

CRA Public File 2024

March 31, 2024

Mission Statement

The purpose of the Community Reinvestment Act (CRA) and Federal Reserve Bank 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.

Contents

- Most recent CRA Performance Evaluation
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 - Most recent data available from the FFIEC as of March 31, 2024
- 2023 Quarterly Loan to Deposit Ratios
- Most Recent CRA Disclosure published by the FFIEC

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

February 12, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Fieldpoint Private Bank & Trust
RSSD No. 3664588

100 Field Point Road
Greenwich, CT 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

INSTITUTION'S CRA RATING: This institution is rated:

Satisfactory. The Lending Test is rated: Satisfactory.

The Community Development Test is rated: Satisfactory.

The satisfactory performance of Fieldpoint Private Bank & Trust ("Fieldpoint") with regard to the Community Reinvestment Act ("CRA") is based on the following performance criteria:

- The loan-to-deposit ratio was reasonable given the bank's size, financial condition, and assessment areas' credit needs;
- A majority of loans and other lending-related activities were in the assessment areas;
- There was poor penetration among individuals of different income (including low- and moderate-income) levels;
- The geographic distribution of loans reflected reasonable dispersion throughout the assessment areas;
- There were no CRA-related complaints filed against the bank since the previous CRA evaluation; and
- 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 areas.

SCOPE OF EXAMINATION

Procedures

Fieldpoint's performance was evaluated using the Federal Financial Institutions Examination Council ("FFIEC") Intermediate Small Institution Examination Procedures. These procedures include a lending test, which evaluates the bank's record of meeting the credit needs of its assessment areas through its lending activities and a community development test, which evaluates the bank's responsiveness to community development needs in its assessment areas.

Fieldpoint maintains two assessment areas: MD 35614 (New York-Jersey City-White Plains, NY-NJ), which consists of all of New York County; and MSA 14860 (Bridgeport-Stamford- Norwalk, CT), which consists of a portion of Fairfield County. Both of these assessment areas were evaluated using a full-scope review.

As shown in the table below, the lending test evaluation covered the period from January 1, 2014 to December 31, 2016. The assessment period for Fieldpoint’s community development activities was from April 1, 2014 to December 31, 2017.

PERFORMANCE CRITERION	EVALUATION PERIOD
Loan-to-Deposit Ratio	January 1, 2014 – December 31, 2016
Lending in Assessment Areas	January 1, 2014 – December 31, 2016
Borrower Distribution of Loans	January 1, 2014 – December 31, 2016
Geographic Distribution Of Loans	January 1, 2014 – December 31, 2016
Response to CRA Complaints	January 1, 2014 – December 31, 2016
Community Development Lending	April 1, 2014 – December 31, 2017
Qualified Investments	April 1, 2014 – December 31, 2017
Community Development Services	April 1, 2014 – December 31, 2017

Products

The lending products reviewed during the evaluation included home purchase, refinancing, home improvement, and multifamily mortgage loans reported as required under the Home Mortgage Disclosure Act (“HMDA”). The entire universe of HMDA-related loans reported in 2014, 2015, and 2016 was used in the lending test analysis. Fieldpoint submitted community development loans, qualified investments, grants, and services, which were reviewed as part of the community development test.

Lending Distribution Analysis

The analyses of borrower and geographic distribution were based on loans made in Fieldpoint’s assessment areas. In order to analyze the borrower characteristics of HMDA-related loans, the proportions of originations to low- and moderate-income (“LMI”) and non-LMI borrowers was compared with the proportions of LMI and non-LMI families in the assessment areas. Income estimates from the FFIEC were used to categorize borrower income. FFIEC-adjusted median family income (“MFI”) figures for 2014, 2015, and 2016 were used to categorize borrower income levels for 2014, 2015, and 2016 loans, respectively. Because the volume of HMDA- related loans was too low to conduct a meaningful analysis for the MD 35614 (New York-Jersey City-White Plains, NY-NJ) assessment area, the overall borrower distribution rating is solely based upon the rating in the MSA 14860 (Bridgeport-Stamford-Norwalk, CT) assessment area.

To evaluate the geographic distribution of HMDA-related loans, the proportion of loan originations in LMI and non-LMI geographies were compared with the proportion of owner-occupied housing units in LMI and non-LMI geographies. Performance with regard to geographic distribution in low-income geographies was analyzed separately from performance in moderate-income geographies.

Because loan volumes were too low to conduct a meaningful analysis for each of the HMDA-related product types and for each of the years during the evaluation period, HMDA-related

lending was combined for all product types for all three years of the evaluation period in order to the conduct the analysis. All product types were given equal weight for the analysis. Fieldpoint's HMDA-related lending was compared to the average of the aggregate for the three years during the evaluation period.

Because the bank originated a low volume of small business loans, which are loans in the amount of \$1 million or less, during the evaluation period, the volume was deemed too insignificant to conduct a meaningful analysis.

Peer data was used for the loan-to-deposit ratio analysis. In order to choose similarly-situated banks within the assessment areas, local peer banks were selected based on the amount of deposits and the number of branches. Fieldpoint's loan-to-deposit ratio was also compared to its national peer group.

Community Contacts

In order to learn more about community credit needs, examiners conducted interviews with one agency located in MD 35614 (New York-Jersey City-White Plains, NY-NJ) and one agency located in MSA 14860 (Bridgeport-Stamford-Norwalk, CT). One organization's mission was to promote affordable housing in its community, and the other organization's mission was to promote economic development in its locality. These entities stressed the need for all types of community development, including affordable housing, financing for economic development projects, and community services that target financial literacy and financial expertise programs for various community development programs. Examiners also leveraged community contacts that were located in the bank's assessment areas from prior bank CRA evaluations to assist in developing performance context.

DESCRIPTION OF INSTITUTION

Fieldpoint is a federally chartered savings bank that began operations in April 2008. Fieldpoint is headquartered in Greenwich, CT, maintains two branches, and is owned by the bank holding company Fieldpoint Private Holdings. Fieldpoint is primarily a wealth management and investment advisory bank and maintains the business unit Fieldpoint Private Securities, LLC. The bank meets the retail and community development needs of its community by offering consumer products and services, including retail deposit products, home mortgages, refinances, and home improvement loans. Fieldpoint also offers commercial loans, including commercial and industrial loans, multifamily loans, and loans secured by commercial real estate. Consistent with its overall business strategy, Fieldpoint's products and services are designed primarily for its high net worth clients.

As of December 31, 2016, Fieldpoint maintained total assets of \$858.6 million. As shown in the table below, total loans and leases equaled \$648.9 million, which consisted of \$562.2 million in

domestic real estate loans, \$39.1 million in commercial and industrial loans, and \$47.5 million in consumer loans.

LOAN PORTFOLIO SUMMARY		
Loan Type	Dollar Amount* ('000s)	Percent of Total
Commercial & Industrial	\$39,121	6.0%
Nonfarm Nonresidential Real Estate	\$145,221	22.4%
Construction & Land Development	\$5,881	1.0%
Secured by 1-4 Family Residential Real Estate	\$344,639	53.1%
Multifamily	\$66,474	10.2%
Consumer	\$47,505	7.3%
Other	\$29	0.0%
Total	\$648,870	100%

Fieldpoint maintains two assessment areas located in the State of New York and the State of Connecticut, consisting of the following:

- MD 35614 (New York-Jersey City-White Plains, NY-NJ), consisting of all of New York County.
- MSA 14860 (Bridgeport-Stamford-Norwalk, CT), consisting of portions of Fairfield County.

Although the majority of the bank’s deposit and lending activities occurred in MSA 14860 (Bridgeport-Stamford-Norwalk, CT), both assessment areas were evaluated using full-scope procedures. This was because MD 35614 (New York-Jersey City-White Plains, NY-NJ) contains a majority of the total census tracts located in the bank’s assessment areas, the branch presence of the bank is equal for both assessment areas, and it is Fieldpoint’s first CRA evaluation under the supervisory authority of the Federal Reserve Bank of New York.

The previous CRA evaluation of Fieldpoint was conducted as of March 31, 2014 by the Office of the Comptroller of the Currency (“OCC”). Home mortgage and CRA loan data was reviewed from January 1, 2012 to December 31, 2013, and community development activities were reviewed from April 4, 2011 to March 31, 2014. The OCC evaluated Fieldpoint as an intermediate small

bank and rated the bank's performance as satisfactory. There are no financial or legal factors that would prevent Fieldpoint from fulfilling its obligations under the CRA.

For additional details, see the Summary of Key Assessment Area Data on the following page, which contains a summary of assessment area data for all rated areas. Maps illustrating the bank's assessment areas at the time of the evaluation are located in Appendix C.

Summary of Key Assessment Area Data			
	MD 35614 (New York-Jersey City- White Plains, NY-NJ)	MSA 14860 (Bridgeport-Stamford- Norwalk, CT)	Totals
Total Population ⁴	1,585,873	364,519	1,950,392
Population % of AA population	81.3%	18.7%	18.7%
Families ⁴	300,147	93,066	393,213
Families % of AA families	76.3%	23.7%	100.0%
Total Census Tracts ⁴	288	84	372
Tracts % AA tracts	77.4%	22.6%	100.0%
LMI tracts ⁴	105	20	125
LMI tracts % all AA LMI tracts	84.0%	16.0%	100.0%
Total Owner-Occupied Units ⁴	167,031	93,912	260,943
Units % of AA units	64.0%	36.0%	100.0%
Business Establishments ⁵	132,235	31,968	164,203
Bus. est. % AA bus. est.	80.5%	19.5%	100.0%
Number of Branches ¹	1	1	2
Branches % all branches	50.0%	50.0%	100.0%
Branches in LMI tracts ¹	1	0	0
LMI branches % AA LMI branches	50.0%	0.0%	0.0%
Branch Deposits (\$'000s) ²	54,977	613,849	668,826
Deposits % AA deposits	8.2%	91.8%	100.0%
Deposit Market Share (%)/ Rank in Mkt.	0.00/83	1.28/14	
Home Purchase Originations ³	7	18	25
HP originations % AA orig.	28.0%	72.0%	100.0%
Refinance Originations ³	4	26	30
Refi orig. % AA orig.	13.3%	86.7%	100.0%
Home Improvement Originations ³	0	2	2
Home Improvement orig. % AA orig.	0.0%	100.0%	100.0%
Multifamily Originations ³	4	1	5
Multifamily orig. % AA orig.	80.0%	20.0%	100.0%
Combined Loan Totals	15	47	62
% of AA Orig. ⁽⁶⁾	24.2%	75.8%	100.0%

(1) Branch numbers are as of 12/31/2016. (2) Branch deposits and deposit market share are from the FDIC as of 6/30/16. (3) Originations are loans reported under HMDA for 2014 through 2016. (4) Demographic information was obtained from the 2010 Census. (5) Business establishments' information was reported by D&B for 2016.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Fieldpoint's overall performance in meeting the credit needs of its assessment areas under the lending test is rated satisfactory. Fieldpoint's loan-to-deposit ratio was reasonable given the bank's size, financial condition, and assessment areas' credit needs. A majority of loans and other lending-related activities were in the assessment areas. However, the borrower distribution reflected poor penetration among individuals of different income (including LMI) levels. The geographic distribution of loans reflected reasonable dispersion throughout the assessment areas.

LOAN-TO-DEPOSIT RATIO

Fieldpoint's loan-to-deposit ratio was reasonable given the bank's size, financial condition, and the credit needs of its assessment areas. Fieldpoint's average loan-to-deposit ratio for the 12 quarters between January 1, 2014 and December 31, 2016 was 87.6% based on information contained in Fieldpoint's Consolidated Report of Condition and Income. This ratio was comparable to the national peer average of 87.3% for similarly-sized banks, and lower compared to an average of 105.5% for four similarly-situated banks located in Fieldpoint's assessment areas during the evaluation period.

LENDING IN ASSESSMENT AREAS

Fieldpoint originated a majority of loans and other lending-related activities in the assessment areas. As shown in the table below, during the evaluation period, overall 51.7% by number, and 50.8% by dollar amount, were originated in its assessment areas. Compared to the prior CRA evaluation, this is both a decrease in number and dollar volume, which reflected 67.6% by number and 72.2% by dollar volume. By number, for each loan category, Fieldpoint originated 50.0% of its home purchase loans, 100.0% of its home improvement loans, 54.5% of its refinancing loans, and 38.5% of its multifamily loans in its assessment areas. Overall, although these lending levels do support that lending activities are focused within the bank's assessment areas, the continued decreasing trend could impact the bank's CRA performance.

Lending Inside and Outside the Assessment Area

January 1, 2014 -- December 31, 2016

Loan Type	Inside				Outside				Total			
	#	%	\$('000s)	%	#	%	\$('000s)	%	#	%	\$('000s)	%
Home Purchase - Conventional	25	50.0	\$43,047	54.2	25	50.0	\$36,365	45.8	50	100.0	\$79,412	100.0
Home Improvement	2	100.0	\$4,964	100.0	0	0.0	\$0	0.0	2	100.0	\$4,964	100.0
Refinancing	30	54.5	\$41,773	50.7	25	45.5	\$40,655	49.3	55	100.0	\$82,428	100.0
Multifamily Housing	5	38.5	\$9,564	33.4	8	61.5	\$19,049	66.6	13	100.0	\$28,613	100.0
Total HMDA related	62	51.7	\$99,348	50.8	58	48.3	\$96,069	49.2	120	100.0	\$195,417	100.0
TOTAL LOANS	62	51.7	\$99,348	50.8	58	48.3	\$96,069	49.2	120	100.0	\$195,417	100.0

BORROWER DISTRIBUTION OF LOANS

Fieldpoint's borrower distribution reflected poor penetration among individuals of different income (including LMI) levels. This rating was based solely upon borrower distribution in the MSA 14860 (Bridgeport-Stamford-Norwalk, CT) assessment area because the MD 35614 (New York-Jersey City-White Plains, NY-NJ) assessment area did not have enough volume to conduct a meaningful analysis.

GEOGRAPHIC DISTRIBUTION OF LOANS

Fieldpoint's geographic distribution of loans reflected reasonable dispersion throughout the assessment areas.

RESPONSE TO CRA COMPLAINTS

Fieldpoint received no complaints relating to the bank's CRA performance. Since the previous evaluation, there were no CRA-related complaints filed with the Federal Reserve Bank of New York.

COMMUNITY DEVELOPMENT TEST

Fieldpoint's performance under the community development test is rated satisfactory. Fieldpoint demonstrated overall 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 areas. The community development test also considered the performance of local competitors and their responsiveness to community development needs.

COMMUNITY DEVELOPMENT LENDING

Fieldpoint originated a total of five community development loans, which equaled approximately \$6.1 million, which targeted revitalization and stabilization initiatives in LMI geographies within the MD 35614 (New York-Jersey City-White Plains, NY-NJ) assessment area. At the prior CRA evaluation, Fieldpoint originated seven community development loans totaling \$14.8 million. Although this is similar by number, this represents a 58.6% decrease by dollar volume since the prior CRA evaluation.

QUALIFIED INVESTMENTS

As shown in the table on the following page, Fieldpoint made qualified investments during the evaluation period that totaled \$1,038.5 million. These qualified investments were distributed throughout the bank's assessment areas and broader statewide or regional areas. Of the total qualified investments, 33 investments, or 76.7%, were dedicated to the bank's assessment areas

or broader statewide or regional areas including the assessment areas. By dollar amount, \$1,024.4 million, or 98.6%, were dedicated to the bank’s assessment areas.

QUALIFIED INVESTMENTS										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize and Stabilize		Total	
	#	(\$'000s)	#	(\$'000s)	#	(\$'000s)	#	(\$'000s)	#	(\$'000s)
Inside MD 35614 Assessment Area	0	\$0	7	\$15.5	1	\$460.0	0	\$0	8	\$475.5
MD 35614 – Broader Statewide/Regional Area (Including AA)	0	\$0	3	\$7.5	0	\$0	0	\$0	3	\$7.5
MD 35614 – Broader Statewide/Regional Area (Outside AA)	0	\$0	9	\$13.1	0	\$0	0	\$0	9	\$13.1
Inside MSA 14860 Assessment Area	0	\$0	19	\$35.9	1	\$500.0	1	\$5.0	21	\$540.9
MSA 14860 – Broader Statewide/Regional Area (Including AA)	0	\$0	1	\$0.5	0	\$0	0	\$0	1	\$0.5
MSA 14860 – Broader Statewide/Regional Area (Outside AA)	0	\$0	1	\$1.0	0	\$0	0	\$0	1	\$1.0
Total	0	\$0	40	\$73.5	2	\$960.0	1	\$5.0	43	\$1,038.5

Of these investments, 40 investments (93.0%), equaling \$73.5 thousand (7.1%), were for the purpose of community services for LMI individuals. Two investments (4.7%) equaling \$960 thousand (92.4%) were for the purpose of economic development of LMI geographies; and one investment (2.3%), equaling \$5,000 (0.5%), was for the purpose of revitalizing and stabilizing LMI geographies. At the prior CRA evaluation, Fieldpoint originated 22 qualified investments totaling \$536.3 thousand. This represents a 95.5% increase by number and a 93.6% increase by dollar volume since the prior CRA evaluation.

Credit needs identified from community contacts included affordable housing, financing for economic development projects, and community services that target financial literacy and financial expertise programs for various community development programs. Because Fieldpoint met the credit needs of its assessment areas by providing activities that met these needs, the bank was able to receive credit for extending community development loans, qualified investments, and community development services to broader statewide or regional areas outside of the assessment areas.

COMMUNITY DEVELOPMENT SERVICES

Greenwich, Connecticut

As shown in the table to the right, during the evaluation period, Fieldpoint provided a total of 28 community development services. Of these services, one service (3.6%) was for the purpose of providing technical expertise for an affordable housing agency for LMI individuals, 26

COMMUNITY DEVELOPMENT SERVICES	
Purpose	#
Affordable Housing	1
Community Services	26
Economic Development	1

services (92.8%) were for the purpose of providing financial literacy and technical expertise for community service organizations for LMI individuals, and one service (3.6%) was for the purpose of providing instruction and guidance to an economic development organization that

serves LMI geographies. At the prior CRA evaluation, Fieldpoint provided 10 community development services. This represents a 180% increase in the amount of community development services since the prior CRA evaluation.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank is in compliance with the substantive provisions of the anti-discrimination laws and regulations. No evidence of discriminatory or other illegal credit practices was identified as being inconsistent with helping to meet the community's credit needs.

MULTISTATE METROPOLITAN AREA

CRA RATING FOR MD 35614 (NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ):

Satisfactory.

The Lending Test is rated: Satisfactory.

The Community Development Test is rated: Satisfactory.

The major factors supporting the satisfactory rating include:

- The geographic distribution of loans reflected reasonable dispersion throughout the assessment area; and
- 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 EXAMINATION

Examiners evaluation of Fieldpoint's activities in the multistate metropolitan area consisted of a full-scope review of MD 35614 (New York-Jersey City-White Plains, NY-NJ). Performance ratings for the multistate metropolitan area were based solely on performance in New York County located in MD 35614 (New York-Jersey City-White Plains, NY-NJ). HMDA loans were reviewed from January 1, 2014 to December 31, 2016, and were compared to the average of the aggregate for the three years during the evaluation period. HMDA loans include home purchase, refinancing, home improvement, and multifamily loans. Community development activities were reviewed from April 1, 2014 to December 31, 2017.

Because loan volumes were minimal for each of the HMDA-related product types and for each of the years during the evaluation period, HMDA-related lending was combined for all product types for all three years of the evaluation period in order to the conduct the analysis. Out of the 15 loans originated in New York County, only six loans had reported income. Because of the low volume of loans with reported income, a meaningful borrower distribution analysis could not be conducted.

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

As of December 31, 2016, Fieldpoint operated one branch in a moderate-income census tract in New York County, which represented 50.0% of Fieldpoint's total branch network. According to the Federal Deposit Insurance Company ("FDIC") Deposit Market Share Report, as of June 30,

2016, Fieldpoint maintained less than 1.0% of the market share, ranked 83rd out of 108 banks in deposit market share in the assessment area, and maintained a deposit base of \$55.0 million in New York County. Competition in this assessment area is aggressive as Fieldpoint shares the market with large, national banks, as well as regional and community banks. Fieldpoint's operations in New York County accounted for 8.2% of the bank's total deposits. HMDA lending in New York County included 15 loans during the evaluation period, which represented 24.2% of Fieldpoint's total HMDA lending.

PERFORMANCE CONTEXT

The following demographic and economic information was obtained from publicly available sources that include the U.S. Department of Commerce's 2010 Census ("2010 Census"), the American Community Survey ("ACS"), FFIEC, the New York State Association of Realtors ("NYSAR"), the National Association of Realtors ("NAR"), the U.S. Department of Labor ("DOL"), and Dun & Bradstreet ("D&B").

Demographic Characteristics

According to the 2010 Census, demographics data reflected that the population of the assessment area was 1,585,873, which represented 81.3% of the population of the bank's total assessment area population. The 2010 Census reported there was a total of 288 census tracts in the assessment area, which represented 77.4% of the bank's total census tracts in its assessment areas. The 2010 Census reported there were 300,147 families in the assessment area, which represented 76.3% of the bank's total families in the assessment areas' population.

Income Characteristics

According to the 2010 Census, income data reflected that out of the 288 census tracts situated in the assessment area, 44 (15.3%) were designated as low-income and 61 (21.2%) were classified as moderate-income. Out of the 300,147 families in the assessment area, 27.9% were low-income, 12.6% were moderate-income, and 14.5% of families lived below the poverty level. The FFIEC calculated the estimated MFI in 2016 for MD 35614 to equal \$72,600.

Housing Characteristics

According to the 2010 Census, housing data reflected that the assessment area contained 839,013 housing units, of which approximately 167,031 or 19.9% were owner-occupied. Of the owner-occupied units in the assessment area, 2.1% of units were located in low-income census

Greenwich, Connecticut

tracts, and 9.7% were located in moderate-income census tracts. The remaining housing in the assessment area consisted of rental housing at 67.4% and vacant housing stock at 12.7%. The high percentage of rental units limits opportunities for HMDA-related lending. The 2010 Census data estimated that the median age of housing stock in the assessment area was 61 years old.

Housing in the assessment area is generally expensive, and according to community contacts, affordable housing remains a constant need for New York County. According to NAR, as of December 2016, the median sales price of an existing single-family home in MD 35614 (New York-Jersey City-White Plains, NY-NJ) was \$370,200. This is approximately over 10 times the MFI of a low-income borrower and approximately 6.5 times the MFI of a moderate-income borrower. The affordability ratio in the assessment area is 7.8%, which signifies that housing is expensive in the assessment area. Rents are also expensive in the assessment area. The 2010 Census data valued median gross rent for the assessment area as \$1,233, which is higher compared to the median gross rent of \$977 for the State of New York.

Labor, Employment, and Economic Characteristics

The MD 35614 (New York-Jersey City-White Plains, NY-NJ) assessment area is a global hub of international business and commerce. New York County is a major center for finance, insurance, real estate, and the arts in the United States. Many major corporations are headquartered in the MD 35614 (New York-Jersey City-White Plains, NY-NJ) assessment area, including numerous Fortune 500 companies. According to D&B, as of 2016 there were 132,235 businesses operating in this assessment area, of which 5.2% were located in low-income areas, and 9.2% were located in moderate-income areas. Of the total businesses operating in the assessment area, 82.6% were businesses with gross annual revenues (“GAR”) of \$1 million or less.

As shown in the table to the right, the annual unemployment rate for MD 35614 (New York-Jersey City-White Plains, NY-NJ) demonstrated a decreasing trend from 2014 to 2016,

AVERAGE ANNUAL UNEMPLOYMENT RATE			
Area	2014	2015	2016
MD 35614	6.8%	5.5%	4.9%

with the unemployment rate at 6.8% in 2014 and 4.9% in 2016. The unemployment rate with the State of New York was proportionate with this trend, declining from 6.3% in 2014 to 4.8% in 2016.

Community Contacts

In the New York County assessment area, information from community contacts supports the need for affordable housing and community services, especially programs that benefit the lowest-income New Yorkers. Community contacts noted they would specifically like to see banks fund affordable housing programs. Community contacts also expressed a need for more in-house portfolio lending because many borrowers do not fit typical government-backed loan programs. They also would like for banks to provide community services by offering their financial expertise to homeowners and renters, so that homeowners and renters have ongoing communication and comprehension regarding first-time home buying, eviction prevention, and mortgage

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foreclosure, home modification, and reverse mortgage counseling. Community contacts also expressed a need for support for charter schools, community healthcare, and micro- finance lending.

Additional performance context data for this assessment area is provided in the MD 35614 (New York-Jersey City-White Plains, NY-NJ) Assessment Area Demographics table below.

Assessment Area Demographics - 2016
Assessment Area: MD 35614 (New York-Jersey City-White Plains, NY-NJ)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	44	15.3	59,032	19.7	20,173	34.2	83,798	27.9
Moderate-income	61	21.2	71,841	23.9	15,503	21.6	37,797	12.6
Middle-income	25	8.7	21,069	7.0	2,640	12.5	34,085	11.4
Upper-income	146	50.7	148,187	49.4	5,081	3.4	144,467	48.1
Unknown-income	12	4.2	18	0.0	0	0.0	0	0.0
Total Assessment Area	288	100.0	300,147	100.0	43,397	14.5	300,147	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	105,101	3,574	2.1	3.4	94,299	89.7	7,228	6.9
Moderate-income	160,160	16,160	9.7	10.1	128,315	80.1	15,685	9.8
Middle-income	66,413	10,610	6.4	16.0	48,757	73.4	7,046	10.6
Upper-income	507,092	136,673	81.8	27.0	293,630	57.9	76,789	15.1
Unknown-income	247	14	0.0	5.7	172	69.6	61	24.7
Total Assessment Area	839,013	167,031	100.0	19.9	565,173	67.4	106,809	12.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	6,940	5.2	6,196	5.7	711	3.2	33	3.7
Moderate-income	12,227	9.2	10,672	9.8	1,492	6.7	63	7.1
Middle-income	8,547	6.5	7,129	6.5	1,381	6.2	37	4.2
Upper-income	95,438	72.2	78,526	71.9	16,217	73.2	695	78.1
Unknown-income	9,083	6.9	6,662	6.1	2,359	10.6	62	7.0
Total Assessment Area	132,235	100.0	109,185	100.0	22,160	100.0	890	100.0
Percentage of Total Businesses:			82.6		16.8		.7	

2016 FFIEC Census Data and 2016 D&B Information

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

LENDING TEST

Borrower Distribution of Loans

Because loan volumes were minimal for each of the HMDA-related product types and for each of the years during the evaluation period, HMDA-related lending was combined for all product types for all three years of the evaluation period in order to conduct the analysis. Out of the 15 loans originated in New York County, only six loans had reported income. Because of the low volume of loans with reported income, a meaningful analysis could not be conducted.

Geographic Distribution of Loans

Fieldpoint's geographic distribution of loans reflected reasonable dispersion throughout the assessment area. This was based on reasonable performance in both low- and moderate-income census tracts. Because loan volumes were minimal for each of the HMDA-related product types and for each of the years during the evaluation period, HMDA-related lending was combined for all product types for all three years of the evaluation period in order to conduct the analysis. All product types were given equal weight for the analysis. Fieldpoint's HMDA-related lending was compared to the average of the aggregate for the three years during the evaluation period and 2010 Census demographics data.

Given the overall low volume of HMDA-related originations, Fieldpoint demonstrated a high level of lending gaps in low- and moderate-income geographies. Fieldpoint did not originate loans in a substantial majority of the census tracts within the assessment area. Gaps in penetration for HMDA-related originations were reflected in geographies of all income levels. As shown in the table on the next page, Fieldpoint penetrated 4.3% of the census tract income levels inside its assessment area. During the evaluation period, Fieldpoint originated loans in one of 44 (2.3%) low-income census tracts, and two of 61 (3.3%) moderate-income census tracts. According to the 2010 Census, 19.7% of families resided in low-income census tracts and 12.5% of housing units were in low-income census tracts. The 2010 Census reflected that 23.9% of families resided in moderate-income census tracts and 19.1% of housing units were in moderate-income census tracts. The owner-occupancy rate for low-income census tracts was 3.4% and 10.1% for

moderate-income census tracts. The table on the next page details the bank's penetration of low-, moderate-, middle-, and upper-income census tracts.

TRACT INCOME LEVELS	NUMBER OF TRACTS	TRACTS WITH NO LOANS	PENETRATION
2014 – 2016			
Low	44	43	2.3%
Moderate	61	59	3.3%
Middle	25	25	0.0%
Upper	146	137	6.2%
Total	276	264	4.3%

Fieldpoint’s geographic distribution of loans reflected reasonable dispersion throughout low-income geographies. All of the originations occurred in 2014 and 2015, as Fieldpoint did not originate any loans in this assessment area in 2016. During the evaluation period, Fieldpoint originated 6.7% of loans in low-income census tracts. Although this was above the aggregate’s average performance of 3.1% by number and 4.2% by dollar volume, Fieldpoint originated only one of 15 loans in low-income census tracts. Opportunities to originate HMDA loans in low-income census tracts was limited, as only 2.1% of the assessment area’s owner-occupied housing was situated in a low-income census tract. Furthermore, 34.2% of families living in low-income census tracts were below the poverty level, which created challenges to banks in lending in low-income census tracts.

Fieldpoint’s geographic distribution of loans reflects reasonable dispersion throughout moderate- income geographies. During the evaluation period, Fieldpoint originated four of 15 loans, which equaled 26.7% of loans by number in moderate-income census tracts. This was above the aggregate’s average performance, which equaled 9.7% by number and 9.1% by dollar volume. This was also above the 9.7% of owner-occupied units located in moderate-income census tracts.

COMMUNITY DEVELOPMENT TEST

Fieldpoint’s performance under the community development test is rated satisfactory. Fieldpoint 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. The community development test also considered the performance of local competitors and their responsiveness to community development needs.

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During the evaluation period, Fieldpoint made a total of \$6.1 million in community development loans and \$483.0 thousand in qualified investments in this assessment area and the broader statewide or regional area that included this assessment area. This equals 100.0% of total community development loans and 46.5% of total qualified investments. Fieldpoint's community development loans and qualified investments were responsive to the bank's MD 35614 (New York-Jersey City-White Plains, NY-NJ) assessment area.

Community Development Lending

During the evaluation period, Fieldpoint originated five community development loans that totaled \$6.1 million. Although all of Fieldpoint’s community development loans in MD 35614 (New York-Jersey City-White Plains, NY-NJ) were for the purpose of revitalizing and stabilizing LMI geographies, a few of the loans were collateralized by mixed-use property that included residential units located in moderate-income census tracts.

Examples of community development lending include:

- Two loans totaling \$3.125 million to renovate and convert a multifamily building located in a moderate-income census tract into student housing; and
- A \$1.5 million loan to renovate and convert a commercial property located in a moderate- income census tract into commercial and residential condominiums.

Qualified Investments

As shown in the table to the right, during the evaluation period, Fieldpoint extended 11 qualified investments that totaled \$483.0 thousand. Of these investments, 10 (90.9%), equaling \$23.0 thousand (4.8%), were for the purpose of community services to LMI individuals, and one investment (9.1%), equaling

QUALIFIED INVESTMENTS		
Purpose	#	\$(‘000s)
Community Services	10	\$23.0
Economic Development	1	\$460.0

\$460 thousand (95.2%), was for the purpose of economic development of LMI geographies. All qualified investments dedicated to community services were for philanthropic grants, while Fieldpoint made one qualified investment designated as economic development.

Examples of qualified investments include:

- One investment for \$460 thousand into a fund that invests in community development loans guaranteed by the Small Business Administration (“SBA”); and
- Three grants totaling \$8,500 to an organization that provides educational services targeting LMI and underserved communities in the assessment area.

Community Development Services

As shown in the table to the right, during the evaluation period, Fieldpoint provided 19 community development services. Of these services, one (5.3%) was for the purpose of providing technical expertise for an organization that supports affordable

COMMUNITY DEVELOPMENT SERVICES	
Purpose	#
Affordable Housing	1
Community Services	18

housing for LMI individuals, and 18 (94.7%) were for the purpose of providing a variety of services, including financial literacy and technical assistance, to organizations that provide community services to LMI individuals.

Examples of community development services include:

- One employee provided over 40 hours of service as a financial education instructor for a tutoring company that targets LMI and underserved communities in New York; and
- One employee provided 24 hours a year as a board member of a foundation that financially supports the spiritual, educational, and social needs of LMI communities. The employee provided technical expertise by assisting with the foundation’s finances and endowments.

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CRA RATING FOR THE STATE OF CONNECTICUT: Satisfactory.

The Lending Test is rated: Satisfactory.

The Community Development Test is rated: Satisfactory.

The major factors supporting the rating include:

- Poor penetration among individuals of different income (including LMI) levels;
- The geographic distribution of loans reflected reasonable dispersion throughout the assessment area; and
- The bank's community development performance demonstrated adequate 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 EXAMINATION

Examiners evaluation of Fieldpoint's activities in the State of Connecticut consisted of a full-scope review of MSA 14860 (Bridgeport-Stamford-Norwalk, CT), which is comprised of Fairfield County. Performance ratings for the State of Connecticut were based solely on Fieldpoint's performance in a portion of Fairfield County. HMDA loans were reviewed from January 1, 2014 to December 31, 2016, and were compared to the average of the aggregate for the three years during the evaluation period. HMDA loans include home purchase, refinancing, home improvement, and multifamily dwelling loans. Community development activities were reviewed from April 1, 2014 to December 31, 2017.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF CONNECTICUT

As mentioned above, the assessment area in the State of Connecticut solely includes a portion of Fairfield County, which is located in MSA 14860 (Bridgeport-Stamford-Norwalk, CT). Further discussion of Fieldpoint's operations will be included in the Description of Institution's Operations in MSA 14860 (Bridgeport-Stamford-Norwalk, CT) section on the following page.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF CONNECTICUT

Conclusions regarding Fieldpoint's performance in MSA 14860 (Bridgeport-Stamford-Norwalk, CT) with respect to the lending test and community development test were based solely on performance in portions of Fairfield County. Fieldpoint's borrower distribution reflected poor penetration among individuals of different income levels. Fieldpoint's geographic distribution of loans reflected reasonable dispersion throughout the assessment area. Fieldpoint's community development performance demonstrated adequate 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.

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

As of December 31, 2016, Fieldpoint operated one branch in a middle-income census tract in Fairfield County, which represented 50.0% of Fieldpoint's total branch network. According to the FDIC Deposit Market Share Report, as of June 30, 2016, Fieldpoint maintained 1.3% of the market share, ranked 14th out of 29 banks in deposit market share in the assessment area, and maintained a deposit base of \$613.8 million in Fairfield County. Fieldpoint also faces aggressive competition as national, regional, and community banks also maintain a market presence in this assessment area. Fieldpoint's operations in Fairfield County had 91.8% of the bank's total deposits. HMDA-related lending in Fairfield County included 47 loans during the evaluation period, which represented 75.8% of Fieldpoint's total HMDA lending volume.

PERFORMANCE CONTEXT

The following demographic and economic information was obtained from publicly available sources that include the U.S. Department of Commerce's 2010 Census ("2010 Census"), the American Community Survey ("ACS"), FFIEC, the Connecticut Association of Realtors ("CAR"), the National Association of Realtors ("NAR"), the U.S. Department of Labor ("DOL"), and Dun & Bradstreet ("D&B").

Demographic Characteristics

According to the 2010 Census, demographic data reflected that the population of the assessment area was 364,519, which represented 18.7% of the population of the bank's entire assessment area population. The 2010 Census reported there was a total of 84 census tracts in the

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assessment area, which represented 22.6% of the bank's total census tracts in its assessment areas. The 2010 Census reported there were 93,066 families in the assessment area, which represented 23.7% of the bank's total families in the assessment area population.

Income Characteristics

According to the 2010 Census, demographic data reflected that out of the 84 census tracts situated in the assessment area, 6 (7.1%) were designated as low-income and 14 (16.7%) were classified as moderate-income. Out of the 93,066 families in the assessment area, 18.8% were low-income, 13.9% were moderate-income, and 4.6% of families lived below the poverty level. The FFIEC calculated the estimated MFI in 2016 for MSA 14860 (Bridgeport-Stamford- Norwalk, CT) to equal \$104,400.

Housing Characteristics

According to the 2010 Census, housing data reflected that the assessment area contained 145,805 housing units, of which approximately 64.4% are owner-occupied. Of the owner-occupied units in the assessment area, 2.6% of units were located in low-income census tracts, and 12.9% were located in moderate-income census tracts. The remaining housing in the assessment area consisted of rental housing at 28.9% and vacant housing stock at 6.7%. The 2010 Census data estimated that the median age of housing stock in this assessment area was 49 years old.

Housing in the assessment area is expensive, and according to community contacts, affordable housing remains a constant need for the locality. According to NAR, as of December 2016, the median sales price of an existing single-family home in MSA 14860 (Bridgeport-Stamford-Norwalk, CT) was \$373,500. This is over seven times the MFI of a low-income borrower and approximately 4.5 times more than the MFI of a moderate-income borrower. The affordability ratio in the assessment area is 13.0%, which signifies that housing is generally expensive in the assessment area. Rents are relatively expensive in the assessment area. The 2010 Census data valued median gross rent for the assessment area as \$1,416, which is higher compared to the median gross rent of \$982 for the State of Connecticut.

Labor, Employment, and Economic Characteristics

The major industries surrounding Fieldpoint are: healthcare and social assistance, retail trade, and professional, scientific, and tech services. According to D&B, as of 2016 there were 31,968 businesses operating in this assessment area, of which 6.0% were located in low-income areas, and 15.4% were located in moderate-income areas. Of the total businesses operating in the assessment area, 89.7% were businesses with GAR of \$1 million or less.

As shown in the table to the right, the annual unemployment rate for MSA 14860 (Bridgeport-Stamford-Norwalk, CT) demonstrated a decreasing trend from 2014 to 2016, with the

AVERAGE ANNUAL UNEMPLOYMENT RATE			
Area	2014	2015	2016
MSA 14860	6.2%	5.4%	4.8%

unemployment rate at 6.2% in 2014 and 4.8% in 2016. The unemployment rate with the State of Connecticut was commensurate with this trend, declining from 6.6% in 2014 to 5.1% in 2016.

Community Contacts

In the MSA 14860 (Bridgeport-Stamford-Norwalk, CT) assessment area, one community contact was conducted with an economic development organization that serves a town located in Fairfield County. The contact indicated that there is a need for affordable housing and social services, like food, heating, and medical services. There is also a need for multiple-layer financing that involves private investors, as well as support from banks, in order to finance projects.

Additional performance context data for this assessment area is provided in the MSA 14860 (Bridgeport-Stamford-Norwalk, CT) Assessment Area Demographics table on the following page.

Assessment Area Demographics – 2016
Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	6	7.1	5,329	5.7	1,119	21.0	17,474	18.8	
Moderate-income	14	16.7	16,025	17.2	1,689	10.5	12,981	13.9	
Middle-income	23	27.4	25,772	27.7	803	3.1	16,308	17.5	
Upper-income	41	48.8	45,940	49.4	695	1.5	46,303	49.8	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	84	100.0	93,066	100.0	4,306	4.6	93,066	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	%	#	%	#	%	
Low-income	9,821	2,429	2.6	24.7	6,585	67.1	807	8.2	
Moderate-income	30,990	12,130	12.9	39.1	16,635	53.7	2,225	7.2	
Middle-income	43,190	28,955	30.8	67.0	11,712	27.1	2,523	5.8	
Upper-income	61,804	50,398	53.7	81.5	7,214	11.7	4,192	6.8	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	145,805	93,912	100.0	64.4	42,146	28.9	9,747	6.7	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	1,910	6.0	1,575	5.5	322	10.8	13	4.3	
Moderate-income	4,927	15.4	4,258	14.8	643	21.5	26	8.6	
Middle-income	7,817	24.5	7,064	24.6	707	23.7	46	15.2	
Upper-income	17,314	54.2	15,782	55.0	1,315	44.0	217	71.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	31,968	100.0	28,679	100.0	2,987	100.0	302	100.0	
Percentage of Total Businesses:				89.7		9.3		.9	

2016 FFIEC Census Data and 2016 D&B Information

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

LENDING TEST

Borrower Distribution of Loans

Fieldpoint's borrower distribution reflected poor penetration among individuals of different income (including LMI) levels. This was based on very poor performance to low-income borrowers, and poor performance to moderate-income borrowers. Out of the 47 loans originated in MSA 14860 (Bridgeport-Stamford-Norwalk, CT), 31 loans had reported income. Because loan volumes were minimal for each of the HMDA-related product types and for each of the years during the evaluation period, HMDA-related lending was combined for all product types for all three years of the evaluation period in order to conduct the analysis. All product types were given equal weight for the analysis. Fieldpoint's HMDA-related lending was compared to the average of the aggregate for the three years during the evaluation period and 2010 Census demographic data.

Fieldpoint's borrower distribution reflected very poor penetration to low-income borrowers. During the evaluation period, Fieldpoint did not originate any loans to low-income borrowers. This was below the aggregate's average performance, which equaled 3.1% by number and 0.6% by dollar volume. This was also below the 18.8% of low-income families living in the assessment area.

Fieldpoint's borrower distribution reflected poor penetration to moderate-income borrowers. During the evaluation period, Fieldpoint originated 3.2% of loans (which equaled one of 31 loans) with reported income by number and 2.1% by dollar volume to moderate-income borrowers. This was below the aggregate's average performance, which equaled 9.4% by number and 3.3% by dollar volume. This was also below the 13.9% of moderate-income families living in the assessment area.

Geographic Distribution of Loans

Fieldpoint's geographic distribution of loans reflected reasonable dispersion throughout the assessment area. This was based on reasonable performance in both low- and moderate-income census tracts. Because loan volumes were minimal for each of the HMDA-related product types and for each of the years during the evaluation period, HMDA-related lending was combined for

all product types for all three years of the evaluation period in order to conduct the analysis. All product types were given equal weight for the analysis. Fieldpoint's HMDA-related lending was compared to the average of the aggregate for the three years during the evaluation period and 2010 Census demographic data.

Fieldpoint demonstrated a moderate level of lending gaps in low- and moderate-income geographies. Fieldpoint did not originate loans in a majority of the census tracts within the assessment area across all income levels. As shown in the table below, Fieldpoint penetrated 28.6% of the census tract income levels inside its assessment area. During the evaluation period, Fieldpoint originated loans in two of six (33.3%) low-income census tracts, and five of 14 (35.7%) moderate-income census tracts. According to the 2010 Census, 5.7% of families resided in low-income census tracts and 6.7% of housing units were in low-income census tracts. The 2010 Census reflects that 17.2% of families resided in moderate-income census tracts and 21.3% of housing units were in moderate-income census tracts. The owner-occupancy rate for low-income census tracts was 2.6% and 12.9% for moderate-income census tracts. The table below details the bank’s penetration of low-, moderate-, middle-, and upper-income census tracts.

TRACT INCOME LEVELS	NUMBER OF TRACTS	TRACTS WITH NO LOANS	PENETRATION
2014 – 2016			
Low	6	4	33.3%
Moderate	14	9	35.7%
Middle	23	20	13.0%
Upper	41	27	34.1%
Total	84	60	28.6%

Fieldpoint’s geographic distribution of loans reflected reasonable dispersion throughout low-income geographies. During the evaluation period, Fieldpoint originated two of 47 loans (4.3%) in low-income census tracts. This was above the aggregate’s average performance, which equaled 2.1% by number and 1.9% by dollar volume. Opportunities to originate HMDA loans in low-income census tracts were limited, as only 2.6% of the assessment area’s owner-occupied housing was situated in a low-income census tract. Furthermore, 21.0% of families living in low-income census tracts were below the poverty level, which created challenges to banks in lending in low-income census tracts.

Fieldpoint’s geographic distribution of loans reflects reasonable dispersion throughout moderate- income geographies. During the evaluation period, Fieldpoint originated 10 of 47 loans (21.3%) in moderate-income census tracts. This was above the aggregate’s average performance, which equaled 12.6% by number and 7.4% by dollar volume. This was also above

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the 12.9% of owner- occupied units located in
moderate-income census tracts.

COMMUNITY DEVELOPMENT TEST

Fieldpoint’s performance under the community development test is rated satisfactory. Fieldpoint demonstrated adequate 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. The community development test also considered the performance of local competitors and their responsiveness to community development needs.

During the evaluation period, Fieldpoint made a total of \$541.4 thousand in qualified investments and philanthropic grants in this assessment area and the broader statewide or regional area that included this assessment area. This equals 52.1% of total qualified investments. Consideration was also given to Fieldpoint’s qualified investments outside the assessment area, as activity within the area was responsive to the needs in the assessment area.

Qualified Investments

As shown in the table to the right, during the evaluation period, Fieldpoint extended 22 qualified investments that totaled \$541.4 thousand. Of these investments, 20 (90.9%), equaling \$36.4 thousand (6.7%), were for the purpose of community services to LMI individuals. One investment (4.5%), equaling \$500,000 thousand (92.4%), was for the purpose of

QUALIFIED INVESTMENTS		
Purpose	#	\$('000s)
Community Services	20	\$36.4
Economic Development	1	\$500.0
Revitalize and Stabilize	1	\$5 0

economic development of LMI geographies, and one investment (4.5%) equaling \$5,000 (0.9%) was for the purpose of revitalizing and stabilizing LMI geographies. All qualified investments dedicated to community services and revitalization and stabilization were philanthropic grants, while the qualified investment was designated as economic development.

Examples of qualified investments include:

- One investment for \$500 thousand into a fund that invests in community development loans guaranteed by the SBA; and
- Four grants totaling \$10,000 to a school that provides a subsidized private education and youth services for children from LMI families in the community.

Community Development Services

As shown in the table to the right, during the evaluation period, Fieldpoint provided nine community development services. Of these services, eight (88.9%) was for the purpose of supplying financial literacy and technical assistance to organizations that

COMMUNITY DEVELOPMENT SERVICES	
Purpose	#
Community Services	8
Economic Development	1

provide community services for LMI individuals, and one (11.1%) was for the purpose of providing technical assistance and leadership to an organization that provides economic development in LMI geographies.

Examples of community development services include:

- Three employees acted as financial advisors for an organization that helps break the cycle of homelessness by helping people achieve and maintain permanent housing and stability in their lives; and
- One employee provided 48 hours a year as a board member for a foundation that addresses the impact of aging on families, which includes enabling LMI individuals to work.

CRA APPENDIX A

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED		Lending Test: January 1, 2014 – December 31, 2016 Community Development Test: April 1, 2014 – December 31, 2017	
FINANCIAL INSTITUTION			PRODUCTS REVIEWED
Fieldpoint Private Bank & Trust 100 Field Point Road Greenwich, CT 06830			Home purchase Refinancing Home improvement Multifamily
AFFILIATE(S)	AFFILIATE RELATIONSHIP		PRODUCTS REVIEWED
None	None		None
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
New York MD 35614 (New York, Jersey City, White Plains, NY-NJ)	Full-scope review Full-scope review	None 100 Field Pont Road Greenwich, CT 06830	
Connecticut			

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MSA 14860 (Bridgeport-Stamford-Norwalk, CT)			

CRA APPENDIX B

2016 Aggregate Comparison Loan Distribution Table
Assessment Area: MD 35614 (New York-Jersey City-White Plains, NY-NJ)

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	%	% \$(000s)	%	% \$(000s)	#	%	% \$(000s)	%	% \$(000s)
	Home Purchase									
Low	0	0.0%	0.0%	3.6%	2.2%	0	0.0%	0.0%	0.1%	0.0%
Moderate	0	0.0%	0.0%	8.5%	5.7%	0	0.0%	0.0%	1.2%	0.2%
Middle	0	0.0%	0.0%	7.2%	5.0%	0	0.0%	0.0%	6.2%	1.6%
Upper	0	0.0%	0.0%	80.6%	86.9%	0	0.0%	0.0%	84.2%	79.1%
Unknown	0	0.0%	0.0%	0.2%	0.2%	0	0.0%	0.0%	8.4%	19.1%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>
	Refinance									
Low	0	0.0%	0.0%	2.3%	1.5%	0	0.0%	0.0%	0.4%	0.1%
Moderate	0	0.0%	0.0%	8.4%	4.3%	0	0.0%	0.0%	1.3%	0.3%
Middle	0	0.0%	0.0%	6.4%	4.0%	0	0.0%	0.0%	5.5%	1.5%
Upper	0	0.0%	0.0%	82.7%	89.7%	0	0.0%	0.0%	85.2%	86.3%
Unknown	0	0.0%	0.0%	0.1%	0.6%	0	0.0%	0.0%	7.7%	11.8%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>
	Home Improvement									
Low	0	0.0%	0.0%	2.5%	1.5%	0	0.0%	0.0%	1.6%	0.0%
Moderate	0	0.0%	0.0%	10.3%	7.0%	0	0.0%	0.0%	1.6%	0.1%
Middle	0	0.0%	0.0%	6.2%	4.4%	0	0.0%	0.0%	4.5%	1.4%
Upper	0	0.0%	0.0%	81.1%	87.1%	0	0.0%	0.0%	84.6%	85.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	7.6%	13.3%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>
	Multi-Family									
Low	0	0.0%	0.0%	11.2%	9.6%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	25.6%	20.7%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	7.9%	7.8%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	55.3%	61.9%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	100.0%	100.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>
	HMDA Totals									
Low	0	0.0%	0.0%	3.5%	4.2%	0	0.0%	0.0%	0.3%	0.1%
Moderate	0	0.0%	0.0%	9.4%	9.8%	0	0.0%	0.0%	1.2%	0.2%
Middle	0	0.0%	0.0%	6.9%	5.6%	0	0.0%	0.0%	5.5%	1.1%
Upper	0	0.0%	0.0%	80.1%	80.2%	0	0.0%	0.0%	80.1%	57.5%
Unknown	0	0.0%	0.0%	0.1%	0.2%	0	0.0%	0.0%	13.0%	41.2%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>

Originations and Purchases

2015 Aggregate Comparison Loan Distribution Table
Assessment Area: MD 35614 (New York-Jersey City-White Plains, NY-NJ)

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	% \$(000s)	%	% \$(000s)	#	Bank %	% \$(000s)	%	% \$(000s)
Home Purchase										
Low	1	16.7%	4.2%	2.2%	1.6%	0	0.0%	0.0%	0.2%	0.1%
Moderate	0	0.0%	0.0%	9.1%	6.0%	0	0.0%	0.0%	1.4%	0.3%
Middle	0	0.0%	0.0%	8.5%	5.6%	0	0.0%	0.0%	6.0%	1.6%
Upper	5	83.3%	95.8%	80.1%	86.6%	4	66.7%	52.6%	83.3%	80.6%
Unknown	0	0.0%	0.0%	0.1%	0.2%	2	33.3%	47.4%	9.1%	17.5%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>
Refinance										
Low	0	0.0%	0.0%	2.0%	1.3%	0	0.0%	0.0%	0.5%	0.2%
Moderate	1	100.0%	100.0%	7.7%	4.3%	0	0.0%	0.0%	1.8%	0.4%
Middle	0	0.0%	0.0%	5.6%	3.3%	0	0.0%	0.0%	5.0%	1.5%
Upper	0	0.0%	0.0%	84.6%	90.9%	0	0.0%	0.0%	83.7%	87.3%
Unknown	0	0.0%	0.0%	0.1%	0.1%	1	100.0%	100.0%	9.0%	10.5%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>
Home Improvement										
Low	0	0.0%	0.0%	4.8%	1.4%	0	0.0%	0.0%	0.8%	0.0%
Moderate	0	0.0%	0.0%	10.0%	14.8%	0	0.0%	0.0%	5.2%	0.2%
Middle	0	0.0%	0.0%	5.8%	2.1%	0	0.0%	0.0%	5.6%	0.6%
Upper	0	0.0%	0.0%	78.9%	81.0%	0	0.0%	0.0%	73.9%	49.9%
Unknown	0	0.0%	0.0%	0.4%	0.7%	0	0.0%	0.0%	14.4%	49.3%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>
Multi-Family										
Low	0	0.0%	0.0%	10.8%	9.7%	0	0.0%	0.0%	0.0%	0.0%
Moderate	3	75.0%	45.9%	19.9%	16.4%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	7.2%	5.6%	0	0.0%	0.0%	0.0%	0.0%
Upper	1	25.0%	54.1%	62.1%	68.3%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	4	100.0%	100.0%	100.0%	100.0%
<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA Totals										
Low	1	9.1%	2.6%	2.7%	3.8%	0	0.0%	0.0%	0.3%	0.1%
Moderate	4	36.4%	21.0%	9.3%	8.7%	0	0.0%	0.0%	1.6%	0.2%
Middle	0	0.0%	0.0%	7.4%	5.0%	0	0.0%	0.0%	5.3%	1.1%
Upper	6	54.5%	76.4%	80.5%	82.4%	4	36.4%	32.1%	78.2%	59.1%
Unknown	0	0.0%	0.0%	0.1%	0.1%	7	63.6%	67.9%	14.6%	39.5%
<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>

Originations and Purchases

2014 Aggregate Comparison Loan Distribution Table
Assessment Area: MD 35614 (New York-Jersey City-White Plains, NY-NJ)

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	%	% \$(000s)	%	% \$(000s)	#	%	% \$(000s)	%	% \$(000s)
	Home Purchase									
Low	0	0.0%	0.0%	2.6%	1.7%	0	0.0%	0.0%	0.1%	0.0%
Moderate	0	0.0%	0.0%	10.2%	5.7%	0	0.0%	0.0%	1.3%	0.3%
Middle	0	0.0%	0.0%	7.4%	5.6%	0	0.0%	0.0%	6.5%	1.9%
Upper	1	100.0%	100.0%	79.7%	86.4%	1	100.0%	100.0%	81.6%	80.1%
Unknown	0	0.0%	0.0%	0.2%	0.6%	0	0.0%	0.0%	10.5%	17.8%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>
	Refinance									
Low	0	0.0%	0.0%	2.2%	1.6%	0	0.0%	0.0%	1.1%	0.4%
Moderate	0	0.0%	0.0%	8.0%	5.0%	0	0.0%	0.0%	2.1%	0.5%
Middle	0	0.0%	0.0%	6.5%	3.7%	0	0.0%	0.0%	5.3%	1.6%
Upper	3	100.0%	100.0%	82.8%	89.2%	1	33.3%	42.2%	81.8%	84.5%
Unknown	0	0.0%	0.0%	0.4%	0.5%	2	66.7%	57.8%	9.6%	13.1%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>
	Home Improvement									
Low	0	0.0%	0.0%	4.2%	1.1%	0	0.0%	0.0%	0.6%	0.0%
Moderate	0	0.0%	0.0%	17.3%	5.7%	0	0.0%	0.0%	3.1%	0.1%
Middle	0	0.0%	0.0%	4.2%	1.4%	0	0.0%	0.0%	5.3%	0.7%
Upper	0	0.0%	0.0%	74.1%	91.5%	0	0.0%	0.0%	69.6%	49.0%
Unknown	0	0.0%	0.0%	0.3%	0.3%	0	0.0%	0.0%	21.4%	50.1%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>
	Multi-Family									
Low	0	0.0%	0.0%	11.3%	10.1%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	20.6%	15.1%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	8.1%	10.9%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	59.2%	63.5%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.7%	0.5%	0	0.0%	0.0%	100.0%	100.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>
	HMDA Totals									
Low	0	0.0%	0.0%	3.1%	4.5%	0	0.0%	0.0%	0.4%	0.1%
Moderate	0	0.0%	0.0%	10.5%	8.7%	0	0.0%	0.0%	1.5%	0.2%
Middle	0	0.0%	0.0%	7.1%	6.9%	0	0.0%	0.0%	5.7%	1.2%
Upper	4	100.0%	100.0%	79.0%	79.4%	2	50.0%	54.0%	76.0%	53.6%
Unknown	0	0.0%	0.0%	0.3%	0.5%	2	50.0%	46.0%	16.4%	45.0%
<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>

Originations and Purchases

2016 Aggregate Comparison Loan Distribution Table
Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	%	% \$(000s)	%	% \$(000s)	#	%	% \$(000s)	%	% \$(000s)
	Home Purchase									
Low	0	0.0%	0.0%	2.4%	1.0%	0	0.0%	0.0%	3.2%	0.9%
Moderate	0	0.0%	0.0%	15.8%	7.5%	0	0.0%	0.0%	11.5%	4.6%
Middle	0	0.0%	0.0%	31.8%	18.9%	0	0.0%	0.0%	16.3%	9.0%
Upper	4	100.0%	100.0%	49.9%	72.7%	4	100.0%	100.0%	59.7%	75.8%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	9.3%	9.7%
<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>
	Refinance									
Low	0	0.0%	0.0%	1.4%	0.6%	0	0.0%	0.0%	2.5%	0.8%
Moderate	2	18.2%	5.0%	9.2%	3.7%	0	0.0%	0.0%	7.3%	2.5%
Middle	2	18.2%	6.2%	26.5%	13.7%	0	0.0%	0.0%	13.5%	6.2%
Upper	7	63.6%	88.8%	62.9%	82.0%	7	63.6%	88.8%	66.9%	78.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	4	36.4%	11.2%	9.9%	11.6%
<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>
	Home Improvement									
Low	0	0.0%	0.0%	2.2%	0.7%	0	0.0%	0.0%	3.4%	1.4%
Moderate	0	0.0%	0.0%	8.0%	2.2%	0	0.0%	0.0%	5.8%	1.6%
Middle	0	0.0%	0.0%	21.3%	8.4%	0	0.0%	0.0%	13.8%	5.0%
Upper	1	100.0%	100.0%	68.5%	88.8%	0	0.0%	0.0%	71.8%	84.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	100.0%	100.0%	5.2%	7.2%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>
	Multi-Family									
Low	0	0.0%	0.0%	14.9%	28.4%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	31.9%	28.3%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	29.8%	33.1%	0	0.0%	0.0%	0.0%	0.0%
Upper	1	100.0%	100.0%	23.4%	10.2%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	100.0%	100.0%	100.0%	100.0%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>
	HMDA Totals									
Low	0	0.0%	0.0%	1.9%	1.9%	0	0.0%	0.0%	2.8%	0.8%
Moderate	2	11.8%	2.6%	12.1%	6.1%	0	0.0%	0.0%	9.0%	3.2%
Middle	2	11.8%	3.2%	28.6%	16.3%	0	0.0%	0.0%	14.6%	7.0%
Upper	13	76.5%	94.2%	57.4%	75.7%	11	64.7%	70.6%	63.7%	74.8%
Unknown	0	0.0%	0.0%	0.0%	0.0%	6	35.3%	29.4%	9.8%	14.1%
<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>17</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>

Originations and Purchases

2015 Aggregate Comparison Loan Distribution Table
Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	% \$(000s)	%	Aggregate % \$(000s)	#	Bank %	% \$(000s)	%	Aggregate % \$(000s)
Home Purchase										
Low	1	20.0%	1.8%	2.3%	0.9%	0	0.0%	0.0%	2.9%	0.7%
Moderate	0	0.0%	0.0%	14.3%	6.4%	1	20.0%	1.8%	10.8%	4.3%
Middle	1	20.0%	7.0%	31.1%	17.2%	0	0.0%	0.0%	14.9%	7.4%
Upper	3	60.0%	91.1%	52.3%	75.5%	3	60.0%	59.1%	59.3%	75.1%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	20.0%	39.1%	12.1%	12.4%
<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>
Refinance										
Low	0	0.0%	0.0%	1.6%	0.6%	0	0.0%	0.0%	3.1%	1.0%
Moderate	3	30.0%	5.5%	10.7%	4.5%	0	0.0%	0.0%	7.2%	2.6%
Middle	0	0.0%	0.0%	26.4%	15.3%	0	0.0%	0.0%	12.7%	6.2%
Upper	7	70.0%	94.5%	61.4%	79.6%	5	50.0%	60.9%	63.7%	77.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	5	50.0%	39.1%	13.2%	13.0%
<i>Total</i>	<i>10</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>10</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>
Home Improvement										
Low	0	0.0%	0.0%	0.9%	0.1%	0	0.0%	0.0%	1.9%	0.2%
Moderate	0	0.0%	0.0%	7.8%	2.8%	0	0.0%	0.0%	6.5%	1.5%
Middle	0	0.0%	0.0%	19.0%	8.2%	0	0.0%	0.0%	16.2%	6.2%
Upper	0	0.0%	0.0%	72.3%	89.0%	0	0.0%	0.0%	69.9%	82.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	5.4%	9.7%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>
Multi-Family										
Low	0	0.0%	0.0%	28.3%	25.6%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	43.5%	48.8%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	15.2%	6.8%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	13.0%	18.7%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	100.0%	100.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA Totals										
Low	1	6.7%	0.8%	2.0%	2.1%	0	0.0%	0.0%	3.0%	0.8%
Moderate	3	20.0%	3.3%	12.3%	7.7%	1	6.7%	0.8%	8.8%	3.2%
Middle	1	6.7%	2.9%	28.1%	15.4%	0	0.0%	0.0%	13.8%	6.4%
Upper	10	66.7%	93.1%	57.6%	74.8%	8	53.3%	60.2%	61.7%	72.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	6	40.0%	39.1%	12.7%	17.4%
<i>Total</i>	<i>15</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>

Originations and Purchases

2014 Aggregate Comparison Loan Distribution Table
Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)

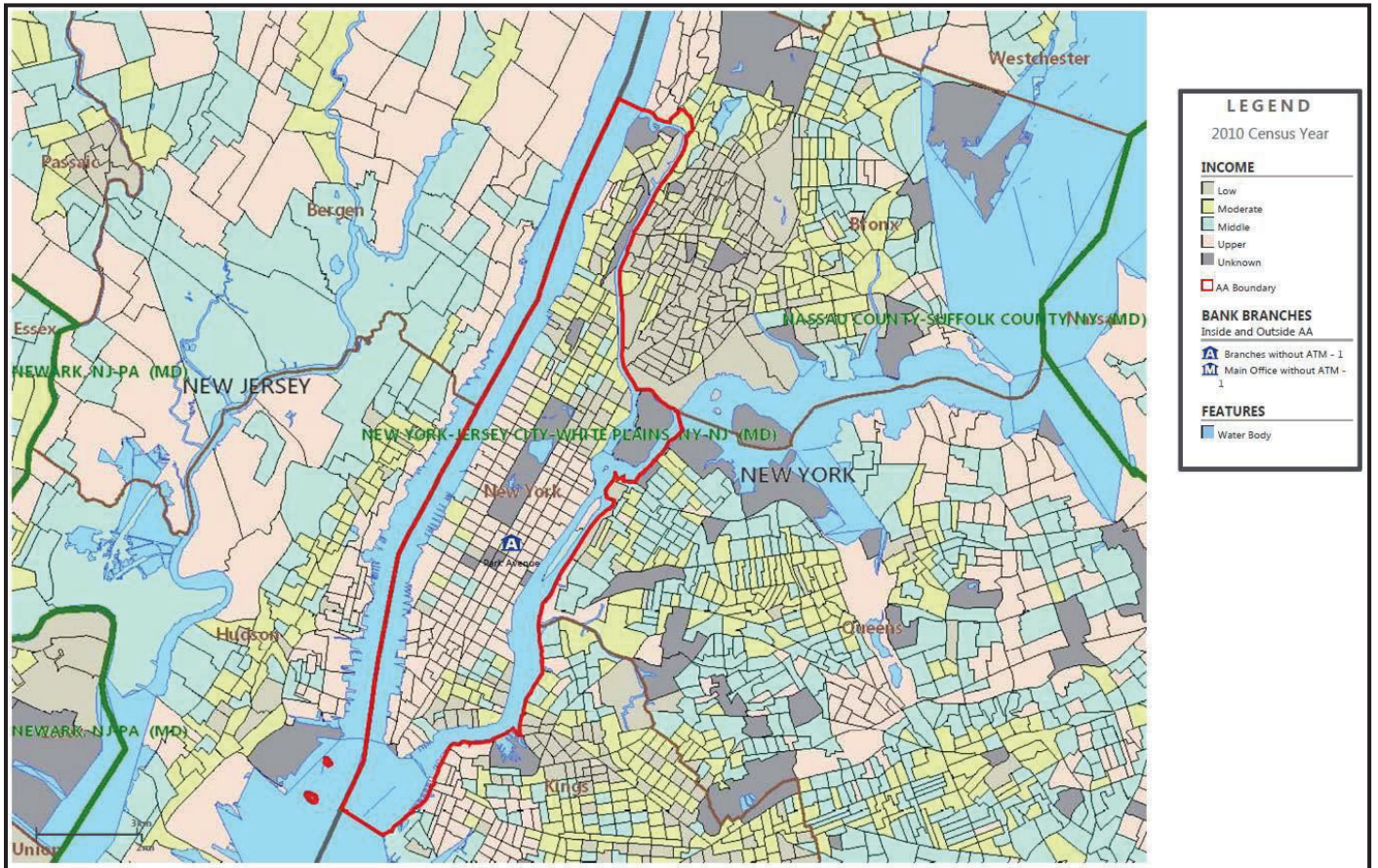
Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	% \$ (000s)	Aggregate %	% \$ (000s)	#	Bank %	% \$ (000s)	Aggregate %	% \$ (000s)
	Home Purchase									
Low	0	0.0%	0.0%	2.1%	1.1%	0	0.0%	0.0%	2.8%	0.6%
Moderate	3	33.3%	6.2%	13.9%	5.7%	0	0.0%	0.0%	10.7%	3.9%
Middle	1	11.1%	11.7%	29.2%	15.1%	1	11.1%	2.6%	14.3%	7.1%
Upper	5	55.6%	82.1%	54.8%	78.1%	6	66.7%	63.2%	58.6%	74.1%
Unknown	0	0.0%	0.0%	0.0%	0.0%	2	22.2%	34.2%	13.7%	14.3%
<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>
	Refinance									
Low	1	20.0%	6.3%	2.5%	0.9%	0	0.0%	0.0%	4.7%	1.4%
Moderate	2	40.0%	10.6%	12.7%	5.3%	0	0.0%	0.0%	10.1%	3.9%
Middle	0	0.0%	0.0%	26.3%	14.2%	0	0.0%	0.0%	14.1%	7.0%
Upper	2	40.0%	83.1%	58.6%	79.6%	3	60.0%	73.9%	59.5%	78.8%
Unknown	0	0.0%	0.0%	0.0%	0.0%	2	40.0%	26.1%	11.6%	8.9%
<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>
	Home Improvement									
Low	0	0.0%	0.0%	0.9%	0.1%	0	0.0%	0.0%	3.2%	0.2%
Moderate	0	0.0%	0.0%	10.6%	5.2%	0	0.0%	0.0%	7.6%	2.0%
Middle	0	0.0%	0.0%	25.2%	10.7%	0	0.0%	0.0%	13.5%	4.4%
Upper	1	100.0%	100.0%	63.3%	84.0%	1	100.0%	100.0%	68.6%	83.1%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	7.0%	10.3%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>
	Multi-Family									
Low	0	0.0%	0.0%	25.5%	13.9%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	37.3%	63.9%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	25.5%	17.5%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	11.8%	4.6%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	100.0%	100.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0.0%</i>	<i>100.0%</i>	<i>100.0%</i>
	HMDA Totals									
Low	1	6.7%	1.2%	2.4%	1.6%	0	0.0%	0.0%	3.6%	0.9%
Moderate	5	33.3%	6.3%	13.4%	8.5%	0	0.0%	0.0%	10.3%	3.6%
Middle	1	6.7%	8.0%	27.8%	14.7%	1	6.7%	1.8%	14.1%	6.6%
Upper	8	53.3%	84.6%	56.5%	75.1%	10	66.7%	69.9%	59.1%	72.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	4	26.7%	28.4%	13.0%	16.6%
<i>Total</i>	<i>15</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>

Originations and Purchases

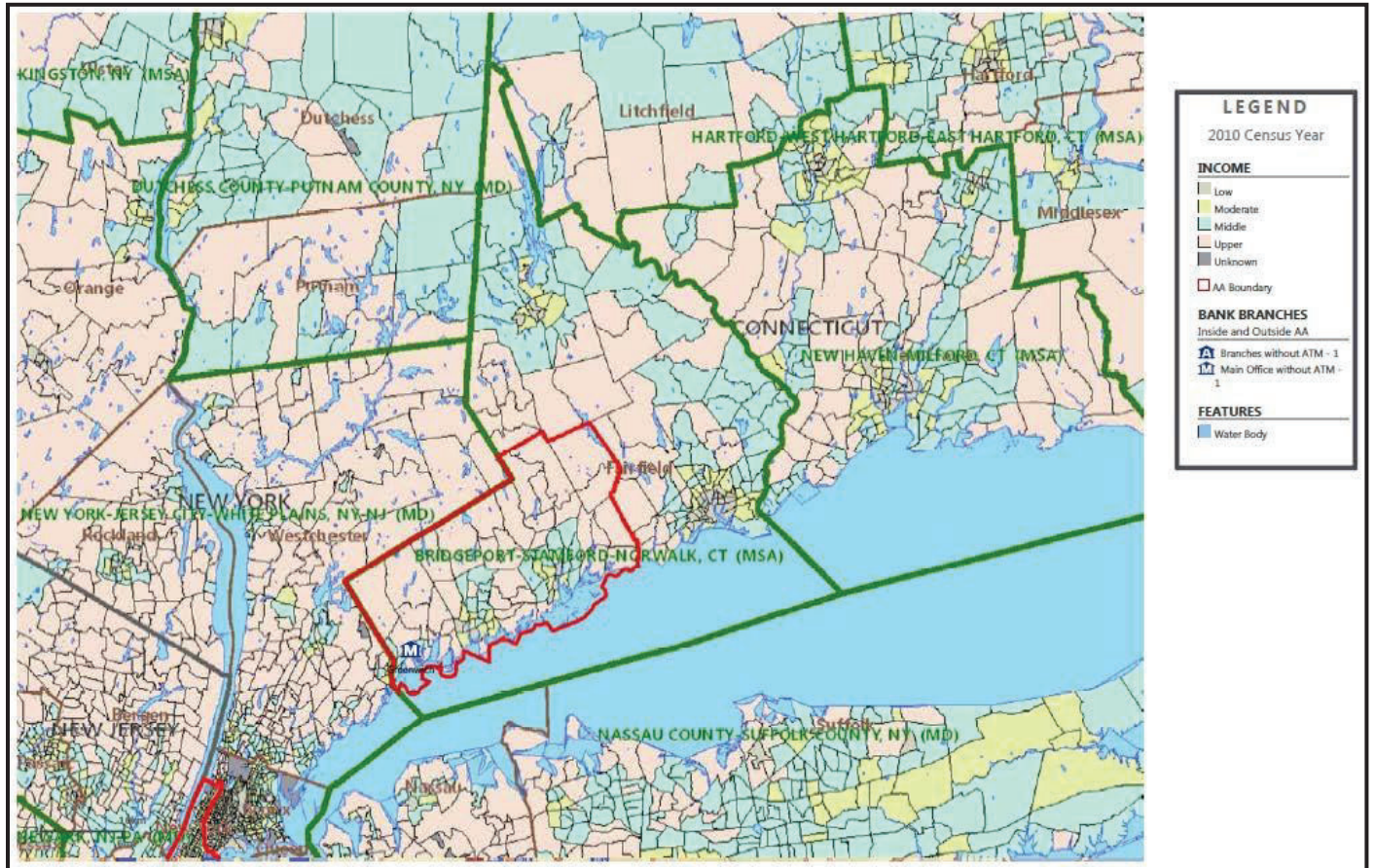
CRA APPENDIX C

MAPS OF ASSESSMENT AREAS

MD 35614 (NEW YORK-JERSEY CITY-WHITE
PLAINS, NY-NJ)



MSA 14860 (BRIDGEPORT-STAMFORD-NORWALK, CT)



CRA 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-

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or

- (iii) 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 LMI 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.

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.

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 refinancings 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.

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

Metropolitan Statistical Area (“MSA”): A geographic entity defined by the federal Office of Management and Budget for use by federal statistical agencies, based on the concept of a core area with a large population nucleus, plus adjacent communities having a high degree of economic and social integration with that core.

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

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

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.

Small loan(s) to business(es): A loan included in “loans 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.

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

**2020-2023 Public
Comments**

None received.



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

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

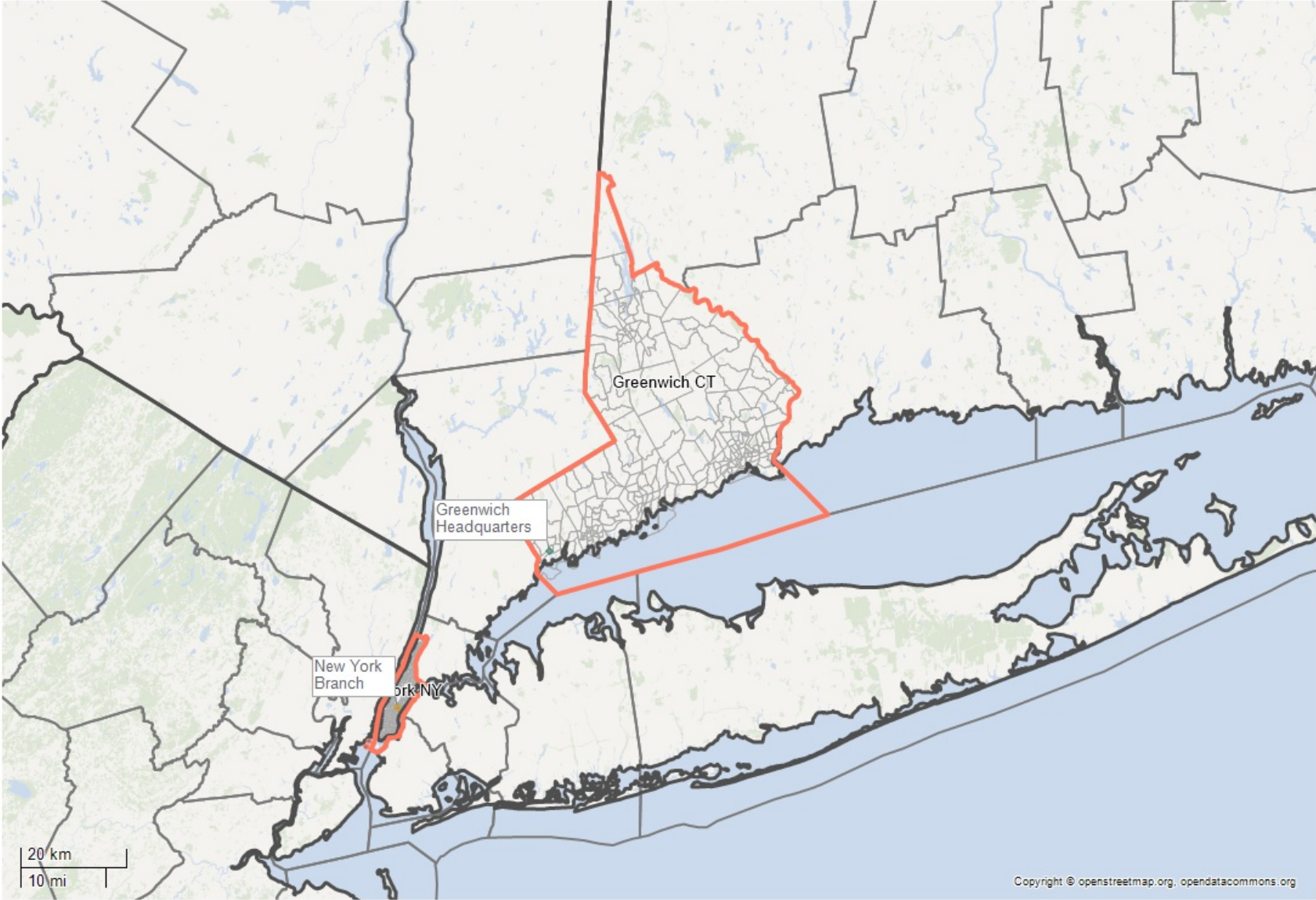
Checks Deposited Per Item	.20
Per Deposit or Credit Posted	\$0.10
Checks Paid	\$0.20
ACH Debits and Credits	\$0.10
Incoming Wire	\$10.00
Research	\$25.00

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.



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

* 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
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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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

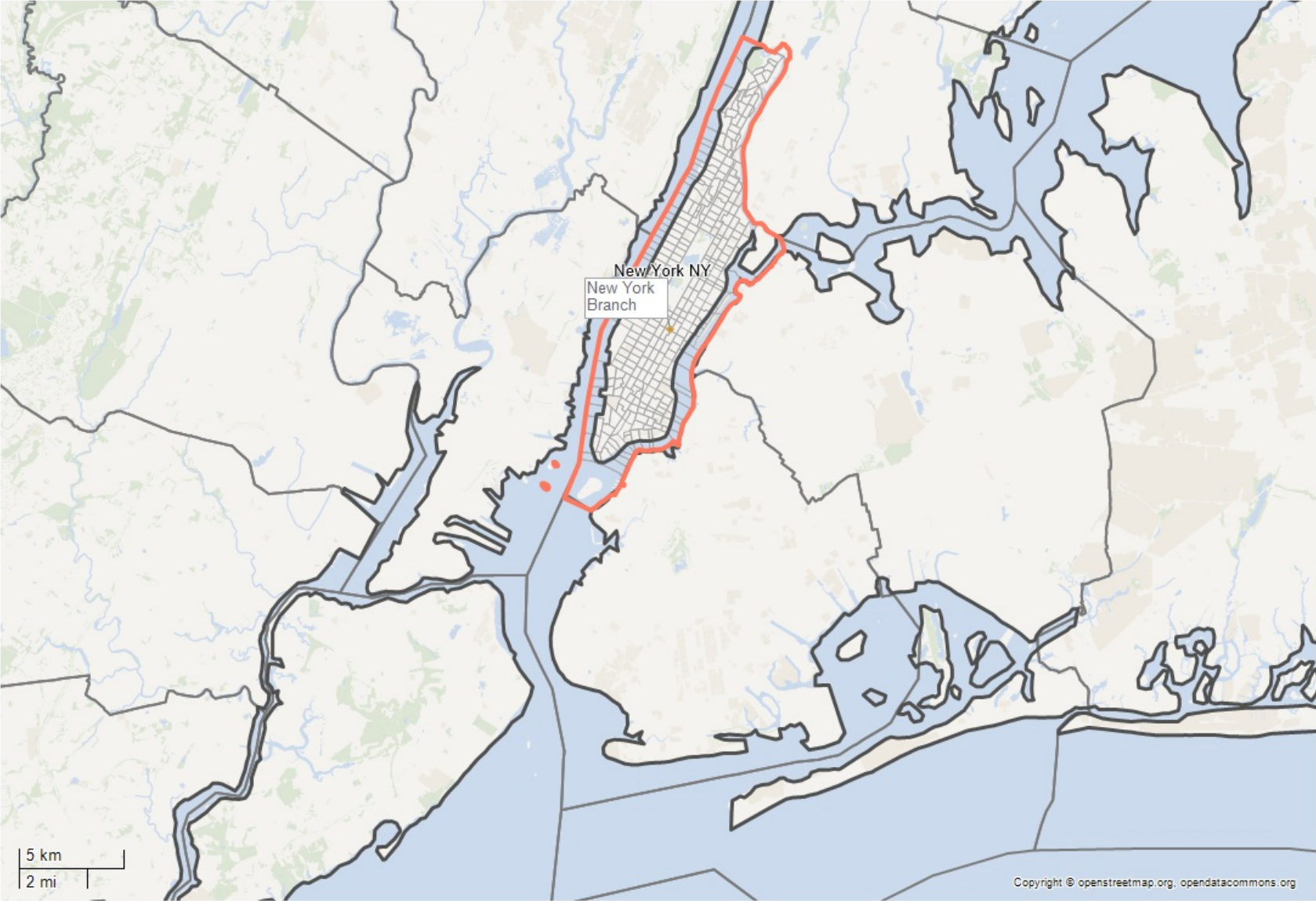
* Will automatically be included in the 2024 Distressed or Underserved Tract List

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
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

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

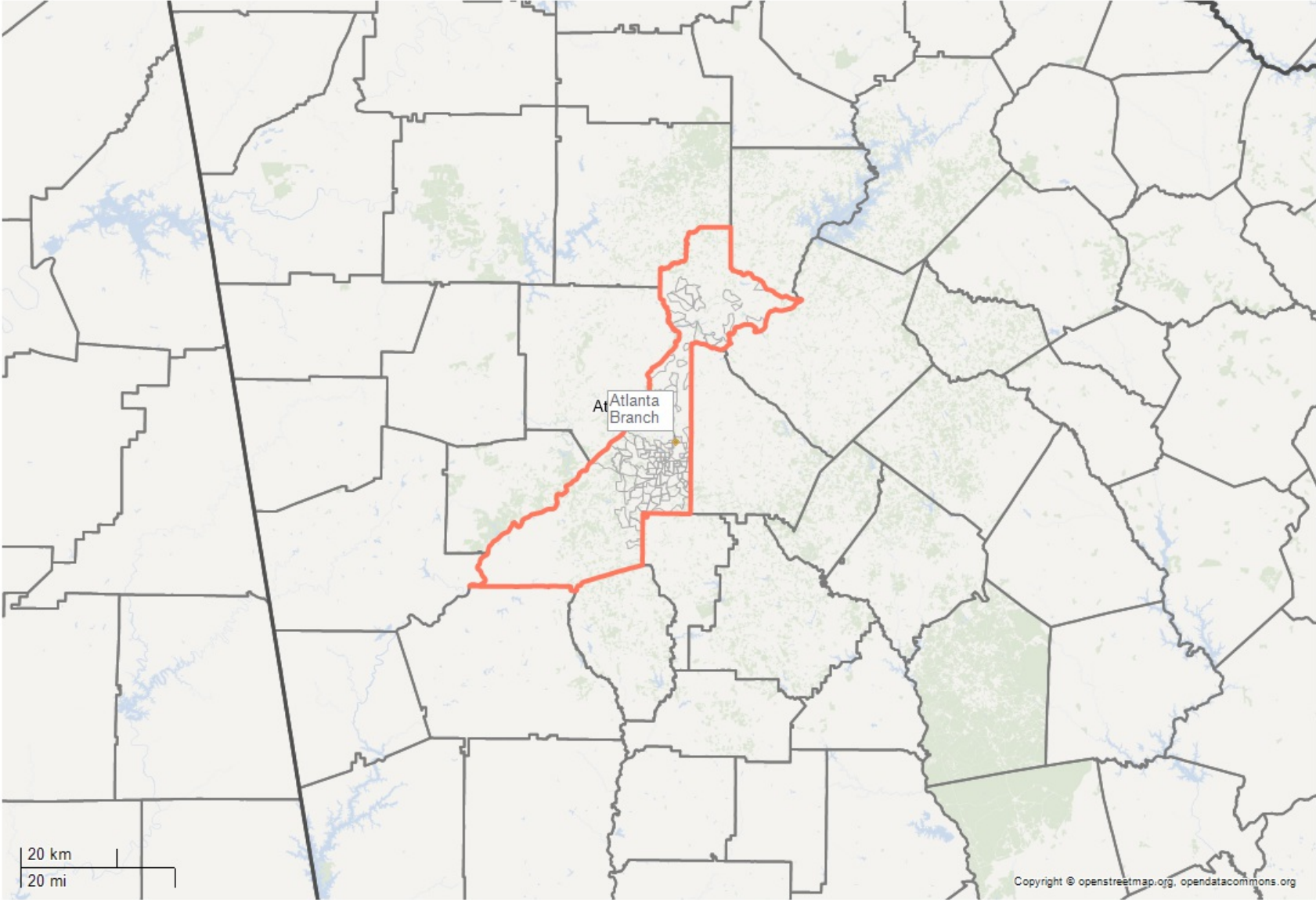
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36	061	0226.00	Moderate	No	75.06	\$99,300	\$74,535	\$64,167	4890	83.58	4087	284	677
36	061	0227.00	Middle	No	98.38	\$99,300	\$97,691	\$84,100	5387	75.94	4091	473	407
36	061	0228.00	Middle	No	96.32	\$99,300	\$95,646	\$82,340	5961	84.65	5046	577	692
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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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	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

* 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
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

* 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
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

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



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%

Loans by County

Respondent ID: 0003664588

Small Business Loans - Originations

Agency: FRS - 2

Institution: Fieldpoint Private Bank & Trus

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFIELD COUNTY (001), CT										
MSA 14860										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	100	0	0	0	0	1	100	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0

Loans by County

Respondent ID: 0003664588

Small Business Loans - Originations

Agency: FRS - 2

Institution: Fieldpoint Private Bank & Trus

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARTFORD COUNTY (003), CT										
MSA 25540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	484	1	484	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	484	1	484	0	0
MIDDLESEX COUNTY (007), CT										
MSA 25540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	950	1	950	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	950	1	950	0	0
TOTAL INSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,434	2	1,434	0	0
STATE TOTAL	1	100	0	0	2	1,434	3	1,534	0	0

Loans by County

Respondent ID: 0003664588

Small Business Loans - Originations

Agency: FRS - 2

Institution: Fieldpoint Private Bank & Trus

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUVAL COUNTY (031), FL										
MSA 27260										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	500	1	500	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0

Loans by County

Respondent ID: 0003664588

Small Business Loans - Originations

Agency: FRS - 2

Institution: Fieldpoint Private Bank & Trus

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0

Loans by County

Respondent ID: 0003664588

Small Business Loans - Originations

Agency: FRS - 2

Institution: Fieldpoint Private Bank & Trus

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (095), FL										
MSA 36740										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	1	500	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
SARASOTA COUNTY (115), FL										
MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	995	1	995	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	995	1	995	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	2	1,500	2	1,500	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,495	2	1,495	0	0
STATE TOTAL	0	0	0	0	4	2,995	4	2,995	0	0

Loans by County

Respondent ID: 0003664588

Small Business Loans - Originations

Agency: FRS - 2

Institution: Fieldpoint Private Bank & Trus

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHEROKEE COUNTY (057), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	1	1,000	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
FULTON COUNTY (121), GA										
MSA 12060										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	638	1	638	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	638	1	638	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	638	1	638	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	1	1,000	0	0
STATE TOTAL	0	0	0	0	2	1,638	2	1,638	0	0

Loans by County

Respondent ID: 0003664588

Small Business Loans - Originations

Agency: FRS - 2

Institution: Fieldpoint Private Bank & Trus

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (033), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	770	1	770	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	770	1	770	0	0
ONTARIO COUNTY (069), NY										
MSA 40380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	400	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0

Loans by County

Respondent ID: 0003664588

Small Business Loans - Originations

Agency: FRS - 2

Institution: Fieldpoint Private Bank & Trus

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
QUEENS COUNTY (081), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	2,170	1	770	0	0
STATE TOTAL	0	0	0	0	3	2,170	1	770	0	0

Loans by County

Respondent ID: 0003664588

Small Business Loans - Originations

Agency: FRS - 2

Institution: Fieldpoint Private Bank & Trus

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	555	1	555	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	555	1	555	0	0
CUMBERLAND COUNTY (041), PA										
MSA 25420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	555	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	555	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,110	1	555	0	0
STATE TOTAL	0	0	0	0	2	1,110	1	555	0	0

Loans by County

Respondent ID: 0003664588

Small Business Loans - Originations

Agency: FRS - 2

Institution: Fieldpoint Private Bank & Trus

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDLAND COUNTY (329), TX										
MSA 33260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	590	1	590	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	590	1	590	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	590	1	590	0	0
STATE TOTAL	0	0	0	0	1	590	1	590	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1	100	0	0	3	2,138	4	2,238	0	0
TOTAL OUTSIDE AA	0	0	0	0	11	7,799	8	5,844	0	0
TOTAL INSIDE & OUTSIDE	1	100	0	0	14	9,937	12	8,082	0	0

2022 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: Fieldpoint Private Bank & Trus

Respondent ID: 0003664588

Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FL - ORANGE COUNTY (095) - MSA 36740	1	500	1	500	0	0
CT - FAIRFIELD COUNTY (001) - MSA 14860	1	100	1	100	0	0
FL - MIAMI-DADE COUNTY (086) - MSA 33124	1	1,000	1	1,000	0	0
GA - FULTON COUNTY (121) - MSA 12060	1	638	1	638	0	0

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Fieldpoint Private Bank & Trus

PAGE: 1 OF 1

Respondent ID: 0003664588

Agency: FRS - 2

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	3	6,700	0	0
Purchased	0	0	0	0
Total	3	6,700	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0003664588

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Fieldpoint Private Bank & Trus

ASSESSMENT AREA - 0001

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income 20-30%

0006.00* 0020.00* 0024.00* 0219.00*

Median Family Income 30-40%

0002.01* 0010.02* 0022.01* 0025.00* 0162.00* 0168.00* 0172.00* 0174.01* 0180.00* 0184.00* 0188.00*

0189.00* 0192.00* 0243.02* 0277.00*

Median Family Income 40-50%

0008.00* 0018.00* 0029.02* 0083.00* 0151.01* 0164.00* 0166.00* 0182.00* 0194.00* 0209.01* 0230.00*

0232.00* 0234.00* 0239.00* 0242.00* 0299.00* 0309.00*

Median Family Income 50-60%

0002.02* 0036.01* 0174.02* 0186.00* 0196.00* 0210.00* 0215.00* 0223.01* 0224.00* 0229.00* 0236.00*

0237.00* 0245.00* 0249.00* 0251.00* 0279.00* 0293.00*

Median Family Income 60-70%

0016.00* 0178.00* 0213.03* 0223.02* 0231.00* 0235.02* 0253.00* 0261.00* 0263.00* 0267.00* 0285.00*

0291.00*

Median Family Income 70-80%

0026.01* 0030.01* 0038.00* 0043.00* 0129.02* 0170.00* 0211.00* 0216.00* 0218.00* 0222.00* 0225.00*

0226.00* 0241.00* 0243.01* 0269.00*

Median Family Income 80-90%

0012.00* 0132.03* 0193.00* 0214.00* 0233.00* 0235.01* 0247.00* 0283.00* 0287.00* 0303.00*

Median Family Income 90-100%

0022.02* 0026.02* 0034.00* 0121.01* 0206.00* 0227.00* 0228.00* 0259.00*

Median Family Income 100-110%

0030.02* 0041.00* 0156.02* 0190.00* 0203.00* 0271.00*

Median Family Income 110-120%

0093.00* 0097.00* 0200.00* 0212.00* 0220.00* 0255.00* 0257.00* 0295.00*

Median Family Income >= 120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0003664588

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Fieldpoint Private Bank & Trus

0007.00* 0009.00* 0010.01* 0013.00* 0014.01* 0015.01* 0015.02* 0021.00* 0027.00* 0031.00* 0032.00*
0033.00* 0036.02* 0037.00* 0039.00* 0040.01* 0040.02* 0042.00* 0044.00* 0045.00* 0047.00* 0048.00*
0049.00* 0050.00* 0052.00* 0054.00* 0055.01* 0055.02* 0056.00* 0057.00* 0058.00* 0059.00* 0060.00*
0061.00* 0062.00* 0063.00* 0064.00* 0065.00* 0066.00* 0067.00* 0068.00* 0069.00* 0070.01* 0070.02*
0071.00* 0072.00* 0073.00* 0074.00* 0075.00* 0076.00* 0077.00* 0078.00* 0079.00* 0080.00* 0081.00*
0082.00* 0084.00* 0086.01* 0086.03* 0087.00* 0088.00* 0089.00* 0090.00* 0091.00* 0092.00* 0095.00*
0099.01* 0099.02* 0099.03* 0100.00* 0101.00* 0103.00* 0104.00* 0106.01* 0106.02* 0108.01* 0108.02*
0108.03* 0109.00* 0110.00* 0111.00* 0112.01* 0112.02* 0112.03* 0114.01* 0114.02* 0115.00* 0116.00*
0117.00* 0118.00* 0120.00* 0122.00* 0124.00* 0125.00* 0126.01* 0126.02* 0127.00* 0128.00* 0129.01*
0130.00* 0131.00* 0133.00* 0134.00* 0135.01* 0136.01* 0136.02* 0136.03* 0136.04* 0137.00* 0138.00*
0139.00* 0140.00* 0142.00* 0144.01* 0144.02* 0145.00* 0146.01* 0146.02* 0147.00* 0148.01* 0148.02*
0149.00* 0150.01* 0150.02* 0151.02* 0152.00* 0153.01* 0153.02* 0154.01* 0154.02* 0154.03* 0155.01*
0155.02* 0156.01* 0157.00* 0158.01* 0158.02* 0159.00* 0160.01* 0160.02* 0161.00* 0163.00* 0165.00*
0167.00* 0169.00* 0171.00* 0173.00* 0175.00* 0177.00* 0179.00* 0181.00* 0183.00* 0185.00* 0187.00*
0191.00* 0195.00* 0197.02* 0198.00* 0199.00* 0201.01* 0201.02* 0205.00* 0207.01* 0208.00* 0221.02*
0238.02* 0238.03* 0238.04* 0265.00* 0273.00* 0275.00* 0281.00* 0307.00* 0317.03* 0317.04*

Median Family Income Not Known

0001.00* 0005.00* 0014.02* 0028.00* 0029.01* 0086.02* 0094.00* 0096.00* 0098.00* 0102.00* 0113.00*
0119.00* 0121.02* 0132.01* 0132.02* 0135.02* 0143.00* 0197.01* 0217.03* 0240.00* 0297.00* 0311.00*
0319.00*

ASSESSMENT AREA - 0002

ORANGE COUNTY (095), FL

MSA: 36740

Median Family Income 30-40%

0104.00*

Median Family Income 40-50%

0116.00* 0117.02* 0120.00* 0135.12* 0145.02* 0145.03* 0165.10* 0167.39* 0167.44* 0169.06* 0169.07*
0170.24*

Median Family Income 50-60%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0003664588

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Fieldpoint Private Bank & Trus

0110.00*	0121.00*	0122.01*	0122.02*	0124.02*	0124.04*	0124.05*	0134.05*	0135.03*	0135.11*	0135.13*
0142.02*	0146.01*	0146.06*	0146.09*	0147.01*	0149.04*	0150.01*	0151.04*	0168.09*	0169.04*	0169.09*
0174.02*	0175.03*	0176.00*	0180.00*	0189.01*						
Median Family Income 60-70%										
0123.04*	0123.06*	0124.03*	0132.01*	0132.02*	0135.07*	0135.10*	0136.03*	0136.04*	0136.06*	0143.02*
0146.05*	0146.08*	0147.03*	0149.08*	0164.02*	0164.06*	0166.05*	0167.13*	0167.38*	0167.42*	0167.54*
0168.14*	0169.02*	0169.10*	0170.01*	0170.11*	0170.13*	0170.18*	0170.19*	0170.22*	0170.23*	0183.00*
0187.00*										
Median Family Income 70-80%										
0117.01*	0123.05*	0134.02*	0134.06*	0135.05*	0146.07*	0147.02*	0148.04*	0148.05*	0148.12*	0151.05*
0151.06*	0152.02*	0164.13*	0164.14*	0167.09*	0167.33*	0173.02*	0175.05*	0177.03*		
Median Family Income 80-90%										
0123.07*	0134.03*	0136.05*	0137.01*	0137.02*	0145.04*	0147.05*	0147.06*	0152.04*	0163.02*	0164.12*
0165.09*	0165.13*	0166.07*	0167.15*	0167.23*	0167.24*	0167.45*	0167.53*	0168.03*	0168.11*	0168.12*
0169.08*	0170.04*	0175.04*	0178.07*	0182.03*	0184.00*	0185.00*				
Median Family Income 90-100%										
0133.00*	0142.01*	0143.01*	0149.06*	0149.09*	0150.05*	0159.01*	0165.05*	0167.10*	0168.13*	0170.20*
0173.01*	0181.00*	0182.04*								
Median Family Income 100-110%										
0123.03*	0136.07*	0138.03*	0150.02*	0150.03*	0163.01*	0165.03*	0165.04*	0166.04*	0167.14*	0167.17*
0167.28*	0167.31*	0167.40*	0168.08*	0170.06*	0178.09*	0179.02*				
Median Family Income 110-120%										
0148.07*	0151.03*	0152.03*	0164.11*	0167.41*	0168.04*	0170.15*	0170.21*	0171.10*	0177.02*	0178.05*
0178.10*	0178.12*	0190.00*								
Median Family Income >= 120%										
0102.01*	0102.02*	0103.00*	0108.02*	0111.00*	0112.00*	0113.00*	0125.00*	0126.00*	0127.01*	0128.00*
0129.00*	0138.01*	0138.02*	0139.00*	0140.00*	0141.00*	0144.00*	0148.06*	0148.09*	0148.10*	0148.11*
0148.13*	0148.14*	0148.15*	0150.06*	0153.00*	0155.01	0156.01*	0156.02*	0157.01*	0157.02*	0158.01*
0158.02*	0160.01*	0160.02*	0161.00*	0162.00*	0164.08*	0164.09*	0165.11*	0165.12*	0165.14*	0166.03*
0166.06*	0167.16*	0167.35*	0167.36*	0167.37*	0167.43*	0167.46*	0167.47*	0167.48*	0167.49*	0167.50*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0003664588

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Fieldpoint Private Bank & Trus

0167.51* 0167.52* 0167.55* 0167.56* 0168.02* 0168.10* 0170.12* 0170.25* 0170.26* 0171.08* 0171.09*
0171.11* 0171.12* 0171.13* 0171.14* 0171.15* 0171.16* 0171.17* 0171.18* 0171.19* 0171.20* 0171.22*
0171.23* 0172.00* 0174.01* 0175.06* 0177.01* 0178.06* 0178.08* 0178.11* 0178.13* 0178.14* 0179.01*
0182.01* 0182.02* 0188.00* 0189.02*

Median Family Income Not Known

0105.00* 0164.07* 0165.15* 0169.11* 0171.21* 9900.00*

ASSESSMENT AREA - 0003

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income 10-20%

0703.00* 0716.00*

Median Family Income 20-30%

0709.00* 0738.00* 2101.02*

Median Family Income 30-40%

0215.01* 0217.01* 0221.01* 0704.00* 0712.00* 0713.00* 0714.00* 0719.00* 0732.00* 0736.00* 0737.00*
0740.00* 0743.00* 0744.00* 2107.01*

Median Family Income 40-50%

0214.02* 0222.02* 0432.00* 0702.00* 0706.00* 0710.00* 0711.00* 0720.00* 0733.00* 0735.00* 0804.00*
2102.01* 2102.02* 2105.01* 2572.00*

Median Family Income 50-60%

0214.01* 0215.02* 0437.00* 0440.00* 0441.00* 0442.00* 0445.00* 0722.00* 0723.00* 0724.00* 0727.00*
0728.00* 0729.00* 0734.00* 0739.00* 2002.00* 2103.00* 2106.00* 2107.02*

Median Family Income 60-70%

0201.02* 0209.00* 0218.02* 0223.00* 0438.00* 0725.00* 0726.00* 0731.00* 0802.00* 0806.00* 1101.00*
2112.01*

Median Family Income 70-80%

0105.00* 0201.01* 0218.01* 0219.00* 0220.00* 0221.02* 0434.00* 0439.00* 0721.00* 0801.00* 0805.00*
0810.00* 2001.00* 2101.01* 2104.02*

Median Family Income 80-90%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0003664588

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Fieldpoint Private Bank & Trus

0211.00*	0222.01*	0435.00*	0730.00*	0807.00*	1102.01*	2104.01*	2110.00*	2112.02*	2114.00*	
Median Family Income 90-100%										
0113.00*	0216.02*	0427.00*	0433.00*	0443.00*	0444.00*	0610.00*	0612.00*	0613.00*	0614.00*	0808.00*
0809.00*	0813.00*	1102.02*	1103.01*	1103.02*	2108.00*	2113.00*	2203.00*			
Median Family Income 100-110%										
0213.00*	0430.00*	0903.00*	1002.00	1106.01*	1106.02*	2053.00*	2105.02*	2109.00*	2301.00*	2571.00*
Median Family Income 110-120%										
0107.00*	0212.00*	0217.02*	0428.00*	0436.00*	0602.00*	0811.00*	0812.00*	0902.00*	0905.00*	1104.00*
1105.00*	2003.02*	2051.00*	2052.00*	2201.00*	2202.00*	2303.00*	2304.00*			
Median Family Income >= 120%										
0101.01*	0101.02*	0102.01*	0102.02*	0103.00*	0104.00*	0106.00*	0108.00*	0109.00*	0110.00*	0111.00*
0112.00*	0202.00*	0203.01*	0203.02*	0204.00*	0205.00*	0206.00*	0207.00*	0208.00*	0210.00*	0216.01*
0224.00*	0301.00*	0302.00*	0303.00*	0304.00*	0305.00*	0351.01*	0351.02*	0352.00*	0353.00*	0354.00*
0425.00*	0426.00*	0429.00*	0431.00*	0446.00*	0451.01*	0451.02*	0452.00*	0453.00*	0454.00*	0501.00*
0502.00*	0503.01*	0503.02*	0504.00*	0505.00*	0506.00*	0551.00*	0552.00*	0601.00*	0603.00*	0604.00*
0605.00*	0606.00*	0607.00*	0608.00*	0609.00*	0611.00*	0615.00*	0616.00*	0701.00*	0901.00*	0904.00*
0906.00*	0907.00*	1001.00*	1003.00*	1051.00*	1052.00*	2003.01*	2111.00*	2302.00*	2305.01*	2305.02*
2401.00*	2402.00*	2451.00*	2452.00*	2453.00*	2454.00*	2455.00*	2456.00*			
Median Family Income Not Known										
0705.00*	9900.00*									
<u>ASSESSMENT AREA - 0004</u>										
MIAMI-DADE COUNTY (086), FL										
MSA: 33124										
Median Family Income 20-30%										
0005.08*										
Median Family Income 30-40%										
0015.01*	0036.05*	0036.06*	0108.03*	0146.01*						
Median Family Income 40-50%										
0002.24*	0006.11*	0007.10*	0007.19*	0014.01*	0016.05*	0017.04*	0018.02*	0019.01*	0019.04*	0020.01*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0003664588

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Fieldpoint Private Bank & Trus

0020.03* 0030.05* 0053.03* 0053.04* 0054.03* 0054.09* 0057.07* 0066.04* 0093.22* 0100.24* 0100.26*
 0107.06* 0108.05* 0109.00* 0111.04* 0112.03* 0113.02*

Median Family Income 50-60%

0002.12* 0002.22* 0002.23* 0002.28* 0004.11* 0004.18* 0005.05* 0006.09* 0007.05* 0007.14* 0010.04*
 0017.01* 0017.02* 0018.01* 0024.03* 0024.04* 0025.01* 0030.01* 0031.00* 0034.00* 0036.03* 0042.04*
 0049.01* 0050.04* 0051.04* 0052.01* 0052.02* 0053.05* 0054.10* 0055.05* 0057.05* 0063.03* 0066.03*
 0066.07* 0093.14* 0093.15* 0098.11* 0102.05* 0108.06* 0110.10* 0111.03* 0114.05* 0114.08* 0120.02*
 0135.00*

Median Family Income 60-70%

0002.19* 0003.06* 0003.12* 0004.02* 0004.14* 0004.16* 0005.04* 0005.06* 0006.07* 0007.11* 0007.12*
 0007.15* 0007.18* 0008.04* 0008.06* 0008.07* 0009.03* 0010.05* 0010.07* 0011.03* 0015.02* 0016.06*
 0018.03* 0020.04* 0022.02* 0023.00* 0024.02* 0025.02* 0028.00* 0029.00* 0030.04* 0030.06* 0036.04*
 0036.07* 0039.11* 0039.13* 0049.03* 0050.02* 0051.03* 0053.06* 0054.05* 0054.06* 0055.04* 0057.08*
 0062.01* 0063.04* 0064.03* 0076.03* 0083.09* 0090.20* 0090.21* 0090.26* 0090.31* 0091.02* 0093.24*
 0093.26* 0095.05* 0095.06* 0097.05* 0099.04* 0100.23* 0102.07* 0102.08* 0105.01* 0106.09* 0108.04*
 0110.03* 0112.05* 0114.07* 0117.02* 0132.01* 0138.01* 0148.00* 0202.00*

Median Family Income 70-80%

0001.24* 0002.06* 0002.15* 0002.18* 0002.20* 0002.25* 0003.09* 0003.10* 0004.08* 0004.17* 0004.20*
 0006.02* 0006.10* 0007.20* 0008.05* 0009.08* 0012.09* 0013.01* 0014.02* 0019.03* 0043.03* 0044.03*
 0044.04* 0054.07* 0055.06* 0058.04* 0059.03* 0064.02* 0070.05* 0070.06* 0083.12* 0085.03* 0088.05*
 0089.09* 0090.61* 0090.63* 0091.01* 0093.17* 0093.20* 0093.23* 0096.01* 0096.02* 0097.06* 0099.08*
 0100.15* 0100.18* 0100.21* 0102.14* 0110.12* 0114.06* 0131.00* 0134.00* 0136.00* 0137.00* 0171.01*
 0178.00* 0203.00*

Median Family Income 80-90%

0001.09* 0002.13* 0002.21* 0002.27* 0003.11* 0004.09* 0004.10* 0005.07* 0005.09* 0006.01* 0007.17*
 0008.08* 0009.07* 0010.06* 0011.01* 0013.02* 0016.08* 0026.00* 0037.09* 0039.16* 0050.03* 0051.02*
 0056.00* 0057.01* 0057.06* 0058.03* 0064.01* 0070.03* 0070.04* 0070.07* 0072.00* 0077.08* 0084.30*
 0090.15* 0090.27* 0090.30* 0090.51* 0090.52* 0090.57* 0090.65* 0093.16* 0093.25* 0094.02* 0098.06*
 0099.09* 0100.10* 0100.17* 0100.19* 0102.13* 0103.02* 0104.00* 0106.22* 0107.08* 0114.12* 0116.02*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0003664588

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Fieldpoint Private Bank & Trus

0120.01*	0121.02*	0121.03*	0139.00*	0147.01*	0170.00*	0175.00*	0176.00*	0184.00*	0188.02*	
Median Family Income 90-100%										
0001.26*	0004.13*	0004.15*	0004.19*	0007.13*	0007.16*	0009.04*	0010.03*	0016.03*	0017.05*	0022.01*
0027.10*	0039.12*	0039.17*	0041.03*	0042.05*	0044.05*	0047.04*	0055.03*	0059.01*	0059.02*	0059.04*
0063.02*	0066.06*	0069.01*	0078.09*	0083.10*	0083.13*	0084.19*	0090.22*	0090.62*	0090.64*	0092.00*
0100.12*	0100.20*	0100.25*	0102.09*	0102.11*	0106.26*	0107.07*	0110.11*	0110.13*	0114.09*	0117.01*
0119.00*	0123.01*	0125.02*	0129.00*	0130.00*	0133.02*	0158.00*	0159.00*	0169.00*	0171.02*	0173.00*
0177.00*	0188.03*									
Median Family Income 100-110%										
0001.25*	0001.40*	0002.04*	0002.11*	0002.16*	0003.02*	0003.07*	0003.08*	0004.05*	0006.03*	0009.05*
0010.08*	0012.04*	0012.07*	0027.05*	0027.08*	0037.04*	0039.14*	0042.07*	0043.01*	0049.04*	0065.01*
0065.03*	0083.08*	0083.15*	0084.24*	0088.08*	0089.07*	0090.24*	0090.28*	0090.49*	0090.50*	0090.54*
0090.66*	0093.12*	0093.18*	0094.01*	0095.03*	0098.03*	0099.06*	0100.16*	0106.08*	0106.21*	0106.23*
0107.05*	0110.08*	0110.09*	0112.04*	0116.01*	0121.01*	0121.05*	0126.01*	0133.01*	0146.02*	0155.01*
0156.00*	0160.00*	0167.00*	0174.02*	0181.00*	0191.00*	0199.02*	0200.01*			
Median Family Income 110-120%										
0001.32*	0027.02*	0039.15*	0058.06*	0062.05*	0076.05*	0077.05*	0083.14*	0087.03*	0088.06*	0088.10*
0089.06*	0090.29*	0090.44*	0090.55*	0090.56*	0090.59*	0098.10*	0099.05*	0100.13*	0107.09*	0107.10*
0111.06*	0118.00*	0121.04*	0126.02*	0149.00*	0151.03*	0183.00*	0186.02*	0189.02*	0193.01*	0193.02*
0194.02*	0199.01*	4901.00*								
Median Family Income >= 120%										
0001.07*	0001.15*	0001.18*	0001.20*	0001.21*	0001.22*	0001.23*	0001.27*	0001.28*	0001.29*	0001.30*
0001.31*	0001.34*	0001.42*	0001.43*	0001.45*	0001.46*	0002.26*	0006.05*	0006.12*	0011.02*	0011.04*
0012.05*	0012.06*	0016.07*	0021.00*	0027.07*	0027.09*	0037.03*	0037.07*	0037.08*	0037.10*	0038.01*
0038.03*	0038.04*	0039.06*	0039.09*	0039.18*	0039.19*	0039.21*	0039.22*	0040.00*	0041.02*	0041.05*
0041.06*	0042.06*	0042.08*	0043.04*	0044.06*	0045.00*	0046.02*	0046.05*	0046.07*	0046.08*	0047.01*
0047.03*	0047.05*	0058.05*	0060.02*	0060.03*	0060.04*	0061.03*	0061.04*	0061.05*	0061.06*	0062.03*
0062.06	0065.04*	0066.08*	0067.05*	0067.06*	0067.07*	0067.09*	0067.13*	0067.14*	0067.17*	0067.18*
0067.19*	0067.20*	0067.21*	0067.22*	0068.01*	0068.02*	0069.02*	0071.04*	0073.00*	0074.01*	0074.02*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0003664588

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Fieldpoint Private Bank & Trus

0074.03* 0075.01* 0075.03* 0076.01* 0076.07* 0076.08* 0076.09* 0076.10* 0077.04* 0077.06* 0077.09*
 0078.01* 0078.05* 0078.06* 0078.07* 0078.08* 0079.01* 0079.02* 0080.00* 0081.01* 0081.02* 0082.02*
 0082.05* 0082.06* 0082.07* 0082.08* 0082.09* 0083.05* 0083.11* 0084.09* 0084.15* 0084.16* 0084.18*
 0084.20* 0084.21* 0084.22* 0084.23* 0084.26* 0084.27* 0084.28* 0084.29* 0084.31* 0085.02* 0085.04*
 0086.01* 0086.03* 0086.04* 0087.02* 0087.04* 0088.07* 0088.09* 0089.08* 0089.10* 0089.11* 0090.10*
 0090.14* 0090.39* 0090.40* 0090.43* 0090.48* 0090.53* 0090.58* 0090.60* 0093.05* 0093.19* 0095.04*
 0097.03* 0097.04* 0098.04* 0098.09* 0098.12* 0099.03* 0099.07* 0100.22* 0101.93* 0101.98* 0102.01*
 0102.12* 0103.01* 0103.03* 0105.02* 0106.04* 0106.10* 0106.13* 0106.18* 0106.19* 0106.20* 0106.24*
 0106.25* 0110.14* 0110.15* 0111.05* 0112.06* 0114.10* 0114.11* 0115.00* 0122.00* 0123.02* 0124.01*
 0124.02* 0124.03* 0125.01* 0127.01* 0127.02* 0128.01* 0128.02* 0132.02* 0142.00* 0143.00* 0144.00*
 0145.00* 0147.02* 0150.01* 0150.02* 0151.01* 0151.02* 0152.01* 0152.02* 0153.00* 0154.00* 0155.02*
 0157.00* 0161.00* 0162.00* 0163.00* 0164.01* 0164.02* 0165.01* 0165.02* 0166.00* 0168.00* 0172.00*
 0174.01* 0179.01* 0179.02* 0180.01* 0180.02* 0180.03* 0182.00* 0185.00* 0186.01* 0187.00* 0188.01*
 0189.01* 0190.00* 0192.00* 0194.01* 0195.01* 0195.02* 0196.00* 0197.00* 0198.01* 0198.02* 0200.02*
 0201.00*

Median Family Income Not Known

0001.41* 0001.44* 0009.06* 0012.08* 0037.05* 0037.06* 0066.05* 0067.15* 0067.16* 0071.01* 0071.03*
 0077.07* 0084.25* 0089.04* 0093.21* 0093.27* 0113.01* 0138.02* 0141.00* 9801.00* 9802.00* 9803.00*
 9804.00* 9805.00* 9806.00* 9807.00* 9808.00* 9809.00* 9810.00* 9811.00* 9812.00* 9813.00* 9900.00*

ASSESSMENT AREA - 0005

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income 10-20%

0068.02* 0078.08*

Median Family Income 20-30%

0023.00* 0026.00* 0055.03* 0076.03* 0086.01* 0120.00*

Median Family Income 30-40%

0042.00* 0043.00* 0044.00* 0055.01* 0061.00* 0066.02* 0071.00* 0073.02* 0074.00* 0076.04* 0077.05*
 0082.02* 0083.02* 0086.02* 0087.01* 0105.28* 0105.32* 0113.07*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0003664588

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Fieldpoint Private Bank & Trus

Median Family Income 40-50%

0024.00* 0025.00* 0039.00* 0057.00* 0063.00* 0070.01* 0070.02* 0073.01* 0075.00* 0076.02* 0085.00*
 0105.23* 0105.25* 0108.01* 0110.00* 0113.08* 0113.10* 0118.02*

Median Family Income 50-60%

0040.00* 0055.04* 0058.00* 0060.00* 0065.00* 0072.00* 0077.03* 0078.07* 0078.10* 0081.03* 0081.04*
 0082.03* 0083.01* 0101.25* 0105.20* 0105.22* 0105.24* 0106.04* 0114.30*

Median Family Income 60-70%

0064.00* 0067.01* 0078.05* 0080.00* 0101.28* 0105.21* 0105.33* 0106.03* 0112.02* 0112.03* 0112.04*
 0113.01* 0113.06*

Median Family Income 70-80%

0038.00* 0077.07* 0077.08* 0077.11* 0082.04* 0089.03* 0100.06* 0101.35* 0104.01* 0104.02* 0105.08*
 0105.17* 0105.18* 0105.26* 0105.29* 0105.30* 0114.32* 0114.35* 0116.47*

Median Family Income 80-90%

0066.01* 0077.09* 0078.06* 0078.09* 0079.00* 0094.09* 0101.17* 0102.13* 0103.05* 0105.39* 0114.21*
 0114.31* 0116.36* 0116.43*

Median Family Income 90-100%

0041.00* 0089.07* 0091.06* 0103.15* 0105.36* 0106.01* 0108.02* 0111.00* 0113.09* 0123.00*

Median Family Income 100-110%

0069.00* 0094.05* 0101.26* 0101.34* 0102.14* 0102.19* 0102.21* 0103.07* 0103.09* 0103.10* 0103.11*
 0105.37* 0116.44* 0116.46*

Median Family Income 110-120%

0102.16* 0103.08* 0116.28* 0116.34*

Median Family Income >= 120%

0001.00* 0002.01* 0002.02* 0004.00* 0005.01* 0005.02* 0006.01* 0006.02* 0007.00* 0010.01* 0011.01*
 0011.02* 0012.03* 0012.04* 0012.06* 0013.02* 0014.00* 0015.02* 0016.00 0017.02* 0018.02* 0019.02*
 0021.00* 0029.00* 0030.00* 0031.00* 0032.00* 0035.00* 0036.00* 0049.00* 0050.00* 0052.00* 0053.00*
 0088.01* 0088.02* 0089.05* 0089.06* 0089.09* 0090.01* 0090.02* 0091.03* 0091.04* 0091.05* 0092.02*
 0092.03* 0093.01* 0093.02* 0094.07* 0094.08* 0094.11* 0095.01* 0096.01* 0096.04* 0096.06* 0096.07*
 0097.00* 0098.02* 0098.03* 0098.04* 0099.00* 0100.03* 0100.04* 0100.05* 0100.07* 0101.06* 0101.07*
 0101.08* 0101.15* 0101.20* 0101.21* 0101.27* 0101.29* 0101.30* 0101.31* 0101.32* 0101.33* 0101.36*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0003664588

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Fieldpoint Private Bank & Trus

0101.37* 0102.04* 0102.11* 0102.12* 0102.15* 0102.17* 0102.18* 0102.20* 0102.22* 0102.23* 0103.06*
 0103.12* 0103.13* 0105.35* 0105.38* 0105.40* 0114.16* 0114.17* 0114.19* 0114.22* 0114.23* 0114.24*
 0114.26* 0114.28* 0114.29* 0114.33* 0114.34* 0114.36* 0114.37* 0114.38* 0114.39* 0114.40* 0114.41*
 0114.42* 0114.43* 0114.44* 0114.45* 0114.46* 0115.05* 0115.07* 0115.08* 0115.09* 0115.10* 0115.11*
 0115.12* 0115.13* 0115.14* 0115.15* 0116.12* 0116.18* 0116.24* 0116.27* 0116.29* 0116.30* 0116.31*
 0116.32* 0116.33* 0116.35* 0116.37* 0116.38* 0116.39* 0116.40* 0116.41* 0116.42* 0116.45* 0116.48*
 0116.49* 0116.50* 0116.51* 0116.52* 0116.53* 0116.54* 0116.55* 0116.56* 0116.57* 0116.58* 0116.59*
 0116.60* 0116.61*

Median Family Income Not Known

0010.02* 0012.05* 0013.01* 0015.01* 0017.01* 0018.01* 0019.01* 0028.01* 0028.02* 0037.00* 0048.00*
 0062.00* 0067.02* 0068.01* 0077.10* 0084.00* 0087.02* 0089.08* 0092.01* 0094.06* 0094.10* 0095.03*
 0095.04* 0096.05* 0101.24* 0103.14* 0105.19* 0105.27* 0105.31* 0105.34* 0118.01* 0119.01* 0119.02*
 9800.00*

OUTSIDE ASSESSMENT AREA

HARTFORD COUNTY (003), CT

MSA: 25540

Median Family Income 110-120%

4969.00

MIDDLESEX COUNTY (007), CT

MSA: 25540

Middle Income

5412.00

DUVAL COUNTY (031), FL

MSA: 27260

Median Family Income 100-110%

0008.00

SARASOTA COUNTY (115), FL

MSA: 35840

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0003664588

* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Fieldpoint Private Bank & Trus

0024.04

CHEROKEE COUNTY (057), GA

MSA: 12060

Middle Income

0910.01

FRANKLIN COUNTY (033), NY

MSA: NA

Middle Income

9513.00

ONTARIO COUNTY (069), NY

MSA: 40380

Upper Income

0501.04

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income 100-110%

0317.00

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income >= 120%

4742.02

CUMBERLAND COUNTY (041), PA

MSA: 25420

Upper Income

0118.07

MIDLAND COUNTY (329), TX

MSA: 33260

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Fieldpoint Private Bank & Trus

Respondent ID: 0003664588

Agency: FRS - 2

0101.19

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0003664588

Institution: Fieldpoint Private Bank & Trus

Agency: FRS - 2

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	15	15	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	5	5	0	0.00%
Total	22	22	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.