

Revised September 30, 2024

CRA Public File 2024

April 1, 2024

Mission Statement

The purpose of the Community Reinvestment Act (CRA) and Federal Reserve Bank (FRB Regulation BB (12 CFR 228) is to encourage banks to meet the credit needs of their local communities, including low-to-moderate income areas, while maintaining safe and sound lending practices. Fieldpoint Private Bank & Trust's founding Members, Board of Directors and Senior Management Team have a strong and long-standing history of philanthropy and community service. This commitment to service is a common thread that is woven into the basic principles of our institution. We are committed to serving our community and to fulfilling the requirement of the Community Reinvestment Act.

Please contact our CRA Officer, David Doyal (ddoyal@fieldpointprivate.com), with any questions or comments you may have regarding our activities or to receive, at no cost, a copy of this CRA Public File.

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Notices**Home Mortgage Disclosure Act (HMDA) Notice**

The HMDA Disclosure Statement for Fieldpoint Private Bank & Trust may be obtained on the Consumer Financial Protection Bureau's (Bureau's) Web site at www.consumerfinance.gov/hmda

Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Reserve Board (Board) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Board also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the Federal Reserve Bank of New York (Reserve Bank); and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the Federal Reserve System publishes a list of the banks that are scheduled for CRA examination by the Reserve Bank in that quarter. This list is available from Public Affairs, Federal Reserve Bank of New York, 33 Liberty Street, New York, NY 10045. You may send written comments about our performance in helping to meet community credit needs to CRA Officer, Fieldpoint Private Bank and Trust, One Greenwich Plaza Suite A, Second Floor, Greenwich, CT 06830 and Public Affairs, Federal Reserve Bank of New York, 33 Liberty Street, New York, NY 10045. Your letter, together with any response by us, will be considered by the Federal Reserve System in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Reserve Bank. You may also request from the Reserve Bank an announcement of our applications covered by the CRA filed with the Reserve Bank. We are an affiliate of Fieldpoint Private Holdings, a bank holding company. You may request from the Federal Reserve Bank of New York, 33 Liberty Street, New York, NY 10045 an announcement of applications covered by the CRA filed by bank holding companies.

STATE OF CONNECTICUT COMMUNITY REINVESTMENT NOTICE

The Banking Commissioner evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Banking Commissioner also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

In addition to the information that you are entitled to receive under the federal Community Reinvestment Act, as listed in the "Community Reinvestment Act Notice" posted in this lobby, you may review today the public section of our most recent community reinvestment performance evaluation prepared by the Banking Commissioner.

You may send written comments about our performance in helping to meet community credit needs to the Banking Commissioner, 260 Constitution Plaza #1, Hartford, CT 06103. Your letter, together with any response by us, will be considered by the Banking Commissioner in evaluating our community reinvestment performance and may be made public.

You may ask to look at any comments received by the Banking Commissioner.

PUBLIC DISCLOSURE

January 16, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Fieldpoint Private Bank & Trust
RSSD No. 3664588

One Greenwich Plaza
Greenwich, Connecticut 06830

Federal Reserve Bank of New York
33 Liberty Street
New York, NY 10045

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION'S CRA RATING

INSTITUTION'S CRA RATING: This institution is rated Needs to Improve.

The Lending Test is rated: Needs to Improve.

The Community Development Test is rated: Satisfactory.

SUMMARY OF MAJOR FACTORS SUPPORTING RATINGS

The major factors supporting the “Needs to Improve” performance rating for Fieldpoint Private Bank & Trust (Fieldpoint or the bank) with regard to the Community Reinvestment Act (CRA) include the following:

- The loan-to-deposit ratio was more than reasonable given the bank’s size, financial condition, and assessment area credit needs.
- A majority of loans and other lending related activities were outside the assessment areas.
- The distribution of borrowers reflected, given the demographics of the assessment areas, poor penetration among individuals of different income levels (including low- and moderate-income) and business of different sizes.
- The geographic distribution of loans reflected poor dispersion throughout the assessment areas.
- There were no CRA-related complaints filed against the bank since the previous CRA evaluation.
- The bank’s community development performance demonstrated adequate responsiveness to community development needs of its assessment areas, through community development loans, qualified investments, and community development services, as appropriate, considering the bank’s capacity and the need and availability of such opportunities for community development in the bank’s assessment area.

DESCRIPTION OF INSTITUTION

Fieldpoint is a state member bank headquartered in Greenwich, Connecticut, and is wholly owned by Fieldpoint Private Holdings. Fieldpoint is primarily engaged in wealth management and investment advisory services for high-net-worth clients with products and services designed primarily for high-net-worth individuals.

The bank offers consumer products and services including personal savings and time deposits, as well as residential consumer loans, multifamily loans, commercial and industrial loans, real estate, and private equity financing loans.

Fieldpoint operates four branches with in-person teller services located in each of the following states: Connecticut (CT), New York (NY), Atlanta (GA), and Florida (FL). Since the prior evaluation, Fieldpoint opened three branches – one in Atlanta, GA, one in Winter Park, FL and one in Coral Gables, FL. However, the bank decided to close the Coral Gables branch eight months after establishment. The bank does not operate any automatic teller machines (ATMs) and branch hours are the same for each location.

Based on the September 30, 2023, Federal Financial Institutions Examination Council (FFIEC) Consolidated Report of Condition and Income (Call Report), the bank had total assets of \$1.7 billion, total loans of \$1.0 billion, and total deposits of \$1.9 billion. Loans represented the bank’s primary asset, with 1-4 residential real estate, nonfarm nonresidential, and commercial & industrial loans representing 36.3%, 34.1%, and 12.9%, of the loan portfolio, respectively. Fieldpoint’s loan portfolio by dollar volume is summarized in the following table:

Loan Portfolio September 30, 2023		
Loan Type	\$(000)	Percent of Total Loans
1-4 Residential Real Estate Secured	\$372,661	36.3%
Construction	\$32,899	3.2%
Multifamily Dwelling	\$78,220	7.6%
HELOCs	\$28,702	2.8%
Consumer	\$31,781	3.1%
Agriculture	\$0	0.0%
Commercial & Industrial	\$132,818	12.9%
Nonfarm Nonresidential Secured	\$349,838	34.1%
Other	\$0	0.0%
Total	\$1,026,919	100.0%

Source: Call Report September 30, 2023

Based on the September 30, 2023, Uniform Bank Performance Report (UBPR), Fieldpoint’s deposit portfolio by dollar volume was comprised primarily of brokered deposit accounts, time deposit accounts, and demand deposit accounts as summarized in the following table.

Deposit Portfolio September 30, 2023		
Deposit Type	\$(000)	Percent of Total Deposits
Demand Deposits	\$459,560	23.8%
All NOW and ATS Accounts	\$12,709	0.7%
Money Market Deposit Accounts	\$140,580	7.3%
Other Savings Deposits	\$1,399	0.1%
Time Deposits at or below Insurance Limit	\$506,502	26.3%
Time Deposits Above Insurance Limit	\$33,271	1.7%
Brokered Deposits	\$775,436	40.2%
Total	\$1,929,457	100.0%
<i>Source: UBPR as of September 30, 2023</i>		
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The Federal Reserve Bank of New York (FRBNY) assigned a rating of “Satisfactory” at the prior CRA Performance Evaluation dated February 12, 2018, using FFIEC Interagency Intermediate Small Institution Examination Procedures.

DESCRIPTION OF ASSESSMENT AREA

At the prior evaluation, Fieldpoint maintained two assessment areas, which included Metropolitan Division (MD) 35614 (New York-Jersey City-White Plains, NY-NJ) and Metropolitan Statistical Area (MSA) 14860 (Bridgeport-Stamford-Norwalk, CT). During the current evaluation period, management expanded the CRA assessment areas with its branch openings in Atlanta, Winter Park, and Coral Gables. As noted previously, management closed the Coral Gables branch on June 30, 2023, after eight months of operation. Therefore, examiners did not consider the bank's performance or activities in the MD 33124 (Miami-Miami Beach-Kendall, FL) assessment area for this review due to the limited timeframe of operations.

The CRA performance evaluation included the following four bank delineated assessment areas:

- MD 35614 (New York-Jersey City-White Plains, NY-NJ) assessment area, consisting of NY County in its entirety. The assessment area has not changed since the prior evaluation.
- MSA 14860 (Bridgeport-Stamford-Norwalk, CT) assessment area, consisting of Fairfield County in its entirety. At the prior evaluation, this assessment area included a portion of Fairfield County. In 2021, the bank expanded the assessment area and delineated the entire Fairfield County as part of the assessment area.
- MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA) assessment area, consisting of Fulton County in its entirety. The bank delineated the entire Fulton County as part of its assessment area, following the opening of the Atlanta, GA branch in August 2021.
- MSA 36740 (Orlando-Kissimmee-Sanford, FL) assessment area, consisting of Orange County in its entirety. The bank delineated the entire Orange County as part of its assessment area, following the opening of the Winter Park, FL branch in November 2022.

Fieldpoint's assessment areas were in compliance with the requirements of Section 228.41 of Regulation BB. Refer to Appendix A for an illustration of the bank's assessment areas.

SCOPE OF EVALUATION

Procedures

Fieldpoint's CRA performance was evaluated using the FFIEC Interagency Intermediate Small Institution Examination Procedures. These procedures include two tests: the Lending Test and the Community Development Test. Institutions must achieve at least a "Satisfactory" rating under each test to obtain an overall "Satisfactory" rating. The evaluation considered the CRA performance context, including the bank's asset size, financial condition, market competition, assessment area demographics and credit and community development needs. Examiners used full-scope examination procedures to evaluate the bank's performance for all included assessment areas. Most of the bank's deposit and lending activities occurred in MSA 14860 (Bridgeport-Stamford-Norwalk, CT) and the MD 35614 (New York-Jersey City-White Plains, NY-NJ) assessment areas and examiners assigned greater weight to these assessment areas when deriving overall conclusions.

Evaluation Period

Examiners reviewed the bank's home mortgage loans and small business loans from January 1, 2017, to December 31, 2022. The Community Development Test included community development loans, qualified investments and grants, and community development services from April 1, 2017, through December 31, 2023.

Products

During this evaluation, loans reportable under the Home Mortgage Disclosure Act (HMDA) as well as small business loans were analyzed, as these loan types represented the major product lines based on a review of bank records, business strategy, and loan portfolio composition. When evaluating the bank's performance under the Lending Test, examiners placed more weight on home mortgage loans when compared to small business loans based on the number of loans originated. Construction, consumer, and small farm loans were excluded from the evaluation as they did not represent a major product line.

Fieldpoint was a HMDA reporter for the majority of the evaluation period and examiners analyzed home mortgage data accordingly. Since Fieldpoint was not required to collect and report home loan data pursuant to the HMDA for 2020 and 2021, examiners utilized data that the bank voluntarily collected and provided. Home mortgage loans included home purchase, home refinance, home improvement, and multifamily housing loans. For the Lending Test, examiners combined and analyzed home purchase, home improvement, home refinance and multifamily loans, as individually, the loan volumes were insufficient to provide a meaningful analysis.

Examiners analyzed small business loan data from 2017 to 2022. Since, Fieldpoint was not required to collect and report small business loan data pursuant to the CRA, examiners utilized and verified the integrity of data that the bank voluntarily collected and provided.

Examiners also reviewed community development loans, qualified investments, grants and donations, and community development services. Peer comparisons were conducted using annualized metrics to gauge the relative performance of the bank. Local peer banks were selected based on asset size, deposits, branching structure, and presence within Fieldpoint's assessment area. As referenced in the CRA Q&A § .12(h)—6, given that Fieldpoint was responsive in meeting the community development needs and opportunities of its assessment area, particularly MD 35614 (New York-Jersey City-White Plains, NY-NJ) and MSA 14860

(Bridgeport-Stamford-Norwalk, CT) assessment areas, examiners considered community development activities that were conducted in the broader statewide or regional area (BSRA) that included the assessment area.

In accordance with CA Letter 21-5 CRA Consideration for Activities in Response to the Coronavirus, and its attachments, Small Business Administration (SBA) Paycheck Protection Program (PPP) loans and qualified community development activities supporting community needs related to the COVID-19 pandemic located outside of the assessment area or the broader statewide or regional area were also given consideration. Since the prior evaluation, Fieldpoint originated 88 PPP loans totaling approximately \$19.7 million. These loans provided a direct benefit to small businesses adversely affected by the COVID-19 pandemic and were considered particularly responsive to acute credit needs during that time. The substantial majority of PPP loans were made in amounts under \$1 million.

Lending Analysis

The analyses of borrower and geographic distribution were based on loans made in Fieldpoint's assessment area. To evaluate the geographic distribution, the proportion of home mortgage loan originations in low- and moderate-income (LMI) geographies was compared with the proportion of owner-occupied housing units in LMI geographies. For small business loans, the analysis compared the proportion of loan originations in LMI geographies with the proportion of small businesses located in LMI geographies as reported, based on Dun and Bradstreet (D&B) data. The geographic distribution performance in LMI geographies were analyzed separately.

To analyze the borrower characteristics of home mortgage loans, originations to LMI borrowers was compared with the proportion of LMI families in the assessment area. Median family income (MFI) estimates from the FFIEC were used to categorize borrower income. For small business lending, the analysis compared the proportion of loans to businesses with gross annual revenues (GAR) of \$1 million or less, based on D&B data to the proportion of all such businesses located in the assessment area. The size of the small business loans was also used as a proxy to identify lending to businesses with GAR of \$1 million or less.

For the years where Fieldpoint was required to report HMDA data, Fieldpoint's HMDA lending performance was also compared to the respective year's performance of the aggregate of all lenders in the assessment area subject to HMDA reporting. The bank's small business data was not compared to aggregate as Fieldpoint is not required to report small business loans. Peer data was used for the loan-to-deposit analysis. Local peer banks were selected based on the volume of deposits and number of branches similarly sized to Fieldpoint located within the assessment area. Fieldpoint's performance in making community development loans and qualified investments was also compared with peer banks in the bank's assessment area.

Community Contacts

Examiners interviewed community representatives from five organizations to gain insight on local economic and demographic conditions and the financial and credit needs of the communities served by the organization. The community contacts provided information on affordable housing, community services, and economic development needs within the bank's assessment areas. The contacts stressed the need for more affordable housing, funding for new and struggling small businesses, flexible loan products with less fees, financial education, more products and services to help build credit, and identify ways to combat appraisal discrimination.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Fieldpoint's loan-to-deposit (LTD) ratio was more than reasonable given the bank's size, financial condition, and the assessment areas' credit needs. A majority of loans and other lending-related activities were originated outside the assessment areas. The borrower distribution reflected poor penetration among individuals of different income (including LMI) levels and businesses of different sizes. The geographic distribution of loans reflected poor dispersion throughout the assessment areas. Fieldpoint received no CRA-related complaints since the previous evaluation, therefore this criterion did not affect the Lending Test rating. The bank's overall lending performance was consistent with the conclusions for each assessment area. Refer to the separate assessment area sections for detailed discussions regarding the bank's performance under the Lending Test.

Loan-to-Deposit Ratio

Fieldpoint's LTD ratio was more than reasonable given the bank's size, financial condition, and the opportunities and the credit needs of its assessment area. Fieldpoint's average LTD ratio for the 24-quarters from January 1, 2017, to December 31, 2022, was 91.1%, which was comparable to the previous evaluation's 12-quarter average of 87.6% and indicated the bank's consistent willingness to lend. The bank's average LTD ratio over the evaluation period was higher than three similarly situated banks in the assessment areas.

Assessment Area Concentration

Fieldpoint made a majority of its loans outside the assessment area. During the evaluation period, lending inside the assessment area was 40.8% by number and 43.6% by dollar volume. Compared to the prior evaluation, this performance represented a decrease in number and dollar volume, which was 51.7% by number and 50.8% by dollar volume. The table below illustrates the bank's lending inside and outside of the assessment areas.

Lending Inside and Outside the Assessment Areas January 1, 2017 to December 31, 2022								
Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	1	100.0%	\$1,370	100.0%	0	0.0%	\$0	0.0%
Home Purchase - Conventional	47	43.1%	\$109,412	51.3%	62	56.9%	\$104,016	48.7%
Loan Purpose Not Applicable	8	44.4%	\$19,186	53.2%	10	55.6%	\$16,907	46.8%
Multi-Family Housing	3	42.9%	\$4,505	25.0%	4	57.1%	\$13,525	75.0%
Refinancing	49	38.6%	\$94,989	39.8%	78	61.4%	\$143,423	60.2%
Total HMDA	108	41.2%	\$229,462	45.2%	154	58.8%	\$277,871	54.8%
Small Business	63	40.1%	\$17,311	29.8%	94	59.9%	\$40,856	70.2%
Total Small Business	63	40.1%	\$17,311	29.8%	94	59.9%	\$40,856	70.2%
Total Loans	171	40.8%	\$246,773	43.6%	248	59.2%	\$318,727	56.4%

Source: Bank records

Borrower Distribution of Loans

The distribution of borrowers reflected, given the demographics of the assessment area(s), poor penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes.

Geographic Distribution of Loans

The geographic distribution of loans reflected poor dispersion throughout the assessment areas.

Response to Complaints

Neither the bank nor the FRBNY received any CRA-related complaints since the previous evaluation.

COMMUNITY DEVELOPMENT TEST

Fieldpoint demonstrated an overall adequate responsiveness to community development needs through community development loans, qualified investments, and community development services. This was considered appropriate considering the bank's capacity and the need and availability of community development activities in the bank's assessment areas. As previously mentioned, the substantial majority of activities benefited MD 35614 (New York-Jersey City-White Plains, NY-NJ) and MSA 14860 (Bridgeport-Stamford-Norwalk, CT) assessment areas and examiners assigned greater weight to these assessment areas when deriving the overall conclusion of community development test. The Community Development Test also considered the performance of local competitors and their responsiveness to community development needs.

Community Development Loans

Since the prior evaluation, Fieldpoint originated a total of 8 community development loans totaling approximately \$16.5 million. The annualized performance over 72 months represented 1.3 by number and \$2.8 million by dollar amount. At the prior evaluation, Fieldpoint originated 5 community development loans totaling \$6.1 million. The annualized performance over 45 months represented 1.3 by number and \$1.6 million by dollar amount. This represented a 75.0% increase by dollar volume since the prior CRA evaluation.

When compared to three other institutions operating within the assessment area, Fieldpoint’s annualized community development loans ranked fourth based on Tier 1 Capital, average assets, and deposits. The table below details the bank’s community development lending by assessment area.

Community Development Lending by Assessment Area January 1, 2017 to December 31, 2023										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
MD 35614 (New York-Jersey City-White Plains, NY-NJ) Assessment Area	0	0	3	7,400	0	0	0	0	3	7,400
MSA 14860 (Bridgeport-Stamford-Norwalk, CT) Assessment Area	0	0	0	0	0	0	1	1,200	1	1,200
MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA) Assessment Area	1	500	0	0	0	0	0	0	1	500
MSA 36740 (Orlando-Kissimmee-Sanford, FL) Assessment Area	0	0	0	0	0	0	0	0	0	0
Broader Statewide or Regional Area	0	0	1	250	1	1,319	1	5,800	3	7,369
Total	1	500	4	7,650	1	1,319	2	7,000	8	16,469

Source: Bank Data from 1/1/2017– 12/31/2023

Community Development Investments

During the evaluation period, the bank reported 44 qualified investments totaling approximately \$2.1 million. This included 1 new qualified investment totaling \$1 million, 42 grants totaling \$181,000, and 1 prior period investment with an outstanding balance of \$960,000, which directly benefited MD 35614 (New York-Jersey City-White Plains, NY-NJ) and MSA 14860 (Bridgeport-Stamford-Norwalk, CT) assessment areas. Fieldpoint’s annualized qualified investments ranked third based on Tier 1 capital, average assets, and deposits.

The new investment and prior period investment level represents annualized performance over 72 months of 0.33 by number and \$326,700 by dollar volume. Compared to the previous evaluation, where the bank’s annualized performance over 45 months of 2 investments totaled \$960,000, which represented a decrease of 37.5% by number and increase of 27.6% by dollar volume.

Additionally, the total level of grants represents an annualized performance over 72 months of 7 grants by number and \$30,000 by dollar volume. Approximately 90.5% (38 of 42) grants benefited community development organizations that offered services for LMI individuals. Compared to the previous evaluation, where the bank’s annualized performance over 45 months represented a decrease of 37.5% by number and increase of 24.2% by dollar volume. The table below details the bank’s community development investments and grants.

Community Development Investments and Grants by Assessment Area January 1, 2017 to December 31, 2023										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
MD 35614 (New York-Jersey City-White Plains, NY-NJ) Assessment Area	1	1,000	6	15	0	0	0	0	7	1,015
MSA 14860 (Bridgeport-Stamford-Norwalk, CT) Assessment Area	2	3	26	113	2	28	0	0	30	144
MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA) Assessment Area	0	0	1	3	0	0	0	0	1	3
MSA 36740 (Orlando-Kissimmee-Sanford, FL) Assessment Area	0	0	0	0	0	0	0	0	0	0
Broader Statewide or Regional Area	0	0	5	21	1	960	0	0	6	981
Total	3	1,003	38	152	3	988	0	0	44	2,143

Source: Bank Data from 1/1/2017 – 12/31/2023

Community Development Services

During the evaluation period, Fieldpoint provided 84 community development services, which annualized over 72 months represented 14 services by count. Approximately 97.6% of the community services were due to Fieldpoint’s officers, directors, and staff serving as board members and providing technical expertise or financial literacy. At the prior evaluation, Fieldpoint provided 28 community development services, which annualized over 45 months represented 7.5 services by count. This represented an 87.4% increase in the number of community development services since the prior evaluation. The table below details the bank’s community development services.

Community Development Services By Assessment Area January 1, 2017 to December 31, 2023					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
MD 35614 (New York-Jersey City-White Plains, NY-NJ) Assessment Area	0	19	0	0	19
MSA 14860 (Bridgeport-Stamford-Norwalk, CT) Assessment Area	0	48	2	0	50
MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA) Assessment Area	0	4	0	0	4
MSA 36740 (Orlando-Kissimmee-Sanford, FL) Assessment Area	0	1	0	0	1
Broader Statewide or Regional Area	0	10	0	0	10
Total	0	82	2	0	84

Source: Bank Data from 1/1/2017 – 12/31/2023

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Fieldpoint was in compliance with the substantive provisions of the anti-discrimination laws and regulations. No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet the community credit needs of the assessment area was identified.

STATE OF NEW YORK

CRA RATING FOR NEW YORK: NEEDS TO IMPROVE.

The Lending Test is rated: Needs to Improve.

The Community Development Test is rated: Satisfactory.

The major factors supporting the rating include:

- The distribution of borrowers reflected, given the demographics of the assessment area, poor penetration among individuals of different income (including low- and moderate-income) levels.
- The geographic distribution of loans reflected poor dispersion throughout the assessment area.
- The bank's community development performance demonstrated adequate responsiveness to community development needs of its assessment area through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment area.

SCOPE OF EVALUATION

The evaluation of Fieldpoint's activities in the State of NY consisted of a full-scope review of MD 35614 (New York-Jersey City-White Plains, NY-NJ) assessment area. This assessment area is the only assessment area in NY.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NEW YORK

Fieldpoint's operations in the MD 35614 (New York-Jersey City-White Plains, NY-NJ) assessment area were entirely in NY County. Specific comments regarding the bank's operations are discussed under the MD 35614 (New York-Jersey City-White Plains, NY-NJ) evaluation.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEW YORK

Conclusions regarding Fieldpoint's performance in NY were solely based on the performance in the MD 35614 (New York-Jersey City-White Plains, NY-NJ) assessment area. Specific comments regarding the Lending and Community Development Tests are discussed under the MD 35614 (New York-Jersey City-White Plains, NY-NJ) Full Scope Review section.

**METROPOLITAN AREA
MD 35614 (NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ)
FULL SCOPE REVIEW**

SCOPE OF EVALUATION

Examiners conducted a full-scope review of MD 35614 (New York-Jersey City-White Plains, NY-NJ) assessment area, which consisted of the entire NY County. The products, weighting, and evaluation described in the institution level Scope of Evaluation section were applicable to this assessment area analysis.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MD 35614 (NEW YORK JERSEY CITY-WHITE PLAINS, NY-NJ)

Fieldpoint operated 1 branch located in an unknown census tract in NY County, which represented 25.0% of the bank's total branches.

The assessment area reflected a highly competitive market for financial services. According to the Federal Deposit Insurance Company (FDIC) Deposit Market Share Report, as of June 30, 2023, 88 institutions operated 557 offices in the assessment area. Of these institutions, Fieldpoint ranked 43rd by total amount of deposits with less than 0.1% deposit market share. The top five institutions, which are all national banks, captured 81.1% of the deposit market share. Fieldpoint's operations in this assessment area accounted for 49.2% of the bank's total deposits. Home mortgage lending accounted for 25.0% of Fieldpoint's total HMDA lending.

PERFORMANCE CONTEXT

Demographic Characteristics

According to the 2020 U.S. Department of Commerce Bureau of the Census (U.S. Census), the population of this assessment area was 1,694,251. The assessment area consisted of 310 census tracts, of which 36 or 11.6% were low-income, 44 or 14.2% were moderate-income, 32 or 10.3% were middle-income, 175 or 56.5% were upper-income, and 23 or 7.4%, showed the income was unknown.

Income Characteristics

Based on the 2020 U.S. Census data, the assessment area had 325,483 families, of which 24.3% were low-income (approximately half or 12.0% were below the poverty level), 11.0% were moderate-income, 11.0% were middle-income, and 53.6% were upper-income. The table below depicts the MFIs for the assessment area for 2015 and 2020.

MD 35614 (New York-Jersey City-White Plains, NY-NJ) Median Family Income Change			
Area	2015 MFI	2020 MFI	Percent Change
Assessment Area	\$97,557	\$114,659	17.5
MD 35614 (New York-Jersey City-White Plains, NY-NJ)	\$73,814	\$85,483	15.8
NY State	\$78,570	\$87,270	11.1
<i>Source: 2011 - 2015 and 2016-2020 U.S. Census American Community Survey (ACS) MFIs have been inflation-adjusted and are expressed in 2020 dollars.</i>			

Housing Characteristics

Based on the 2020 U.S. Census data, the assessment area had 884,828 housing units, of which 20.6% were owner-occupied, 65.1% were rental, and 14.3% were vacant. Of the total housing units, 11.3% were located in low-income census tracts, 14.0% in moderate-income census tracts, 9.4% in middle-income census tracts, 62.8% in upper-income census tracts, and 2.6% in census tracts where the income was unknown. In low-income census tracts, 4.9% of housing units were owner-occupied, 87.4% were rental units, and 7.7% were vacant. In moderate-income census tracts, 9.2% of housing units were owner-occupied, 83.4% were rental units, and 7.4% were vacant.

The median age of housing stock in this assessment area in both low- and moderate-income census tracts was 61 years old, with 49.5% of the stock built before 1950. According to the 2020 U.S. Census data, the median housing value in this assessment area was \$1,033,012, with an affordability ratio of 8.7. The median gross rent in the assessment area was \$1,786 per month. The table below details the housing characteristics in the assessment area.

MD 35614 (New York-Jersey City-White Plains, NY-NJ) Housing Characteristics			
Geographic Area	2020 Median Housing Value	2020 Affordability Ratio	2020 Median Gross Rent
Assessment Area	\$1,033,012	8.7	\$1,786
MD 35614 (New York-Jersey City-White Plains, NY-NJ)	\$553,158	13.3	\$1,486
NY State	\$325,000	21.9	\$1,315
<i>Source: 2020 U.S. Census</i>			

Housing Cost Burden

Housing costs were relatively expensive in this assessment area, which indicated that affordable housing for LMI individuals and families continued to be a challenge. According to U.S. Department of Housing and Urban Development (HUD) 2015-2019 Comprehensive Housing Affordability Strategy data, within the assessment area, 41.1% of all rental households had rental costs that exceeded 30.0% of their incomes, 70.6% of low-income rental households had rental costs that exceeded 30.0% of their income, and 50.0% of moderate-income rental households had rental costs that exceeded 30.0% of their income.

According to HUD's data, within this assessment area, 20.2% of homeowners had housing costs that exceeded 30% of their incomes, 59.9% of low-income homeowners had housing costs that exceeded 30.0%

of their income, and 41.0% of moderate-income homeowners had housing costs that exceeded 30.0% of their income. The table below details the housing cost burden in the assessment area.

MD 35614 (New York-Jersey City-White Plains, NY-NJ) Housing Cost Burden						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	70.6%	50.0%	41.1%	59.9%	41.0%	20.2%
MD 35614 (New York-Jersey City-White Plains, NY-NJ)	76.2%	42.6%	47.5%	75.9%	52.2%	32.8%
NY State	75.8%	39.3%	47.2%	70.9%	40.9%	26.4%

**Cost Burden is housing cost that equals 30 percent or more of household income
Source: HUD, 2015-2019 Comprehensive Housing Affordability Strategy*

Labor, Employment and Economic Characteristics

According to D&B data, there were 144,404 businesses operating in this assessment area in 2022, of which 4.0% were located in low-income census tracts and 5.8% were located in moderate-income tracts. Of the total businesses operating in the assessment area, 85.2% were small businesses with a GAR of \$1 million or less, of which 4.0% were located in low-income census tracts and 8.1% were located in moderate-income census tracts.

According to the U.S. Bureau of Labor Statistics (BLS), from 2017 to 2019, unemployment rates in the assessment area, as well as NY State, steadily declined. However, the unemployment rate increased significantly in 2020, due to the COVID-19 pandemic that began in March 2020. In 2021, unemployment rates recovered slightly. The table below details the unemployment rates for 2017 to 2021.

MD 35614 (New York-Jersey City-White Plains, NY-NJ) Unemployment Rates					
Area	2017	2018	2019	2020	2021
Assessment Area	4.0%	3.6%	3.4%	9.6%	7.6%
MD 35614 (New York-Jersey City-White Plains, NY-NJ)	4.5%	4.0%	3.7%	11.5%	8.7%
NY State	4.6%	4.1%	3.8%	9.9%	6.9%

Source: BLS Local Area Unemployment Statistics

Additional demographic data for this assessment area is provided in the table below.

MD 35614 (New York-Jersey City-White Plains, NY-NJ) Assessment Area Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	36	11.6	48,143	14.8	16,018	33.3	79,178	24.3
Moderate-income	44	14.2	56,991	17.5	11,342	19.9	35,935	11.0
Middle-income	32	10.3	32,267	9.9	3,997	12.4	35,775	11.0
Upper-income	175	56.5	181,528	55.8	6,880	3.8	174,595	53.6
Unknown-income	23	7.4	6,554	2.0	762	11.6	0	0.0
Total	310	100.0	325,483	100.0	38,999	12.0	325,483	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	100,138	4,860	2.7	4.9	87,538	87.4	7,740	7.7
Moderate-income	123,528	11,414	6.3	9.2	103,030	83.4	9,084	7.4
Middle-income	82,844	13,458	7.4	16.2	61,304	74.0	8,082	9.8
Upper-income	555,246	150,057	82.2	27.0	307,218	55.3	97,971	17.6
Unknown-income	23,072	2,718	1.5	11.8	17,123	74.2	3,231	14.0
Total	884,828	182,507	100.0	20.6	576,213	65.1	126,108	14.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,783	4.0	5,388	4.4	364	1.8	31	2.3
Moderate-income	8,311	5.8	7,802	6.3	467	2.3	42	3.1
Middle-income	6,572	4.6	6,186	5.0	348	1.7	38	2.8
Upper-income	108,447	75.1	91,771	74.6	15,591	78.2	1,085	78.9
Unknown-income	15,291	10.6	11,935	9.7	3,177	15.9	179	13.0
Total	144,404	100.0	123,082	100.0	19,947	100.0	1,375	100.0
	Percentage of Total Businesses:			85.2		13.8		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
	Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%

Low-income	15	5.1	15	5.2	0	0.0	0	0.0
Moderate-income	19	6.4	19	6.6	0	0.0	0	0.0
Middle-income	16	5.4	16	5.6	0	0.0	0	0.0
Upper-income	227	76.9	220	76.9	7	77.8	0	0.0
Unknown-income	18	6.1	16	5.6	2	22.2	0	0.0
Total	295	100.0	286	100.0	9	100.0	0	.0
	Percentage of Total Farms:			96.9		3.1		.0
<i>Source: 2022 FFIEC Census Data and 2022 D&B Data</i>								

Community Contacts

Examiners contacted two representatives to assist in identifying the credit and community development needs of the assessment area. Examiners interviewed a representative from an affordable housing nonprofit organization that offers programs and services to LMI individuals. The contact cited affordable housing as an urgent credit need, particularly for LMI families. Examiners also interviewed a representative from an economic development organization that provides small dollar loans under \$250,000 to women and minority owned small businesses. The contact indicated that there continues to be a need for small dollar loans for these types of businesses. Lastly, the contact indicated that there is also a need to provide training to small businesses that cover areas such as developing a business plan and retaining capital.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MD 35614 (NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ)

LENDING TEST

Fieldpoint's performance relative to the Lending Test is rated Needs to Improve. Lending performance in the assessment area was considered poor based on poor penetration among individuals of different income levels and businesses of different sizes and poor geographic distribution of lending. Please refer to Appendix B Aggregate Comparison Loan Distribution tables for more details.

Borrower Distribution of Loans

The distribution of borrowers reflected, given the demographics of the assessment area, poor penetration among individuals of different income levels (including low- and moderate- income) and businesses of different sizes. Overall, home mortgage lending to LMI borrowers and lending to businesses with GARs of \$1 million or less was poor.

Home Mortgage Loans

The distribution of home mortgage loans reflected poor penetration among borrowers of different income levels.

In 2022, the bank did not originate any home mortgage loans to low or moderate-income borrowers, which reflected poor performance. The bank's lending to low-income borrowers was significantly below the 24.3% of low-income families and slightly less than aggregate, which made 0.5% by number and 0.3% by

dollar of home mortgage loans to low-income borrowers. The bank's lending to moderate-income borrowers was significantly below the 11.0% of moderate-income families and less than aggregate, which made 2.2% by number and 0.5% by dollar amount of home mortgage loans to moderate-income borrowers. Performance for all other years of the evaluation period was consistent with 2022 performance.

Small Business Loans

The distribution of small business loans reflected poor penetration of loans to businesses with GARs of \$1 million or less.

In 2022, Fieldpoint did not originate any loans to businesses with GARs of \$1 million or less, which reflected poor performance. This performance was significantly below the 85.2% of businesses with GARs of \$1 million or less. Performance in the other years of the evaluation period was the same as 2022, except for 2017. In 2017, the bank originated one loan, which represented 20.0% of loans by number, and 56.9% by dollar to businesses with GARs of \$1 million or less. The bank's lending to small businesses in 2017 was significantly below the 84.9% of businesses in the assessment area with GARs of \$1 million or less. The bank originated 40.0% of loans to assessment area businesses in amounts of \$100,000 or less, which are typically considered more responsive to the credit needs of very small businesses.

Geographic Distribution of Loans

The geographic distribution of loans reflected poor dispersion throughout the assessment area. Lending penetration in low-and moderate-income census tracts was poor for home mortgage and small business lending.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflected poor dispersion throughout the assessment area.

In 2022, the bank did not make any home mortgage loans in low-or moderate-income census tracts, which reflected poor performance. The bank's home mortgage lending in low-income census tracts was below the 2.7% of owner-occupied housing units located in low-income census tracts and below the aggregate, which made 3.3% by number and 2.4% by dollar of home mortgage loans in low-income census tracts. The bank's performance in moderate-income census tracts was below the 6.3% of owner-occupied housing units located in moderate-income census tracts and below the aggregate, which made 4.9% by number and 3.5% by dollar of home mortgage loans in moderate-income census tracts. Performance in other years in the evaluation period was the same as the 2022 performance, except for 2019. In 2019, the bank did not make any home mortgage loans in low-income census tracts; however, the bank originated 2 loans in moderate-income census tract, which represented 40.0% by number and 62.8% by dollar. The bank's home lending performance was significantly above the 6.8% of owner-occupied housing units located in moderate-income census tracts and was above the aggregate, which made 7.9% by number and 8.9% by dollar of home purchase loans in moderate-income census tracts.

Small Business Loans

The geographic distribution of small business loans reflected poor dispersion throughout the assessment area.

In 2022, the bank did not make any small business loans in low-income or moderate-income census tracts, which reflected poor performance. The bank's small business lending performance in low-and moderate-income census tracts was below the percentage of businesses located in those geographies, which were

4.0% and 5.8%, respectively. Performance in other years in the evaluation period were the same as the 2022 performance, except for 2021. In 2021, the bank made no small business loans in low-income census tracts; however, it made 1 loan in a moderate-income census tract, which represented 11.1% by number and 43.6% by dollar of small business loans in moderate-income census tracts. Fieldpoint’s small business lending performance in moderate-income census tracts was above the 5.8% of businesses located in moderate-income census tracts.

Analysis of Lending Gaps

Fieldpoint did not originate home mortgage loans in a substantial majority of census tracts within this assessment area and gaps in penetration were evident in low- and moderate-income census tracts. During the evaluation period, the bank did not originate any loans in low-income census tracts. Other than 2019 and 2021, the bank did not originate any loans in moderate-income census tracts. In 2019, the bank originated 2 loans (3.5%), in moderate-income census tracts and in 2021, the bank originated 1 loan (1.8%), in a moderate-income census tract.

According to the 2022 U.S. Census, 14.8% of families resided in low-income census tracts and 11.3% of housing units were in low-income census tracts. Approximately, 17.5% of families resided in moderate-income census tracts and 14.0% of housing units were in moderate-income census tracts. The owner occupancy rate for low-income census tracts was 4.9%, and 9.2% for moderate-income census tracts. The table below provides more detail.

MD 35614 (New York-Jersey City-White Plains, NY-NJ)			
Lending Gap Analysis			
January 1, 2017 - December 31, 2022			
Tract Income Levels	Number of Tracts	Tracts with no Loans	Penetration
2017			
Low	44	44	0%
Moderate	51	51	0%
Middle	20	20	0%
Upper	158	153	3%
Income Unknown	15	15	0%
2018			
Low	44	44	0%
Moderate	51	51	0%
Middle	20	20	0%
Upper	158	154	3%
Income Unknown	15	15	0%
2019			
Low	34	34	0%
Moderate	57	55	4%
Middle	21	20	5%
Upper	161	158	2%

Income Unknown	15	15	0%
2020			
Low	34	34	0%
Moderate	57	57	0%
Middle	21	21	0%
Upper	161	153	5%
Income Unknown	15	15	0%
2021			
Low	34	34	0%
Moderate	57	56	2%
Middle	21	21	0%
Upper	161	150	7%
Income Unknown	15	15	0%
2022			
Low	36	36	0%
Moderate	44	44	0%
Middle	32	32	0%
Upper	175	169	3%
Income Unknown	23	23	0%

COMMUNITY DEVELOPMENT TEST

Fieldpoint's performance under the Community Development Test is rated Satisfactory. Fieldpoint's performance under the Community Development Test in the assessment area demonstrated adequate responsiveness to community development needs of its assessment area through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment area.

Community Development Loans

Fieldpoint made an adequate level of loans in this assessment area. During the evaluation period, Fieldpoint made 3 community development loans totaling \$7.4 million inside the assessment area and 3 community development loans totaling \$7.4 million that benefited the broader statewide regional area. By number, this represents 75.0% of total community development loans, and 89.7% by dollar amount originated by the bank during the evaluation period. The table below provides more details.

MD 35614 Assessment Area Community Development Lending January 1, 2017 to December 31, 2023										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2017	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0
2021	0	0	1	5,500	0	0	0	0	1	5,500
2022	0	0	1	650	0	0	0	0	1	650
2023	0	0	1	1,250	0	0	0	0	1	1,250
Broader Statewide or Regional Area	0	0	1	250	1	1,319	1	5,800	3	7,369
Total	0	0	4	7,650	1	1,319	1	5,800	6	14,769

Source: Bank Data 1/1/2017 – 12/31/2023

Examples of community development lending that benefited the assessment area include the following:

- In 2021, the bank participated in an \$11.0 million loan. The loan provided funds to renovate a nonprofit, special educational school located in a low-income census tract. The school receives tuition reimbursements from NY State and a majority of the students are from LMI families. The bank’s share of the participation was \$5.5 million, which helped provide community services to LMI residents.
- In 2023, the bank provided a revolving line of credit of \$650,000 to bridge tuition reimbursement from NY State for a school located in a low-income census tract. A significant majority of the students attending the school were LMI individuals that receive tuition reimbursement. The proceeds helped provide community services to LMI residents.
- In 2022, the bank originated a \$5.8 million loan to refinance and improve a warehouse located in a moderate-income census tract. The proceeds helped revitalize and stabilize the area by improving a business in a moderate-income geography.

Community Development Investments

During the evaluation period, Fieldpoint made 7 qualified investments and grants totaling approximately \$1 million. This included 1 new investment totaling \$1 million and 6 qualified grants totaling \$15,000. Of the total six grants, four were made inside the assessment area and two were made in the broader statewide regional area. The table below provides more details.

MD 35614 Assessment Area Qualified Investments and Grants January 1, 2017 to December 31, 2023										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	0	0	0	0
Total Investments	1	1,000	0	0	0	0	0	0	1	1,000
Total Grants	0	0	6	15	0	0	0	0	6	15
Grand Total	1	1,000	6	15	0	0	0	0	7	1,015

Source: Bank Data from 1/1/2017 – 12/31/2023

- Fieldpoint invested \$1 million in a Community Development Fund (Fund) that invested in government agency securities. The Fund focuses exclusively on providing affordable housing for LMI borrowers and benefited the assessment area.
- The bank donated \$5,000 to a community organization that provided services for immigrants, including workforce development, adult education, and free legal services.

Community Development Services

During the evaluation period, Fieldpoint provided 19 community development services in this assessment area. The provision of these services included Fieldpoint officers, directors, and employees who served on boards or committees of nonprofit organizations and provided technical assistance. Of the total services, 1 (5.3%) service provided technical expertise to an organization that supported affordable housing, and 18 (94.7%) were to organizations that provided community services, including financial literacy training and technical assistance to LMI individuals. Examples of community development services include:

- One senior director served as a board member of a fund that provided financial aid and scholarship support to the students at a school where majority of the students are from LMI areas.
- One senior director provided 300 hours of pro bono legal services at a nonprofit legal aid organization that helped immigrants who are pursued by debt collectors.

STATE OF CONNECTICUT

CRA RATING FOR CONNECTICUT: NEEDS TO IMPROVE.

The Lending Test is rated: Needs to Improve.

The Community Development Test is rated: Satisfactory.

The major factors supporting the rating include:

- The distribution of borrowers reflected, given the demographics of the assessment area, poor penetration among individuals of different income levels (including low- and moderate-income) and business of different sizes.
- The geographic distribution of loans reflected poor dispersion throughout the assessment area.
- The bank's community development performance demonstrated adequate responsiveness to community development needs of its assessment area through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment area.

SCOPE OF EVALUATION

The evaluation of Fieldpoint's activities in the State of CT consisted of a full scope review of MSA 14860 (Bridgeport-Stamford-Norwalk, CT) assessment area. This assessment area is the only assessment area in CT.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF CONNECTICUT

Fieldpoint's operations in MSA 14860 (Bridgeport-Stamford-Norwalk, CT) assessment area were entirely in Fairfield County. Specific comments regarding the bank's operations are discussed under the MSA 14860 (Bridgeport-Stamford-Norwalk, CT) evaluation.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF CONNECTICUT

Conclusions regarding Fieldpoint's performance in the State of CT were solely based on the performance in the MSA 14860 (Bridgeport-Stamford-Norwalk, CT) assessment area. Specific comments regarding the Lending Test and Community Development Test are discussed under the MSA 14860 (Bridgeport-Stamford-Norwalk, CT) Full Scope Review section.

**METROPOLITAN AREA
MSA 14860 (BRIDGEPORT-STAMFORD-NORWALK, CT)
FULL SCOPE REVIEW**

SCOPE OF EVALUATION

Examiners conducted a full-scope review of MSA 14860 (Bridgeport-Stamford-Norwalk, CT) assessment area, which consisted of the entire Fairfield County. The products, weighting, and evaluation described in the institution level Scope of Evaluation section were applicable to this assessment area analysis.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN MSA 14860 (BRIDGEPORT-STAMFORD-NORWALK, CT)

Fieldpoint operated one branch in an upper-income census tract in Fairfield County, which represented 25.0% of the bank’s total branches.

The assessment area reflected a highly competitive market for financial services. According to the FDIC Deposit Market Share Report, as of June 30, 2023, 26 institutions operated 295 offices in the assessment area. Of these institutions, Fieldpoint ranked 17th by total deposits with a 0.7% deposit market share. The top five institutions, all large national and regional banks captured 74.7% of the deposit market share. Fieldpoint’s operations in Fairfield County accounted for 47.5% of the bank’s total deposits.

PERFORMANCE CONTEXT

Demographic Characteristics

According to the 2020 U.S. Census, the population of this assessment area was 957,419. The assessment area consisted of 227 census tracts, of which 35 or 15.4% were low-income, 46 or 20.3% were moderate-income, 59 or 26.0% were middle-income, 85 or 37.4% were upper-income, and 2 or 0.9% where the income was unknown.

Income Characteristics

Based on the 2020 U.S. Census, the assessment area had 239,503 families, of which 25.1% were low-income (6.3% of which were below the poverty level), 15.1% were moderate-income, 17.7% were middle-income, and 42.0% were upper-income. The table below depicts the MFIs for the assessment area for 2015 and 2020.

MSA 14860 (Bridgeport-Stamford-Norwalk, CT) Median Family Income Change			
Area	2015 MFI	2020 MFI	Percent Change
Assessment Area	\$115,407	\$120,156	4.1
MSA 14860 (Bridgeport-Stamford-Norwalk, CT)	\$115,407	\$120,156	4.1
State of CT	\$97,273	\$102,061	4.9
<i>Source: 2011 – 2015 and 2016-2020 U.S. Census, ACS MFIs have been inflation-adjusted and are expressed in 2020 dollars.</i>			

Housing Characteristics

Based on the 2020 U.S. Census data, the assessment area had 374,329 housing units, of which 61.5% were owner-occupied, 30.7% were rental, and 7.8% were vacant. Of the total housing units, 13.4% were located in low-income census tracts, 22.7% in moderate-income census tracts, 29.1% in middle-income census tracts, 34.6% in upper-income census tracts, and 0.2% in census tracts where the income was unknown. In low-income census tracts, 25.8% of housing units were owner-occupied, 64.1% were rental units, and 10.1% were vacant. In moderate-income census tracts, 46.2% of housing units were owner-occupied, 45.4% were rental units, and 8.4% were vacant.

The median age of housing stock in this assessment area was 60 years old, with 27.6% of the stock built before 1950. The median age of housing stock was 61 years in low-income census tracts and also in moderate-income census tracts. According to the 2020 U.S Census, the median housing value in this assessment area was \$432,961 with an affordability ratio of 22.4. The median gross rent in the assessment area was \$1,512 per month. The table below details the housing characteristics in the assessment area.

MSA 14860 (Bridgeport-Stamford-Norwalk, CT)			
Housing Characteristics			
Geographic Area	2020 Median Housing Value	2020 Affordability Ratio	2020 Median Gross Rent
Assessment Area	\$432,961	22.4	\$1,512
MSA 14860 (Bridgeport-Stamford-Norwalk, CT)	\$432,961	22.4	\$1,512
State of CT	\$279,700	28.6	\$1,201
<i>Source: 2020 U.S. Census Bureau ACS</i>			

Housing Cost Burden

Housing costs were relatively expensive in this assessment area, which indicated that affordable housing for LMI individuals and families continued to be a challenge. According to HUD's 2015-2019 Comprehensive Housing Affordability Strategy data, within the assessment area, 49.4% of all rental households had rental costs that exceeded 30% of their incomes, 77.2% of low-income rental households had rental costs that exceeded 30% of their income, and 42.1% of moderate-income rental households had rental costs that exceeded 30% of their income. According to HUD's data, within this assessment area, 30.7% of homeowners had housing costs that exceeded 30% of their incomes, 81.5% of low-income homeowners had housing costs that exceeded 30% of their income, and 57.5% of moderate-income homeowners had housing costs that exceeded 30% of their income. The table below details the housing cost burden in the assessment area.

MSA 14860 (Bridgeport-Stamford-Norwalk, CT)						
Housing Cost Burden*						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	77.2%	42.1%	49.4%	81.5%	57.5%	30.7%
MSA 14860 (Bridgeport-Stamford-Norwalk, CT)	77.2%	42.1%	49.4%	81.5%	57.5%	30.7%
State of CT	74.6%	33.5%	46.4%	78.9%	46.4%	26.3%

**Cost Burden is housing cost that equals 30 percent or more of household income
Source: HUD, 2015-2019 Comprehensive Housing Affordability Strategy*

Labor, Employment and Economic Characteristics

According to D&B data, there were 67,476 businesses operating in this assessment area in 2022, of which 8.7% were located in low-income census tracts and 19.0% were located in moderate-income census tracts. Of the total businesses operating in the assessment area, 91.7% were small businesses with GARs of \$1 million or less, of which 8.6% were located in low-income census tracts and 18.8% were located in moderate-income census tracts.

According to the BLS, from 2017 to 2019, unemployment rates in the assessment area, as well as overall in the State of CT, steadily declined. However, the unemployment rate increased significantly in 2020, due to the COVID-19 pandemic that began in March 2020. In 2021, unemployment rates started to decrease slightly. Please refer to the table below for more details.

MSA 14860 (Bridgeport-Stamford-Norwalk, CT)					
Unemployment Rates					
Area	2017	2018	2019	2020	2021
Assessment Area	4.3%	3.8%	3.4%	7.8%	6.1%
MSA 14860 (Bridgeport-Stamford-Norwalk, CT)	4.3%	3.8%	3.4%	7.8%	6.1%
State of CT	4.4%	3.9%	3.5%	7.8%	6.3%

Source: BLS Local Area Unemployment Statistics

The table below provides additional demographic data for this assessment area.

MSA 14860 (Bridgeport-Stamford-Norwalk, CT)								
Assessment Area Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	35	15.4	28,299	11.8	5,886	20.8	60,151	25.1
Moderate-income	46	20.3	48,393	20.2	4,828	10.0	36,208	15.1
Middle-income	59	26.0	70,417	29.4	2,151	3.1	42,479	17.7
Upper-income	85	37.4	92,065	38.4	2,022	2.2	100,665	42.0
Unknown-income	2	0.9	329	0.1	172	52.3	0	0.0
Total Assessment Area	227	100.0	239,503	100.0	15,059	6.3	239,503	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	50,243	12,957	5.6	25.8	32,197	64.1	5,089	10.1
Moderate-income	85,021	39,310	17.1	46.2	38,576	45.4	7,135	8.4
Middle-income	108,939	77,848	33.8	71.5	23,567	21.6	7,524	6.9
Upper-income	129,363	99,911	43.4	77.2	20,046	15.5	9,406	7.3
Unknown-income	763	97	0.0	12.7	561	73.5	105	13.8
Total Assessment Area	374,329	230,123	100.0	61.5	114,947	30.7	29,259	7.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,881	8.7	5,303	8.6	530	11.1	48	5.9
Moderate-income	12,852	19.0	11,647	18.8	1,113	23.2	92	11.3
Middle-income	18,018	26.7	16,675	27.0	1,182	24.7	161	19.8
Upper-income	30,682	45.5	28,209	45.6	1,963	41.0	510	62.8
Unknown-income	43	0.1	38	0.1	4	0.1	1	0.1
Total Assessment Area	67,476	100.0	61,872	100.0	4,792	100.0	812	100.0
	Percentage of Total Businesses:			91.7		7.1		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
	Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	

	#	%	#	%	#	%	#	%
Low-income	22	6.4	22	6.5	0	0.0	0	0.0
Moderate-income	27	7.8	26	7.6	1	20.0	0	0.0
Middle-income	103	29.9	103	30.3	0	0.0	0	0.0
Upper-income	193	55.9	189	55.6	4	80.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	345	100.0	340	100.0	5	100.0	0	.0
	Percentage of Total Farms:			98.6		1.4		.0
<i>2022 FFIEC Census Data and 2022 D&B Data</i>								

Community Contacts

Examiners conducted a community contact interview with a foundation that provides grants to community development organizations, nonprofits, and businesses. The contact noted that the area is a very poor community with a large concentration of LMI families. The contact stated that the financial challenges that existed prior to the COVID-19 pandemic have worsened for many LMI individuals and families. The representative also indicated that access to homeownership is a major challenge for many individuals and there is a need for more affordable housing. Lastly, the representative indicated that programs that support financial education are also a community development need.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 14860 (BRIDGEPORT-STAMFORD-NORWALK, CT)

LENDING TEST

Fieldpoint's performance relative to the Lending Test is rated Needs to Improve. Lending performance in the assessment area was considered poor based on poor penetration among individuals of different income levels and businesses of different sizes and poor geographic distribution of lending. Please refer to Appendix B Aggregate Comparison Loan Distribution tables for more details.

Borrower Distribution of Loans

The distribution of borrowers reflected, given the demographics of this assessment area, poor penetration among individuals of different income levels (including low- and moderate-income levels) and businesses of different sizes. Overall, home mortgage lending to LMI borrowers and lending to businesses with GARs of \$1 million or less was poor.

Home Mortgage Loans

The distribution of borrowers reflected, given the demographics of the assessment area, poor penetration among low- and moderate-income borrowers for home mortgage loans.

In 2022, the bank did not originate any home mortgage loans to low or moderate-income borrowers, which reflected poor performance. The bank's lending to low-income borrowers was significantly below the

25.1% of low-income families and less than aggregate, which made 8.4% by number and 3.3% by dollar of home mortgage loans to low-income borrowers. The bank's lending to moderate-income borrowers was significantly below the 15.1% of moderate-income families and well below aggregate, which made 18.6% by number and 10.1% by dollar amount of home mortgage loans to moderate-income borrowers. Performance for all other years of the evaluation period was the same as 2022, except for 2021. In 2021 the bank made one loan to moderate-income borrowers. For this year, the bank originated 5.0% of loans by number and 17.3% by dollar amount to moderate-income borrowers, which was significantly below the 15.1% of moderate-income families in the assessment area.

Small Business Loans

The distribution of borrowers reflected, given the demographics of the assessment area, poor penetration among borrowers for small business lending.

In 2022, the bank originated only one loan to a business with GARs of \$1 million or less. The bank's lending to small businesses was similar to the 91.7% percentage of businesses in the assessment area with GARs of \$1 million or less. The bank also originated its sole loan to a business in the amount of \$100,000 or less, which are typically considered more responsive to the credit needs of very small businesses. In all other years of the review period, the bank's performance was below 2022.

Geographic Distribution of Loans

The geographic distribution of loans reflected poor dispersion throughout the assessment area. Lending penetration in LMI census tracts was poor for home mortgage and poor for small business loans.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflected poor dispersion throughout the assessment area.

In 2022, the bank did not originate any home mortgage loans in low- or moderate-income census tracts, which reflected poor performance. The bank's performance in low-income census tracts was below the 5.6% of owner-occupied housing units located in those geographies and below the aggregate, which made 5.8% by number and 3.9 % by dollar of home mortgage loans in low-income census tracts. The bank's performance in moderate-income census tracts was significantly below the 17.1% of owner-occupied housing units located in those geographies and significantly below the aggregate, which made 17.3% by number and 12.1% by dollar of home mortgage loans in moderate-income census tracts. The bank's performance in LMI tracts in 2020, 2019, and 2017 was comparable to 2022 performance, while the lending performance in 2021 and 2018, was minimally better than the 2022 performance.

Small Business Loans

The geographic distribution of small business loans reflected poor penetration throughout the assessment area.

In 2022, the bank did not make any small business loans in low- or moderate-income census tracts, which reflected poor performance. The bank's small business lending performance in low-and moderate-income census tracts was significantly below the percentage of businesses located in those geographies, which were 8.7% and 19.0%, respectively. Performance in other years in the evaluation period were the same as 2022, except for 2021. In 2021, the bank made 10.0% by number and 19.0% by dollar of small business loans in low-income census tracts. The bank's small business lending performance in low-income census tracts was slightly above the 8.7% of businesses located in low-income census tracts. In 2021, the bank made 10.0%

by number and 20.7% by dollar of small business loans in moderate-income census tracts. Fieldpoint’s small business lending performance in moderate-income census tracts was well below the 19.0% of businesses located in moderate-income census tracts.

Analysis of Lending Gaps

Fieldpoint did not originate home mortgage loans in a substantial majority of the census tracts within the assessment area and gaps in penetration were evident in low-and moderate- income tracts. The bank did not originate any loans in low-income census tract in 2022 and 2019. In 2020, 2018, and 2017, the bank originated loans in 1 of 6 (16.7%) low-income census tracts, and in 2021, in 2 of 31 (6.5%) low-income census tracts. The bank did not originate any loans in moderate-income census tracts in 2022, 2020, 2019, and 2017. In 2018, Fieldpoint originated loans in 2 of 12 (16.7%) moderate-income census tracts, and in 2021, 2 of 38 (5.3%) moderate-income census tracts.

According to the 2022 U.S. Census data, 11.8% of families resided in low-income census tracts and 13.4% of housing units were in low-income census tracts. According to the 2022 U.S. Census data, 20.2% of families resided in moderate-income census tracts and 22.7% of housing units were in moderate income census tracts. The owner occupancy rate for low-income census tracts was 25.8%, and 46.2%, for moderate-income census tracts. The below table details the bank’s penetration in low-, moderate-, middle-, and upper-income census tracts.

MSA 14860 (Bridgeport-Stamford-Norwalk, CT)			
Lending Gap Analysis			
January 1, 2017 - December 31, 2022			
Tract Income Levels	Number of Tracts	Tracts with no Loans	Penetration
2017			
Low	6	5	17%
Moderate	12	12	0%
Middle	20	20	0%
Upper	46	37	20%
Income Unknown	0	0	0%
2018			
Low	6	5	17%
Moderate	12	10	17%
Middle	20	17	15%
Upper	46	41	11%
Income Unknown	0	0	0%
2019			
Low	6	6	0%
Moderate	12	12	0%
Middle	20	20	0%
Upper	46	39	15%
Income Unknown	0	0	0%

2020			
Low	6	5	17%
Moderate	12	12	0%
Middle	20	17	15%
Upper	46	37	20%
Income Unknown	0	0	0%
2021			
Low	31	29	6%
Moderate	40	38	5%
Middle	57	53	7%
Upper	81	68	16%
Income Unknown	2	2	0%
2022			
Low	35	35	0%
Moderate	46	46	0%
Middle	59	57	3%
Upper	85	78	8%
Income Unknown	2	2	0%

COMMUNITY DEVELOPMENT TEST

Fieldpoint’s performance under the Community Development Test in the assessment area demonstrated adequate responsiveness to community development needs of its assessment area through community development loans, qualified investments, and community development services, as appropriate, considering the bank’s capacity and the need and availability of such opportunities for community development in the bank’s assessment area.

Community Development Loans

During the evaluation period, Fieldpoint originated 1 community development loan totaling \$1.2 million. By number, this represented 13.0% of total community development loans and by dollar amount, it represented 7.3% of total community development loans. The purpose of the community development loan was to acquire and improve an industrial building located in a moderate-income census tract, which was also a Connecticut Opportunity Zone.

Community Development Investments

During the evaluation period, Fieldpoint made 30 grants totaling approximately \$144,000. The table below provides more detail.

MSA 14860 (Bridgeport-Stamford-Norwalk, CT) Assessment Area Qualified Grants										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Total Grants	2	3	26	113	2	28	0	0	30	144
Grand Total	2	3	26	113	2	28	0	0	30	144

Source: Bank Data from 1/1/2017 – 12/31/2023

Examples of qualified grants include:

- The bank extended 3 grants totaling \$57,500 to a nonprofit organization in Fairfield County. The organization provides temporary housing and shelter programs for the homeless, assists with food shortage needs, and provides financial education seminars and loan programs to LMI families.
- The bank provided 1 grant totaling \$4,000 to a community organization that fights childhood hunger by providing children in need with meals on the weekends.

Community Development Services

During the evaluation period, Fieldpoint provided 50 community development services. Of these services, ten were attributable to board memberships at community service and economic development organizations. In 38 instances, employees provided financial literacy training to LMI students. Sessions included education on stock markets, investments, and basic banking. Examples of community development services include:

- From 2019 through 2023, one director served as a board member of a nonprofit community organization that provides a summer youth employment program for low-income youth.
- During the evaluation period, 34 employees provided four financial literacy training events to LMI students. Topics covered during the trainings included career paths, budgeting, and basic banking.

STATE OF GEORGIA

CRA RATING FOR THE STATE OF GEORGIA: NEEDS TO IMPROVE.

The Lending Test is rated: Needs to Improve.

The Community Development Test is rated: Needs to Improve.

The major factors supporting the rating include:

- The distribution of borrowers reflected, given the demographics of the assessment area, poor penetration among individuals of different income (including low- and moderate-income) levels and poor among businesses of different sizes.
- The geographic distribution of loans reflected poor dispersion throughout the assessment area.
- The bank's community development performance demonstrated poor responsiveness to community development needs of its assessment area through qualified investments and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment area.

SCOPE OF EVALUATION

The evaluation of Fieldpoint's activities in the State of GA consisted of a full scope review of the partial MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA) assessment area. This is the only assessment area in GA.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF GEORGIA

Fieldpoint's operations in the MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA) assessment area were entirely in Fulton County. Specific comments regarding the bank's operations are discussed under the MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA) evaluation.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF GEORGIA

Conclusions regarding Fieldpoint's performance in GA were solely based on the performance in MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA) assessment area. Specific comments regarding the Lending and Community Development Tests are discussed under the MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA) Full Scope Review section.

**METROPOLITAN AREA
MSA 12060 (ATLANTA-SANDY SPRINGS-ALPHARETTA, GA)
FULL SCOPE REVIEW**

SCOPE OF EVALUATION

Examiners conducted a full-scope review of MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA) assessment area, which consisted of the entire Fulton County. The products, weighting, and evaluation described in the institution level Scope of Evaluation section were applicable to this assessment area analysis. Fieldpoint's operations in Fulton County were limited as this assessment area was delineated in August 2021, when management opened the branch located in Atlanta.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MSA 12060 ATLANTA-SANDY SPRINGS-ALPHARETTA, GA

Fieldpoint operated one branch in an upper-income census tract in Fulton County, which represented 25.0% of the bank's total branches.

The assessment area reflected a highly competitive market for financial services. According to the FDIC Deposit Market Share Report, as of June 30, 2023, 48 institutions operated 254 offices in the assessment area. Of these institutions, Fieldpoint ranked 42nd by total amount of deposits with less than 0.1% deposit market share. The top five institutions, all regional and national banks, captured 81.6% of the deposit market share. Fieldpoint's deposit operations in Fulton County accounted for 1.7% of the bank's total deposits. HMDA lending in this assessment area, represented 7.8% of Fieldpoint's total HMDA lending. Given the bank's limited operations in this assessment area, the bank's performance less weight when deriving overall conclusions.

PERFORMANCE CONTEXT

Demographic Characteristics

According to the 2020 U.S. Census data, the population of this assessment area was 1,066,710. The assessment area consisted of 327 census tracts, of which 44 or 13.5% were low-income, 51 or 15.6% were moderate-income, 42 or 12.8% were middle-income, 156 or 47.7% were upper-income, and 34 or 10.4% where the income was unknown.

Income Characteristics

Based on the 2020 U.S. Census data, the assessment area had 229,604 families, of which 22.0% were low-income (9.6% of which were below the poverty level), 13.3% were moderate-income, 15.5% were middle-income, and 49.2% were upper-income. The table below depicts the MFIs for the assessment area for 2015 and 2020.

MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA)			
Median Family Income Change			
Area	2015 MFI	2020 MFI	Percent Change
Assessment Area	\$84,631	\$99,490	17.6
MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA)	\$73,554	\$84,791	15.3
State of GA	\$64,910	\$74,127	14.2
<i>Source: 2011 - 2015 and 2016-2020 U.S. Census Bureau ACS</i>			
<i>MFI's have been inflation-adjusted and are expressed in 2020 dollars.</i>			

Housing Characteristics

Based on the 2020 U.S. Census data, the assessment area had 479,696 housing units, of which 47.1% were owner-occupied, 42.0% were rental, and 10.9% were vacant. Of the total housing units, 12.6% were located in low-income census tracts, 16.6% in moderate-income census tracts, 13.8% in middle-income census tracts, 49.0% in upper-income census tracts, and 8.0% in an unknown-income census tract. In low-income census tracts, 21.9% of housing units were owner-occupied, 59.6% were rental units, and 18.5% were vacant. In moderate-income census tracts, 39.8% of housing units were owner-occupied, 45.6% were rental units, and 14.6% were vacant.

The median age of housing stock in this assessment area was 38 years old, with 9.7% of the stock built before 1950. The median age of housing stock was 53 years in low-income census tracts and 47 years in moderate-income census tracts. According to the 2020 U.S. Census data, the median housing value in this assessment area was \$326,708 with an affordability ratio of 22.2. The median gross rent in the assessment area was \$1,264 per month. Please refer to the table below for more details.

MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA)			
Housing Characteristics			
Geographic Area	2020 Median Housing Value	2020 Affordability Ratio	2020 Median Gross Rent
Assessment Area	\$326,708	22.2	\$1,264
MSA 12060 (Atlanta- Sandy Springs- Alpharetta, GA)	\$233,739	30.5	\$1,204
State of GA	\$190,200	32.2	\$1,042
<i>Source: 2020 U.S. Census Bureau ACS</i>			

Housing Cost Burden

Housing costs were relatively expensive in this assessment area, which indicated that affordable housing for LMI individuals and families continued to be a challenge. According to HUD's 2015-2019 Comprehensive Housing Affordability Strategy data, within the assessment area, 44.5% of all rental households had rental costs that exceeded 30% of their incomes, 77.1% of low-income rental households had rental costs that exceeded 30% of their income, and 54.0% of moderate-income rental households had rental costs that exceeded 30% of their income.

According to HUD's data, within this assessment area, 20.4% of homeowners had housing costs that exceeded 30% of their incomes, 65.8% of low-income homeowners had housing costs that exceeded 30%

of their income, and 41.3% of moderate-income homeowners had housing costs that exceeded 30% of their income. Please refer to the table below for more details.

MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA) Housing Cost Burden*						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	77.1%	54.0%	44.5%	65.8%	41.3%	20.4%
MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA)	80.4%	46.1%	44.7%	62.9%	34.1%	19.6%
State of GA	76.6%	43.5%	43.4%	59.4%	32.0%	19.3%

**Cost Burden is housing cost that equals 30 percent or more of household income
Source: (HUD, 2015-2019 Comprehensive Housing Affordability Strategy)*

Labor, Employment and Economic Characteristics

According to D&B data, there were 89,544 businesses operating in this assessment area in 2022, of which 6.6% were located in low-income census tracts and 13.3% were located in moderate-income census tracts. Of the total businesses operating in the assessment area, 91.9% were small businesses with a GAR of \$1 million or less, of which 6.8% were located in low-income census tracts and 13.5% were located in moderate-income census tracts.

According to the BLS, for the period 2017 to 2019, unemployment rates in the assessment area, as well as in GA, steadily declined. However, the unemployment rate increased significantly in 2020, due to the COVID-19 pandemic that began in March 2020. In 2021, unemployment rates recovered significantly. Please refer to the table below for more details.

MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA) Unemployment Rates					
Area	2017	2018	2019	2020	2021
Assessment Area	4.9%	4.1%	3.7%	7.9%	4.7%
MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA)	4.6%	3.8%	3.4%	6.8%	3.9%
State of Georgia	4.8%	4.0%	3.6%	6.5%	3.9%

Source: BLS, Local Area Unemployment Statistics

The table below provides additional performance context data for this assessment area:

MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA)								
Assessment Area Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	44	13.5	25,129	10.9	7,675	30.5	50,623	22.0
Moderate-income	51	15.6	36,924	16.1	5,812	15.7	30,425	13.3
Middle-income	42	12.8	33,029	14.4	2,151	6.5	35,638	15.5
Upper-income	156	47.7	124,380	54.2	4,056	3.3	112,918	49.2
Unknown-income	34	10.4	10,142	4.4	2,303	22.7	0	0.0
Total Assessment Area	327	100.0	229,604	100.0	21,997	9.6	229,604	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	60,241	13,204	5.8	21.9	35,873	59.5	11,164	18.5
Moderate-income	79,799	31,773	14.1	39.8	36,417	45.6	11,609	14.5
Middle-income	66,286	30,948	13.7	46.7	29,887	45.1	5,451	8.2
Upper-income	234,912	138,804	61.4	59.1	76,805	32.7	19,303	8.2
Unknown-income	38,458	11,174	4.9	29.1	22,494	58.5	4,790	12.5
Total Assessment Area	479,696	225,903	100.0	47.1	201,476	42.0	52,317	10.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,912	6.6	5,603	6.8	262	4.2	47	4.4
Moderate-income	11,928	13.3	11,066	13.5	745	12.0	117	11.0
Middle-income	10,386	11.6	9,809	11.9	461	7.4	116	10.9
Upper-income	53,518	59.8	48,690	59.2	4,134	66.5	694	65.0
Unknown-income	7,800	8.7	7,090	8.6	616	9.9	94	8.8
Total Assessment Area	89,544	100.0	82,258	100.0	6,218	100.0	1,068	100.0
	Percentage of Total Businesses:			91.9		6.9		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported

	#	%	#	%	#	%	#	%
Low-income	15	4.8	15	4.9	0	0.0	0	0.0
Moderate-income	47	15.0	45	14.7	2	28.6	0	0.0
Middle-income	32	10.2	32	10.4	0	0.0	0	0.0
Upper-income	199	63.4	195	63.5	4	57.1	0	0.0
Unknown-income	21	6.7	20	6.5	1	14.3	0	0.0
Total Assessment Area	314	100.0	307	100.0	7	100.0	0	.0
	Percentage of Total Farms:			97.8		2.2		.0
<i>2022 FFIEC Census Data and 2022 D&B Information</i>								

Community Contacts

Examiners conducted an interview with a representative from a nonprofit affordable housing organization that develops, finances, and advocates for affordable housing. The contact noted that opportunities for LMI borrowers is strained by the rise in home mortgage rates and increasing housing development costs. The contact stressed the need for affordable housing, particularly for LMI families. The contact suggested that banks could provide affordable mortgages and buyer’s assistance programs to generate home ownership. The contact stated that, in addition to programs such as Low-Income Housing Tax Credit, banks should offer additional philanthropic programs that support affordable housing.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 12060 (ATLANTA-SANDY SPRINGS-ALPHARETTA, GA)

LENDING TEST

Lending performance in the assessment area was considered poor based on poor penetration among individuals of different income levels and among businesses of different sizes and poor geographic distribution of lending. Refer to Appendix B Aggregate Comparison Loan Distribution tables for more details.

Borrower Distribution of Loans

The distribution of borrowers reflected, given the given the demographics of the assessment area, poor penetration among individuals of different income levels and businesses of different sizes. Overall, home mortgage lending to low- and moderate-income borrowers was poor and lending to businesses with GARs of \$1 million or less was considered reasonable.

Home Mortgage Loans

The distribution of borrowers reflected, given the demographics, poor penetration among low- and moderate-income borrowers for home mortgage loans.

In 2022, Fieldpoint did not originate any home mortgage loans to low- or moderate-income borrowers, reflecting poor performance. The bank’s lending to low-income borrowers was significantly below the

22.0% of low-income families in the assessment area and below the aggregate, which made 4.2% by number and 1.8 % by dollar of home mortgage loans to low-income borrowers. The bank's lending to moderate-income borrowers was significantly below the 13.3% of moderate-income families in the assessment area and significantly below the aggregate, which made 13.1% by number and 7.5% by dollar of home mortgage loans to moderate-income borrowers. The bank's performance to low or moderate-income borrowers in 2021 was similar to 2022 performance.

Small Business Loans

The distribution of borrowers reflected, given the demographics, poor penetration among small businesses.

In 2022, the bank did not originate any small business loans to businesses with GARs of \$1 million or less. This performance was significantly below the 91.9% of businesses in the assessment with GARs of \$1 million or less. In 2021, the bank originated 2 loans, which represented 100.0% of loans by number and 100.0% by dollar to businesses with GARs of \$1 million or less. The bank's lending to small businesses was above the 91.9% percentage of businesses in the assessment area with GARs of \$1 million or less. The bank did not originate any loans to assessment area businesses in amounts of \$100,000 or less.

Geographic Distribution of Loans

The geographic distribution of loans reflected poor dispersion throughout the assessment area. Lending penetration in LMI census tracts was poor for both home mortgage and small business loans.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflected poor dispersion throughout the assessment area.

In 2022, Fieldpoint did not originate any home mortgage loans in low- or moderate-income census tracts, which reflected poor performance. The bank's performance in low-income census tracts was below the 5.8% of owner-occupied housing units located in those geographies and below the aggregate, which made 9.1% by number and 5.9 % by dollar of home mortgage loans in low-income census tracts. The bank's performance in moderate-income census tracts was significantly below the 14.1% of owner-occupied housing units located in those geographies and significantly below the aggregate, which made 14.9% by number and 11.0% by dollar of home mortgage loans in moderate-income census tracts. In 2021, the bank's performance in low-and moderate-income census tracts was similar to its 2022 performance.

Small Business Loans

The geographic distribution of small business loans reflected poor dispersion throughout the assessment area.

In 2022, the bank did not make any small business loans in low- or moderate-income census tracts. The bank's small business lending performance in low-and moderate-income census tracts was below the percentage of business located in those geographies, which were 6.6% and 13.3%, respectively. 2021 performance was better than 2022, as the bank made 50.0% by number and 56.3% by dollar of small business loans in moderate-income census tracts. Fieldpoint's small business lending performance in moderate-income census tracts was significantly above the 13.3% of businesses located in moderate-income census tracts.

Analysis of Lending Gaps

Fieldpoint did not originate home mortgage loans in a substantial majority of the census tracts within the assessment area and gaps in penetration were evident in low-and moderate--income census tracts. During the evaluation period, the bank did not originate any loans in low-income census tracts. Other than 2021, the bank did not originate any loans in moderate-income census tracts. In 2021, the bank originated one loan in (2.6%) moderate-income census tracts.

According to the 2022 U.S. Census data, 10.9% of families resided in low-income census tracts and 12.6% of housing units were in low-income census tracts. Notably, 16.1% of families resided in moderate-income census tracts and 16.6% of housing units were in moderate income census tracts. The owner occupancy rate for low-income census tracts was 21.9% and 39.8%, for moderate-income census tracts. The table below details the bank’s penetration of low-, moderate-, middle-, and upper-income census tracts.

MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA)			
Lending Gap Analysis			
January 1, 2021 - December 31, 2022			
Tract Income Levels	Number of Tracts	Tracts with no Loans	Penetration
2021			
Low	50	50	0%
Moderate	38	37	3%
Middle	22	22	0%
Upper	89	85	4%
Income Unknown	5	5	0%
2022			
Low	44	44	0%
Moderate	51	51	0%
Middle	42	42	0%
Upper	156	152	3%
Income Unknown	34	34	0%

COMMUNITY DEVELOPMENT TEST

Fieldpoint’s performance under the Community Development Test in the assessment area demonstrated poor responsiveness to community development needs of its assessment area through community development loans, qualified investments, and community development services, as appropriate, considering the bank’s capacity and the need and availability of such opportunities for community development in the bank’s assessment area.

Community Development Loans

During the evaluation period, Fieldpoint originated one community development loan in the assessment area. In 2020, the bank provided \$500,000 facility for the construction of a 255-unit residential apartment building located in a low-income tract where units are subsidized by Section 8 housing.

Community Development Investments

During the evaluation period, Fieldpoint extended one qualified grant, but no other investments, that totaled \$2,500 to a nonprofit 501(C) organization located in a low-income census tract. The organization is a shelter and a soup kitchen that provides transitional housing for homeless men.

Community Development Services

During the evaluation period, Fieldpoint provided four instances of community development services. Examples of community development services include the following:

- From 2021 through 2023, one director served as a board member of community service nonprofit that was primarily funded by Medicaid. The organization provided employment counseling, services for disabled people, and job training to LMI individuals.
- In 2023, a vice president served as a business coach at a financial literacy event where the majority of attendees were students from LMI families. Topics covered included basic banking, budgeting, and career counselling.

STATE OF FLORIDA

CRA RATING FOR THE STATE OF FLORIDA: NEEDS TO IMPROVE.

The Lending Test is rated: Needs to Improve.

The Community Development Test is rated: Needs to Improve.

The major factors supporting the rating include:

- The distribution of borrowers reflected, given the demographics of the assessment area, poor penetration among individuals of different income levels (including low- and moderate-income) and reasonable among businesses of different sizes.
- The geographic distribution of loans reflected poor dispersion throughout the assessment area.
- The bank's community development performance demonstrated poor responsiveness to community development needs of its assessment area through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment area.

SCOPE OF EVALUATION

The evaluation of Fieldpoint's activities in the State of FL consisted of a full scope review of MSA 36740 (Orlando-Kissimmee-Sanford, FL). This assessment area is the only assessment area in FL.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF FLORIDA

Fieldpoint's operations in the MSA 36740 (Orlando-Kissimmee-Sanford, FL) assessment area were entirely in Orange County. Specific comments regarding the bank's operations are discussed under the MSA 36740 (Orlando-Kissimmee-Sanford, FL) evaluation.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF FLORIDA

Conclusions regarding Fieldpoint's performance in FL were solely based on the performance in the MSA 36740 (Orlando-Kissimmee-Sanford, FL) assessment area. Specific comments regarding the Lending and Community Development Tests were discussed under the MSA 36740 (Orlando-Kissimmee-Sanford, FL) Full Scope Review section.

METROPOLITAN AREA
MSA 36740 (ORLANDO-KISSIMMEE-SANFORD, FL)
FULL SCOPE REVIEW

SCOPE OF EVALUATION

Examiners conducted a full-scope review of MSA 36740 (Orlando-Kissimmee-Sanford, FL) assessment area, which consisted of the entire Orange County in FL. The products, weighting, and evaluation described in the institution level Scope of Evaluation section are applicable to this assessment area analysis. Fieldpoint's operations in Orange County were limited as this assessment area was effective in November 2022, when the bank opened the Winter Park branch.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MSA 36740 (ORLANDO-KISSIMMEE-SANFORD, FL)

Fieldpoint operated one branch in middle-income census tract in Orange County, which represented 25.0% of the bank's total branches.

The assessment area reflected a highly competitive market for financial services. According to the FDIC Deposit Market Share Report, as of June 30, 2023, 40 institutions operated 261 offices in the assessment area. Of these institutions, Fieldpoint ranked 36th by total deposits with less than 0.1% deposit market share. The top five institutions, all large national and regional banks, captured 72.4% of the deposit market share in the assessment area. Fieldpoint's deposit in this assessment area accounted for 1.6% of total deposits. The bank originated one small business loan and did not originate any home mortgage loans in this assessment area. Given the bank's limited operations in this assessment area, the bank's performance received minimal weight when deriving overall conclusions.

PERFORMANCE CONTEXT

Demographic Characteristics

According to the 2020 U.S. Census data, the population of this assessment area was 1,429,908. The assessment area consisted of 267 census tracts, of which 13 or 4.9% were low-income, 81 or 30.3% were moderate-income, 75 or 28.1% were middle-income, 92 or 34.5% were upper-income, and 6 or 2.3% where the income was unknown.

Income Characteristics

Based on the 2020 U.S. Census data, the assessment area had 309,344 families, of which 22.0% were low-income (10.7% of which were below the poverty level), 17.9% were moderate-income, 18.4% were middle-income, and 41.7% were upper-income. The table below depicts the MFIs for the assessment area for 2015 and 2020.

MSA 36740 (Orlando-Kissimmee-Sanford, FL)			
Median Family Income Change			
Area	2015 MFI	2020 MFI	Percent Change
Assessment Area	\$61,673	\$70,209	13.8
MSA 36740 (Orlando-Kissimmee-Sanford, FL)	\$62,609	\$70,774	13.0
State of FL	\$62,828	\$69,670	10.9
<i>Source: 2011 - 2015 U.S. Census ACS 2016 - 2020 U.S. Census ACS MFIs have been inflation-adjusted and are expressed in 2020 dollars.</i>			

Housing Characteristics

Based on the 2020 U.S. Census data, the assessment area had 545,974 housing units, of which 48.0% were owner-occupied, 37.7% were rental, and 14.3% were vacant. Of the total housing units, 4.6% were located in low-income census tracts, 30.8% in moderate-income census tracts, 26.9% in middle-income census tracts, 36.0% in upper-income census tracts, and 1.7% in census tracts where the income was unknown. In low-income census tracts, 20.2% of housing units were owner-occupied, 56.1% were rental units, and 23.7% were vacant. In moderate-income census tracts, 37.2% of housing units were owner-occupied, 48.1% were rental units, and 14.7% were vacant.

The median age of housing stock in this assessment area was 37 years old, with 3.0% of the stock built before 1950. The median age of housing stock was 43 years in low-income census tracts and 42 years in moderate-income census tracts. According to the 2020 U.S. Census data, the median housing value in this assessment area was \$257,809 with an affordability ratio of 23.8. The median gross rent in the assessment area was \$1,284 per month. Please refer to the table below for more details.

MSA 36740 (Orlando-Kissimmee-Sanford, FL)			
Housing Characteristics			
Geographic Area	2020 Median Housing Value	2020 Affordability Ratio	2020 Median Gross Rent
Assessment Area	\$257,809	23.8	\$1,284
MSA 36740 (Orlando-Kissimmee-Sanford, FL)	\$242,086	25.3	\$1,273
State of FL	\$232,000	24.9	\$1,218
<i>Source: 2020 U.S. Census Bureau ACS.</i>			

Housing Cost Burden

Housing costs were relatively expensive in this assessment area, which indicated that affordable housing for LMI individuals and families continued to be a challenge. According to HUD's 2015-2019 Comprehensive Housing Affordability Strategy data, within the assessment area, 51.4% of all rental households had rental costs that exceeded 30% of their incomes, 84.5% of low-income rental households had rental costs that exceeded 30% of their income, and 68.9% of moderate-income rental households had rental costs that exceeded 30% of their income.

According to HUD's data, within this assessment area, 24.4% of homeowners had housing costs that exceeded 30% of their incomes, 67.2% of low-income homeowners had housing costs that exceeded 30%

of their income, and 45.4% of moderate-income homeowners had housing costs that exceeded 30% of their income. Please refer to the table below for more details.

MSA 36740 (Orlando-Kissimmee-Sanford, FL)						
Housing Cost Burden*						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	84.5%	68.9%	51.4%	67.2%	45.4%	24.4%
MSA 36740 (Orlando-Kissimmee-Sanford, FL)	84.0%	67.8%	50.7%	64.2%	41.5%	23.6%
State of FL	80.5%	60.2%	50.5%	61.8%	36.3%	24.1%

**Cost Burden is housing cost that equals 30 percent or more of household income
Source: HUD, 2015-2019 Comprehensive Housing Affordability Strategy*

Labor, Employment and Economic Characteristics

According to D&B data, there were 103,504 businesses operating in this assessment area in 2022, of which 2.4% were located in low-income census tracts and 28.7% were located in moderate-income census tracts. Of the total businesses operating in the assessment area, 94.0% were small businesses with a GAR of \$1 million or less, of which 2.5% were located in low-income census tracts and 28.4% were located in moderate-income census tracts.

According to the BLS, for the period 2017 to 2019, unemployment rates in the assessment area, and in FL, steadily declined. However, the unemployment rate increased significantly in 2020, due to the COVID-19 pandemic that began in March 2020. In 2021, unemployment rates recovered significantly. Please refer to the table below for more details.

MSA 36740 (Orlando-Kissimmee-Sanford, FL)					
Unemployment Rates					
Area	2017	2018	2019	2020	2021
Assessment Area	3.8%	3.3%	3.0%	11.5%	5.2%
MSA (36740-Orlando-Kissimmee-Sanford, FL)	3.9%	3.4%	3.1%	11.0%	5.1%
State of FL	4.3%	3.7%	3.2%	8.2%	4.6%

Source: BLS, Local Area Unemployment Statistics

The table below provides additional performance context information.

MSA 36740 (Orlando-Kissimmee-Sanford, FL)								
Assessment Area Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	44	13.5	25,129	10.9	7,675	30.5	50,623	22.0
Moderate-income	51	15.6	36,924	16.1	5,812	15.7	30,425	13.3
Middle-income	42	12.8	33,029	14.4	2,151	6.5	35,638	15.5
Upper-income	156	47.7	124,380	54.2	4,056	3.3	112,918	49.2
Unknown-income	34	10.4	10,142	4.4	2,303	22.7	0	0.0
Total Assessment Area	327	100.0	229,604	100.0	21,997	9.6	229,604	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	60,241	13,204	5.8	21.9	35,873	59.5	11,164	18.5
Moderate-income	79,799	31,773	14.1	39.8	36,417	45.6	11,609	14.5
Middle-income	66,286	30,948	13.7	46.7	29,887	45.1	5,451	8.2
Upper-income	234,912	138,804	61.4	59.1	76,805	32.7	19,303	8.2
Unknown-income	38,458	11,174	4.9	29.1	22,494	58.5	4,790	12.5
Total Assessment Area	479,696	225,903	100.0	47.1	201,476	42.0	52,317	10.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,912	6.6	5,603	6.8	262	4.2	47	4.4
Moderate-income	11,928	13.3	11,066	13.5	745	12.0	117	11.0
Middle-income	10,386	11.6	9,809	11.9	461	7.4	116	10.9
Upper-income	53,518	59.8	48,690	59.2	4,134	66.5	694	65.0
Unknown-income	7,800	8.7	7,090	8.6	616	9.9	94	8.8
Total Assessment Area	89,544	100.0	82,258	100.0	6,218	100.0	1,068	100.0
	Percentage of Total Businesses:			91.9		6.9		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported

	#	%	#	%	#	%	#	%
Low-income	15	4.8	15	4.9	0	0.0	0	0.0
Moderate-income	47	15.0	45	14.7	2	28.6	0	0.0
Middle-income	32	10.2	32	10.4	0	0.0	0	0.0
Upper-income	199	63.4	195	63.5	4	57.1	0	0.0
Unknown-income	21	6.7	20	6.5	1	14.3	0	0.0
Total Assessment Area	314	100.0	307	100.0	7	100.0	0	.0
	Percentage of Total Farms:			97.8		2.2		.0
<i>2022 FFIEC Census Data and 2022 D&B Data</i>								

Community Contacts

Examiners conducted an interview with a representative from an affordable housing organization that provides training and technical assistance to individuals in the assessment area. The nonprofit organization supports other community-based partnerships and advocates for policies and programs to improve the quality of affordable housing in Florida. The contact indicated that the housing cost burden is high in the area and current funding provided by the government is not sufficient. The contact stressed the need for affordable housing, particularly for LMI families. The representative indicated that banks have been responsive to the community and there continues to be a need for financial education and financial literacy outreach, particularly in applying for home mortgage loans.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 36740 ORLANDO-KISSIMMEE-SANDFORD, FL

LENDING TEST

Lending performance in this assessment area was considered poor based on poor penetration among individuals of different income levels and reasonable among businesses of different sizes and poor geographic distribution of lending. Refer to Appendix B Aggregate Comparison Loan Distribution tables for more details.

Borrower Distribution of Loans

The distribution of borrowers reflected, given the demographics of the assessment area, poor penetration among individuals of different income levels (including low- and moderate income) and reasonable for businesses of different sizes.

Home Mortgage Loans

The distribution of borrowers reflected, given the demographics of the assessment area, poor penetration among individuals of different income levels, including LMI borrowers.

In 2022, Fieldpoint did not originate any home mortgage loans to low- or moderate-income borrowers, reflecting poor performance. The bank's lending to low-income borrowers was significantly below the

22.0% of low-income families in the assessment area and below the aggregate, which made 4.0% by number and 1.7 % by dollar of home mortgage loans to low-income borrowers. The bank's lending to moderate-income borrowers was significantly below the 17.9 % of moderate-income families in the assessment area and significantly below the aggregate, which made 12.9 % by number and 7.9 % by dollar of home mortgage loans to moderate-income borrowers.

Small Business Lending

The distribution of borrowers reflected, given the demographics of the assessment area, reasonable penetration among businesses of different sizes.

In 2022, the bank originated one small business loan, which represented 100.0% of loans by number and 100.0% by dollar to businesses with GARs of \$1 million or less. The bank's lending to small businesses was slightly above the 94.0% percentage of businesses in the assessment area with GARs of \$1 million or less.

Geographic Distribution of Loans

The geographic distribution of loans reflected poor dispersion throughout the assessment area. Lending penetration in LMI tracts was poor for home mortgage and for small business.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflected poor dispersion throughout the assessment area.

In 2022, the bank did not originate any home mortgage or loans in low- or moderate-income census tracts. The bank's performance in low-income census tracts was below the 1.9% of owner-occupied housing units located in those geographies and below the aggregate, which made 1.6 % by number and 2.1 % by dollar of home mortgage loans in those geographies. The bank's performance in moderate-income census tracts was significantly below the 23.8% of owner-occupied housing units located in those geographies and significantly below the aggregate, which made 18.9% by number and 16.9% by dollar of home mortgage loans in those geographies.

Small Business Lending

The geographic distribution of small business loans reflected poor dispersion throughout the assessment area.

In 2022, the bank did not make any small business loans in low-income or moderate-income census tracts. The bank's small business lending performance in low-and moderate-income census tracts was below the percentage of business located in those geographies, which were 2.4 % and 28.7 %, respectively.

Analysis of Lending Gaps

Fieldpoint did not originate home mortgage loans in a substantial majority of the census tracts within this assessment area and gaps were reflected in low- and moderate--income census tracts. The bank did not originate any loans in low-income or moderate-income census tracts in 2022.

According to the 2022 U.S. Census data, 3.5% of families resided in low-income census tracts and 4.6% of housing units were in low-income census tracts. In addition, 29.7% of families resided in moderate-income census tracts and 30.8% of housing units were in moderate-income census tracts. The owner occupancy

rate for low-income census tracts was 20.2% and 37.2% for moderate-income census tracts. Please refer to the table below for more details.

MSA 36740 (Orlando-Kissimmee-Sanford, FL)			
Lending Gap Analysis			
January 1, 2022 - December 31, 2022			
Tract Income Levels	Number of Tracts	Tracts with no Loans	Penetration
2022			
Low	13	13	0%
Moderate	81	81	0%
Middle	75	75	0%
Upper	92	91	1%
Income Unknown	6	6	0%

COMMUNITY DEVELOPMENT TEST

Fieldpoint’s performance under the Community Development Test in the assessment area demonstrated poor responsiveness to community development needs of its assessment area through community development loans, qualified investments, and community development services, as appropriate, considering the bank’s capacity and the need and availability of such opportunities for community development in the bank’s assessment area.

Community Development Loans

The bank did not originate any community development loans in the assessment area.

Community Development Investments

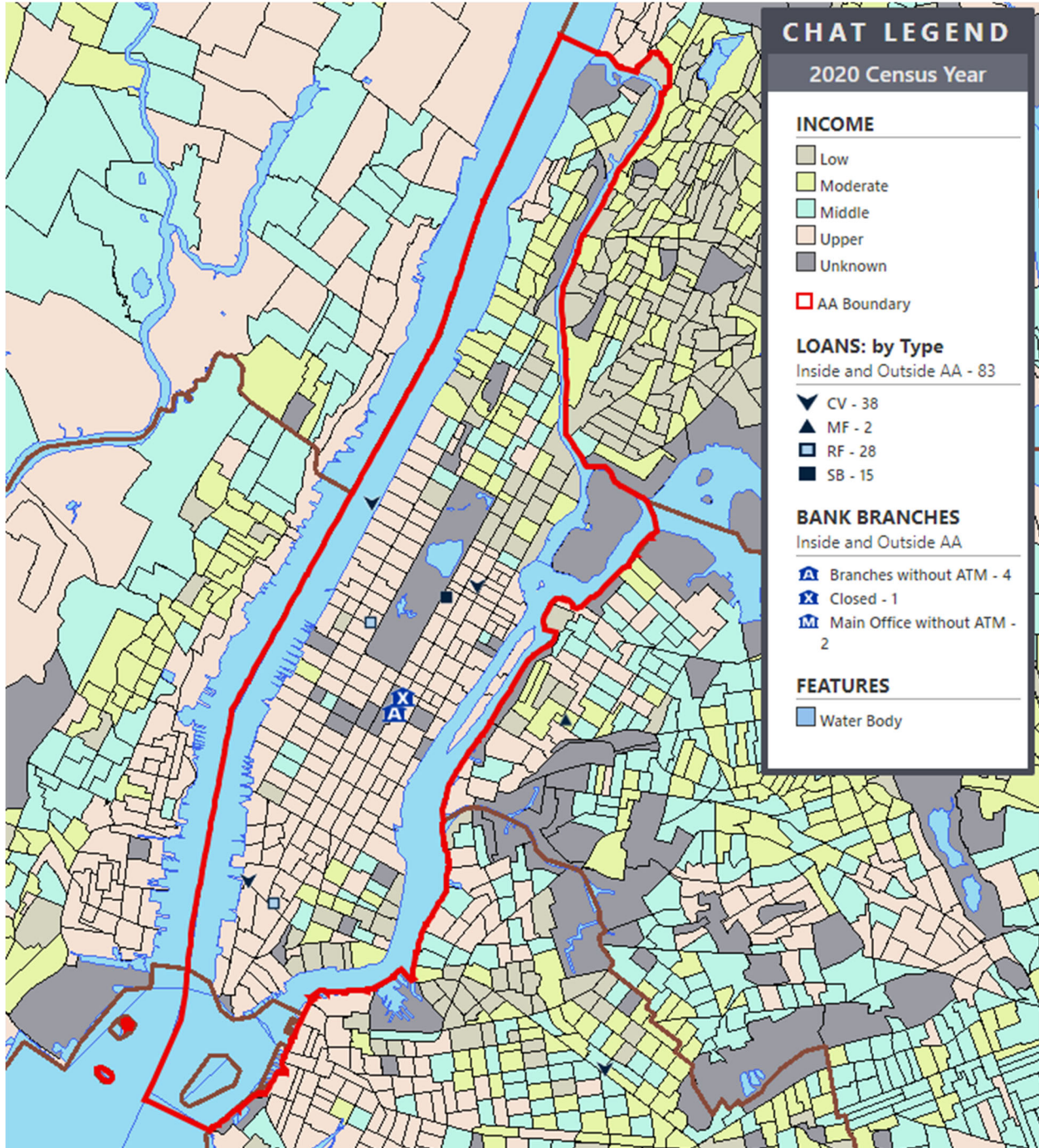
The bank did not make any qualified investments and grants in this assessment area.

Community Development Services

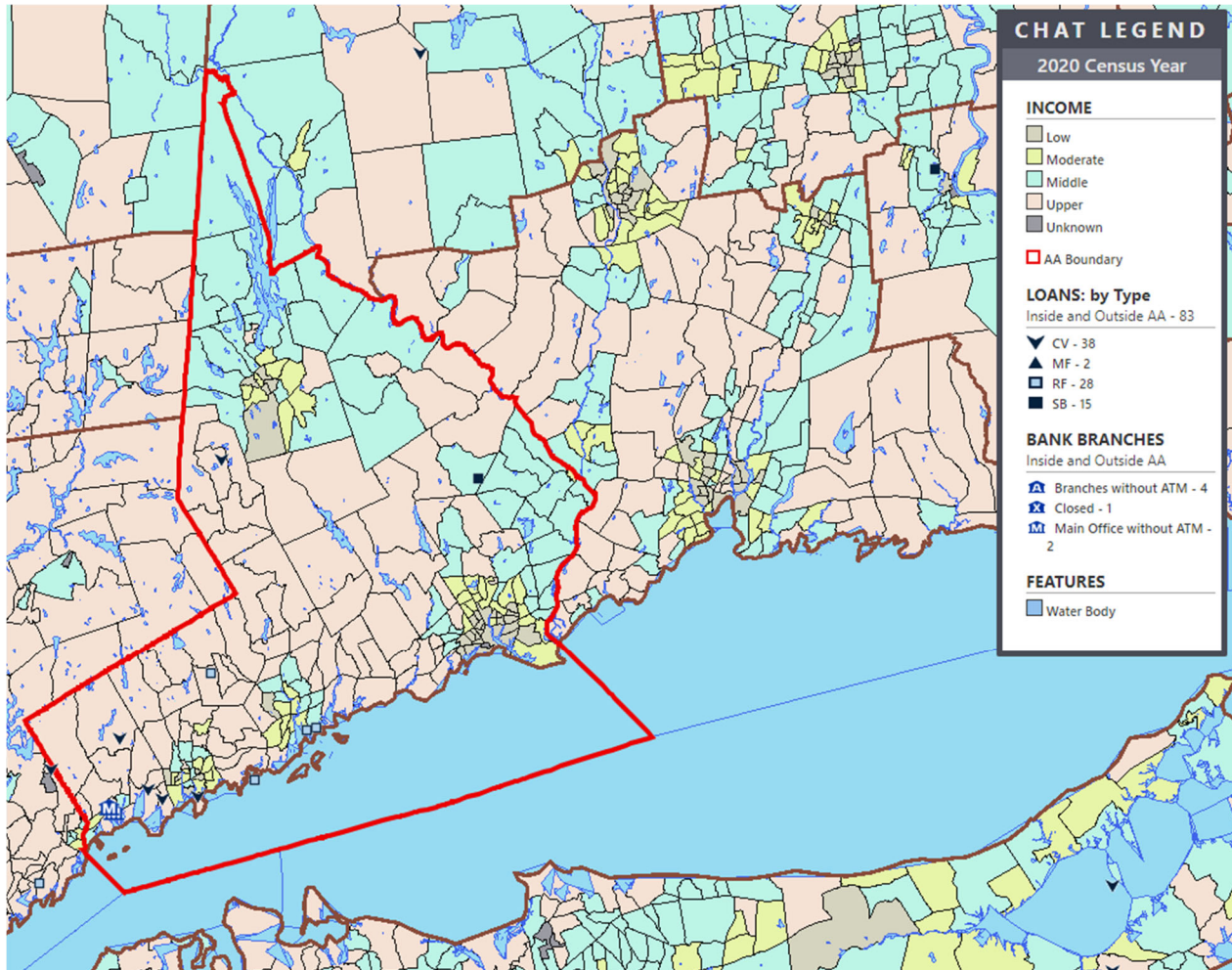
During the evaluation period, Fieldpoint provided one instance of a community development service. A bank director served as a board member of community service nonprofit organization that provides free services to LMI youths. Services include career counseling and assisting with schoolwork.

APPENDIX A –MAPS OF THE ASESSMENT AREA

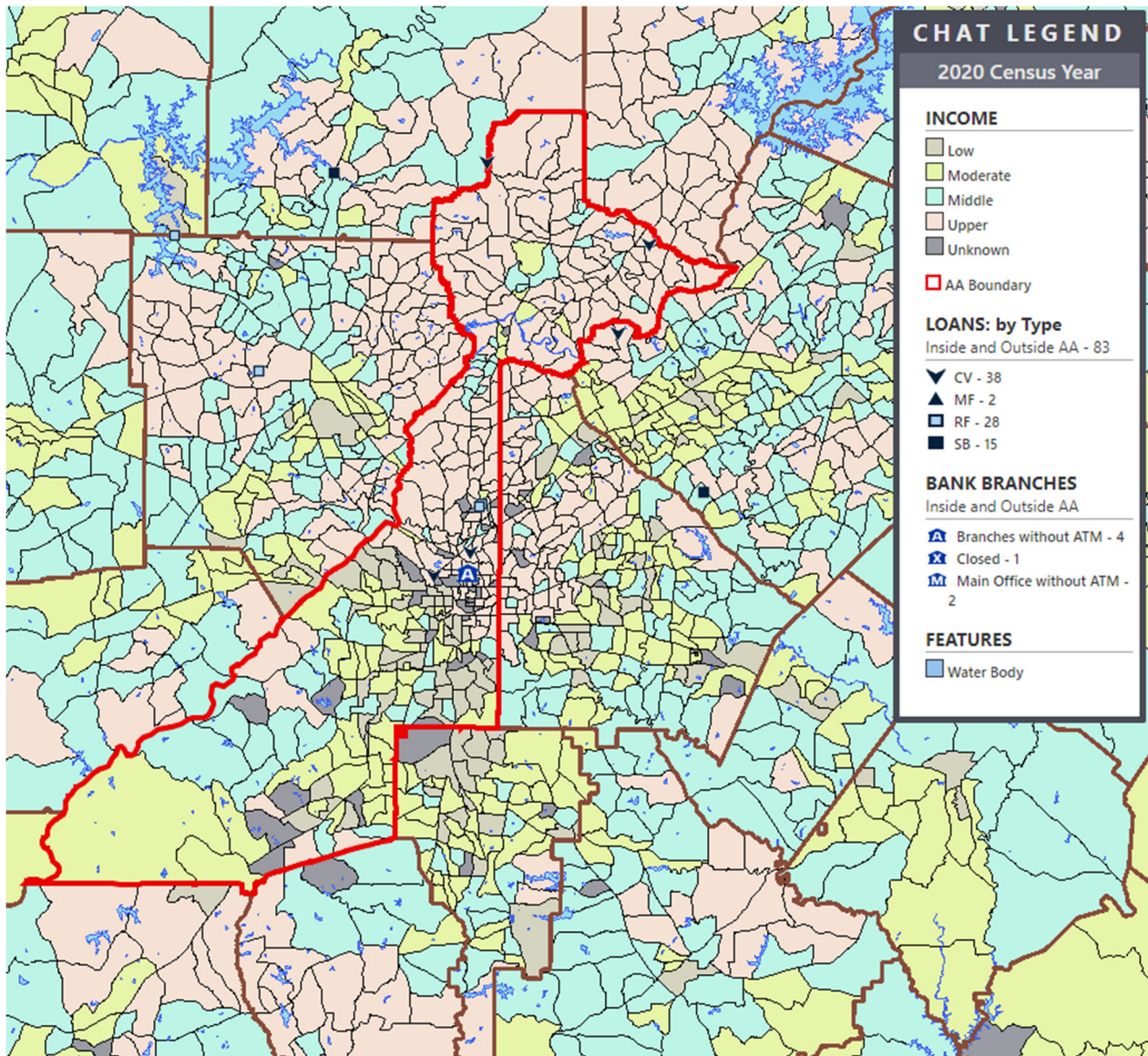
MD 35614 (NYC-JC-White Plains, NY-NJ) Assessment Area



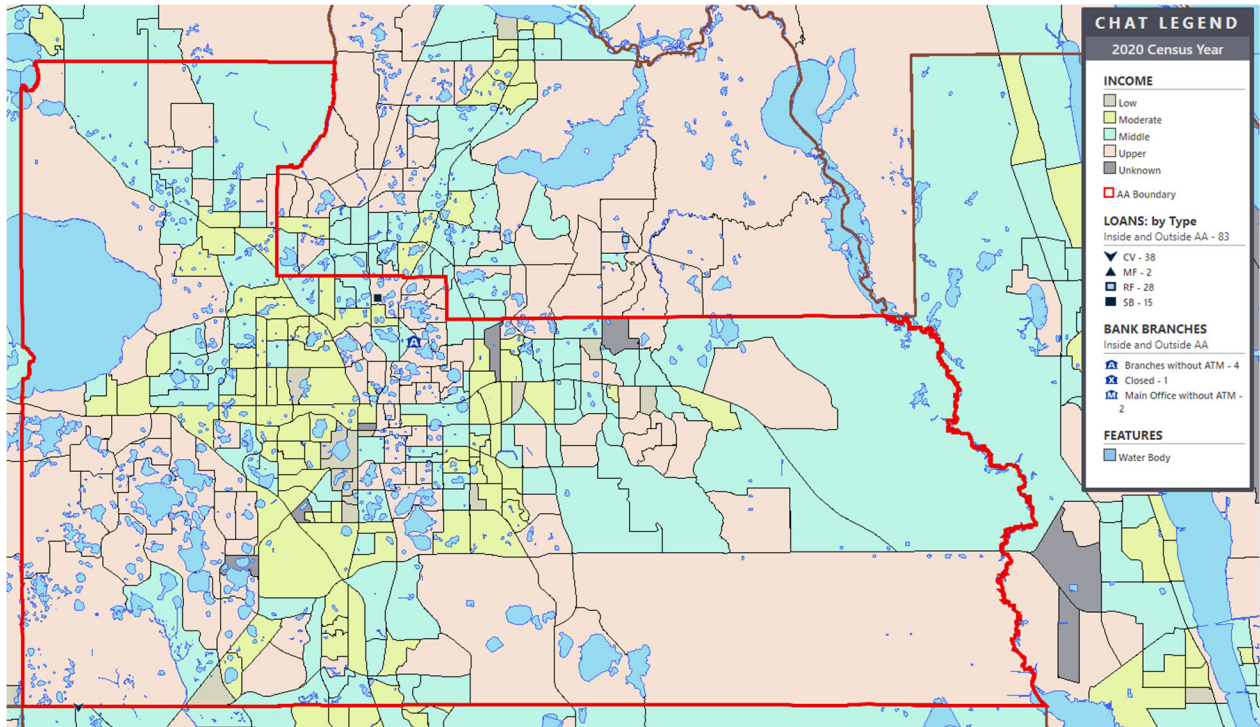
MSA 14860 (Bridgeport-Stamford-Norwalk, CT) Assessment Area



MSA 12060 (ATL-Sandy Springs-Alpharetta, GA) Assessment Area



MSA 36740 (Orlando-Kissimmee-Sanford, FL) Assessment Area



APPENDIX B - AGGREGATE COMPARISON LOAN DISTRIBUTION TABLES Home Mortgage Lending by Borrower Income Level

Distribution of 2017 Home Mortgage Lending By Borrower Income Level Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.2	0	0.0	0.0	26.7
Moderate	0	0.0	1.0	0	0.0	0.2	11.5
Middle	0	0.0	5.9	0	0.0	1.6	10.6
Upper	0	0.0	85.1	0	0.0	83.1	51.1
Unknown	0	0.0	7.8	0	0.0	15.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.5	0	0.0	0.1	26.7
Moderate	0	0.0	1.6	0	0.0	0.3	11.5
Middle	0	0.0	5.9	0	0.0	1.5	10.6
Upper	2	100.0	84.7	2,815	100.0	86.1	51.1
Unknown	0	0.0	7.3	0	0.0	12.0	0.0
Total	2	100.0	100.0	2,815	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.5	0	0.0	0.3	26.7
Moderate	0	0.0	3.3	0	0.0	0.3	11.5
Middle	0	0.0	9.6	0	0.0	2.4	10.6
Upper	0	0.0	77.1	0	0.0	76.7	51.1
Unknown	0	0.0	8.5	0	0.0	20.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	0.3	0	0.0	0.1	26.7
Moderate	0	0.0	1.3	0	0.0	0.2	11.5
Middle	0	0.0	6.1	0	0.0	1.6	10.6
Upper	2	100.0	84.7	2,815	100.0	83.8	51.1
Unknown	0	0.0	7.7	0	0.0	14.4	0.0
Total	2	100.0	100.0	2,815	100.0	100.0	100.0
Source: 2017 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2018 Home Mortgage Lending By Borrower Income Level Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.2	0	0.0	0.1	26.7
Moderate	0	0.0	1.3	0	0.0	0.3	11.5
Middle	0	0.0	5.8	0	0.0	1.7	10.6
Upper	0	0.0	82.8	0	0.0	82.2	51.1
Unknown	0	0.0	9.9	0	0.0	15.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.5	0	0.0	0.6	26.7
Moderate	0	0.0	1.7	0	0.0	0.4	11.5
Middle	0	0.0	5.6	0	0.0	1.4	10.6
Upper	1	100.0	79.6	2,090	100.0	77.5	51.1
Unknown	0	0.0	12.5	0	0.0	20.1	0.0
Total	1	100.0	100.0	2,090	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.9	0	0.0	0.5	26.7
Moderate	0	0.0	2.9	0	0.0	0.9	11.5
Middle	0	0.0	5.3	0	0.0	2.3	10.6
Upper	0	0.0	87.5	0	0.0	92.3	51.1
Unknown	0	0.0	3.4	0	0.0	4.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	0.3	0	0.0	0.3	26.7
Moderate	0	0.0	1.5	0	0.0	0.3	11.5
Middle	0	0.0	5.5	0	0.0	1.6	10.6
Upper	1	100.0	79.9	2,090	100.0	78.8	51.1
Unknown	0	0.0	12.7	0	0.0	19.0	0.0
Total	1	100.0	100.0	2,090	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
-4-0 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.2	0	0.0	0.2	0	0.0	0.2	0	0.0	0.1	25.2
Moderate	0	0.0	1.1	0	0.0	0.2	0	0.0	1.9	0	0.0	0.5	11.4
Middle	0	0.0	5.8	0	0.0	1.6	0	0.0	6.5	0	0.0	2.0	10.6
Upper	1	100.0	83.8	750	100.0	81.5	0	0.0	83.6	0	0.0	82.5	52.8
Unknown	0	0.0	9.1	0	0.0	16.5	0	0.0	7.9	0	0.0	15.0	0.0
Total	1	100.0	100.0	750	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.4	0	0.0	0.3	0	0.0	0.3	0	0.0	0.3	25.2
Moderate	0	0.0	1.1	0	0.0	0.2	0	0.0	0.9	0	0.0	0.3	11.4
Middle	0	0.0	3.3	0	0.0	0.7	0	0.0	4.3	0	0.0	1.2	10.6
Upper	0	0.0	82.8	0	0.0	82.0	0	0.0	87.2	0	0.0	81.4	52.8
Unknown	1	100.0	12.4	4,000	100.0	16.7	3	100.0	7.3	12,388	100.0	16.8	0.0
Total	1	100.0	100.0	4,000	100.0	100.0	3	100.0	100.0	12,387	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.2	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	25.2
Moderate	0	0.0	2.6	0	0.0	1.0	0	0.0	0.4	0	0.0	0.1	11.4
Middle	0	0.0	8.3	0	0.0	3.2	0	0.0	9.7	0	0.0	3.0	10.6
Upper	0	0.0	82.0	0	0.0	82.0	0	0.0	86.3	0	0.0	66.4	52.8
Unknown	1	100.0	7.0	1,370	100.0	13.7	0	0.0	3.6	0	0.0	30.5	0.0
Total	1	100.0	100.0	1,370	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	0.3	0	0.0	0.3	0	0.0	0.3	0	0.0	0.2	25.2
Moderate	0	0.0	1.1	0	0.0	0.2	0	0.0	1.2	0	0.0	0.4	11.4
Middle	0	0.0	4.7	0	0.0	1.1	0	0.0	5.1	0	0.0	1.4	10.6
Upper	1	33.3	82.6	750	12.3	81.3	0	0.0	85.3	0	0.0	80.4	52.8
Unknown	2	66.7	11.3	5,370	87.7	17.0	3	100.0	8.2	12,388	100.0	17.5	0.0
Total	3	100.0	100.0	6,120	100.0	100.0	3	100.0	100.0	12,387	100.0	100.0	100.0
Source: 2020 FFIEC Census Data													
-4-0 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.1	0	0.0	0.1	0	0.0	0.3	0	0.0	0.2	24.3
Moderate	0	0.0	1.5	0	0.0	0.3	0	0.0	2.1	0	0.0	0.5	11.0
Middle	0	0.0	6.9	0	0.0	2.2	0	0.0	7.0	0	0.0	2.1	11.0
Upper	6	100.0	84.8	10,892	100.0	84.9	3	100.0	82.0	11,651	100.0	81.7	53.6
Unknown	0	0.0	6.7	0	0.0	12.5	0	0.0	8.5	0	0.0	15.5	0.0
Total	6	100.0	100.0	10,892	100.0	100.0	3	100.0	100.0	11,651	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.4	0	0.0	0.4	0	0.0	0.7	0	0.0	0.4	24.3
Moderate	0	0.0	1.6	0	0.0	0.5	0	0.0	2.4	0	0.0	0.6	11.0
Middle	0	0.0	6.1	0	0.0	2.0	0	0.0	6.4	0	0.0	1.6	11.0
Upper	3	100.0	85.6	2,600	100.0	84.1	2	100.0	79.5	4,768	100.0	76.1	53.6
Unknown	0	0.0	6.3	0	0.0	12.9	0	0.0	10.9	0	0.0	21.3	0.0
Total	3	100.0	100.0	2,600	100.0	100.0	2	100.0	100.0	4,768	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.4	0	0.0	0.5	0	0.0	1.0	0	0.0	0.1	24.3
Moderate	0	0.0	2.9	0	0.0	0.6	0	0.0	3.8	0	0.0	1.2	11.0
Middle	0	0.0	9.1	0	0.0	2.8	0	0.0	8.6	0	0.0	3.8	11.0
Upper	0	0.0	82.2	0	0.0	71.9	0	0.0	79.4	0	0.0	76.4	53.6
Unknown	0	0.0	5.4	0	0.0	24.2	0	0.0	7.3	0	0.0	18.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	0.3	0	0.0	0.3	0	0.0	0.5	0	0.0	0.3	24.3
Moderate	0	0.0	1.5	0	0.0	0.4	0	0.0	2.2	0	0.0	0.5	11.0
Middle	0	0.0	6.5	0	0.0	2.0	0	0.0	6.6	0	0.0	1.8	11.0
Upper	9	100.0	84.9	13,492	100.0	83.1	5	100.0	80.9	16,419	100.0	78.1	53.6
Unknown	0	0.0	6.8	0	0.0	14.2	0	0.0	9.8	0	0.0	19.3	0.0
Total	9	100.0	100.0	13,492	100.0	100.0	5	100.0	100.0	16,419	100.0	100.0	100.0
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Distribution of 2017 Home Mortgage Lending By Borrower Income Level Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Home Purchase Loans							
Low	0	0.0	2.8	0	0.0	0.8	20.2
Moderate	0	0.0	13.1	0	0.0	5.4	13.5
Middle	0	0.0	16.5	0	0.0	8.9	15.4
Upper	4	57.1	60.4	6,550	38.6	77.0	50.9
Unknown	3	42.9	7.2	10,436	61.4	7.9	0.0
Total	7	100.0	100.0	16,986	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	4.2	0	0.0	1.2	20.2
Moderate	0	0.0	9.8	0	0.0	3.7	13.5
Middle	0	0.0	13.6	0	0.0	6.8	15.4
Upper	4	66.7	63.2	4,965	67.4	77.9	50.9
Unknown	2	33.3	9.2	2,400	32.6	10.3	0.0
Total	6	100.0	100.0	7,365	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.7	0	0.0	0.5	20.2
Moderate	0	0.0	10.9	0	0.0	2.9	13.5
Middle	0	0.0	17.1	0	0.0	8.1	15.4
Upper	0	0.0	65.3	0	0.0	81.6	50.9
Unknown	0	0.0	4.0	0	0.0	6.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	3.4	0	0.0	0.9	20.2
Moderate	0	0.0	11.7	0	0.0	4.6	13.5
Middle	0	0.0	15.4	0	0.0	8.0	15.4
Upper	8	61.5	61.7	11,515	47.3	77.5	50.9
Unknown	5	38.5	7.8	12,836	52.7	8.8	0.0
Total	13	100.0	100.0	24,351	100.0	100.0	100.0
<p>Source: 2017 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>							

Distribution of 2018 Home Mortgage Lending By Borrower Income Level Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	2.9	0	0.0	1.0	20.2
Moderate	0	0.0	12.4	0	0.0	5.4	13.5
Middle	0	0.0	16.9	0	0.0	9.7	15.4
Upper	5	62.5	57.9	8,893	33.9	73.7	50.9
Unknown	3	37.5	9.9	17,358	66.1	10.2	0.0
Total	8	100.0	100.0	26,251	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	4.3	0	0.0	1.6	20.2
Moderate	0	0.0	9.7	0	0.0	4.1	13.5
Middle	0	0.0	15.2	0	0.0	8.4	15.4
Upper	3	60.0	61.5	3,008	40.2	75.6	50.9
Unknown	2	40.0	9.3	4,480	59.8	10.3	0.0
Total	5	100.0	100.0	7,488	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.3	0	0.0	1.1	20.2
Moderate	0	0.0	6.3	0	0.0	3.4	13.5
Middle	0	0.0	11.6	0	0.0	5.9	15.4
Upper	0	0.0	74.5	0	0.0	81.5	50.9
Unknown	0	0.0	5.3	0	0.0	8.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	3.3	0	0.0	1.2	20.2
Moderate	0	0.0	10.7	0	0.0	4.7	13.5
Middle	0	0.0	15.6	0	0.0	8.9	15.4
Upper	8	61.5	59.8	11,901	35.3	73.5	50.9
Unknown	5	38.5	10.6	21,838	64.7	11.6	0.0
Total	13	100.0	100.0	33,739	100.0	100.0	100.0
Source: 2018 FFIEC Census Data -4-0 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	4.0	0	0.0	1.4	0	0.0	3.2	0	0.0	0.9	20.2
Moderate	0	0.0	15.6	0	0.0	7.5	0	0.0	12.1	0	0.0	5.4	13.5
Middle	0	0.0	15.8	0	0.0	10.2	0	0.0	15.7	0	0.0	8.8	15.4
Upper	1	25.0	55.9	1,500	14.3	70.7	1	33.3	61.2	1,670	48.8	76.0	50.9
Unknown	3	75.0	8.8	9,015	85.7	10.3	2	66.7	7.8	1,750	51.2	8.9	0.0
Total	4	100.0	100.0	10,515	100.0	100.0	3	100.0	100.0	3,420	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	3.5	0	0.0	1.3	0	0.0	2.2	0	0.0	0.9	20.2
Moderate	0	0.0	9.4	0	0.0	3.5	0	0.0	9.6	0	0.0	4.5	13.5
Middle	0	0.0	13.3	0	0.0	6.5	1	20.0	16.5	420	8.3	9.6	15.4
Upper	0	0.0	62.0	0	0.0	74.5	2	40.0	63.6	2,352	46.4	74.9	50.9
Unknown	1	100.0	11.9	6,500	100.0	14.2	2	40.0	8.2	2,303	45.4	10.0	0.0
Total	1	100.0	100.0	6,500	100.0	100.0	5	100.0	100.0	5,074	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.4	0	0.0	1.5	0	0.0	2.4	0	0.0	1.9	20.2
Moderate	0	0.0	8.9	0	0.0	4.7	0	0.0	6.0	0	0.0	3.6	13.5
Middle	0	0.0	15.7	0	0.0	9.4	0	0.0	13.4	0	0.0	8.3	15.4
Upper	0	0.0	69.7	0	0.0	80.2	0	0.0	74.8	0	0.0	82.7	50.9
Unknown	0	0.0	3.3	0	0.0	4.1	0	0.0	3.3	0	0.0	3.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	3.6	0	0.0	1.3	0	0.0	2.5	0	0.0	0.9	20.2
Moderate	0	0.0	11.8	0	0.0	5.1	0	0.0	10.2	0	0.0	4.8	13.5
Middle	0	0.0	14.3	0	0.0	8.0	1	12.5	15.7	420	4.9	9.0	15.4
Upper	1	20.0	58.7	1,500	8.8	72.2	3	37.5	62.6	4,022	47.4	74.9	50.9
Unknown	4	80.0	11.5	15,515	91.2	13.4	4	50.0	9.0	4,053	47.7	10.4	0.0
Total	5	100.0	100.0	17,015	100.0	100.0	8	100.0	100.0	8,494	100.0	100.0	100.0
Source: 2020 FFIEC Census Data													
-4-0 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	7.4	0	0.0	2.8	0	0.0	8.3	0	0.0	2.9	25.1
Moderate	0	0.0	22.0	0	0.0	11.9	0	0.0	20.6	0	0.0	11.3	15.1
Middle	0	0.0	18.4	0	0.0	12.7	0	0.0	17.3	0	0.0	12.0	17.7
Upper	0	0.0	40.7	0	0.0	62.0	4	80.0	39.3	9,402	82.5	60.6	42.0
Unknown	3	100.0	11.4	4,377	100.0	10.7	1	20.0	14.5	2,000	17.5	13.1	0.0
Total	3	100.0	100.0	4,377	100.0	100.0	5	100.0	100.0	11,402	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	5.4	0	0.0	2.3	0	0.0	10.4	0	0.0	4.3	25.1
Moderate	0	0.0	15.6	0	0.0	8.5	0	0.0	18.4	0	0.0	9.4	15.1
Middle	0	0.0	20.1	0	0.0	13.6	0	0.0	19.2	0	0.0	12.3	17.7
Upper	9	90.0	46.7	10,775	65.5	63.4	4	100.0	41.6	3,150	100.0	60.6	42.0
Unknown	1	10.0	12.1	5,680	34.5	12.1	0	0.0	10.5	0	0.0	13.3	0.0
Total	10	100.0	100.0	16,455	100.0	100.0	4	100.0	100.0	3,150	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.5	0	0.0	1.6	0	0.0	4.8	0	0.0	2.3	25.1
Moderate	0	0.0	9.7	0	0.0	5.7	0	0.0	12.8	0	0.0	6.6	15.1
Middle	0	0.0	17.4	0	0.0	11.6	0	0.0	20.0	0	0.0	12.9	17.7
Upper	0	0.0	65.9	0	0.0	74.5	0	0.0	60.2	0	0.0	75.9	42.0
Unknown	0	0.0	3.5	0	0.0	6.7	0	0.0	2.2	0	0.0	2.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	6.0	0	0.0	2.4	0	0.0	8.4	0	0.0	3.3	25.1
Moderate	1	5.0	17.5	75	0.3	9.8	0	0.0	18.6	0	0.0	10.1	15.1
Middle	0	0.0	19.1	0	0.0	12.9	0	0.0	18.1	0	0.0	11.8	17.7
Upper	12	60.0	45.4	12,005	46.1	63.0	8	88.9	42.6	12,552	86.3	61.3	42.0
Unknown	7	35.0	11.9	13,938	53.6	11.9	1	11.1	12.3	2,000	13.7	13.5	0.0
Total	20	100.0	100.0	26,018	100.0	100.0	9	100.0	100.0	14,552	100.0	100.0	100.0
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Distribution of 2021 and 2022 Home Mortgage Lending By Borrower Income Level													
Assessment Area: MSA 12060 ATL-Sandy Springs-Alpharetta, GA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	3.2	0	0.0	1.4	0	0.0	2.4	0	0.0	1.1	22.0
Moderate	0	0.0	13.6	0	0.0	7.6	0	0.0	12.6	0	0.0	7.0	13.3
Middle	0	0.0	17.0	0	0.0	12.4	0	0.0	16.7	0	0.0	12.1	15.5
Upper	0	0.0	48.2	0	0.0	61.9	3	100.0	47.5	2,299	100.0	60.9	49.2
Unknown	2	100.0	17.9	3,124	100.0	16.7	0	0.0	20.7	0	0.0	19.0	0.0
Total	2	100.0	100.0	3,123	100.0	100.0	3	100.0	100.0	2,299	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	3.7	0	0.0	1.6	0	0.0	8.2	0	0.0	3.9	22.0
Moderate	0	0.0	10.0	0	0.0	5.5	0	0.0	16.5	0	0.0	10.2	13.3
Middle	0	0.0	15.5	0	0.0	11.0	0	0.0	19.0	0	0.0	14.6	15.5
Upper	0	0.0	52.4	0	0.0	64.1	2	100.0	39.9	1,227	100.0	55.3	49.2
Unknown	0	0.0	18.4	0	0.0	17.8	0	0.0	16.4	0	0.0	16.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	1,227	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.5	0	0.0	1.8	0	0.0	3.4	0	0.0	1.5	22.0
Moderate	0	0.0	6.8	0	0.0	3.6	0	0.0	9.0	0	0.0	5.0	13.3
Middle	0	0.0	13.4	0	0.0	9.6	0	0.0	14.8	0	0.0	8.8	15.5
Upper	0	0.0	72.4	0	0.0	81.1	0	0.0	68.9	0	0.0	80.4	49.2
Unknown	0	0.0	3.9	0	0.0	3.9	0	0.0	3.9	0	0.0	4.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	3.4	0	0.0	1.5	0	0.0	4.2	0	0.0	1.8	22.0
Moderate	0	0.0	11.3	0	0.0	6.4	0	0.0	13.1	0	0.0	7.5	13.3
Middle	0	0.0	15.9	0	0.0	11.5	0	0.0	16.9	0	0.0	12.3	15.5
Upper	0	0.0	51.5	0	0.0	63.5	5	100.0	47.6	3,526	100.0	60.5	49.2
Unknown	3	100.0	17.9	17,124	100.0	17.1	0	0.0	18.2	0	0.0	17.8	0.0
Total	3	100.0	100.0	17,123	100.0	100.0	5	100.0	100.0	3,526	100.0	100.0	100.0
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: MSA 36740 Orlando-Kissimmee-Sanford, FL							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Home Purchase Loans							
Low	0	0.0	2.2	0	0.0	0.9	22.0
Moderate	0	0.0	10.8	0	0.0	6.3	17.9
Middle	0	0.0	19.4	0	0.0	15.2	18.4
Upper	0	0.0	49.3	0	0.0	60.7	41.7
Unknown	0	0.0	18.3	0	0.0	17.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans							
Low	0	0.0	7.1	0	0.0	3.6	22.0
Moderate	0	0.0	17.9	0	0.0	12.3	17.9
Middle	0	0.0	21.9	0	0.0	18.9	18.4
Upper	0	0.0	40.2	0	0.0	51.6	41.7
Unknown	0	0.0	12.8	0	0.0	13.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.8	0	0.0	2.1	22.0
Moderate	0	0.0	11.0	0	0.0	6.6	17.9
Middle	0	0.0	18.7	0	0.0	13.5	18.4
Upper	0	0.0	63.5	0	0.0	75.1	41.7
Unknown	0	0.0	3.0	0	0.0	2.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	4.0	0	0.0	1.7	22.0
Moderate	0	0.0	12.9	0	0.0	7.9	17.9
Middle	0	0.0	20.0	0	0.0	16.0	18.4
Upper	0	0.0	47.9	0	0.0	58.7	41.7
Unknown	0	0.0	15.2	0	0.0	15.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Home Mortgage Lending by Income Level of Geography

Distribution of 2017 Home Mortgage Lending By Income Level of Geography Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	2.5	0	0.0	1.6	3.0
Moderate	0	0.0	7.6	0	0.0	3.8	6.8
Middle	0	0.0	4.6	0	0.0	3.3	5.1
Upper	0	0.0	84.5	0	0.0	90.5	84.0
Unknown	0	0.0	0.9	0	0.0	0.8	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.9	0	0.0	1.8	3.0
Moderate	0	0.0	6.9	0	0.0	3.5	6.8
Middle	0	0.0	5.2	0	0.0	3.0	5.1
Upper	2	100.0	84.3	2,815	100.0	91.1	84.0
Unknown	0	0.0	0.7	0	0.0	0.6	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	2,815	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.6	0	0.0	1.6	3.0
Moderate	0	0.0	9.4	0	0.0	6.3	6.8
Middle	0	0.0	5.0	0	0.0	2.7	5.1
Upper	0	0.0	80.6	0	0.0	89.2	84.0
Unknown	0	0.0	0.4	0	0.0	0.1	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							
Low	0	0.0	12.6	0	0.0	14.1	13.5
Moderate	0	0.0	15.2	0	0.0	9.5	14.6
Middle	0	0.0	8.5	0	0.0	14.1	6.4
Upper	0	0.0	62.6	0	0.0	60.0	64.5
Unknown	0	0.0	1.1	0	0.0	2.3	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	3.1	0	0.0	5.2	3.0
Moderate	0	0.0	7.8	0	0.0	5.5	6.8
Middle	0	0.0	5.0	0	0.0	6.3	5.1
Upper	2	100.0	83.2	2,815	100.0	81.8	84.0
Unknown	0	0.0	0.8	0	0.0	1.2	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	2,815	100.0	100.0	100.0

Source: 2017 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2018 Home Mortgage Lending By Income Level of Geography Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	2.9	0	0.0	2.2	3.0
Moderate	0	0.0	8.1	0	0.0	4.7	6.8
Middle	0	0.0	5.3	0	0.0	3.8	5.1
Upper	0	0.0	82.7	0	0.0	88.3	84.0
Unknown	0	0.0	1.0	0	0.0	1.0	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans							
Low	0	0.0	3.1	0	0.0	2.7	3.0
Moderate	0	0.0	8.0	0	0.0	5.0	6.8
Middle	0	0.0	4.6	0	0.0	2.7	5.1
Upper	1	100.0	83.7	2,090	100.0	88.7	84.0
Unknown	0	0.0	0.5	0	0.0	0.8	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	2,090	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.7	0	0.0	3.6	3.0
Moderate	0	0.0	8.3	0	0.0	4.5	6.8
Middle	0	0.0	3.4	0	0.0	2.3	5.1
Upper	0	0.0	82.6	0	0.0	89.3	84.0
Unknown	0	0.0	0.9	0	0.0	0.3	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	11.3	0	0.0	10.9	13.5
Moderate	0	0.0	19.5	0	0.0	13.3	14.6
Middle	0	0.0	8.9	0	0.0	10.3	6.4
Upper	0	0.0	59.6	0	0.0	63.8	64.5
Unknown	0	0.0	0.7	0	0.0	1.7	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	3.9	0	0.0	6.6	3.0
Moderate	0	0.0	9.2	0	0.0	8.9	6.8
Middle	0	0.0	5.3	0	0.0	6.8	5.1
Upper	1	100.0	80.8	2,090	100.0	76.4	84.0
Unknown	0	0.0	0.8	0	0.0	1.3	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	2,090	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
4-0 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	3.3	0	0.0	2.7	0	0.0	3.1	0	0.0	1.9	2.1
Moderate	0	0.0	7.6	0	0.0	4.5	0	0.0	7.0	0	0.0	4.2	6.8
Middle	0	0.0	4.9	0	0.0	3.0	0	0.0	4.6	0	0.0	3.1	5.4
Upper	1	100.0	83.3	750	100.0	89.2	0	0.0	84.2	0	0.0	90.1	84.7
Unknown	0	0.0	0.9	0	0.0	0.6	0	0.0	1.1	0	0.0	0.6	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	750	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.6	0	0.0	1.1	0	0.0	1.8	0	0.0	1.6	2.1
Moderate	1	100.0	5.8	4,000	100.0	2.8	0	0.0	6.0	0	0.0	3.6	6.8
Middle	0	0.0	3.7	0	0.0	2.2	0	0.0	4.4	0	0.0	2.7	5.4
Upper	0	0.0	88.0	0	0.0	93.4	3	100.0	86.9	12,388	100.0	91.6	84.7
Unknown	0	0.0	0.9	0	0.0	0.5	0	0.0	0.9	0	0.0	0.5	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	4,000	100.0	100.0	3	100.0	100.0	12,387	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.4	0	0.0	1.5	0	0.0	2.5	0	0.0	1.3	2.1
Moderate	1	100.0	7.8	1,370	100.0	5.5	0	0.0	8.6	0	0.0	3.2	6.8
Middle	0	0.0	7.2	0	0.0	4.8	0	0.0	4.3	0	0.0	1.3	5.4
Upper	0	0.0	82.6	0	0.0	88.2	0	0.0	84.2	0	0.0	94.2	84.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.4	0	0.0	0.0	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	1,370	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	8.2	0	0.0	7.8	0	0.0	5.4	0	0.0	7.1	10.1
Moderate	0	0.0	20.8	0	0.0	16.4	0	0.0	22.9	0	0.0	17.1	16.7
Middle	2	100.0	8.0	2,425	100.0	9.6	0	0.0	7.9	0	0.0	6.0	6.6
Upper	0	0.0	62.1	0	0.0	63.6	0	0.0	62.7	0	0.0	68.9	65.6
Unknown	0	0.0	0.8	0	0.0	2.7	0	0.0	1.1	0	0.0	0.9	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	2,425	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	3.0	0	0.0	4.3	0	0.0	2.4	0	0.0	3.5	2.1
Moderate	2	40.0	7.9	5,370	62.8	8.9	0	0.0	7.3	0	0.0	8.3	6.8
Middle	2	40.0	4.7	2,425	28.4	5.5	0	0.0	4.7	0	0.0	3.9	5.4
Upper	1	20.0	83.7	750	8.8	79.8	3	100.0	84.6	12,388	100.0	83.6	84.7
Unknown	0	0.0	0.8	0	0.0	1.5	0	0.0	0.9	0	0.0	0.7	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	8,545	100.0	100.0	3	100.0	100.0	12,387	100.0	100.0	100.0

Source: 2020 FFIEC Census Data

4-0 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography													
Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	2.2	0	0.0	1.6	0	0.0	3.3	0	0.0	2.4	2.7
Moderate	0	0.0	5.9	0	0.0	4.0	0	0.0	4.9	0	0.0	3.5	6.3
Middle	0	0.0	4.3	0	0.0	3.1	0	0.0	7.2	0	0.0	4.3	7.4
Upper	6	100.0	86.7	10,892	100.0	90.9	3	100.0	82.0	11,651	100.0	87.9	82.2
Unknown	0	0.0	0.8	0	0.0	0.4	0	0.0	2.7	0	0.0	2.0	1.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	10,892	100.0	100.0	3	100.0	100.0	11,651	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.1	0	0.0	1.6	0	0.0	2.5	0	0.0	1.4	2.7
Moderate	0	0.0	7.5	0	0.0	4.5	0	0.0	4.4	0	0.0	2.3	6.3
Middle	0	0.0	4.6	0	0.0	3.3	0	0.0	7.1	0	0.0	3.8	7.4
Upper	3	100.0	85.0	2,600	100.0	90.1	2	100.0	84.0	4,768	100.0	91.2	82.2
Unknown	0	0.0	0.8	0	0.0	0.5	0	0.0	1.9	0	0.0	1.4	1.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	2,600	100.0	100.0	2	100.0	100.0	4,768	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.1	0	0.0	2.9	0	0.0	2.2	0	0.0	1.0	2.7
Moderate	0	0.0	7.1	0	0.0	3.1	0	0.0	5.7	0	0.0	4.5	6.3
Middle	0	0.0	6.6	0	0.0	2.8	0	0.0	7.6	0	0.0	5.4	7.4
Upper	0	0.0	81.7	0	0.0	90.9	0	0.0	81.9	0	0.0	87.6	82.2
Unknown	0	0.0	0.4	0	0.0	0.3	0	0.0	2.5	0	0.0	1.5	1.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	6.9	0	0.0	12.9	0	0.0	6.6	0	0.0	4.9	11.4
Moderate	0	0.0	21.0	0	0.0	21.6	0	0.0	15.7	0	0.0	13.3	13.8
Middle	0	0.0	6.3	0	0.0	8.7	0	0.0	10.2	0	0.0	8.0	9.2
Upper	0	0.0	65.4	0	0.0	56.5	0	0.0	64.4	0	0.0	70.9	63.0
Unknown	0	0.0	0.4	0	0.0	0.3	0	0.0	3.0	0	0.0	2.8	2.6
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	2.4	0	0.0	4.2	0	0.0	3.3	0	0.0	2.9	2.7
Moderate	0	0.0	7.2	0	0.0	8.1	0	0.0	5.4	0	0.0	6.2	6.3
Middle	0	0.0	4.5	0	0.0	4.3	0	0.0	7.2	0	0.0	5.1	7.4
Upper	9	100.0	85.1	13,492	100.0	83.0	5	100.0	81.7	16,419	100.0	83.8	82.2
Unknown	0	0.0	0.8	0	0.0	0.4	0	0.0	2.5	0	0.0	2.0	1.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	9	100.0	100.0	13,492	100.0	100.0	5	100.0	100.0	16,419	100.0	100.0	100.0
2016-2020 U.S. Census Bureau: American Community Survey													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2017 Home Mortgage Lending By Income Level of Geography Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	1	14.3	2.7	315	1.9	1.1	2.5
Moderate	0	0.0	14.1	0	0.0	6.9	12.1
Middle	0	0.0	26.7	0	0.0	17.0	24.3
Upper	6	85.7	56.6	16,671	98.1	75.0	61.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	16,986	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.4	0	0.0	0.8	2.5
Moderate	0	0.0	10.8	0	0.0	4.5	12.1
Middle	0	0.0	22.1	0	0.0	13.6	24.3
Upper	6	100.0	64.7	7,365	100.0	81.1	61.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	7,365	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.7	0	0.0	0.9	2.5
Moderate	0	0.0	8.9	0	0.0	3.5	12.1
Middle	0	0.0	25.0	0	0.0	13.8	24.3
Upper	0	0.0	63.4	0	0.0	81.8	61.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	15.6	0	0.0	14.4	12.8
Moderate	0	0.0	48.9	0	0.0	64.7	32.3
Middle	0	0.0	22.2	0	0.0	4.5	43.0
Upper	0	0.0	13.3	0	0.0	16.5	11.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	1	7.7	2.6	315	1.3	1.8	2.5
Moderate	0	0.0	12.8	0	0.0	9.2	12.1
Middle	0	0.0	24.8	0	0.0	14.9	24.3
Upper	12	92.3	59.8	24,036	98.7	74.2	61.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	100.0	24,351	100.0	100.0	100.0

Source: 2017 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2018 Home Mortgage Lending By Income Level of Geography Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	3.1	0	0.0	1.4	2.5
Moderate	1	12.5	12.4	133	0.5	6.3	12.1
Middle	0	0.0	27.4	0	0.0	17.3	24.3
Upper	7	87.5	57.1	26,118	99.5	75.0	61.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	26,251	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.7	0	0.0	0.8	2.5
Moderate	1	20.0	8.7	480	6.4	4.3	12.1
Middle	3	60.0	21.8	5,920	79.1	13.6	24.3
Upper	1	20.0	67.8	1,088	14.5	81.4	61.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	7,488	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.8	0	0.0	0.3	2.5
Moderate	0	0.0	6.9	0	0.0	4.2	12.1
Middle	0	0.0	20.2	0	0.0	13.5	24.3
Upper	0	0.0	72.1	0	0.0	81.9	61.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	1	100.0	15.4	2,080	100.0	22.5	12.8
Moderate	0	0.0	38.5	0	0.0	14.8	32.3
Middle	0	0.0	30.8	0	0.0	50.9	43.0
Upper	0	0.0	15.4	0	0.0	11.9	11.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	2,080	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	1	7.1	2.4	2,080	5.8	3.0	2.5
Moderate	2	14.3	10.7	613	1.7	6.3	12.1
Middle	3	21.4	24.5	5,920	16.5	19.0	24.3
Upper	8	57.1	62.4	27,206	76.0	71.7	61.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	14	100.0	100.0	35,819	100.0	100.0	100.0
Source: 2018 FFIEC Census Data							
-4-0 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	3.2	0	0.0	1.4	0	0.0	2.4	0	0.0	1.0	2.5
Moderate	0	0.0	12.8	0	0.0	7.1	0	0.0	10.7	0	0.0	5.1	12.1
Middle	0	0.0	26.9	0	0.0	18.4	1	33.3	22.9	1,670	48.8	15.1	24.3
Upper	4	100.0	57.1	10,515	100.0	73.1	2	66.7	64.0	1,750	51.2	78.9	61.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	10,515	100.0	100.0	3	100.0	100.0	3,420	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.8	0	0.0	0.7	2	40.0	1.6	2,303	45.4	0.7	2.5
Moderate	0	0.0	8.7	0	0.0	3.7	0	0.0	8.3	0	0.0	4.4	12.1
Middle	0	0.0	18.8	0	0.0	11.2	0	0.0	23.0	0	0.0	15.1	24.3
Upper	1	100.0	70.7	6,500	100.0	84.4	3	60.0	67.1	2,772	54.6	79.8	61.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	6,500	100.0	100.0	5	100.0	100.0	5,074	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.3	0	0.0	1.3	0	0.0	0.4	0	0.0	0.1	2.5
Moderate	0	0.0	8.2	0	0.0	6.0	0	0.0	5.8	0	0.0	3.1	12.1
Middle	0	0.0	20.1	0	0.0	15.0	0	0.0	17.6	0	0.0	14.1	24.3
Upper	0	0.0	70.4	0	0.0	77.7	0	0.0	76.2	0	0.0	82.7	61.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	20.8	0	0.0	25.5	0	0.0	20.8	0	0.0	13.7	12.8
Moderate	0	0.0	49.1	0	0.0	20.4	0	0.0	43.8	0	0.0	49.3	32.3
Middle	0	0.0	20.8	0	0.0	26.1	0	0.0	22.9	0	0.0	20.9	43.0
Upper	0	0.0	9.4	0	0.0	28.0	0	0.0	12.5	0	0.0	16.2	11.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	2.5	0	0.0	2.1	2	25.0	2.0	2,303	27.1	1.1	2.5
Moderate	0	0.0	10.7	0	0.0	5.9	0	0.0	9.3	0	0.0	5.5	12.1
Middle	0	0.0	22.5	0	0.0	14.8	1	12.5	22.5	1,670	19.7	14.9	24.3
Upper	5	100.0	64.3	17,015	100.0	77.2	5	62.5	66.2	4,522	53.2	78.6	61.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	17,015	100.0	100.0	8	100.0	100.0	8,494	100.0	100.0	100.0

Source: 2020 FFIEC Census Data

-4-0 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography													
Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	1	33.3	6.0	1,163	26.6	2.9	0	0.0	7.1	0	0.0	3.8	5.6
Moderate	0	0.0	19.2	0	0.0	10.2	0	0.0	21.0	0	0.0	11.5	17.1
Middle	0	0.0	32.5	0	0.0	22.8	0	0.0	31.6	0	0.0	22.1	33.8
Upper	2	66.7	42.3	3,215	73.4	64.2	5	100.0	40.2	11,402	100.0	62.6	43.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	4,377	100.0	100.0	5	100.0	100.0	11,402	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.9	0	0.0	1.4	0	0.0	5.1	0	0.0	2.4	5.6
Moderate	0	0.0	12.2	0	0.0	6.7	0	0.0	14.9	0	0.0	7.7	17.1
Middle	2	20.0	32.9	3,312	20.1	22.6	2	50.0	30.2	650	20.6	18.7	33.8
Upper	8	80.0	52.0	13,143	79.9	69.3	2	50.0	49.7	2,500	79.4	71.2	43.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	10	100.0	100.0	16,455	100.0	100.0	4	100.0	100.0	3,150	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.5	0	0.0	0.9	0	0.0	1.9	0	0.0	1.4	5.6
Moderate	0	0.0	6.5	0	0.0	3.8	0	0.0	8.0	0	0.0	4.5	17.1
Middle	0	0.0	27.7	0	0.0	20.6	0	0.0	27.8	0	0.0	18.5	33.8
Upper	0	0.0	64.3	0	0.0	74.7	0	0.0	62.3	0	0.0	75.5	43.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	32.1	0	0.0	30.1	0	0.0	25.8	0	0.0	11.0	23.7
Moderate	0	0.0	34.8	0	0.0	24.4	0	0.0	40.6	0	0.0	35.3	36.5
Middle	0	0.0	17.9	0	0.0	24.2	0	0.0	14.1	0	0.0	13.2	24.6
Upper	0	0.0	15.2	0	0.0	21.2	0	0.0	19.5	0	0.0	40.6	14.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	1	5.0	4.1	1,163	4.5	3.3	0	0.0	5.8	0	0.0	3.9	5.6
Moderate	1	5.0	14.6	75	0.3	8.8	0	0.0	17.3	0	0.0	12.1	17.1
Middle	3	15.0	32.4	3,387	13.0	22.4	2	22.2	30.9	650	4.5	19.8	33.8
Upper	15	75.0	48.9	21,394	82.2	65.5	7	77.8	45.9	13,902	95.5	64.2	43.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	20	100.0	100.0	26,018	100.0	100.0	9	100.0	100.0	14,552	100.0	100.0	100.0
2016-2020 U.S. Census Bureau: American Community Survey 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography													
Assessment Area: MSA 12060 ATL-Sandy Springs-Alpharetta, GA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	10.7	0	0.0	6.9	0	0.0	9.1	0	0.0	5.9	5.8
Moderate	0	0.0	14.9	0	0.0	9.6	0	0.0	14.5	0	0.0	10.3	14.1
Middle	0	0.0	16.3	0	0.0	12.9	0	0.0	14.9	0	0.0	11.4	13.7
Upper	2	100.0	57.7	3,124	100.0	70.4	3	100.0	54.3	2,299	100.0	66.8	61.4
Unknown	0	0.0	0.3	0	0.0	0.2	0	0.0	7.2	0	0.0	5.6	4.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	3,123	100.0	100.0	3	100.0	100.0	2,299	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	6.6	0	0.0	4.1	0	0.0	8.2	0	0.0	5.0	5.8
Moderate	0	0.0	12.5	0	0.0	7.6	0	0.0	17.6	0	0.0	11.1	14.1
Middle	0	0.0	14.4	0	0.0	10.8	0	0.0	18.8	0	0.0	13.7	13.7
Upper	0	0.0	66.3	0	0.0	77.4	2	100.0	49.8	1,227	100.0	65.8	61.4
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	5.7	0	0.0	4.3	4.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	1,227	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	6.1	0	0.0	3.9	0	0.0	3.8	0	0.0	2.3	5.8
Moderate	0	0.0	8.6	0	0.0	5.8	0	0.0	10.2	0	0.0	6.1	14.1
Middle	0	0.0	9.6	0	0.0	6.7	0	0.0	10.3	0	0.0	6.1	13.7
Upper	0	0.0	75.7	0	0.0	83.6	0	0.0	72.4	0	0.0	83.2	61.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	3.3	0	0.0	2.2	4.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	32.7	0	0.0	15.2	0	0.0	20.2	0	0.0	7.1	14.0
Moderate	0	0.0	14.9	0	0.0	20.2	0	0.0	20.2	0	0.0	18.3	13.5
Middle	0	0.0	15.8	0	0.0	21.8	0	0.0	13.5	0	0.0	13.1	12.8
Upper	0	0.0	35.6	0	0.0	39.7	0	0.0	34.6	0	0.0	44.1	47.3
Unknown	0	0.0	1.0	0	0.0	3.1	0	0.0	11.5	0	0.0	17.4	12.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	8.4	0	0.0	5.9	0	0.0	8.3	0	0.0	5.6	5.8
Moderate	0	0.0	13.4	0	0.0	9.1	0	0.0	14.9	0	0.0	11.0	14.1
Middle	0	0.0	15.0	0	0.0	12.2	0	0.0	15.5	0	0.0	11.7	13.7
Upper	3	100.0	63.0	17,124	100.0	72.5	5	100.0	55.2	3,526	100.0	65.5	61.4
Unknown	0	0.0	0.2	0	0.0	0.3	0	0.0	6.2	0	0.0	6.3	4.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	17,123	100.0	100.0	5	100.0	100.0	3,526	100.0	100.0	100.0

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: MSA 36740 Orlando-Kissimmee-Sanford, FL							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	1.9	0	0.0	1.1	1.9
Moderate	0	0.0	19.9	0	0.0	13.4	23.8
Middle	0	0.0	27.6	0	0.0	23.8	28.0
Upper	0	0.0	50.0	0	0.0	61.0	45.7
Unknown	0	0.0	0.5	0	0.0	0.6	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.3	0	0.0	0.9	1.9
Moderate	0	0.0	19.9	0	0.0	13.9	23.8
Middle	0	0.0	28.6	0	0.0	24.5	28.0
Upper	0	0.0	49.8	0	0.0	60.3	45.7
Unknown	0	0.0	0.4	0	0.0	0.3	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.7	0	0.0	0.5	1.9
Moderate	0	0.0	11.9	0	0.0	8.8	23.8
Middle	0	0.0	22.0	0	0.0	17.2	28.0
Upper	0	0.0	64.9	0	0.0	73.0	45.7
Unknown	0	0.0	0.5	0	0.0	0.5	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	8.3	0	0.0	8.6	8.7
Moderate	0	0.0	37.5	0	0.0	39.8	40.1
Middle	0	0.0	30.6	0	0.0	27.5	24.4
Upper	0	0.0	22.2	0	0.0	23.7	22.8
Unknown	0	0.0	1.4	0	0.0	0.5	4.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	1.6	0	0.0	2.1	1.9
Moderate	0	0.0	18.9	0	0.0	16.9	23.8
Middle	0	0.0	27.3	0	0.0	24.3	28.0
Upper	0	0.0	51.8	0	0.0	56.2	45.7
Unknown	0	0.0	0.5	0	0.0	0.5	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending by Income Level of Geography

Distribution of 2017 Small Business Lending By Income Level of Geography							
Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	5.1	0	0.0	3.3	5.4
Moderate	0	0.0	5.8	0	0.0	3.3	6.5
Middle	0	0.0	3.2	0	0.0	1.7	2.8
Upper	5	100.0	80.7	1,582	100.0	84.7	78.5
Unknown	0	0.0	4.8	0	0.0	6.8	6.8
Tract-Unk	0	0.0	0.4	0	0.0	0.2	
Total	5	100.0	100.0	1,582	100.0	100.0	100.0

Source: 2017 FFIEC Census Data
2017 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2018 Small Business Lending By Income Level of Geography							
Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	5.0	0	0.0	3.2	5.5
Moderate	0	0.0	5.6	0	0.0	3.6	5.9
Middle	0	0.0	3.2	0	0.0	1.8	2.8
Upper	3	100.0	80.5	350	100.0	83.5	79.5
Unknown	0	0.0	5.3	0	0.0	7.6	6.3
Tract-Unk	0	0.0	0.4	0	0.0	0.3	
Total	3	100.0	100.0	350	100.0	100.0	100.0

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
-4-0 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Business %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	3.5	0	0.0	2.0	0	0.0	3.5	0	0.0	1.9	3.6
Moderate	0	0.0	7.1	0	0.0	4.6	0	0.0	6.9	0	0.0	4.4	7.3
Middle	0	0.0	3.2	0	0.0	1.6	0	0.0	3.1	0	0.0	1.6	2.8
Upper	2	100.0	80.5	1,400	100.0	82.9	9	100.0	80.8	1,962	100.0	83.9	80.0
Unknown	0	0.0	5.3	0	0.0	8.5	0	0.0	5.6	0	0.0	8.1	6.3
Tract- Total	0	0.0	0.5	0	0.0	0.3	0	0.0	0.1	0	0.0	0.1	
Total	2	100.0	100.0	1,400	100.0	100.0	9	100.0	100.0	1,962	100.0	100.0	100.0

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
-4-0 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Business %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	4.1	0	0.0	2.3	0	0.0	4.2	0	0.0	2.6	4.0
Moderate	1	11.1	8.1	1,000	43.6	4.9	0	0.0	6.7	0	0.0	4.3	5.8
Middle	0	0.0	3.6	0	0.0	1.9	0	0.0	5.1	0	0.0	3.0	4.6
Upper	8	88.9	79.1	1,294	56.4	83.7	1	100.0	74.4	1,000	100.0	78.8	75.1
Unknown	0	0.0	5.0	0	0.0	7.2	0	0.0	9.5	0	0.0	11.3	10.6
Tract- Total	0	0.0	0.2	0	0.0	0.0	0	0.0	0.2	0	0.0	0.1	
Total	9	100.0	100.0	2,294	100.0	100.0	1	100.0	100.0	1,000	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2017 Small Business Lending By Income Level of Geography Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	5.9	0	0.0	6.8	4.0
Moderate	0	0.0	14.3	0	0.0	20.2	10.0
Middle	0	0.0	25.6	0	0.0	26.0	21.9
Upper	2	100.0	54.2	825	100.0	47.0	64.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	825	100.0	100.0	100.0

Source: 2017 FFIEC Census Data
2017 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2018 Small Business Lending By Income Level of Geography Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	6.0	0	0.0	6.6	5.2
Moderate	0	0.0	15.0	0	0.0	20.3	13.6
Middle	0	0.0	25.5	0	0.0	26.2	24.7
Upper	0	0.0	53.5	0	0.0	47.0	56.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
-4-0 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	6.0	0	0.0	7.3	0	0.0	6.3	0	0.0	8.1	5.3
Moderate	0	0.0	14.9	0	0.0	21.5	0	0.0	14.5	0	0.0	19.3	14.0
Middle	0	0.0	25.4	0	0.0	25.7	4	28.6	26.0	587	48.1	26.6	24.3
Upper	3	100.0	53.7	1,513	100.0	45.5	10	71.4	53.2	634	51.9	46.0	56.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unallocated	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	1,513	100.0	100.0	14	100.0	100.0	1,221	100.0	100.0	100.0

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
-4-0 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	1	10.0	9.8	550	19.0	11.8	0	0.0	9.0	0	0.0	9.5	8.7
Moderate	1	10.0	17.0	600	20.7	17.2	0	0.0	20.7	0	0.0	23.0	19.0
Middle	1	10.0	30.5	328	11.3	31.8	1	100.0	26.9	100	100.0	25.9	26.7
Upper	7	70.0	42.3	1,420	49.0	39.1	0	0.0	43.0	0	0.0	41.2	45.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.2	0.1
	0	0.0	0.3	0	0.0	0.1	0	0.0	0.3	0	0.0	0.1	
	10	100.0	100.0	2,898	100.0	100.0	1	100.0	100.0	100	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography													
Assessment Area: MSA 12060 ATL-Sandy Springs-Alpharetta, GA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	8.5	0	0.0	6.5	0	0.0	5.7	0	0.0	4.6	6.6
Moderate	1	50.0	15.1	375	56.3	13.3	0	0.0	12.5	0	0.0	11.3	13.3
Middle	0	0.0	13.6	0	0.0	12.7	0	0.0	12.6	0	0.0	9.2	11.6
Upper	1	50.0	61.4	291	43.7	65.2	0	0.0	61.2	0	0.0	66.9	59.8
Unknown	0	0.0	1.1	0	0.0	2.2	0	0.0	7.9	0	0.0	7.9	8.7
Tract-Unk	0	0.0	0.3	0	0.0	0.1	0	0.0	0.2	0	0.0	0.0	
Total	2	100.0	100.0	666	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: MSA 36740 Orlando-Kissimmee-Sanford, FL							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	1.8	0	0.0	1.5	2.4
Moderate	0	0.0	27.2	0	0.0	30.9	28.7
Middle	0	0.0	25.8	0	0.0	25.1	27.1
Upper	1	100.0	43.1	500	100.0	40.4	39.9
Unknown	0	0.0	1.9	0	0.0	2.0	1.8
Tract-Unk	0	0.0	0.2	0	0.0	0.1	
Total	1	100.0	100.0	500	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending by Borrower Income Level

Distribution of 2017 Small Business Lending By Revenue Size of Businesses							
Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	1	20.0	46.2	900	56.9	26.2	84.9
Over \$1 Million	1	20.0		50	3.2		14.2
Revenue Unknown	3	60.0		632	39.9		0.9
Total	5	100.0		1,582	100.0		100.0
By Loan Size							
\$100,000 or Less	2	40.0	93.9	100	6.3	39.5	
\$100,001 - \$250,000	1	20.0	3.1	147	9.3	14.4	
\$250,001 - \$1 Million	2	40.0	3.0	1,335	84.4	46.1	
Total	5	100.0	100.0	1,582	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	1	100.0		900	100.0		
Total	1	100.0		900	100.0		
<i>Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2018 Small Business Lending By Revenue Size of Businesses							
Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	0	0.0	36.3	0	0.0	20.7	83.8
Over \$1 Million	2	66.7		300	85.7		15.4
Revenue Unknown	1	33.3		50	14.3		0.8
Total	3	100.0		350	100.0		100.0
By Loan Size							
\$100,000 or Less	2	66.7	94.0	100	28.6	41.4	
\$100,001 - \$250,000	1	33.3	3.3	250	71.4	15.9	
\$250,001 - \$1 Million	0	0.0	2.7	0	0.0	42.8	
Total	3	100.0	100.0	350	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	0	0.0		0	0.0		
<i>Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data -4-0 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses													
Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)													
	Bank And Aggregate Loans By Year												Total Businesses %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	0	0.0	38.8	0	0.0	20.7	0	0.0	32.5	0	0.0	14.9	85.2
Over \$1 Million	2	100.0		1,400	100.0		0	0.0		0	0.0		13.9
Revenue Unknown	0	0.0		0	0.0		9	100.0		1,962	100.0		0.9
Total	2	100.0		1,400	100.0		9	100.0		1,962	100.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	94.1	0	0.0	41.4	4	44.4	84.4	238	12.1	28.0	
\$100,001 - \$250,000	0	0.0	3.4	0	0.0	16.6	2	22.2	9.0	270	13.8	21.9	
\$250,001 - \$1 Million	2	100.0	2.6	1,400	100.0	41.9	3	33.3	6.6	1,454	74.1	50.0	
Total	2	100.0	100.0	1,400	100.0	100.0	9	100.0	100.0	1,962	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data -4-0 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2021 and 2022 Small Business Lending By Revenue Size of Businesses													
Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)													
	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	0	0.0	33.0	0	0.0	13.6	0	0.0	41.3	0	0.0	23.8	85.2
Over \$1 Million	4	44.4		1,604	69.9		1	100.0		1,000	100.0		13.8
Revenue Unknown	5	55.6		690	30.1		0	0.0		0	0.0		1.0
Total	9	100.0		2,294	100.0		1	100.0		1,000	100.0		100.0
By Loan Size													
\$100,000 or Less	4	44.4	88.5	209	9.1	31.4	0	0.0	94.2	0	0.0	44.8	
\$100,001 - \$250,000	2	22.2	6.6	270	11.8	20.6	0	0.0	3.5	0	0.0	17.9	
\$250,001 - \$1 Million	3	33.3	4.9	1,815	79.1	48.0	1	100.0	2.2	1,000	100.0	37.3	
Total	9	100.0	100.0	2,294	100.0	100.0	1	100.0	100.0	1,000	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2017 Small Business Lending By Revenue Size of Businesses							
Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	0	0.0	51.8	0	0.0	37.4	90.8
Over \$1 Million	2	100.0		825	100.0		7.7
Revenue Unknown	0	0.0		0	0.0		1.5
Total	2	100.0		825	100.0		100.0
By Loan Size							
\$100,000 or Less	0	0.0	95.4	0	0.0	46.0	
\$100,001 - \$250,000	0	0.0	2.3	0	0.0	12.9	
\$250,001 - \$1 Million	2	100.0	2.3	825	100.0	41.1	
Total	2	100.0	100.0	825	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	0	0.0		0	0.0		
<i>Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2018 Small Business Lending By Revenue Size of Businesses							
Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	0	0.0	44.0	0	0.0	32.5	90.0
Over \$1 Million	0	0.0		0	0.0		8.9
Revenue Unknown	0	0.0		0	0.0		1.1
Total	0	0.0		0	0.0		100.0
By Loan Size							
\$100,000 or Less	0	0.0	95.6	0	0.0	46.8	
\$100,001 - \$250,000	0	0.0	2.4	0	0.0	14.2	
\$250,001 - \$1 Million	0	0.0	2.0	0	0.0	39.1	
Total	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	0	0.0		0	0.0		
<i>Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data -4-0 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses													
Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)													
	Bank And Aggregate Loans By Year												Total Businesses %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	%	\$(000)	%	%	#	%	#	%	\$(000)	
By Revenue													
\$1 Million or Less	1	33.3	46.2	938	62.0	33.7	0	0.0	38.5	0	0.0	22.9	90.4
Over \$1 Million	2	66.7		575	38.0		0	0.0		0	0.0		8.3
Revenue Unknown	0	0.0		0	0.0		14	100.0		1,221	100.0		1.2
Total	3	100.0		1,513	100.0		14	100.0		1,221	100.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	95.7	0	0.0	49.2	11	78.6	89.0	435	35.6	37.6	
\$100,001 - \$250,000	1	33.3	2.4	200	13.2	14.7	1	7.1	6.7	137	11.2	21.5	
\$250,001 - \$1 Million	2	66.7	2.0	1,313	86.8	36.2	2	14.3	4.2	650	53.2	40.8	
Total	3	100.0	100.0	1,513	100.0	100.0	14	100.0	100.0	1,221	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	1	100.0		938	100.0		0	0.0		0	0.0		
Total	1	100.0		938	100.0		0	0.0		0	0.0		
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data -4-0 U.S. Census Bureau: ACS</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Distribution of 2021 and 2022 Small Business Lending By Revenue Size of Businesses													
Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)													
	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	3	30.0	45.1	1,180	40.7	25.0	1	100.0	52.8	100	100.0	34.1	91.7
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		7.1
Revenue Unknown	7	70.0		1,718	59.3		0	0.0		0	0.0		1.2
Total	10	100.0		2,898	100.0		1	100.0		100	100.0		100.0
By Loan Size													
\$100,000 or Less	4	40.0	92.8	140	4.8	41.0	1	100.0	95.6	100	100.0	47.3	
\$100,001 - \$250,000	1	10.0	4.4	105	3.6	20.2	0	0.0	2.5	0	0.0	15.9	
\$250,001 - \$1 Million	5	50.0	2.8	2,653	91.5	38.8	0	0.0	1.8	0	0.0	36.8	
Total	10	100.0	100.0	2,898	100.0	100.0	1	100.0	100.0	100	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		1	100.0		100	100.0		
\$100,001 - \$250,000	1	33.3		105	8.9		0	0.0		0	0.0		
\$250,001 - \$1 Million	2	66.7		1,075	91.1		0	0.0		0	0.0		
Total	3	100.0		1,180	100.0		1	100.0		100	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: ACS													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2021 and 2022 Small Business Lending By Revenue Size of Businesses													
Assessment Area: MSA 12060 ATL-Sandy Springs-Alpharetta, GA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	2	100.0	40.5	666	100.0	26.3	0	0.0	46.3	0	0.0	34.3	91.9
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		6.9
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		1.2
Total	2	100.0		666	100.0		0	0.0		0	0.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	93.6	0	0.0	39.5	0	0.0	95.9	0	0.0	47.2	
\$100,001 - \$250,000	0	0.0	3.7	0	0.0	17.7	0	0.0	2.2	0	0.0	13.4	
\$250,001 - \$1 Million	2	100.0	2.7	666	100.0	42.8	0	0.0	1.9	0	0.0	39.4	
Total	2	100.0	100.0	666	100.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	2	100.0		666	100.0		0	0.0		0	0.0		
Total	2	100.0		666	100.0		0	0.0		0	0.0		
Source: 2022 FFIEC Census Data													
2022 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: MSA 36740 Orlando-Kissimmee-Sanford, FL							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	1	100.0	51.5	500	100.0	34.7	94.0
Over \$1 Million	0	0.0		0	0.0		4.9
Revenue Unknown	0	0.0		0	0.0		1.1
Total	1	100.0		500	100.0		100.0
By Loan Size							
\$100,000 or Less	0	0.0	96.2	0	0.0	52.1	
\$100,001 - \$250,000	0	0.0	2.3	0	0.0	15.2	
\$250,001 - \$1 Million	1	100.0	1.5	500	100.0	32.7	
Total	1	100.0	100.0	500	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	1	100.0		500	100.0		
Total	1	100.0		500	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

APPENDIX C - SCOPE OF EVALUATION

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED		Lending Test: January 1, 2017- December 31, 2022 Community Development Activities: January 1, 2017- December 31, 2023	
FINANCIAL INSTITUTION Fieldpoint Private Bank & Trust One Greenwich Plaza Greenwich, Connecticut 06830			PRODUCTS REVIEWED Home Mortgage Loans Small Business Loans
AFFILIATE(S)	AFFILIATE RELATIONSHIP		PRODUCTS REVIEWED
None	N/A		N/A
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
STATE OF NEW YORK			
MD 35614 (New York-Jersey City-White Plains, NY-NJ)	Full-scope Review	None	None
STATE OF CONNECTICUT			
MSA 14860 (Bridgeport-Stamford-Norwalk, CT)	Full-scope Review	None	None
STATE OF GEORGIA			
MSA 12060 (Atlanta-Sandy Springs Alpharetta, GA)	Full-scope Review	None	None
STATE OF FLORIDA			
MSA 36740 (Orlando-Kissimmee-Sanford, FL)	Full-scope Review	None	None

APPENDIX D - GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small, relatively permanent statistical subdivision of a county or statistically equivalent entity delineated for data presentation purposes by a local group of census data users or the geographic staff of a regional census center in accordance with Census Bureau guidelines. Designed to be relatively homogeneous units with respect to population characteristics, economic status, and living conditions at the time they are established, census tracts generally contain between 1,000 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries are delineated with the intention of being stable over many decades, so they generally follow relatively permanent visible features. However, they may follow governmental unit boundaries and other invisible features in some instances; the boundary of a state or county (or statistically equivalent entity) is always a census tract boundary.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

1. Low-or moderate-income geographies;
2. Designated disaster areas; or
3. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Distressed or Underserved Non-Metropolitan Middle-Income Area: A middle-income, nonmetropolitan geography that is distressed due to economic factors, such as unemployment levels, poverty, or population loss, or is underserved based on population size, density, and dispersion.

Family: A family is a group of two or more people related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and

total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and income of applicants, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes, and refinancing of home improvement and home purchase loans.

Household: A household consists of all the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters.

Limited-scope review: Performance is analyzed using only quantitative factors.

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during the CRA evaluation. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Small loan(s) to business(es): A loan included in 'loan to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.



Branch Locations

<u>Branch Locations*</u>	<u>Date Opened</u>	<u>Date Closed</u>	<u>MSA/Tract Code</u>
One Greenwich Plaza Suite A Second Floor Greenwich, CT 06830 <i>Home Office</i>	1/16/2023		14860/09-001-0112.00 Upper Income
999 Peachtree St NE Suite 810 Atlanta, GA 30309 <i>Branch</i>	1/02/2024		12060/13-121-0012.06 Upper Income
300 Park Avenue Suite 2502 New York, NY 10022 <i>Branch</i>	4/29/2022		35614/36-061-0102.00 Unknown Income
Relocated and Closed Branches			
1075 Peachtree Street NE Suite 3675 Atlanta, Ga 30309	8/9/2021	1/02/2024 Branch Relocated	12060/13-121-0011.02 Upper Income
100 Field Point Road Greenwich, CT 06830 <i>Home Office</i>	4/30/2008	1/13/2023 Home Office Relocated	14860/09-001-0105.00 Moderate Income
275 Madison Avenue 13th Floor New York, NY 10016	8/15/2011	1/1/2012 Branch Relocated	35644/36-061-0082.00 Upper Income
400 Park Avenue 18 th Floor New York, NY 10022	1/1/2012	4/29/2022 Branch Relocated	35614/36-061-0102.00 Unknown Income
2020 Salzedo Street Suite 300 Coral Gables, FL 33134	10/28/2022	Branch Closed 5/31/2023	33124/12-086-0062.06 Upper Income
272 W. New England Avenue Winter Park, FL 32789	11/30/2022	Branch Closed 3/31/2024	36740/12-095-015901 Middle Income

*Fieldpoint Private Bank & Trust does not offer ATMs for delivering retail banking services. All banking services and products are available at all locations. Online Banking is offered to account holders. There is no difference in the products or cost of products offered at each branch. All products and services are available at all branches.



2024 Hours of Operation

<u>Branch Locations</u>	<u>Hours of Operation</u>
One Greenwich Plaza Suite A Second Floor Greenwich, CT 06830	By Appointment Only Monday-Friday 8:30 a.m. – 4:30 p.m.*
300 Park Avenue Suite 2502 New York, NY 10022	By Appointment Only Monday-Friday 9:30 a.m. – 4:00 p.m.*
999 Peachtree Road Suite 810 Atlanta, Ga 30309	By Appointment Only Monday-Friday 9:30 a.m. – 4:00 p.m.*

*other than Federal holidays

Connect with Us for Additional Information:

203.413.9300 or email us at inquiries@fieldpointprivate.com

2020-2023

Public Comments

None received.

Consumer Products

Personal Banking

-
- Online and mobile banking, billpay
 - Credit, checking, debit and ATM cards
 - CDs, money markets, savings
 - Sweep option
 - International currencies
 - No monthly account maintenance fees | No wire or overdraft fees | ATM fees charged are credited back to client account compliments of Fieldpoint Private

Lending

-
- Adjustable-rate mortgages, home equity lines of credit
 - Fixed-term ARMs
 - Construction financing
 - Tailored and securities-backed lending
 - Aircraft and yacht financing

Commercial Products

Treasury Cash Management

-
- Business checking
 - Business money market
 - Certificate of deposit
 - Landlord/tenant accounts

Commercial Lending Offerings

-
- Commercial mortgages
 - Acquisition/Development/Construction loans
 - Working capital loans
 - Term loans
 - Capital call lines of credit
 - Letters of credit
 - Securities-backed & tailored loans
 - Custom credit strategies
 - Commercial Credit Cards

Common Features

Commercial Fee Schedule

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Overdraft Fee Categories. The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

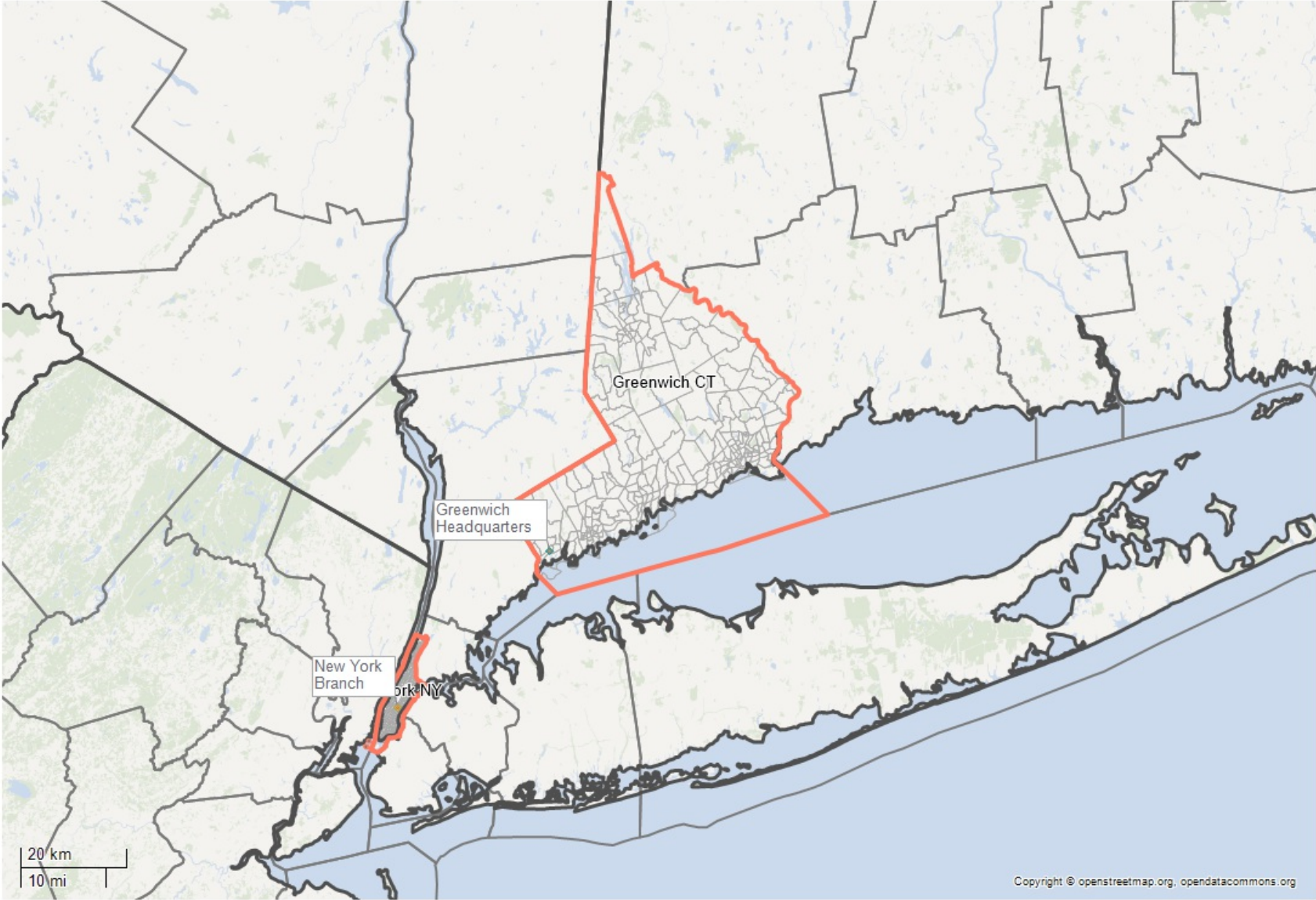
Check Printing	Varies
Fee depends on style and quantity of checks ordered.	
Nonsufficient funds (NSF) fee - each returned item/payment	\$20.00
Overdraft fee - each overdraft paid	\$20.00
ACH Debit Stop Payment	\$25.00
Stop Payment	\$25.00
Return Deposited Check or Cashed Item	\$10.00
ATM or Debit Card Replacement	\$10.00
ATM Inquiry	\$0.00
ATM Withdrawal	\$0.00
Checkbook Reconciliation	\$25.00
Foreign Currency Check Collection	\$25.00
Legal Fee for Attachments, Levies, Garnishments, etc	\$50.00
International Outgoing Wire Transfers	\$34.00
Outgoing Domestic Wire Fee	\$25.00
Wire Trace	\$5.00
ACH Origination Set Up	\$15.00
Dormant account fee	\$20.00
An account is dormant if for one year (checking) or two years (savings) you have made no deposits or withdrawals to the account and you have had no communication with us about your account(s).	Monthly
Copy of Paid Official Check	\$15.00
Hold Mail	\$10.00
	Per Statement, Per Month
Notary Service Per Signature	\$2.00

Checks Deposited Per Item	.20
Per Deposit or Credit Posted	\$0.10
Checks Paid	\$0.20
ACH Debits and Credits	\$0.10
Incoming Wire	\$10.00
Research	\$25.00

Consumer Fee Schedule

ATM Foreign Fee Charges \$0

- Fieldpoint Private does not charge a fee for using an ATM.
- ATM fees charged by others are credited back to the client account compliments of Fieldpoint Private.



- State
- County
- Census Tract
- Zip Code
- Assessment Area
- ◆ Branch
- ◆ ATM
- ◆ Branch w/ ATM or Main Office
- ◆ LPO
- ◆ Other

Applied Filters

- Area: (Greenwich CT, Atlanta GA, New York NY, Winter Park FL, Coral Gables FL)
- Action Taken Date: (2/11/2009 - 8/30/2022)
- You are included in the HMDA benchmark.

2023 FFIEC Census Report - Summary Census Demographic Information

State: 09 - CONNECTICUT (CT)

County: 001 - FAIRFIELD COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
09	001	0101.01	Upper	No	184.13	\$142,800	\$262,938	\$221,250	4401	17.09	752	1108	1566
09	001	0101.02	Upper	No	208.06	\$142,800	\$297,110	\$250,001	4276	19.93	852	1231	1602
09	001	0102.01	Upper	No	208.06	\$142,800	\$297,110	\$250,001	3395	22.83	775	978	1203
09	001	0102.02	Upper	No	181.86	\$142,800	\$259,696	\$218,523	5904	27.05	1597	1398	2025
09	001	0103.00	Upper	No	208.06	\$142,800	\$297,110	\$250,001	4370	17.71	774	1051	1525
09	001	0104.00	Upper	No	140.18	\$142,800	\$200,177	\$168,445	5716	28.03	1602	1285	1956
09	001	0105.00	Moderate	No	75.18	\$142,800	\$107,357	\$90,338	6570	49.94	3281	609	2125
09	001	0106.00	Upper	No	121.33	\$142,800	\$173,259	\$145,789	1884	30.10	567	397	460
09	001	0107.00	Middle	No	119.37	\$142,800	\$170,460	\$143,438	3573	32.66	1167	800	1109
09	001	0108.00	Upper	No	187.36	\$142,800	\$267,550	\$225,128	3135	23.19	727	871	1120
09	001	0109.00	Upper	No	181.36	\$142,800	\$258,982	\$217,917	5279	32.66	1724	1363	1605
09	001	0110.00	Upper	No	208.06	\$142,800	\$297,110	\$250,001	5477	20.07	1099	1594	1747
09	001	0111.00	Upper	No	208.06	\$142,800	\$297,110	\$250,001	5049	20.38	1029	1371	1529
09	001	0112.00	Upper	No	208.06	\$142,800	\$297,110	\$250,001	1703	16.32	278	490	680
09	001	0113.00	Middle	No	95.78	\$142,800	\$136,774	\$115,089	2786	50.86	1417	406	937
09	001	0201.01	Moderate	No	76.57	\$142,800	\$109,342	\$92,005	2862	51.92	1486	122	72
09	001	0201.02	Moderate	No	63.45	\$142,800	\$90,607	\$76,250	3988	49.32	1967	176	181
09	001	0202.00	Upper	No	203.77	\$142,800	\$290,984	\$244,844	3754	20.19	758	1299	1480
09	001	0203.01	Upper	No	170.18	\$142,800	\$243,017	\$204,487	3829	22.70	869	999	1186
09	001	0203.02	Upper	No	186.36	\$142,800	\$266,122	\$223,934	3379	22.43	758	1154	1332
09	001	0204.00	Upper	No	159.18	\$142,800	\$227,309	\$191,272	3611	24.04	868	1174	1266
09	001	0205.00	Upper	No	169.84	\$142,800	\$242,532	\$204,083	4813	23.10	1112	1527	1622
09	001	0206.00	Upper	No	124.08	\$142,800	\$177,186	\$149,097	4842	35.25	1707	1719	1861
09	001	0207.00	Upper	No	144.22	\$142,800	\$205,946	\$173,295	4170	21.61	901	1263	1367
09	001	0208.00	Upper	No	159.95	\$142,800	\$228,409	\$192,198	2873	26.17	752	831	939
09	001	0209.00	Moderate	No	62.92	\$142,800	\$89,850	\$75,603	5257	44.21	2324	978	1395

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09	001	0210.00	Upper	No	122.98	\$142,800	\$175,615	\$147,768	3559	35.88	1277	1016	1195
09	001	0211.00	Middle	No	82.84	\$142,800	\$118,296	\$99,538	6414	49.58	3180	1313	2055
09	001	0212.00	Middle	No	117.70	\$142,800	\$168,076	\$141,424	4319	31.97	1381	1431	1569
09	001	0213.00	Middle	No	106.30	\$142,800	\$151,796	\$127,727	4781	59.21	2831	1331	1568
09	001	0214.01	Moderate	No	54.84	\$142,800	\$78,312	\$65,896	3079	90.97	2801	261	973
09	001	0214.02	Low	No	49.66	\$142,800	\$70,914	\$59,676	3947	73.80	2913	392	1142
09	001	0215.01	Low	No	32.31	\$142,800	\$46,139	\$38,824	3955	92.21	3647	276	854
09	001	0215.02	Moderate	No	50.09	\$142,800	\$71,529	\$60,190	2821	93.16	2628	398	588
09	001	0216.01	Upper	No	159.68	\$142,800	\$228,023	\$191,875	3559	57.01	2029	366	324
09	001	0216.02	Middle	No	91.69	\$142,800	\$130,933	\$110,180	4536	61.33	2782	342	112
09	001	0217.01	Low	No	38.28	\$142,800	\$54,664	\$46,000	3268	65.64	2145	473	181
09	001	0217.02	Middle	No	112.50	\$142,800	\$160,650	\$135,179	4732	51.04	2415	481	233
09	001	0218.01	Moderate	No	76.81	\$142,800	\$109,685	\$92,303	4720	60.30	2846	983	1137
09	001	0218.02	Moderate	No	68.53	\$142,800	\$97,861	\$82,344	5156	68.15	3514	896	1413
09	001	0219.00	Moderate	No	77.75	\$142,800	\$111,027	\$93,428	6341	59.55	3776	1355	2055
09	001	0220.00	Moderate	No	79.43	\$142,800	\$113,426	\$95,446	3058	66.55	2035	510	878
09	001	0221.01	Low	No	31.24	\$142,800	\$44,611	\$37,546	3586	90.04	3229	335	772
09	001	0221.02	Moderate	No	75.36	\$142,800	\$107,614	\$90,556	3943	64.67	2550	685	1212
09	001	0222.01	Middle	No	85.48	\$142,800	\$122,065	\$102,721	3060	59.28	1814	0	120
09	001	0222.02	Low	No	44.79	\$142,800	\$63,960	\$53,825	4581	51.39	2354	65	342
09	001	0223.00	Moderate	No	62.15	\$142,800	\$88,750	\$74,688	6311	71.54	4515	787	1290
09	001	0224.00	Upper	No	208.06	\$142,800	\$297,110	\$250,001	2366	18.17	430	689	869
09	001	0301.00	Upper	No	208.06	\$142,800	\$297,110	\$250,001	3733	13.58	507	1067	1217
09	001	0302.00	Upper	No	208.06	\$142,800	\$297,110	\$250,001	3316	14.63	485	966	1081
09	001	0303.00	Upper	No	208.06	\$142,800	\$297,110	\$250,001	4425	12.97	574	1312	1498
09	001	0304.00	Upper	No	196.61	\$142,800	\$280,759	\$236,250	4060	22.36	908	1025	1308
09	001	0305.00	Upper	No	194.53	\$142,800	\$277,789	\$233,750	5965	16.92	1009	1582	1852
09	001	0351.01	Upper	No	158.39	\$142,800	\$226,181	\$190,320	3663	26.29	963	871	1213
09	001	0351.02	Upper	No	208.06	\$142,800	\$297,110	\$250,001	4259	13.24	564	1083	1500

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09	001	0352.00	Upper	No	208.06	\$142,800	\$297,110	\$250,001	3306	11.83	391	987	1133
09	001	0353.00	Upper	No	208.06	\$142,800	\$297,110	\$250,001	4114	15.80	650	1058	1248
09	001	0354.00	Upper	No	208.06	\$142,800	\$297,110	\$250,001	5280	16.76	885	1575	1766
09	001	0425.00	Upper	No	135.06	\$142,800	\$192,866	\$162,292	3678	20.58	757	1177	1288
09	001	0426.00	Upper	No	137.41	\$142,800	\$196,221	\$165,112	4053	31.38	1272	1058	1316
09	001	0427.00	Middle	No	93.22	\$142,800	\$133,118	\$112,019	5585	41.58	2322	1194	1362
09	001	0428.00	Middle	No	112.16	\$142,800	\$160,164	\$134,773	4761	38.69	1842	1458	1707
09	001	0429.00	Upper	No	145.54	\$142,800	\$207,831	\$174,881	1593	18.39	293	539	631
09	001	0430.00	Middle	No	104.70	\$142,800	\$149,512	\$125,813	3233	32.60	1054	1005	1141
09	001	0431.00	Upper	No	131.88	\$142,800	\$188,325	\$158,466	4545	36.24	1647	1318	1403
09	001	0432.00	Low	No	45.62	\$142,800	\$65,145	\$54,826	3081	60.76	1872	831	1087
09	001	0433.00	Middle	No	92.42	\$142,800	\$131,976	\$111,058	3389	59.07	2002	812	1118
09	001	0434.00	Moderate	No	74.52	\$142,800	\$106,415	\$89,550	4980	71.85	3578	634	1500
09	001	0435.00	Middle	No	89.81	\$142,800	\$128,249	\$107,917	2713	41.61	1129	688	836
09	001	0436.00	Middle	No	119.50	\$142,800	\$170,646	\$143,594	3187	40.73	1298	949	994
09	001	0437.00	Moderate	No	59.98	\$142,800	\$85,651	\$72,075	3602	58.94	2123	174	470
09	001	0438.00	Moderate	No	68.81	\$142,800	\$98,261	\$82,687	8083	70.46	5695	1019	1576
09	001	0439.00	Moderate	No	73.79	\$142,800	\$105,372	\$88,672	5456	47.36	2584	1602	1896
09	001	0440.00	Moderate	No	59.23	\$142,800	\$84,580	\$71,171	6241	77.87	4860	936	1589
09	001	0441.00	Moderate	No	51.25	\$142,800	\$73,185	\$61,591	3479	62.37	2170	276	404
09	001	0442.00	Moderate	No	53.89	\$142,800	\$76,955	\$64,759	4092	56.33	2305	721	1462
09	001	0443.00	Middle	No	97.85	\$142,800	\$139,730	\$117,580	4264	33.26	1418	1030	1478
09	001	0444.00	Middle	No	94.66	\$142,800	\$135,174	\$113,750	3536	74.26	2626	700	1147
09	001	0445.00	Moderate	No	51.20	\$142,800	\$73,114	\$61,521	4056	91.62	3716	504	891
09	001	0446.00	Upper	No	208.06	\$142,800	\$297,110	\$250,001	3577	8.58	307	1085	1359
09	001	0451.01	Upper	No	188.45	\$142,800	\$269,107	\$226,438	4094	16.39	671	1184	1420
09	001	0451.02	Upper	No	194.00	\$142,800	\$277,032	\$233,105	5885	20.00	1177	1632	1971
09	001	0452.00	Upper	No	181.22	\$142,800	\$258,782	\$217,750	2720	21.62	588	770	875

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09	001	0453.00	Upper	No	208.06	\$142,800	\$297,110	\$250,001	2513	17.71	445	707	804
09	001	0454.00	Upper	No	190.84	\$142,800	\$272,520	\$229,306	3291	22.67	746	970	1025
09	001	0501.00	Upper	No	208.06	\$142,800	\$297,110	\$250,001	4070	16.71	680	1429	1611
09	001	0502.00	Upper	No	202.77	\$142,800	\$289,556	\$243,646	4096	19.53	800	1231	1584
09	001	0503.01	Upper	No	167.19	\$142,800	\$238,747	\$200,891	3977	20.62	820	1332	1482
09	001	0503.02	Upper	No	208.06	\$142,800	\$297,110	\$250,001	4425	17.63	780	1410	1602
09	001	0504.00	Upper	No	178.81	\$142,800	\$255,341	\$214,861	2444	20.21	494	682	1062
09	001	0505.00	Upper	No	191.81	\$142,800	\$273,905	\$230,476	4751	17.01	808	1525	1895
09	001	0506.00	Upper	No	208.06	\$142,800	\$297,110	\$250,001	3378	17.47	590	1100	1366
09	001	0551.00	Upper	No	169.10	\$142,800	\$241,475	\$203,194	5837	20.04	1170	1947	2190
09	001	0552.00	Upper	No	208.06	\$142,800	\$297,110	\$250,001	4517	16.40	741	1510	1745
09	001	0601.00	Upper	No	125.11	\$142,800	\$178,657	\$150,329	4551	21.31	970	863	996
09	001	0602.00	Middle	No	117.22	\$142,800	\$167,390	\$140,848	4211	14.98	631	1575	1721
09	001	0603.00	Upper	No	187.16	\$142,800	\$267,264	\$224,886	3986	14.98	597	1429	1509
09	001	0604.00	Upper	No	208.06	\$142,800	\$297,110	\$250,001	4494	11.79	530	1449	1586
09	001	0605.00	Upper	No	207.62	\$142,800	\$296,481	\$249,479	3092	12.23	378	858	1030
09	001	0606.00	Upper	No	189.07	\$142,800	\$269,992	\$227,188	2235	15.39	344	840	968
09	001	0607.00	Upper	No	136.17	\$142,800	\$194,451	\$163,625	8087	13.47	1089	1589	1708
09	001	0608.00	Upper	No	176.40	\$142,800	\$251,899	\$211,964	2089	15.89	332	750	833
09	001	0609.00	Upper	No	132.49	\$142,800	\$189,196	\$159,205	2546	12.02	306	862	932
09	001	0610.00	Middle	No	93.57	\$142,800	\$133,618	\$112,431	4060	24.66	1001	1140	1587
09	001	0611.00	Upper	No	177.09	\$142,800	\$252,885	\$212,794	3826	18.27	699	1198	1260
09	001	0612.00	Middle	No	93.06	\$142,800	\$132,890	\$111,818	2342	35.78	838	679	930
09	001	0613.00	Middle	No	95.42	\$142,800	\$136,260	\$114,663	3031	34.35	1041	678	1189
09	001	0614.00	Middle	No	95.04	\$142,800	\$135,717	\$114,205	3004	43.94	1320	667	1040
09	001	0615.00	Upper	No	160.32	\$142,800	\$228,937	\$192,639	4936	16.29	804	1353	1817
09	001	0616.00	Upper	No	154.61	\$142,800	\$220,783	\$185,778	5022	11.89	597	1580	2279
09	001	0701.00	Upper	No	125.01	\$142,800	\$178,514	\$150,214	5178	35.15	1820	967	1758
09	001	0702.00	Low	No	41.44	\$142,800	\$59,176	\$49,800	3984	79.17	3154	406	1013

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09	001	0703.00	Low	No	13.39	\$142,800	\$19,121	\$16,094	1359	97.06	1319	0	43
09	001	0704.00	Low	No	33.34	\$142,800	\$47,610	\$40,063	1712	72.96	1249	221	356
09	001	0705.00	Unknown	No	0.00	\$142,800	\$0	\$0	1684	86.88	1463	97	451
09	001	0706.00	Low	No	48.89	\$142,800	\$69,815	\$58,750	2795	82.18	2297	133	235
09	001	0709.00	Low	No	25.18	\$142,800	\$35,957	\$30,265	2792	95.20	2658	257	880
09	001	0710.00	Low	No	45.89	\$142,800	\$65,531	\$55,150	3850	94.81	3650	296	917
09	001	0711.00	Low	No	49.38	\$142,800	\$70,515	\$59,338	4623	93.27	4312	445	1196
09	001	0712.00	Low	No	35.22	\$142,800	\$50,294	\$42,321	5302	93.66	4966	362	1304
09	001	0713.00	Low	No	33.20	\$142,800	\$47,410	\$39,901	3547	93.68	3323	240	991
09	001	0714.00	Low	No	33.53	\$142,800	\$47,881	\$40,298	3876	91.38	3542	185	963
09	001	0716.00	Low	No	16.96	\$142,800	\$24,219	\$20,389	2514	96.10	2416	39	446
09	001	0719.00	Low	No	32.13	\$142,800	\$45,882	\$38,618	4714	85.98	4053	467	1202
09	001	0720.00	Low	No	42.98	\$142,800	\$61,375	\$51,645	3699	85.81	3174	515	1016
09	001	0721.00	Moderate	No	73.91	\$142,800	\$105,543	\$88,813	6399	73.03	4673	1476	1593
09	001	0722.00	Moderate	No	54.17	\$142,800	\$77,355	\$65,096	3944	67.52	2663	907	1144
09	001	0723.00	Moderate	No	59.92	\$142,800	\$85,566	\$72,009	5404	81.37	4397	1021	1716
09	001	0724.00	Moderate	No	50.84	\$142,800	\$72,600	\$61,096	2833	85.88	2433	697	920
09	001	0725.00	Moderate	No	60.60	\$142,800	\$86,537	\$72,822	5843	67.31	3933	1334	1610
09	001	0726.00	Moderate	No	62.39	\$142,800	\$89,093	\$74,974	7746	48.57	3762	1655	1811
09	001	0727.00	Moderate	No	53.47	\$142,800	\$76,355	\$64,250	3849	78.70	3029	1245	1447
09	001	0728.00	Moderate	No	53.70	\$142,800	\$76,684	\$64,525	5722	95.16	5445	1195	1413
09	001	0729.00	Moderate	No	57.51	\$142,800	\$82,124	\$69,107	4849	89.89	4359	1020	1443
09	001	0730.00	Middle	No	88.29	\$142,800	\$126,078	\$106,087	1998	85.39	1706	487	677
09	001	0731.00	Moderate	No	63.97	\$142,800	\$91,349	\$76,875	4666	82.45	3847	1298	1775
09	001	0732.00	Low	No	38.00	\$142,800	\$54,264	\$45,662	3765	79.89	3008	786	807
09	001	0733.00	Low	No	47.27	\$142,800	\$67,502	\$56,806	3430	91.84	3150	516	987
09	001	0734.00	Moderate	No	51.65	\$142,800	\$73,756	\$62,071	3882	89.34	3468	570	1188
09	001	0735.00	Low	No	40.83	\$142,800	\$58,305	\$49,063	3613	96.18	3475	323	1115

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09	001	0736.00	Low	No	34.49	\$142,800	\$49,252	\$41,446	2318	96.64	2240	238	627
09	001	0737.00	Low	No	38.63	\$142,800	\$55,164	\$46,419	5173	91.98	4758	428	1617
09	001	0738.00	Low	No	22.63	\$142,800	\$32,316	\$27,197	2375	95.83	2276	104	658
09	001	0739.00	Moderate	No	51.66	\$142,800	\$73,770	\$62,083	3542	96.50	3418	332	1053
09	001	0740.00	Low	No	33.78	\$142,800	\$48,238	\$40,592	2262	96.46	2182	141	533
09	001	0743.00	Low	No	34.16	\$142,800	\$48,780	\$41,053	4652	96.22	4476	537	1332
09	001	0744.00	Low	No	39.10	\$142,800	\$55,835	\$46,988	4673	96.36	4503	522	1500
09	001	0801.00	Moderate	No	72.60	\$142,800	\$103,673	\$87,237	4998	67.19	3358	1376	1659
09	001	0802.00	Moderate	No	67.09	\$142,800	\$95,805	\$80,619	4446	73.37	3262	1037	1613
09	001	0804.00	Low	No	49.31	\$142,800	\$70,415	\$59,250	6073	82.22	4993	1073	2032
09	001	0805.00	Moderate	No	74.01	\$142,800	\$105,686	\$88,929	3107	13.32	414	1248	1397
09	001	0806.00	Moderate	No	62.00	\$142,800	\$88,536	\$74,500	2533	46.43	1176	678	712
09	001	0807.00	Middle	No	89.78	\$142,800	\$128,206	\$107,885	1980	38.18	756	527	686
09	001	0808.00	Middle	No	92.42	\$142,800	\$131,976	\$111,054	4929	32.03	1579	1568	1738
09	001	0809.00	Middle	No	95.86	\$142,800	\$136,888	\$115,192	4897	45.93	2249	1599	1773
09	001	0810.00	Moderate	No	73.65	\$142,800	\$105,172	\$88,500	4359	41.98	1830	1443	1636
09	001	0811.00	Middle	No	110.01	\$142,800	\$157,094	\$132,185	4767	34.13	1627	1625	1807
09	001	0812.00	Middle	No	114.88	\$142,800	\$164,049	\$138,036	5247	29.79	1563	1794	2031
09	001	0813.00	Middle	No	92.60	\$142,800	\$132,233	\$111,268	5019	22.73	1141	1795	2047
09	001	0901.00	Upper	No	123.84	\$142,800	\$176,844	\$148,810	3305	19.73	652	957	1010
09	001	0902.00	Middle	No	116.46	\$142,800	\$166,305	\$139,944	8152	21.64	1764	2476	2648
09	001	0903.00	Middle	No	108.19	\$142,800	\$154,495	\$130,000	4681	24.10	1128	1386	1576
09	001	0904.00	Upper	No	120.04	\$142,800	\$171,417	\$144,244	6714	36.74	2467	1617	1804
09	001	0905.00	Middle	No	111.68	\$142,800	\$159,479	\$134,191	4814	25.95	1249	1377	1500
09	001	0906.00	Upper	No	144.50	\$142,800	\$206,346	\$173,636	3578	19.48	697	1022	1274
09	001	0907.00	Upper	No	131.17	\$142,800	\$187,311	\$157,609	5583	21.82	1218	1490	1682
09	001	1001.00	Upper	No	129.23	\$142,800	\$184,540	\$155,278	5583	19.76	1103	1801	2032
09	001	1002.00	Middle	No	103.64	\$142,800	\$147,998	\$124,533	6749	15.60	1053	2309	2372
09	001	1003.00	Upper	No	132.50	\$142,800	\$189,210	\$159,213	6493	17.26	1121	1859	2146

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
09	001	1051.00	Upper	No	166.45	\$142,800	\$237,691	\$200,008	4220	14.15	597	1376	1531
09	001	1052.00	Upper	No	171.69	\$142,800	\$245,173	\$206,298	3385	17.73	600	1038	1260
09	001	1101.00	Moderate	No	64.38	\$142,800	\$91,935	\$77,368	2682	42.80	1148	366	807
09	001	1102.01	Middle	No	89.16	\$142,800	\$127,320	\$107,136	4763	32.08	1528	1390	1823
09	001	1102.02	Middle	No	97.60	\$142,800	\$139,373	\$117,273	5078	20.89	1061	1612	1866
09	001	1103.01	Middle	No	92.78	\$142,800	\$132,490	\$111,483	6428	24.56	1579	2571	2759
09	001	1103.02	Middle	No	97.03	\$142,800	\$138,559	\$116,591	3355	21.76	730	887	913
09	001	1104.00	Middle	No	118.92	\$142,800	\$169,818	\$142,895	5051	16.06	811	1702	1836
09	001	1105.00	Middle	No	112.20	\$142,800	\$160,222	\$134,821	5561	14.80	823	2043	2180
09	001	1106.01	Middle	No	105.88	\$142,800	\$151,197	\$127,230	2907	14.52	422	1008	1050
09	001	1106.02	Middle	No	106.45	\$142,800	\$152,011	\$127,917	5044	21.13	1066	1560	1850
09	001	2001.00	Moderate	No	74.25	\$142,800	\$106,029	\$89,219	4039	38.03	1536	955	1366
09	001	2002.00	Moderate	No	51.21	\$142,800	\$73,128	\$61,543	5788	37.13	2149	1304	1895
09	001	2003.01	Upper	No	127.91	\$142,800	\$182,655	\$153,698	5263	24.95	1313	1552	1643
09	001	2003.02	Middle	No	119.02	\$142,800	\$169,961	\$143,015	5268	18.05	951	1656	1801
09	001	2051.00	Middle	No	111.05	\$142,800	\$158,579	\$133,438	4413	21.01	927	1393	1717
09	001	2052.00	Middle	No	117.14	\$142,800	\$167,276	\$140,758	7015	18.02	1264	2121	2236
09	001	2053.00	Middle	No	106.46	\$142,800	\$152,025	\$127,926	6100	25.44	1552	1808	1739
09	001	2101.01	Moderate	No	73.73	\$142,800	\$105,286	\$88,594	2773	77.39	2146	197	394
09	001	2101.02	Low	No	27.71	\$142,800	\$39,570	\$33,301	3246	77.33	2510	94	438
09	001	2102.01	Low	No	47.64	\$142,800	\$68,030	\$57,254	3533	77.75	2747	346	1118
09	001	2102.02	Low	No	46.52	\$142,800	\$66,431	\$55,900	3437	84.20	2894	100	835
09	001	2103.00	Moderate	No	54.20	\$142,800	\$77,398	\$65,133	6114	68.04	4160	839	1482
09	001	2104.01	Middle	No	85.90	\$142,800	\$122,665	\$103,221	4594	62.95	2892	1185	1363
09	001	2104.02	Moderate	No	75.94	\$142,800	\$108,442	\$91,250	4433	59.89	2655	991	1246
09	001	2105.01	Low	No	47.70	\$142,800	\$68,116	\$57,321	3207	42.22	1354	874	1261
09	001	2105.02	Middle	No	104.34	\$142,800	\$148,998	\$125,377	6528	33.59	2193	1767	1916
09	001	2106.00	Moderate	No	53.95	\$142,800	\$77,041	\$64,832	6623	69.33	4592	920	1827

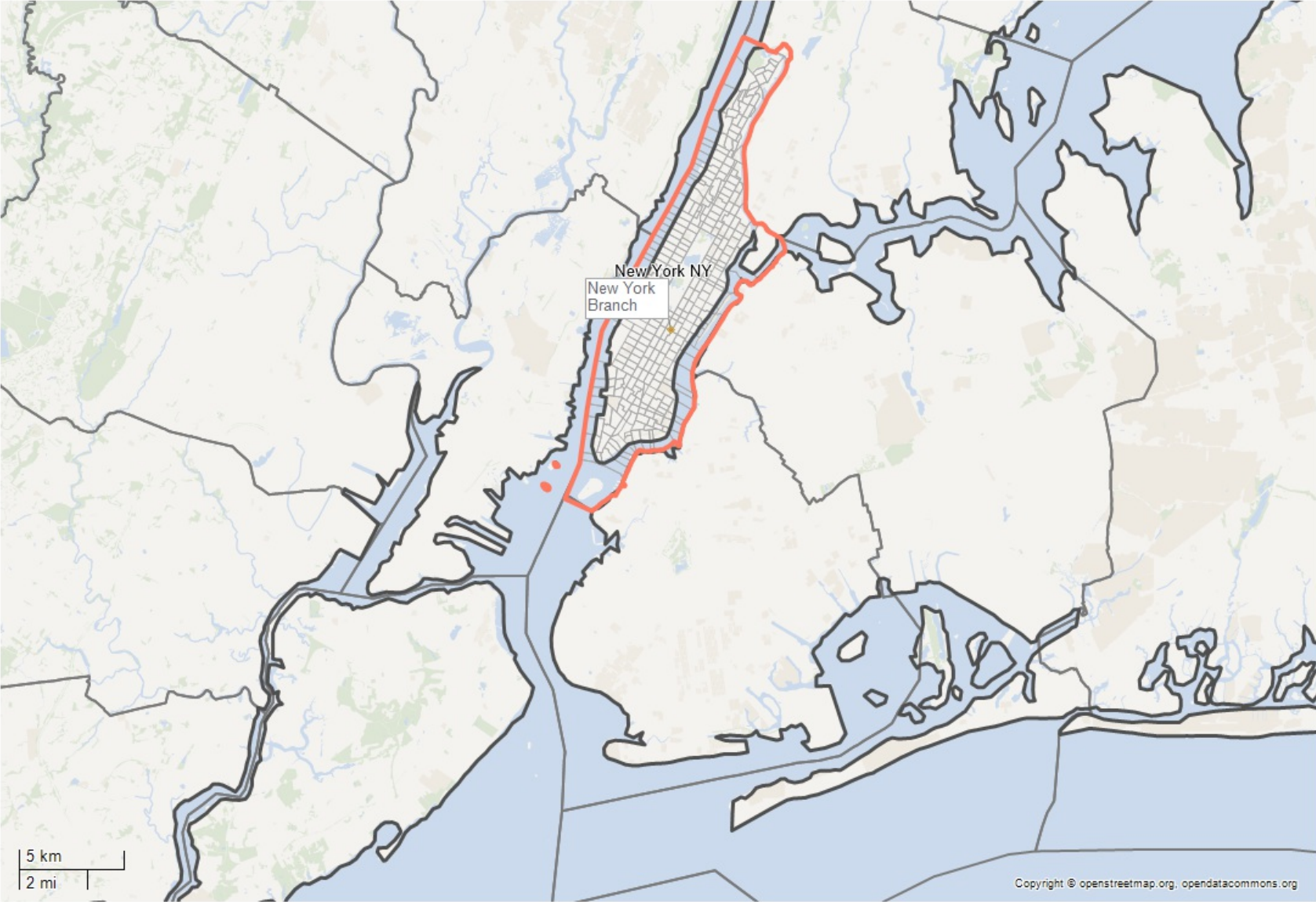
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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
09	001	2107.01	Low	No	39.24	\$142,800	\$56,035	\$47,153	5877	80.84	4751	554	1715
09	001	2107.02	Moderate	No	54.53	\$142,800	\$77,869	\$65,526	3880	70.15	2722	787	1302
09	001	2108.00	Middle	No	95.31	\$142,800	\$136,103	\$114,531	6099	42.96	2620	1579	1906
09	001	2109.00	Middle	No	100.59	\$142,800	\$143,643	\$120,875	5921	34.07	2017	1551	2084
09	001	2110.00	Middle	No	81.60	\$142,800	\$116,525	\$98,049	4051	46.14	1869	1244	1409
09	001	2111.00	Upper	No	174.02	\$142,800	\$248,501	\$209,107	1190	54.37	647	52	96
09	001	2112.01	Moderate	No	68.75	\$142,800	\$98,175	\$82,617	3630	49.72	1805	793	905
09	001	2112.02	Middle	No	82.14	\$142,800	\$117,296	\$98,705	2769	39.76	1101	847	795
09	001	2113.00	Middle	No	94.66	\$142,800	\$135,174	\$113,750	3549	30.80	1093	1305	1595
09	001	2114.00	Middle	No	87.31	\$142,800	\$124,679	\$104,917	5064	35.29	1787	1686	1707
09	001	2201.00	Middle	No	112.31	\$142,800	\$160,379	\$134,958	4912	16.82	826	1627	1830
09	001	2202.00	Middle	No	112.14	\$142,800	\$160,136	\$134,750	4873	14.86	724	1545	1706
09	001	2203.00	Middle	No	94.53	\$142,800	\$134,989	\$113,586	3794	15.58	591	1175	2061
09	001	2301.00	Middle	No	106.02	\$142,800	\$151,397	\$127,394	7351	14.50	1066	2492	2813
09	001	2302.00	Upper	No	125.94	\$142,800	\$179,842	\$151,326	1914	13.17	252	660	775
09	001	2303.00	Middle	No	113.37	\$142,800	\$161,892	\$136,230	3490	12.72	444	1187	1289
09	001	2304.00	Middle	No	119.28	\$142,800	\$170,332	\$143,333	5579	14.41	804	1888	2049
09	001	2305.01	Upper	No	127.78	\$142,800	\$182,470	\$153,542	3942	15.25	601	1407	1658
09	001	2305.02	Upper	No	135.12	\$142,800	\$192,951	\$162,361	4897	21.56	1056	1306	1593
09	001	2401.00	Upper	No	136.55	\$142,800	\$194,993	\$164,074	4294	14.39	618	1380	1656
09	001	2402.00	Upper	No	131.07	\$142,800	\$187,168	\$157,500	4471	12.68	567	1513	1827
09	001	2451.00	Upper	No	170.84	\$142,800	\$243,960	\$205,278	2879	14.10	406	951	989
09	001	2452.00	Upper	No	121.97	\$142,800	\$174,173	\$146,556	4463	17.81	795	1392	1515
09	001	2453.00	Upper	No	130.73	\$142,800	\$186,682	\$157,083	5362	18.07	969	1605	2036
09	001	2454.00	Upper	No	189.62	\$142,800	\$270,777	\$227,847	3404	15.16	516	978	1248
09	001	2455.00	Upper	No	183.85	\$142,800	\$262,538	\$220,909	2952	13.01	384	870	1139
09	001	2456.00	Upper	No	169.49	\$142,800	\$242,032	\$203,664	5973	16.86	1007	2041	2068
09	001	2571.00	Middle	No	105.81	\$142,800	\$151,097	\$127,143	3527	10.72	378	1397	1899
09	001	2572.00	Low	No	49.53	\$142,800	\$70,729	\$59,521	4087	89.38	3653	383	1476

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09	001	9900.00	Unknown	No	0.00	\$142,800	\$0	\$0	0	0.00	0	0	0

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- State
- County
- Census Tract
- Zip Code
- Assessment Area
- ◆ Branch
- ◆ ATM
- ◆ Branch w/ ATM or Main Office
- ◆ LPO
- ◆ Other

5 km
2 mi

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Applied Filters

- Area: (AA1, AA2, AA3, A2020, TEST partial county)
- You are included in the HMDA benchmark.

2023 FFIEC Census Report - Summary Census Demographic Information

State: 36 - NEW YORK (NY)

County: 061 - NEW YORK COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	061	0001.00	Unknown	No	0.00	\$99,300	\$0	\$0	0	0.00	0	0	0
36	061	0002.01	Low	No	36.35	\$99,300	\$36,096	\$31,076	2012	89.02	1791	0	38
36	061	0002.02	Moderate	No	56.79	\$99,300	\$56,392	\$48,552	7266	78.32	5691	818	76
36	061	0005.00	Unknown	No	0.00	\$99,300	\$0	\$0	5	100.00	5	0	0
36	061	0006.00	Low	No	29.05	\$99,300	\$28,847	\$24,841	11616	90.14	10471	187	102
36	061	0007.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	10542	35.67	3760	753	48
36	061	0008.00	Low	No	41.26	\$99,300	\$40,971	\$35,273	10871	88.66	9638	105	186
36	061	0009.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	2016	43.06	868	122	96
36	061	0010.01	Upper	No	172.75	\$99,300	\$171,541	\$147,679	1767	38.60	682	515	5
36	061	0010.02	Low	No	32.10	\$99,300	\$31,875	\$27,446	6300	97.87	6166	0	16
36	061	0012.00	Middle	No	85.90	\$99,300	\$85,299	\$73,438	3776	54.85	2071	796	18
36	061	0013.00	Upper	No	256.31	\$99,300	\$254,516	\$219,107	5402	38.19	2063	427	14
36	061	0014.01	Upper	No	168.07	\$99,300	\$166,894	\$143,672	3543	41.29	1463	1293	51
36	061	0014.02	Unknown	No	0.00	\$99,300	\$0	\$0	3418	72.00	2461	77	25
36	061	0015.01	Upper	No	179.20	\$99,300	\$177,946	\$153,188	8385	43.41	3640	1738	76
36	061	0015.02	Upper	No	238.66	\$99,300	\$236,989	\$204,018	10378	38.96	4043	489	124
36	061	0016.00	Moderate	No	60.23	\$99,300	\$59,808	\$51,489	7698	82.50	6351	352	208
36	061	0018.00	Low	No	43.31	\$99,300	\$43,007	\$37,027	7934	67.85	5383	181	158
36	061	0020.00	Low	No	29.97	\$99,300	\$29,760	\$25,625	4648	98.34	4571	8	61
36	061	0021.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	7811	33.13	2588	1216	141
36	061	0022.01	Low	No	34.45	\$99,300	\$34,209	\$29,453	6969	76.63	5340	327	93
36	061	0022.02	Middle	No	95.77	\$99,300	\$95,100	\$81,875	2488	47.43	1180	60	10
36	061	0024.00	Low	No	23.33	\$99,300	\$23,167	\$19,948	4518	98.21	4437	14	18
36	061	0025.00	Low	No	30.11	\$99,300	\$29,899	\$25,747	4630	98.14	4544	0	51
36	061	0026.01	Moderate	No	71.17	\$99,300	\$70,672	\$60,843	3609	68.94	2488	143	26
36	061	0026.02	Middle	No	91.39	\$99,300	\$90,750	\$78,125	4816	50.04	2410	333	224

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36	061	0027.00	Upper	No	155.70	\$99,300	\$154,610	\$133,104	1370	83.07	1138	378	36
36	061	0028.00	Unknown	No	0.00	\$99,300	\$0	\$0	6819	68.27	4655	390	79
36	061	0029.01	Unknown	No	0.00	\$99,300	\$0	\$0	1096	79.20	868	0	14
36	061	0029.02	Low	No	47.11	\$99,300	\$46,780	\$40,278	4359	87.24	3803	230	129
36	061	0030.01	Moderate	No	75.18	\$99,300	\$74,654	\$64,271	4663	44.78	2088	72	192
36	061	0030.02	Middle	No	100.09	\$99,300	\$99,389	\$85,568	3035	48.04	1458	123	9
36	061	0031.00	Upper	No	284.25	\$99,300	\$282,260	\$242,986	2989	57.51	1719	208	7
36	061	0032.00	Upper	No	126.65	\$99,300	\$125,763	\$108,270	8372	33.21	2780	853	101
36	061	0033.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	6458	25.18	1626	970	184
36	061	0034.00	Middle	No	99.29	\$99,300	\$98,595	\$84,879	7012	36.41	2553	253	94
36	061	0036.01	Moderate	No	53.09	\$99,300	\$52,718	\$45,391	3513	70.68	2483	164	75
36	061	0036.02	Upper	No	148.27	\$99,300	\$147,232	\$126,750	3000	40.73	1222	189	166
36	061	0037.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	3092	28.91	894	669	341
36	061	0038.00	Moderate	No	72.38	\$99,300	\$71,873	\$61,880	9070	34.85	3161	411	159
36	061	0039.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	7036	25.87	1820	1022	262
36	061	0040.01	Upper	No	205.07	\$99,300	\$203,635	\$175,302	3743	29.33	1098	354	239
36	061	0040.02	Upper	No	292.45	\$99,300	\$290,403	\$250,001	5090	38.13	1941	318	55
36	061	0041.00	Middle	No	104.52	\$99,300	\$103,788	\$89,353	7523	65.52	4929	224	319
36	061	0042.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	5216	49.37	2575	485	61
36	061	0043.00	Moderate	No	73.18	\$99,300	\$72,668	\$62,557	4158	38.53	1602	330	198
36	061	0044.00	Upper	No	191.46	\$99,300	\$190,120	\$163,669	17222	35.69	6146	0	133
36	061	0045.00	Upper	No	247.64	\$99,300	\$245,907	\$211,696	1093	37.05	405	211	100
36	061	0047.00	Upper	No	191.46	\$99,300	\$190,120	\$163,672	2644	24.85	657	429	149
36	061	0048.00	Upper	No	208.72	\$99,300	\$207,259	\$178,427	6955	31.47	2189	1517	381
36	061	0049.00	Upper	No	160.85	\$99,300	\$159,724	\$137,500	4777	24.24	1158	640	250
36	061	0050.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	5223	24.66	1288	1441	101
36	061	0052.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	3808	35.48	1351	811	142
36	061	0054.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	4909	25.12	1233	1234	183
36	061	0055.01	Upper	No	242.93	\$99,300	\$241,229	\$207,664	4564	34.49	1574	525	31

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36	061	0055.02	Upper	No	262.14	\$99,300	\$260,305	\$224,091	1956	24.18	473	271	76
36	061	0056.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	4281	40.64	1740	752	72
36	061	0057.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	2998	20.35	610	595	95
36	061	0058.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	5109	30.65	1566	163	135
36	061	0059.00	Upper	No	268.20	\$99,300	\$266,323	\$229,267	5707	25.37	1448	1664	163
36	061	0060.00	Upper	No	271.85	\$99,300	\$269,947	\$232,391	5290	30.40	1608	0	17
36	061	0061.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	5494	35.53	1952	1038	104
36	061	0062.00	Upper	No	128.31	\$99,300	\$127,412	\$109,688	3686	55.34	2040	0	16
36	061	0063.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	6707	20.69	1388	1529	311
36	061	0064.00	Upper	No	291.13	\$99,300	\$289,092	\$248,875	8744	33.50	2929	1372	477
36	061	0065.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	6721	29.52	1984	277	81
36	061	0066.00	Upper	No	223.20	\$99,300	\$221,638	\$190,805	12341	48.87	6031	2306	174
36	061	0067.00	Upper	No	171.75	\$99,300	\$170,548	\$146,818	5547	20.73	1150	574	286
36	061	0068.00	Upper	No	263.58	\$99,300	\$261,735	\$225,321	7706	35.34	2723	1216	339
36	061	0069.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	2799	25.94	726	503	152
36	061	0070.01	Upper	No	270.47	\$99,300	\$268,577	\$231,213	4550	35.32	1607	595	217
36	061	0070.02	Upper	No	254.48	\$99,300	\$252,699	\$217,545	4865	29.95	1457	323	96
36	061	0071.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	5851	23.07	1350	1174	382
36	061	0072.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	9358	31.06	2907	824	198
36	061	0073.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	6180	19.71	1218	711	685
36	061	0074.00	Upper	No	244.27	\$99,300	\$242,560	\$208,815	5698	36.17	2061	693	47
36	061	0075.00	Upper	No	154.56	\$99,300	\$153,478	\$132,127	4000	19.23	769	863	201
36	061	0076.00	Upper	No	188.40	\$99,300	\$187,081	\$161,058	2921	61.49	1796	277	37
36	061	0077.00	Upper	No	201.06	\$99,300	\$199,653	\$171,875	6192	20.90	1294	1081	228
36	061	0078.00	Upper	No	206.79	\$99,300	\$205,342	\$176,771	9109	40.49	3688	1140	207
36	061	0079.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	4442	20.17	896	725	621
36	061	0080.00	Upper	No	246.59	\$99,300	\$244,864	\$210,800	5906	31.22	1844	1354	169
36	061	0081.00	Upper	No	215.97	\$99,300	\$214,458	\$184,618	7853	29.75	2336	1708	301

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36	061	0082.00	Upper	No	229.06	\$99,300	\$227,457	\$195,809	3414	34.68	1184	970	37
36	061	0083.00	Low	No	41.46	\$99,300	\$41,170	\$35,442	3853	56.35	2171	455	130
36	061	0084.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	1985	62.92	1249	310	46
36	061	0086.01	Upper	No	258.82	\$99,300	\$257,008	\$221,250	4853	49.70	2412	299	0
36	061	0086.02	Unknown	No	0.00	\$99,300	\$0	\$0	0	0.00	0	0	0
36	061	0086.03	Upper	No	292.45	\$99,300	\$290,403	\$250,001	5347	21.86	1169	1603	98
36	061	0087.00	Upper	No	223.06	\$99,300	\$221,499	\$190,679	6510	29.88	1945	1391	315
36	061	0088.00	Upper	No	211.25	\$99,300	\$209,771	\$180,590	8852	40.07	3547	1772	166
36	061	0089.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	5957	36.43	2170	940	489
36	061	0090.00	Upper	No	284.18	\$99,300	\$282,191	\$242,931	8830	40.82	3604	1444	205
36	061	0091.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	7362	34.00	2503	1107	278
36	061	0092.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	1866	43.84	818	151	46
36	061	0093.00	Middle	No	119.60	\$99,300	\$118,763	\$102,241	9325	38.92	3629	2250	264
36	061	0094.00	Unknown	No	0.00	\$99,300	\$0	\$0	109	49.54	54	4	0
36	061	0095.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	3892	55.42	2157	417	122
36	061	0096.00	Unknown	No	0.00	\$99,300	\$0	\$0	608	79.93	486	18	29
36	061	0097.00	Middle	No	113.80	\$99,300	\$113,003	\$97,281	5071	56.00	2840	1560	68
36	061	0098.00	Unknown	No	0.00	\$99,300	\$0	\$0	8078	32.99	2665	1612	313
36	061	0099.01	Upper	No	292.45	\$99,300	\$290,403	\$250,001	2093	32.82	687	215	117
36	061	0099.02	Upper	No	292.45	\$99,300	\$290,403	\$250,001	3848	43.24	1664	184	11
36	061	0099.03	Upper	No	263.44	\$99,300	\$261,596	\$225,204	2380	59.71	1421	0	0
36	061	0100.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	2170	40.51	879	221	0
36	061	0101.00	Upper	No	145.57	\$99,300	\$144,551	\$124,444	2596	67.95	1764	4	6
36	061	0102.00	Unknown	No	0.00	\$99,300	\$0	\$0	283	27.92	79	31	18
36	061	0103.00	Upper	No	173.69	\$99,300	\$172,474	\$148,482	4095	64.88	2657	149	109
36	061	0104.00	Upper	No	199.35	\$99,300	\$197,955	\$170,417	983	34.59	340	281	47
36	061	0106.01	Upper	No	292.45	\$99,300	\$290,403	\$250,001	8256	15.35	1267	2946	328
36	061	0106.02	Upper	No	234.90	\$99,300	\$233,256	\$200,804	5489	36.24	1989	316	11
36	061	0108.01	Upper	No	184.37	\$99,300	\$183,079	\$157,609	3297	30.03	990	598	95

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36	061	0108.02	Upper	No	281.01	\$99,300	\$279,043	\$240,216	3805	24.07	916	962	14
36	061	0108.03	Upper	No	292.45	\$99,300	\$290,403	\$250,001	2696	29.97	808	653	22
36	061	0109.00	Upper	No	201.14	\$99,300	\$199,732	\$171,944	407	67.08	273	31	9
36	061	0110.00	Upper	No	288.61	\$99,300	\$286,590	\$246,719	7671	28.41	2179	678	402
36	061	0111.00	Upper	No	201.01	\$99,300	\$199,603	\$171,830	6138	61.52	3776	297	12
36	061	0112.01	Upper	No	292.45	\$99,300	\$290,403	\$250,001	1233	27.74	342	167	0
36	061	0112.02	Upper	No	292.45	\$99,300	\$290,403	\$250,001	500	26.00	130	192	35
36	061	0112.03	Upper	No	276.37	\$99,300	\$274,435	\$236,250	1420	32.32	459	304	0
36	061	0113.00	Unknown	No	0.00	\$99,300	\$0	\$0	216	63.89	138	25	10
36	061	0114.01	Upper	No	292.45	\$99,300	\$290,403	\$250,001	1361	20.94	285	364	165
36	061	0114.02	Upper	No	292.45	\$99,300	\$290,403	\$250,001	2620	21.76	570	715	181
36	061	0115.00	Upper	No	176.12	\$99,300	\$174,887	\$150,556	3863	64.12	2477	270	145
36	061	0116.00	Upper	No	187.02	\$99,300	\$185,711	\$159,872	3263	33.28	1086	336	0
36	061	0117.00	Upper	No	220.16	\$99,300	\$218,619	\$188,201	5256	59.11	3107	0	102
36	061	0118.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	9688	20.22	1959	1627	356
36	061	0119.00	Unknown	No	0.00	\$99,300	\$0	\$0	1666	76.65	1277	0	18
36	061	0120.00	Upper	No	271.38	\$99,300	\$269,480	\$231,991	3905	15.80	617	1121	249
36	061	0121.01	Middle	No	92.59	\$99,300	\$91,942	\$79,154	3408	53.79	1833	105	9
36	061	0121.02	Unknown	No	0.00	\$99,300	\$0	\$0	5236	36.50	1911	0	63
36	061	0122.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	3425	14.45	495	990	166
36	061	0124.00	Upper	No	272.28	\$99,300	\$270,374	\$232,755	10845	28.55	3096	1254	23
36	061	0125.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	2901	65.01	1886	108	37
36	061	0126.01	Upper	No	292.45	\$99,300	\$290,403	\$250,001	7437	22.05	1640	2202	183
36	061	0126.02	Upper	No	211.20	\$99,300	\$209,722	\$180,541	6400	17.31	1108	999	130
36	061	0127.00	Upper	No	137.00	\$99,300	\$136,041	\$117,115	7282	45.99	3349	936	148
36	061	0128.00	Upper	No	277.05	\$99,300	\$275,111	\$236,838	6545	14.09	922	1890	339
36	061	0129.01	Upper	No	292.45	\$99,300	\$290,403	\$250,001	7959	57.56	4581	547	0
36	061	0129.02	Moderate	No	70.57	\$99,300	\$70,076	\$60,332	3144	52.58	1653	298	79

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36	061	0130.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	3911	13.37	523	1239	142
36	061	0131.00	Upper	No	167.91	\$99,300	\$166,735	\$143,542	3962	53.00	2100	250	31
36	061	0132.01	Unknown	No	0.00	\$99,300	\$0	\$0	3146	26.48	833	361	129
36	061	0132.02	Unknown	No	0.00	\$99,300	\$0	\$0	4237	28.51	1208	86	86
36	061	0132.03	Middle	No	85.85	\$99,300	\$85,249	\$73,391	3747	26.90	1008	404	0
36	061	0133.00	Upper	No	287.17	\$99,300	\$285,160	\$245,488	6782	48.23	3271	719	92
36	061	0134.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	11882	22.95	2727	2339	246
36	061	0135.01	Upper	No	173.72	\$99,300	\$172,504	\$148,507	5504	58.56	3223	111	74
36	061	0135.02	Unknown	No	0.00	\$99,300	\$0	\$0	6358	60.93	3874	108	87
36	061	0136.01	Upper	No	292.45	\$99,300	\$290,403	\$250,001	1962	13.35	262	614	0
36	061	0136.02	Upper	No	219.42	\$99,300	\$217,884	\$187,571	5070	24.16	1225	1040	35
36	061	0136.03	Upper	No	287.23	\$99,300	\$285,219	\$245,539	4387	20.81	913	139	0
36	061	0136.04	Upper	No	170.24	\$99,300	\$169,048	\$145,531	5057	24.86	1257	748	0
36	061	0137.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	7308	36.43	2662	1367	428
36	061	0138.00	Upper	No	276.19	\$99,300	\$274,257	\$236,096	13109	23.97	3142	1985	404
36	061	0139.00	Upper	No	200.83	\$99,300	\$199,424	\$171,683	9988	39.02	3897	2040	392
36	061	0140.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	8050	18.00	1449	2172	277
36	061	0142.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	4463	13.91	621	1387	247
36	061	0143.00	Unknown	No	0.00	\$99,300	\$0	\$0	129	75.19	97	0	0
36	061	0144.01	Upper	No	292.45	\$99,300	\$290,403	\$250,001	5040	20.75	1046	1295	40
36	061	0144.02	Upper	No	247.68	\$99,300	\$245,946	\$211,729	7151	23.84	1705	1206	144
36	061	0145.00	Upper	No	242.52	\$99,300	\$240,822	\$207,321	7532	38.56	2904	845	12
36	061	0146.01	Upper	No	256.75	\$99,300	\$254,953	\$219,485	4481	27.92	1251	109	40
36	061	0146.02	Upper	No	234.03	\$99,300	\$232,392	\$200,063	9061	26.20	2374	957	41
36	061	0147.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	2987	44.99	1344	216	6
36	061	0148.01	Upper	No	292.45	\$99,300	\$290,403	\$250,001	3221	22.85	736	536	24
36	061	0148.02	Upper	No	210.56	\$99,300	\$209,086	\$180,000	7494	21.42	1605	1349	60
36	061	0149.00	Upper	No	256.71	\$99,300	\$254,913	\$219,444	6351	24.15	1534	1151	179
36	061	0150.01	Upper	No	292.45	\$99,300	\$290,403	\$250,001	2321	15.21	353	551	30

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36	061	0150.02	Upper	No	292.45	\$99,300	\$290,403	\$250,001	5642	13.82	780	1691	80
36	061	0151.01	Low	No	47.69	\$99,300	\$47,356	\$40,773	3756	87.54	3288	36	151
36	061	0151.02	Upper	No	204.14	\$99,300	\$202,711	\$174,511	8254	51.10	4218	552	66
36	061	0152.00	Upper	No	145.57	\$99,300	\$144,551	\$124,444	7730	46.87	3623	581	81
36	061	0153.01	Upper	No	292.45	\$99,300	\$290,403	\$250,001	3684	19.95	735	854	0
36	061	0153.02	Upper	No	277.96	\$99,300	\$276,014	\$237,614	6032	26.79	1616	1081	94
36	061	0154.01	Upper	No	210.82	\$99,300	\$209,344	\$180,222	5189	29.93	1553	778	280
36	061	0154.02	Upper	No	145.80	\$99,300	\$144,779	\$124,635	4503	32.82	1478	808	90
36	061	0154.03	Upper	No	189.49	\$99,300	\$188,164	\$161,987	5738	41.65	2390	791	136
36	061	0155.01	Upper	No	292.45	\$99,300	\$290,403	\$250,001	5091	23.89	1216	1837	19
36	061	0155.02	Upper	No	180.72	\$99,300	\$179,455	\$154,489	5759	28.43	1637	1682	0
36	061	0156.01	Upper	No	175.73	\$99,300	\$174,500	\$150,223	5568	39.46	2197	105	26
36	061	0156.02	Middle	No	106.14	\$99,300	\$105,397	\$90,733	2154	69.31	1493	71	0
36	061	0157.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	11197	24.16	2705	2138	508
36	061	0158.01	Upper	No	292.45	\$99,300	\$290,403	\$250,001	5600	23.61	1322	1093	227
36	061	0158.02	Upper	No	191.45	\$99,300	\$190,110	\$163,665	4516	45.90	2073	35	95
36	061	0159.00	Upper	No	236.26	\$99,300	\$234,606	\$201,964	10054	24.86	2499	2815	261
36	061	0160.01	Upper	No	292.45	\$99,300	\$290,403	\$250,001	3852	15.03	579	1297	140
36	061	0160.02	Upper	No	152.12	\$99,300	\$151,055	\$130,042	3607	36.57	1319	440	55
36	061	0161.00	Upper	No	279.96	\$99,300	\$278,000	\$239,323	6617	22.68	1501	1157	428
36	061	0162.00	Low	No	37.28	\$99,300	\$37,019	\$31,870	9033	93.52	8448	366	69
36	061	0163.00	Upper	No	210.39	\$99,300	\$208,917	\$179,848	7292	27.56	2010	1504	238
36	061	0164.00	Low	No	42.00	\$99,300	\$41,706	\$35,905	7371	88.73	6540	2	51
36	061	0165.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	6659	22.65	1508	1392	267
36	061	0166.00	Low	No	45.05	\$99,300	\$44,735	\$38,513	7012	79.28	5559	165	127
36	061	0167.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	7210	23.08	1664	1168	68
36	061	0168.00	Low	No	38.77	\$99,300	\$38,499	\$33,150	4964	81.35	4038	127	23
36	061	0169.00	Upper	No	250.64	\$99,300	\$248,886	\$214,259	8526	26.77	2282	1126	339

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36	061	0170.00	Moderate	No	70.18	\$99,300	\$69,689	\$60,000	7991	89.11	7121	278	17
36	061	0171.00	Upper	No	233.18	\$99,300	\$231,548	\$199,333	9694	25.85	2506	1908	270
36	061	0172.00	Low	No	39.59	\$99,300	\$39,313	\$33,846	5441	86.12	4686	73	341
36	061	0173.00	Upper	No	244.14	\$99,300	\$242,431	\$208,700	8699	33.57	2920	979	255
36	061	0174.01	Low	No	37.47	\$99,300	\$37,208	\$32,034	5449	86.84	4732	321	44
36	061	0174.02	Moderate	No	58.49	\$99,300	\$58,081	\$50,000	2276	80.89	1841	137	6
36	061	0175.00	Upper	No	292.45	\$99,300	\$290,403	\$250,001	11110	26.86	2984	2248	261
36	061	0177.00	Upper	No	148.69	\$99,300	\$147,649	\$127,109	9382	49.32	4627	1842	445
36	061	0178.00	Moderate	No	69.75	\$99,300	\$69,262	\$59,625	3860	78.81	3042	147	432
36	061	0179.00	Upper	No	281.30	\$99,300	\$279,331	\$240,464	9103	33.46	3046	1430	144
36	061	0180.00	Low	No	37.66	\$99,300	\$37,396	\$32,196	7429	89.51	6650	109	155
36	061	0181.00	Upper	No	138.20	\$99,300	\$137,233	\$118,142	8941	42.87	3833	1375	178
36	061	0182.00	Low	No	45.99	\$99,300	\$45,668	\$39,322	7675	90.18	6921	60	176
36	061	0183.00	Upper	No	262.19	\$99,300	\$260,355	\$224,134	8534	35.62	3040	1237	314
36	061	0184.00	Low	No	37.17	\$99,300	\$36,910	\$31,776	7820	91.30	7140	331	299
36	061	0185.00	Upper	No	212.82	\$99,300	\$211,330	\$181,926	5243	41.41	2171	1008	0
36	061	0186.00	Moderate	No	53.90	\$99,300	\$53,523	\$46,078	5127	93.21	4779	51	68
36	061	0187.00	Upper	No	253.11	\$99,300	\$251,338	\$216,368	9383	38.70	3631	1252	253
36	061	0188.00	Low	No	34.15	\$99,300	\$33,911	\$29,194	5697	84.97	4841	90	455
36	061	0189.00	Low	No	39.13	\$99,300	\$38,856	\$33,450	11556	73.51	8495	535	192
36	061	0190.00	Middle	No	100.31	\$99,300	\$99,608	\$85,750	3679	79.45	2923	664	167
36	061	0191.00	Upper	No	213.92	\$99,300	\$212,423	\$182,870	9005	38.61	3477	1956	62
36	061	0192.00	Low	No	33.46	\$99,300	\$33,226	\$28,608	3971	95.29	3784	16	47
36	061	0193.00	Middle	No	81.56	\$99,300	\$80,989	\$69,722	8736	71.69	6263	664	252
36	061	0194.00	Low	No	41.62	\$99,300	\$41,329	\$35,580	6978	91.72	6400	167	144
36	061	0195.00	Upper	No	149.17	\$99,300	\$148,126	\$127,521	7828	43.11	3375	1114	124
36	061	0196.00	Moderate	No	50.82	\$99,300	\$50,464	\$43,444	4031	86.26	3477	0	59
36	061	0197.01	Unknown	No	0.00	\$99,300	\$0	\$0	1278	69.87	893	0	16
36	061	0197.02	Upper	No	150.88	\$99,300	\$149,824	\$128,977	2601	64.86	1687	291	24

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36	061	0198.00	Upper	No	141.84	\$99,300	\$140,847	\$121,250	2370	76.33	1809	413	308
36	061	0199.00	Upper	No	266.34	\$99,300	\$264,476	\$227,679	9598	48.25	4631	1052	53
36	061	0200.00	Middle	No	118.89	\$99,300	\$118,058	\$101,635	2855	69.91	1996	309	512
36	061	0201.01	Upper	No	280.02	\$99,300	\$278,060	\$239,375	1863	54.97	1024	57	0
36	061	0201.02	Upper	No	121.90	\$99,300	\$121,047	\$104,211	4077	71.23	2904	325	118
36	061	0203.00	Middle	No	100.16	\$99,300	\$99,459	\$85,625	3874	63.16	2447	49	25
36	061	0205.00	Upper	No	253.19	\$99,300	\$251,418	\$216,438	5023	40.45	2032	198	16
36	061	0206.00	Middle	No	91.21	\$99,300	\$90,572	\$77,976	3628	83.10	3015	166	426
36	061	0207.01	Upper	No	143.06	\$99,300	\$142,059	\$122,292	3035	51.70	1569	25	81
36	061	0208.00	Upper	No	132.19	\$99,300	\$131,265	\$113,000	5255	80.95	4254	379	814
36	061	0209.01	Low	No	47.96	\$99,300	\$47,624	\$41,000	3665	92.71	3398	77	94
36	061	0210.00	Moderate	No	51.28	\$99,300	\$50,921	\$43,839	6748	97.60	6586	293	101
36	061	0211.00	Moderate	No	76.74	\$99,300	\$76,203	\$65,600	10529	68.28	7189	1025	257
36	061	0212.00	Middle	No	119.40	\$99,300	\$118,564	\$102,072	4899	87.53	4288	85	52
36	061	0213.03	Moderate	No	69.39	\$99,300	\$68,904	\$59,318	5583	79.03	4412	87	65
36	061	0214.00	Middle	No	88.30	\$99,300	\$87,682	\$75,489	3075	89.85	2763	0	48
36	061	0215.00	Moderate	No	54.25	\$99,300	\$53,870	\$46,379	3856	88.74	3422	40	52
36	061	0216.00	Moderate	No	72.11	\$99,300	\$71,605	\$61,648	8567	75.80	6494	456	367
36	061	0217.03	Unknown	No	0.00	\$99,300	\$0	\$0	545	62.94	343	6	6
36	061	0218.00	Moderate	No	71.70	\$99,300	\$71,198	\$61,293	6530	79.10	5165	415	360
36	061	0219.00	Low	No	29.06	\$99,300	\$28,857	\$24,843	5696	95.12	5418	23	62
36	061	0220.00	Middle	No	115.92	\$99,300	\$115,109	\$99,097	6114	76.17	4657	357	797
36	061	0221.02	Upper	No	163.90	\$99,300	\$162,753	\$140,114	2382	76.07	1812	470	280
36	061	0222.00	Moderate	No	76.22	\$99,300	\$75,686	\$65,156	3293	74.83	2464	282	358
36	061	0223.01	Moderate	No	51.28	\$99,300	\$50,921	\$43,841	7258	84.79	6154	220	199
36	061	0223.02	Moderate	No	62.51	\$99,300	\$62,072	\$53,438	3101	86.07	2669	37	64
36	061	0224.00	Moderate	No	55.91	\$99,300	\$55,519	\$47,798	7346	91.33	6709	166	312
36	061	0225.00	Moderate	No	72.07	\$99,300	\$71,566	\$61,615	9895	84.86	8397	872	137

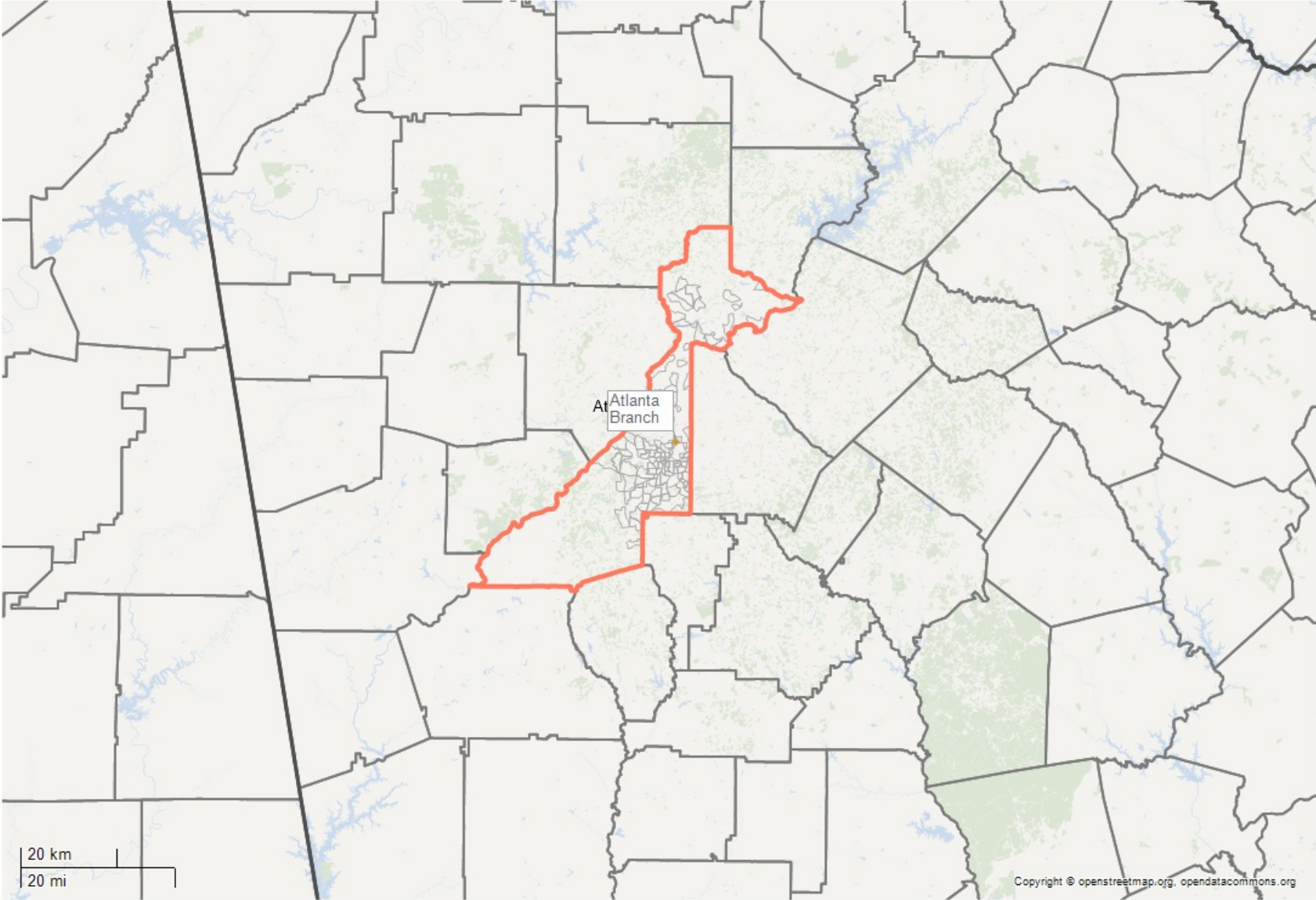
* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
36	061	0226.00	Moderate	No	75.06	\$99,300	\$74,535	\$64,167	4890	83.58	4087	284	677
36	061	0227.00	Middle	No	98.38	\$99,300	\$97,691	\$84,100	5387	75.94	4091	473	407
36	061	0228.00	Middle	No	96.32	\$99,300	\$95,646	\$82,340	5961	84.65	5046	577	692
36	061	0229.00	Moderate	No	54.01	\$99,300	\$53,632	\$46,170	7975	83.61	6668	340	230
36	061	0230.00	Low	No	49.00	\$99,300	\$48,657	\$41,895	9111	89.86	8187	230	229
36	061	0231.00	Moderate	No	64.40	\$99,300	\$63,949	\$55,054	6273	77.73	4876	375	311
36	061	0232.00	Low	No	48.67	\$99,300	\$48,329	\$41,612	8061	95.09	7665	55	9
36	061	0233.00	Middle	No	88.33	\$99,300	\$87,712	\$75,514	6368	76.18	4851	396	345
36	061	0234.00	Low	No	42.05	\$99,300	\$41,756	\$35,950	5112	85.11	4351	225	86
36	061	0235.01	Middle	No	80.37	\$99,300	\$79,807	\$68,710	6720	82.28	5529	352	83
36	061	0235.02	Moderate	No	60.31	\$99,300	\$59,888	\$51,563	2206	89.35	1971	55	19
36	061	0236.00	Moderate	No	55.11	\$99,300	\$54,724	\$47,114	9907	97.33	9642	856	165
36	061	0237.00	Moderate	No	52.71	\$99,300	\$52,341	\$45,060	6792	82.11	5577	212	337
36	061	0238.02	Upper	No	130.63	\$99,300	\$129,716	\$111,667	4791	68.44	3279	81	44
36	061	0238.03	Upper	No	140.47	\$99,300	\$139,487	\$120,081	3625	60.69	2200	800	0
36	061	0238.04	Upper	No	222.41	\$99,300	\$220,853	\$190,125	3306	60.25	1992	412	26
36	061	0239.00	Low	No	42.83	\$99,300	\$42,530	\$36,615	2675	84.41	2258	140	7
36	061	0240.00	Unknown	No	0.00	\$99,300	\$0	\$0	1302	86.94	1132	0	0
36	061	0241.00	Moderate	No	79.08	\$99,300	\$78,526	\$67,604	7612	78.34	5963	1019	161
36	061	0242.00	Low	No	48.59	\$99,300	\$48,250	\$41,544	4448	95.75	4259	0	9
36	061	0243.01	Moderate	No	76.08	\$99,300	\$75,547	\$65,036	3993	84.25	3364	61	146
36	061	0243.02	Low	No	30.95	\$99,300	\$30,733	\$26,464	7237	98.88	7156	26	128
36	061	0245.00	Moderate	No	52.64	\$99,300	\$52,272	\$45,000	13385	87.46	11707	164	237
36	061	0247.00	Middle	No	85.70	\$99,300	\$85,100	\$73,265	6521	80.97	5280	426	114
36	061	0249.00	Moderate	No	59.16	\$99,300	\$58,746	\$50,573	1084	85.42	926	41	67
36	061	0251.00	Moderate	No	53.92	\$99,300	\$53,543	\$46,094	2287	89.51	2047	8	30
36	061	0253.00	Moderate	No	63.19	\$99,300	\$62,748	\$54,020	10081	84.29	8497	92	18
36	061	0255.00	Middle	No	110.29	\$99,300	\$109,518	\$94,282	5697	68.32	3892	191	0
36	061	0257.00	Middle	No	113.50	\$99,300	\$112,706	\$97,028	4270	68.43	2922	476	330

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36	061	0259.00	Middle	No	94.72	\$99,300	\$94,057	\$80,978	4029	82.35	3318	692	55
36	061	0261.00	Moderate	No	67.77	\$99,300	\$67,296	\$57,938	10733	94.79	10174	74	87
36	061	0263.00	Moderate	No	60.68	\$99,300	\$60,255	\$51,875	7969	88.38	7043	42	38
36	061	0265.00	Upper	No	123.27	\$99,300	\$122,407	\$105,379	6850	69.18	4739	721	75
36	061	0267.00	Moderate	No	67.10	\$99,300	\$66,630	\$57,361	2083	45.51	948	0	0
36	061	0269.00	Moderate	No	70.26	\$99,300	\$69,768	\$60,064	7848	90.10	7071	78	243
36	061	0271.00	Middle	No	104.30	\$99,300	\$103,570	\$89,167	7623	73.50	5603	330	114
36	061	0273.00	Upper	No	129.83	\$99,300	\$128,921	\$110,984	6519	38.20	2490	832	7
36	061	0275.00	Upper	No	199.98	\$99,300	\$198,580	\$170,952	3063	32.26	988	832	25
36	061	0277.00	Low	No	38.58	\$99,300	\$38,310	\$32,987	6423	89.76	5765	0	16
36	061	0279.00	Moderate	No	59.46	\$99,300	\$59,044	\$50,833	10019	79.38	7953	462	99
36	061	0281.00	Upper	No	184.84	\$99,300	\$183,546	\$158,015	3108	32.21	1001	411	37
36	061	0283.00	Middle	No	82.36	\$99,300	\$81,783	\$70,404	7740	81.06	6274	634	71
36	061	0285.00	Moderate	No	65.07	\$99,300	\$64,615	\$55,625	6794	90.05	6118	0	12
36	061	0287.00	Middle	No	87.96	\$99,300	\$87,344	\$75,197	3772	69.54	2623	49	13
36	061	0291.00	Moderate	No	67.94	\$99,300	\$67,464	\$58,080	10509	92.43	9713	143	96
36	061	0293.00	Moderate	No	55.39	\$99,300	\$55,002	\$47,353	8035	92.48	7431	14	136
36	061	0295.00	Middle	No	115.43	\$99,300	\$114,622	\$98,676	7039	66.44	4677	265	165
36	061	0297.00	Unknown	No	0.00	\$99,300	\$0	\$0	16	100.00	16	0	0
36	061	0299.00	Low	No	42.03	\$99,300	\$41,736	\$35,930	3598	97.83	3520	21	28
36	061	0303.00	Middle	No	82.49	\$99,300	\$81,913	\$70,521	3691	63.94	2360	124	38
36	061	0307.00	Upper	No	153.14	\$99,300	\$152,068	\$130,912	3427	44.67	1531	781	89
36	061	0309.00	Low	No	45.84	\$99,300	\$45,519	\$39,189	8594	93.64	8047	158	331
36	061	0311.00	Unknown	No	0.00	\$99,300	\$0	\$0	12	100.00	12	0	0
36	061	0317.03	Upper	No	292.45	\$99,300	\$290,403	\$250,001	5847	34.33	2007	215	0
36	061	0317.04	Upper	No	251.80	\$99,300	\$250,037	\$215,250	10422	39.08	4073	1627	0
36	061	0319.00	Unknown	No	0.00	\$99,300	\$0	\$0	3	100.00	3	0	0

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- State
- County
- Census Tract
- Zip Code
- Assessment Area
- ◆ Branch
- ◆ ATM
- ◆ Branch w/ ATM or Main Office
- ◆ LPO
- ◆ Other

Applied Filters

- Area: (AA1, AA2, AA3, A2020, TEST partial county)
- You are included in the HMDA benchmark.

2023 FFIEC Census Report - Summary Census Demographic Information

State: 13 - GEORGIA (GA)

County: 121 - FULTON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
13	121	0001.00	Upper	No	238.54	\$102,900	\$245,458	\$202,266	5679	20.18	1146	1607	2002
13	121	0002.01	Upper	No	243.63	\$102,900	\$250,695	\$206,583	2751	19.99	550	734	657
13	121	0002.02	Upper	No	294.84	\$102,900	\$303,390	\$250,001	3316	16.89	560	1277	1540
13	121	0004.00	Upper	No	212.54	\$102,900	\$218,704	\$180,217	1865	20.64	385	672	424
13	121	0005.01	Upper	No	230.04	\$102,900	\$236,711	\$195,054	4281	57.88	2478	855	556
13	121	0005.02	Upper	No	167.85	\$102,900	\$172,718	\$142,328	1959	20.27	397	644	706
13	121	0006.01	Upper	No	121.51	\$102,900	\$125,034	\$103,036	4243	52.77	2239	222	457
13	121	0006.02	Upper	No	142.47	\$102,900	\$146,602	\$120,809	3288	62.86	2067	495	218
13	121	0007.00	Upper	No	134.15	\$102,900	\$138,040	\$113,750	3500	79.74	2791	219	416
13	121	0010.01	Upper	No	208.29	\$102,900	\$214,330	\$176,618	4895	45.56	2230	520	331
13	121	0010.02	Unknown	No	0.00	\$102,900	\$0	\$0	7010	33.97	2381	12	6
13	121	0011.01	Upper	No	200.95	\$102,900	\$206,778	\$170,391	3523	35.94	1266	1320	101
13	121	0011.02	Upper	No	200.56	\$102,900	\$206,376	\$170,060	3997	33.73	1348	452	118
13	121	0012.03	Upper	No	179.28	\$102,900	\$184,479	\$152,019	2028	44.63	905	157	215
13	121	0012.04	Upper	No	158.25	\$102,900	\$162,839	\$134,183	2127	25.34	539	536	318
13	121	0012.05	Unknown	No	0.00	\$102,900	\$0	\$0	2615	48.80	1276	682	33
13	121	0012.06	Upper	No	177.05	\$102,900	\$182,184	\$150,125	4296	37.94	1630	1111	117
13	121	0013.01	Unknown	No	0.00	\$102,900	\$0	\$0	2299	32.01	736	352	1041
13	121	0013.02	Upper	No	124.87	\$102,900	\$128,491	\$105,885	2179	42.13	918	433	325
13	121	0014.00	Upper	No	187.07	\$102,900	\$192,495	\$158,625	2504	21.53	539	680	606
13	121	0015.01	Unknown	No	0.00	\$102,900	\$0	\$0	2445	31.66	774	330	378
13	121	0015.02	Upper	No	294.84	\$102,900	\$303,390	\$250,001	2364	25.89	612	517	584
13	121	0016.00	Upper	No	137.59	\$102,900	\$141,580	\$116,667	2460	24.67	607	427	470
13	121	0017.01	Unknown	No	0.00	\$102,900	\$0	\$0	2204	66.61	1468	387	580
13	121	0017.02	Upper	No	171.29	\$102,900	\$176,257	\$145,240	3531	31.27	1104	563	313
13	121	0018.01	Unknown	No	0.00	\$102,900	\$0	\$0	2037	64.36	1311	416	299

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13	121	0018.02	Upper	No	131.12	\$102,900	\$134,922	\$111,181	2474	60.43	1495	755	251
13	121	0019.01	Unknown	No	0.00	\$102,900	\$0	\$0	2227	33.77	752	0	0
13	121	0019.02	Upper	No	191.00	\$102,900	\$196,539	\$161,956	2258	71.26	1609	732	150
13	121	0021.00	Upper	No	188.13	\$102,900	\$193,586	\$159,519	2521	74.06	1867	495	83
13	121	0023.00	Low	No	27.31	\$102,900	\$28,102	\$23,163	1225	97.47	1194	137	786
13	121	0024.00	Low	No	44.99	\$102,900	\$46,295	\$38,148	2504	93.77	2348	434	1361
13	121	0025.00	Low	No	40.94	\$102,900	\$42,127	\$34,716	2273	97.67	2220	165	510
13	121	0026.00	Low	No	28.01	\$102,900	\$28,822	\$23,750	1123	93.77	1053	73	200
13	121	0028.01	Unknown	No	0.00	\$102,900	\$0	\$0	4441	72.24	3208	68	66
13	121	0028.02	Unknown	No	0.00	\$102,900	\$0	\$0	3462	77.30	2676	31	41
13	121	0029.00	Upper	No	165.20	\$102,900	\$169,991	\$140,083	2553	42.22	1078	454	487
13	121	0030.00	Upper	No	185.62	\$102,900	\$191,003	\$157,396	4058	22.84	927	976	975
13	121	0031.00	Upper	No	172.01	\$102,900	\$176,998	\$145,851	2250	41.56	935	445	723
13	121	0032.00	Upper	No	157.16	\$102,900	\$161,718	\$133,261	2426	30.42	738	827	755
13	121	0035.00	Upper	No	154.79	\$102,900	\$159,279	\$131,250	4258	74.68	3180	241	74
13	121	0036.00	Upper	No	134.09	\$102,900	\$137,979	\$113,698	902	89.47	807	421	124
13	121	0037.00	Unknown	No	0.00	\$102,900	\$0	\$0	191	98.95	189	0	0
13	121	0038.00	Moderate	No	77.02	\$102,900	\$79,254	\$65,313	3456	99.02	3422	16	151
13	121	0039.00	Low	No	49.03	\$102,900	\$50,452	\$41,576	1756	95.90	1684	230	778
13	121	0040.00	Moderate	No	59.81	\$102,900	\$61,544	\$50,714	2325	90.84	2112	472	1258
13	121	0041.00	Middle	No	93.66	\$102,900	\$96,376	\$79,417	1949	85.48	1666	498	1093
13	121	0042.00	Low	No	34.80	\$102,900	\$35,809	\$29,509	2443	93.57	2286	334	392
13	121	0043.00	Low	No	38.76	\$102,900	\$39,884	\$32,868	2475	94.79	2346	242	107
13	121	0044.00	Low	No	30.77	\$102,900	\$31,662	\$26,096	2667	97.45	2599	63	259
13	121	0048.00	Unknown	No	0.00	\$102,900	\$0	\$0	1175	91.66	1077	0	50
13	121	0049.00	Upper	No	188.17	\$102,900	\$193,627	\$159,554	2871	48.45	1391	713	1026
13	121	0050.00	Upper	No	126.78	\$102,900	\$130,457	\$107,500	3366	42.45	1429	467	733
13	121	0052.00	Upper	No	182.16	\$102,900	\$187,443	\$154,458	4719	35.88	1693	1593	1740
13	121	0053.00	Upper	No	184.11	\$102,900	\$189,449	\$156,111	4165	39.42	1642	1507	1759

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13	121	0055.01	Low	No	36.69	\$102,900	\$37,754	\$31,116	2505	71.34	1787	346	955
13	121	0055.03	Low	No	27.68	\$102,900	\$28,483	\$23,472	1786	99.44	1776	0	51
13	121	0055.04	Moderate	No	58.96	\$102,900	\$60,670	\$50,000	1235	87.37	1079	262	340
13	121	0057.00	Low	No	45.36	\$102,900	\$46,675	\$38,463	1550	95.68	1483	90	466
13	121	0058.00	Moderate	No	54.54	\$102,900	\$56,122	\$46,250	1528	76.70	1172	300	639
13	121	0060.00	Moderate	No	56.45	\$102,900	\$58,087	\$47,868	3140	84.97	2668	654	1429
13	121	0061.00	Low	No	36.77	\$102,900	\$37,836	\$31,181	3269	91.68	2997	705	1628
13	121	0062.00	Unknown	No	0.00	\$102,900	\$0	\$0	1253	89.94	1127	385	882
13	121	0063.00	Low	No	45.48	\$102,900	\$46,799	\$38,571	1757	91.52	1608	244	986
13	121	0064.00	Moderate	No	64.37	\$102,900	\$66,237	\$54,583	902	75.72	683	182	402
13	121	0065.00	Moderate	No	51.26	\$102,900	\$52,747	\$43,470	3697	79.55	2941	1000	1882
13	121	0066.01	Middle	No	80.99	\$102,900	\$83,339	\$68,676	2034	80.97	1647	419	830
13	121	0066.02	Low	No	35.93	\$102,900	\$36,972	\$30,469	1050	95.52	1003	113	420
13	121	0067.01	Moderate	No	64.90	\$102,900	\$66,782	\$55,035	2090	96.84	2024	219	739
13	121	0067.02	Unknown	No	0.00	\$102,900	\$0	\$0	1862	89.53	1667	336	730
13	121	0068.01	Unknown	No	0.00	\$102,900	\$0	\$0	2297	78.32	1799	0	0
13	121	0068.02	Low	No	16.18	\$102,900	\$16,649	\$13,720	1384	99.64	1379	64	183
13	121	0069.00	Middle	No	104.09	\$102,900	\$107,109	\$88,264	3733	60.92	2274	827	1431
13	121	0070.01	Low	No	44.63	\$102,900	\$45,924	\$37,849	4055	95.59	3876	539	1660
13	121	0070.02	Low	No	45.60	\$102,900	\$46,922	\$38,667	2871	94.39	2710	541	1160
13	121	0071.00	Low	No	33.37	\$102,900	\$34,338	\$28,299	2267	97.22	2204	445	874
13	121	0072.00	Moderate	No	50.47	\$102,900	\$51,934	\$42,802	1968	98.32	1935	642	962
13	121	0073.01	Low	No	48.93	\$102,900	\$50,349	\$41,492	4435	98.31	4360	396	1034
13	121	0073.02	Low	No	36.47	\$102,900	\$37,528	\$30,925	3031	98.19	2976	351	682
13	121	0074.00	Low	No	34.25	\$102,900	\$35,243	\$29,042	3141	95.86	3011	188	896
13	121	0075.00	Low	No	41.64	\$102,900	\$42,848	\$35,313	3447	94.75	3266	410	954
13	121	0076.02	Low	No	48.66	\$102,900	\$50,071	\$41,267	2309	96.06	2218	444	841
13	121	0076.03	Low	No	21.94	\$102,900	\$22,576	\$18,608	3979	98.34	3913	128	783

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13	121	0076.04	Low	No	31.58	\$102,900	\$32,496	\$26,780	3191	99.12	3163	129	369
13	121	0077.03	Moderate	No	57.56	\$102,900	\$59,229	\$48,810	3869	98.94	3828	767	1376
13	121	0077.05	Low	No	36.14	\$102,900	\$37,188	\$30,648	3969	99.09	3933	582	795
13	121	0077.07	Moderate	No	71.88	\$102,900	\$73,965	\$60,950	2225	98.83	2199	673	981
13	121	0077.08	Moderate	No	70.16	\$102,900	\$72,195	\$59,490	3283	98.84	3245	661	817
13	121	0077.09	Middle	No	82.11	\$102,900	\$84,491	\$69,623	4211	98.08	4130	788	1076
13	121	0077.10	Unknown	No	0.00	\$102,900	\$0	\$0	2891	98.13	2837	327	423
13	121	0077.11	Moderate	No	71.42	\$102,900	\$73,491	\$60,560	2550	98.67	2516	516	675
13	121	0078.05	Moderate	No	68.12	\$102,900	\$70,095	\$57,766	3780	98.23	3713	322	945
13	121	0078.06	Middle	No	83.01	\$102,900	\$85,417	\$70,388	5390	99.28	5351	1047	1367
13	121	0078.07	Moderate	No	52.55	\$102,900	\$54,074	\$44,563	2619	98.63	2583	415	1018
13	121	0078.08	Low	No	15.07	\$102,900	\$15,507	\$12,780	3749	99.17	3718	129	343
13	121	0078.09	Middle	No	80.07	\$102,900	\$82,392	\$67,895	4380	98.56	4317	1402	1852
13	121	0078.10	Moderate	No	58.39	\$102,900	\$60,083	\$49,511	4498	98.96	4451	542	1333
13	121	0079.00	Middle	No	85.63	\$102,900	\$88,113	\$72,614	5067	97.99	4965	2031	2525
13	121	0080.00	Moderate	No	61.01	\$102,900	\$62,779	\$51,739	4672	94.46	4413	1445	2631
13	121	0081.03	Moderate	No	54.76	\$102,900	\$56,348	\$46,435	4361	99.17	4325	189	533
13	121	0081.04	Moderate	No	50.15	\$102,900	\$51,604	\$42,527	3413	96.25	3285	767	1364
13	121	0082.02	Low	No	30.65	\$102,900	\$31,539	\$25,993	2031	98.77	2006	351	1009
13	121	0082.03	Moderate	No	53.97	\$102,900	\$55,535	\$45,767	2520	97.46	2456	458	929
13	121	0082.04	Moderate	No	73.86	\$102,900	\$76,002	\$62,630	3260	97.76	3187	783	1232
13	121	0083.01	Moderate	No	51.59	\$102,900	\$53,086	\$43,750	2524	96.51	2436	456	1199
13	121	0083.02	Low	No	35.06	\$102,900	\$36,077	\$29,732	1657	97.16	1610	330	735
13	121	0084.00	Unknown	No	0.00	\$102,900	\$0	\$0	2865	95.29	2730	943	1646
13	121	0085.00	Low	No	42.43	\$102,900	\$43,660	\$35,982	2818	92.26	2600	302	1309
13	121	0086.01	Low	No	24.35	\$102,900	\$25,056	\$20,650	4993	97.40	4863	500	1551
13	121	0086.02	Low	No	37.67	\$102,900	\$38,762	\$31,941	1413	96.32	1361	186	349
13	121	0087.01	Low	No	36.85	\$102,900	\$37,919	\$31,250	3333	93.61	3120	270	1065
13	121	0087.02	Unknown	No	0.00	\$102,900	\$0	\$0	2287	81.42	1862	471	573

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13	121	0088.01	Upper	No	169.73	\$102,900	\$174,652	\$143,922	2654	53.81	1428	745	1072
13	121	0088.02	Upper	No	228.01	\$102,900	\$234,622	\$193,333	3689	41.45	1529	822	995
13	121	0089.03	Moderate	No	76.75	\$102,900	\$78,976	\$65,078	2419	77.72	1880	423	666
13	121	0089.05	Upper	No	125.43	\$102,900	\$129,067	\$106,355	5536	50.34	2787	915	1047
13	121	0089.06	Upper	No	210.88	\$102,900	\$216,996	\$178,812	2247	19.31	434	820	909
13	121	0089.07	Middle	No	93.83	\$102,900	\$96,551	\$79,560	3065	41.47	1271	862	649
13	121	0089.08	Unknown	No	0.00	\$102,900	\$0	\$0	2272	54.05	1228	247	433
13	121	0089.09	Upper	No	222.50	\$102,900	\$228,953	\$188,661	1641	30.90	507	587	549
13	121	0090.01	Upper	No	200.73	\$102,900	\$206,551	\$170,208	2611	37.95	991	213	382
13	121	0090.02	Upper	No	294.84	\$102,900	\$303,390	\$250,001	2981	9.49	283	817	913
13	121	0091.03	Upper	No	202.64	\$102,900	\$208,517	\$171,827	3261	34.68	1131	693	494
13	121	0091.04	Upper	No	127.94	\$102,900	\$131,650	\$108,490	2830	31.20	883	795	375
13	121	0091.05	Upper	No	294.84	\$102,900	\$303,390	\$250,001	1220	11.64	142	394	334
13	121	0091.06	Middle	No	99.13	\$102,900	\$102,005	\$84,055	2170	59.72	1296	388	271
13	121	0092.01	Unknown	No	0.00	\$102,900	\$0	\$0	1873	71.38	1337	281	305
13	121	0092.02	Upper	No	176.79	\$102,900	\$181,917	\$149,904	2733	44.71	1222	269	506
13	121	0092.03	Upper	No	176.71	\$102,900	\$181,835	\$149,837	2762	56.44	1559	348	360
13	121	0093.01	Upper	No	294.84	\$102,900	\$303,390	\$250,001	2835	15.73	446	1475	1159
13	121	0093.02	Upper	No	279.37	\$102,900	\$287,472	\$236,888	2276	20.12	458	472	523
13	121	0094.05	Middle	No	100.61	\$102,900	\$103,528	\$85,313	4332	66.04	2861	63	126
13	121	0094.06	Unknown	No	0.00	\$102,900	\$0	\$0	2380	71.30	1697	299	112
13	121	0094.07	Upper	No	137.43	\$102,900	\$141,415	\$116,534	964	55.29	533	292	67
13	121	0094.08	Upper	No	134.60	\$102,900	\$138,503	\$114,129	1861	64.80	1206	216	98
13	121	0094.09	Middle	No	80.70	\$102,900	\$83,040	\$68,434	1639	57.17	937	255	237
13	121	0094.10	Unknown	No	0.00	\$102,900	\$0	\$0	1883	40.31	759	492	508
13	121	0094.11	Upper	No	124.76	\$102,900	\$128,378	\$105,788	2657	42.57	1131	1210	591
13	121	0095.01	Upper	No	294.84	\$102,900	\$303,390	\$250,001	4580	11.31	518	1367	1038
13	121	0095.03	Unknown	No	0.00	\$102,900	\$0	\$0	2010	45.32	911	332	35

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13	121	0095.04	Unknown	No	0.00	\$102,900	\$0	\$0	3330	30.48	1015	570	391
13	121	0096.01	Upper	No	152.63	\$102,900	\$157,056	\$129,417	2979	37.87	1128	520	320
13	121	0096.04	Upper	No	242.55	\$102,900	\$249,584	\$205,662	4112	28.72	1181	927	688
13	121	0096.05	Unknown	No	0.00	\$102,900	\$0	\$0	2667	41.66	1111	237	36
13	121	0096.06	Upper	No	294.84	\$102,900	\$303,390	\$250,001	1511	17.87	270	406	463
13	121	0096.07	Upper	No	158.29	\$102,900	\$162,880	\$134,219	4709	32.64	1537	1032	330
13	121	0097.00	Upper	No	294.84	\$102,900	\$303,390	\$250,001	4580	24.26	1111	1514	1557
13	121	0098.02	Upper	No	292.71	\$102,900	\$301,199	\$248,194	4154	21.95	912	1032	1271
13	121	0098.03	Upper	No	284.35	\$102,900	\$292,596	\$241,106	3062	26.91	824	796	811
13	121	0098.04	Upper	No	294.84	\$102,900	\$303,390	\$250,001	2514	12.65	318	775	842
13	121	0099.00	Upper	No	294.84	\$102,900	\$303,390	\$250,001	5509	16.36	901	1426	1478
13	121	0100.03	Upper	No	212.73	\$102,900	\$218,899	\$180,381	3963	29.78	1180	1157	705
13	121	0100.04	Upper	No	294.84	\$102,900	\$303,390	\$250,001	1712	19.63	336	736	731
13	121	0100.05	Upper	No	294.84	\$102,900	\$303,390	\$250,001	3728	14.03	523	1021	1220
13	121	0100.06	Moderate	No	72.29	\$102,900	\$74,386	\$61,303	4688	42.58	1996	773	93
13	121	0100.07	Upper	No	294.84	\$102,900	\$303,390	\$250,001	1914	17.97	344	507	557
13	121	0101.06	Upper	No	162.42	\$102,900	\$167,130	\$137,719	4280	42.80	1832	1014	956
13	121	0101.07	Upper	No	255.93	\$102,900	\$263,352	\$217,014	1859	15.28	284	738	787
13	121	0101.08	Upper	No	192.13	\$102,900	\$197,702	\$162,917	3935	25.13	989	1388	1496
13	121	0101.15	Upper	No	203.27	\$102,900	\$209,165	\$172,357	2797	28.67	802	663	775
13	121	0101.17	Middle	No	82.35	\$102,900	\$84,738	\$69,828	3812	69.18	2637	507	346
13	121	0101.20	Upper	No	150.07	\$102,900	\$154,422	\$127,250	2492	48.27	1203	659	865
13	121	0101.21	Upper	No	222.11	\$102,900	\$228,551	\$188,333	2518	32.33	814	951	608
13	121	0101.24	Unknown	No	0.00	\$102,900	\$0	\$0	1726	79.55	1373	355	511
13	121	0101.25	Moderate	No	59.19	\$102,900	\$60,907	\$50,189	3251	70.35	2287	705	765
13	121	0101.26	Middle	No	104.14	\$102,900	\$107,160	\$88,306	2681	61.43	1647	837	332
13	121	0101.27	Upper	No	136.48	\$102,900	\$140,438	\$115,724	2557	48.89	1250	585	625
13	121	0101.28	Moderate	No	67.44	\$102,900	\$69,396	\$57,188	1501	86.01	1291	126	16
13	121	0101.29	Upper	No	135.57	\$102,900	\$139,502	\$114,955	4590	51.46	2362	620	605

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13	121	0101.30	Upper	No	145.94	\$102,900	\$150,172	\$123,750	4524	65.98	2985	537	611
13	121	0101.31	Upper	No	236.34	\$102,900	\$243,194	\$200,398	2354	56.58	1332	440	502
13	121	0101.32	Upper	No	172.72	\$102,900	\$177,729	\$146,458	3301	46.65	1540	800	558
13	121	0101.33	Upper	No	131.43	\$102,900	\$135,241	\$111,442	5923	48.17	2853	842	1052
13	121	0101.34	Middle	No	101.05	\$102,900	\$103,980	\$85,685	2397	73.47	1761	369	326
13	121	0101.35	Moderate	No	79.12	\$102,900	\$81,414	\$67,095	2566	68.94	1769	337	714
13	121	0101.36	Upper	No	223.69	\$102,900	\$230,177	\$189,671	3422	37.87	1296	655	920
13	121	0101.37	Upper	No	124.29	\$102,900	\$127,894	\$105,395	3464	36.55	1266	755	698
13	121	0102.04	Upper	No	186.12	\$102,900	\$191,517	\$157,821	5113	14.71	752	1878	2042
13	121	0102.11	Upper	No	294.84	\$102,900	\$303,390	\$250,001	3373	20.49	691	921	1028
13	121	0102.12	Upper	No	131.04	\$102,900	\$134,840	\$111,117	5782	65.72	3800	1030	1111
13	121	0102.13	Middle	No	80.75	\$102,900	\$83,092	\$68,477	1113	69.54	774	155	190
13	121	0102.14	Middle	No	101.59	\$102,900	\$104,536	\$86,146	1938	57.53	1115	377	497
13	121	0102.15	Upper	No	262.44	\$102,900	\$270,051	\$222,532	1869	42.05	786	522	626
13	121	0102.16	Middle	No	111.48	\$102,900	\$114,713	\$94,531	3577	45.21	1617	760	946
13	121	0102.17	Upper	No	157.95	\$102,900	\$162,531	\$133,933	2422	40.75	987	749	872
13	121	0102.18	Upper	No	294.84	\$102,900	\$303,390	\$250,001	2010	48.36	972	284	168
13	121	0102.19	Middle	No	107.58	\$102,900	\$110,700	\$91,223	2443	65.90	1610	58	52
13	121	0102.20	Upper	No	178.72	\$102,900	\$183,903	\$151,539	4717	28.01	1321	1293	1334
13	121	0102.21	Middle	No	103.47	\$102,900	\$106,471	\$87,740	2154	36.54	787	790	894
13	121	0102.22	Upper	No	261.83	\$102,900	\$269,423	\$222,011	2671	19.13	511	879	1098
13	121	0102.23	Upper	No	277.82	\$102,900	\$285,877	\$235,568	3189	21.29	679	1190	1102
13	121	0103.05	Middle	No	80.60	\$102,900	\$82,937	\$68,344	4307	99.14	4270	1291	1532
13	121	0103.06	Upper	No	143.43	\$102,900	\$147,589	\$121,616	5156	98.10	5058	1517	1631
13	121	0103.07	Middle	No	103.07	\$102,900	\$106,059	\$87,400	5425	97.82	5307	1571	1818
13	121	0103.08	Middle	No	113.79	\$102,900	\$117,090	\$96,492	5787	95.85	5547	1334	1549
13	121	0103.09	Middle	No	104.81	\$102,900	\$107,849	\$88,872	3685	84.86	3127	676	1396
13	121	0103.10	Middle	No	102.29	\$102,900	\$105,256	\$86,741	4901	97.88	4797	1432	1541

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13	121	0103.11	Middle	No	104.87	\$102,900	\$107,911	\$88,922	4615	98.33	4538	1489	1903
13	121	0103.12	Upper	No	175.10	\$102,900	\$180,178	\$148,472	3336	98.95	3301	908	1102
13	121	0103.13	Upper	No	147.44	\$102,900	\$151,716	\$125,021	3931	98.80	3884	784	882
13	121	0103.14	Unknown	No	0.00	\$102,900	\$0	\$0	2161	94.12	2034	725	757
13	121	0103.15	Middle	No	97.91	\$102,900	\$100,749	\$83,022	5387	97.22	5237	896	1516
13	121	0104.01	Moderate	No	78.72	\$102,900	\$81,003	\$66,754	4589	80.32	3686	828	1502
13	121	0104.02	Moderate	No	78.40	\$102,900	\$80,674	\$66,480	3831	40.15	1538	1264	1659
13	121	0105.08	Moderate	No	77.45	\$102,900	\$79,696	\$65,673	3738	98.05	3665	972	1334
13	121	0105.17	Moderate	No	72.23	\$102,900	\$74,325	\$61,250	5335	97.88	5222	1204	1701
13	121	0105.18	Moderate	No	70.69	\$102,900	\$72,740	\$59,947	3897	98.28	3830	602	1315
13	121	0105.19	Unknown	No	0.00	\$102,900	\$0	\$0	4472	90.81	4061	517	851
13	121	0105.20	Moderate	No	56.31	\$102,900	\$57,943	\$47,746	5652	94.11	5319	922	1782
13	121	0105.21	Moderate	No	67.22	\$102,900	\$69,169	\$57,000	2215	97.52	2160	420	604
13	121	0105.22	Moderate	No	50.58	\$102,900	\$52,047	\$42,894	5467	99.07	5416	1046	1594
13	121	0105.23	Low	No	49.42	\$102,900	\$50,853	\$41,906	1988	96.58	1920	153	335
13	121	0105.24	Moderate	No	51.83	\$102,900	\$53,333	\$43,954	3035	97.17	2949	248	753
13	121	0105.25	Low	No	47.17	\$102,900	\$48,538	\$40,000	2753	98.29	2706	209	383
13	121	0105.26	Moderate	No	78.56	\$102,900	\$80,838	\$66,615	6894	96.85	6677	1167	1891
13	121	0105.27	Unknown	No	0.00	\$102,900	\$0	\$0	5847	94.39	5519	905	2230
13	121	0105.28	Low	No	31.62	\$102,900	\$32,537	\$26,812	4398	93.79	4125	435	743
13	121	0105.29	Moderate	No	72.91	\$102,900	\$75,024	\$61,827	6290	97.77	6150	1543	1992
13	121	0105.30	Moderate	No	74.55	\$102,900	\$76,712	\$63,220	2804	97.68	2739	618	1015
13	121	0105.31	Unknown	No	0.00	\$102,900	\$0	\$0	3166	98.29	3112	693	849
13	121	0105.32	Low	No	34.26	\$102,900	\$35,254	\$29,050	3765	97.50	3671	784	1136
13	121	0105.33	Moderate	No	64.36	\$102,900	\$66,226	\$54,572	2201	97.86	2154	354	873
13	121	0105.34	Unknown	No	0.00	\$102,900	\$0	\$0	3847	91.76	3530	443	566
13	121	0105.35	Upper	No	130.01	\$102,900	\$133,780	\$110,244	3129	87.60	2741	686	823
13	121	0105.36	Middle	No	96.71	\$102,900	\$99,515	\$82,009	3887	96.50	3751	595	976
13	121	0105.37	Middle	No	100.63	\$102,900	\$103,548	\$85,330	3821	98.85	3777	851	1149

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13	121	0105.38	Upper	No	125.85	\$102,900	\$129,500	\$106,710	3181	83.02	2641	697	921
13	121	0105.39	Middle	No	88.64	\$102,900	\$91,211	\$75,160	3927	96.61	3794	991	1208
13	121	0105.40	Upper	No	150.65	\$102,900	\$155,019	\$127,741	3800	93.61	3557	526	1039
13	121	0106.01	Middle	No	94.93	\$102,900	\$97,683	\$80,500	3064	72.42	2219	608	1649
13	121	0106.03	Moderate	No	66.83	\$102,900	\$68,768	\$56,667	3466	96.60	3348	250	519
13	121	0106.04	Moderate	No	59.50	\$102,900	\$61,226	\$50,455	3372	97.86	3300	330	497
13	121	0108.01	Low	No	49.86	\$102,900	\$51,306	\$42,277	2637	74.18	1956	378	803
13	121	0108.02	Middle	No	97.18	\$102,900	\$99,998	\$82,406	3916	77.20	3023	937	1649
13	121	0110.00	Low	No	43.78	\$102,900	\$45,050	\$37,124	3085	95.88	2958	404	978
13	121	0111.00	Middle	No	91.10	\$102,900	\$93,742	\$77,250	2524	66.88	1688	738	1202
13	121	0112.02	Moderate	No	64.51	\$102,900	\$66,381	\$54,706	4989	81.24	4053	955	2031
13	121	0112.03	Moderate	No	68.68	\$102,900	\$70,672	\$58,235	2498	81.99	2048	413	998
13	121	0112.04	Moderate	No	68.55	\$102,900	\$70,538	\$58,125	1620	95.00	1539	148	340
13	121	0113.01	Moderate	No	64.60	\$102,900	\$66,473	\$54,781	4508	91.15	4109	1360	2020
13	121	0113.06	Moderate	No	63.16	\$102,900	\$64,992	\$53,558	3371	98.84	3332	387	635
13	121	0113.07	Low	No	38.32	\$102,900	\$39,431	\$32,500	4631	98.57	4565	193	425
13	121	0113.08	Low	No	49.64	\$102,900	\$51,080	\$42,095	1396	97.85	1366	219	412
13	121	0113.09	Middle	No	92.74	\$102,900	\$95,429	\$78,636	3655	95.87	3504	734	1010
13	121	0113.10	Low	No	47.08	\$102,900	\$48,445	\$39,925	5137	95.97	4930	554	1415
13	121	0114.16	Upper	No	144.11	\$102,900	\$148,289	\$122,198	5612	28.31	1589	1791	1973
13	121	0114.17	Upper	No	141.10	\$102,900	\$145,192	\$119,647	5115	22.50	1151	1781	1911
13	121	0114.19	Upper	No	169.27	\$102,900	\$174,179	\$143,529	5798	20.58	1193	2296	2603
13	121	0114.21	Middle	No	86.16	\$102,900	\$88,659	\$73,063	3933	71.85	2826	617	1095
13	121	0114.22	Upper	No	120.73	\$102,900	\$124,231	\$102,371	3746	32.14	1204	1033	1235
13	121	0114.23	Upper	No	194.91	\$102,900	\$200,562	\$165,270	5484	24.85	1363	1687	1834
13	121	0114.24	Upper	No	150.11	\$102,900	\$154,463	\$127,281	5435	37.46	2036	1904	2174
13	121	0114.26	Upper	No	187.57	\$102,900	\$193,010	\$159,050	2432	42.06	1023	717	845
13	121	0114.28	Upper	No	191.30	\$102,900	\$196,848	\$162,208	2776	21.43	595	930	1020

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13	121	0114.29	Upper	No	148.36	\$102,900	\$152,662	\$125,796	5546	40.12	2225	1494	2023
13	121	0114.30	Moderate	No	58.31	\$102,900	\$60,001	\$49,448	4338	85.11	3692	198	551
13	121	0114.31	Middle	No	80.94	\$102,900	\$83,287	\$68,637	1970	89.54	1764	341	447
13	121	0114.32	Moderate	No	74.24	\$102,900	\$76,393	\$62,955	4784	62.88	3008	423	651
13	121	0114.33	Upper	No	159.21	\$102,900	\$163,827	\$135,000	3034	27.49	834	1016	1086
13	121	0114.34	Upper	No	122.75	\$102,900	\$126,310	\$104,083	3209	45.25	1452	1107	1171
13	121	0114.35	Moderate	No	76.31	\$102,900	\$78,523	\$64,706	4271	43.50	1858	1091	1145
13	121	0114.36	Upper	No	152.07	\$102,900	\$156,480	\$128,942	3190	23.07	736	1102	1114
13	121	0114.37	Upper	No	132.46	\$102,900	\$136,301	\$112,315	2911	44.14	1285	555	809
13	121	0114.38	Upper	No	136.27	\$102,900	\$140,222	\$115,550	4399	53.24	2342	886	1054
13	121	0114.39	Upper	No	135.17	\$102,900	\$139,090	\$114,616	4138	33.93	1404	1402	1510
13	121	0114.40	Upper	No	169.82	\$102,900	\$174,745	\$144,000	2352	31.55	742	719	653
13	121	0114.41	Upper	No	160.33	\$102,900	\$164,980	\$135,950	3919	32.97	1292	1077	1154
13	121	0114.42	Upper	No	126.34	\$102,900	\$130,004	\$107,130	2344	42.45	995	418	498
13	121	0114.43	Upper	No	193.96	\$102,900	\$199,585	\$164,464	3303	45.11	1490	670	827
13	121	0114.44	Upper	No	287.22	\$102,900	\$295,549	\$243,542	3756	31.76	1193	1496	1573
13	121	0114.45	Upper	No	218.45	\$102,900	\$224,785	\$185,231	3158	16.94	535	950	1088
13	121	0114.46	Upper	No	209.08	\$102,900	\$215,143	\$177,283	3428	16.34	560	894	1003
13	121	0115.05	Upper	No	205.93	\$102,900	\$211,902	\$174,615	4316	21.41	924	1334	1441
13	121	0115.07	Upper	No	294.84	\$102,900	\$303,390	\$250,001	4947	16.64	823	1128	1147
13	121	0115.08	Upper	No	294.84	\$102,900	\$303,390	\$250,001	4262	26.96	1149	1743	1755
13	121	0115.09	Upper	No	229.74	\$102,900	\$236,402	\$194,799	2501	21.59	540	602	772
13	121	0115.10	Upper	No	222.85	\$102,900	\$229,313	\$188,962	6164	29.40	1812	1912	1993
13	121	0115.11	Upper	No	172.41	\$102,900	\$177,410	\$146,189	2794	32.93	920	616	738
13	121	0115.12	Upper	No	243.30	\$102,900	\$250,356	\$206,298	2968	17.39	516	1004	1218
13	121	0115.13	Upper	No	177.90	\$102,900	\$183,059	\$150,850	3450	15.25	526	1055	1124
13	121	0115.14	Upper	No	250.72	\$102,900	\$257,991	\$212,594	3589	18.33	658	1031	1031
13	121	0115.15	Upper	No	294.84	\$102,900	\$303,390	\$250,001	2531	18.93	479	824	783
13	121	0116.12	Upper	No	190.72	\$102,900	\$196,251	\$161,719	3462	38.33	1327	1238	1284

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13	121	0116.18	Upper	No	171.74	\$102,900	\$176,720	\$145,625	4647	52.31	2431	1115	1213
13	121	0116.24	Upper	No	235.06	\$102,900	\$241,877	\$199,313	4015	42.96	1725	1156	1198
13	121	0116.27	Upper	No	135.75	\$102,900	\$139,687	\$115,108	4418	62.09	2743	978	1006
13	121	0116.28	Middle	No	116.55	\$102,900	\$119,930	\$98,824	2857	53.10	1517	339	630
13	121	0116.29	Upper	No	202.33	\$102,900	\$208,198	\$171,563	4712	51.70	2436	1231	1406
13	121	0116.30	Upper	No	151.17	\$102,900	\$155,554	\$128,182	4262	52.49	2237	836	934
13	121	0116.31	Upper	No	136.96	\$102,900	\$140,932	\$116,138	4542	60.00	2725	1173	1343
13	121	0116.32	Upper	No	155.41	\$102,900	\$159,917	\$131,776	3641	78.30	2851	549	810
13	121	0116.33	Upper	No	158.73	\$102,900	\$163,333	\$134,597	4008	45.13	1809	1067	1292
13	121	0116.34	Middle	No	119.10	\$102,900	\$122,554	\$100,991	2721	58.54	1593	436	664
13	121	0116.35	Upper	No	166.02	\$102,900	\$170,835	\$140,777	4075	81.82	3334	973	1111
13	121	0116.36	Middle	No	82.69	\$102,900	\$85,088	\$70,119	2134	76.90	1641	47	201
13	121	0116.37	Upper	No	286.49	\$102,900	\$294,798	\$242,925	2836	38.29	1086	785	830
13	121	0116.38	Upper	No	134.99	\$102,900	\$138,905	\$114,464	4709	39.05	1839	1282	1672
13	121	0116.39	Upper	No	147.71	\$102,900	\$151,994	\$125,246	1952	49.69	970	163	140
13	121	0116.40	Upper	No	134.00	\$102,900	\$137,886	\$113,620	5189	38.54	2000	993	1506
13	121	0116.41	Upper	No	294.84	\$102,900	\$303,390	\$250,001	4291	25.43	1091	1477	1564
13	121	0116.42	Upper	No	146.60	\$102,900	\$150,851	\$124,312	3559	45.77	1629	1006	1286
13	121	0116.43	Middle	No	89.56	\$102,900	\$92,157	\$75,941	4671	72.06	3366	160	160
13	121	0116.44	Middle	No	101.77	\$102,900	\$104,721	\$86,292	3686	63.05	2324	1216	1535
13	121	0116.45	Upper	No	149.14	\$102,900	\$153,465	\$126,463	4220	57.27	2417	1055	1341
13	121	0116.46	Middle	No	104.97	\$102,900	\$108,014	\$89,013	3059	49.26	1507	791	914
13	121	0116.47	Moderate	No	75.83	\$102,900	\$78,029	\$64,303	5160	51.61	2663	925	1262
13	121	0116.48	Upper	No	174.35	\$102,900	\$179,406	\$147,838	2898	64.80	1878	726	778
13	121	0116.49	Upper	No	179.18	\$102,900	\$184,376	\$151,934	5387	67.12	3616	1485	1580
13	121	0116.50	Upper	No	246.21	\$102,900	\$253,350	\$208,771	4094	60.63	2482	1117	1226
13	121	0116.51	Upper	No	164.70	\$102,900	\$169,476	\$139,655	2299	54.98	1264	480	495
13	121	0116.52	Upper	No	162.63	\$102,900	\$167,346	\$137,898	3372	68.68	2316	565	686

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13	121	0116.53	Upper	No	258.39	\$102,900	\$265,883	\$219,095	3753	36.80	1381	1215	1331
13	121	0116.54	Upper	No	138.57	\$102,900	\$142,589	\$117,500	2794	39.16	1094	566	644
13	121	0116.55	Upper	No	181.54	\$102,900	\$186,805	\$153,934	2977	20.52	611	793	886
13	121	0116.56	Upper	No	217.72	\$102,900	\$224,034	\$184,615	4213	39.81	1677	1287	1322
13	121	0116.57	Upper	No	173.87	\$102,900	\$178,912	\$147,432	3082	55.06	1697	933	1036
13	121	0116.58	Upper	No	137.66	\$102,900	\$141,652	\$116,731	3931	55.66	2188	934	1355
13	121	0116.59	Upper	No	174.02	\$102,900	\$179,067	\$147,558	2824	48.41	1367	630	706
13	121	0116.60	Upper	No	146.84	\$102,900	\$151,098	\$124,514	4431	42.99	1905	1392	1663
13	121	0116.61	Upper	No	214.53	\$102,900	\$220,751	\$181,906	2187	24.14	528	553	677
13	121	0118.01	Unknown	No	0.00	\$102,900	\$0	\$0	1322	71.33	943	0	18
13	121	0118.02	Low	No	45.57	\$102,900	\$46,892	\$38,646	1370	93.36	1279	160	490
13	121	0119.01	Unknown	No	0.00	\$102,900	\$0	\$0	1859	72.57	1349	246	42
13	121	0119.02	Unknown	No	0.00	\$102,900	\$0	\$0	1377	68.19	939	92	187
13	121	0120.00	Low	No	29.23	\$102,900	\$30,078	\$24,788	3408	92.81	3163	254	693
13	121	0123.00	Middle	No	93.75	\$102,900	\$96,469	\$79,500	2777	75.77	2104	425	945
13	121	9800.00	Unknown	No	0.00	\$102,900	\$0	\$0	0	0.00	0	0	0

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Fieldpoint Private Bank & Trust Loan to Deposit Ratios

Prior Year

FDIC Performance and Condition Ratios	Loan to Deposit Ratio
Quarter 1 2023	94.04%
Quarter 2 2023	107.74%
Quarter 3 2023	88.08%
Quarter 4 2023	125.09%

Addendum to CRA Public File

Description of Efforts to Improve Fieldpoint Private Bank & Trust's CRA Performance

Background

Fieldpoint Private Bank & Trust received a "Needs to Improve" rating in its 2024 CRA Examination Report. The report was received by the Bank in July 2024. Regulation BB, § 228.43 requires banks with less than "Satisfactory" ratings to include in its public file a description of its current efforts to improve its performance, updated quarterly. The prior examination report dated February 12, 2018, rated Fieldpoint Private as "Satisfactory".

In 2020-2021, the Bank participated in the SBA *Paycheck Protection Program* First and Second Draw PPP loans and the PPP loan forgiveness programs and the Federal Reserve *Main Street Lending Program* to assist small businesses during the COVID-19 economic downturn.

Interest rates began to rise in 2022, increasing 11 times through July 2023 to combat inflation. The result was that demand for loans, especially in the small business sectors, decreased for both existing Fieldpoint clients and new clients. In September 2024, the Federal Reserve decreased interest rates by 50 basis points – the first decrease since the COVID-related reductions of March, 2020.

September 30, 2024 Update

1. Beginning in second quarter 2024, Fieldpoint Private began developing a new product set, *create!*, a program that focuses specifically on offering banking products tailored to the needs a community that experiences persistent economic challenges – the creative community. *Create!* will accomplish this by providing financial support and resources directly to creators with financial hardships, helping to support basic needs or early-stage funding of their business ventures to help them prosper and grow. The *create!* program offers more flexible lending terms for small business loans and mortgage loan products. Additionally, Fieldpoint will support and distribute financial aid benefitting organizations working to provide homes and resources to all members of the communities where creators live and work. The program is in the developmental stage with a launch date to-be-determined.
2. In the third quarter 2024, Fieldpoint has partnered with a consultant to explore CRA related channels to additionally improve performance.