The 2023 HMDA data about our residential mortgage lending is available for review. The data shows geographic distribution of loans and applications; ethnicity, race sex, and income of applicants and borrowers; and information about loan approvals and denials. The data is available on the Consumer Financial Protection Bureau's website at <u>www.consumerfinance.gov/hmda</u>.

Instructions:

- 1. The screen that opens is "Mortgage data (HMDA)"
- 2. Scroll down until you see the section "Download HMDA data"
- 3. Under "Recent HMDA data", click on "See recent data and summaries"
- 4. On the screen that opens ("HMDA Data Publications"), choose "2023", then click "Disclosure Reports"
- 5. Enter "City National Bank", or the bank's LEI: "593C3GZG957YOJPS2Z63". (If you enter the bank's name, scroll through the results until you find the entry with the correct LEI.)
- 6. Click on "View MSA/MDs"
- 7. Now you can select individual MSA/MD geographies and their accompanying reports