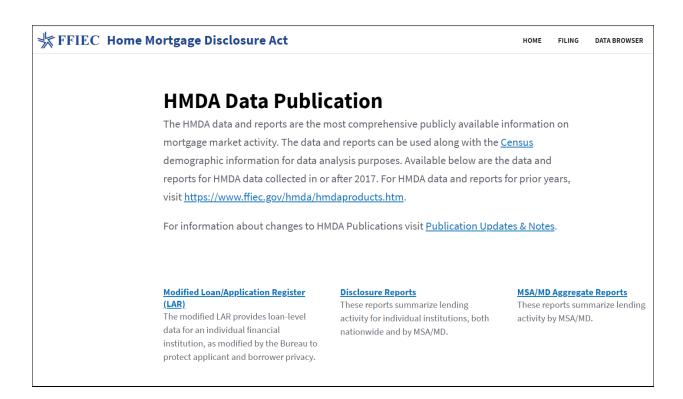


HOME MORTGAGE DISCLOSURE ACT (HMDA) DISCLOSURE REPORTS

At the end of each calendar year, the bank submits certain loan data to the government as required by the HMDA. The government then compiles various reports from the submitted data and makes the reports available to the public. The bank's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) Web site at https://ffiec.cfpb.gov/data-publication/



For HMDA Disclosure Statements dated prior to 2017

From this link: https://www.ffiec.gov/hmda/hmdaproducts.htm