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PUBLIC DISCLOSURE

September 12, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

5Star Bank
Certificate Number: 91005

104 South Cascade Avenue
Colorado Springs, Colorado 80903

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Dallas Regional Office

600 North Pearl Street, Suite 700
Dallas, Texas 75201

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, nor should it 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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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

A satisfactory Lending Test and an Outstanding Community Development Test support the overall rating. The following discussion summarizes the performances under the applicable tests, discussed in detail elsewhere.

The Lending Test is rated Satisfactory.

- The bank exhibited a reasonable record regarding its loan-to-deposit (LTD) ratio.
- The institution originated a majority of its loans inside its assessment areas (AAs). Majorities of small business and home mortgage loans originated inside the AAs support this conclusion.
- The bank established a reasonable record regarding its geographic loan distribution. Reasonable records in both AAs support this conclusion.
- The bank established a reasonable record regarding its loan distribution based on the borrowers' profiles. Reasonable records in both AAs support this conclusion.
- The institution did not receive any CRA-related complaints since the previous evaluation. Therefore, this factor did not affect the Lending Test rating.

The Community Development Test is rated Outstanding.

5Star Bank's (5Star's) community development (CD) performance demonstrates excellent responsiveness to CD needs in its AAs through CD loans, qualified investments, and CD services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for CD in the institution's AAs.

DESCRIPTION OF INSTITUTION

5Star maintains its headquarters in Colorado Springs, Colorado. Little London Bancorp, Colorado Springs, Colorado, a single-bank holding company, wholly owns the institution. 5Star received a Satisfactory rating at its previous FDIC CRA evaluation, dated September 9, 2019, based on CRA Small Institution Examination Procedures.

5Star functions as a retail bank focusing on commercial and residential real estate lending from its five full-service branches and one limited-service office in the State of Colorado. Since the

previous CRA evaluation, the bank opened a new full-service branch in Trinidad, Colorado. The new branch is not located in a low- or moderate-income area. Finally, the bank did not participate in any merger or acquisition activities since the previous evaluation.

The bank offers a variety of loan products including commercial, residential real estate, consumer, and construction loans. In addition, the institution provides a variety of deposit services including checking, savings, money market, individual retirement accounts, and time deposits. Alternative banking services include internet banking, mobile banking, electronic bill pay, and six automated teller machines (ATMs).

5Star reported total assets of \$360.8 million as of June 30, 2022, including \$291.3 million in total loans. Deposits totaled \$309.2 million as of the same date. On an annual basis, total assets increased approximately 14.6 percent and net loans increased approximately 10.2 percent since the prior evaluation. The following table details the loan portfolio, as of June 30, 2022, reflecting a focus on commercial lending, at 57.1 percent, followed by residential real estate lending at 25.0 percent.

Loan Portfolio Distribution as of June 30, 2022		
Loan Category	\$(000)	%
Construction, Land Development, and Other Land Loans	47,428	16.3
Secured by Farmland	5,400	1.8
Secured by 1-4 Family Residential Properties	45,403	15.6
Secured by Multi-Family (5 or more) Residential Properties	27,291	9.4
Secured by Nonfarm Nonresidential Properties	141,176	48.5
Total Real Estate Loans	266,698	91.5
Commercial and Industrial Loans	24,924	8.6
Agricultural Production and Other Loans to Farmers	410	0.1
Consumer Loans	581	0.2
Other Loans	42	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
<i>LESS: Unearned Income</i>	<i>1,322</i>	<i>0.5</i>
Total Loans	291,333	100.0
<i>Source: Report of Condition and Income (06/30/2022)</i>		
<i>Due to rounding, totals may not equal 100.0 percent</i>		

Examiners did not identify any financial, legal, or other impediments that affect the institution’s ability to meet AA credit needs.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each bank to define one or more AAs within which examiners will evaluate its CRA performance. 5Star designated three AAs in the State of Colorado. The Colorado Springs Metropolitan Statistical Area (MSA) AA consists of all of El Paso County which is one county in the Colorado Springs, Colorado (Colorado Springs) MSA. The Denver MSA AA consists of all of Adams, Arapahoe, Denver, Douglas, and Jefferson Counties which make up five of the 10 counties

in the Denver-Aurora-Lakewood, Colorado (Denver) MSA. Lastly, the Trinidad Non-MSA AA, which is new since the previous evaluation, consists of all of Las Animas County in the non-MSA areas of Colorado.

The AAs conform to CRA regulatory requirements. Refer to each AA section below for further details.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated September 9, 2019, to the current evaluation dated September 12, 2022. Examiners used CRA Intermediate Small Institution Examination Procedures to evaluate the CRA performance. These procedures include two tests: the Lending Test and the Community Development Test. The appendix lists each tests' criteria.

Examiners applied full-scope procedures for the Colorado Springs MSA AA since this AA contained the largest volume of the loan and deposit activities. Examiners also applied full-scope procedures to the Denver MSA AA in accordance with guidance. The Trinidad Non-MSA AA was not considered for this evaluation period since it had been open for less than twelve months at the time of this evaluation; however, the Assessment Area Concentration analysis does include loans originated inside the Trinidad Non-MSA AA. Based on the following table, the Colorado Springs MSA AA received the most weight when drawing overall conclusions and ratings since this area contains a majority of the total lending and deposit activities.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Colorado Springs MSA	137,714	53.2	276,964	84.0	4	66.6
Denver MSA	116,817	45.1	50,288	15.3	1	16.7
Trinidad Non-MSA*	4,546	1.7	2,357	0.7	1	16.7
Total	259,077	100.0	329,609	100.0	6	100.0

Source: 2021 Bank records and FDIC Summary of Deposits (06/30/2021)
*This AA only had activity beginning May 26, 2021, the date the new branch was opened and the new AA was in place

Activities Reviewed

The following table details the loan originations and purchases over the most recent completed calendar year.

Loans Originated or Purchased				
Loan Category	\$(000)	%	#	%
Construction and Land Development	61,959	23.9	121	26.8
Secured by Farmland	345	0.1	3	0.7
Secured by 1-4 Family Residential Properties	40,572	15.7	81	18.0
Multi-Family (5 or more) Residential Properties	13,478	5.2	7	1.5
Commercial Real Estate Loans	95,513	36.9	64	14.2
Commercial and Industrial Loans	45,075	17.4	162	35.9
Agricultural Loans	2,000	0.8	1	0.2
Consumer Loans	136	0.0	12	2.7
Other Loans	0	0.0	0	0.0
Total Loans	259,078	100.0	451	100.0
<i>Source: 2021 Bank records</i>				

For the Lending Test, CRA Intermediate Small Institution Procedures require examiners to determine the bank’s major product lines for review. Examiners may select from among the same loan categories used for CRA Large Bank evaluations: home mortgage, small business, small farm, and consumer loans. Examiners determined the major product lines include small business lending and home mortgage lending. No other types, including small farm or consumer loans, represent major product lines. Therefore, this evaluation does not include a review of small farm or consumer loans. Bank records indicate that the lending focus and product mix remained generally consistent throughout the evaluation period.

Consequently, this evaluation considers a random sample of the 193 small business loans totaling \$40.2 million that were originated in 2021. This sample included 56 loans totaling approximately \$12.8 million. This full sample was utilized in analyzing the AA concentration, while only the loans in this sample that were within the AAs were utilized when analyzing both geographic distribution and borrower profile. Examiners used 2021 D&B data as a source of comparison.

In addition, this evaluation considers all 53 home mortgage loans totaling \$27.2 million that the bank originated in 2021. All home mortgage loans was utilized in analyzing the AA concentration while only the home mortgage loans that were within the AAs were considered when analyzing geographic distribution and borrower profile performance. Examiners used 2015 American Community Survey data as a source of comparison.

Examiners considered the universes of loans reviewed by number and dollar volume, as well as management’s stated business strategy, to determine the weighting applied to the loan categories. Small business loans represent a majority of the loan categories reviewed with 77.5 percent by number and 58.2 percent by dollar. Therefore, small business loans received more weight in both AAs when arriving at conclusions.

While this evaluation presents both the number and dollar volume of loans, examiners emphasized performance by number of loans because the number of loans better indicates the number of businesses and individuals served.

For the Community Development Test, bank management provided data on CD loans, qualified investments, and CD services since the previous CRA evaluation. Examiners evaluated the CD activity quantitatively based on the financial capacity of the bank as well as qualitatively based on the bank’s ability and capacity to meet AA needs.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

5Star demonstrated a satisfactory record for the bank as a whole regarding the Lending Test. Reasonable borrower profile loan distribution, geographic loan distribution, LTD ratio, and a majority of loans inside the AAs primarily support the Lending Test record.

Loan-to-Deposit Ratio

The LTD ratio is reasonable (considering seasonal variations and taking into account lending related activities) given the institution’s size, financial condition, and AA credit needs. The institution recorded an average, net LTD ratio of 88.8 percent over the previous 12 quarters since the prior evaluation. The ratio ranged from a low of 76.4 percent on September 30, 2021, to a high of 104.6 percent on September 30, 2019. Examiners noted some fluctuation during the evaluation period; however, the ratio reflects a generally decreasing trend since the previous evaluation.

Examiners identified similarly-situated institutions based on asset size, loan composition, and areas served. As shown in the following table, 5Star’s ratio reflects similar performance to the other institutions identified.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 6/30/2022 (\$000s)	Average Net LTD Ratio (%)
5Star Bank, Colorado Springs, Colorado	360,881	88.8
Stockmens Bank, Colorado Springs, Colorado	460,442	86.7
Park State Bank & Trust, Woodland Park, Colorado	144,173	62.7
Integrity Bank & Trust, Monument, Colorado	332,403	73.2
<i>Source: Reports of Condition and Income (09/30/2019 through 06/30/2022)</i>		

Assessment Area Concentration

A majority of loans and other lending related activities are in the institution’s AAs. The following table shows 5Star granted a majority of small business and home mortgage loans, by both number and dollar volume, inside the AAs.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	48	85.7	8	14.3	56	10,681	83.3	2,137	16.7	12,818
Home Mortgage	35	66.0	18	34.0	53	17,498	64.4	9,684	35.6	27,182
<i>Source: 2021 Bank records Due to rounding, totals may not equal 100.0 percent</i>										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AAs. Reasonable records in the Colorado Springs MSA AA and the Denver MSA AA support this conclusion. Examiners focused on the number of loans in low- and moderate-income tracts in the AAs when arriving at conclusions.

Detailed discussion of the performance in each AA is included in subsequent sections.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AAs, reasonable penetration among businesses of different sizes and individuals of different income levels (including low- and moderate-income). Reasonable records in the Colorado Springs MSA AA and the Denver MSA AA support this conclusion. Examiners focused on the number of loans to businesses in the AAs with gross annual revenues of \$1.0 million or less and the number of home mortgage loans to low- and moderate-income individuals in the AAs when arriving at conclusions.

Detailed discussion of the performance in each AA is included in subsequent sections.

Response to Complaints

The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

COMMUNITY DEVELOPMENT TEST

5Star's CD performance demonstrates excellent responsiveness to CD needs in its AAs through CD loans, qualified investments, and CD services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for CD in the AAs.

Community Development Loans

5Star demonstrated excellent performance regarding CD loans. Since the prior evaluation, 5Star originated 29 CD loans totaling approximately \$19.8 million. This level equates to 5.5 percent of average total assets of \$360.6 million and 7.3 percent of average total loans of \$269.2 million since the prior evaluation.

The CD loans primarily benefited revitalization or stabilization efforts but also benefited affordable housing, community services, and economic development. Affordable housing and community services were both identified needs of the AAs and this shows that the bank is responsive in addressing CD needs of the areas.

The following tables reflect the number and dollar volume of CD loans extended by AA, CD purpose, and year.

Community Development Lending by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Colorado Springs MSA	0	0	8	1,582	1	40	13	9,501	22	11,123
Denver MSA	1	5,250	0	0	0	0	6	3,405	7	8,655
Total	1	5,250	8	1,582	1	40	19	12,906	29	19,778

Source: Bank records (09/09/2019 through 09/12/2022)

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019*	0	0	0	0	0	0	1	1,275	1	1,275
2020	0	0	3	284	1	40	6	2,000	10	2,324
2021	1	5,250	3	513	0	0	6	3,832	10	9,595
YTD** 2022	0	0	2	785	0	0	6	5,798	8	6,584
Total	1	5,250	8	1,582	1	40	19	12,906	29	19,778

Source: Bank records
**Activities beginning September 9, 2019*
***Year-to-date (YTD)*

Qualified Investments

5Star’s level of qualified investments and donations demonstrates excellent performance, considering the opportunities in the AAs, level of competition, and the capacity of the bank. The institution made 35 qualified investments and donations totaling approximately \$10.2 million during the evaluation period. This level of qualified investments represent 2.8 percent of average total assets and 109 percent of average total securities of \$9.3 million over the evaluation period. Examiners also note that the high LTD ratio limits the ability to purchase long-term investments, further supporting excellent performance.

The qualified investments primarily benefited revitalization and stabilization efforts but also benefited affordable housing, community services, and economic development. Affordable housing and community services were identified needs of the AAs and this shows that the bank is responsive in addressing CD needs of the areas.

The following tables reflect the number and dollar volume of qualified investments extended by AA, CD purpose, and year.

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Colorado Springs MSA	0	0	19	50	6	54	6	3,767	31	3,871
Denver MSA	1	3,995	2	4	0	0	1	2,325	4	6,324
Total	1	3,995	21	54	6	54	7	6,092	35	10,195

Source: Bank records (09/09/2019 through 9/12/2022)

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019*	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	1	2,183	1	2,183
2021	1	3,995	0	0	0	0	2	1,570	3	5,565
YTD 2022	0	0	0	0	0	0	1	2,325	1	2,325
Subtotal	1	3,995	0	0	0	0	4	6,078	5	10,073
Qualified Grants & Donations	0	0	21	54	6	54	3	14	30	122
Total	1	3,995	21	54	6	54	7	6,092	35	10,195

Source: Bank records
**Activity beginning September 9, 2019*

Community Development Services

5Star demonstrated an adequate record for providing CD services. Examiners evaluated the types and availability of services relative to the considerations noted for the Community Development Test when arriving at this conclusion.

During the evaluation period, bank officials provided 24 instances of financial expertise or technical assistance to various CD organizations in the AAs. This number equates to an average of 1.9 CD services per office, per year, since the prior evaluation. These activities largely provided community services targeted to low- or moderate-income individuals or areas but also provided for economic development. Community services were identified as a need of the AAs and demonstrate responsiveness in addressing CD needs.

The following tables illustrate the CD services by AA, CD purpose, and year.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Colorado Springs MSA	0	10	4	0	14
Denver MSA	0	6	4	0	10
Total	0	16	8	0	24

Source: Bank records (09/09/2019 through 09/12/2022)

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019*	0	4	2	0	6
2020	0	4	2	0	6
2021	0	5	2	0	7
YTD 2022	0	3	2	0	5
Total	0	16	8	0	24

Source: Bank records
Activities beginning September 9, 2019

5Star operates one branch in a low-income census tract and two branches in moderate-income census tracts. Additionally, the bank operates one ATM in a low-income census tract and four in moderate-income census tracts. The following table details the geographic distribution of the branches and ATMs in relation to AA demographics.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	# (000s)	%	#	%	#	%
Low	58	8.0	266	8.2	1	16.7	1	16.7
Moderate	188	26.0	825	25.3	2	33.3	4	66.7
Middle	243	33.6	1,106	33.9	2	33.3	0	0.0
Upper	227	31.4	1,050	32.2	1	16.7	1	16.7
NA	7	1.0	12	0.4	0	0.0	0	0.0
Totals	723	100.0	3,259	100.0	6	100.0	6	100.0

Source: 2015 ACS and Bank records
Due to rounding, totals may not equal 100.0 percent

5Star offers hours and days of service consistent with the industry and the areas in which it operates. Alternative delivery systems available in all AAs include online and mobile banking as well as ATMs, which help avail services to low- and moderate-income individuals and areas.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit acts or practices inconsistent with helping to meet the community credit needs. Therefore, this consideration did not affect the overall rating.

COLORADO SPRINGS MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE COLORADO SPRINGS MSA AA

The Colorado Springs MSA AA consists of all 130 census tracts in El Paso County, Colorado, in the Colorado Springs MSA.

Economic and Demographic Data

The AA census tracts reflect the following income designations based on 2015 ACS data: seven low-, 40 moderate-, 50 middle-, and 31 upper-income census tracts. Additionally, two census tracts did not have an income designation. The following table illustrates select demographic data for the area.

Demographic Information of the Assessment Area						
Assessment Area: Colorado Springs MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	130	5.4	30.8	38.5	23.8	1.5
Population by Geography	655,024	4.7	26.8	39.7	27.4	1.4
Housing Units by Geography	261,745	5.3	28.8	39.2	26.7	0.0
Owner-Occupied Units by Geography	153,354	3.3	20.7	42.2	33.8	0.0
Occupied Rental Units by Geography	91,933	8.1	41.5	35.1	15.3	0.1
Vacant Units by Geography	16,458	7.6	34.5	33.5	24.4	0.0
Businesses by Geography	96,961	6.9	23.2	34.1	35.7	0.1
Farms by Geography	2,284	6.9	20.9	42.2	30.0	0.0
Family Distribution by Income Level	168,103	20.4	18.5	20.3	40.8	0.0
Household Distribution by Income Level	245,287	22.7	16.7	19.0	41.6	0.0
Median Family Income MSA - 17820 Colorado Springs, CO MSA		\$71,351	Median Housing Value			\$224,065
			Median Gross Rent			\$987
			Families Below Poverty Level			8.4%
<i>Source: 2015 ACS data and 2021 D&B data Due to rounding, totals may not equal 100.0 percent (*) The NA category consists of geographies that have not been assigned an income classification</i>						

Based on information provided by Moody’s Analytics, the area’s major employers include: the Air Force Academy, Schriever Air Force Base, UCHealth Memorial Hospital, and Pikes Peak

Community College. According to the U.S. Bureau of Labor Statistics, El Paso County reported an unemployment rate of 3.6 percent as of June 2022. This figure was slightly higher than the State unemployment rate of 3.4 percent, and on par with the national average of 3.6 percent for the same time period.

Examiners use the applicable Federal Financial Institutions Examination Council’s (FFIEC’s) median family income level to analyze home mortgage loans under the borrower profile performance factor. The following table shows the applicable income ranges based on the 2021 FFIEC-estimated median family income of \$81,900 applicable to the area.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Colorado Springs, CO MSA Median Family Income (17820)				
2021 (\$81,900)	<\$40,950	\$40,950 to <\$65,520	\$65,520 to <\$98,280	≥\$98,280
<i>Source: FFIEC</i>				

Competition

The AA reflects a relatively high level of competition for financial services. According to FDIC Deposit Market Share data as of June 30, 2021, 38 financial institutions operate 125 full-service branches within the AA. Of these institutions, 5Star ranked 10th with a 2.5 percent deposit market share. Additionally, another four credit unions operate 42 branches within the AA.

Community Contact(s)

As part of the evaluation process, examiners obtain information from third parties knowledgeable of the AA to assist in identifying needs of the area. This information helps determine bank responsiveness to these needs and shows available credit and CD opportunities. Examiners contacted a local small business and economic development organization that serves the area. The contact identified a general need for unskilled workforce availability, micro-lending, quicker lending processes for small businesses, and lines of credit for the service industry.

Credit and Community Development Needs and Opportunities

Considering information obtained from bank management, the community contact, and demographic and economic data, examiners determined that commercial lending, especially smaller size loans for small businesses, and affordable home mortgage lending represents the primary credit needs of the area.

With respect to the area’s CD needs, demographic data reveals that 33.6 percent of the area’s families are low- or moderate-income and 8.4 percent reported incomes below the poverty level. These levels suggest a need for activities that benefit organizations or projects that provide community services to these families. Additionally, a need exists to expand housing stock in low- and moderate-income geographies, thus creating opportunities for affordable housing in low- and moderate-income areas.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE COLORADO SPRINGS MSA AA

LENDING TEST

5Star demonstrated adequate performance under the Lending Test in the Colorado Springs MSA AA. Reasonable records for geographic distribution and borrower profile support this conclusion.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the Colorado Springs MSA AA. Reasonable small business lending performance outweighs poor home mortgage lending performance to support this conclusion.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the Colorado Springs MSA AA. The reasonable level of lending in moderate-income census tracts outweighs the excellent level of lending in low-income census tracts to support this conclusion.

The following table shows the lending in low-income census tracts exceeds demographic data by 15.7 percentage points, reflecting excellent performance. In moderate-income tracts, the lending trails demographic data by only 0.6 percentage points, reflecting reasonable performance. More weight is placed on performance in the moderate-income census tracts since there is a higher percentage of businesses in these census tracts, which suggests more lending opportunities.

Geographic Distribution of Small Business Loans					
Assessment Area: Colorado Springs MSA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	6.9	7	22.6	967	15.1
Moderate	23.2	7	22.6	1,421	22.2
Middle	34.1	8	25.8	2,537	39.7
Upper	35.7	9	29.0	1,472	23.0
Not Available	0.1	0	0.0	0	0.0
Totals	100.0	31	100.0	6,397	100.0
<i>Source: 2021 D&B data and 2021 Bank records</i>					
<i>Due to rounding, totals may not equal 100.0 percent</i>					

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects poor dispersion throughout the Colorado Springs MSA AA. The very poor performance in moderate-income census tracts and reasonable performance low-income census tracts supports this conclusion.

The following table shows the performance in low-income census tracts trails demographic data by only 3.3 percentage points, reflecting reasonable performance. In moderate-income census tracts, the performance trails demographic data by 12.7 percentage points, reflecting very poor performance.

Geographic Distribution of Home Mortgage Loans					
Assessment Area: Colorado Springs MSA					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low	3.3	0	0.0	0	0.0
Moderate	20.7	2	8.0	694	8.5
Middle	42.2	13	52.0	3,133	38.4
Upper	33.8	10	40.0	4,326	53.1
Not Available	0.0	0	0.0	0	0.0
Totals	100.0	25	100.0	8,153	100.0
<i>Source: 2015 ACS data and 2021 Bank records</i>					
<i>Due to rounding, totals may not equal 100.0 percent</i>					

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among businesses of different sizes and individuals of different income levels (including low- and moderate-income). Reasonable records regarding small business loans outweigh poor performance in home mortgage lending to support this conclusion.

Small Business Loans

The distribution of small business loans reflects reasonable penetration of loans to businesses of different sizes. The level of Paycheck Protection Program (PPP) lending coupled with the level of lending to businesses with gross annual revenues of \$1.0 million or less supports this conclusion.

The following table shows that the bank made only four out of every 10 loans to businesses with gross annual revenues of \$1.0 million or less, which is typically indicative of poor performance. However, in 2020 and 2021, the institution provided relief efforts related to the COVID-19 Pandemic, including participation in administering the Small Business Administration’s PPP loans. These loans did not require income information in order for the institution to grant them. Therefore, a significant portion of the loans reported as “Revenue Not Available” are PPP loans. The level of PPP lending shows the efforts in meeting community credit needs during a national emergency and supports reasonable performance.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Colorado Springs MSA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	92.6	14	45.2	3,389	53.0
>\$1,000,000	1.9	3	9.7	400	6.2
Revenue Not Available	5.5	14	45.2	2,608	40.8
Totals	100.0	31	100.0	6,397	100.0
<i>Source: 2021 D&B data and 2021 Bank records</i>					
<i>Due to rounding, totals may not equal 100.0 percent</i>					

Excluding PPP loans from the above analysis, the bank made a majority of loans with available revenue data, 73.7 percent, to businesses with gross annual revenues of \$1.0 million or less, reflecting reasonable performance. Additionally, examiners evaluated PPP loans using loan size as a proxy for those with revenues not available. As shown in the table below, a majority of PPP loans, by number, had original amounts less than \$250,000, indicating that the bank is helping to serve the needs of the smallest businesses in the AA and further supports reasonable performance.

Distribution of PPP Loans by Loan Size (2021)				
Loan Size	#	%	\$(000s)	%
< \$100,000	5	41.7	275	12.5
\$100,000 - \$249,999	6	50.0	1,115	50.8
\$250,000 - \$1,000,000	1	8.3	805	36.7
Total	12	100.0	2,195	100.0
<i>Source: 2021 D&B data and 2021 Bank records</i>				
<i>Due to rounding, totals may not equal 100.0 percent</i>				

Home Mortgage Loans

The distribution of borrowers reflects poor penetration among individuals of different income levels in the Colorado Springs MSA AA. The very poor performance to moderate-income borrowers and the reasonable performance to low-income borrowers supports this conclusion.

As seen in the following table, the institution’s lending to low-income borrowers trailed demographic data by 12.4 percentage points, which is typically indicative of poor performance. However, considering the level of families below poverty at 8.4 percent, this level is reasonable. The level of lending to moderate-income borrowers is below demographic data by 14.5 percentage points, evidencing very poor performance.

Distribution of Home Mortgage Loans by Borrower Income Level					
Assessment Area: Colorado Springs MSA					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	20.4	2	8.0	725	8.9
Moderate	18.5	1	4.0	300	3.7
Middle	20.3	2	8.0	950	11.7
Upper	40.8	12	48.0	4,137	50.7
Not Available	0.0	8	32.0	2,041	25.0
Totals	100.0	25	100.0	8,153	100.0
<i>Source: 2015 ACS data and 2021 Bank records</i>					
<i>Due to rounding, totals may not equal 100.0 percent</i>					

COMMUNITY DEVELOPMENT TEST

5Star’s CD performance demonstrates excellent responsiveness to CD needs in the Colorado Springs MSA AA through CD loans, qualified investments, and CD services, as appropriate, considering the institution’s capacity and the need and availability of such opportunities for CD in the AA.

Community Development Loans

Since the prior evaluation, 5Star originated 22 CD loans totaling approximately \$11.1 million in the Colorado Springs MSA AA. This level represents 56.2 percent of the total CD loans by dollar volume and is commensurate with the level of all loans in this AA by dollar volume at 53.2 percent.

The CD loans originated provided for community services, revitalization or stabilization, and economic development efforts in the AA. Community services were identified as a need of the AA and this demonstrates the responsiveness in providing for CD needs.

The following table illustrates the CD loans by year and purpose in the Colorado Springs MSA AA.

Community Development Lending Colorado Springs MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019*	0	0	0	0	0	0	1	1,275	1	1,275
2020	0	0	3	284	1	40	3	695	7	1,019
2021	0	0	3	513	0	0	5	2,832	8	3,345
YTD 2022	0	0	2	786	0	0	4	4,698	6	5,484
Total	0	0	8	1,583	1	40	13	9,500	22	11,123

Source: Bank records
**Activity beginning September 9, 2019*

The following lists an example of notable CD loans in the Colorado Springs MSA AA:

- **Community Services** – Across four loans, the bank originated \$1.1 million in to a local foundation to provide after school and summer care, as well as musical and art instruction to children in the area. Approximately 75.0 percent of children served were from low- and moderate-income families, where after school care is an important service and musical instruction is often too expensive.

Qualified Investments

5Star made 31 qualified investments and donations totaling \$3.9 million benefitting the AA during the evaluation period. This level represents 38.0 percent of the total qualified investments by dollar volume but is quite a bit lower than the level of total deposits in this AA by dollar volume at 84.0 percent.

The qualified investments provided for community services, revitalization or stabilization, and economic development efforts in the AA. Community services were identified as a need of the AA and this demonstrates the responsiveness in providing for CD needs.

The following table illustrates the CD loans by year and purpose in the Colorado Springs MSA AA.

Qualified Investments Colorado Springs MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019*	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	1	2,183	1	2,183
2021	0	0	0	0	0	0	2	1,570	2	1,570
YTD 2022	0	0	0	0	0	0	0	0	0	0
Subtotal	0	0	0	0	0	0	3	3,753	3	3,753
Qualified Grants & Donations	0	0	19	50	6	54	3	14	28	118
Total	0	0	19	50	6	54	6	3,767	31	3,871
<i>Source: Bank records</i>										
<i>*Activity beginning September 9, 2019</i>										

The following is an example of notable qualified investment activity in the AA:

- **Community Services** – Over the evaluation period, the institution made \$12,500 in donations to a local non-profit that assists homeless veterans in obtaining housing, employment training and assistance, financial assistance, behavioral and health care, and connections to community resources. Due to the high veteran homeless population in this AA, this demonstrates excellent responsiveness to community needs.

Community Development Services

During the evaluation period, bank employees provided 14 instances of financial expertise or technical assistance to various CD-related organizations in the Colorado Springs MSA AA. This level represents 58.3 percent of the total CD services and is generally commensurate with the level of total branches in this AA at 66.6 percent.

A majority of the CD services provided for community services targeted to low- or moderate-income individuals, which was an identified need and demonstrates the responsiveness in addressing CD needs in the AA.

The following table illustrates the CD services by year and purpose in the Colorado Springs MSA AA.

Community Development Services Colorado Springs MSA AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019*	0	2	1	0	3
2020	0	2	1	0	3
2021	0	3	1	0	4
YTD 2022	0	3	1	0	4
Total	0	10	4	0	14
Source: Bank records *Activity beginning September 9, 2019					

The following lists an example of a notable CD service in the Colorado Springs MSA AA:

- **Community Service** – An employee of the bank utilizes their financial expertise as a Board Member and Treasurer for a foundation associated with a local hospital. The foundation provides financial assistance to community members who cannot afford necessary hospital care or daily living expenses that would allow them to regain their health.
- **Economic Development** – A bank employee provides financial and business expertise by serving on the Board of Directors of a non-profit organization that assists small businesses in the area in growth through acquiring government contracts. The organization also provides general consultative services to small businesses.

5Star operates three branches and five ATMs in low- or moderate-income tracts in the Colorado Springs MSA AA. The availability of alternative banking services remains the same as that discussed at the institution level.

DENVER MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE DENVER MSA AA

The Denver MSA AA consists of all 587 census tracts in Adams, Arapahoe, Denver, Douglas, and Jefferson Counties in the Denver MSA.

Economic and Demographic Data

The AA census tracts reflect the following income designations based on 2015 ACS data: 51 low-, 147 moderate-, 188 middle-, and 196 upper-income census tracts and five census tracts with no income designation. Additionally, five census tracts did not have an income designation. The following table illustrates select demographic data for the area.

Demographic Information of the Assessment Area						
Assessment Area: Denver MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	587	8.7	25.0	32.0	33.4	0.9
Population by Geography	2,588,488	9.1	25.0	32.2	33.6	0.1
Housing Units by Geography	1,048,213	8.7	24.4	33.7	33.2	0.0
Owner-Occupied Units by Geography	623,986	4.8	19.4	33.7	42.1	0.0
Occupied Rental Units by Geography	372,043	14.6	32.4	33.8	19.1	0.0
Vacant Units by Geography	52,184	12.2	26.4	33.0	28.4	0.0
Businesses by Geography	490,039	7.0	19.5	31.3	41.9	0.3
Farms by Geography	8,575	8.1	20.1	30.5	41.0	0.3
Family Distribution by Income Level	627,437	21.6	17.5	20.4	40.5	0.0
Household Distribution by Income Level	996,029	23.7	16.6	18.2	41.5	0.0
Median Family Income MSA - 19740 Denver-Aurora-Lakewood, CO MSA		\$80,820	Median Housing Value			\$280,595
			Median Gross Rent			\$1,067
			Families Below Poverty Level			8.2%
<i>Source: 2015 ACS data and 2021 D&B data</i>						
<i>Due to rounding, totals may not equal 100.0 percent</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification</i>						

Based on information provided by Moody’s Analytics, the area’s major employers include: HealthONE, Lockheed Martin Corporation, United Airlines, and Amazon. According to the U.S. Bureau of Labor Statistics in June 2022, the following unemployment rates were 3.7 percent in Adams County, 3.4 percent in Arapahoe County, 3.4 percent in Denver County, 2.7 percent in Douglas County, and 3.0 percent in Jefferson County. These figures are generally consistent with the state unemployment rate of 3.4 percent and the national average of 3.6 percent for the same time period.

The following table shows the applicable income ranges based on the 2021 FFIEC-estimated median family income of \$104,800 applicable to the area.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Denver-Aurora-Lakewood, CO MSA Median Family Income (19740)				
2021 (\$104,800)	<\$52,400	\$52,400 to <\$83,840	\$83,840 to <\$125,760	≥\$125,760
<i>Source: FFIEC</i>				

Competition

The AA reflects a relatively high level of competition for financial services. According to FDIC Deposit Market Share data as of June 30, 2021, 68 financial institutions operate 588 full-service branches within the AA. Of these institutions, 5Star ranked 48th with a 0.0 percent deposit market share.

Credit and Community Development Needs and Opportunities

Considering information obtained from bank management and demographic and economic data, examiners determined that affordable home mortgage lending represents the primary credit need of the area followed by small business lending.

With respect to the area's CD needs, demographic data reveals that 32.7 percent of the area's families reported low- or moderate-incomes and 8.2 percent reported incomes below the poverty level. These levels suggest a need for activities that benefit organizations or projects that provide community services to these families. Additionally, a need exists to expand housing stock in low- and moderate-income geographies, thus creating opportunities for affordable housing in low- and moderate-income areas.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE DENVER MSA AA

LENDING TEST

5Star demonstrated adequate performance under the Lending Test in the Denver MSA AA. Reasonable records for geographic distribution and borrower profile support this conclusion. While home mortgage loan performance is presented in this AA, it is not given significant weight due to the low volume, preventing meaningful conclusions. The office in this AA primarily focuses on commercial lending, therefore, examiners drew conclusions on only small business lending performance in this AA.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the Denver MSA AA. A reasonable record regarding small business loans supports this conclusion.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the Denver MSA AA. The reasonable levels of lending in both low- and moderate-income census tracts support this conclusion.

The following table shows the lending in low-income census tracts trails demographic data by 7.0 percentage points, reflecting reasonable performance. In moderate-income census tracts, the lending performance exceeds demographic data by 0.5 percentage points, also reflecting reasonable performance.

Geographic Distribution of Small Business Loans					
Assessment Area: Denver MSA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	7.0	0	0.0	0	0.0
Moderate	19.5	3	20.0	713	19.8
Middle	31.3	7	46.7	2,559	71.2
Upper	41.9	5	33.3	323	9.0
Not Available	0.3	0	0.0	0	0.0
Totals	100.0	15	100.0	3,595	100.0

*Source: 2021 D&B data and 2021 Bank records
Due to rounding, totals may not equal 100.0 percent*

Home Mortgage Loans

Examiners could not draw meaningful conclusions as there were too few home mortgage loans to adequately analyze; however, the following table is included for informational purposes.

Geographic Distribution of Home Mortgage Loans					
Assessment Area: Denver MSA					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low	4.8	1	12.5	5,752	64.8
Moderate	19.4	3	37.5	760	8.6
Middle	33.7	0	0.0	0	0.0
Upper	42.1	4	50.0	2,358	26.6
Not Available	0.0	0	0.0	0	0.0
Total	100.0	8	100.0	8,870	100.0

*Source: 2015 ACS data and 2021 Bank records
Due to rounding, totals may not equal 100.0 percent*

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among businesses of different sizes and individuals of different income levels (including low- and moderate-income). A reasonable record regarding small business loans supports this conclusion.

Small Business Loans

The distribution of small business loans reflects reasonable penetration of loans to businesses of different sizes. The level of Paycheck Protection Program (PPP) lending coupled with the level of lending to businesses with gross annual revenues of \$1.0 million or less supports this conclusion.

The following table shows that the bank made only three out of every 10 loans to businesses with gross annual revenues of \$1.0 million or less, which is typically indicative of poor performance. However, as stated previously, the institution provided relief efforts related to the COVID-19 Pandemic through PPP loans. Therefore, a significant portion of the loans reported as “Revenue

Not Available” are PPP loans. The level of PPP lending shows the efforts in meeting community credit needs during a national emergency and supports reasonable performance.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Denver MSA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	92.4	5	33.3	1,172	32.6
>\$1,000,000	2.4	2	13.3	590	16.4
Revenue Not Available	5.2	8	53.3	1,833	51.0
Total	100.0	15	100.0	3,595	100.0
<i>Source: 2021 D&B data and 2021 Bank records</i>					
<i>Due to rounding, totals may not equal 100.0 percent</i>					

Excluding PPP loans from the above analysis, the bank made a majority of loans with available revenue data, 71.4 percent, to businesses with revenues of \$1.0 million or less, further reflecting reasonable performance. Additionally, examiners evaluated PPP loans using loan size as a proxy for those with revenues not available and a majority of PPP loans, by number, had original amounts less than \$250,000, indicating that the bank is helping to serve the needs of the smallest businesses in the AA and further supports reasonable performance.

Distribution of PPP Loans by Loan Size (2021)				
Loan Size	#	%	\$(000s)	%
< \$100,000	3	42.9	136	7.6
\$100,000 - \$249,999	1	14.3	103	5.7
\$250,000 - \$1,000,000	3	42.9	1,557	86.7
Total	7	100.0	1,796	100.0
<i>Source: 2021 D&B data and 2021 Bank records</i>				
<i>Due to rounding, totals may not equal 100.0 percent</i>				

Home Mortgage Loans

Examiners could not draw meaningful conclusions as there were too few home mortgage loans to adequately analyze; however, the following table is included for informational purposes.

Distribution of Home Mortgage Loans by Borrower Income Level					
Assessment Area: Denver MSA					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	21.6	1	12.5	380	4.3
Moderate	17.5	1	12.5	100	1.1
Middle	20.4	0	0.0	0	0.0
Upper	40.5	0	0.0	0	0.0
Not Available	0.0	6	75.0	8,390	94.6
Total	100.0	8	100.0	8,870	100.0
<i>Source: 2015 ACS data and 2021 Bank records</i>					
<i>Due to rounding, totals may not equal 100.0 percent</i>					

COMMUNITY DEVELOPMENT TEST

5Star’s CD performance demonstrates excellent responsiveness to CD needs in the Denver MSA AA through CD loans, qualified investments, and CD services, as appropriate, considering the institution’s capacity and the need and availability of such opportunities for CD in the AA.

Community Development Loans

Since the prior evaluation, 5Star originated seven CD loans totaling approximately \$8.7 million in the Denver MSA AA. This level represents 43.8 percent of the total CD loans by dollar volume and is commensurate with the level of all loans in this AA by dollar volume at 45.1 percent.

The CD loans originated provided affordable housing and revitalization or stabilization efforts in the AA. Affordable housing was identified as a need of the AA and this demonstrates the responsiveness in providing for CD needs.

The following table illustrates the CD loans by year and purpose in the Denver MSA AA.

Community Development Lending Denver MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019*	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	3	1,305	3	1,305
2021	1	5,250	0	0	0	0	1	1,000	2	6,250
YTD 2022	0	0	0	0	0	0	2	1,100	2	1,100
Total	1	5,250	0	0	0	0	6	3,405	7	8,655

Source: Bank records
**Activity beginning September 9, 2019*

The following lists an example of notable CD loans in the Denver MSA AA:

- **Affordable Housing** – The bank funded a \$5.3 million loan for a multi-family residence that helped to provide affordable housing that is guaranteed for 20 years. The residences are located in a low-income census tract near downtown Denver.

Qualified Investments

5Star made four qualified investments and donations totaling \$6.3 million benefitting the AA during the evaluation period. This level represents 62.0 percent of the total qualified investments by dollar volume but is well above the level of total deposits in this AA by dollar volume at 15.3 percent.

The qualified investments provided for affordable housing and revitalization or stabilization efforts in the AA. Affordable housing was identified as a need of the AA and this demonstrates the responsiveness in providing for CD needs.

The following table illustrates the CD loans by year and purpose in the Denver MSA AA.

Qualified Investments Denver MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019*	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0
2021	1	3,995	0	0	0	0	0	0	1	3,995
YTD 2022	0	0	0	0	0	0	1	2,325	1	2,325
Subtotal	1	3,995	0	0	0	0	1	2,325	2	6,320
Qualified Grants & Donations	0	0	2	4	0	0	0	0	2	4
Total	1	3,995	2	4	0	0	1	2,325	4	6,324
<i>Source: Bank records</i>										
<i>*Activity beginning September 9, 2019</i>										

The following lists an example of notable CD loans in the Denver MSA AA:

- **Affordable Housing** – The bank purchased a \$4.0 million unrated bond that supports a project that will provide 142 rental units designated for low- and moderate-income seniors. The project will provide both independent and assisted-living options for this demographic.

Community Development Services

During the evaluation period, bank employees provided 10 instances of financial expertise or technical assistance to various CD-related organizations in the Denver MSA AA. This level represents 41.7 percent of the total CD services and is well above the level of total branches in this AA at 16.7 percent.

A majority of the CD services provided for community services targeted to low- or moderate-income individuals, which was an identified need and demonstrates the responsiveness in addressing CD needs in the AA.

The following table illustrates the CD services by year and purpose in the Denver MSA AA.

Community Development Services Denver MSA AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019*	0	2	1	0	3
2020	0	2	1	0	3
2021	0	2	1	0	3
YTD 2022	0	0	1	0	1
Total	0	6	4	0	10
<i>Source: Bank records</i>					
<i>*Activity beginning September 9, 2019</i>					

The following lists an example of a notable CD service in the Denver MSA AA:

- **Community Service** – An employee utilizes their banking expertise serving as an Executive Member of a local organization that aims to promote educational achievement and career-prepared students in the Denver Public School System, which primarily serves low- and moderate-income individuals.

The availability of alternative banking services remains the same as that discussed at the institution level.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
 - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

Consumer Loan(s): A 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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is 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.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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 metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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 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 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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.

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

Rated Area: A rated area is a state or multistate metropolitan 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 area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.



Public Comment Letters

2023

None



Branch office notice:

Community Reinvestment Act Notice

Under the federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the FDIC, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us:

- (1) A map showing the assessment area containing this branch, which is the area in which the FDIC evaluates our CRA performance in this community;
- (2) Information about our branches in this assessment area;
- (3) A list of services we provide at those locations;
- (4) Data on our lending performance in this assessment area; and
- (5) Copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at 5Star Bank, Colorado, located at

104 S Cascade Ave. Ste 102
Colorado Springs CO 80903

Or online at www.5star.bank.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the:

Regional Director
FDIC
1601 Bryan Street, 38th Floor
Dallas TX 75201-4586

You may send written comments about our performance in helping to meet community credit needs to

Michael League
President & CEO
5Star Bank
P.O. Box 14108
Colorado Springs, CO 80914

and the FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of **Little London Bancorp**, a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Kansas City, 1 Memorial Drive Kansas City MO 64198-0000 an announcement of applications covered by the CRA filed by bank holding company.

5Star Bank's HMDA Disclosure Statement

You may obtain a copy of 5Star Bank's HMDA Disclosure Statement on the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/hmda.



PO BOX 14108, Colorado Springs CO 80914 719-475-7827

5Star Bank Locations and Hours of Service

Downtown (Sun Plaza) Banking Center

104 S Cascade Ave, Suite 102
Colorado Springs, CO 80903

Census Tract#/ Income

23.00/ Moderate

Lobby Hours

Monday – Friday: 8am – 5pm

Denver (DTC) Banking Center

5251 DTC Parkway, Suite 100
Greenwood Village CO 80111

Census Tract#/ Income

68.59/ Middle

Lobby Hours

Monday – Friday: 8am – 5pm

Interquest Banking Center

10989 New Allegiance Drive
Colorado Springs CO 80921

Census Tract#/ Income

72.05/ Upper

Lobby Hours

Monday – Friday: 8am – 5pm

Saturday: 9am – 12 noon

Drive Up Hours:

Monday – Friday: 8am - 5pm

Saturday: 9am – 12 noon

Peterson Banking Center

Building 1485
455 W. Paine St
Peterson Air Force Base
Colorado Springs CO 80914

Census Tract#/ Income

40.08/ Middle

Lobby Hours and Drive Up Hours

Monday – Friday: 8am – 5pm

Trinidad Banking Center
125 North Commercial Street
Trinidad CO 81082

Census Tract#/ Income
4.00/ Moderate

Lobby Hours
Monday-Friday: 8am – 5pm



P.O. Box 14108, Colorado Springs, CO 80914 • (719) 475-7827

5Star Bank Loan to Deposit Ratio

From UBPR – Net Loans & Leases to Deposits

2021 **Percent**

3/31/2021 81.21

6/30/2021 87.80

9/30/2021 76.39

12/31/2021 77.97

2022 **Percent**

3/31/2022 86.53

6/30/2022 92.98

09/30/2022 100.70

12/31/2022 101.43

2023 **Percent**

3/31/2023 113.58

6/30/2023 119.66

9/30/2023 103.00

12/31/2023 101.00

REPORT OF CONDITION (Continued)

LIABILITIES

Dollar Amounts in Thousands

Deposits:

In domestic offices		306,862
Noninterest-bearing	62,936	
Interest-bearing	243,926	
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased		0
Securities sold under agreements to repurchase		0
Trading liabilities		0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		40
Subordinated notes and debentures		0
Other liabilities		1,861
Total liabilities		308,763

EQUITY CAPITAL


Bank Equity Capital		
Perpetual preferred stock and related surplus		0
Common stock		385
Surplus (excludes all surplus related to preferred stock)		30,965
Retained earnings		26,536
Accumulated other comprehensive income		-1,953
Other equity capital components		0
Total bank equity capital		55,933
Noncontrolling (minority) interest in consolidated subsidiaries		0
Total equity capital		55,933
Total liabilities and equity capital		364,696

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

I, Scott Hunter, CFO

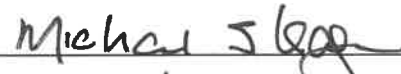
(Name, Title)

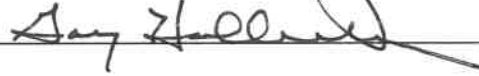
of the above named bank do hereby declare that this Report of Condition is true and correct to the best of my knowledge and belief.

Director #1  Michael S. League

Director #2 Gary W. Hollenbeck

Director #3





REPORT OF CONDITION

Consolidating domestic subsidiaries of
SSTAR BANK
in the state of CO at close of business on December 31, 2023
published in response to call made by (Enter additional information below)

Statement of Resources and Liabilities

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin		1,689
Interest-bearing balances		21,500
Securities:		
Held-to-maturity securities		0
Available-for-sale securities		22,061
Equity securities with readily determinable fair values not held for trading		0
Federal funds sold and securities purchased under agreements to resell:		
Federal funds sold		0
Securities purchased under agreements to resell		0
Loans and lease financing receivables:		
Loans and leases held for sale		0
Loans and leases, net of unearned income	313,929	
LESS: Allowance for loan and lease losses	3,828	
Loans and leases, net of unearned income and allowance		310,101
Trading Assets		0
Premises and fixed assets (including capitalized leases)		2,967
Other real estate owned		0
Investments in unconsolidated subsidiaries and associated companies		0
Direct and indirect investments in real estate ventures		0
Intangible assets (from Schedule RC-M)		801
Other assets		5,577
Total assets		364,696

2023 FFIEC Census Report - Summary Census Demographic Information

State: 08 - COLORADO (CO)

County: 001 - ADAMS COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
08	001	0078.01	Low	No	36.77	\$125,500	\$46,146	\$37,931	3936	84.81	3338	129	428
08	001	0078.02	Low	No	40.25	\$125,500	\$50,514	\$41,528	3893	87.46	3405	124	419
08	001	0079.00	Low	No	48.35	\$125,500	\$60,679	\$49,886	5490	77.01	4228	955	1456
08	001	0080.00	Moderate	No	53.30	\$125,500	\$66,892	\$54,989	6775	72.25	4895	719	1410
08	001	0081.00	Middle	No	83.00	\$125,500	\$104,165	\$85,625	1378	43.18	595	28	99
08	001	0082.00	Moderate	No	71.49	\$125,500	\$89,720	\$73,750	6521	77.18	5033	1120	1448
08	001	0083.08	Low	No	41.77	\$125,500	\$52,421	\$43,090	6714	81.02	5440	971	1326
08	001	0083.09	Moderate	No	57.70	\$125,500	\$72,414	\$59,531	4278	85.53	3659	743	1084
08	001	0083.54	Middle	No	95.47	\$125,500	\$119,815	\$98,494	4022	73.84	2970	1134	893
08	001	0083.55	Moderate	No	79.36	\$125,500	\$99,597	\$81,875	4820	70.06	3377	1281	1748
08	001	0084.01	Middle	No	87.57	\$125,500	\$109,900	\$90,341	5537	30.50	1689	1445	1844
08	001	0084.02	Middle	No	101.31	\$125,500	\$127,144	\$104,514	5325	23.21	1236	1364	1634
08	001	0085.05	Moderate	No	76.23	\$125,500	\$95,669	\$78,640	7126	45.85	3267	1662	2171
08	001	0085.06	Low	No	45.46	\$125,500	\$57,052	\$46,901	6460	49.69	3210	350	846
08	001	0085.07	Middle	No	86.56	\$125,500	\$108,633	\$89,293	6290	45.50	2862	1671	2066
08	001	0085.08	Moderate	No	78.24	\$125,500	\$98,191	\$80,714	5558	42.62	2369	1345	1663
08	001	0085.24	Upper	No	122.91	\$125,500	\$154,252	\$126,792	9374	38.35	3595	2550	2787
08	001	0085.26	Middle	No	114.41	\$125,500	\$143,585	\$118,026	7509	33.51	2516	2060	2290
08	001	0085.33	Moderate	No	71.79	\$125,500	\$90,096	\$74,063	7706	49.78	3836	1564	2133
08	001	0085.34	Middle	No	90.43	\$125,500	\$113,490	\$93,286	4344	46.32	2012	1300	1473
08	001	0085.35	Middle	No	99.95	\$125,500	\$125,437	\$103,108	4389	56.37	2474	880	1112
08	001	0085.36	Upper	No	120.56	\$125,500	\$151,303	\$124,375	4353	45.00	1959	1062	1163
08	001	0085.38	Upper	No	125.63	\$125,500	\$157,666	\$129,604	11712	43.97	5150	2306	2496
08	001	0085.40	Upper	No	121.42	\$125,500	\$152,382	\$125,260	10376	40.36	4188	2478	2719
08	001	0085.44	Upper	No	133.69	\$125,500	\$167,781	\$137,917	6242	35.95	2244	1528	1719
08	001	0085.45	Middle	No	116.12	\$125,500	\$145,731	\$119,792	6731	30.59	2059	2077	2218

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
08	001	0085.46	Middle	No	89.35	\$125,500	\$112,134	\$92,179	3517	41.29	1452	1382	1564
08	001	0085.47	Middle	No	95.99	\$125,500	\$120,467	\$99,023	3468	43.45	1507	934	1048
08	001	0085.48	Middle	No	104.66	\$125,500	\$131,348	\$107,969	1713	44.89	769	470	572
08	001	0085.49	Middle	No	98.43	\$125,500	\$123,530	\$101,543	4581	44.44	2036	971	1133
08	001	0085.50	Middle	No	97.92	\$125,500	\$122,890	\$101,016	8319	42.08	3501	2258	2525
08	001	0085.51	Upper	No	147.39	\$125,500	\$184,974	\$152,047	1788	38.98	697	528	555
08	001	0085.52	Moderate	No	79.71	\$125,500	\$100,036	\$82,232	5185	47.98	2488	820	1057
08	001	0085.53	Upper	No	132.82	\$125,500	\$166,689	\$137,019	5596	35.01	1959	1515	1580
08	001	0085.54	Middle	No	90.70	\$125,500	\$113,829	\$93,564	2507	33.94	851	889	973
08	001	0085.55	Moderate	No	77.85	\$125,500	\$97,702	\$80,313	5848	42.99	2514	488	693
08	001	0085.56	Middle	No	105.17	\$125,500	\$131,988	\$108,500	6076	50.26	3054	1742	2110
08	001	0085.57	Middle	No	119.96	\$125,500	\$150,550	\$123,750	852	45.77	390	186	197
08	001	0085.58	Upper	No	120.63	\$125,500	\$151,391	\$124,448	4220	52.84	2230	1018	1028
08	001	0085.59	Middle	No	84.09	\$125,500	\$105,533	\$86,745	8672	57.43	4980	1746	2202
08	001	0085.60	Upper	No	169.34	\$125,500	\$212,522	\$174,688	2203	22.24	490	574	578
08	001	0085.61	Upper	No	122.12	\$125,500	\$153,261	\$125,979	4824	20.44	986	1615	1728
08	001	0085.62	Middle	No	107.37	\$125,500	\$134,749	\$110,769	5787	39.29	2274	1192	1330
08	001	0085.63	Middle	No	104.28	\$125,500	\$130,871	\$107,580	4429	39.38	1744	1085	1407
08	001	0085.64	Moderate	No	69.00	\$125,500	\$86,595	\$71,186	1192	40.02	477	263	333
08	001	0085.65	Middle	No	91.16	\$125,500	\$114,406	\$94,042	7013	47.45	3328	1547	1883
08	001	0086.03	Low	No	42.12	\$125,500	\$52,861	\$43,452	2118	71.81	1521	211	515
08	001	0086.04	Moderate	No	68.29	\$125,500	\$85,704	\$70,448	4551	60.69	2762	700	1144
08	001	0086.05	Middle	No	110.70	\$125,500	\$138,929	\$114,205	4103	49.40	2027	914	1130
08	001	0086.06	Moderate	No	70.66	\$125,500	\$88,678	\$72,891	6101	60.53	3693	1182	1858
08	001	0087.05	Low	No	48.80	\$125,500	\$61,244	\$50,341	5399	76.48	4129	872	1521
08	001	0087.06	Low	No	45.21	\$125,500	\$56,739	\$46,639	5572	78.95	4399	965	1696
08	001	0087.09	Moderate	No	56.62	\$125,500	\$71,058	\$58,411	8139	79.56	6475	1525	2257
08	001	0088.01	Moderate	No	58.12	\$125,500	\$72,941	\$59,955	5138	76.78	3945	834	1419
08	001	0088.02	Moderate	No	55.17	\$125,500	\$69,238	\$56,912	4375	75.31	3295	870	1189

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
08	001	0089.01	Moderate	No	78.32	\$125,500	\$98,292	\$80,799	2478	74.25	1840	439	706
08	001	0090.01	Moderate	No	64.96	\$125,500	\$81,525	\$67,014	4770	66.73	3183	965	1194
08	001	0090.03	Moderate	No	71.22	\$125,500	\$89,381	\$73,474	4405	68.54	3019	1186	1433
08	001	0090.04	Moderate	No	66.10	\$125,500	\$82,956	\$68,189	5040	67.54	3404	949	1157
08	001	0091.01	Moderate	No	70.22	\$125,500	\$88,126	\$72,446	4220	65.62	2769	1430	1621
08	001	0091.03	Moderate	No	53.49	\$125,500	\$67,130	\$55,185	4383	77.28	3387	866	1202
08	001	0091.04	Moderate	No	61.20	\$125,500	\$76,806	\$63,133	6470	64.61	4180	1536	1867
08	001	0092.02	Moderate	No	57.38	\$125,500	\$72,012	\$59,196	4386	64.50	2829	1031	1392
08	001	0092.03	Moderate	No	63.18	\$125,500	\$79,291	\$65,182	4594	72.49	3330	86	303
08	001	0092.04	Moderate	No	74.83	\$125,500	\$93,912	\$77,202	6918	58.77	4066	1507	1722
08	001	0092.06	Middle	No	91.48	\$125,500	\$114,807	\$94,375	2630	54.75	1440	717	625
08	001	0092.07	Moderate	No	70.55	\$125,500	\$88,540	\$72,784	4560	64.58	2945	875	1071
08	001	0093.04	Moderate	No	65.59	\$125,500	\$82,315	\$67,667	5809	53.00	3079	1290	1642
08	001	0093.06	Moderate	No	61.58	\$125,500	\$77,283	\$63,533	3863	66.06	2552	933	1164
08	001	0093.07	Middle	No	83.45	\$125,500	\$104,730	\$86,090	3828	68.44	2620	757	899
08	001	0093.08	Moderate	No	77.06	\$125,500	\$96,710	\$79,500	4372	71.57	3129	897	1041
08	001	0093.09	Moderate	No	76.33	\$125,500	\$95,794	\$78,750	3782	60.23	2278	850	1097
08	001	0093.10	Moderate	No	68.32	\$125,500	\$85,742	\$70,487	6201	71.09	4408	896	1246
08	001	0093.16	Low	No	49.55	\$125,500	\$62,185	\$51,118	8150	73.53	5993	1696	2139
08	001	0093.18	Low	No	37.58	\$125,500	\$47,163	\$38,767	6414	73.92	4741	879	1496
08	001	0093.19	Low	No	35.64	\$125,500	\$44,728	\$36,771	3026	73.99	2239	383	761
08	001	0093.20	Moderate	No	50.04	\$125,500	\$62,800	\$51,620	3202	68.27	2186	567	419
08	001	0093.21	Moderate	No	60.27	\$125,500	\$75,639	\$62,174	4383	65.62	2876	646	754
08	001	0093.22	Moderate	No	60.80	\$125,500	\$76,304	\$62,722	5241	68.04	3566	1188	1501
08	001	0093.23	Moderate	No	66.87	\$125,500	\$83,922	\$68,988	3704	53.08	1966	595	825
08	001	0093.25	Middle	No	92.37	\$125,500	\$115,924	\$95,294	5721	30.59	1750	1206	1681
08	001	0093.26	Middle	No	89.87	\$125,500	\$112,787	\$92,708	2619	28.75	753	878	943
08	001	0093.27	Middle	No	89.33	\$125,500	\$112,109	\$92,152	4248	42.70	1814	1181	1240

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
08	001	0094.01	Moderate	No	72.53	\$125,500	\$91,025	\$74,821	5060	51.62	2612	1165	1600
08	001	0094.06	Moderate	No	78.92	\$125,500	\$99,045	\$81,413	4493	44.14	1983	1213	1293
08	001	0094.07	Moderate	No	70.24	\$125,500	\$88,151	\$72,458	5352	52.52	2811	1173	1554
08	001	0094.08	Middle	No	106.57	\$125,500	\$133,745	\$109,938	4802	26.93	1293	1377	1630
08	001	0094.09	Upper	No	141.58	\$125,500	\$177,683	\$146,053	5807	24.88	1445	1911	1983
08	001	0094.10	Upper	No	140.84	\$125,500	\$176,754	\$145,288	3381	23.22	785	1073	1125
08	001	0094.11	Middle	No	103.44	\$125,500	\$129,817	\$106,713	3014	31.52	950	892	1147
08	001	0095.01	Moderate	No	68.08	\$125,500	\$85,440	\$70,234	3215	66.66	2143	451	732
08	001	0095.02	Moderate	No	68.76	\$125,500	\$86,294	\$70,938	5764	61.59	3550	1382	1587
08	001	0095.53	Moderate	No	67.41	\$125,500	\$84,600	\$69,541	3528	62.50	2205	926	1162
08	001	0096.03	Moderate	No	63.18	\$125,500	\$79,291	\$65,176	6246	48.67	3040	1087	1564
08	001	0096.04	Moderate	No	59.70	\$125,500	\$74,924	\$61,591	4724	52.20	2466	763	1287
08	001	0096.06	Moderate	No	68.59	\$125,500	\$86,080	\$70,765	3442	72.14	2483	452	826
08	001	0096.07	Moderate	No	73.86	\$125,500	\$92,694	\$76,198	4884	56.90	2779	810	987
08	001	0096.08	Middle	No	107.31	\$125,500	\$134,674	\$110,703	2892	44.64	1291	1227	1243
08	001	0097.51	Moderate	No	73.14	\$125,500	\$91,791	\$75,451	4048	63.51	2571	711	1244
08	001	0097.52	Moderate	No	79.03	\$125,500	\$99,183	\$81,534	3014	67.42	2032	660	833
08	001	0150.00	Low	No	47.42	\$125,500	\$59,512	\$48,920	3112	63.82	1986	808	1125
08	001	0600.01	Middle	No	98.15	\$125,500	\$123,178	\$101,250	2581	29.14	752	385	406
08	001	0600.02	Upper	No	155.27	\$125,500	\$194,864	\$160,179	4287	30.88	1324	1102	1144
08	001	0601.00	Middle	No	117.69	\$125,500	\$147,701	\$121,413	7318	37.89	2773	2408	2722
08	001	0602.00	Moderate	No	77.87	\$125,500	\$97,727	\$80,329	5227	34.28	1792	685	529
08	001	0612.00	Upper	No	135.23	\$125,500	\$169,714	\$139,500	3819	33.78	1290	833	1015
08	001	9887.00	Unknown	No	0.00	\$125,500	\$0	\$0	0	0.00	0	0	0

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 08 - COLORADO (CO)

County: 005 - ARAPAHOE COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
08	005	0049.51	Low	No	40.59	\$125,500	\$50,940	\$41,875	1599	41.28	660	217	90
08	005	0049.52	Middle	No	105.34	\$125,500	\$132,202	\$108,667	3014	38.59	1163	49	150
08	005	0055.51	Low	No	46.43	\$125,500	\$58,270	\$47,900	3171	64.43	2043	479	875
08	005	0055.52	Low	No	38.67	\$125,500	\$48,531	\$39,894	2782	52.91	1472	752	999
08	005	0055.53	Middle	No	83.04	\$125,500	\$104,215	\$85,664	3909	46.69	1825	887	1127
08	005	0056.11	Middle	No	110.93	\$125,500	\$139,217	\$114,440	5012	17.98	901	1748	1950
08	005	0056.12	Upper	No	129.45	\$125,500	\$162,460	\$133,542	3661	25.98	951	855	1032
08	005	0056.14	Middle	No	102.59	\$125,500	\$128,750	\$105,833	3215	16.14	519	1268	1386
08	005	0056.19	Middle	No	116.18	\$125,500	\$145,806	\$119,853	4700	24.00	1128	1488	1598
08	005	0056.20	Middle	No	100.57	\$125,500	\$126,215	\$103,750	2613	21.09	551	852	535
08	005	0056.21	Upper	No	142.06	\$125,500	\$178,285	\$146,546	3026	13.25	401	993	1065
08	005	0056.22	Upper	No	194.28	\$125,500	\$243,821	\$200,417	3491	16.53	577	827	867
08	005	0056.23	Middle	No	103.62	\$125,500	\$130,043	\$106,895	4066	14.19	577	1218	1397
08	005	0056.24	Upper	No	125.73	\$125,500	\$157,791	\$129,706	2203	16.70	368	731	799
08	005	0056.25	Middle	No	109.94	\$125,500	\$137,975	\$113,417	4079	23.66	965	1288	1265
08	005	0056.26	Middle	No	110.05	\$125,500	\$138,113	\$113,534	3546	21.26	754	1140	1035
08	005	0056.27	Upper	No	129.73	\$125,500	\$162,811	\$133,833	4613	12.64	583	1613	1791
08	005	0056.28	Upper	No	126.53	\$125,500	\$158,795	\$130,530	5837	19.09	1114	1947	2009
08	005	0056.29	Upper	No	201.95	\$125,500	\$253,447	\$208,333	2308	11.53	266	853	898
08	005	0056.30	Middle	No	106.17	\$125,500	\$133,243	\$109,531	5314	16.88	897	1822	2035
08	005	0056.31	Middle	No	112.96	\$125,500	\$141,765	\$116,534	3182	16.81	535	1275	1313
08	005	0056.32	Middle	No	119.38	\$125,500	\$149,822	\$123,150	3311	20.21	669	972	1077
08	005	0056.33	Upper	No	134.86	\$125,500	\$169,249	\$139,125	3120	15.71	490	1203	1286
08	005	0056.34	Middle	No	111.10	\$125,500	\$139,431	\$114,615	3061	11.66	357	1258	1221
08	005	0056.35	Upper	No	127.78	\$125,500	\$160,364	\$131,821	4824	13.99	675	1504	1672
08	005	0056.36	Upper	No	242.35	\$125,500	\$304,149	\$250,001	1873	13.99	262	600	663

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08	005	0057.01	Moderate	No	79.92	\$125,500	\$100,300	\$82,448	1739	35.71	621	327	599
08	005	0057.02	Moderate	No	69.84	\$125,500	\$87,649	\$72,045	2619	39.94	1046	141	552
08	005	0058.00	Upper	No	132.65	\$125,500	\$166,476	\$136,842	2591	17.72	459	1017	1331
08	005	0059.51	Middle	No	82.62	\$125,500	\$103,688	\$85,234	4362	25.56	1115	638	1116
08	005	0059.52	Middle	No	100.33	\$125,500	\$125,914	\$103,500	3848	27.10	1043	578	745
08	005	0060.00	Middle	No	96.44	\$125,500	\$121,032	\$99,493	2708	27.10	734	842	1032
08	005	0061.00	Moderate	No	79.00	\$125,500	\$99,145	\$81,500	3308	28.42	940	652	956
08	005	0062.00	Middle	No	84.24	\$125,500	\$105,721	\$86,902	3096	25.00	774	909	1238
08	005	0063.00	Middle	No	89.74	\$125,500	\$112,624	\$92,578	2655	23.77	631	969	1223
08	005	0064.00	Moderate	No	74.79	\$125,500	\$93,861	\$77,153	2995	33.12	992	738	1052
08	005	0065.01	Moderate	No	62.77	\$125,500	\$78,776	\$64,757	2133	24.05	513	124	125
08	005	0065.02	Middle	No	85.19	\$125,500	\$106,913	\$87,888	3302	20.17	666	791	1336
08	005	0066.01	Low	No	41.84	\$125,500	\$52,509	\$43,162	5531	41.66	2304	717	1005
08	005	0066.03	Middle	No	95.56	\$125,500	\$119,928	\$98,583	3200	17.91	573	866	993
08	005	0066.04	Moderate	No	79.85	\$125,500	\$100,212	\$82,381	3766	31.39	1182	821	991
08	005	0067.04	Upper	No	242.35	\$125,500	\$304,149	\$250,001	4596	13.12	603	1500	1625
08	005	0067.05	Upper	No	242.35	\$125,500	\$304,149	\$250,001	1846	13.22	244	611	743
08	005	0067.06	Upper	No	136.23	\$125,500	\$170,969	\$140,536	5003	20.99	1050	1623	1711
08	005	0067.07	Upper	No	130.44	\$125,500	\$163,702	\$134,562	4705	21.32	1003	1589	1600
08	005	0067.08	Upper	No	155.34	\$125,500	\$194,952	\$160,250	5155	18.08	932	1617	1819
08	005	0067.09	Upper	No	158.14	\$125,500	\$198,466	\$163,139	5822	21.76	1267	1816	1967
08	005	0067.11	Upper	No	152.93	\$125,500	\$191,927	\$157,759	4315	18.93	817	1406	1525
08	005	0067.12	Upper	No	187.09	\$125,500	\$234,798	\$193,000	1498	13.15	197	438	310
08	005	0067.13	Middle	No	101.66	\$125,500	\$127,583	\$104,875	1754	44.30	777	6	96
08	005	0068.08	Upper	No	177.65	\$125,500	\$222,951	\$183,267	5650	21.82	1233	1752	1812
08	005	0068.15	Middle	No	84.07	\$125,500	\$105,508	\$86,731	4617	42.84	1978	827	817
08	005	0068.54	Middle	No	85.10	\$125,500	\$106,801	\$87,794	3194	44.08	1408	436	575
08	005	0068.57	Upper	No	218.82	\$125,500	\$274,619	\$225,729	2233	21.09	471	715	708
08	005	0068.59	Middle	No	95.82	\$125,500	\$120,254	\$98,846	3561	40.47	1441	181	243

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08	005	0068.60	Upper	No	131.01	\$125,500	\$164,418	\$135,150	1742	30.83	537	329	522
08	005	0068.61	Upper	No	173.27	\$125,500	\$217,454	\$178,750	4220	33.01	1393	1026	1149
08	005	0068.62	Upper	No	158.21	\$125,500	\$198,554	\$163,208	1810	37.29	675	494	638
08	005	0068.63	Moderate	No	74.45	\$125,500	\$93,435	\$76,802	6669	46.30	3088	962	982
08	005	0068.64	Upper	No	130.65	\$125,500	\$163,966	\$134,783	3203	35.19	1127	180	186
08	005	0071.01	Middle	No	97.75	\$125,500	\$122,676	\$100,843	6272	22.80	1430	1709	2011
08	005	0071.03	Upper	No	125.84	\$125,500	\$157,929	\$129,821	1715	28.51	489	547	569
08	005	0071.06	Upper	No	134.20	\$125,500	\$168,421	\$138,438	6492	41.13	2670	1783	1995
08	005	0071.08	Moderate	No	77.02	\$125,500	\$96,660	\$79,453	3226	45.23	1459	386	865
08	005	0071.09	Upper	No	127.17	\$125,500	\$159,598	\$131,190	2355	50.83	1197	640	700
08	005	0071.10	Upper	No	124.44	\$125,500	\$156,172	\$128,377	7369	51.81	3818	1783	1917
08	005	0071.11	Moderate	No	52.58	\$125,500	\$65,988	\$54,241	1790	73.91	1323	202	415
08	005	0071.12	Upper	No	156.36	\$125,500	\$196,232	\$161,302	7916	42.16	3337	1861	1918
08	005	0071.13	Upper	No	150.38	\$125,500	\$188,727	\$155,132	7952	33.01	2625	1495	1581
08	005	0072.01	Moderate	No	50.52	\$125,500	\$63,403	\$52,119	3817	75.19	2870	381	640
08	005	0072.02	Low	No	49.70	\$125,500	\$62,374	\$51,275	3899	77.07	3005	557	991
08	005	0073.01	Moderate	No	54.74	\$125,500	\$68,699	\$56,472	3215	76.05	2445	229	488
08	005	0073.02	Moderate	No	52.50	\$125,500	\$65,888	\$54,167	5365	85.37	4580	421	997
08	005	0074.00	Moderate	No	59.23	\$125,500	\$74,334	\$61,106	5333	77.09	4111	1071	1532
08	005	0075.00	Moderate	No	50.08	\$125,500	\$62,850	\$51,667	2625	72.19	1895	409	800
08	005	0076.00	Moderate	No	58.59	\$125,500	\$73,530	\$60,444	3584	75.92	2721	449	931
08	005	0077.02	Moderate	No	70.22	\$125,500	\$88,126	\$72,439	4424	68.83	3045	870	1041
08	005	0077.03	Moderate	No	60.41	\$125,500	\$75,815	\$62,318	4701	71.22	3348	769	1196
08	005	0077.04	Moderate	No	58.82	\$125,500	\$73,819	\$60,682	4793	74.67	3579	691	1054
08	005	0151.00	Upper	No	139.01	\$125,500	\$174,458	\$143,403	2683	19.34	519	925	976
08	005	0800.00	Moderate	No	58.02	\$125,500	\$72,815	\$59,861	3780	68.39	2585	640	806
08	005	0801.00	Moderate	No	57.12	\$125,500	\$71,686	\$58,929	4632	65.63	3040	617	1053
08	005	0802.00	Middle	No	88.55	\$125,500	\$111,130	\$91,346	6104	52.79	3222	1218	1655

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08	005	0803.00	Middle	No	94.86	\$125,500	\$119,049	\$97,857	6162	50.39	3105	1812	1982
08	005	0804.00	Middle	No	85.64	\$125,500	\$107,478	\$88,347	4996	41.39	2068	1582	1765
08	005	0805.00	Moderate	No	77.65	\$125,500	\$97,451	\$80,109	3854	44.65	1721	1117	1325
08	005	0806.00	Moderate	No	52.18	\$125,500	\$65,486	\$53,836	3674	52.94	1945	850	945
08	005	0807.00	Moderate	No	77.20	\$125,500	\$96,886	\$79,640	5604	64.45	3612	1223	1833
08	005	0808.00	Moderate	No	59.52	\$125,500	\$74,698	\$61,406	3307	76.32	2524	468	597
08	005	0809.00	Moderate	No	78.60	\$125,500	\$98,643	\$81,086	4396	65.56	2882	1002	1330
08	005	0810.01	Low	No	35.87	\$125,500	\$45,017	\$37,009	2026	70.48	1428	309	111
08	005	0810.02	Low	No	49.94	\$125,500	\$62,675	\$51,519	3686	77.84	2869	458	495
08	005	0811.01	Moderate	No	64.39	\$125,500	\$80,809	\$66,433	3490	75.01	2618	260	438
08	005	0811.02	Moderate	No	57.82	\$125,500	\$72,564	\$59,651	2357	68.26	1609	486	289
08	005	0812.00	Moderate	No	57.58	\$125,500	\$72,263	\$59,406	4849	67.75	3285	1013	1358
08	005	0813.00	Middle	No	87.88	\$125,500	\$110,289	\$90,656	3412	71.04	2424	724	915
08	005	0814.00	Moderate	No	79.29	\$125,500	\$99,509	\$81,802	5588	49.53	2768	1127	1228
08	005	0815.00	Moderate	No	59.90	\$125,500	\$75,175	\$61,797	3152	13.10	413	1800	425
08	005	0816.00	Moderate	No	73.35	\$125,500	\$92,054	\$75,671	5074	44.46	2256	1364	1529
08	005	0817.00	Upper	No	160.02	\$125,500	\$200,825	\$165,074	2864	34.53	989	920	977
08	005	0818.00	Moderate	No	50.45	\$125,500	\$63,315	\$52,043	5533	84.89	4697	915	1362
08	005	0819.00	Moderate	No	59.86	\$125,500	\$75,124	\$61,755	7123	75.05	5346	1405	1818
08	005	0820.00	Moderate	No	51.51	\$125,500	\$64,645	\$53,141	4325	74.43	3219	241	346
08	005	0821.00	Moderate	No	72.40	\$125,500	\$90,862	\$74,688	7124	73.12	5209	1285	1757
08	005	0822.00	Moderate	No	65.06	\$125,500	\$81,650	\$67,121	6177	62.57	3865	1741	1985
08	005	0823.00	Moderate	No	65.43	\$125,500	\$82,115	\$67,500	3752	61.19	2296	795	1062
08	005	0824.00	Moderate	No	56.95	\$125,500	\$71,472	\$58,750	4533	57.36	2600	830	1060
08	005	0825.00	Middle	No	86.72	\$125,500	\$108,834	\$89,464	2378	47.73	1135	709	809
08	005	0826.00	Moderate	No	67.50	\$125,500	\$84,713	\$69,632	5968	69.76	4163	1128	1328
08	005	0827.00	Middle	No	87.52	\$125,500	\$109,838	\$90,286	3586	61.43	2203	1069	1193
08	005	0828.00	Moderate	No	74.73	\$125,500	\$93,786	\$77,091	5352	57.32	3068	1321	1754
08	005	0829.00	Middle	No	95.67	\$125,500	\$120,066	\$98,700	5094	56.32	2869	1380	1508

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
08	005	0830.00	Middle	No	110.45	\$125,500	\$138,615	\$113,939	4040	52.18	2108	1080	1241
08	005	0831.00	Moderate	No	76.30	\$125,500	\$95,757	\$78,718	7649	61.58	4710	2149	2100
08	005	0832.01	Middle	No	115.98	\$125,500	\$145,555	\$119,651	6292	45.80	2882	1541	1690
08	005	0832.02	Middle	No	114.92	\$125,500	\$144,225	\$118,550	3334	45.05	1502	837	919
08	005	0833.00	Middle	No	90.13	\$125,500	\$113,113	\$92,981	4705	46.78	2201	1466	1644
08	005	0834.00	Middle	No	80.42	\$125,500	\$100,927	\$82,962	7265	47.78	3471	1918	2144
08	005	0835.00	Moderate	No	74.95	\$125,500	\$94,062	\$77,326	5541	59.50	3297	1216	1338
08	005	0836.00	Moderate	No	68.49	\$125,500	\$85,955	\$70,656	3692	44.07	1627	923	1045
08	005	0837.00	Upper	No	121.03	\$125,500	\$151,893	\$124,861	4399	31.96	1406	1122	1259
08	005	0838.00	Middle	No	82.74	\$125,500	\$103,839	\$85,357	3102	48.36	1500	967	1070
08	005	0839.00	Middle	No	91.36	\$125,500	\$114,657	\$94,250	3220	39.88	1284	1009	760
08	005	0840.00	Middle	No	92.47	\$125,500	\$116,050	\$95,391	2454	43.52	1068	648	838
08	005	0841.00	Moderate	No	75.95	\$125,500	\$95,317	\$78,352	4713	48.21	2272	941	1042
08	005	0842.00	Middle	No	83.29	\$125,500	\$104,529	\$85,924	3835	48.92	1876	1087	1219
08	005	0843.00	Middle	No	96.28	\$125,500	\$120,831	\$99,327	3636	48.46	1762	1110	1292
08	005	0844.00	Middle	No	84.83	\$125,500	\$106,462	\$87,518	3213	52.16	1676	911	1064
08	005	0845.00	Moderate	No	61.28	\$125,500	\$76,906	\$63,224	2914	50.65	1476	421	509
08	005	0846.00	Middle	No	80.35	\$125,500	\$100,839	\$82,896	5508	43.36	2388	1228	1524
08	005	0847.00	Middle	No	89.26	\$125,500	\$112,021	\$92,078	4940	42.81	2115	1412	1668
08	005	0848.00	Middle	No	94.22	\$125,500	\$118,246	\$97,201	3519	37.06	1304	1006	1189
08	005	0849.00	Upper	No	151.75	\$125,500	\$190,446	\$156,542	3243	31.64	1026	1059	1093
08	005	0850.00	Upper	No	128.25	\$125,500	\$160,954	\$132,308	2704	46.75	1264	526	541
08	005	0851.00	Upper	No	177.37	\$125,500	\$222,599	\$182,976	6770	41.20	2789	1726	1898
08	005	0852.00	Upper	No	159.70	\$125,500	\$200,424	\$164,750	3131	28.55	894	980	997
08	005	0853.00	Upper	No	148.76	\$125,500	\$186,694	\$153,462	2576	40.95	1055	724	757
08	005	0854.00	Upper	No	132.51	\$125,500	\$166,300	\$136,696	4444	35.06	1558	1463	1520
08	005	0855.00	Middle	No	117.13	\$125,500	\$146,998	\$120,833	5286	31.20	1649	1648	1797
08	005	0856.00	Upper	No	144.22	\$125,500	\$180,996	\$148,776	3257	32.70	1065	1021	1059

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08	005	0857.00	Middle	No	89.34	\$125,500	\$112,122	\$92,169	4878	46.41	2264	1225	1613
08	005	0858.00	Middle	No	112.85	\$125,500	\$141,627	\$116,414	1712	40.83	699	533	606
08	005	0859.00	Middle	No	113.81	\$125,500	\$142,832	\$117,403	9218	49.86	4596	1782	2139
08	005	0860.01	Middle	No	111.63	\$125,500	\$140,096	\$115,161	4012	40.80	1637	1088	1265
08	005	0860.02	Moderate	No	72.19	\$125,500	\$90,598	\$74,475	3850	44.96	1731	793	926
08	005	0861.00	Middle	No	98.00	\$125,500	\$122,990	\$101,098	4986	38.73	1931	1308	1499
08	005	0862.00	Upper	No	123.33	\$125,500	\$154,779	\$127,232	6484	38.66	2507	1933	2104
08	005	0863.00	Middle	No	93.99	\$125,500	\$117,957	\$96,964	4468	42.79	1912	865	1029
08	005	0864.00	Upper	No	193.79	\$125,500	\$243,206	\$199,917	2018	18.53	374	687	718
08	005	0865.00	Middle	No	106.46	\$125,500	\$133,607	\$109,821	5351	38.03	2035	1343	1429
08	005	0866.00	Middle	No	97.45	\$125,500	\$122,300	\$100,536	6842	25.58	1750	2053	2151
08	005	0867.00	Upper	No	169.11	\$125,500	\$212,233	\$174,453	6707	30.85	2069	1739	1758
08	005	0868.01	Moderate	No	62.99	\$125,500	\$79,052	\$64,983	4342	56.03	2433	485	653
08	005	0868.02	Middle	No	95.63	\$125,500	\$120,016	\$98,654	2909	57.85	1683	607	926
08	005	0869.00	Low	No	44.17	\$125,500	\$55,433	\$45,574	3251	64.41	2094	276	360
08	005	0870.00	Low	No	47.45	\$125,500	\$59,550	\$48,958	5117	63.34	3241	499	462
08	005	0871.00	Moderate	No	53.11	\$125,500	\$66,653	\$54,792	2589	53.07	1374	417	636
08	005	0872.00	Moderate	No	52.91	\$125,500	\$66,402	\$54,583	4739	44.76	2121	381	525
08	005	0873.01	Moderate	No	63.04	\$125,500	\$79,115	\$65,032	4977	60.72	3022	212	382
08	005	0873.02	Middle	No	91.70	\$125,500	\$115,084	\$94,605	2654	46.91	1245	523	525
08	005	9800.00	Unknown	No	0.00	\$125,500	\$0	\$0	130	33.85	44	12	12

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 08 - COLORADO (CO)

County: 031 - DENVER COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
08	031	0001.02	Upper	No	127.83	\$125,500	\$160,427	\$131,875	3622	26.34	954	1117	1438
08	031	0002.01	Moderate	No	73.41	\$125,500	\$92,130	\$75,734	3913	57.35	2244	860	1315
08	031	0002.02	Moderate	No	70.08	\$125,500	\$87,950	\$72,298	4042	55.24	2233	889	1665
08	031	0003.01	Upper	No	152.17	\$125,500	\$190,973	\$156,981	5779	22.98	1328	1815	2352
08	031	0003.02	Upper	No	137.61	\$125,500	\$172,701	\$141,955	4412	23.57	1040	1612	2152
08	031	0003.03	Middle	No	105.58	\$125,500	\$132,503	\$108,917	5479	20.42	1119	1484	1864
08	031	0004.01	Middle	No	106.94	\$125,500	\$134,210	\$110,326	3174	36.64	1163	874	1340
08	031	0004.03	Upper	No	168.46	\$125,500	\$211,417	\$173,784	3682	28.19	1038	746	1238
08	031	0004.04	Unknown	No	0.00	\$125,500	\$0	\$0	2956	23.24	687	427	465
08	031	0005.01	Upper	No	162.01	\$125,500	\$203,323	\$167,132	2014	22.94	462	672	917
08	031	0005.03	Unknown	No	0.00	\$125,500	\$0	\$0	2269	43.37	984	453	685
08	031	0005.04	Middle	No	116.99	\$125,500	\$146,822	\$120,685	3648	29.22	1066	994	1342
08	031	0006.00	Upper	No	137.76	\$125,500	\$172,889	\$142,115	4742	28.62	1357	468	653
08	031	0007.03	Middle	No	106.63	\$125,500	\$133,821	\$110,000	2603	38.88	1012	249	291
08	031	0007.04	Middle	No	112.86	\$125,500	\$141,639	\$116,429	2715	48.07	1305	481	881
08	031	0007.05	Middle	No	90.49	\$125,500	\$113,565	\$93,347	3134	55.11	1727	427	856
08	031	0007.06	Middle	No	99.81	\$125,500	\$125,262	\$102,969	2872	55.05	1581	383	668
08	031	0008.00	Low	No	20.64	\$125,500	\$25,903	\$21,295	1127	86.78	978	39	262
08	031	0009.02	Moderate	No	56.04	\$125,500	\$70,330	\$57,813	5345	74.72	3994	1336	1772
08	031	0009.03	Low	No	49.81	\$125,500	\$62,512	\$51,390	5780	75.67	4374	1046	1879
08	031	0009.04	Moderate	No	50.62	\$125,500	\$63,528	\$52,219	4711	75.93	3577	605	1137
08	031	0009.05	Moderate	No	74.50	\$125,500	\$93,498	\$76,862	3269	68.37	2235	756	1260
08	031	0010.00	Unknown	No	0.00	\$125,500	\$0	\$0	3683	80.53	2966	606	1575
08	031	0011.01	Middle	No	92.23	\$125,500	\$115,749	\$95,144	2743	53.63	1471	534	1041
08	031	0011.02	Upper	No	139.04	\$125,500	\$174,495	\$143,438	5274	25.29	1334	877	1128
08	031	0013.01	Moderate	No	56.84	\$125,500	\$71,334	\$58,641	4834	74.16	3585	914	1604

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08	031	0013.02	Low	No	45.10	\$125,500	\$56,601	\$46,529	3759	71.67	2694	906	1274
08	031	0014.01	Moderate	No	59.24	\$125,500	\$74,346	\$61,111	5935	77.94	4626	859	1356
08	031	0014.02	Moderate	No	50.76	\$125,500	\$63,704	\$52,371	4048	75.59	3060	868	1367
08	031	0014.03	Moderate	No	78.07	\$125,500	\$97,978	\$80,536	3374	34.41	1161	596	1023
08	031	0015.00	Moderate	No	51.30	\$125,500	\$64,382	\$52,924	4580	64.72	2964	570	989
08	031	0016.01	Middle	No	82.93	\$125,500	\$104,077	\$85,556	2995	33.76	1011	342	384
08	031	0016.02	Upper	No	157.41	\$125,500	\$197,550	\$162,388	5167	24.13	1247	474	79
08	031	0016.03	Unknown	No	0.00	\$125,500	\$0	\$0	6613	34.78	2300	401	669
08	031	0017.03	Upper	No	126.48	\$125,500	\$158,732	\$130,474	3487	16.81	586	488	156
08	031	0017.04	Upper	No	124.29	\$125,500	\$155,984	\$128,214	2383	30.00	715	565	258
08	031	0017.05	Upper	No	236.72	\$125,500	\$297,084	\$244,196	4401	21.97	967	326	42
08	031	0017.06	Unknown	No	0.00	\$125,500	\$0	\$0	2449	31.85	780	144	0
08	031	0017.07	Upper	No	242.35	\$125,500	\$304,149	\$250,001	2478	28.85	715	619	9
08	031	0018.00	Moderate	No	50.10	\$125,500	\$62,876	\$51,689	3306	43.25	1430	556	698
08	031	0019.01	Moderate	No	63.69	\$125,500	\$79,931	\$65,703	3903	62.98	2458	302	690
08	031	0020.00	Upper	No	171.28	\$125,500	\$214,956	\$176,689	4053	33.38	1353	410	155
08	031	0021.01	Upper	No	125.06	\$125,500	\$156,950	\$129,018	3078	33.14	1020	761	1249
08	031	0021.02	Middle	No	100.30	\$125,500	\$125,877	\$103,472	3114	28.03	873	461	528
08	031	0023.00	Middle	No	94.81	\$125,500	\$118,987	\$97,813	4975	44.16	2197	1200	1969
08	031	0024.02	Middle	No	110.19	\$125,500	\$138,288	\$113,676	1971	41.05	809	361	565
08	031	0024.04	Upper	No	155.41	\$125,500	\$195,040	\$160,323	1415	44.17	625	255	381
08	031	0024.05	Middle	No	89.70	\$125,500	\$112,574	\$92,535	4526	46.07	2085	509	471
08	031	0026.02	Upper	No	128.67	\$125,500	\$161,481	\$132,734	2835	26.74	758	366	271
08	031	0026.03	Upper	No	152.97	\$125,500	\$191,977	\$157,800	3250	27.60	897	207	67
08	031	0026.04	Upper	No	136.55	\$125,500	\$171,370	\$140,871	2097	37.82	793	15	0
08	031	0027.04	Middle	No	87.60	\$125,500	\$109,938	\$90,368	2423	31.08	753	110	40
08	031	0027.05	Moderate	No	68.79	\$125,500	\$86,331	\$70,972	2675	25.53	683	345	148
08	031	0027.06	Upper	No	141.02	\$125,500	\$176,980	\$145,481	3286	23.43	770	492	32
08	031	0027.07	Middle	No	83.73	\$125,500	\$105,081	\$86,383	2996	20.39	611	964	446

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08	031	0027.08	Moderate	No	68.96	\$125,500	\$86,545	\$71,139	3011	27.07	815	419	137
08	031	0027.09	Moderate	No	70.62	\$125,500	\$88,628	\$72,857	2284	23.77	543	351	287
08	031	0028.01	Middle	No	115.95	\$125,500	\$145,517	\$119,615	3217	19.99	643	721	866
08	031	0028.02	Middle	No	110.26	\$125,500	\$138,376	\$113,750	4708	22.96	1081	709	1065
08	031	0028.04	Upper	No	129.11	\$125,500	\$162,033	\$133,192	2209	17.02	376	475	192
08	031	0028.05	Middle	No	98.23	\$125,500	\$123,279	\$101,339	3784	18.29	692	322	466
08	031	0029.01	Middle	No	115.78	\$125,500	\$145,304	\$119,444	3839	17.82	684	666	1190
08	031	0029.02	Upper	No	157.72	\$125,500	\$197,939	\$162,708	4211	13.75	579	1161	1747
08	031	0030.02	Upper	No	128.72	\$125,500	\$161,544	\$132,788	2749	19.10	525	620	1226
08	031	0030.03	Moderate	No	78.61	\$125,500	\$98,656	\$81,094	3188	23.93	763	599	821
08	031	0030.04	Upper	No	155.80	\$125,500	\$195,529	\$160,726	6308	22.38	1412	1299	1964
08	031	0030.05	Upper	No	148.99	\$125,500	\$186,982	\$153,700	3144	17.18	540	770	1024
08	031	0030.06	Upper	No	175.10	\$125,500	\$219,751	\$180,638	3644	15.81	576	970	1483
08	031	0031.01	Middle	No	106.87	\$125,500	\$134,122	\$110,250	1701	33.16	564	331	571
08	031	0031.02	Upper	No	147.89	\$125,500	\$185,602	\$152,561	4082	33.39	1363	482	668
08	031	0032.02	Middle	No	114.32	\$125,500	\$143,472	\$117,938	3429	19.28	661	599	323
08	031	0032.03	Upper	No	242.35	\$125,500	\$304,149	\$250,001	3100	11.19	347	1112	1303
08	031	0032.04	Middle	No	84.59	\$125,500	\$106,160	\$87,266	2159	27.42	592	321	247
08	031	0032.05	Upper	No	179.80	\$125,500	\$225,649	\$185,483	3196	17.74	567	624	374
08	031	0033.00	Upper	No	167.52	\$125,500	\$210,238	\$172,813	3329	14.72	490	934	1106
08	031	0034.01	Upper	No	184.79	\$125,500	\$231,911	\$190,625	2998	11.64	349	1052	912
08	031	0034.02	Upper	No	196.25	\$125,500	\$246,294	\$202,450	4860	13.60	661	1585	1807
08	031	0035.01	Moderate	No	53.80	\$125,500	\$67,519	\$55,500	3238	86.47	2800	299	889
08	031	0035.02	Moderate	No	50.70	\$125,500	\$63,629	\$52,308	2727	87.64	2390	406	893
08	031	0036.01	Low	No	43.18	\$125,500	\$54,191	\$44,549	4236	57.20	2423	758	1308
08	031	0036.02	Moderate	No	53.25	\$125,500	\$66,829	\$54,933	4337	67.10	2910	832	1450
08	031	0036.03	Moderate	No	79.16	\$125,500	\$99,346	\$81,667	3583	49.82	1785	950	1395
08	031	0037.01	Upper	No	136.56	\$125,500	\$171,383	\$140,875	3746	25.01	937	660	672

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08	031	0037.02	Middle	No	100.57	\$125,500	\$126,215	\$103,750	4759	23.09	1099	880	931
08	031	0037.03	Unknown	No	0.00	\$125,500	\$0	\$0	3276	23.20	760	615	906
08	031	0038.01	Unknown	No	0.00	\$125,500	\$0	\$0	3666	16.12	591	647	589
08	031	0038.02	Upper	No	180.36	\$125,500	\$226,352	\$186,063	3970	18.34	728	1368	1462
08	031	0039.01	Upper	No	181.88	\$125,500	\$228,259	\$187,632	5266	15.78	831	1696	1710
08	031	0039.02	Upper	No	179.64	\$125,500	\$225,448	\$185,313	4606	18.61	857	1385	1738
08	031	0040.02	Upper	No	130.57	\$125,500	\$163,865	\$134,693	3448	12.96	447	1193	1358
08	031	0040.03	Middle	No	101.24	\$125,500	\$127,056	\$104,438	4408	22.50	992	1169	1807
08	031	0040.04	Middle	No	117.98	\$125,500	\$148,065	\$121,705	1968	20.58	405	704	712
08	031	0040.05	Middle	No	86.88	\$125,500	\$109,034	\$89,632	3751	25.43	954	418	550
08	031	0040.06	Upper	No	206.85	\$125,500	\$259,597	\$213,382	5373	20.23	1087	1189	1320
08	031	0041.01	Moderate	No	52.03	\$125,500	\$65,298	\$53,682	4802	70.41	3381	774	1311
08	031	0041.02	Moderate	No	68.16	\$125,500	\$85,541	\$70,313	4081	70.89	2893	786	1362
08	031	0041.03	Upper	No	152.74	\$125,500	\$191,689	\$157,572	5494	36.26	1992	1978	2220
08	031	0041.04	Upper	No	120.13	\$125,500	\$150,763	\$123,929	4519	51.21	2314	1518	1838
08	031	0041.08	Upper	No	169.20	\$125,500	\$212,346	\$174,547	7604	25.68	1953	2048	2358
08	031	0041.09	Upper	No	138.60	\$125,500	\$173,943	\$142,978	3284	34.41	1130	371	378
08	031	0041.10	Upper	No	172.56	\$125,500	\$216,563	\$178,017	5541	36.56	2026	829	929
08	031	0041.11	Upper	No	163.45	\$125,500	\$205,130	\$168,611	6848	35.81	2452	1557	1588
08	031	0041.12	Upper	No	153.72	\$125,500	\$192,919	\$158,583	6127	30.86	1891	1383	1627
08	031	0041.13	Upper	No	132.68	\$125,500	\$166,513	\$136,875	1756	26.59	467	371	407
08	031	0042.01	Upper	No	165.62	\$125,500	\$207,853	\$170,855	4906	18.83	924	1591	1745
08	031	0042.02	Upper	No	154.24	\$125,500	\$193,571	\$159,116	4467	28.12	1256	1369	1531
08	031	0043.02	Middle	No	104.05	\$125,500	\$130,583	\$107,344	2699	20.82	562	830	1097
08	031	0043.03	Upper	No	242.35	\$125,500	\$304,149	\$250,001	4341	13.82	600	1313	1486
08	031	0043.06	Upper	No	160.33	\$125,500	\$201,214	\$165,398	6092	27.64	1684	1216	1534
08	031	0043.07	Middle	No	113.29	\$125,500	\$142,179	\$116,875	1988	30.78	612	378	631
08	031	0043.08	Middle	No	93.22	\$125,500	\$116,991	\$96,167	4132	28.82	1191	548	540
08	031	0043.09	Upper	No	121.75	\$125,500	\$152,796	\$125,594	3633	22.98	835	1145	1644

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
08	031	0043.10	Upper	No	137.90	\$125,500	\$173,065	\$142,255	2347	22.41	526	941	1075
08	031	0044.03	Moderate	No	68.27	\$125,500	\$85,679	\$70,428	4274	53.95	2306	808	1524
08	031	0044.04	Low	No	49.92	\$125,500	\$62,650	\$51,500	5887	69.56	4095	703	1269
08	031	0044.06	Upper	No	163.00	\$125,500	\$204,565	\$168,150	3965	31.17	1236	1063	1211
08	031	0044.07	Upper	No	122.64	\$125,500	\$153,913	\$126,515	4941	38.21	1888	1112	1048
08	031	0045.03	Low	No	41.57	\$125,500	\$52,170	\$42,889	4303	87.94	3784	440	1146
08	031	0045.04	Low	No	43.96	\$125,500	\$55,170	\$45,357	3881	84.64	3285	536	1175
08	031	0045.05	Low	No	30.70	\$125,500	\$38,529	\$31,674	4549	88.66	4033	376	1151
08	031	0045.06	Low	No	32.24	\$125,500	\$40,461	\$33,264	3610	86.43	3120	334	793
08	031	0046.01	Moderate	No	71.64	\$125,500	\$89,908	\$73,911	5666	72.24	4093	1123	1878
08	031	0046.02	Moderate	No	51.55	\$125,500	\$64,695	\$53,185	6688	79.69	5330	1020	1385
08	031	0046.03	Moderate	No	62.43	\$125,500	\$78,350	\$64,410	5324	64.52	3435	1375	1816
08	031	0047.00	Middle	No	86.99	\$125,500	\$109,172	\$89,746	6172	65.42	4038	1562	1839
08	031	0048.01	Middle	No	96.85	\$125,500	\$121,547	\$99,911	3077	57.07	1756	1111	1202
08	031	0050.01	Middle	No	90.39	\$125,500	\$113,439	\$93,250	2869	36.56	1049	750	896
08	031	0050.03	Middle	No	88.45	\$125,500	\$111,005	\$91,250	2744	40.23	1104	494	570
08	031	0050.04	Moderate	No	58.91	\$125,500	\$73,932	\$60,774	4687	47.88	2244	793	674
08	031	0051.02	Middle	No	95.57	\$125,500	\$119,940	\$98,594	3506	26.70	936	1219	1531
08	031	0051.04	Moderate	No	56.52	\$125,500	\$70,933	\$58,309	3470	41.24	1431	364	580
08	031	0052.00	Middle	No	90.72	\$125,500	\$113,854	\$93,594	3338	26.54	886	1081	1301
08	031	0053.00	Middle	No	89.91	\$125,500	\$112,837	\$92,750	1859	25.87	481	255	402
08	031	0055.02	Moderate	No	66.28	\$125,500	\$83,181	\$68,382	1868	51.87	969	280	374
08	031	0055.03	Middle	No	98.07	\$125,500	\$123,078	\$101,173	5071	41.37	2098	1352	1430
08	031	0067.01	Middle	No	105.76	\$125,500	\$132,729	\$109,107	4282	27.79	1190	140	153
08	031	0068.04	Upper	No	129.73	\$125,500	\$162,811	\$133,827	3776	24.60	929	656	607
08	031	0068.10	Moderate	No	65.27	\$125,500	\$81,914	\$67,333	5928	42.71	2532	1447	1792
08	031	0068.12	Middle	No	96.75	\$125,500	\$121,421	\$99,805	3932	23.91	940	1315	961
08	031	0068.13	Moderate	No	63.37	\$125,500	\$79,529	\$65,375	4550	52.51	2389	537	449

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
08	031	0068.14	Moderate	No	67.85	\$125,500	\$85,152	\$70,000	5409	51.78	2801	1157	1172
08	031	0068.15	Upper	No	160.90	\$125,500	\$201,930	\$165,982	2017	21.62	436	424	589
08	031	0068.16	Middle	No	88.26	\$125,500	\$110,766	\$91,050	5511	32.86	1811	1347	1097
08	031	0068.17	Middle	No	117.53	\$125,500	\$147,500	\$121,250	2048	26.90	551	665	843
08	031	0068.18	Middle	No	116.35	\$125,500	\$146,019	\$120,028	4221	38.21	1613	761	587
08	031	0069.02	Middle	No	85.30	\$125,500	\$107,052	\$88,000	3638	46.70	1699	365	509
08	031	0069.03	Middle	No	91.38	\$125,500	\$114,682	\$94,271	2475	39.64	981	430	511
08	031	0070.06	Low	No	47.43	\$125,500	\$59,525	\$48,929	4431	72.56	3215	0	89
08	031	0070.13	Middle	No	87.02	\$125,500	\$109,210	\$89,776	3730	33.03	1232	1251	1287
08	031	0070.37	Low	No	42.99	\$125,500	\$53,952	\$44,351	4128	71.41	2948	395	321
08	031	0070.88	Moderate	No	67.09	\$125,500	\$84,198	\$69,211	4921	49.83	2452	600	454
08	031	0070.90	Low	No	39.35	\$125,500	\$49,384	\$40,600	1542	62.06	957	420	122
08	031	0070.91	Moderate	No	70.28	\$125,500	\$88,201	\$72,500	3497	20.45	715	2224	171
08	031	0083.04	Moderate	No	68.62	\$125,500	\$86,118	\$70,795	3846	92.15	3544	530	868
08	031	0083.05	Moderate	No	58.09	\$125,500	\$72,903	\$59,929	4253	92.57	3937	620	1030
08	031	0083.06	Moderate	No	50.59	\$125,500	\$63,490	\$52,193	6005	92.37	5547	997	1196
08	031	0083.12	Moderate	No	63.67	\$125,500	\$79,906	\$65,688	8133	92.14	7494	1196	1817
08	031	0083.86	Moderate	No	78.49	\$125,500	\$98,505	\$80,978	4664	93.18	4346	756	1145
08	031	0083.87	Middle	No	83.07	\$125,500	\$104,253	\$85,699	6220	93.09	5790	1301	1675
08	031	0083.88	Moderate	No	74.05	\$125,500	\$92,933	\$76,389	14773	78.29	11566	2097	2461
08	031	0083.89	Middle	No	90.56	\$125,500	\$113,653	\$93,428	13336	79.45	10596	3193	3833
08	031	0083.90	Middle	No	83.57	\$125,500	\$104,880	\$86,215	9000	84.40	7596	1966	2431
08	031	0083.91	Moderate	No	76.62	\$125,500	\$96,158	\$79,046	7855	84.42	6631	1863	2296
08	031	0119.02	Moderate	No	78.18	\$125,500	\$98,116	\$80,653	6682	52.84	3531	1600	1250
08	031	0119.03	Middle	No	107.79	\$125,500	\$135,276	\$111,193	2304	43.36	999	681	717
08	031	0120.01	Middle	No	93.70	\$125,500	\$117,594	\$96,667	2047	30.24	619	867	846
08	031	0120.10	Middle	No	112.85	\$125,500	\$141,627	\$116,417	5121	27.77	1422	1488	1419
08	031	0120.15	Moderate	No	75.78	\$125,500	\$95,104	\$78,173	4014	34.13	1370	1051	850
08	031	0120.16	Moderate	No	63.61	\$125,500	\$79,831	\$65,625	2659	31.48	837	935	632

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
08	031	0153.00	Moderate	No	68.62	\$125,500	\$86,118	\$70,792	3697	33.22	1228	711	768
08	031	0154.00	Middle	No	86.11	\$125,500	\$108,068	\$88,833	4487	35.06	1573	1095	1509
08	031	0155.00	Moderate	No	62.93	\$125,500	\$78,977	\$64,922	3399	41.22	1401	185	408
08	031	0156.00	Moderate	No	69.90	\$125,500	\$87,725	\$72,115	6618	82.91	5487	1093	1554
08	031	0157.00	Moderate	No	69.72	\$125,500	\$87,499	\$71,925	5907	61.93	3658	842	1376
08	031	0158.00	Moderate	No	54.60	\$125,500	\$68,523	\$56,333	2893	78.09	2259	425	500
08	031	9800.01	Unknown	No	0.00	\$125,500	\$0	\$0	0	0.00	0	0	0
08	031	9801.00	Unknown	No	0.00	\$125,500	\$0	\$0	9	88.89	8	0	0
08	031	9802.00	Unknown	No	0.00	\$125,500	\$0	\$0	252	26.98	68	22	10

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 08 - COLORADO (CO)

County: 035 - DOUGLAS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
08	035	0139.04	Moderate	No	72.70	\$125,500	\$91,239	\$75,000	4198	26.08	1095	907	1084
08	035	0139.05	Middle	No	98.09	\$125,500	\$123,103	\$101,188	5468	23.85	1304	839	952
08	035	0139.07	Upper	No	134.34	\$125,500	\$168,597	\$138,583	6177	22.50	1390	1798	1644
08	035	0139.09	Middle	No	109.72	\$125,500	\$137,699	\$113,194	6407	14.98	960	2266	2382
08	035	0139.10	Upper	No	152.45	\$125,500	\$191,325	\$157,266	8222	20.08	1651	2291	2500
08	035	0139.11	Upper	No	141.43	\$125,500	\$177,495	\$145,895	6693	18.05	1208	2019	2262
08	035	0139.12	Upper	No	128.26	\$125,500	\$160,966	\$132,313	7399	19.00	1406	1527	1805
08	035	0139.13	Upper	No	147.06	\$125,500	\$184,560	\$151,711	2660	17.56	467	922	957
08	035	0139.14	Upper	No	139.35	\$125,500	\$174,884	\$143,750	3757	12.35	464	1239	1246
08	035	0139.15	Upper	No	122.38	\$125,500	\$153,587	\$126,250	3177	13.88	441	1025	1127
08	035	0140.05	Upper	No	125.48	\$125,500	\$157,477	\$129,446	4761	23.50	1119	1472	1364
08	035	0140.06	Upper	No	155.50	\$125,500	\$195,153	\$160,417	7394	23.76	1757	2078	2210
08	035	0140.07	Middle	No	101.24	\$125,500	\$127,056	\$104,444	3425	39.47	1352	384	524
08	035	0140.08	Upper	No	137.50	\$125,500	\$172,563	\$141,851	11741	28.48	3344	3003	3183
08	035	0140.09	Upper	No	128.52	\$125,500	\$161,293	\$132,578	4741	30.16	1430	1157	1268
08	035	0140.10	Middle	No	115.60	\$125,500	\$145,078	\$119,250	6009	27.46	1650	980	1380
08	035	0140.11	Upper	No	176.68	\$125,500	\$221,733	\$182,263	7059	29.92	2112	1495	1671
08	035	0140.13	Upper	No	146.55	\$125,500	\$183,920	\$151,181	11075	18.95	2099	2618	2746
08	035	0140.14	Upper	No	131.43	\$125,500	\$164,945	\$135,588	4916	36.64	1801	1199	1134
08	035	0140.15	Moderate	No	79.03	\$125,500	\$99,183	\$81,531	4074	27.07	1103	1498	1259
08	035	0140.16	Upper	No	128.19	\$125,500	\$160,878	\$132,247	5719	22.59	1292	1576	1575
08	035	0140.17	Upper	No	169.64	\$125,500	\$212,898	\$175,000	3287	18.04	593	763	835
08	035	0141.07	Upper	No	130.29	\$125,500	\$163,514	\$134,412	3812	20.51	782	1340	1428
08	035	0141.08	Upper	No	134.23	\$125,500	\$168,459	\$138,472	4823	17.67	852	1801	1951
08	035	0141.09	Upper	No	160.06	\$125,500	\$200,875	\$165,120	2920	13.53	395	1019	1117
08	035	0141.10	Middle	No	118.95	\$125,500	\$149,282	\$122,706	5341	24.73	1321	1278	1402

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
08	035	0141.12	Upper	No	130.02	\$125,500	\$163,175	\$134,130	3811	18.79	716	1091	1350
08	035	0141.13	Upper	No	132.03	\$125,500	\$165,698	\$136,200	2953	25.91	765	921	1102
08	035	0141.14	Middle	No	101.05	\$125,500	\$126,818	\$104,241	3370	24.96	841	836	1081
08	035	0141.15	Upper	No	141.47	\$125,500	\$177,545	\$145,938	4075	21.79	888	1382	1491
08	035	0141.16	Upper	No	126.26	\$125,500	\$158,456	\$130,250	6184	35.82	2215	712	782
08	035	0141.23	Upper	No	127.65	\$125,500	\$160,201	\$131,685	4012	24.18	970	839	864
08	035	0141.24	Upper	No	129.34	\$125,500	\$162,322	\$133,429	5276	21.23	1120	1795	1929
08	035	0141.25	Upper	No	166.00	\$125,500	\$208,330	\$171,250	5998	24.17	1450	1198	1353
08	035	0141.26	Middle	No	99.92	\$125,500	\$125,400	\$103,083	1887	30.37	573	567	548
08	035	0141.27	Upper	No	177.52	\$125,500	\$222,788	\$183,125	5437	16.22	882	1618	1722
08	035	0141.28	Upper	No	123.29	\$125,500	\$154,729	\$127,188	4581	21.04	964	1525	1870
08	035	0141.29	Upper	No	139.77	\$125,500	\$175,411	\$144,188	3604	19.76	712	1047	1113
08	035	0141.30	Upper	No	138.84	\$125,500	\$174,244	\$143,233	7352	21.01	1545	2298	2430
08	035	0141.31	Middle	No	99.88	\$125,500	\$125,349	\$103,036	6142	18.33	1126	1045	871
08	035	0141.32	Upper	No	170.65	\$125,500	\$214,166	\$176,047	6161	20.99	1293	1917	2049
08	035	0141.33	Upper	No	138.94	\$125,500	\$174,370	\$143,333	6300	19.75	1244	1866	2042
08	035	0141.34	Upper	No	177.58	\$125,500	\$222,863	\$183,194	5849	24.91	1457	1764	2034
08	035	0141.35	Upper	No	191.65	\$125,500	\$240,521	\$197,703	5818	17.74	1032	1668	1865
08	035	0141.38	Middle	No	105.22	\$125,500	\$132,051	\$108,547	2961	34.45	1020	492	862
08	035	0141.39	Upper	No	139.35	\$125,500	\$174,884	\$143,750	4142	22.26	922	1346	1334
08	035	0141.40	Upper	No	156.74	\$125,500	\$196,709	\$161,691	5433	22.07	1199	1836	1901
08	035	0141.41	Upper	No	176.23	\$125,500	\$221,169	\$181,798	5447	16.52	900	1487	1634
08	035	0141.42	Upper	No	223.22	\$125,500	\$280,141	\$230,268	1884	10.83	204	682	804
08	035	0141.43	Upper	No	179.92	\$125,500	\$225,800	\$185,606	3153	24.45	771	1059	1059
08	035	0141.44	Upper	No	165.40	\$125,500	\$207,577	\$170,625	6089	29.13	1774	1462	1673
08	035	0141.45	Middle	No	103.48	\$125,500	\$129,867	\$106,750	3684	28.53	1051	678	927
08	035	0141.46	Upper	No	126.50	\$125,500	\$158,758	\$130,498	4896	29.19	1429	1220	1675
08	035	0142.03	Upper	No	146.71	\$125,500	\$184,121	\$151,344	6556	16.79	1101	1972	2210
08	035	0142.05	Upper	No	149.71	\$125,500	\$187,886	\$154,438	2913	17.95	523	603	723

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08	035	0142.06	Middle	No	110.51	\$125,500	\$138,690	\$114,000	788	15.99	126	264	363
08	035	0142.07	Upper	No	125.17	\$125,500	\$157,088	\$129,124	1794	22.52	404	662	675
08	035	0142.08	Middle	No	112.10	\$125,500	\$140,686	\$115,643	1509	21.40	323	525	525
08	035	0143.00	Moderate	No	79.82	\$125,500	\$100,174	\$82,344	781	11.40	89	332	544
08	035	0144.04	Upper	No	147.72	\$125,500	\$185,389	\$152,386	2669	13.26	354	947	1040
08	035	0144.05	Upper	No	128.11	\$125,500	\$160,778	\$132,159	7923	19.69	1560	2193	2325
08	035	0144.07	Middle	No	108.22	\$125,500	\$135,816	\$111,645	3595	21.17	761	868	1001
08	035	0144.08	Upper	No	139.03	\$125,500	\$174,483	\$143,427	2553	12.81	327	900	980
08	035	0144.09	Upper	No	147.55	\$125,500	\$185,175	\$152,209	3918	17.59	689	1007	1033
08	035	0144.10	Upper	No	126.48	\$125,500	\$158,732	\$130,479	12675	21.22	2690	3010	3368
08	035	0145.03	Middle	No	109.46	\$125,500	\$137,372	\$112,917	6166	21.93	1352	1602	1618
08	035	0145.04	Middle	No	80.85	\$125,500	\$101,467	\$83,409	5656	23.89	1351	1090	1462
08	035	0145.05	Upper	No	124.44	\$125,500	\$156,172	\$128,375	5630	20.12	1133	1653	1683
08	035	0145.06	Upper	No	146.65	\$125,500	\$184,046	\$151,289	6865	17.98	1234	1770	2022
08	035	0146.02	Upper	No	130.98	\$125,500	\$164,380	\$135,125	2616	11.81	309	860	963
08	035	0146.03	Middle	No	113.38	\$125,500	\$142,292	\$116,968	7165	22.30	1598	1907	2218
08	035	0146.04	Upper	No	125.93	\$125,500	\$158,042	\$129,914	4452	18.71	833	1162	1296

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 08 - COLORADO (CO)

County: 041 - EL PASO COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
08	041	0001.02	Middle	No	99.19	\$105,000	\$104,150	\$83,080	3413	27.78	948	1261	1409
08	041	0001.03	Middle	No	80.65	\$105,000	\$84,683	\$67,546	3025	35.54	1075	459	768
08	041	0001.04	Middle	No	80.96	\$105,000	\$85,008	\$67,813	3484	28.16	981	975	1095
08	041	0002.02	Middle	No	89.06	\$105,000	\$93,513	\$74,595	4472	29.70	1328	1095	1278
08	041	0002.03	Moderate	No	65.72	\$105,000	\$69,006	\$55,045	4425	27.41	1213	777	1462
08	041	0003.01	Moderate	No	74.89	\$105,000	\$78,635	\$62,727	3262	34.37	1121	778	1191
08	041	0003.02	Moderate	No	59.88	\$105,000	\$62,874	\$50,155	4360	39.17	1708	932	1338
08	041	0004.00	Middle	No	89.37	\$105,000	\$93,839	\$74,853	2486	20.72	515	792	979
08	041	0005.00	Middle	No	88.24	\$105,000	\$92,652	\$73,904	2016	18.80	379	562	929
08	041	0006.00	Middle	No	85.73	\$105,000	\$90,017	\$71,800	3227	28.42	917	966	1270
08	041	0007.00	Middle	No	87.77	\$105,000	\$92,159	\$73,511	3325	34.47	1146	807	1058
08	041	0008.00	Moderate	No	79.07	\$105,000	\$83,024	\$66,229	2606	26.78	698	709	1068
08	041	0009.00	Upper	No	139.92	\$105,000	\$146,916	\$117,188	2269	16.97	385	717	1103
08	041	0010.00	Upper	No	194.12	\$105,000	\$203,826	\$162,583	2301	14.25	328	791	1009
08	041	0011.01	Moderate	No	59.25	\$105,000	\$62,213	\$49,625	1347	33.11	446	158	440
08	041	0011.04	Moderate	No	65.26	\$105,000	\$68,523	\$54,659	3349	30.82	1032	666	1338
08	041	0013.01	Moderate	No	71.11	\$105,000	\$74,666	\$59,556	2203	22.92	505	469	967
08	041	0013.02	Middle	No	85.43	\$105,000	\$89,702	\$71,550	5392	27.52	1484	1656	2180
08	041	0014.00	Middle	No	93.85	\$105,000	\$98,543	\$78,603	3365	21.63	728	1004	1679
08	041	0015.00	Middle	No	86.62	\$105,000	\$90,951	\$72,552	2453	28.74	705	693	1080
08	041	0016.00	Moderate	No	66.89	\$105,000	\$70,235	\$56,029	3648	27.30	996	165	550
08	041	0017.00	Moderate	No	68.35	\$105,000	\$71,768	\$57,250	1733	29.14	505	426	804
08	041	0018.00	Middle	No	114.32	\$105,000	\$120,036	\$95,750	1967	19.78	389	746	1008
08	041	0019.01	Moderate	No	71.96	\$105,000	\$75,558	\$60,271	2126	31.75	675	329	860
08	041	0019.02	Low	No	37.92	\$105,000	\$39,816	\$31,763	2276	47.41	1079	182	775
08	041	0020.00	Moderate	No	52.43	\$105,000	\$55,052	\$43,913	6759	42.00	2839	1469	1946

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08	041	0021.01	Moderate	No	64.25	\$105,000	\$67,463	\$53,816	3972	43.38	1723	473	904
08	041	0021.02	Moderate	No	56.65	\$105,000	\$59,483	\$47,446	4989	52.28	2608	1030	1346
08	041	0022.00	Middle	No	83.63	\$105,000	\$87,812	\$70,045	2719	38.29	1041	649	1203
08	041	0023.00	Moderate	No	68.46	\$105,000	\$71,883	\$57,344	2139	32.35	692	169	520
08	041	0024.01	Middle	No	87.18	\$105,000	\$91,539	\$73,016	2807	21.09	592	545	914
08	041	0024.02	Upper	No	121.85	\$105,000	\$127,943	\$102,054	3512	25.03	879	918	1199
08	041	0025.01	Upper	No	159.69	\$105,000	\$167,675	\$133,750	3550	15.04	534	1371	1583
08	041	0025.02	Middle	No	89.31	\$105,000	\$93,776	\$74,803	3754	26.13	981	835	953
08	041	0027.00	Moderate	No	71.59	\$105,000	\$75,170	\$59,960	3172	38.18	1211	713	1258
08	041	0028.01	Moderate	No	58.72	\$105,000	\$61,656	\$49,185	3072	55.44	1703	685	990
08	041	0028.02	Moderate	No	61.77	\$105,000	\$64,859	\$51,736	4474	51.34	2297	746	1102
08	041	0029.01	Moderate	No	60.70	\$105,000	\$63,735	\$50,842	4532	50.55	2291	839	1294
08	041	0029.02	Low	No	46.26	\$105,000	\$48,573	\$38,750	1420	51.83	736	195	365
08	041	0030.01	Unknown	No	0.00	\$105,000	\$0	\$0	1878	31.47	591	456	783
08	041	0030.02	Moderate	No	76.70	\$105,000	\$80,535	\$64,239	2655	28.25	750	554	1041
08	041	0031.00	Upper	No	181.92	\$105,000	\$191,016	\$152,361	4706	14.09	663	1591	1935
08	041	0033.03	Moderate	No	73.37	\$105,000	\$77,039	\$61,453	5522	42.58	2351	1197	1656
08	041	0033.05	Upper	No	146.61	\$105,000	\$153,941	\$122,792	7325	22.06	1616	2324	2939
08	041	0033.06	Upper	No	153.20	\$105,000	\$160,860	\$128,311	3248	24.88	808	983	1226
08	041	0033.07	Middle	No	99.50	\$105,000	\$104,475	\$83,333	3660	35.11	1285	911	1247
08	041	0033.08	Moderate	No	72.77	\$105,000	\$76,409	\$60,946	6111	49.17	3005	669	1460
08	041	0034.01	Upper	No	131.07	\$105,000	\$137,624	\$109,773	2310	13.72	317	812	1353
08	041	0034.02	Upper	No	214.92	\$105,000	\$225,666	\$180,000	1446	13.35	193	432	593
08	041	0037.02	Upper	No	145.31	\$105,000	\$152,576	\$121,705	5251	18.09	950	1638	1861
08	041	0037.05	Upper	No	149.20	\$105,000	\$156,660	\$124,961	6494	21.31	1384	1794	2070
08	041	0037.06	Middle	No	119.71	\$105,000	\$125,696	\$100,260	4714	20.00	943	1266	1540
08	041	0037.07	Upper	No	145.27	\$105,000	\$152,534	\$121,667	3458	21.69	750	854	1157
08	041	0037.08	Upper	No	131.93	\$105,000	\$138,527	\$110,500	2984	19.67	587	974	1080
08	041	0037.10	Upper	No	123.26	\$105,000	\$129,423	\$103,232	3205	24.90	798	819	1069

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08	041	0037.11	Upper	No	123.67	\$105,000	\$129,854	\$103,583	3154	22.38	706	706	832
08	041	0037.12	Middle	No	109.42	\$105,000	\$114,891	\$91,646	5422	19.75	1071	1326	1502
08	041	0037.13	Upper	No	139.76	\$105,000	\$146,748	\$117,054	4505	15.74	709	1675	1956
08	041	0038.01	Middle	No	95.79	\$105,000	\$100,580	\$80,230	3750	33.68	1263	0	614
08	041	0038.02	Unknown	No	0.00	\$105,000	\$0	\$0	2865	34.42	986	0	0
08	041	0039.05	Middle	No	87.32	\$105,000	\$91,686	\$73,137	4326	31.37	1357	985	1203
08	041	0039.06	Middle	No	111.35	\$105,000	\$116,918	\$93,261	6306	26.75	1687	1435	1847
08	041	0039.10	Middle	No	80.18	\$105,000	\$84,189	\$67,159	2591	16.09	417	724	964
08	041	0039.11	Middle	No	104.95	\$105,000	\$110,198	\$87,898	4423	17.61	779	1164	1441
08	041	0039.12	Upper	No	128.53	\$105,000	\$134,957	\$107,648	8255	30.20	2493	1929	2152
08	041	0039.13	Upper	No	153.44	\$105,000	\$161,112	\$128,514	1566	14.18	222	733	760
08	041	0039.14	Upper	No	164.42	\$105,000	\$172,641	\$137,711	7703	27.24	2098	1880	1949
08	041	0040.08	Middle	No	100.24	\$105,000	\$105,252	\$83,958	3020	39.21	1184	0	715
08	041	0040.09	Moderate	No	55.79	\$105,000	\$58,580	\$46,731	1460	64.52	942	152	278
08	041	0041.00	Moderate	No	69.84	\$105,000	\$73,332	\$58,500	5247	40.90	2146	1403	1767
08	041	0042.00	Middle	No	87.44	\$105,000	\$91,812	\$73,240	4066	39.55	1608	1120	1387
08	041	0043.00	Middle	No	103.16	\$105,000	\$108,318	\$86,400	6642	41.51	2757	1782	2373
08	041	0044.02	Upper	No	142.61	\$105,000	\$149,741	\$119,444	6641	45.82	3043	0	38
08	041	0044.03	Middle	No	81.34	\$105,000	\$85,407	\$68,125	2204	51.32	1131	0	280
08	041	0044.04	Moderate	No	73.66	\$105,000	\$77,343	\$61,699	3277	43.73	1433	0	913
08	041	0044.05	Moderate	No	54.73	\$105,000	\$57,467	\$45,845	3663	46.63	1708	13	1186
08	041	0044.06	Moderate	No	61.73	\$105,000	\$64,817	\$51,706	2567	53.80	1381	0	1030
08	041	0045.01	Moderate	No	55.96	\$105,000	\$58,758	\$46,868	5938	54.04	3209	881	1460
08	041	0045.02	Middle	No	97.42	\$105,000	\$102,291	\$81,597	6921	47.42	3282	1731	2175
08	041	0045.06	Middle	No	90.04	\$105,000	\$94,542	\$75,417	4963	39.21	1946	1722	1946
08	041	0045.07	Moderate	No	76.00	\$105,000	\$79,800	\$63,654	3150	42.19	1329	858	1101
08	041	0045.12	Moderate	No	65.32	\$105,000	\$68,586	\$54,712	2635	44.10	1162	678	957
08	041	0045.13	Moderate	No	67.73	\$105,000	\$71,117	\$56,731	3723	42.28	1574	876	1350

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08	041	0045.14	Middle	No	94.01	\$105,000	\$98,711	\$78,735	6060	45.12	2734	1408	1815
08	041	0045.15	Upper	No	135.65	\$105,000	\$142,433	\$113,611	6520	49.42	3222	1708	1894
08	041	0045.16	Moderate	No	52.57	\$105,000	\$55,199	\$44,028	3528	37.47	1322	958	1314
08	041	0045.17	Middle	No	87.01	\$105,000	\$91,361	\$72,880	5122	41.74	2138	1222	1649
08	041	0045.18	Middle	No	113.00	\$105,000	\$118,650	\$94,646	6598	44.51	2937	1479	1810
08	041	0045.19	Middle	No	95.24	\$105,000	\$100,002	\$79,771	5482	47.61	2610	1247	1964
08	041	0045.20	Middle	No	87.47	\$105,000	\$91,844	\$73,264	2360	42.46	1002	572	681
08	041	0046.01	Middle	No	91.04	\$105,000	\$95,592	\$76,250	4324	21.05	910	1396	1616
08	041	0046.02	Middle	No	87.25	\$105,000	\$91,613	\$73,073	4669	24.33	1136	1378	1910
08	041	0046.03	Middle	No	96.58	\$105,000	\$101,409	\$80,893	9811	42.15	4135	1926	2957
08	041	0047.01	Middle	No	94.57	\$105,000	\$99,299	\$79,205	4948	28.56	1413	1517	1834
08	041	0047.02	Middle	No	102.05	\$105,000	\$107,153	\$85,469	2188	28.75	629	523	700
08	041	0047.03	Middle	No	114.61	\$105,000	\$120,341	\$95,990	6287	28.22	1774	1567	1918
08	041	0047.06	Upper	No	126.25	\$105,000	\$132,563	\$105,741	5524	30.76	1699	1530	1813
08	041	0047.07	Middle	No	108.39	\$105,000	\$113,810	\$90,786	3389	29.63	1004	592	790
08	041	0047.08	Upper	No	131.07	\$105,000	\$137,624	\$109,775	5176	31.24	1617	1234	1516
08	041	0048.00	Middle	No	90.07	\$105,000	\$94,574	\$75,441	4904	34.09	1672	946	1400
08	041	0049.01	Middle	No	83.64	\$105,000	\$87,822	\$70,057	3771	35.45	1337	766	1149
08	041	0049.02	Upper	No	152.23	\$105,000	\$159,842	\$127,500	5385	24.48	1318	1617	1718
08	041	0050.00	Moderate	No	58.39	\$105,000	\$61,310	\$48,906	5445	42.75	2328	1184	1931
08	041	0051.10	Middle	No	86.63	\$105,000	\$90,962	\$72,554	4224	41.41	1749	1090	1419
08	041	0051.12	Moderate	No	74.83	\$105,000	\$78,572	\$62,679	3932	42.78	1682	626	897
08	041	0051.13	Upper	No	148.79	\$105,000	\$156,230	\$124,615	3362	35.66	1199	1151	1295
08	041	0051.14	Moderate	No	76.87	\$105,000	\$80,714	\$64,384	1804	52.16	941	496	596
08	041	0051.15	Middle	No	118.15	\$105,000	\$124,058	\$98,958	6577	44.44	2923	1824	2345
08	041	0051.16	Middle	No	109.60	\$105,000	\$115,080	\$91,799	4437	35.47	1574	982	1348
08	041	0051.17	Middle	No	92.50	\$105,000	\$97,125	\$77,471	4026	32.71	1317	1249	1268
08	041	0051.18	Middle	No	95.48	\$105,000	\$100,254	\$79,966	4913	37.06	1821	1054	1456
08	041	0051.19	Middle	No	115.72	\$105,000	\$121,506	\$96,922	4867	39.02	1899	1522	1773

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08	041	0051.20	Middle	No	110.57	\$105,000	\$116,099	\$92,604	5636	35.61	2007	1550	2131
08	041	0051.21	Middle	No	110.63	\$105,000	\$116,162	\$92,659	6150	35.09	2158	1463	1879
08	041	0051.22	Upper	No	150.80	\$105,000	\$158,340	\$126,299	11238	33.93	3813	2265	2539
08	041	0051.23	Middle	No	100.26	\$105,000	\$105,273	\$83,977	3014	22.20	669	887	1252
08	041	0051.24	Middle	No	98.64	\$105,000	\$103,572	\$82,619	3855	38.65	1490	938	1195
08	041	0051.25	Upper	No	125.00	\$105,000	\$131,250	\$104,694	5394	34.56	1864	1552	1810
08	041	0052.01	Moderate	No	52.82	\$105,000	\$55,461	\$44,241	4079	61.34	2502	312	752
08	041	0052.02	Low	No	48.97	\$105,000	\$51,419	\$41,014	2731	53.90	1472	537	663
08	041	0053.00	Moderate	No	61.16	\$105,000	\$64,218	\$51,230	4566	55.12	2517	1085	1480
08	041	0054.00	Moderate	No	55.26	\$105,000	\$58,023	\$46,289	5918	65.31	3865	1133	1743
08	041	0055.01	Middle	No	103.82	\$105,000	\$109,011	\$86,957	6953	29.90	2079	1620	2084
08	041	0055.02	Moderate	No	56.19	\$105,000	\$59,000	\$47,063	4567	40.84	1865	851	1253
08	041	0056.01	Middle	No	91.90	\$105,000	\$96,495	\$76,973	3503	31.60	1107	990	1304
08	041	0056.02	Middle	No	90.83	\$105,000	\$95,372	\$76,078	2964	28.95	858	940	1290
08	041	0057.00	Middle	No	93.89	\$105,000	\$98,585	\$78,636	5861	31.29	1834	1864	1963
08	041	0058.00	Middle	No	106.51	\$105,000	\$111,836	\$89,205	3047	25.27	770	1004	1230
08	041	0059.00	Moderate	No	78.93	\$105,000	\$82,877	\$66,111	6930	35.22	2441	2059	2450
08	041	0060.00	Moderate	No	57.79	\$105,000	\$60,680	\$48,401	6804	50.35	3426	1244	1847
08	041	0061.00	Moderate	No	50.79	\$105,000	\$53,330	\$42,540	4069	58.84	2394	362	875
08	041	0062.00	Moderate	No	62.49	\$105,000	\$65,615	\$52,342	5354	59.13	3166	975	1576
08	041	0063.01	Moderate	No	79.72	\$105,000	\$83,706	\$66,771	4946	56.47	2793	1359	1776
08	041	0063.02	Moderate	No	50.13	\$105,000	\$52,637	\$41,986	5363	61.31	3288	615	1141
08	041	0064.00	Low	No	47.81	\$105,000	\$50,201	\$40,047	7445	63.33	4715	1236	1964
08	041	0065.01	Moderate	No	70.75	\$105,000	\$74,288	\$59,261	4062	71.15	2890	786	1138
08	041	0065.02	Middle	No	81.51	\$105,000	\$85,586	\$68,266	7873	63.23	4978	1847	2871
08	041	0066.00	Middle	No	105.52	\$105,000	\$110,796	\$88,375	2427	17.22	418	768	1037
08	041	0067.01	Middle	No	118.58	\$105,000	\$124,509	\$99,316	2500	16.12	403	603	1417
08	041	0067.02	Upper	No	170.39	\$105,000	\$178,910	\$142,708	3013	14.74	444	1021	1394

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08	041	0068.01	Middle	No	89.64	\$105,000	\$94,122	\$75,082	4228	28.67	1212	1249	1496
08	041	0068.02	Middle	No	118.99	\$105,000	\$124,940	\$99,659	3940	26.78	1055	1077	1411
08	041	0069.01	Upper	No	135.10	\$105,000	\$141,855	\$113,152	5344	26.53	1418	1308	1626
08	041	0069.02	Middle	No	110.59	\$105,000	\$116,120	\$92,625	5019	26.96	1353	1170	1561
08	041	0070.00	Upper	No	160.67	\$105,000	\$168,704	\$134,569	4764	24.10	1148	1249	1414
08	041	0071.03	Upper	No	141.55	\$105,000	\$148,628	\$118,554	5207	25.39	1322	1235	1449
08	041	0071.04	Upper	No	177.92	\$105,000	\$186,816	\$149,013	4316	23.68	1022	1082	1269
08	041	0071.05	Upper	No	133.84	\$105,000	\$140,532	\$112,098	8338	31.21	2602	1241	1405
08	041	0071.06	Upper	No	176.22	\$105,000	\$185,031	\$147,594	6720	29.45	1979	1341	1789
08	041	0072.03	Upper	No	157.93	\$105,000	\$165,827	\$132,270	4188	20.65	865	1355	1540
08	041	0072.04	Upper	No	151.68	\$105,000	\$159,264	\$127,038	5504	20.57	1132	1744	1848
08	041	0072.05	Upper	No	138.50	\$105,000	\$145,425	\$116,000	5899	31.77	1874	950	1225
08	041	0072.06	Upper	No	203.14	\$105,000	\$213,297	\$170,139	7441	23.96	1783	1772	2144
08	041	0073.01	Upper	No	189.67	\$105,000	\$199,154	\$158,852	7203	18.10	1304	1419	1585
08	041	0073.02	Upper	No	158.95	\$105,000	\$166,898	\$133,125	6043	18.52	1119	1791	2177
08	041	0074.01	Upper	No	187.75	\$105,000	\$197,138	\$157,250	6828	14.85	1014	2155	2287
08	041	0074.02	Upper	No	282.77	\$105,000	\$296,909	\$236,830	2749	16.30	448	755	865
08	041	0075.01	Upper	No	141.87	\$105,000	\$148,964	\$118,819	1227	13.61	167	279	335
08	041	0075.02	Upper	No	184.96	\$105,000	\$194,208	\$154,914	9264	18.77	1739	2615	3032
08	041	0076.02	Upper	No	171.63	\$105,000	\$180,212	\$143,750	3868	16.52	639	1177	1216
08	041	0076.03	Upper	No	137.72	\$105,000	\$144,606	\$115,350	10167	30.45	3096	2182	2359
08	041	0076.04	Upper	No	124.42	\$105,000	\$130,641	\$104,205	3684	26.49	976	1031	1153
08	041	0077.00	Middle	No	102.65	\$105,000	\$107,783	\$85,978	6437	26.44	1702	1690	2256
08	041	0078.01	Upper	No	128.70	\$105,000	\$135,135	\$107,794	1720	23.95	412	348	492
08	041	0078.02	Middle	No	88.81	\$105,000	\$93,251	\$74,382	2110	24.64	520	603	889
08	041	0079.00	Upper	No	164.72	\$105,000	\$172,956	\$137,957	2610	15.06	393	1327	1456
08	041	0080.00	Moderate	No	64.59	\$105,000	\$67,820	\$54,096	4331	30.52	1322	834	1383

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 08 - COLORADO (CO)

County: 059 - JEFFERSON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
08	059	0098.06	Upper	No	131.07	\$125,500	\$164,493	\$135,208	4266	14.58	622	1402	1494
08	059	0098.07	Middle	No	111.52	\$125,500	\$139,958	\$115,050	1727	19.46	336	567	629
08	059	0098.15	Upper	No	157.99	\$125,500	\$198,277	\$162,987	5182	17.93	929	1792	1906
08	059	0098.23	Middle	No	112.24	\$125,500	\$140,861	\$115,787	4495	22.94	1031	1345	1643
08	059	0098.24	Middle	No	98.81	\$125,500	\$124,007	\$101,930	5044	24.78	1250	1774	2032
08	059	0098.27	Middle	No	108.16	\$125,500	\$135,741	\$111,579	6305	28.39	1790	1579	1752
08	059	0098.28	Upper	No	124.77	\$125,500	\$156,586	\$128,714	5315	21.39	1137	1891	1958
08	059	0098.29	Middle	No	99.27	\$125,500	\$124,584	\$102,410	1780	22.36	398	633	728
08	059	0098.30	Middle	No	94.94	\$125,500	\$119,150	\$97,941	2155	26.82	578	757	878
08	059	0098.31	Moderate	No	60.52	\$125,500	\$75,953	\$62,440	2768	38.26	1059	0	132
08	059	0098.32	Middle	No	81.33	\$125,500	\$102,069	\$83,906	2567	32.61	837	700	829
08	059	0098.33	Middle	No	98.15	\$125,500	\$123,178	\$101,250	5601	29.60	1658	1592	1882
08	059	0098.34	Middle	No	90.51	\$125,500	\$113,590	\$93,375	4499	26.32	1184	1389	1322
08	059	0098.35	Upper	No	125.85	\$125,500	\$157,942	\$129,830	3584	15.63	560	1272	1346
08	059	0098.36	Upper	No	147.79	\$125,500	\$185,476	\$152,464	4106	16.39	673	1406	1491
08	059	0098.37	Upper	No	152.25	\$125,500	\$191,074	\$157,065	7944	17.46	1387	2480	2623
08	059	0098.38	Upper	No	141.18	\$125,500	\$177,181	\$145,640	5428	15.94	865	1787	1801
08	059	0098.39	Middle	No	109.69	\$125,500	\$137,661	\$113,155	2353	16.11	379	761	790
08	059	0098.40	Middle	No	94.14	\$125,500	\$118,146	\$97,115	3705	17.11	634	1060	1234
08	059	0098.41	Middle	No	117.06	\$125,500	\$146,910	\$120,761	2337	19.13	447	711	771
08	059	0098.42	Upper	No	141.12	\$125,500	\$177,106	\$145,577	3434	16.28	559	1174	1255
08	059	0098.45	Upper	No	174.41	\$125,500	\$218,885	\$179,926	4014	10.71	430	1657	1714
08	059	0098.46	Upper	No	158.56	\$125,500	\$198,993	\$163,571	5060	10.87	550	1843	1954
08	059	0098.47	Upper	No	131.64	\$125,500	\$165,208	\$135,804	3323	10.41	346	1175	1294
08	059	0098.48	Upper	No	153.69	\$125,500	\$192,881	\$158,542	2614	8.84	231	774	903
08	059	0098.50	Upper	No	181.50	\$125,500	\$227,783	\$187,232	2633	11.58	305	974	1156

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
08	059	0098.51	Upper	No	123.17	\$125,500	\$154,578	\$127,067	3958	15.89	629	1656	1743
08	059	0098.52	Upper	No	138.92	\$125,500	\$174,345	\$143,315	4524	13.62	616	1532	1709
08	059	0098.53	Middle	No	119.60	\$125,500	\$150,098	\$123,382	2758	15.16	418	935	976
08	059	0098.54	Upper	No	146.33	\$125,500	\$183,644	\$150,950	5599	12.82	718	1587	1877
08	059	0098.55	Upper	No	149.24	\$125,500	\$187,296	\$153,958	3430	18.16	623	805	931
08	059	0098.56	Moderate	No	67.49	\$125,500	\$84,700	\$69,623	2983	27.59	823	759	791
08	059	0098.57	Middle	No	110.99	\$125,500	\$139,292	\$114,500	2946	17.01	501	686	1088
08	059	0098.58	Middle	No	118.30	\$125,500	\$148,467	\$122,045	3358	13.01	437	1358	1557
08	059	0099.01	Middle	No	86.70	\$125,500	\$108,809	\$89,444	3121	17.08	533	437	618
08	059	0100.01	Moderate	No	78.58	\$125,500	\$98,618	\$81,071	4096	26.37	1080	607	855
08	059	0101.00	Moderate	No	60.04	\$125,500	\$75,350	\$61,938	4736	24.24	1148	879	1571
08	059	0102.05	Upper	No	121.53	\$125,500	\$152,520	\$125,368	2572	14.00	360	853	918
08	059	0102.06	Middle	No	110.11	\$125,500	\$138,188	\$113,594	4053	21.59	875	1286	1312
08	059	0102.08	Middle	No	93.87	\$125,500	\$117,807	\$96,837	5804	31.63	1836	1627	1988
08	059	0102.09	Moderate	No	72.81	\$125,500	\$91,377	\$75,116	6637	34.29	2276	1986	2361
08	059	0102.10	Middle	No	113.02	\$125,500	\$141,840	\$116,597	3739	23.24	869	1177	1334
08	059	0102.11	Middle	No	90.44	\$125,500	\$113,502	\$93,300	3214	29.09	935	661	765
08	059	0102.12	Middle	No	80.72	\$125,500	\$101,304	\$83,271	4512	31.41	1417	1054	1329
08	059	0102.13	Middle	No	81.44	\$125,500	\$102,207	\$84,013	4751	33.68	1600	1262	1498
08	059	0103.03	Middle	No	89.13	\$125,500	\$111,858	\$91,950	5634	18.26	1029	1421	1728
08	059	0103.04	Middle	No	86.70	\$125,500	\$108,809	\$89,438	2764	20.80	575	718	939
08	059	0103.05	Middle	No	85.84	\$125,500	\$107,729	\$88,558	3565	26.84	957	999	1259
08	059	0103.06	Middle	No	82.64	\$125,500	\$103,713	\$85,255	2714	22.96	623	889	1091
08	059	0103.07	Middle	No	92.13	\$125,500	\$115,623	\$95,039	4656	27.15	1264	914	1309
08	059	0103.08	Middle	No	118.64	\$125,500	\$148,893	\$122,386	6507	20.07	1306	1850	2027
08	059	0104.02	Moderate	No	72.21	\$125,500	\$90,624	\$74,491	6187	35.15	2175	1046	1270
08	059	0104.03	Moderate	No	69.90	\$125,500	\$87,725	\$72,115	5434	36.25	1970	883	1744
08	059	0104.05	Low	No	49.14	\$125,500	\$61,671	\$50,694	2715	31.23	848	214	414
08	059	0104.06	Moderate	No	50.40	\$125,500	\$63,252	\$52,000	3080	51.14	1575	756	1126

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08	059	0105.02	Middle	No	96.47	\$125,500	\$121,070	\$99,519	5436	28.42	1545	1528	1967
08	059	0105.03	Middle	No	109.72	\$125,500	\$137,699	\$113,194	4806	23.87	1147	1365	1774
08	059	0105.04	Upper	No	155.30	\$125,500	\$194,902	\$160,208	3003	14.89	447	1180	1262
08	059	0106.03	Middle	No	89.06	\$125,500	\$111,770	\$91,875	3607	31.33	1130	865	1404
08	059	0106.04	Moderate	No	79.87	\$125,500	\$100,237	\$82,396	2497	36.48	911	595	1009
08	059	0107.01	Middle	No	95.79	\$125,500	\$120,216	\$98,824	4159	26.98	1122	1166	1658
08	059	0107.02	Moderate	No	62.43	\$125,500	\$78,350	\$64,408	5187	47.27	2452	708	1552
08	059	0108.01	Upper	No	126.93	\$125,500	\$159,297	\$130,938	2512	17.48	439	1032	950
08	059	0109.01	Middle	No	93.30	\$125,500	\$117,092	\$96,250	5207	24.91	1297	1551	1901
08	059	0109.02	Moderate	No	58.18	\$125,500	\$73,016	\$60,027	3165	39.18	1240	275	656
08	059	0110.00	Moderate	No	69.57	\$125,500	\$87,310	\$71,776	5707	31.40	1792	1073	1694
08	059	0111.01	Middle	No	91.85	\$125,500	\$115,272	\$94,750	3380	34.85	1178	1157	1165
08	059	0111.02	Moderate	No	65.28	\$125,500	\$81,926	\$67,346	3242	51.73	1677	462	799
08	059	0112.02	Middle	No	96.13	\$125,500	\$120,643	\$99,167	5424	24.96	1354	1233	1613
08	059	0113.00	Middle	No	95.27	\$125,500	\$119,564	\$98,281	3011	29.09	876	879	1282
08	059	0114.01	Low	No	35.45	\$125,500	\$44,490	\$36,571	2753	52.89	1456	363	684
08	059	0114.02	Moderate	No	61.47	\$125,500	\$77,145	\$63,413	3906	46.01	1797	424	931
08	059	0115.51	Low	No	40.43	\$125,500	\$50,740	\$41,709	4054	42.40	1719	833	1092
08	059	0115.52	Low	No	38.39	\$125,500	\$48,179	\$39,605	2962	51.52	1526	236	723
08	059	0116.01	Moderate	No	79.16	\$125,500	\$99,346	\$81,667	3728	56.46	2105	773	1125
08	059	0116.02	Moderate	No	62.73	\$125,500	\$78,726	\$64,714	4245	53.55	2273	1028	1258
08	059	0117.01	Middle	No	93.79	\$125,500	\$117,706	\$96,759	4653	29.10	1354	1544	1731
08	059	0117.02	Middle	No	89.53	\$125,500	\$112,360	\$92,357	5730	34.40	1971	1752	2020
08	059	0117.08	Middle	No	93.95	\$125,500	\$117,907	\$96,917	4199	24.96	1048	1287	1509
08	059	0117.09	Middle	No	84.57	\$125,500	\$106,135	\$87,250	3449	29.37	1013	921	898
08	059	0117.10	Middle	No	97.17	\$125,500	\$121,948	\$100,245	4113	28.81	1185	1161	1453
08	059	0117.11	Middle	No	94.83	\$125,500	\$119,012	\$97,831	4281	26.75	1145	1306	1300
08	059	0117.12	Middle	No	100.92	\$125,500	\$126,655	\$104,110	4188	18.41	771	1565	1565

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08	059	0117.20	Upper	No	146.31	\$125,500	\$183,619	\$150,938	5147	18.65	960	1566	1861
08	059	0117.21	Upper	No	132.52	\$125,500	\$166,313	\$136,705	2719	17.54	477	748	848
08	059	0117.23	Middle	No	85.08	\$125,500	\$106,775	\$87,772	3310	27.64	915	708	758
08	059	0117.24	Upper	No	173.37	\$125,500	\$217,579	\$178,846	7559	18.23	1378	2421	2525
08	059	0117.25	Middle	No	119.48	\$125,500	\$149,947	\$123,258	1740	15.34	267	673	736
08	059	0117.26	Middle	No	108.74	\$125,500	\$136,469	\$112,179	5767	20.65	1191	1821	1981
08	059	0117.27	Middle	No	100.99	\$125,500	\$126,742	\$104,181	3735	24.34	909	1284	1407
08	059	0117.28	Middle	No	106.63	\$125,500	\$133,821	\$110,000	2713	25.36	688	1006	1136
08	059	0117.29	Moderate	No	70.90	\$125,500	\$88,980	\$73,145	3815	32.50	1240	991	1102
08	059	0117.30	Moderate	No	59.92	\$125,500	\$75,200	\$61,814	3706	33.68	1248	751	1040
08	059	0117.31	Middle	No	99.73	\$125,500	\$125,161	\$102,885	4364	25.80	1126	1090	1231
08	059	0117.32	Moderate	No	62.35	\$125,500	\$78,249	\$64,323	4466	30.79	1375	487	263
08	059	0117.33	Middle	No	83.68	\$125,500	\$105,018	\$86,324	2339	29.80	697	383	428
08	059	0118.03	Moderate	No	76.19	\$125,500	\$95,618	\$78,600	5275	54.77	2889	1212	1760
08	059	0118.04	Middle	No	88.29	\$125,500	\$110,804	\$91,080	4111	46.63	1917	1274	1408
08	059	0118.06	Moderate	No	75.98	\$125,500	\$95,355	\$78,381	5320	53.63	2853	1155	1688
08	059	0118.07	Middle	No	109.16	\$125,500	\$136,996	\$112,609	2558	35.34	904	435	267
08	059	0118.08	Moderate	No	60.31	\$125,500	\$75,689	\$62,216	2682	44.78	1201	65	155
08	059	0119.04	Middle	No	83.91	\$125,500	\$105,307	\$86,563	3126	35.16	1099	827	738
08	059	0119.51	Middle	No	87.74	\$125,500	\$110,114	\$90,511	4472	40.50	1811	1109	1278
08	059	0120.22	Upper	No	128.75	\$125,500	\$161,581	\$132,823	5540	17.92	993	2057	1633
08	059	0120.23	Middle	No	109.27	\$125,500	\$137,134	\$112,720	3453	22.85	789	1160	1293
08	059	0120.24	Upper	No	120.28	\$125,500	\$150,951	\$124,087	5750	17.36	998	1681	1807
08	059	0120.26	Upper	No	123.19	\$125,500	\$154,603	\$127,089	3495	10.39	363	1148	1567
08	059	0120.27	Upper	No	141.10	\$125,500	\$177,081	\$145,563	3114	10.63	331	1083	1264
08	059	0120.30	Upper	No	137.35	\$125,500	\$172,374	\$141,694	3842	11.32	435	1231	1553
08	059	0120.31	Upper	No	139.29	\$125,500	\$174,809	\$143,696	3779	11.64	440	1351	1536
08	059	0120.32	Upper	No	137.41	\$125,500	\$172,450	\$141,750	2647	10.39	275	1071	1135
08	059	0120.33	Middle	No	116.56	\$125,500	\$146,283	\$120,242	2821	11.02	311	976	1172

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08	059	0120.34	Upper	No	181.95	\$125,500	\$228,347	\$187,697	3999	10.95	438	1460	1556
08	059	0120.35	Upper	No	168.52	\$125,500	\$211,493	\$173,849	5161	12.54	647	1669	1726
08	059	0120.36	Upper	No	165.70	\$125,500	\$207,954	\$170,938	3729	13.57	506	1347	1450
08	059	0120.37	Middle	No	114.74	\$125,500	\$143,999	\$118,365	3466	11.40	395	1524	1722
08	059	0120.38	Middle	No	98.55	\$125,500	\$123,680	\$101,667	3605	23.66	853	1106	1196
08	059	0120.39	Middle	No	99.67	\$125,500	\$125,086	\$102,821	5272	22.95	1210	1669	1881
08	059	0120.41	Middle	No	99.80	\$125,500	\$125,249	\$102,952	5682	27.47	1561	1836	2013
08	059	0120.42	Middle	No	113.95	\$125,500	\$143,007	\$117,549	3935	23.71	933	1285	1397
08	059	0120.43	Middle	No	100.41	\$125,500	\$126,015	\$103,589	5878	21.15	1243	2145	2025
08	059	0120.44	Upper	No	132.25	\$125,500	\$165,974	\$136,435	4057	24.16	980	942	1025
08	059	0120.45	Upper	No	142.77	\$125,500	\$179,176	\$147,283	6017	22.00	1324	1862	2026
08	059	0120.46	Middle	No	98.36	\$125,500	\$123,442	\$101,471	2327	25.31	589	753	783
08	059	0120.47	Middle	No	109.09	\$125,500	\$136,908	\$112,543	4180	26.72	1117	1328	1444
08	059	0120.48	Middle	No	104.61	\$125,500	\$131,286	\$107,917	2479	20.33	504	643	775
08	059	0120.49	Upper	No	129.58	\$125,500	\$162,623	\$133,676	3840	20.05	770	1395	1444
08	059	0120.50	Middle	No	118.60	\$125,500	\$148,843	\$122,346	4127	26.34	1087	789	1018
08	059	0120.51	Middle	No	115.89	\$125,500	\$145,442	\$119,550	3616	14.19	513	1271	1357
08	059	0120.52	Middle	No	99.65	\$125,500	\$125,061	\$102,804	5558	22.35	1242	1782	2004
08	059	0120.53	Middle	No	103.97	\$125,500	\$130,482	\$107,258	3877	20.38	790	1423	1521
08	059	0120.54	Upper	No	147.66	\$125,500	\$185,313	\$152,326	4139	18.72	775	1290	1357
08	059	0120.55	Upper	No	120.34	\$125,500	\$151,027	\$124,148	3877	19.27	747	1232	1260
08	059	0120.57	Middle	No	98.41	\$125,500	\$123,505	\$101,523	5783	20.18	1167	2154	1861
08	059	0120.58	Middle	No	116.63	\$125,500	\$146,371	\$120,321	3955	12.01	475	1323	1900
08	059	0120.59	Middle	No	98.41	\$125,500	\$123,505	\$101,522	3428	20.36	698	803	1222
08	059	0120.60	Middle	No	92.09	\$125,500	\$115,573	\$95,000	3350	23.61	791	1292	1403
08	059	0158.00	Middle	No	88.45	\$125,500	\$111,005	\$91,250	4384	27.19	1192	806	994
08	059	0159.00	Moderate	No	69.33	\$125,500	\$87,009	\$71,528	3477	39.03	1357	541	653
08	059	0603.00	Middle	No	101.27	\$125,500	\$127,094	\$104,471	4512	29.92	1350	1549	1663

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08	059	0604.00	Middle	No	106.02	\$125,500	\$133,055	\$109,375	5420	29.59	1604	1080	1265
08	059	0605.01	Upper	No	147.32	\$125,500	\$184,887	\$151,977	10399	20.82	2165	2451	2726
08	059	9800.00	Unknown	No	0.00	\$125,500	\$0	\$0	0	0.00	0	0	0
08	059	9804.00	Unknown	No	0.00	\$125,500	\$0	\$0	1109	35.35	392	0	0
08	059	9807.00	Unknown	No	0.00	\$125,500	\$0	\$0	0	0.00	0	0	0
08	059	9808.00	Unknown	No	0.00	\$125,500	\$0	\$0	17	52.94	9	0	7

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 08 - COLORADO (CO)

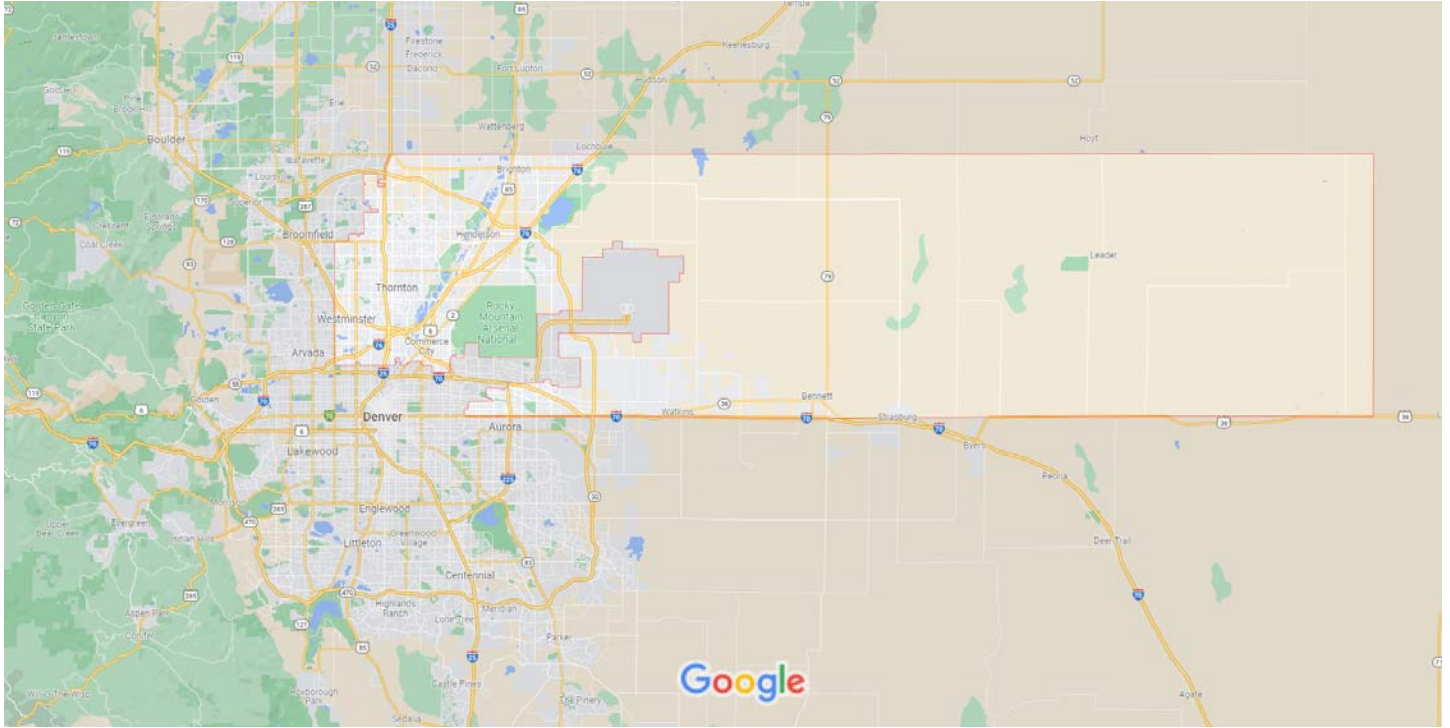
County: 071 - LAS ANIMAS COUNTY




State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
08	071	0001.00	Moderate	No	60.79	\$90,900	\$55,258	\$44,013	3759	49.35	1855	1232	2186
08	071	0002.00	Moderate	No	75.97	\$90,900	\$69,057	\$55,000	1957	41.70	816	619	960
08	071	0003.00	Middle	Yes*	93.75	\$90,900	\$85,219	\$67,868	2184	31.14	680	822	1548
08	071	0004.00	Moderate	No	76.71	\$90,900	\$69,729	\$55,533	2130	52.96	1128	646	1143
08	071	0005.00	Moderate	No	68.94	\$90,900	\$62,666	\$49,907	1972	56.69	1118	598	942
08	071	0008.00	Middle	Yes*	89.79	\$90,900	\$81,619	\$65,000	2553	38.90	993	707	1258
08	071	9999.99	Moderate	No	76.65	\$90,900	\$69,675	\$55,489	14555	45.28	6590	4624	8037

* Will automatically be included in the 2024 Distressed or Underserved Tract List

Google Maps Adams County



Map data ©2021 5 mi 



Adams County

Colorado



Directions



Save



Nearby



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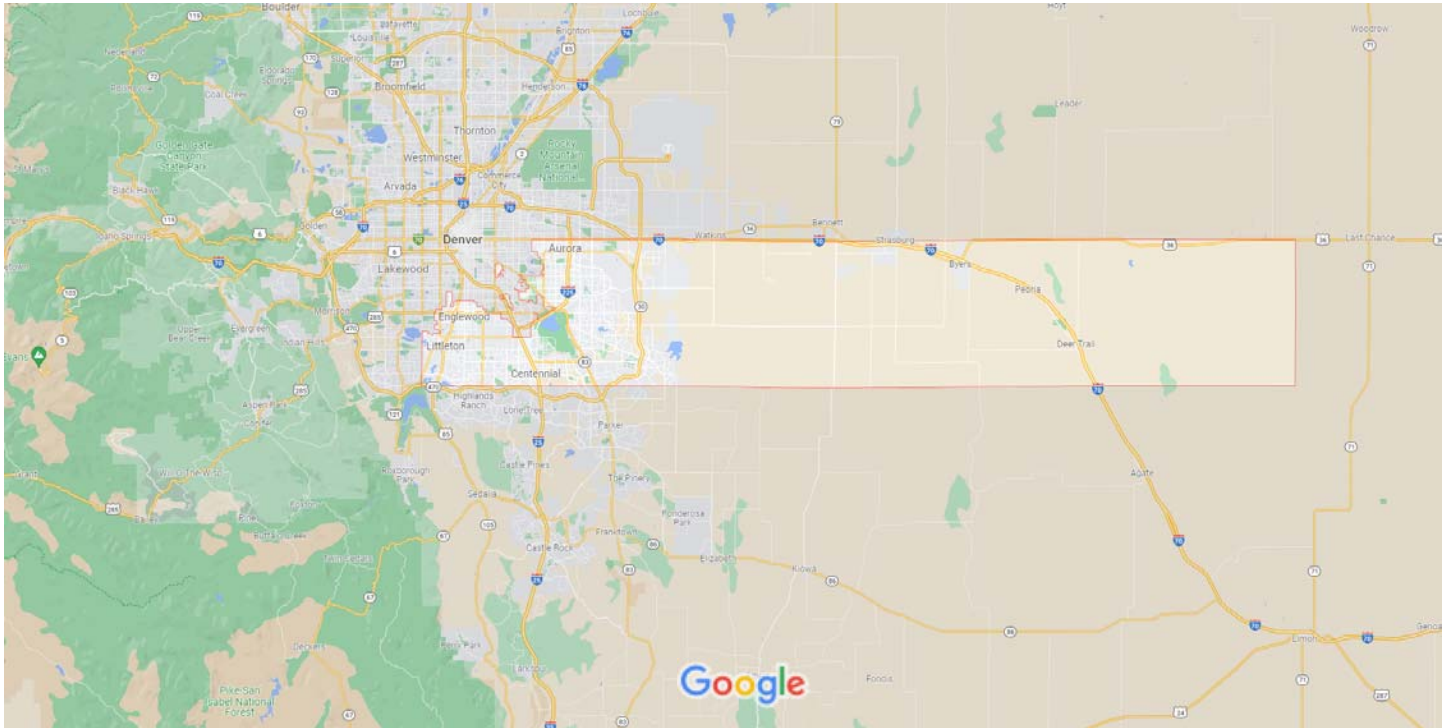
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Quick facts

Adams County is a county located in the U.S. state of Colorado. As of the 2020 census, the population was 519,572.

The county seat is Brighton. The county is named for Alva

Google Maps Arapahoe County



Map data ©2021 5 mi 



Arapahoe County

Colorado



Directions



Save



Nearby



Send to your phone

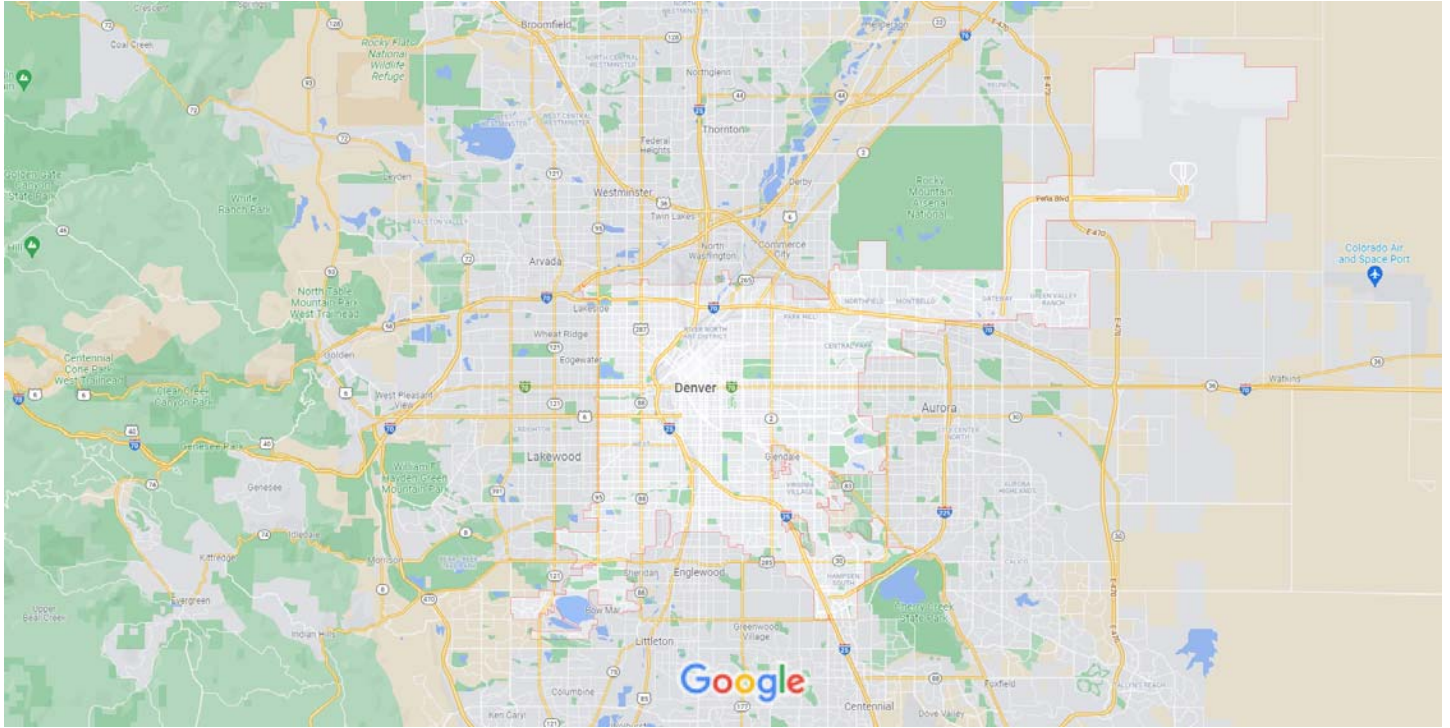


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Quick facts

Arapahoe County is a county located in the U.S. state of Colorado. As of the 2020 census, its population was 655,070, making it the third-most populous county in Colorado. The

Google Maps Denver County



Map data ©2021 2 mi



Denver County

Denver, CO



Directions



Save



Nearby

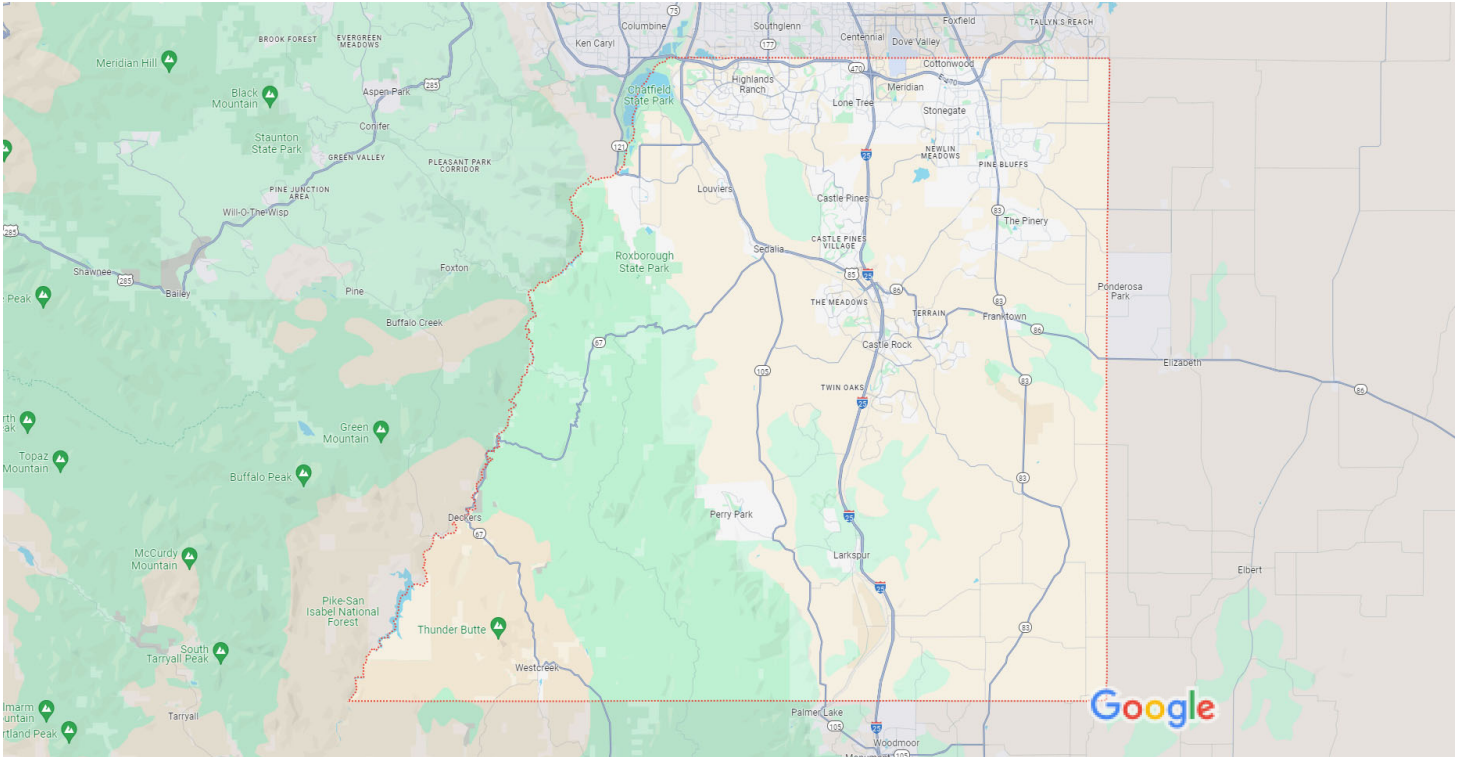


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Photos



Map data ©2024 Google 2 mi



Douglas County

Colorado



Directions



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Nearby



Send to phone

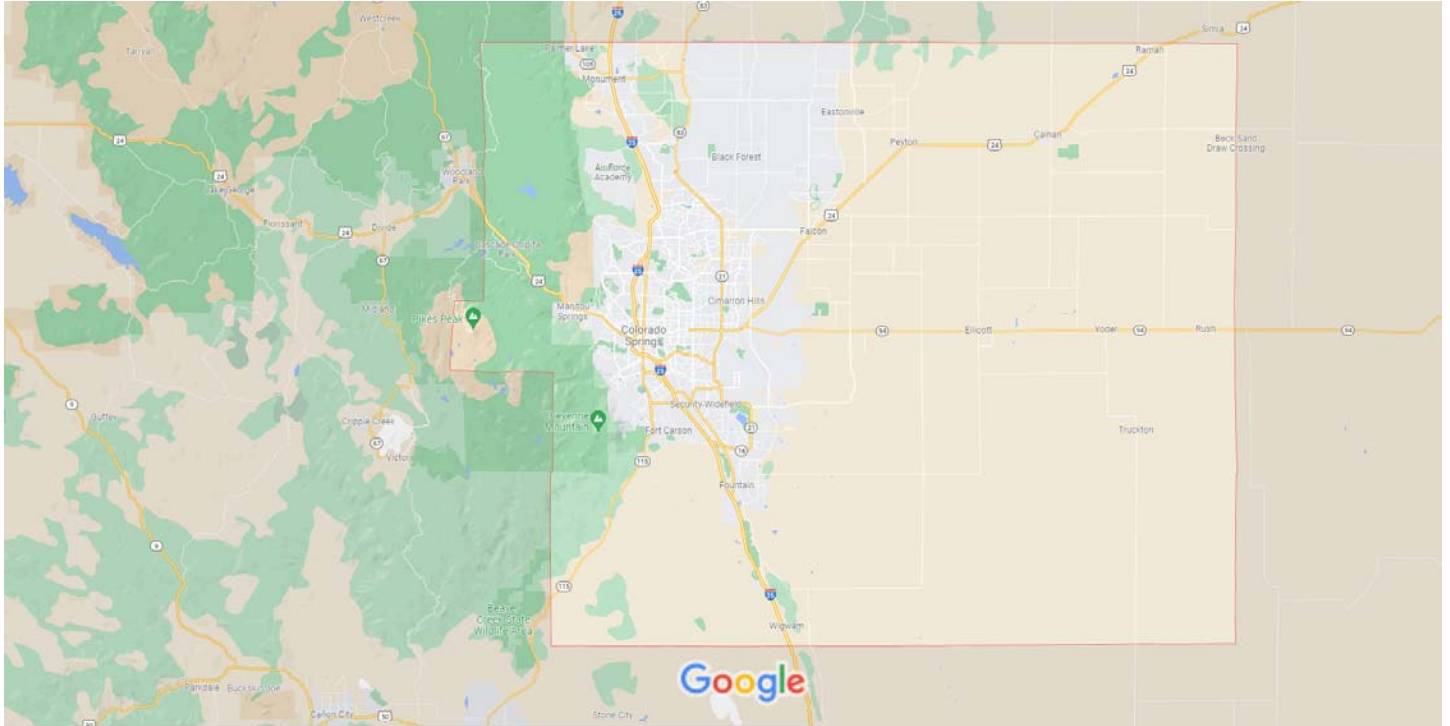



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Quick facts

Douglas County is a county located in the U.S. state of Colorado. As of the 2020 Census, the population was

Google Maps El Paso County



Map data ©2021 Google 5 mi 



El Paso County

Colorado



Directions



Save



Nearby



Send to your phone

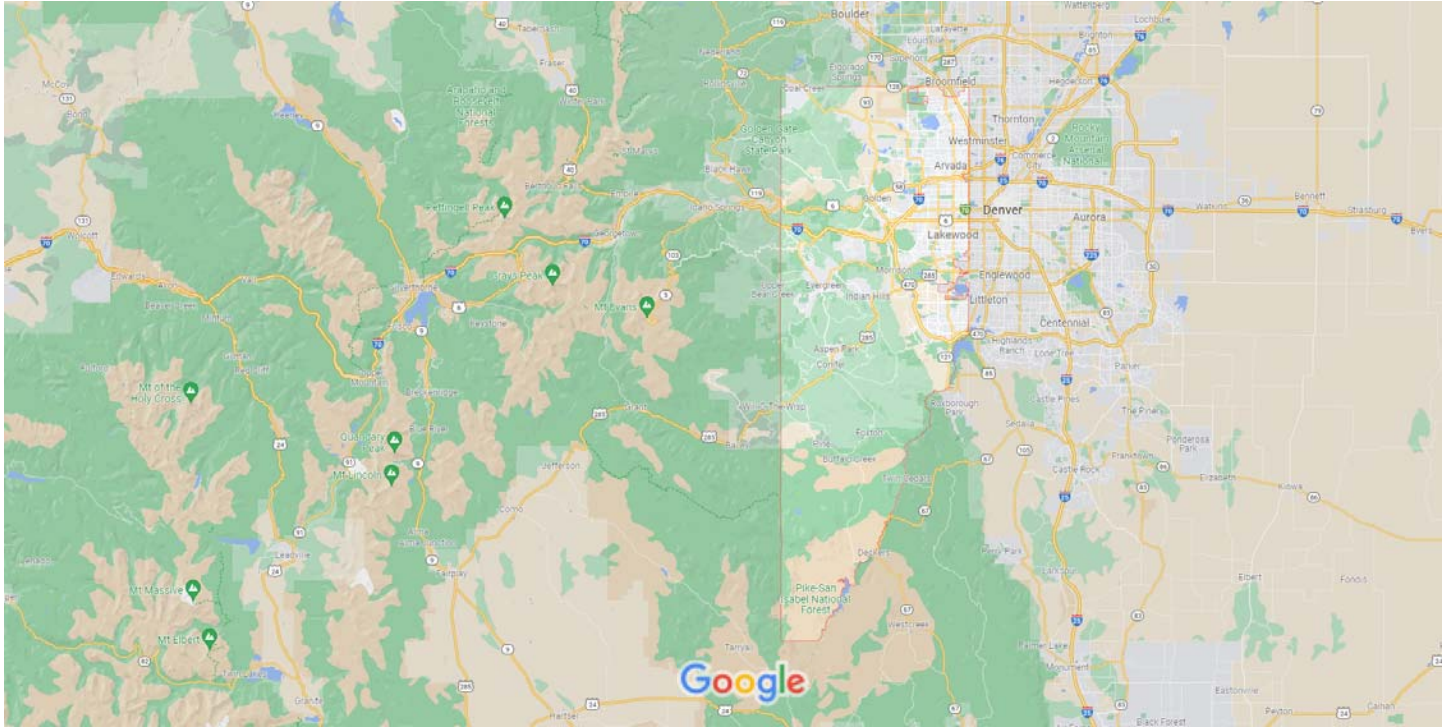


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Quick facts

El Paso County is one of the 64 counties of the U.S. state of Colorado. The 2020 Census recorded its population as 730,395. The Census Bureau's 2020 result indicates it is the

Google Maps Jefferson County



Map data ©2021 Google 5 mi



Jefferson County

Colorado



Directions



Save



Nearby



Send to your phone

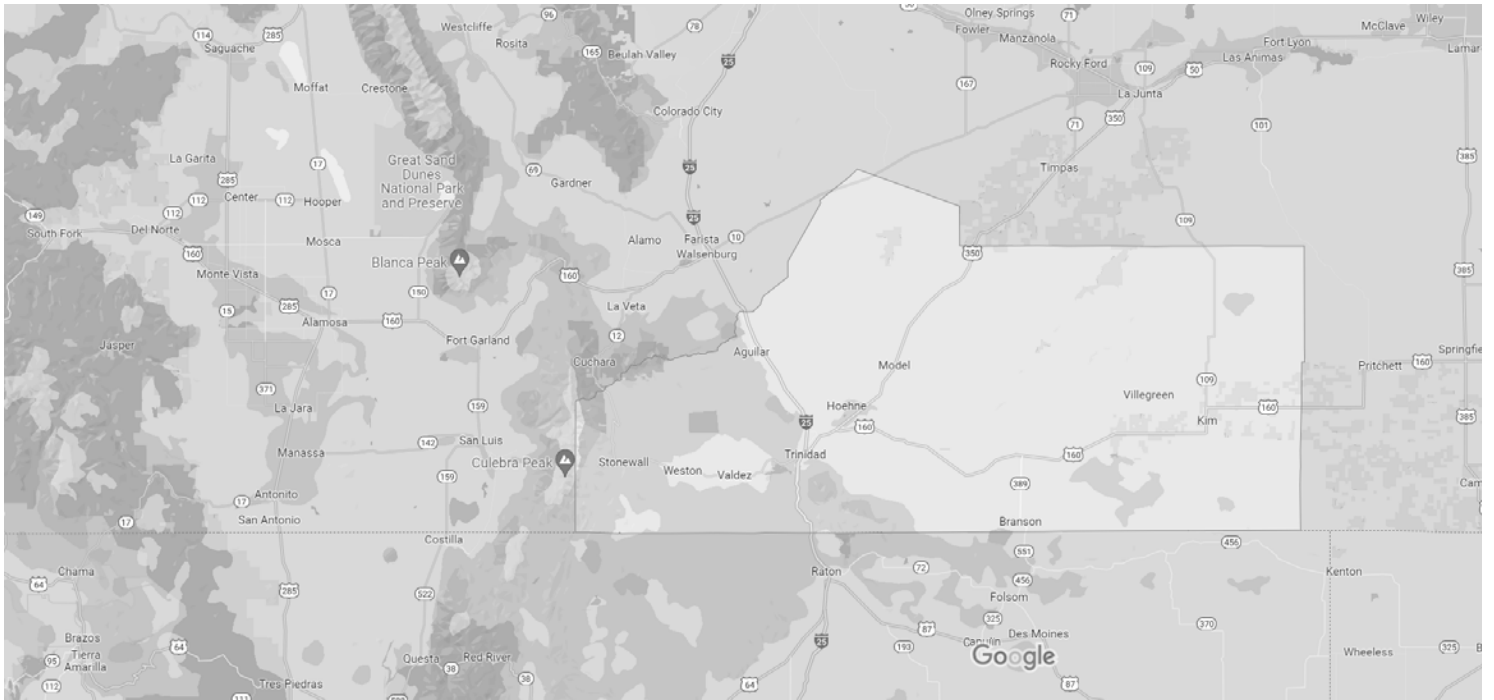


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Quick facts

Jefferson County, is a county located in the U.S. state of Colorado. As of the 2020 census, the population was 582,910, making it the fourth-most populous county in Colorado. The

Las Animas County



Map data ©2022 Google 10 mi



Las Animas County

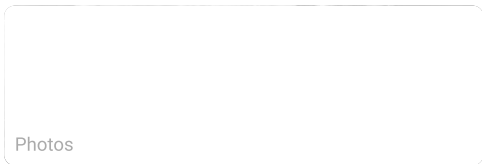
Colorado

- Directions
- Save
- Nearby
- Send to phone
- Share

Quick facts

Las Animas County is a county located in the U.S. state of Colorado. As of the 2020 census, the population was 14,555. The county seat is Trinidad. [Wikipedia](#)

Photos





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Personal Checking Accounts

Personal Checking Accounts

5Star Bank is a full-service community bank committed to offering solutions that meet your personal deposit needs.

▼ Summary

5Star Checking

- Maintain an average daily balance of \$1,000; otherwise, there will be a \$7.00 monthly service fee
- Will earn interest when the average daily balance is \$1,000+
- Will refund up to 5 ATM service fees if a monthly balance of \$1,000 is maintained
- Free online banking with bill pay
- Free Visa Debit/ATM Card

E-Checking

- No monthly fee with e-statements
- If you do not sign up for e-statements within 60 days of account opening, this account will be converted to a 5Star Checking
- No interest earnings
- No ATM refunds
- Free online banking with bill pay
- Free Visa Debit/ATM Card

[5Star Checking Terms & Conditions \(https://cms.kasasaonline.com/ /kcms-doc/1224/53982/5Star-Checking-Terms-Conditions.pdf\)](https://cms.kasasaonline.com/ /kcms-doc/1224/53982/5Star-Checking-Terms-Conditions.pdf)

[E-Checking Terms & Conditions \(https://cms.kasasaonline.com/ /kcms-doc/1224/48669/E-Checking-Terms-Conditions.pdf\)](https://cms.kasasaonline.com/ /kcms-doc/1224/48669/E-Checking-Terms-Conditions.pdf)



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Personal Savings Account

Personal Savings Account

5Star Bank is a full-service community bank committed to offering solutions that meet your personal deposit needs.

▼ Summary

- \$2.00 monthly service fee if the average daily balance drops below \$100
- Interest will be earned on any balance amount
- Limit of six withdrawals per month; in-person withdrawals do not count towards this limit



[Basic Savings Terms & Conditions \(https://cms.kasasaonline.com/_/kcms-doc/1224/53981/Basic-Savings-Terms-Conditions.pdf\)](https://cms.kasasaonline.com/_/kcms-doc/1224/53981/Basic-Savings-Terms-Conditions.pdf)

<https://www.bbb.org/us/co/colorado-springs/profile/bank/5star-bank-0785-5742777#sealclick>

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Money Market

Reach your goals faster with an account that's a step up from regular savings. Earn tiered rates that grow right along with your balance!

Maximize returns while minimizing effort. With our money market account, your balance does the heavy lifting. Make the most of funds via tiered rates, providing higher balances with even higher returns. At the same time, maintain convenient access to your funds. Have it all, all in one place — earning potential and flexibility. Open our money market account today!

▼ Summary

- Competitive, tiered interest rates on balances of \$1,000 or more
- Higher balances earn higher rates
- Enjoy flexibility with enhanced access to funds
- Direct check-writing ability with no minimum dollar amount required
- Up to 6 pre-authorized debits each month*
- Free ATM card upon request to be used for:
 - Unlimited withdrawals
 - Transferring funds between accounts
 - Balance inquiries
- Avoid \$5 monthly service fee by maintaining a \$1,000 average monthly balance
- Free [online banking](/services-tools/account-services/online-banking-with-bill-pay.html) (/services-tools/account-services/online-banking-with-bill-pay.html).
- Free [eStatements](/services-tools/account-services/estatemnts.html) (/services-tools/account-services/estatemnts.html).
- Free [mobile banking](/services-tools/account-services/mobile-banking-with-mobile-deposit.html) (/services-tools/account-services/mobile-banking-with-mobile-deposit.html).
- \$1,000 minimum deposit to open



*Excess transactions may be subject to a fee.



Nearly 30 years ago, 5Star Bank opened its doors at Peterson Air Force Base to serve our veterans and military service members. Today, we continue that commitment by providing deposit and loan products, as well as mobile and online banking services that allow our veterans and military clients to bank whenever and wherever they want.

5Star Military Checking Account

A customized checking account for veterans, active-duty or retired military service members.

- \$5.00 minimum opening deposit
- No monthly service fee
- Direct deposit of your military paycheck, retirement check, or VA monetary benefits available
- Refund of ATM fees, nationwide¹
- Avoid the \$4.00 paper statement fee by enrolling in e-Statements
- No fees for e-Statements
- Free online banking with bill pay
- Free mobile banking and mobile deposit²
- Free Visa Debit/ATM card
- Free set of starter checks (pack of 40)

5Star Military Savings Account

A basic savings account for veterans, active-duty or retired military service members.

- \$25.00 minimum opening deposit
- No monthly service fee
- Interest is earned on any balance

Ask a banker how to get started today!

**Buying a home or need to refinance
your mortgage?**

**Turn the page to learn about our
home financing options for our veterans
and military customers. →**

5Star Bank offers a variety of mortgage loans options; two of which are specifically for our veterans and service members. Our mortgage experts will find the financing that best fits your unique situation. We will guide you through every step of the loan process, providing a smooth and stress-free experience and the valuable advice that really makes a difference.

VA Loans

- Government insured/guaranteed loans
- VA guarantee allows eligible veterans to purchase a home with no down payment and up to 100% financing



Interest Rate Reduction Refinance Loan (IRRRL) for Current VA Loan Holders

- An IRRRL can only be made to refinance a property on which you have already used your VA loan eligibility. No-cash-out refinances are eligible.
- No appraisal or credit underwriting
- No money out of pocket
- Lower your monthly loan payment
- Lower your interest rate
- Rapid closing process

Apply Online³

Loan applications can be conveniently completed online at <https://5starbank.submityourloanapplication.com/>. This site also provides a list of documents we will need to complete your application and the ability to securely upload these documents online.

Our Partnership with Pivot Lending Group⁴

By partnering with Colorado owned and operated Pivot Lending Group, we are able to offer competitive interest rates, local processing, underwriting, and closing services with local appraisers to ensure a smooth and seamless loan process with expert advice and responsive service.

To learn more about these benefits – and for specific interest rates and details – stop by or call any one of our four branch locations including our branch located on Peterson Air Force Base!

¹ Maximum refund of \$10 per month

² Subject to approval; account must be open for 30 days before mobile deposit will be available for use

³ All loans are subject to credit, income and employment qualifications. Please see a mortgage representative for further details.

⁴ Pivot Lending Group is regulated by: the Division of Real Estate (CO) · the State of Nebraska Department of Banking and Finance (NE) · the Arizona Department of Financial Institutions (AZ) AZ#0923361 · the Office of the State Bank Commissioner (KS) Kansas Licensed Mortgage Company License No. MC0025226 · the Wyoming Division of Banking (WY) WY# 2277—We do business in accordance with the Fair Housing Law and Equal Credit Opportunity Act.—NMLS# 109995

Denver Tech Center

5251 DTC Parkway, Suite 100
Greenwood Village, CO 80111
Office: 303.770.0254

Downtown (Sun Plaza)

104 South Cascade Avenue,
Suite 102
Colorado Springs, CO 80903
Office: 719.475.7827

InterQuest Parkway

10989 New Allegiance Drive
Colorado Springs, CO 80921
Office: 719.260.8150

Peterson Air Force Base

455 West Paine Street
Building 1485
Colorado Springs, CO 80914
Office: 719.574.2777





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Individual Retirement Accounts (IRAs)

Plan for retirement to get the life you're dreaming of — whether that means watching the sunset here in Pikes Peak or traveling the world.

Working hard all your life means you deserve something special when you retire. Without the right planning, you could find yourself up a creek without a paddle. Make sure you get the life you deserve after retirement with a competitive-rate IRA. We offer traditional and Roth IRAs, as well as rate options with differing terms. So you can choose the plan that works for your current — and future — lifestyle.

▼ Summary

- Competitive interest
- Traditional and Roth IRA options
- No setup fees
- No monthly or annual maintenance fees
- \$6,500 contribution limit per year
- Additional \$1,000 "catch-up" contribution allowed for ages 50+
- \$250 minimum opening deposit to earn variable interest rates
- \$1,000 minimum opening deposit to earn fixed interest rates

*Consult a tax advisor.

▼ Traditional vs. Roth

There are advantages to both traditional and Roth IRAs. One of the biggest differences is the time at which you see the most advantage. A traditional IRA provides potential tax relief today, while a Roth IRA has the potential for the most tax benefit at time of retirement.

Traditional IRA

- No income limits to open
- No minimum contribution requirement
- Contributions are tax deductible on state and federal income tax*

- Earnings are tax deferred until withdrawal (when usually in lower tax bracket)
- Withdrawals can begin at age 59½
- Early withdrawals subject to penalty**
- Mandatory withdrawals at age 70½

Roth IRA

- Income limits to be eligible to open Roth IRA***
- Contributions are NOT tax deductible
- Earnings are 100% tax free at withdrawal*
- Principal contributions can be withdrawn without penalty*
- Withdrawals on interest can begin at age 59½
- Early withdrawals on interest subject to penalty**
- No mandatory distribution age
- No age limit on making contributions as long as you have earned income

*Subject to some minimal conditions. Consult a tax advisor.

**Certain exceptions apply, such as healthcare, purchasing first home, etc.

***Consult a tax advisor.

▼ Rate Options

For both traditional and Roth IRAs, we offer the following rate options:

Fixed Rate

- Pays a single, fixed rate for the length of the term
- Terms range from:
 - 1 year
 - 18 months
 - 2 years
 - 2.5 years
 - 3 years
 - 4 years
 - 5 years

Variable Rate

- Interest varies throughout length of term
- Terms range from:
 - 24 months
 - 36 months
 - 60 months
- Additional deposits can be added with minimal increments of \$100

The rates on variable IRAs are indexed to the yields on Treasury Securities with matching maturities and are adjusted monthly.

There are substantial penalties for early withdrawals of principal. IRS penalties may also apply. Consult your tax advisor.

(<https://www.bbb.org/us/co/colorado-springs/profile/bank/5star-bank-0785-5742777#sealclick>)

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The process couldn't be easier, just follow these 3 easy steps...



EASY APPLICATION PROCESS

No hard credit pull on your credit profile. Accounts are FDIC insured. Submit your name, email address and temporary password to get started!



PICK YOUR PLAN

Choose to build credit over 12, 18, or 24 months with a payment that fits your budget. (Low Interest Rate // Administrative Fees - \$0)



WATCH SAVINGS & CREDIT SCORE GROW

Enter how much money you'd like to save over the term you choose, and CreditUp calculates your total loan amount and monthly payment.

We want you to succeed! Watch your savings grow and view your credit score through your account dashboard. The CreditUp by 5Star credit building account enables you to build installment credit history with a secured installment loan. The CreditUp account will build your credit history by showing lenders your ability to make consistent on-time payments from your bank account. As you are building up your credit, you'll have a savings account ready with the full saved amount to access at the end of the loan term!

Note: The CreditUp by 5Star credit builder is not an upfront cash loan program. Funds from your CreditUp loan are placed in a holding savings account in your name. This savings account is the collateral for your loan. After all payments are complete and the loan is paid in full, you decide to keep the funds in your savings account or have the funds sent to you.

<https://www.creditupbuilder.com/>



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Business Certificates of Deposit (CDs)

Questions?

Get rewards without the risk. A business CD is for serious investors ready to take their company funds to the next level.

Improve your earnings without risking any of your company's cash assets. Simply pick the term and your funds earn a guaranteed fixed rate...and guaranteed is always a good thing for your bottom line. We offer a range of term lengths to fit your short- and mid-range goals. By laddering maturity dates, you can add liquidity to your CD investments. Talk to your business banker today.

▼ Summary

- Higher returns than savings accounts
 - Fixed rates for length of term
 - Terms range from 6 months to 5 years
 - Early withdrawal penalties apply
 - \$1,000 minimum deposit to open
-

(<https://www.bbb.org/us/co/colorado-springs/profile/bank/5star-bank-0785-5742777#sealclick>)

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5Star Commercial Analysis Checking

Keep business running smoothly with unlimited monthly transactions at low per-item fees and free account management services.

Keep up with your bustling business's demands. 5Star Commercial Analysis Checking gives you unlimited monthly transactions at low per-item fees — or you can pay no fees at all by receiving earnings credits based on your balance. This account also comes with comprehensive services to help you manage company funds wherever you are.

▼ Summary

- Ideal for businesses with large transaction volumes
- Receive a detailed analysis statement regarding account activity
 - Processed on the 15th of the following month of the cycle statement
 - Net charge detailed in analysis statement is debited on the 15th of the following month
- Unlimited monthly transactions at low per-item fees
 - \$0.15 per credit
 - \$0.15 per debit
 - \$0.12 per deposited item
- \$10 monthly service fee
- Receive an earnings credit to offset or minimize monthly fees incurred*
- Free online banking & bill pay
- Free Visa® business debit card
- Online cash management available
- \$100 minimum deposit to open

*Earnings credit is calculated on the average collected balance and applied to accumulated service fees. Earnings credit is subject to change at the bank's discretion; call a banker for details and rate information.



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5Star Commercial Checking

Give your small business the resources it needs to grow — plus online services that let you bank right from the office.

As a business owner, you contribute so much to our Colorado Springs community. That's why we want to help you continue flourishing. 5Star Commercial Checking is perfect for small businesses with lower transaction volumes. Enjoy 100 free transactions every month and pay just 30 cents for each transaction thereafter. You'll also get free online services that will make your workday run a whole lot smoother.

▼ Summary

- Ideal for businesses with lower transaction volumes
 - Simplified checking solution
 - No monthly service fee
 - No minimum balance requirements
 - 100 free transactions per month; \$0.30 per transaction thereafter
 - Receive statement with check images at the end of the month
 - Free online banking & bill pay
 - Free Visa® business debit card
 - Online cash management available
 - \$100 minimum deposit to open
-



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5Star Commercial Money Market

Questions?

Give your business's savings balance a boost with competitive, tiered interest rates — and still retain access to funds.

As a business owner, you know a good deal when you see one. Being able to earn competitive interest without having to give up access to your money for months to a year — that's a win-win. Our money market account pays tiered rates, so higher balances earn higher rates. And with six free withdrawals every month, you can take care of business whenever you need to.

▼ Summary

- Competitive, tiered rates
- Higher balances earn higher rates
- Enjoy flexibility with enhanced access to funds
- Up to 6 withdrawals or transfers per month*
- Direct check-writing ability
- Avoid \$10 monthly service fee by maintaining a \$1,000 average monthly balance
- Free [online banking](/services-tools/cash-management/business-online-banking-with-bill-pay.html) (</services-tools/cash-management/business-online-banking-with-bill-pay.html>)
- \$1,000 minimum deposit to open



*Subject to excess transaction fee.



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www.5Star.bank

Business Lines of Credit

Finance ongoing needs with a line of credit — apply just once and dip into your line whenever you need it.

You've gotten this far in business by making smart decisions. Make another by holding onto your working capital and applying for a business line of credit.

Competitive rates and flexible repayment terms will put you ahead of the pack as you fund a wide range of unique needs.

▼ Summary

- Competitive rates for a wide range of long-term or seasonal business needs
 - Seasonal fluctuations
 - Inventory
 - Capitalize on trade discounts
 - Working capital
 - Ongoing updates
 - And more
- Provides greater financial flexibility
- Repayment customized based on your business's unique needs
- Funds available right as you need them; apply once then use again as needed thereafter
- Revolving credit – as principal is repaid, more becomes available for use
- Only pay interest on the part that's used
- Funds are easily accessible via in-person, online, email, or phone transfer request
- Local decision-making and processing in the Pikes Peak region
- Helpful, customized service throughout the entire process

For more information, please contact one of our commercial lenders:

1-800-776-2265 or 719-475-7827





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Certificates of Deposit (CDs)

Grow your savings in an account that's as secure as locking money away in a safe. Rates and terms are fixed so your money is guaranteed.

Market conditions can change like the weather — leaving your interest rate lower than when you started. A certificate of deposit (CD) gives you what other investment strategies can't — a fixed rate that will stay the same for the length of your term. At 5Star Bank, we offer terms ranging from 6 months to 5 years and no monthly service fees. Open with a \$1,000 deposit and start investing seriously today!

▼ Summary

- Fixed rates
- Provides more guarantee than other risky investments
- Set aside for future savings goals
- A wide range of terms available (from 6 months to 5 years)
- No setup or maintenance fees
- Earned interest may be added to principal, transferred to another 5Star Bank account, or sent by ACH to another bank.
- Early withdrawals subject to penalty*
- Open by wire transfer, in branch (</about-us/locations-hours.html>), or by mail**
- \$1,000 minimum deposit to open

*Early withdrawals may result in substantial penalties.

**When opening an account by mail, you will receive the interest rate that is in effect on the day your application and check are received by us.

[View the full disclosure.](https://cms.kasasaonline.com/_/kcms-doc/1224/45942/CD-Disclosures.pdf) (https://cms.kasasaonline.com/_/kcms-doc/1224/45942/CD-Disclosures.pdf)



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www.5star.bank

Commercial Loans

Grab hold of business opportunities when they arise. A lending partnership with us gives you the funding you require to meet needs.

Your business is based right here in the Pikes Peak region. Why work with lenders anywhere else? Apply for a commercial loan with us, and you'll not only get the funding you need to meet business opportunities head-on — you'll get personalized service from local people just like you.

▼ Summary

- Competitive rates for a wide range of business expenses:
 - Working capital
 - Equipment
 - Machinery
 - Inventory
 - Facility improvements
 - And more
- Repayment terms customized to fit your business's unique needs
- Local decision-making and processing in the Pikes Peak region
- Helpful, customized service throughout the entire process

For more information, please contact one of our commercial lenders:

1-800-776-2265 or 719-475-7827



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1-800-776-2265

www.5star.bank

Commercial Real Estate Loans

Let us help you find your next office space here in Colorado Springs — our lenders know business and local real estate.

Expand your business without the growing pains thanks to a commercial real estate loan from 5Star Bank. We're local just like you, and will work with you to get the rate and customized term you need to move into your new office. Plus, you can expect personalized service throughout the life of the loan and beyond.

▼ Summary

- Competitive rates for the purchase, refinance, or construction of commercial properties
- Available for owner-occupied or investment properties
- Repayment terms customized to fit your business's unique needs
- Lending professionals with working knowledge of the local real estate market
- Local decision-making and processing in the Pikes Peak region
- Helpful, customized service throughout the entire process

For more information, please contact one of our commercial lenders at:

1-800-776-2265 or 719-475-7827

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www.5star.bank

Home Equity Loans

Fund almost any personal need using the equity you've built within your home as collateral to secure an affordable rate!

The house you've called home all of these years could be doing so much more for you — like paying for your child's college or getting you out of debt. A home equity loan from 5Star Bank lets you secure funding for all kinds of needs. And we're not just your lenders — we're your neighbors who will work to get you the best rate possible!

▼ Summary

- Competitive rates for several short-term or one-time needs:
 - Education expenses
 - Major life events
 - Home remodel projects
 - Debt consolidation
 - And much more!
 - The existing equity in your home is used as collateral backing
- The interest paid might be tax deductible*
- Local decision-making and processing in the Pikes Peak region
- Helpful, customized service throughout the entire process

▼ Home Equity Line of Credit (HELOC)

If you need financing for ongoing needs, a line of credit is the way to go. Unlike a loan, there's no need to reapply to reuse — as the principal line of credit is repaid, more becomes available for use. So you can build that new addition to your home or take that family trip without breaking your budget.

- Competitive rates for several ongoing or seasonal needs:
 - Education expenses

- Major life events
 - Major home improvements
 - Debt consolidation
 - Emergency reserve
 - And much more!
 - The existing equity in your home is used as collateral backing
 - Funds available anytime without reapplying; apply once, then use repeatedly thereafter
 - Revolving credit – as principal is repaid, more becomes available for use
 - Funds easily available via in-person, online, email, or phone transfer requests
 - The interest paid might be tax deductible*
 - Set up automatic payments to be deducted from your account monthly
 - Local decision-making and processing in the Pikes Peak region
 - Helpful, customized service throughout the entire process
-

*Consult a tax advisor.





Better Banking = Better Business

1-800-776-2265

www.5star.bank

Letters of Credit

Let us vouch for you with a letter of credit that allows you to gain trust and rapport with a new business partner.

A handshake used to be all you needed to solidify your word. Today's big business is a very different landscape. A letter of credit can provide your business with support to enhance your possibilities with a new supplier — especially when it comes to international commerce. Nobody knows your finances better *and* wants you to succeed more than a bank centered right in your own community.

▼ Summary

- Provides guarantee on payments of large purchases to third parties
- Can replace need for costly insurance company performance bond
- Can also be used to guarantee a service
- Typically issued for 1-year term or less
- Terms easily renewed
- Fee is based on face value amount
- Interest accrues only if we must make payment to beneficiary on your behalf

For more information, please contact one of our commercial lenders:

1-800-776-2265 or 719-475-7827





Better Banking = Better Business

1-800-776-2265

www.5Star.bank

Overdraft Protection *Make buyer's remorse a thing of the past. Avoid unnecessary fees with this convenient line of credit.*

Prevent returned checks and avoid overdraft fees with 5Star Bank Overdraft Protection. It's not just convenience — it's peace of mind.

Overdraft Protection allows you to:

- Enjoy a credit line on your 5Star Bank Checking Account
- Automatically access funds up to your available credit limit whenever there are insufficient funds in your checking account
- Eliminate the complication and expense of returned checks

Member
FDIC





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1-800-776-2265

www.5Star.bank

Residential Mortgage

At 5Star Bank, every client relationship begins with the peace of mind that comes from banking with a strong financial partner. You'll receive a competitive interest rate, professional expertise to guide you through the loan process, local decision-making and outstanding service from a person you can trust.

Our mortgage experts will find the **financing that best fits your unique situation**. We will guide you through every step of the loan process; providing a smooth and stress-free experience and the valuable advice that really makes a difference.

We also offer **pre-approvals** so that you can confidently shop and negotiate for your new home with a written commitment in hand!

When you're ready to **buy a home or refinance your existing mortgage loan**, trust the experienced mortgage team at 5Star Bank. Our flexible options and a wide array of residential mortgage loan products can put **your dream home within reach!**

✓ Financing Options

We finance¹:

- Owner-occupied Residential Loans
- Non-owner occupied Residential Loans
- Second or Vacation Homes
- 1-4 Family Unit Properties

Our diverse, flexible mortgage options include:

Conventional Financing

- Purchases or refinances
- 1-4 family units

- Fixed-rate and adjustable-rate mortgages available

FHA

- Government-insured/guaranteed loans
- FHA mortgage loans have maximum loan limits that vary depending on the average cost of housing in a given region. Our mortgage representatives will provide you with details specific to your transaction
- Available for purchases or refinances
- Down-payment funds can be gifted or borrowed against a secure asset

VA

- Government-insured/guaranteed loans
- VA guarantee allows eligible veterans to purchase a home with no down payment and up to 100% financing

Interest Rate Reduction Refinance Loan (IRRRL)

- An IRRRL can only be made to refinance a property on which you have already used your VA loan eligibility. No cash-out refinances are eligible.
- No appraisal or credit underwriting
- No money out of pocket
- Lower your monthly loan payment
- Lower your interest rate
- Rapid closing process

Jumbo Loans

- Loans that exceed the conforming loan limit
- Fixed-rate and adjustable-rate mortgages available
- Primary residences and second homes

Investment Property

- Loans for one to four-family rental properties
- Purchases

Additional loan options

- Construction to Permanent loan financing: we provide a one-stop-shop that allows you to build your dream home and secure financing all with 5Star Bank
- Bridge loans: use the equity in your current home to help finance your new home
- Home Equity Loans and Lines of Credit

▼ Our Mortgage Team

Our Mortgage Team

Our dedicated, knowledgeable loan consultants promise the highest possible customer care and personalized service. And, as a client of 5Star Bank, we will be here long after your loan closes ready to meet all of your financial needs!

Denver Tech Center

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▼ Our Partnership with Pivot Lending Group²



By partnering with Colorado owned and operated Pivot Lending Group, we are able to offer competitive interest rates, local processing, underwriting, and closing services with local appraisers to ensure a smooth and seamless loan process with expert advice and responsive service.

¹All loans are subject to credit, income and employment qualifications. Please see a Mortgage Representative for further details. ²Pivot Lending Group is regulated by: the Division of Real Estate (CO), the State of Nebraska Department of Banking and Finance (NE), the Arizona Department of Financial Institutions (AZ), AZ#0923361, the Office of the State Bank Commissioner (KS) Kansas Licensed Mortgage Company License No. MC0025226, the Wyoming Division of Banking (WY) WY# 2277. We do business in accordance with the Fair Housing Law and Equal Credit Opportunity Act. NMLS# 109995





Better Banking = Better Business

1-800-776-2265

www.5star.bank

SBA Loans

Finance whatever it is you need to reach your goals with a loan tailored perfectly to your small business.

Your business may be small, but your future plans aren't. Get what you need to achieve your business goals with a government-backed SBA loan. From working capital, to inventory purchase, to construction, we know your needs are as unique as your business — we'll make sure your loan fits your business like a glove.

▼ Summary

- Available for start-up businesses, as well as purchasing and refinancing existing businesses
- Government-assisted help for businesses that might otherwise have difficulty getting approved
- Special financing for qualifying businesses
- Competitive rates for a wide range of business needs:
 - Commercial real estate purchase
 - Construction
 - Business acquisition or expansion
 - Equipment/inventory purchase
 - Working capital
 - And more
- A wide range of lending options available
- Generally lower down payments and extended terms
- Additional considerations taken when deciding maturity*
- Local decision-making and processing in the Pikes Peak region
- Helpful, customized service throughout the entire process

For more information, please contact one of our commercial lenders:

1-800-776-2265 or 719-475-7827

*Loan maturities are based on the ability to repay, the purpose of the loan proceeds, and the useful life of the assets financed.

