

**Total Lending Goals - Exhibit 9**

Residential Lending Goals		Percentage of Assets								
Points	1	3	6	7	8	9	10	11		
P&O of home mortgages in low-income tracts	0.14%	0.28%	0.37%	0.63%	0.93%	1.25%	1.54%	1.84%	2.23%	
P&O of home mortgages in Moderate-income tracts	0.47%	0.94%	1.26%	1.44%	1.63%	1.84%	2.03%	2.23%		
P&O of home loans to low-income borrowers	0.07%	0.14%	0.22%	0.29%	0.36%	0.45%	0.51%	0.58%		
P&O of home loans to Moderate-income borrowers	0.15%	0.32%	0.47%	0.61%	0.75%	0.88%	1.02%	1.16%		

  

	Percentage of Assets			Percentage of AA Loans HMDA Reported		
	Peer Average	Peer Well Above Average	West Town Bank & Trust	Peer Average	Peer Well Above Average	West Town Bank & Trust
Low-income tracts	0.62%	1.24%	0.15%	17.05%	46.43%	1.53%
Moderate-income tracts	1.38%	1.83%	0.34%	42.46%	81.63%	3.37%
Low-income borrowers	0.14%	0.29%	0.23%	2.31%	3.75%	2.30%
Moderate-income borrowers	0.56%	0.81%	0.20%	24.81%	43.80%	14.28%

Small Business Lending Goals		Percentage of Assets								
Points	1	3	6	7	8	9	10	11		
P&O Small Bus Loans Low-income tracts	0.05%	0.11%	0.15%	0.20%	0.24%	0.30%	0.35%	0.40%		
P&O Small Bus Loans Moderate-income tracts	0.28%	0.53%	0.70%	0.78%	0.95%	1.12%	1.27%	1.44%		
P&O Loans to Small Business <\$1mm Annual Revenue	0.31%	0.57%	0.69%	0.79%	0.90%	1.02%	1.14%	1.26%		

  

	Percentage of Assets		
	Peer Average	Peer Well Above Average	West Town Bank & Trust
Low-income tracts	0.12%	0.17%	0.00%
Moderate-income tracts	0.60%	0.94%	0.00%
Loans to Small Business <\$1mm Annual Revenue	0.46%	0.61%	0.68%

Total Lending Goals as compared to WTBT historical performance									
Lending Goals	Percentage of Assets								
Points	1	3	6	7	8	9	10	11	
P&O of home mortgages in low-income tracts	-0.01%	0.13%	0.22%	0.48%	0.78%	1.10%	1.39%	1.69%	
P&O of home mortgages in Moderate-income tracts	0.13%	0.60%	0.92%	1.10%	1.29%	1.50%	1.69%	1.89%	
P&O of home loans to low-income borrowers	-0.16%	-0.09%	-0.01%	0.06%	0.13%	0.22%	0.28%	0.35%	
P&O of home loans to Moderate-income borrowers	-0.05%	0.12%	0.27%	0.40%	0.55%	0.68%	0.82%	0.96%	
P&O Small Bus Loans Low-income tracts	0.05%	0.11%	0.15%	0.20%	0.24%	0.30%	0.35%	0.40%	
P&O Small Bus Loans Moderate-income tracts	0.28%	0.53%	0.70%	0.78%	0.95%	1.12%	1.27%	1.44%	
P&O Loans to Small Business <\$1mm Annual Revenue	-0.37%	-0.11%	0.01%	0.11%	0.22%	0.34%	0.46%	0.58%	