for excellent performance given the demographics, lending opportunities, economic conditions, and credit needs of its AAs. We compared First Federal's average LTD ratio with three similarly situated banks that have asset sizes, branch networks, and footprints comparable to First Federal's profile. These banks had an average LTD ratio of 71.2 percent for the same period. First Federal's quarterly LTD ratio also remained higher than the peer average throughout the evaluation period. Both First Federal and its peer group have experienced increasing LTD ratios due to recovery from pandemic-related balance sheet impacts.

Lending in Assessment Area

A substantial majority of the bank's loans were inside its AAs.

The bank originated and purchased 95.1 percent of its loans inside its AAs during the evaluation period, based on aggregate home mortgage loan data and our initial business loan sample. Because this analysis is performed at the bank, rather than the AA, level, our business loan sample was selected randomly from the bank's aggregate lending activity, without regard to location.

Table 1: Lending Inside and Outside of the Assessment Area										2022 - 2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	2,605	95.1	134	4.9	2,739	557,032	91.2	53,976	8.8	611,009
Small Business	20	100.0	0	0.0	20	3,164	100.0	0	0.0	3,164
Total	2,625	95.1	134	4.9	2,759	560,196	91.2	53,976	8.8	614,173

Source: Bank Data and OCC Loan Sample
Due to rounding, totals may not equal 100.0%

Description of Institution

First Federal is a single state, federally chartered mutual savings association located in Southern Idaho. As a mutual savings association, First Federal is owned by its depositors. The bank was founded in 1915 and has been headquartered in Twin Falls, Idaho since its inception. In 1934, the bank reorganized into a mutual savings association. In 1989, the bank changed its name from First Federal Savings and Loan Association to First Federal Savings Bank. The bank has one subsidiary, FirstServ Corporation, which did not impact this evaluation. The bank also has one affiliate, the First Federal Foundation, which is a charitable organization that provides grants to other non-profits in the Twin Falls region. The First Federal Foundation does not originate loans, but it does distribute grants to other organizations that benefit LMI individuals. We considered qualifying CD grants made by First Federal Foundation and aggregated them with the bank's CD activities.

First Federal's entire operations include 14 branches, one loan production office (LPO), and its corporate headquarters, all in Idaho. The bank has three AAs, including the Twin Falls metropolitan statistical area (MSA) AA, the Magic Valley non-MSA AA, and the Treasure Valley MSA AA. The Twin Falls MSA AA includes five branches and one LPO in the city of Twin Falls, along with one branch each in Buhl, Jerome, and Kimberly. The Magic Valley non-MSA AA includes two branches in Burley and one branch in Rupert. The Treasure Valley MSA AA includes two branches in Meridian and one branch in Nampa. The Nampa branch recently opened on November 25, 2024. All branches offer a variety of loan products to individuals and businesses, and all branches except the new branch in Nampa and S. Eagle Road branch in Meridian offer automated teller machines (ATM) and drive-thru services.

First Federal operates as a full-service bank, providing a variety of financial services to individuals and businesses. Each branch offers similar products and services, including retail and commercial deposit and loan products. Lending products offered to individuals include fixed and variable rate home mortgage loans; construction, lot, and land loans; personal loans; home equity loans and home equity lines of credit; reverse mortgages; automobile and recreational vehicle loans; credit cards; and overdraft protection. Business loan types include commercial real estate, multifamily, commercial and industrial, and construction and land development loans. Deposit products include checking and savings accounts, money market deposit accounts, certificates of deposit, and individual retirement accounts. Other products and services include night depositories and bill pay.

While there are variances by branch, the bank's hours of operation are typically 9:00 a.m. to 5:00 p.m. with extended morning or late afternoon hours via drive-thru banking, and a 6:00 p.m. closing time on Fridays. At least one branch in each town, with the exception of Nampa, also offers drive-thru banking from 10:00 a.m. to 2:00 p.m. on Saturdays and/or has a deposit-taking ATM that is available 24 hours. Customers can also use the TellerPhone automated customer support phone system, and online banking.

As of December 31, 2024, First Federal had \$1.5 billion in total assets and \$127.6 million in tier 1 capital. Net loans totaled \$1 billion, or 69.3 percent of total assets. Because First Federal sells home mortgage loans on the secondary market, total lending activity is greater than indicated by the current balance sheet data or LTD ratio. The following table summarizes loan origination and purchase volumes for the evaluation period:

Lending Product	\$(000)s	% of Total \$
Business	764,470	53.8
Home Mortgage	611,009	43.0
Consumer	46,563	3.3
Farm	200	0.0
<i>Source: Bank Data</i>		
<i>Due to rounding, totals may not equal 100.0%</i>		

The Office of the Comptroller of the Currency (OCC) last evaluated First Federal’s CRA performance on August 15, 2022, using the examination procedures for intermediate small banks. The bank received an overall rating of “Satisfactory” for that evaluation. There are no legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its AAs.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The OCC performed a full-scope review of the bank’s CRA performance using the examination procedures for intermediate small banks. The period covered by this review includes the calendar years of 2022, 2023, and 2024. The lending test focused on home mortgage loans and business loans, which were First Federal’s primary loan products during the evaluation period. When conducting this test, we used the bank’s aggregate Home Mortgage Disclosure Act (HMDA) data. We also expanded our initial business loan sample to 68 loans, including 23 loans from the Twin Falls MSA AA, 20 loans from the Magic Valley non-MSA AA, and 25 loans from the Treasure Valley MSA AA. This was done to ensure we had enough data to individually assess performance in each AA. The CD test considered qualifying CD loans, investments, and services.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of the AAs in that state was selected for a full-scope review. For purposes of this evaluation, bank-delineated AAs located in the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable, are combined and evaluated as a single AA. Similarly, bank-delineated non-MSA AAs in the same state are combined and evaluated as a single AA. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank’s overall rating is based solely on the Idaho state rating, as it is the only rating area for the bank.

The state rating is based on performance in all bank AAs. Refer to the “Scope” section under each State Rating for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association’s (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank’s lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution’s next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Idaho

CRA rating for the State of Idaho: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The overall reasonable distribution of home mortgage and business loans in geographies with different income levels.
- The overall reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- The adequate levels of CD loans, investments, and services.
- The lack of complaints related to First Federal's CRA performance during the evaluation period.

Description of Institution's Operations in Idaho

As outlined above, First Federal operates 14 branches and one LPO spread across three AAs in the Twin Falls, Magic Valley, and Treasure Valley areas of Idaho. The Twin Falls MSA AA consists of the entire MSA, which is delineated as Twin Falls and Jerome Counties. The Magic Valley non-MSA AA consists of Cassia, Gooding, Lincoln, and Minidoka Counties, which border the Twin Falls MSA. The Treasure Valley MSA AA consists of the two counties within the Boise City MSA that the bank can reasonably serve, Ada and Canyon Counties. Most of First Federal's deposits are from the Twin Falls/Magic Valley area. Specifically, based on June 30, 2024, Federal Deposit Insurance Corporation (FDIC) market share reports, 67.6 percent of the bank's deposits are from the Twin Falls MSA AA, 20.4 percent are from the Magic Valley non-MSA AA, and the remaining 11.9 percent are from the Treasure Valley MSA AA.

Twin Falls MSA and Magic Valley Non-MSA AAs

Due to the Twin Falls MSA and Magic Valley non-MSA AAs being in close proximity, many of the economic, employment, and housing factors are similar, and are therefore combined in this section.

Economy and Employment

Based on economic data from Moody's Analytics, expansion of the Twin Falls economy continues, but has slowed. Nonfarm payrolls in both the private and public sectors have backtracked after a period of steady growth. However, the unemployment rate has decreased to 3.5 percent, slightly below the state average of 3.7 percent, due to cooling labor force growth and slower net domestic migration. Dairy production and related manufacturing remain a vital component of the local economy, with Twin Falls County ranking among the top 20 in national milk production. Food and beverage manufacturing also remains a reliable source of growth. Top employers in the city of Twin Falls include St. Luke's Magic Valley Regional Medical Center, Chobani Idaho Inc., College of Southern Idaho, Lamb Weston Inc., Amalgamated Sugar Co., Walmart Inc., and Clif Bar Baking Co. Chobani is investing \$500 million in its existing plant, increasing production by 50 percent and adding to its local payrolls.

Based on June 30, 2024, FDIC market share reports, First Federal had the largest deposit market share among 12 banks operating in the Twin Falls MSA. First Federal had 32.7 percent of the market share,

compared to the closest competitor which has 16.5 percent. In Cassia, Gooding, and Minidoka Counties, First Federal had the second largest market share among eight banks, at 20.9 percent, compared to the lead bank at 36.6 percent. There is no market share data available for Lincoln County.

Housing

Based on our review of 2020 Census data, housing may be difficult to obtain for LMI families. In the Twin Falls MSA AA, the 2020 median housing value was 2.9 times the 2020 median family income (MFI). This rises to at least 3.6 times for moderate-income families and at least 5.7 times for low-income families. Similarly, in the Magic Valley non-MSA AA, the 2020 median housing value was 2.6 times the 2020 MFI. This rises to at least 3.3 times for moderate-income families and at least 5.2 times for low-income families. Further, according to Moody’s Analytics, house prices throughout Idaho increased significantly between 2020 and 2024, with the most significant increases occurring in 2021 and 2022 and outpacing MFI growth during the same period. This indicates affordability was even more challenged during the evaluation period than the Census data would suggest. We did not have access to updated housing data for the Magic Valley non-MSA AA.

Community Contact

To better understand community needs, we reviewed an assessment completed by a university in 2023. The assessment involved community leader interview participants from Jerome and Twin Falls Counties, as well as many other members of non-profits serving the region. The assessment identified affordable housing as a primary need due to dwindling housing supply. It also notes there is a need to improve education opportunities as a lack of educational opportunity may limit households’ ability to improve their financial situations.

Twin Falls MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	23	0.0	13.0	73.9	13.0	0.0
Population by Geography	114,283	0.0	10.8	76.2	13.0	0.0
Housing Units by Geography	42,375	0.0	12.5	75.9	11.7	0.0
Owner-Occupied Housing by Geography	27,556	0.0	9.2	77.3	13.6	0.0
Occupied Rental Units by Geography	12,206	0.0	20.6	71.3	8.1	0.0
Vacant Units by Geography	2,613	0.0	9.1	82.7	8.2	0.0
Businesses by Geography	5,119	0.0	16.0	66.6	17.5	0.0
Farms by Geography	558	0.0	3.9	81.0	15.1	0.0
Family Distribution by Income Level	27,949	18.7	17.8	23.4	40.1	0.0
Household Distribution by Income Level	39,762	21.8	17.6	20.1	40.5	0.0
Unemployment rate (%)	3.4	0.0	3.7	3.5	2.3	0.0
Households Below Poverty Level (%)	13.1	0.0	19.7	13.0	6.2	0.0
Median Family Income (46300 – Twin Falls, ID MSA) for 2020		\$62,242		Median Housing Value		\$177,600
Median Family Income (46300 – Twin Falls, ID MSA) for 2024		\$81,900		Median Gross Rent		\$799
				Families Below Poverty Level		10.0%
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Magic Valley Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	16	0.0	18.8	81.3	0.0	0.0
Population by Geography	66,993	0.0	19.4	80.6	0.0	0.0
Housing Units by Geography	25,434	0.0	20.6	79.5	0.0	0.0
Owner-Occupied Housing by Geography	15,868	0.0	18.1	81.9	0.0	0.0
Occupied Rental Units by Geography	6,839	0.0	27.7	72.3	0.0	0.0
Vacant Units by Geography	2,727	0.0	16.8	83.2	0.0	0.0
Businesses by Geography	2,693	0.0	21.4	78.6	0.0	0.0
Farms by Geography	500	0.0	5.0	95.0	0.0	0.0
Family Distribution by Income Level	16,581	19.6	19.1	25.8	35.5	0.0
Household Distribution by Income Level	22,707	21.6	16.7	20.7	41.0	0.0
Unemployment rate (%)	4.5	0.0	8.2	3.6	0.0	0.0
Households Below Poverty Level (%)	14.4	0.0	20.8	12.7	0.0	0.0
Median Family Income (Non-MSAs - ID) for 2020	\$62,251	Median Housing Value			\$162,100	
Median Family Income (Non-MSAs - ID) for 2024	\$78,200	Median Gross Rent			\$693	
		Families Below Poverty Level			10.7%	
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Treasure Valley MSA AA

Economy and Employment

Based on economic data from Moody's Analytics, economic performance in the Boise City MSA is exceptional and holding firm. The area is among the fastest growing metropolitan areas in the U.S. Nonfarm payroll growth is well above the state and national averages. Hiring has accelerated in recent months, bolstered by the professional and business services and construction industries. The local labor force has grown as net domestic migration regained momentum in 2024.

The area is poised for transformation as major technology investments reshape its industrial landscape. Micron Technology Inc. is investing \$45 billion to construct two new semiconductor fabrication plants in Boise, the first of which is expected to be operational by 2027. In addition, Meta Platforms Inc. is constructing a \$900 million data center in nearby Kuna. These major expansions from key players will add thousands of high-paying jobs, bolster the area's innovation ecosystem, and broaden opportunities for startups and skilled workers. Currently, top employers include St. Luke's Health System, Micron, Saint Alphonsus Health System, and Boise State University. The unemployment rate is 3.5 percent.

Based on the June 30, 2024, FDIC market share report, First Federal faces significant competition in this AA. Specifically, First Federal's deposit market share ranked 17th out of 23 banks operating in Ada and Canyon Counties. First Federal held 0.9 percent of area deposits, compared to the top competitor, which held 23.4 percent.

Housing

Based on our review of 2020 Census data, housing may be difficult to obtain for LMI families. In the Boise City MSA, the 2020 median housing value was 3.5 times the 2020 MFI. This rises to at least 4.3 times for moderate-income families and at least 6.9 times for low-income families. Further, as indicated above, house prices throughout Idaho increased significantly between 2020 and 2024, indicating affordability was even more challenged during the evaluation period than the Census data would suggest. If current trends continue, this will only intensify housing needs as the population grows.

Community Contacts

To assess community credit and development needs, we conducted interviews with two organizations that provide services in the Treasure Valley MSA AA. These contacts identified a need for continued investment in youth education and financial education, specifically for LMI individuals. They also described economic development as an area need and indicated small businesses rely on programs such as those offered through the U.S. Small Business Administration. One of the contacts also provided positive remarks regarding First Federal's involvement in the community.

Additionally, we reviewed an assessment completed by a university in 2023. The assessment included numerous community leader interviews and identified affordable housing as a top priority for the region.

Treasure Valley MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	183	2.2	18.0	48.1	31.2	0.6
Population by Geography	726,072	2.3	18.0	49.0	30.5	0.3
Housing Units by Geography	265,439	2.1	18.7	49.0	30.0	0.4
Owner-Occupied Housing by Geography	180,553	0.6	15.0	51.1	33.3	0.0
Occupied Rental Units by Geography	74,649	5.4	27.0	44.2	22.2	1.2
Vacant Units by Geography	10,237	4.1	21.8	44.6	29.2	0.4
Businesses by Geography	36,873	1.8	18.1	47.3	32.7	0.1
Farms by Geography	1,798	1.1	16.4	46.9	35.5	0.1
Family Distribution by Income Level	170,224	16.8	19.0	22.9	41.3	0.0
Household Distribution by Income Level	255,202	21.0	17.0	21.1	41.0	0.0
Unemployment rate (%)	4.0	6.3	4.5	4.4	2.9	3.7
Households Below Poverty Level (%)	10.1	29.7	15.1	9.0	7.2	48.4
Median Family Income (14260 - Boise City, ID MSA) for 2020		\$77,090		Median Housing Value		\$267,400
Median Family Income (14260 - Boise City, ID MSA) for 2024		\$98,000		Median Gross Rent		\$1,017
				Families Below Poverty Level		6.49
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Scope of Evaluation in Idaho

All three AAs were selected for a full-scope review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN IDAHO

LENDING TEST

The bank's performance under the Lending Test in Idaho is rated Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews in all three AAs, the bank's lending performance in the state of Idaho was reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibited an overall reasonable geographic distribution of loans in the state.

Home Mortgage Loans

Refer to Table 7 as contained in the state of Idaho section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Twin Falls MSA AA

The geographic distribution of home mortgage loans in the Twin Falls MSA AA was reasonable. As there were no low-income tracts in the AA, our analysis focused on loans to borrowers in moderate-income tracts. Of the home mortgage loans First Federal originated and purchased in this AA during the evaluation period, 9.1 percent were in moderate-income tracts. This is comparable to peer institutions, which in aggregate originated 9.6 percent of their home mortgage loans in moderate-income tracts. It is also comparable to the proportion of owner-occupied housing units in the AA that reside in moderate-income tracts, at 9.2 percent.

Magic Valley Non-MSA AA

The geographic distribution of home mortgage loans in the Magic Valley non-MSA AA was reasonable. As there were no low-income tracts in the AA, our analysis focused on loans to borrowers in moderate-income tracts. Of the home mortgage loans First Federal originated and purchased in this AA during the evaluation period, 15.2 percent were in moderate-income tracts. This is below peer institutions, which in aggregate originated 21.1 percent of their home mortgage loans in moderate-income tracts. It is also below the proportion of owner-occupied housing units in the AA that reside in moderate-income tracts, at 18.1 percent. However, in our assessment, we considered that one of the AA's three moderate-income tracts is in the town of Gooding, and First Federal does not have a branch there. Consumers in Gooding may be more likely to seek out local institutions for their banking needs.

Treasure Valley MSA AA

The geographic distribution of home mortgage loans in the Treasure Valley MSA AA was reasonable. Of the home mortgage loans First Federal originated and purchased in this AA during the evaluation

period, 0.8 percent were in low-income tracts. This is in line with peer institutions, which in aggregate originated 0.8 percent of their home mortgage loans in low-income tracts. It is also comparable to the proportion of owner-occupied housing units in the AA that reside in low-income tracts, at 0.6 percent. First Federal also originated and purchased 14.3 percent of its home mortgage loans in moderate-income tracts. This is slightly below peer institutions, which in aggregate originated 15.9 percent of their home mortgage loans in moderate-income tracts. However, it is comparable to the proportion of owner-occupied housing units that reside in moderate-income tracts, at 15 percent.

Small Loans to Businesses

Refer to Table 9 as contained in the state of Idaho section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Twin Falls MSA AA

The geographic distribution of small loans to businesses in the Twin Falls MSA AA was excellent. In our sample of business loans from this AA, 26.1 percent were in moderate-income tracts. This is significantly above peer institutions, which in aggregate originated 14.6 percent of their business loans in moderate-income tracts. It is also significantly above the percentage of businesses in the AA that reside in moderate-income tracts, at 16 percent.

Magic Valley Non-MSA AA

The geographic distribution of small loans to businesses in the Magic Valley non-MSA AA was reasonable. In our sample of business loans from this AA, 20 percent were in moderate-income tracts. This is slightly below the percentage of businesses in the AA that reside in moderate-income tracts, at 21.4 percent. However, it is comparable to peer institutions, which in aggregate originated 19.4 percent of their business loans in moderate-income tracts.

Treasure Valley MSA AA

The geographic distribution of small loans to businesses in the Treasure Valley MSA AA was reasonable. In our sample of business loans from this AA, 4 percent were in low-income tracts. This is above peer institutions, which in aggregate originated 1.5 percent of their business loans in low-income tracts. It is also above the percentage of businesses in the AA that reside in low-income tracts, at 1.8 percent. First Federal also originated and purchased 16 percent of the sampled loans in moderate-income tracts. This is below the percentage of businesses in the AA that reside in moderate-income tracts, at 18.1 percent. However, it is comparable to peer institutions, which in aggregate originated 16.9 percent of their business loans in moderate-income tracts.

Distribution of Loans by Income Level of the Borrower

The bank exhibited an overall reasonable distribution of loans to individuals of different income levels and businesses of different sizes.

Home Mortgage Loans

Refer to Table 8 as contained in the state of Idaho section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Twin Falls MSA AA

The distribution of home mortgage loans to borrowers of different income levels in the Twin Falls MSA AA was reasonable. Of the home mortgage loans First Federal originated and purchased in this AA during the evaluation period, 6.4 percent were to low-income borrowers. This is below the proportion of low-income families in the AA, at 18.7 percent. However, it is comparable to peer institutions, which in aggregate originated 5.7 percent of their home mortgage loans to low-income borrowers. The variance between area demographics and bank loan volumes may be attributed to prohibitive housing costs, as discussed previously in our description of the Twin Falls MSA and Magic Valley non-MSA AAs. First Federal also originated and purchased 18.5 percent of its home mortgage loans to moderate-income borrowers. This is comparable to peer institutions, which in aggregate originated 18.7 percent of their home mortgage loans to moderate-income borrowers. It is also comparable to the proportion of moderate-income families in the AA, at 17.8 percent.

Magic Valley Non-MSA AA

The distribution of home mortgage loans to borrowers of different income levels in the Magic Valley non-MSA AA was reasonable. Of the home mortgage loans First Federal originated and purchased in this AA during the evaluation period, 8.3 percent were to low-income borrowers. This is below the proportion of low-income families in the AA, at 19.6 percent. However, it is above peer institutions, which in aggregate originated 5.8 percent of their home mortgage loans to low-income borrowers. The variance between area demographics and bank loan volumes may be attributed to prohibitive housing costs, as discussed previously in our description of the Twin Falls MSA and Magic Valley non-MSA AAs. First Federal also originated and purchased 19.6 percent of its home mortgage loans to moderate-income borrowers. This is slightly below peer institutions, which in aggregate originated 21 percent of their home mortgage loans to moderate-income borrowers. However, it is comparable to the proportion of moderate-income families in the AA, at 19.1 percent.

Treasure Valley MSA AA

The distribution of home mortgage loans to borrowers of different income levels in the Treasure Valley MSA AA was weaker than performance in other AAs. Of the home mortgage loans First Federal originated and purchased in this AA during the evaluation period, 1.9 percent were to low-income borrowers and 10.1 percent were to moderate-income borrowers. This is below the proportion of LMI families in the AA, which could be attributed to prohibitive housing costs, as discussed previously in our description of the Treasure Valley MSA AA. However, it is also below peer institutions, which are subject to the same affordability challenges. When weighing this data to reach an overall conclusion, we considered the high level of competition in this AA, and the fact that only 11.9 percent of the bank's deposits and 14 percent of the bank's home mortgage loans are within this AA.

Small Loans to Businesses

Refer to Table 10 as contained in the state of Idaho section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Twin Falls MSA AA

The distribution of loans to businesses of different sizes in the Twin Falls MSA AA was reasonable. In our sample, 47.8 percent of the loans in this AA were to businesses with revenues of \$1 million or less. This is below the percentage of businesses in the AA with revenues of \$1 million or less, at 81.3 percent. It is also below aggregate peer performance, at 56.6 percent. However, the difference between First Federal's performance and peer performance is reasonable, especially considering the small sample size and the resulting impact of each loan. Eleven of the sampled loans were to businesses with revenues of

\$1 million or less. If two additional loans had been to businesses with revenues of \$1 million or less, First Federal's performance would have been in line with peer.

Magic Valley Non-MSA AA

The distribution of loans to businesses of different sizes in the Magic Valley non-MSA AA was reasonable. In our sample, 55 percent of the loans in this AA were to businesses with revenues of \$1 million or less. While this is below the percentage of businesses in the AA with revenues of \$1 million or less, at 80.3 percent, it is comparable to aggregate peer performance, at 54.2 percent.

Treasure Valley MSA AA

The distribution of loans to businesses of different sizes in the Treasure Valley MSA AA was weaker than performance in other AAs. In our sample, 40 percent of the loans in this AA were to businesses with revenues of \$1 million or less. This is below the percentage of businesses in the AA with revenues of \$1 million or less, at 86.3 percent. It is also below aggregate peer performance, at 53.4 percent. When weighing this data to reach an overall conclusion, we considered the high level of competition in this AA, and the fact that only 11.9 percent of the bank's deposits are within this AA.

Responses to Complaints

There have been no complaints related to the bank's CRA performance during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Idaho is rated Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank exhibited adequate responsiveness to CD needs in the state through CD loans, investments, and services, as appropriate, considering the bank's capacity and the need and availability of such opportunities in the bank's AAs. We also considered CD activity across the state of Idaho due to the bank's responsiveness to the needs of its AAs.

Number and Amount of Community Development Loans

Refer to the Community Development Loans table below for the facts and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Assessment Area:	Total			
	#	% of Total #	\$(000's)	% of Total \$
Twin Falls MSA AA	5	45.5	2,092	34.4
Magic Valley Non-MSA AA	1	9.1	220	3.6
Treasure Valley MSA AA	3	27.3	300	4.9
State of Idaho, Outside AAs	2	18.2	3,472	57.1
Total Loans	11	100.0	6,083	100.0

Source: Bank Data
Due to rounding, totals may not equal to 100.0%

During the evaluation period, the bank originated nine CD loans inside its AAs, totaling \$2.6 million. It also originated two CD loans outside its AAs but within the state of Idaho, totaling an additional \$3.5 million. Of the 11 loans, 63.6 percent were for economic development, which was a community need identified by local organizations. Examples include two loans to a designated community development financial institution (CDFI). The remaining 36.4 percent were for revitalization and stabilization activities for LMI geographies.

Number and Amount of Qualified Investments

Refer to the Qualified Investments table below for the facts and data used to evaluate the bank's level of qualified investments. The table includes all qualified investments, including prior period investments that were still outstanding at the end of the evaluation period.

Assessment Area:	Prior Period		Current Period		Total				Unfunded Commitments	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Twin Falls MSA AA	2	393	17	486	19	46.3	878	19.4	0	-
Magic Valley Non-MSA AA	3	3,324	12	35	15	36.6	3,360	74.1	0	-
Treasure Valley MSA AA	0	-	6	20	6	14.6	20	0.4	0	-
State of Idaho, Outside AAs	1	275	-	-	1	2.4	275	6.1	0	-
Total	6	3,992	35	542	41	100.0	4,534	100.0	0	-

Source: Bank Data
Due to rounding, totals may not equal 100.0%

The bank had six qualifying investments totaling \$3.7 million at the end of the evaluation period. These investments were intended to provide funding to local municipalities and school districts within the bank's AAs, including school districts that have a high concentration of students from low-income families. The bank also had one qualifying investment outside its AAs but within the state of Idaho.

In addition, the bank operates a close affiliate foundation called the First Federal Foundation. This foundation provided 34 qualifying grants during the evaluation period, totaling \$105 thousand, which funded food banks, homeless shelters, and youth development programs that serve LMI communities.

Extent to Which the Bank Provides Community Development Services

First Federal's employees and directors also contributed 158 qualifying service hours during the evaluation period. The majority of these service hours benefited the Twin Falls MSA and Magic Valley non-MSA AAs. These service hours promoted financial inclusion and financial literacy for underserved youth, and facilitated housing assistance for LMI individuals, all of which were identified as area needs.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2022 to 12/31/2024	
Bank Products Reviewed:	Home mortgage loans Small loans to businesses CD loans, investments, and services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
First Federal Foundation	Non-profit charitable organization that receives its entire funding from First Federal	Grants to non-profit organizations that qualified as CD-eligible investments
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Idaho		
Twin Falls MSA	Full-scope	Entire counties of Twin Falls and Jerome
Magic Valley Non-MSA	Full-scope	Entire counties of Cassia, Gooding, Minidoka, and Lincoln
Treasure Valley MSA	Full-scope	Entire counties of Ada and Canyon

Appendix B: Summary of MMSA and State Ratings

RATINGS			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
First Federal Savings Bank of Twin Falls	Satisfactory	Satisfactory	Satisfactory
State:			
Idaho	Satisfactory	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including low- and moderate-income areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): Loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a ‘male householder’ and no wife present) or ‘female householder’ (a family with a ‘female householder’ and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a Core Based Statistical Area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multistate metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan statistical area, the institution will receive a rating for the multistate metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have

original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table 7. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table 8. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** – Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: (1) the percentage distribution of businesses with revenues of greater than \$1 million; and, (2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Twin Falls MSA AA	1,527	295,696	58.6	10,490	--	--	--	9.2	9.1	9.6	77.3	69.6	73.7	13.6	21.3	16.7	--	--	--
Magic Valley Non-MSA AA	713	119,972	27.4	5,167	--	--	--	18.1	15.2	21.1	81.9	84.9	78.9	--	--	--	--	--	--
Treasure Valley MSA AA	365	141,364	14.0	80,105	0.6	0.8	0.8	15.0	14.3	15.9	51.1	43.3	50.5	33.3	41.6	32.8	--	--	--
Total	2,605	557,032	100.0	95,762	0.5	0.1	0.7	14.5	11.5	15.5	56.5	70.1	54.6	28.5	18.3	29.3	--	--	--

*Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Twin Falls MSA AA	1,527	295,696	58.6	10,490	18.7	6.4	5.7	17.8	18.5	18.7	23.4	23.9	26.8	40.1	47.0	39.4	--	4.3	9.4
Magic Valley Non-MSA AA	713	119,972	27.4	5,167	19.6	8.3	5.8	19.1	19.6	21.0	25.8	26.7	28.8	35.5	40.7	34.3	--	4.8	10.1
Treasure Valley MSA AA	365	141,364	14.0	80,105	16.8	1.9	5.4	19.0	10.1	15.9	22.9	18.9	25.4	41.3	62.2	42.1	--	6.9	11.3
Total	2,605	557,032	100.0	95,762	17.3	6.3	5.5	18.8	17.6	16.4	23.2	24.0	25.7	40.7	47.4	41.4	--	4.7	11.0

*Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Twin Falls MSA AA	23	6,861	33.8	4,181	--	--	--	16.0	26.1	14.6	66.6	47.8	65.8	17.5	26.1	19.6	--	--	--
Magic Valley Non-MSA AA	20	2,924	29.4	2,513	--	--	--	21.4	20.0	19.4	78.6	75.0	80.6	--	5.0	--	--	--	--
Treasure Valley MSA AA	25	7,726	36.8	35,547	1.8	4.0	1.5	18.1	16.0	16.9	47.3	72.0	46.8	32.7	8.0	34.8	0.1	--	0.1
Total	68	17,511	100.0	42,241	1.5	1.5	1.3	18.1	20.6	16.8	51.4	64.7	50.7	29.0	13.2	31.2	0.1	--	0.04

*Source: FFIEC File - 2020, 2024 Census; OCC Loan Samples, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, -- CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Twin Falls MSA AA	23	6,861	33.8	4,181	81.3	47.8	56.6	7.9	52.2	11.9	--
Magic Valley Non-MSA AA	20	2,924	29.4	2,513	80.3	55.0	54.2	6.1	40.0	7.6	5.0
Treasure Valley MSA AA	25	7,726	36.8	35,547	86.3	40.0	53.4	8.1	60.0	10.6	--
Total	68	17,511	100.0	42,241	85.4	47.1	53.8	6.4	51.5	8.2	1.5

*Source: FFIEC File - 2020, 2024 Census; OCC Loan Samples, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, -- CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*