



CRA Self Analysis of data as of December 31, 2023

(unless otherwise stated)

Table 1 - Loan Distribution as of 12/31/2023

This report provides the dollar amounts and percentage of loans listed by loan type. Information is taken from the year end call report.

Table 1 - Loan Distribution as of 12/31/2023

Loan Type	Dollar Amount (000s)	Percentage of Total Loans
Construction and Land Development 1 to 4 Family	2,232	0.35%
Secured by Farmland	792	0.12%
1 to 4 Family Residential Open-end	11,984	1.87%
1 to 4 Family Residential Closed-end First Lien	443,096	69.13%
1 to 4 Family Residential Closed-end Junior Lien	5,983	0.93%
Multifamily Residential	2,888	0.45%
Commercial Real Estate Owner Occupied	67,929	10.60%
Other Commercial Real Estate	31,116	4.85%
Total Real Estate Loans	566,020	88.31%
Agricultural Production	184	0.03%
Commercial and Industrial	25,773	4.02%
Consumer Loans	27,211	4.25%
State & Political Subdivision Obligations	21,698	3.39%
All Other Loans	32	0.00%
Total Loans	640,918	100.00%

Source: 12/31/2023 Consolidated Report of Condition
Schedule RC-C Part 1

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Table 2 - Loan-to Deposit Ratio (LTD) as of December 31, 2023

This table illustrates loan to deposit ratios as of year end 2023 for PSB as well as competitors with similar asset size and branch structure. The figures confirm that PSB has comparative figures in both lending and deposits providing a high LTD ratio.

Loan-to Deposit Ratio (LTD) as of December 31, 2023

Bank Name	Total Assets \$(000s)	Net Loans \$(000s)	Total Deposits \$(000s)	Loan-to-Deposit Ratio (%)
Passumpsic Savings Bank	854,743	627,584	681,633	92.07%
Community National Bank	1,098,634	836,160	898,049	93.11%
Union Bank	1,468,468	1,023,456	1,308,218	78.23%
Woodsville Guaranty Savings Bank	684,381	476,247	562,404	84.68%

Source: Consolidated Reports of Condition.

Schedule RC

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Table 3 - Distribution of Census Tracts by Income Level as of 12/31/2023		
This table represents distribution of census tracts broken down by moderate and middle income levels. Further breakdown is provided below in additional tables for Vermont and New Hampshire assessment areas.		
Distribution of Census Tracts by Income Level - VT & NH		
Census Tracts	2023 FFIEC Census Report	
	#	%
Moderate	13	30.2%
Middle	26	60.5%
Upper	4	9.3%
7 of 26 (27%) of Middle are considered Underserved Middle Income Tracts - Remote Rural		
Total	43	100%
Source: 2022 FFIEC Census Report - Summary Census Demographic Information		
VT - Distribution of Census Tracts by Income Level		
Census Tracts	2023 FFIEC Census Report	
	#	%
Moderate	10	28.57%
Middle	21	60.00%
Upper	4	11.43%
7 of 21 (33%) of Middle Income Tracts are considered Underserved Middle Income Tracts - Remote Rural		
Total	35	100%
NH - Distribution of Census Tracts by Income Level		
Census Tracts	2023 FFIEC Census Report	
	#	%
Moderate	3	37.50%
Middle	5	62.50%
Total	8	100%
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Table 4 - Distribution of Loans, Deposits and Branches by State							
This report breaks figures down into Vermont and New Hampshire totals. Figures provided for Residential Mortgages and Small Business Loans are as of year end 2023 as reported in the HMDA LAR and report run on small business loans within our assessment areas. Deposit figures are as of June 30, 2023 as provided in the Deposit Market Share listing reports. Loans are located in our assessment areas whereas deposits include all deposits at each branch location.							
Distribution of Loans, Deposits and Branches by State							
State	Residential Mortgages (NEHL)		Small Business Loans		Deposits		Branches
	\$(000s)	%	\$(000s)	%	\$(000s)	%	
Vermont	2,039	71.90%	14,352	66.44%	480,298	69.84%	7 63.64%
New Hampshire	797	28.10%	7,249	33.56%	207,400	30.16%	4 36.36%
Totals	2,836	100.00%	21,601	100.00%	687,698	100.00%	11 100.00%
Source: 6/2023 Deposit Market Share Data, Bank Records							
dmh							

Table 5 - Distribution of Lending Activity by State and Year - Assessment Areas Only

This report includes Residential Mortgages and Small Business Loans in our assessment areas, broken down by number of loans and dollar amount in Vermont and New Hampshire. Although the percentage of loans increased in NH, it is noted there was a significant decline in loans in 2023 overall.

Distribution of Lending Activity by State and Year - Assessment Areas Only								
State	2022				2023			
	#	% by #	\$(000s)	% by \$	#	% by #	\$(000s)	% by \$
Residential Mortgages								
Vermont	38	90.48%	6,098	90.57%	13	76.47%	2,039	71.90%
New Hampshire	4	9.52%	635	9.43%	4	23.53%	797	28.10%
Totals	42	100.00%	6,733	100.00%	17	100.00%	2,836	100.00%
Small Business Loans								
Vermont	192	74.13%	26,181	72.43%	133	69.63%	14,352	66.44%
New Hampshire	67	25.87%	9,967	27.57%	58	30.37%	7,249	33.56%
Totals	259	100.00%	36,148	100.00%	191	100.00%	21,601	100.00%

Source: 2022 & 2023 HMDA LARs

Table 6 - Distribution of Loans Inside and Outside of Combined Assessment Areas

This report shows us the distribution of Small Business Loans and Small Farm Loans inside our assessment areas versus outside as well as Indirect Loans and Letters of Credits to businesses.

Distribution of Loans Inside and Outside of Combined Assessment Area										
Loan Category or Type	Number of Loans					Dollar Volume (000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		\$	%	#	%	
2021 Small Business Loans	255	90.43%	27	9.57%	282	29,030	84.60%	5,284	15.40%	34,314
2022 Small Business Loans	259	88.70%	33	11.30%	292	36,148	82.56%	7,634	17.44%	43,782
2023 Small Business Loans	191	88.43%	25	11.57%	216	21,601	84.57%	3,941	15.43%	25,542
Total Small Business	705		85		790	86,779		16,859		103,638
2021 Small Farm	1	100.00%	0	0.00%	1	50	100.00%	0	0.00%	50
2022 Small Farm	4	80.00%	1	20.00%	5	270	68.88%	122	31.12%	392
2023 Small Farm	2	100.00%	0	0.00%	2	85	100.00%	0	0.00%	85
Total Small Farm	7		1		8	405		122		527
Distribution of Indirect Loans Inside and Outside of Combined Assessment Area										
Loan Category or Type	Number of Loans					Dollar Volume (000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		\$	%	#	%	
2021 Indirect loans to businesses	3	60.00%	2	40.00%	5	105	54.97%	86	45.03%	191
2022 Indirect loans to businesses	5	62.50%	3	37.50%	8	202	62.93%	119	37.07%	321
2023 Indirect loans to businesses	19	70.37%	8	29.63%	27	888	70.25%	376	29.75%	1,264
Total Indirect Loans to Businesses	27		13		40	1,195		581		1,776
Distribution of Letters of Credit Inside and Outside of Combined Assessment Area										
Loan Category or Type	Number of Loans					Dollar Volume (000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		\$	%	#	%	
2021 Letters of Credit to businesses	6	100.00%	0	0.00%	6	604	100.00%	0	0.00%	604
2022 Letters of Credit to businesses	5	83.33%	1	16.67%	6	547	99.64%	2	0.36%	549
2023 Letters of Credit to businesses	6	85.71%	1	14.29%	7	661	56.93%	500	43.07%	1,161
Total Letters of Credit to Businesses	17		2		19	1,812		502		2,314

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Table 7 - Distribution of Small Business Loans by Census Tract Income Level in our AAs

The spreadsheet illustrates the number of small business loans and how they were distributed between the banks moderate and middle income census tracts.

Combined VT & NH AAs - Distribution of Small Business Loans by Census Tract Income Level								
Census Tract Income Level	PSB 2022		PSB 2022		PSB 2023		PSB 2023	
	#	%	\$	%	#	%	\$	%
Moderate	97	37.45%	15,481	42.83%	68	35.60%	8,730	40.41%
Middle	162	62.55%	20,667	57.17%	123	64.40%	12,871	59.59%
Upper		0.00%		0.00%		0.00%		0.00%
Total	259	100.00%	36,148	100.00%	191	100.00%	21,601	100.00%

2022 Middle Census tract breakdown Small Business - 29 of the 162 in Middle Income census tracts were in Underserved Remote Rural tracts. This represents 17.9%. SB - 2023 Middle Census tract breakdown: 19 of the 123 loans in Middle Income census tracts were in Underserved Remote Rural tracts, representing 15%.

2022 Middle Census tract breakdown Small Business - \$3,768 of the \$20,667 in Middle Income census tracts were in Underserved Remote Rural Tracts, representing 18%. SB 2023 - \$1,083 of the \$12,871 loans in Middle Income census tracts were in Underserved Remote Rural tracts, Representing 8%.

Vermont - Distribution of Small Business Loans by Census Tract Income Level								
Census Tract Income Level	PSB 2022		PSB 2022		PSB 2023		PSB 2023	
	#	%	\$	%	#	%	\$	%
Moderate	81	42.19%	13,959	53.32%	56	42.11%	6,867	47.85%
Middle	111	57.81%	12,222	46.68%	77	57.89%	7,485	52.15%
Upper	0	0.00%	-	0.00%	0	0.00%	-	0.00%
Total	192	100%	26,181	100%	133	100%	14,352	100%

2022 Middle Census tract breakdown Small Business - 29 of the 111 in Middle Income census tracts were in Underserved Remote Rural tracts. This represents 25%. 2023 Middle Census tract breakdown: 19 of the 77 loans in Middle Income census tracts were in Underserved Remote Rural tracts. This represents 25%.

2022 Middle Census tract breakdown Small Business - \$3,768 of the \$12,222 in Middle Income census tracts were in Underserved Remote Rural Tracts, representing 30.8%. 2023 Middle Census Tract breakdown - \$1,083 of the \$7,485 loans in Middle Income tracts were in Underserved Remote Rural, representing 14.5%

New Hampshire - Distribution of Small Business Loans by Census Tract Income Level								
Census Tract Income Level	PSB 2022		PSB 2022		PSB 2023		PSB 2023	
	#	%	\$	%	#	%	\$	%
Moderate	16	23.88%	1,522	15.27%	12	20.69%	1,863	25.70%
Middle	51	76.12%	8,445	84.73%	46	79.31%	5,386	74.30%
Total	67	100%	9,967	100%	58	100%	7,249	100%

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Table 8 - Distribution of Small Business Loans by Loan Size

This table illustrates the distribution of small business loans by loan size in our assessment areas.

We continue to have a large number of loans that were equal to or less than \$100,000, supporting small businesses. The FDIC indicates that "the assumption is that smaller business, including start ups, demonstrate a need for credit of smaller dollar figures".

Combined Assessment Areas - Distribution of Small Business Loans by Loan Size

Loan Size (000s)	PSB 2021		PSB 2022		PSB 2023	
	#	%	#	%	#	%
≤ \$100	176	69.02%	161	62.16%	132	69.11%
> \$100 ≤ \$250	52	20.39%	54	20.85%	36	18.85%
> \$250 ≤ \$1,000	27	10.59%	44	16.99%	23	12.04%
Total	255	100%	259	100%	191	100%

Vermont - Distribution of Small Business Loans by Loan Size

Loan Size (000s)	PSB 2021		PSB 2022		PSB 2023	
	#	%	#	%	#	%
≤ \$100	128	70.33%	119	61.98%	91	68.42%
> \$100 ≤ \$250	36	19.78%	41	21.35%	28	21.05%
> \$250 ≤ \$1,000	18	9.89%	32	16.67%	14	10.53%
Total	182	100%	192	100%	133	100%

New Hampshire - Distribution of Small Business Loans by Loan Size

Loan Size (000s)	PSB 2021		PSB 2022		PSB 2023	
	#	%	#	%	#	%
≤ \$100	48	65.75%	42	62.69%	41	70.69%
> \$100 ≤ \$250	16	21.92%	13	19.40%	8	13.79%
> \$250 ≤ \$1,000	9	12.33%	12	17.91%	9	15.52%
Total	73	100%	67	100%	58	100%

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Table 9 - Distribution of Small Business Loans by Gross Annual Revenue Level - in AA

This report illustrates the distribution of Small Business Loans by Gross Annual Revenue. Less than or equal to \$1 million and greater than \$1 million. We continue to be a strong lender to those with GAR of \$1 million or less.

Combined AA - Distribution of Small Business Loans by Gross Annual Revenue Level

Gross Annual Revenue Level	PSB 2021		PSB 2022		PSB 2023	
	#	%	#	%	#	%
≤ \$1 million	200	78.43%	194	74.90%	123	64.40%
> \$1 million	53	20.78%	65	25.10%	65	34.03%
Unknown	2	0.78%	0	0.00%	3	1.57%
Total	255	100%	259	100%	191	100%

Vermont - Distribution of Small Business Loans by Gross Annual Revenue Level

Gross Annual Revenue Level	PSB 2021		PSB 2022		PSB 2023	
	#	%	#	%	#	%
≤ \$1 million	141	77.47%	146	76.04%	90	67.67%
> \$1 million	39	21.43%	46	23.96%	43	32.33%
Unknown	2	1.10%	0	0.00%	0	0.00%
Total	182	100%	192	100%	133	100%

New Hampshire - Distribution of Small Business Loans by Gross Annual Revenue Level

Gross Annual Revenue Level	PSB 2021		PSB 2022		PSB 2023	
	#	%	#	%	#	%
≤ \$1 million	59	80.82%	48	71.64%	33	56.90%
> \$1 million	14	19.18%	19	28.36%	22	37.93%
Unknown			0	0%	3	5.17%
Total	73	100%	67	100%	58	100%

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Table 10 - NEHL - Distribution of Residential Mortgage Loans by Census Tract Income Level - PSB Loans

The table shows the break down of the number and dollar amount of loans in moderate income census tracts vs. middle income census tracts located in our assessment areas.

Combined VT & NH AAs Distribution of Residential Mortgage Loans by Census Tract Income Level

Census Tract Income Level	NEHL 2022		NEHL 2022		NEHL 2023		NEHL 2023	
	#	%	\$	%	#	%	\$	%
Moderate	20	47.62%	2,928	43.49%	9	52.94%	1,564	55.15%
Middle	22	52.38%	3,805	56.51%	8	47.06%	1,272	44.85%
Upper		0%	0	0%		0%	0	0%
Total	42	100%	6,733	100%	17	100%	2,836	100%

2022 Middle Census tract breakdown: 8 of the 22 loans in middle income census tracts, were in Underserved Middle Remote Rural Income tracts. This represents 36%.

\$920 of the \$3,805 loans in middle income tracts were in Underserved Middle Income Remote Rural tracts representing 24%.

2023 Middle Census tract breakdown: 4 of the 8 loans in middle income census tracts, were in Underserved Middle Remote Rural Income tracts. This represents 50%.

\$475 of the \$1,272 loans in middle income tracts were in Underserved Middle Income Remote Rural tracts representing 37%.

2022 and 2023 HMDA LARs

Vermont - Distribution of Residential Mortgage Loans by Census Tract Income Level

Census Tract Income Level	NEHL 2022		NEHL 2022		NEHL 2023		NEHL 2023	
	#	%	\$	%	#	%	\$	%
Moderate	18	47.37%	2,728	44.74%	9	69.23%	1,564	76.70%
Middle	20	52.63%	3,370	55.26%	4	30.77%	475	23.30%
Upper	0	0%	0	0%	0	0%		0%
Total	38	100%	6,098	100%	13	100%	2,039	100%

2022 Middle Census tract breakdown: 8 of the 20 loans in middle income census tracts, were in Underserved Middle Remote Rural Income tracts. This represents 40%.

\$920 of the \$3,370 loans in middle income tracts were in Underserved Middle Remote Rural Income tracts representing 27%.

2023 Middle Census tract breakdown: 4 of 4 loans in middle income census tracts, were in Underserved Middle Remote Rural Income tracts. This represents 100%.

\$475 of the \$475 loans in middle income tracts were in Underserved Middle Remote Rural Income tracts representing 100%.

New Hampshire - Distribution of Residential Mortgage Loans by Census Tract Income Level

Census Tract Income Level	NEHL 2022		NEHL 2022		NEHL 2022		NEHL 2022	
	#	%	\$	%	#	%	\$	%
Moderate	2	50.00%	200	31.50%	0	0.00%	0	0.00%
Middle	2	50.00%	435	68.50%	4	100.00%	797	100.00%
Total	4	100.00%	635	100%	4	100.00%	797	100%

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Table 11 - Distribution of Home Mortgage Loans by Borrower Income for Loans in our AA

The NEHL figures were provided by the respective HMDA LAR submission. Figures show NEHL mortgages broken down by income level. The levels are defined by Reg. BB - Community Reinvestment Act. Overall the percentage of loans to Borrowers with Low and Moderate Income Levels increased.

Distribution of Home Mortgage Loans by Borrower Income - VT & NH						
Borrower Income Level	NEHL 2021		NEHL 2022		NEHL 2023	
	#	%	#	%	#	%
Low	13	13.00%	7	16.67%	2	11.76%
Moderate	23	23.00%	12	28.57%	6	35.29%
Middle	22	22.00%	11	26.19%	6	35.29%
Upper	42	42.00%	12	28.57%	3	17.65%
N/A		0.00%	0	0.00%	0	0.00%
Total	100	100.00%	42	100.00%	17	100.00%

VT - Distribution of Residential Mortgage Loans by Borrower Income						
Borrower Income Level	NEHL 2021		NEHL 2022		NEHL 2023	
	#	%	#	%	#	%
Low	9	12.86%	5	13.16%	1	7.69%
Moderate	14	20.00%	12	31.58%	5	38.46%
Middle	16	22.86%	11	28.95%	5	38.46%
Upper	31	44.29%	10	26.32%	2	15.38%
N/A	-	0.00%	-	0.00%	-	0.00%
Total	70	100.00%	38	100.00%	13	100.00%

NH - Distribution of Residential Mortgage Loans by Borrower Income						
Borrower Income Level	NEHL 2021		NEHL 2022		NEHL 2023	
	#	%	#	%	#	%
Low	4	13.33%	2	50.00%	1	25.00%
Moderate	9	30.00%	0	0.00%	1	25.00%
Middle	6	20.00%	0	0.00%	1	25.00%
Upper	11	36.67%	2	50.00%	1	25.00%
N/A	-		-		-	
Total	30	100.00%	4	100.00%	4	100.00%

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Table 12 - Innovative and Flexible Lending Products - PSB & NEHL

Innovative and Flexible Lending Products						
Programs	Numbers			Dollars (000s)		
	2021	2022	2023	2021	2022	2023
Residential						
VHFA		4	1		569	190
FHLB Equity Builder						
NHHFA						
Home Possible	2		2	238		421
Rural Development	1			252		
Home One						
Total Residential	3	4	3	490	569	611
Commercial						
SBA	1	2	0	130	170	
Total Commercial	1	2	0	130	170	0

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Table 13 - Select Housing Characteristics by Income Category of Census Tract

This table contains information from the 2023 FFIEC Census Summary of Housing Report per census tract data. Table provides breakdown of Housing Characteristics by income category, moderate and middle, as represented in our assessment areas respectively. Breakdowns by state provide the same information with their respective state data.

Select Housing Characteristics by Income Category of Census Tract 2023 - VT & NH

Census Tract Income Level	Percentage					Median
	House-holds	Housing Units	Owner-Occupied	Occupied Rental Units	Vacant Units	Age
Moderate	29.68%	30.29%	27.64%	35.40%	32.07%	59
Middle	62.65%	63.19%	66.32%	52.70%	64.77%	50
Upper	7.67%	6.52%	6.04%	11.91%	3.16%	45
Total or Median	100.00%	100.00%	100.00%	100.00%	100.00%	

Source: 2023 FFIEC Census Reports Summary Census Housing Information and Population Information reports.

VT - Select Housing Characteristics by Income Category of Census Tract

Census Tract Income Level	Percentage					Median
	House-holds	Housing Units	Owner-Occupied	Occupied Rental Units	Vacant Units	Age
Moderate	28.07%	29.21%	25.55%	35.04%	32.77%	57
Middle	62.17%	62.35%	66.74%	49.88%	62.92%	46
Upper	9.76%	8.44%	7.71%	15.07%	4.31%	45
Total or Median	100.00%	100.00%	100.00%	100.00%	100.00%	

NH - Select Housing Characteristics by Income Category of Census Tract

Census Tract Income Level	Percentage					Median
	House-holds	Housing Units	Owner-Occupied	Occupied Rental Units	Vacant Units	Age
Moderate	35.59%	33.96%	35.20%	36.73%	30.12%	57
Middle	64.41%	66.04%	64.80%	63.27%	69.88%	54
Total or Median	100.00%	100.00%	100.00%	100.00%	100.00%	

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Table 14 - Number and Percentage of Families by Income Level

This table illustrates the numbers and percentages of families in each income category based on census tract data. This information was collected from the 2023 FFIEC Census Reports - Summary of Census Population.

Number and Percentage of Families by Income Level VT & NH		
Income Categories	2023 Assessment Areas	
	Number of Families	% of Total Families
Moderate-Income	9,053	27.40%
Middle-Income	21,787	65.95%
Upper-Income	2,197	6.65%
Total	33,037	100.00%

Source: 2023 FFIEC Census Report - Summary of Census Population

VT - Number and Percentage of Families by Income Level		
Income Categories	2023 Assessment Areas	
	Number of Families	% of Total Families
Moderate-Income	6,433	24.98%
Middle-Income	17,120	66.49%
Upper-Income	2,197	8.53%
Total	25,750	100.00%

NH - Number and Percentage of Families by Income Level		
Income Categories	2023 Assessment Areas	
	Number of Families	% of Total Families
Moderate-Income	2,620	35.95%
Middle-Income	4,667	64.05%
Upper-Income	0	0.00%
Total	7,287	100.00%

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Table 15 - PASSUMPSIC SAVINGS BANK COMMUNITY DEVELOPMENT LOANS

Activity Year	Affordable Housing		CD Organizations / Services		Revitalize or Stabilize		Totals	
	#	\$(000)s	#	\$(000)s	#	\$(000)s	#	\$(000)s
2021 VT			6	593			6	593
2021 NH							0	0
2021 TOTALS	0	0	6	593	0	0	6	593
2022 VT			11	2,137	2	525	13	2,662
2022 NH	2	2,786	1	750			3	3,536
2022 TOTALS	2	2,786	12	2,887	2	525	16	6,198
2023 VT	1	20	17	1,521	0	0	18	1,541
2023 NH	0	0	0	0			0	0
2023 TOTALS	1	20	17	1,521	0	0	18	1,541
2021 - 2023	3	2,806	35	5,001	2	525	40	8,332

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Additional information from new Census Tracts for 2024.

Census Tract Break Down effective January 1, 2024 - Addition of seven Census Tracts in Coos County - NH AA		
Census Tracts	2023 FFIEC Census Report	
	#	%
Low	1	2.0%
Moderate	17	34.0%
Middle	28	56.0%
Upper	4	8.0%
7 of 28 (25%) of Middle are considered Underserved Middle Income Tracts - Remote Rural		
Total	50	100%
VT - Distribution of Census Tracts by Income Level		
Census Tracts	2023 FFIEC Census Report	
	#	%
Moderate	10	28.57%
Middle	21	60.00%
Upper	4	11.43%
7 of 21 (33%) of Middle Income Tracts are considered Underserved Middle Income Tracts - Remote Rural		
Total	35	100%
NH- Distribution of Census Tracts by Income Level		
Census Tracts	2023 FFIEC Census Report	
	#	%
Low	1	6.7%
Moderate	7	46.7%
Middle	7	46.7%
Total	15	100%

For the new census tracts added for 2024, there were nine small business loans totaling \$1,270k from these census tracts in 2023.

8 Moderate Income - \$1,242k and 1 Middle Income - \$28k.

Table 6 - Distribution of Loans Inside and Outside of Combined Assessment Areas

This report shows us the distribution of Small Business Loans and Small Farm Loans inside our assessment areas versus outside as well as Indirect Loans and Letters of Credits to businesses.

Loan Category or Type	Number of Loans					Dollar Volume (000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		\$	%	#	%	
2021 Small Business Loans	255	90.43%	27	9.57%	282	29,030	84.60%	5,284	15.40%	34,314
2022 Small Business Loans	259	88.70%	33	11.30%	292	36,148	82.56%	7,634	17.44%	43,782
2023 Small Business Loans	200	92.59%	16	7.41%	216	22,871	89.54%	2,671	10.46%	25,542
Total Small Business	714		76		790	88,049		15,589		103,638