

## **CNGWA MYRP / PBR Metrics Reporting**

In support of ongoing efforts to improve consistency and clarity in regulatory reporting, Cascade Natural Gas (CNG) has invested in dedicated analytical support personnel and refined certain reporting methodologies. The 2025 CNGWA Multi-Year Performance Reports / Performance Based Reports incorporate these refinements to provide a clearer presentation of CNG's customer-focused activities. These methodologies are being codified to ensure consistent application in future reports.

### **MYRP / PBR Metrics Report Notes:**

#### **Report 1 Natural Gas Emergency Response Time**

**Average and median length (in minutes) from notification to arrival of field technician in response to natural gas system emergency, separately reported for Named and Non-Named Communities. Capture all outages regardless of reason. Utilities may provide narratives.**

### **Methodology Notes – Natural Gas Emergency Response Time Report**

Cascade Natural Gas (CNG) prepared this report in accordance with the reporting requirements for Natural Gas Emergency Response Time, including the separate presentation of response times for Named and Non-Named Communities and the inclusion of all emergency responses that may involve service interruptions, regardless of cause.

## Community Classification

To determine community designation, CNG applied the following data sources and criteria:

- Highly Impacted Community (HIC) rankings were assigned at the premise level using the Washington State Highly Impacted Communities Report based on 2010 Census Tracts, located [here](#).
- A Washington State Department of Ecology Tribal Lands geographic overlay was applied to identify premises located on tribal lands, this is located [here](#).

For purposes of this report, **Named Communities** are defined as premises that either:

- Are located within a Census Tract with a Highly Impacted Community ranking of 9 or 10, or
- Are located on tribal lands.

Premises that do not meet either criterion are classified as **Non-Named Communities**.

## Emergency Types Included

The report captures customer-reported natural gas emergencies that may involve outages, including the following event types:

- G-CEEMER: Gas-Related Customer Equipment Emergency
- G-COMXDE: Gas Carbon Monoxide Call
- G-FIRE: Gas Fire / Explosion
- G-HITLIN: Gas Equipment Strike / Line Break
- G-ILEAK: Gas Inside Odor Call
- G-OLEAK: Gas Outside Odor Call

## Response Time Calculation

Emergency response time is calculated as the elapsed time between initial notification and the arrival of a field technician on site. Average and median response times are presented both as fractional minutes and as minutes and seconds to align with reporting requirements and enhance clarity.

A limited number of emergency records were excluded from the response-time calculations where closure data was incomplete or anomalous such that inclusion would materially distort summary statistics. These occurrences are infrequent and represent clear outliers; excluding them ensures that reported averages and medians provide a representative and meaningful characterization of emergency response performance.

## Report 2 (a) Arrearages per Month

**Number of customers in arrears by period and total amount of arrearages by month, by class, measured by census tract to include 30+, 60+, and 90+ days in arrears for total company.**

**All customer classes, anytime for the calendar year 2025.**

**Only report 31-60, 61-90, 91+ for both dollars and arrearages (nothing 0-30). Total company is still just WA – put in narrative. It was intended for dual fuel utilities to add gas/electric.**

### Methodology Notes – Arrearages per Month

Cascade Natural Gas (CNG) prepared this report in accordance with the requirements for Report 2(a) – *Arrearages per Month*, covering all customer classes for the 2025 calendar year and reflecting Washington State operations only. As CNG is a single-fuel natural gas utility, the “total company” values presented represent Washington natural gas customers.

### Geographic Basis

To maintain consistency with other regulatory reporting, arrearage data are aggregated and presented using **2010 Census Tracts** as the geographic reporting unit.

### Data Compilation and Aggregation

Arrearage counts and dollar amounts were calculated using **Service Agreement IDs** to identify customers with outstanding balances for all billed customers. Data were aggregated by Census Tract and Customer Class, and summarized on a monthly basis.

Consistent with report instructions, arrearages are categorized and reported in the following aging buckets only:

- **31–60 days past due**
- **61–90 days past due**
- **91+ days past due**

Both the number of customers in arrears and the total dollar value of arrearages are provided for each aging category. Arrearages of 0–30 days were intentionally excluded in accordance with reporting requirements.

### **Summary Metrics**

For each reporting month, the report includes:

- Total arrearage balances across all aging categories, and
- Customer counts and arrearage balances segmented by aging bucket and customer class.

This methodology is intended to provide a consistent, transparent view of arrearage levels and trends across customer classes and geographic areas.

## **Report 2(b) Percentage of Customers in Arrears with Arrearage Management Program (AMP)**

**By census tract and monthly, the number of residential customers in arrears with arrearage management plans (defined broadly to include arrearage forgiveness grants such as CARES grant) divided by total customers in arrears.**

### **Methodology Notes – Percentage of Customers in Arrears with Arrearage Management Program (Report 2(b))**

Cascade Natural Gas (CNG) does not administer a traditional Arrearage Management Plan (AMP). However, CNG operates the **Cascade Arrearage Relief and Energy Savings (CARES)** program, which is designed to assist income-qualified customers. The CARES program includes both an ongoing monthly bill discount and a CARES grant, which may be applied toward past-due account balances. For purposes of this report, CARES arrearage forgiveness grants are treated as meeting the broad definition of an arrearage management program, consistent with report instructions.

### **Geographic Basis**

To maintain consistency with other regulatory filings, all data are aggregated and presented using **2010 Census Tracts** as the geographic reporting unit.

### **Data Compilation and Calculation**

For each reporting month, CNG identified:

- The total number of residential customers with arrearage balances (as defined and calculated in Report 2(a)), and
- The subset of those customers who received a CARES grant while carrying an arrearage balance during the same reporting period.

The percentage of customers in arrears receiving arrearage management assistance was calculated by dividing the number of residential customers with arrearage balances who received a CARES grant by the total number of residential customers with arrearage balances. Results are presented monthly and by Census Tract.

### **Data Limitations**

A small number of premises could not be aligned to a Census Tract due to geocoding limitations. As Census Tract–level reporting is required for this report, these premises were

excluded from the analysis. The volume of excluded records was limited and non-material and does not affect the overall representativeness of the reported results.

## Report 2(c) Average Energy Burden

**Annual residential bill divided by area median income by census tract for all customers, comparing outcomes in Named and Non-Named communities. Also provide the number and percentage of customers experiencing high energy burden by census tract.**

**Use most recent data available and cite source. Calc is median residential bill for census tract divided by AMI for same tract. Use all energy assistance types available (CARES, LIHEAP, WH).**

**WUTC recognizes the Department of Health (DOH) Disparities Map relies on 2010 census data and this may not directly correlate to more current AMI data, but it is the tool currently available. A new version of the DOH Health Disparities map is expected in 2026, although it is not certain whether the map will be updated for 2020 census data.**

### **Methodology Notes – Average Energy Burden (Report 2(c))**

Cascade Natural Gas (CNG) prepared this report to calculate and compare average residential energy burden for customers in Named and Non-Named Communities, and to identify customers experiencing high energy burden, as required under Report 2(c).

### **Census Geography and Income Source**

For this report, CNG utilized **2020 Census Tracts** rather than 2010 Census Tracts, which are used in certain other regulatory filings. This approach was adopted to align with the most current and reliable **Area Median Income (AMI)** data available and to avoid a material loss of income information that would result from relying on older census geography.

Area Median Household Income by Census Tract was sourced from the **U.S. Census Bureau’s American Community Survey (ACS) 5-Year Estimates**, Table **B19013 (Median Household Income)**, which can be found [here](#). The ACS 5-Year Estimates represent the most complete and authoritative source of tract-level income data and are updated annually using rolling five-year averages. This dataset was cited and applied consistently across all calculations.

## Named and Non-Named Community Designation

To determine Named and Non-Named Community classifications, CNG applied the following data sources and criteria:

- **Highly Impacted Community (HIC)** rankings were assigned at the premise level using the Washington State Highly Impacted Communities Report, which is based on **2010 Census Tracts**. This report can be found [here](#).
- A **Washington State Department of Ecology Tribal Lands** geographic overlay was applied to identify premises located on tribal lands. This overlay can be found [here](#).

For purposes of this report, **Named Communities** are defined as premises that either:

- Are located within a Census Tract with a HIC ranking of 9 or 10, or
- Are located on tribal lands.

Premises that do not meet either criterion are classified as **Non-Named Communities**.

Because census tract boundaries changed between the 2010 and 2020 Census, some premises that were grouped within a single tract under the 2010 geography may be distributed across multiple tracts under the 2020 geography. As a result:

- Highly Impacted and Non-Highly Impacted premises may coexist within the same 2020 Census Tract, and
- Premises identified as tribal may be located within Census Tracts that also contain non-tribal premises.

Accordingly, a given Census Tract may appear in the report under both Named and Non-Named designations. This approach is consistent with CNG’s reporting methodology in 2024 and is intended to provide a more complete and accurate representation of customer experience.

## Energy Burden and High Energy Burden Determination

CNG does not currently have a recently finalized Energy Burden Assessment (EBA) as defined by the report requirements (less than 2-years old). However, an EBA is actively under development by **Empower Dataworks**, with completion anticipated in the second

quarter of 2026. In preparation for this report, CNG worked with Empower Dataworks to obtain preliminary analytic inputs derived from the in-progress EBA. While these preliminary results may not align fully with the final EBA findings, they represent the most current and relevant data available at the time of reporting. This methodology was shared with Cascade’s Energy Assistance Advisory Group via email on March 13, 2026.

Using Empower’s preliminary methodology, **Highly Energy Burdened customers** were defined as residential customers for whom the **annual pre-adjustment energy bill exceeds 3.5 percent of annual gross income**.

The number and percentage of Highly Energy Burdened customers were calculated by Census Tract and Named Community designation by dividing:

- The count of customers meeting the high energy burden threshold, by
- The total number of billed residential customers within the same Census Tract and community designation.

### **Annual Residential Bill Calculation**

To calculate annual residential bills for energy burden analysis, CNG applied the following steps by Census Tract and Named Community designation:

1. Captured total **pre-discount billed amounts** for all residential customers.
2. Subtracted applicable **bill discounts**, including those associated with CARES and other assistance programs.
3. Subtracted **energy assistance payments**, including CARES grants, LIHEAP, and Winter Help (WH) programs, to reflect post-assistance customer responsibility.
4. Calculated **average and median annual post-discount billed amounts adjusted for energy assistance**.

### **Energy Burden Calculation**

Median energy burden was calculated by dividing the **median annual residential bill (post-discount and post-assistance)** by the **Area Median Household Income** for the corresponding Census Tract, as derived from ACS Table B19013.

### **Data Limitations**

A small number of premises could not be aligned to a Census Tract due to geocoding limitations. As Census Tract–level reporting is required for this report, these premises were excluded from the analysis. The volume of excluded records was limited and non-material and does not affect the overall representativeness of the reported results.

## Report 2(d) Utility Assistance Program Effectiveness

Percentage of estimated low-income needs met with dispersed funds from customer-funded assistance programs on annual basis.

Customer funded assistance is the funds recovered from rate payers; Need is defined by EBA if less than 2 y/o or CARES AG (through a methodology established in collaboration with its low-income advisory group). Provide narrative on how need is defined.

### Methodology Notes – Utility Assistance Program Effectiveness (Report 2(d))

Cascade Natural Gas (CNG) prepared this report to assess the effectiveness of customer-funded utility assistance programs by estimating the percentage of low-income customer need met through annual program disbursements, consistent with the requirements of Report 2(d).

### Definition of Low-Income Need

CNG does not currently have a completed Energy Burden Analysis (EBA) that is less than two years old. However, CNG has engaged **Empower Dataworks** to develop a comprehensive EBA, which is expected to be finalized in the second quarter of 2026. To support timely compliance with this reporting requirement, CNG worked with Empower Dataworks to obtain preliminary analytical outputs related to estimated low-income customer need derived from the in-progress EBA.

While the preliminary data may differ in certain respects from the finalized EBA results, CNG believes that this data represent the most current and robust estimate of customer need available at the time of reporting and are therefore appropriate for use in this filing. This methodology was shared with Cascade’s Energy Assistance Advisory Group via email on March 13, 2026.

### Customer-Funded Assistance Programs

CNG’s customer-funded assistance program is the **Cascade Arrearage Relief and Energy Savings (CARES)** program. CARES includes:

- A **monthly bill discount** designed to reduce ongoing energy costs for income-qualified customers, and

- A **grant component** that assists qualifying customers with the resolution of outstanding arrearage balances.

For purposes of calculating program effectiveness, dispersed funds from customer-funded assistance programs were defined as the **total CARES discounts applied** plus the **total CARES grants awarded** during the reporting year.

Although not explicitly required for Report 2(d), CNG also reports total CARES discounts and CARES grants separately to promote transparency and to maintain consistency with its 2024 reporting practices.

### **Funds Collected and Disbursed**

CNG additionally calculated the percentage of CARES program funds collected from customers that were ultimately dispersed. This metric was calculated by aggregating residential CARES recovery charges collected during the year and comparing those collections to total CARES program disbursements.

### **Estimation of Low-Income Need**

Total low-income need was calculated by aggregating estimated customer need values derived from Empower Dataworks' preliminary EBA data. In consultation with Empower, CNG applied the following data refinements to ensure a representative and meaningful assessment:

The following Service Agreements were excluded from the low-income need aggregation:

- High-usage accounts identified as master-metered or commercial in nature, and
- Low-usage accounts with annual consumption below 60 therms.

These exclusions were applied to remove premises that are not representative of typical residential energy use, such as mixed commercial properties, outbuildings, or structures unlikely to be continuously occupied. Inclusion of these accounts could materially skew estimated need.

Empower also identified additional categories of accounts (e.g., those with insufficient billing history or new construction) that could potentially be excluded. CNG elected not to exclude these accounts in order to present a more comprehensive view of customer experience and program reach.

### **Geographic Basis**

To maintain consistency with other regulatory filings, all data are aggregated and presented using **2010 Census Tracts** as the geographic reporting unit.

### **Program Effectiveness Calculation**

The percentage of low-income needs met with customer-funded assistance was calculated by dividing:

- The total CARES program funds dispersed to customers (discounts and grants), by
- The aggregated estimated low-income customer need derived from Empower Dataworks' preliminary EBA data.

This calculation provides an annual, program-level estimate of the extent to which customer-funded assistance mitigated identified low-income energy needs.

## Report 2(e) Customers who participate in one or more bill assistance programs

The number and percentage of estimated low-income customers who participate in one or more customer-funded energy assistance programs that actively lowers energy burden, both aggregated and by census tract; and separately the number and percentage of estimated low-income population enrolled in a utility bill discount program and total amount of discount applied annually.

Estimated Low-income customers defined in same way for metric 2(d) (EBA or AG). Customer funded assistance programs is only the bill discount program.

### Methodology Notes – Customers Participating in Bill Assistance Programs (Report 2(e))

Cascade Natural Gas (CNG) prepared this report to identify the number and percentage of estimated low-income customers participating in one or more customer-funded energy assistance programs that actively reduce energy burden, consistent with the requirements of Report 2(e).

### Interpretation of Reporting Requirements

To ensure completeness and clarity, CNG applied the following interpretations in preparing the report:

- **Aggregated and Census Tract Reporting**  
Results are presented both as aggregated annual totals and disaggregated by Census Tract, reflecting CNG’s understanding of “aggregated and by census tract” as year-level aggregation supplemented with tract-level detail.
- **Customer-Funded Assistance Programs**  
CNG’s customer-funded energy assistance offerings are administered through the **Cascade Arrearage Relief and Energy Savings (CARES)** program, which includes multiple components that actively reduce energy burden. Accordingly, participation metrics reflect customer enrollment in one or more CARES program elements, consistent with the intent of identifying customers receiving customer-funded energy burden relief.

### Customer-Funded Assistance Programs

The CARES program includes two distinct elements:

- **CARES Discount Program**, which provides an ongoing monthly bill discount that directly reduces customers' energy burden; and
- **CARES Grant Program**, which provides financial assistance to qualifying customers to resolve outstanding arrearage balances, thereby reducing overall annual energy burden.

Participation in either program element constitutes receipt of customer-funded energy assistance for purposes of this report.

### **Definition of Estimated Low-Income Customers**

Estimated low-income customers were identified using the same methodology applied in Report 2(d). CNG does not currently have a completed Energy Burden Analysis (EBA) meeting the recency criteria specified in the reporting requirements. However, CNG has engaged **Empower Dataworks** to develop a comprehensive EBA, which is expected to be finalized in the second quarter of 2026.

To support timely reporting, CNG worked with Empower Dataworks to obtain preliminary analytical outputs derived from the in-progress EBA. Although these preliminary estimates may differ from finalized EBA results, CNG believes they represent the most current and reliable estimates of low-income customer need available at the time of filing. This methodology was shared with Cascade's Energy Assistance Advisory Group via email on March 13, 2026.

The total estimated low-income customer population was calculated by counting residential premises identified as low income within Empower Dataworks' preliminary EBA dataset.

### **Data Refinements**

In consultation with Empower Dataworks, CNG applied the following refinements to ensure a representative low-income population:

The following Service Agreements were excluded:

- High-usage accounts identified as master-metered or commercial in nature, and
- Low-usage accounts with annual consumption below 60 therms.

These exclusions were applied to remove premises not representative of typical residential occupancy or energy use. Inclusion of such accounts could materially distort participation metrics.

Empower also identified additional account types (e.g., those with insufficient billing history or new construction) that could potentially be excluded. CNG elected to retain these accounts to provide a more comprehensive representation of customer participation and program reach.

### **Geographic Basis**

To maintain consistency with other regulatory filings, all data are aggregated and presented using **2010 Census Tracts** as the geographic reporting unit.

### **Participation Counts and Percentages**

For each reporting period, CNG identified and counted, by Census Tract:

- Estimated low-income customers receiving the **CARES Discount Program**,
- Estimated low-income customers receiving **CARES grants only** (with no concurrent discount), and
- The aggregate of customers receiving either form of CARES assistance.

Care was taken to avoid double counting customers who participated in both CARES program elements.

Percentages were then calculated by dividing each participation count by the total estimated low-income customer count for the corresponding Census Tract and reporting period.

### **Discount Amounts**

Consistent with report requirements, CNG also reports:

- The number and percentage of estimated low-income customers enrolled in the CARES Discount Program, and

- The total dollar amount of CARES bill discounts applied annually.

Discount amounts are presented both in aggregate for the year and by Census Tract.

## Report 6(a): Affordability Metric – Average annual Bill Impacts (by Census Tract)

Assesses the average residential bill over time and by location.

Residential customers only; 12 month average.

### Methodology Notes – Affordability Metric: Average Annual Bill Impacts (Report 6(a))

Cascade Natural Gas (CNG) prepared this report to assess residential affordability by evaluating average annual customer bills over time and by location, consistent with the requirements of Report 6(a).

### Scope and Time Period

This analysis includes **residential customers only** and reflects a **12-month reporting period** from **January 1, 2025, through December 31, 2025**. Results are presented at the Census Tract level.

### Bill Impact Calculation

To assess customer affordability following the application of bill assistance, CNG calculated the **average annual post-discount residential bill** by Census Tract. For each tract, post-discount billed amounts for all residential customers during the reporting period were aggregated and divided by the distinct count of residential customers billed within the same Census Tract and period. This approach provides an average annual bill amount that reflects customer responsibility after applicable discounts are applied.

### Treatment of Assistance Programs

CNG administers the **Cascade Arrearage Relief and Energy Savings (CARES)** program, which includes:

- The **CARES Discount Program**, providing an ongoing monthly bill discount that directly reduces customers' recurring energy costs, and
- The **CARES Grant Program**, which assists qualifying customers with the resolution of outstanding arrearage balances.

For purposes of this affordability metric, only discounts applied through the **CARES Discount Program** were incorporated into the post-discount bill calculation. CARES grants

were excluded, as the metric is intended to reflect the affordability of customers' ongoing gas service rather than one-time arrearage relief.

### **Geographic Basis**

To maintain consistency with other regulatory filings, CNG utilized **2010 Census Tracts** to assign geographic location for all residential premises included in the analysis.

**Report 7(a) Number and percentage of (1) disconnect notices, (2) residential disconnections for non-payment, and (3) reconnection, each broken out by month and census tract, and comparing outcomes among all customers, estimated low-income households, known low-income households, highly impacted communities, and vulnerable populations.**

## **Methodology Notes – Disconnections, Reconnections, and Vulnerable Populations (Report 7(a))**

Cascade Natural Gas (CNG) prepared this report to present the number and percentage of disconnect notices, residential disconnections for non-payment, and reconnections, broken out by month and Census Tract, and comparing outcomes among specified customer populations, consistent with the requirements of Report 7(a).

### **Event Definitions**

For purposes of this report, CNG applied the following definitions:

- **Disconnect Notices**  
Disconnect notices are defined as *Disconnection of Service for Non-Payment* notices issued to residential customers to inform them that disconnection procedures have been initiated due to unpaid balances. Subsequent “urgent” or final reminder notices were excluded from this category to more clearly align notices with customers entering the non-payment disconnection process.
- **Residential Disconnections for Non-Payment**  
Residential disconnections for non-payment are defined as events resulting in the physical termination of natural gas service to a residential premise due to non-payment.
- **Reconnections**  
Reconnections are defined as the restoration of natural gas service following a residential disconnection for non-payment.

### **Customer Population Definitions**

- **Estimated Low-Income Households**  
Estimated low-income households were identified using the same methodology applied in Report 2(d). CNG does not currently have a completed Energy Burden Analysis (EBA) that meets the recency criteria specified in the reporting requirements. However, CNG has engaged **Empower Dataworks** to develop a comprehensive EBA, which is expected to be finalized in the second quarter of 2026.

To support timely reporting, CNG worked with Empower Dataworks to obtain preliminary analytical outputs derived from the in-progress EBA. While these preliminary estimates may differ from finalized EBA results, CNG believes they represent the most current and reliable estimates of low-income customer need available at the time of filing. This methodology was shared with Cascade’s Energy Assistance Advisory Group via email on March 13, 2026.

The estimated low-income population was calculated by counting residential premises identified as low income within Empower Dataworks’ preliminary EBA dataset.

- **Known Low-Income Households**

Known low-income households are defined as residential customers actively participating in CNG’s customer-funded energy assistance program, the **Cascade Arrearage Relief and Energy Savings (CARES)** program. Customers enrolled in the CARES Discount Program self-attest to income eligibility, allowing CNG to identify this group as known low-income households for reporting purposes.

- **Highly Impacted Communities**

Highly Impacted Community (HIC) status was assigned at the premise level using the Washington State Highly Impacted Communities Report, which is based on **2010 Census Tracts**. Premises located within Census Tracts with a HIC ranking of 9 or 10 were classified as Highly Impacted Communities. Washington State Highly Impacted Communities report can be found [here](#).

- **Tribal Premises**

Although not specifically required by Report 7(a), CNG separately identified and reported Tribal Premises to provide additional transparency into outcomes affecting vulnerable populations. Tribal Premises were identified using the Washington State Department of Ecology Tribal Lands geographic overlay, which can be found [here](#).

- **Vulnerable Populations**

For purposes of this report, vulnerable populations are defined as residential premises that either:

- Are located within a Census Tract with a HIC ranking of 9 or 10, or
- Are located on tribal lands.

Premises that do not meet either criterion are classified as non-vulnerable.

## **Geographic Basis**

To maintain consistency with other regulatory filings and to align with the Washington State Highly Impacted Communities Report, CNG utilized **2010 Census Tracts** for this analysis. Use of 2020 Census Tracts would have resulted in a material loss of data due to misalignment with available HIC data.

### **Calculation of Counts and Percentages**

Total customer counts by month and Census Tract were derived from all residential customers billed during each reporting month. Event counts for disconnect notices, residential disconnections for non-payment, and reconnections were aggregated by month, Census Tract, and customer population category as specified in the report requirements.

Percentages were calculated by dividing the number of customers within each population category experiencing a given event by the total number of customers in that category for the same month and Census Tract.

### **Data Limitations**

A small number of premises could not be aligned to a Census Tract due to geocoding limitations. As Census Tract-level reporting is required for this report, these premises were excluded from the analysis. The number of excluded records was limited and non-material and does not affect the overall representativeness of the reported results.

**Report 7(b) Arrearage Forgiveness Program: By census tract and quarterly, the number of residential customers provided arrearage forgiveness and dollars of arrearage forgiveness.**

**Methodology Notes – Arrearage Forgiveness Program (Report 7(b))**

Cascade Natural Gas’s arrearage forgiveness activities are administered through its customer-funded energy assistance program, the **Cascade Arrearage Relief and Energy Savings (CARES)** program.

For purposes of this report, arrearage forgiveness is reflected through **CARES grants**, which provide qualifying residential customers with financial assistance to resolve outstanding arrearage balances.

CNG aggregated the **number of residential customers receiving CARES grants** and the **total dollar amounts of arrearage forgiveness provided** on a **quarterly basis** and **by Census Tract**, consistent with the requirements of Report 7(b).

To maintain consistency with other regulatory filings and to align with related reporting frameworks, **2010 Census Tracts** were utilized to assign geographic location for all premises included in the analysis.