

September 30, 2025

CRA Public File 2025

April 1, 2025

Mission Statement

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

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

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

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

The CRA Disclosure Statement for Fieldpoint Private Bank & Trust may be obtained on the FFIEC's website at *<https://www.ffiec.gov>*

Community Reinvestment Act Notice

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

Your involvement is encouraged.

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

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

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

STATE OF CONNECTICUT COMMUNITY REINVESTMENT NOTICE

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

Your involvement is encouraged.

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

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

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

PUBLIC DISCLOSURE

January 16, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Fieldpoint Private Bank & Trust
RSSD No. 3664588

One Greenwich Plaza
Greenwich, Connecticut 06830

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

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

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INSTITUTION'S CRA RATING

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

The Lending Test is rated: Needs to Improve.

The Community Development Test is rated: Satisfactory.

SUMMARY OF MAJOR FACTORS SUPPORTING RATINGS

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

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

DESCRIPTION OF INSTITUTION

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

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

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

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

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

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

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

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

DESCRIPTION OF ASSESSMENT AREA

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

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

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

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

SCOPE OF EVALUATION

Procedures

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

Evaluation Period

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

Products

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

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

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

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

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

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

Lending Analysis

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

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

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

Community Contacts

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

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

Loan-to-Deposit Ratio

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

Assessment Area Concentration

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

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

Borrower Distribution of Loans

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

Geographic Distribution of Loans

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

Response to Complaints

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

COMMUNITY DEVELOPMENT TEST

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

Community Development Loans

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

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

Community Development Lending by Assessment Area January 1, 2017 to December 31, 2023										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
MD 35614 (New York-Jersey City-White Plains, NY-NJ) Assessment Area	0	0	3	7,400	0	0	0	0	3	7,400
MSA 14860 (Bridgeport-Stamford-Norwalk, CT) Assessment Area	0	0	0	0	0	0	1	1,200	1	1,200
MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA) Assessment Area	1	500	0	0	0	0	0	0	1	500
MSA 36740 (Orlando-Kissimmee-Sanford, FL) Assessment Area	0	0	0	0	0	0	0	0	0	0
Broader Statewide or Regional Area	0	0	1	250	1	1,319	1	5,800	3	7,369
Total	1	500	4	7,650	1	1,319	2	7,000	8	16,469
<i>Source: Bank Data from 1/1/2017– 12/31/2023</i>										

Community Development Investments

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

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

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

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

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

Community Development Services

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

Community Development Services By Assessment Area January 1, 2017 to December 31, 2023					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
MD 35614 (New York-Jersey City-White Plains, NY-NJ) Assessment Area	0	19	0	0	19
MSA 14860 (Bridgeport-Stamford-Norwalk, CT) Assessment Area	0	48	2	0	50
MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA) Assessment Area	0	4	0	0	4
MSA 36740 (Orlando-Kissimmee-Sanford, FL) Assessment Area	0	1	0	0	1
Broader Statewide or Regional Area	0	10	0	0	10
Total	0	82	2	0	84
<i>Source: Bank Data from 1/1/2017 – 12/31/2023</i>					

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

STATE OF NEW YORK

CRA RATING FOR NEW YORK: NEEDS TO IMPROVE.

The Lending Test is rated: Needs to Improve.

The Community Development Test is rated: Satisfactory.

The major factors supporting the rating include:

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

SCOPE OF EVALUATION

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NEW YORK

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEW YORK

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

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

SCOPE OF EVALUATION

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

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

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

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

PERFORMANCE CONTEXT

Demographic Characteristics

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

Income Characteristics

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

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

Housing Characteristics

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

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

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

Housing Cost Burden

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

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

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

MD 35614 (New York-Jersey City-White Plains, NY-NJ) Housing Cost Burden						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	70.6%	50.0%	41.1%	59.9%	41.0%	20.2%
MD 35614 (New York-Jersey City-White Plains, NY-NJ)	76.2%	42.6%	47.5%	75.9%	52.2%	32.8%
NY State	75.8%	39.3%	47.2%	70.9%	40.9%	26.4%
*Cost Burden is housing cost that equals 30 percent or more of household income Source: HUD, 2015-2019 Comprehensive Housing Affordability Strategy						

Labor, Employment and Economic Characteristics

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

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

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

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

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

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

Community Contacts

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

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

LENDING TEST

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

Borrower Distribution of Loans

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

Home Mortgage Loans

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

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

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

Small Business Loans

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

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

Geographic Distribution of Loans

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

Home Mortgage Loans

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

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

Small Business Loans

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

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

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

Analysis of Lending Gaps

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

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

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

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

COMMUNITY DEVELOPMENT TEST

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

Community Development Loans

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

MD 35614 Assessment Area Community Development Lending January 1, 2017 to December 31, 2023										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2017	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0
2021	0	0	1	5,500	0	0	0	0	1	5,500
2022	0	0	1	650	0	0	0	0	1	650
2023	0	0	1	1,250	0	0	0	0	1	1,250
Broader Statewide or Regional Area	0	0	1	250	1	1,319	1	5,800	3	7,369
Total	0	0	4	7,650	1	1,319	1	5,800	6	14,769
<i>Source: Bank Data 1/1/2017 – 12/31/2023</i>										

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

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

Community Development Investments

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

MD 35614 Assessment Area Qualified Investments and Grants January 1, 2017 to December 31, 2023										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	0	0	0	0
Total Investments	1	1,000	0	0	0	0	0	0	1	1,000
Total Grants	0	0	6	15	0	0	0	0	6	15
Grand Total	1	1,000	6	15	0	0	0	0	7	1,015
Source: Bank Data from 1/1/2017 – 12/31/2023										

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

Community Development Services

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

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

STATE OF CONNECTICUT

CRA RATING FOR CONNECTICUT: NEEDS TO IMPROVE.

The Lending Test is rated: Needs to Improve.

The Community Development Test is rated: Satisfactory.

The major factors supporting the rating include:

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

SCOPE OF EVALUATION

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF CONNECTICUT

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF CONNECTICUT

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

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

SCOPE OF EVALUATION

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

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

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

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

PERFORMANCE CONTEXT

Demographic Characteristics

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

Income Characteristics

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

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

Housing Characteristics

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

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

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

Housing Cost Burden

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

MSA 14860 (Bridgeport-Stamford-Norwalk, CT)						
Housing Cost Burden*						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	77.2%	42.1%	49.4%	81.5%	57.5%	30.7%
MSA 14860 (Bridgeport-Stamford-Norwalk, CT)	77.2%	42.1%	49.4%	81.5%	57.5%	30.7%
State of CT	74.6%	33.5%	46.4%	78.9%	46.4%	26.3%
*Cost Burden is housing cost that equals 30 percent or more of household income Source: HUD, 2015-2019 Comprehensive Housing Affordability Strategy						

Labor, Employment and Economic Characteristics

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

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

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

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

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

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

Community Contacts

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

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

LENDING TEST

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

Borrower Distribution of Loans

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

Home Mortgage Loans

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

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

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

Small Business Loans

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

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

Geographic Distribution of Loans

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

Home Mortgage Loans

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

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

Small Business Loans

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

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

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

Analysis of Lending Gaps

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

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

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

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

COMMUNITY DEVELOPMENT TEST

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

Community Development Loans

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

Community Development Investments

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

MSA 14860 (Bridgeport-Stamford-Norwalk, CT) Assessment Area Qualified Grants										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Total Grants	2	3	26	113	2	28	0	0	30	144
Grand Total	2	3	26	113	2	28	0	0	30	144
<i>Source: Bank Data from 1/1/2017 – 12/31/2023</i>										

Examples of qualified grants include:

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

Community Development Services

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

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

STATE OF GEORGIA

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

The Lending Test is rated: Needs to Improve.

The Community Development Test is rated: Needs to Improve.

The major factors supporting the rating include:

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

SCOPE OF EVALUATION

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF GEORGIA

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF GEORGIA

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

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

SCOPE OF EVALUATION

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

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

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

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

PERFORMANCE CONTEXT

Demographic Characteristics

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

Income Characteristics

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

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

Housing Characteristics

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

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

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

Housing Cost Burden

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

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

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

MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA)						
Housing Cost Burden*						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	77.1%	54.0%	44.5%	65.8%	41.3%	20.4%
MSA 12060 (Atlanta-Sandy Springs-Alpharetta, GA)	80.4%	46.1%	44.7%	62.9%	34.1%	19.6%
State of GA	76.6%	43.5%	43.4%	59.4%	32.0%	19.3%
*Cost Burden is housing cost that equals 30 percent or more of household income Source: (HUD, 2015-2019 Comprehensive Housing Affordability Strategy)						

Labor, Employment and Economic Characteristics

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

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

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

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

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

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

Community Contacts

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

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

LENDING TEST

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

Borrower Distribution of Loans

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

Home Mortgage Loans

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

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

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

Small Business Loans

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

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

Geographic Distribution of Loans

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

Home Mortgage Loans

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

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

Small Business Loans

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

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

Analysis of Lending Gaps

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

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

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

COMMUNITY DEVELOPMENT TEST

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

Community Development Loans

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

Community Development Investments

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

Community Development Services

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

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

STATE OF FLORIDA

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

The Lending Test is rated: Needs to Improve.

The Community Development Test is rated: Needs to Improve.

The major factors supporting the rating include:

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

SCOPE OF EVALUATION

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF FLORIDA

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF FLORIDA

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

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

SCOPE OF EVALUATION

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

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

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

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

PERFORMANCE CONTEXT

Demographic Characteristics

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

Income Characteristics

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

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

Housing Characteristics

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

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

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

Housing Cost Burden

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

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

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

MSA 36740 (Orlando-Kissimmee-Sanford, FL)						
Housing Cost Burden*						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	84.5%	68.9%	51.4%	67.2%	45.4%	24.4%
MSA 36740 (Orlando-Kissimmee-Sanford, FL)	84.0%	67.8%	50.7%	64.2%	41.5%	23.6%
State of FL	80.5%	60.2%	50.5%	61.8%	36.3%	24.1%
*Cost Burden is housing cost that equals 30 percent or more of household income Source: HUD, 2015-2019 Comprehensive Housing Affordability Strategy						

Labor, Employment and Economic Characteristics

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

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

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

The table below provides additional performance context information.

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

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

Community Contacts

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

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

LENDING TEST

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

Borrower Distribution of Loans

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

Home Mortgage Loans

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

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

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

Small Business Lending

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

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

Geographic Distribution of Loans

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

Home Mortgage Loans

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

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

Small Business Lending

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

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

Analysis of Lending Gaps

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

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

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

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

COMMUNITY DEVELOPMENT TEST

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

Community Development Loans

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

Community Development Investments

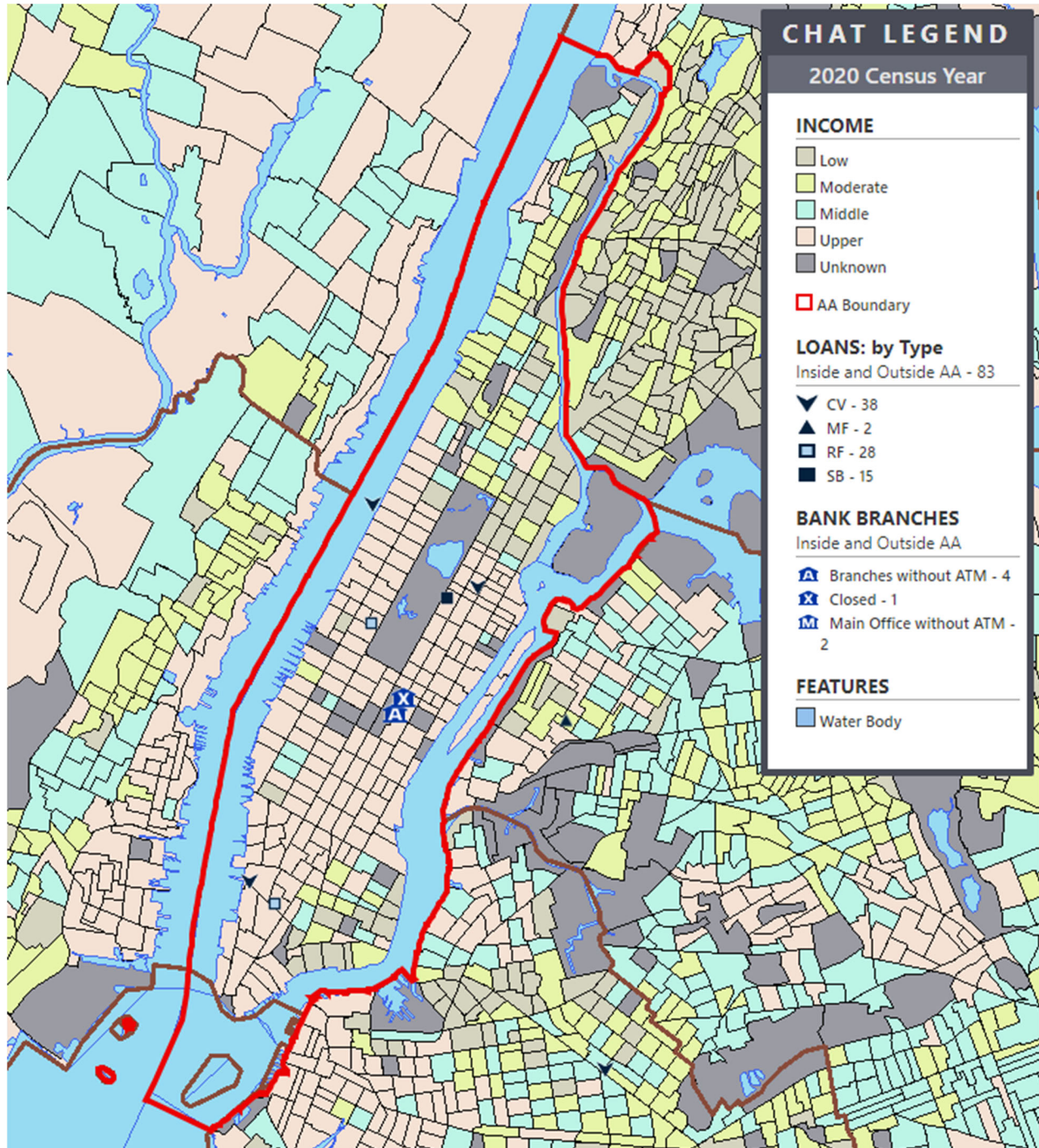
The bank did not make any qualified investments and grants in this assessment area.

Community Development Services

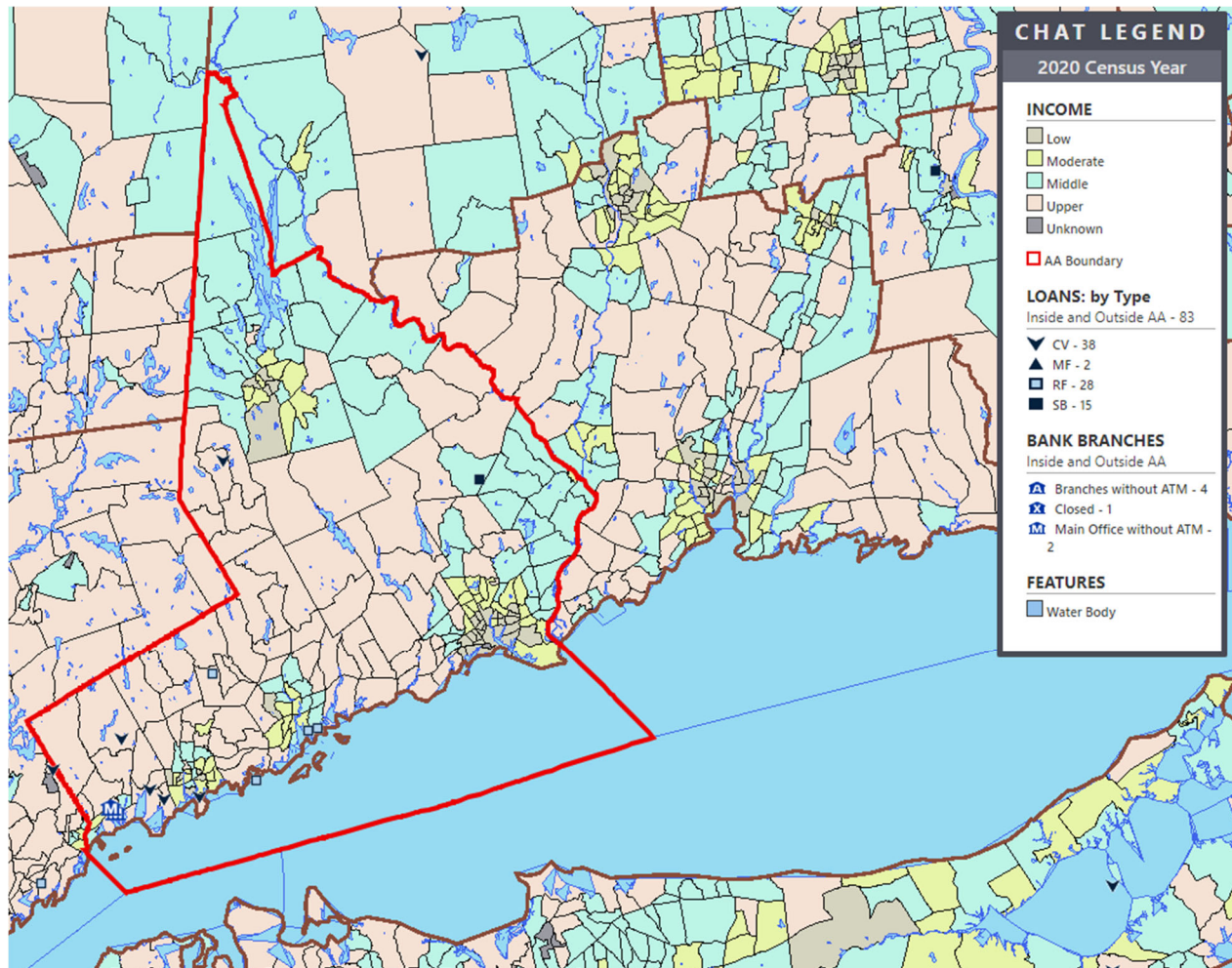
During the evaluation period, Fieldpoint provided one instance of a community development service. A bank director served as a board member of community service nonprofit organization that provides free services to LMI youths. Services include career counseling and assisting with schoolwork.

APPENDIX A –MAPS OF THE ASESSMENT AREA

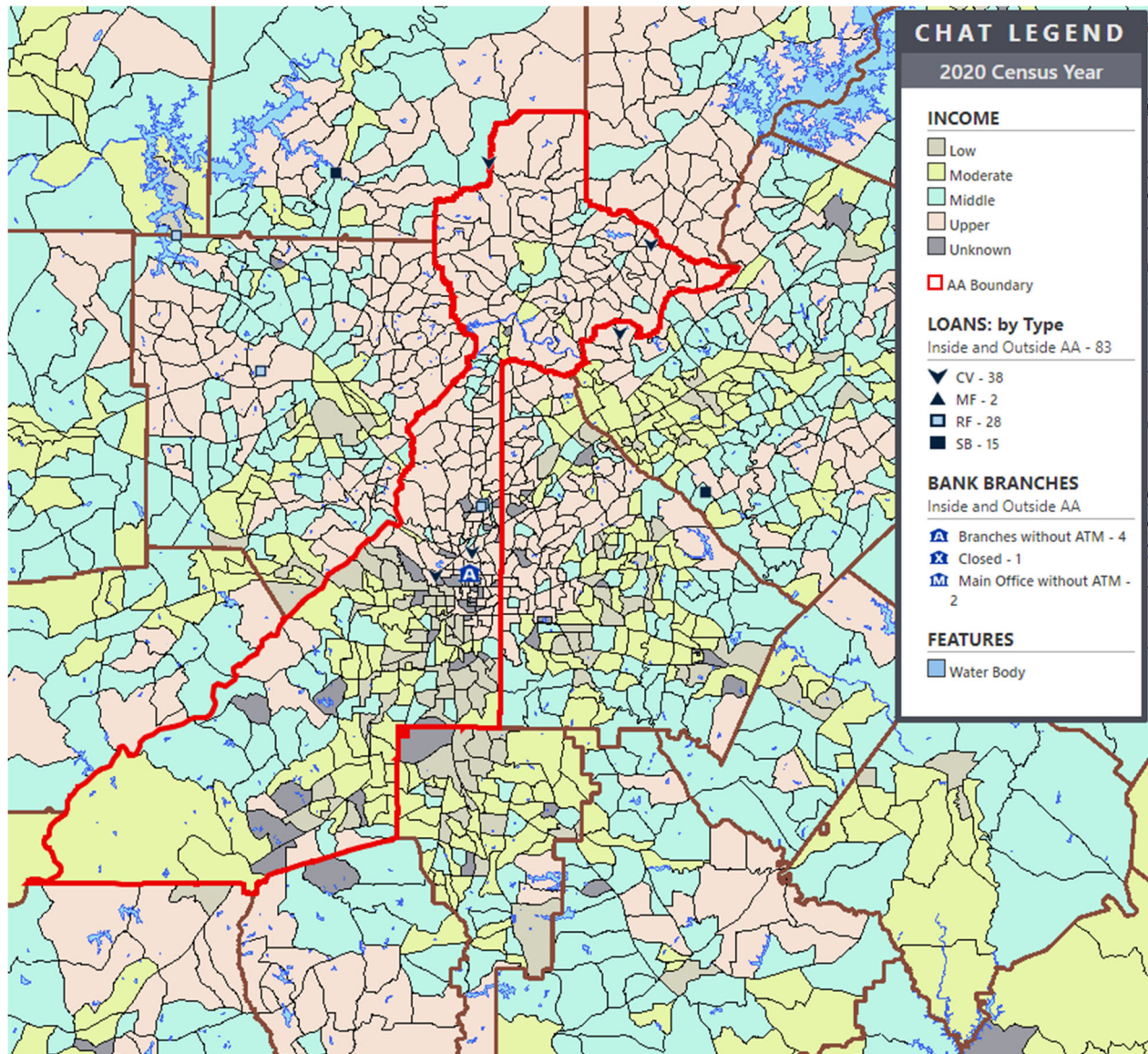
MD 35614 (NYC-JC-White Plains, NY-NJ) Assessment Area



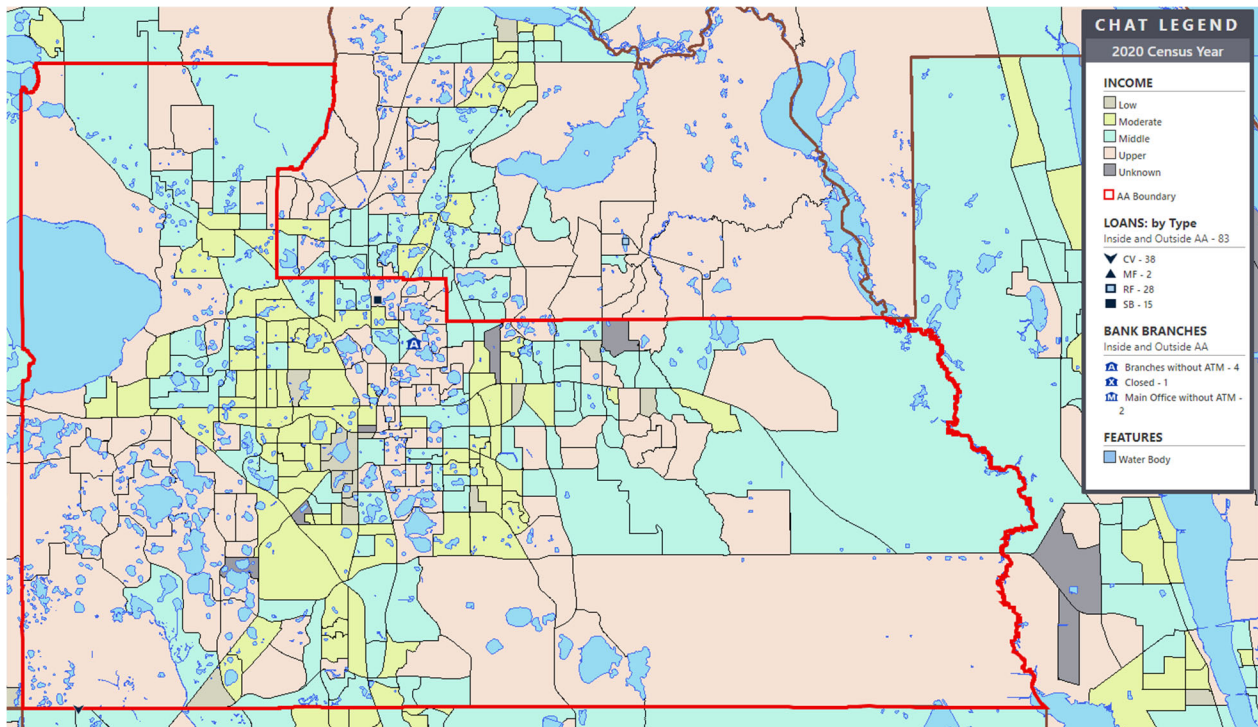
MSA 14860 (Bridgeport-Stamford-Norwalk, CT) Assessment Area



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



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



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

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

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

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

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

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

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

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

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

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

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

Home Mortgage Lending by Income Level of Geography

Distribution of 2017 Home Mortgage Lending By Income Level of Geography Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	2.5	0	0.0	1.6	3.0
Moderate	0	0.0	7.6	0	0.0	3.8	6.8
Middle	0	0.0	4.6	0	0.0	3.3	5.1
Upper	0	0.0	84.5	0	0.0	90.5	84.0
Unknown	0	0.0	0.9	0	0.0	0.8	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.9	0	0.0	1.8	3.0
Moderate	0	0.0	6.9	0	0.0	3.5	6.8
Middle	0	0.0	5.2	0	0.0	3.0	5.1
Upper	2	100.0	84.3	2,815	100.0	91.1	84.0
Unknown	0	0.0	0.7	0	0.0	0.6	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	2,815	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.6	0	0.0	1.6	3.0
Moderate	0	0.0	9.4	0	0.0	6.3	6.8
Middle	0	0.0	5.0	0	0.0	2.7	5.1
Upper	0	0.0	80.6	0	0.0	89.2	84.0
Unknown	0	0.0	0.4	0	0.0	0.1	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	12.6	0	0.0	14.1	13.5
Moderate	0	0.0	15.2	0	0.0	9.5	14.6
Middle	0	0.0	8.5	0	0.0	14.1	6.4
Upper	0	0.0	62.6	0	0.0	60.0	64.5
Unknown	0	0.0	1.1	0	0.0	2.3	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	3.1	0	0.0	5.2	3.0
Moderate	0	0.0	7.8	0	0.0	5.5	6.8
Middle	0	0.0	5.0	0	0.0	6.3	5.1
Upper	2	100.0	83.2	2,815	100.0	81.8	84.0
Unknown	0	0.0	0.8	0	0.0	1.2	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	2,815	100.0	100.0	100.0
Source: 2017 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

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

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	3.3	0	0.0	2.7	0	0.0	3.1	0	0.0	1.9	2.1
Moderate	0	0.0	7.6	0	0.0	4.5	0	0.0	7.0	0	0.0	4.2	6.8
Middle	0	0.0	4.9	0	0.0	3.0	0	0.0	4.6	0	0.0	3.1	5.4
Upper	1	100.0	83.3	750	100.0	89.2	0	0.0	84.2	0	0.0	90.1	84.7
Unknown	0	0.0	0.9	0	0.0	0.6	0	0.0	1.1	0	0.0	0.6	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	750	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.6	0	0.0	1.1	0	0.0	1.8	0	0.0	1.6	2.1
Moderate	1	100.0	5.8	4,000	100.0	2.8	0	0.0	6.0	0	0.0	3.6	6.8
Middle	0	0.0	3.7	0	0.0	2.2	0	0.0	4.4	0	0.0	2.7	5.4
Upper	0	0.0	88.0	0	0.0	93.4	3	100.0	86.9	12,388	100.0	91.6	84.7
Unknown	0	0.0	0.9	0	0.0	0.5	0	0.0	0.9	0	0.0	0.5	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	4,000	100.0	100.0	3	100.0	100.0	12,387	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.4	0	0.0	1.5	0	0.0	2.5	0	0.0	1.3	2.1
Moderate	1	100.0	7.8	1,370	100.0	5.5	0	0.0	8.6	0	0.0	3.2	6.8
Middle	0	0.0	7.2	0	0.0	4.8	0	0.0	4.3	0	0.0	1.3	5.4
Upper	0	0.0	82.6	0	0.0	88.2	0	0.0	84.2	0	0.0	94.2	84.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.4	0	0.0	0.0	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	1,370	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
	Multifamily Loans												Multi-family Units %
Low	0	0.0	8.2	0	0.0	7.8	0	0.0	5.4	0	0.0	7.1	10.1
Moderate	0	0.0	20.8	0	0.0	16.4	0	0.0	22.9	0	0.0	17.1	16.7
Middle	2	100.0	8.0	2,425	100.0	9.6	0	0.0	7.9	0	0.0	6.0	6.6
Upper	0	0.0	62.1	0	0.0	63.6	0	0.0	62.7	0	0.0	68.9	65.6
Unknown	0	0.0	0.8	0	0.0	2.7	0	0.0	1.1	0	0.0	0.9	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	2,425	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
	Total Home Mortgage Loans												Owner Occupied Units %
Low	0	0.0	3.0	0	0.0	4.3	0	0.0	2.4	0	0.0	3.5	2.1
Moderate	2	40.0	7.9	5,370	62.8	8.9	0	0.0	7.3	0	0.0	8.3	6.8
Middle	2	40.0	4.7	2,425	28.4	5.5	0	0.0	4.7	0	0.0	3.9	5.4
Upper	1	20.0	83.7	750	8.8	79.8	3	100.0	84.6	12,388	100.0	83.6	84.7
Unknown	0	0.0	0.8	0	0.0	1.5	0	0.0	0.9	0	0.0	0.7	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	8,545	100.0	100.0	3	100.0	100.0	12,387	100.0	100.0	100.0
Source: 2020 FFIEC Census Data													
-4-0 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

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

Distribution of 2017 Home Mortgage Lending By Income Level of Geography Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	1	14.3	2.7	315	1.9	1.1	2.5
Moderate	0	0.0	14.1	0	0.0	6.9	12.1
Middle	0	0.0	26.7	0	0.0	17.0	24.3
Upper	6	85.7	56.6	16,671	98.1	75.0	61.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	16,986	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.4	0	0.0	0.8	2.5
Moderate	0	0.0	10.8	0	0.0	4.5	12.1
Middle	0	0.0	22.1	0	0.0	13.6	24.3
Upper	6	100.0	64.7	7,365	100.0	81.1	61.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	7,365	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.7	0	0.0	0.9	2.5
Moderate	0	0.0	8.9	0	0.0	3.5	12.1
Middle	0	0.0	25.0	0	0.0	13.8	24.3
Upper	0	0.0	63.4	0	0.0	81.8	61.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	15.6	0	0.0	14.4	12.8
Moderate	0	0.0	48.9	0	0.0	64.7	32.3
Middle	0	0.0	22.2	0	0.0	4.5	43.0
Upper	0	0.0	13.3	0	0.0	16.5	11.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	1	7.7	2.6	315	1.3	1.8	2.5
Moderate	0	0.0	12.8	0	0.0	9.2	12.1
Middle	0	0.0	24.8	0	0.0	14.9	24.3
Upper	12	92.3	59.8	24,036	98.7	74.2	61.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	100.0	24,351	100.0	100.0	100.0
Source: 2017 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	\$%	\$%	#	##	##	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	3.2	0	0.0	1.4	0	0.0	2.4	0	0.0	1.0	2.5
Moderate	0	0.0	12.8	0	0.0	7.1	0	0.0	10.7	0	0.0	5.1	12.1
Middle	0	0.0	26.9	0	0.0	18.4	1	33.3	22.9	1,670	48.8	15.1	24.3
Upper	4	100.0	57.1	10,515	100.0	73.1	2	66.7	64.0	1,750	51.2	78.9	61.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	10,515	100.0	100.0	3	100.0	100.0	3,420	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.8	0	0.0	0.7	2	40.0	1.6	2,303	45.4	0.7	2.5
Moderate	0	0.0	8.7	0	0.0	3.7	0	0.0	8.3	0	0.0	4.4	12.1
Middle	0	0.0	18.8	0	0.0	11.2	0	0.0	23.0	0	0.0	15.1	24.3
Upper	1	100.0	70.7	6,500	100.0	84.4	3	60.0	67.1	2,772	54.6	79.8	61.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	6,500	100.0	100.0	5	100.0	100.0	5,074	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.3	0	0.0	1.3	0	0.0	0.4	0	0.0	0.1	2.5
Moderate	0	0.0	8.2	0	0.0	6.0	0	0.0	5.8	0	0.0	3.1	12.1
Middle	0	0.0	20.1	0	0.0	15.0	0	0.0	17.6	0	0.0	14.1	24.3
Upper	0	0.0	70.4	0	0.0	77.7	0	0.0	76.2	0	0.0	82.7	61.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	20.8	0	0.0	25.5	0	0.0	20.8	0	0.0	13.7	12.8
Moderate	0	0.0	49.1	0	0.0	20.4	0	0.0	43.8	0	0.0	49.3	32.3
Middle	0	0.0	20.8	0	0.0	26.1	0	0.0	22.9	0	0.0	20.9	43.0
Upper	0	0.0	9.4	0	0.0	28.0	0	0.0	12.5	0	0.0	16.2	11.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	2.5	0	0.0	2.1	2	25.0	2.0	2,303	27.1	1.1	2.5
Moderate	0	0.0	10.7	0	0.0	5.9	0	0.0	9.3	0	0.0	5.5	12.1
Middle	0	0.0	22.5	0	0.0	14.8	1	12.5	22.5	1,670	19.7	14.9	24.3
Upper	5	100.0	64.3	17,015	100.0	77.2	5	62.5	66.2	4,522	53.2	78.6	61.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	17,015	100.0	100.0	8	100.0	100.0	8,494	100.0	100.0	100.0
Source: 2020 FFIEC Census Data													
-4-0 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
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Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	1	33.3	6.0	1,163	26.6	2.9	0	0.0	7.1	0	0.0	3.8	5.6
Moderate	0	0.0	19.2	0	0.0	10.2	0	0.0	21.0	0	0.0	11.5	17.1
Middle	0	0.0	32.5	0	0.0	22.8	0	0.0	31.6	0	0.0	22.1	33.8
Upper	2	66.7	42.3	3,215	73.4	64.2	5	100.0	40.2	11,402	100.0	62.6	43.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	4,377	100.0	100.0	5	100.0	100.0	11,402	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.9	0	0.0	1.4	0	0.0	5.1	0	0.0	2.4	5.6
Moderate	0	0.0	12.2	0	0.0	6.7	0	0.0	14.9	0	0.0	7.7	17.1
Middle	2	20.0	32.9	3,312	20.1	22.6	2	50.0	30.2	650	20.6	18.7	33.8
Upper	8	80.0	52.0	13,143	79.9	69.3	2	50.0	49.7	2,500	79.4	71.2	43.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	10	100.0	100.0	16,455	100.0	100.0	4	100.0	100.0	3,150	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.5	0	0.0	0.9	0	0.0	1.9	0	0.0	1.4	5.6
Moderate	0	0.0	6.5	0	0.0	3.8	0	0.0	8.0	0	0.0	4.5	17.1
Middle	0	0.0	27.7	0	0.0	20.6	0	0.0	27.8	0	0.0	18.5	33.8
Upper	0	0.0	64.3	0	0.0	74.7	0	0.0	62.3	0	0.0	75.5	43.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	32.1	0	0.0	30.1	0	0.0	25.8	0	0.0	11.0	23.7
Moderate	0	0.0	34.8	0	0.0	24.4	0	0.0	40.6	0	0.0	35.3	36.5
Middle	0	0.0	17.9	0	0.0	24.2	0	0.0	14.1	0	0.0	13.2	24.6
Upper	0	0.0	15.2	0	0.0	21.2	0	0.0	19.5	0	0.0	40.6	14.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	1	5.0	4.1	1,163	4.5	3.3	0	0.0	5.8	0	0.0	3.9	5.6
Moderate	1	5.0	14.6	75	0.3	8.8	0	0.0	17.3	0	0.0	12.1	17.1
Middle	3	15.0	32.4	3,387	13.0	22.4	2	22.2	30.9	650	4.5	19.8	33.8
Upper	15	75.0	48.9	21,394	82.2	65.5	7	77.8	45.9	13,902	95.5	64.2	43.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	20	100.0	100.0	26,018	100.0	100.0	9	100.0	100.0	14,552	100.0	100.0	100.0
2016-2020 U.S. Census Bureau: American Community Survey 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2021 and 2022 Home Mortgage Lending By Income Level of Geography													
Assessment Area: MSA 12060 ATL-Sandy Springs-Alpharetta, GA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	10.7	0	0.0	6.9	0	0.0	9.1	0	0.0	5.9	5.8
Moderate	0	0.0	14.9	0	0.0	9.6	0	0.0	14.5	0	0.0	10.3	14.1
Middle	0	0.0	16.3	0	0.0	12.9	0	0.0	14.9	0	0.0	11.4	13.7
Upper	2	100.0	57.7	3,124	100.0	70.4	3	100.0	54.3	2,299	100.0	66.8	61.4
Unknown	0	0.0	0.3	0	0.0	0.2	0	0.0	7.2	0	0.0	5.6	4.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	3,123	100.0	100.0	3	100.0	100.0	2,299	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	6.6	0	0.0	4.1	0	0.0	8.2	0	0.0	5.0	5.8
Moderate	0	0.0	12.5	0	0.0	7.6	0	0.0	17.6	0	0.0	11.1	14.1
Middle	0	0.0	14.4	0	0.0	10.8	0	0.0	18.8	0	0.0	13.7	13.7
Upper	0	0.0	66.3	0	0.0	77.4	2	100.0	49.8	1,227	100.0	65.8	61.4
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	5.7	0	0.0	4.3	4.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	1,227	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	6.1	0	0.0	3.9	0	0.0	3.8	0	0.0	2.3	5.8
Moderate	0	0.0	8.6	0	0.0	5.8	0	0.0	10.2	0	0.0	6.1	14.1
Middle	0	0.0	9.6	0	0.0	6.7	0	0.0	10.3	0	0.0	6.1	13.7
Upper	0	0.0	75.7	0	0.0	83.6	0	0.0	72.4	0	0.0	83.2	61.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	3.3	0	0.0	2.2	4.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	32.7	0	0.0	15.2	0	0.0	20.2	0	0.0	7.1	14.0
Moderate	0	0.0	14.9	0	0.0	20.2	0	0.0	20.2	0	0.0	18.3	13.5
Middle	0	0.0	15.8	0	0.0	21.8	0	0.0	13.5	0	0.0	13.1	12.8
Upper	0	0.0	35.6	0	0.0	39.7	0	0.0	34.6	0	0.0	44.1	47.3
Unknown	0	0.0	1.0	0	0.0	3.1	0	0.0	11.5	0	0.0	17.4	12.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	8.4	0	0.0	5.9	0	0.0	8.3	0	0.0	5.6	5.8
Moderate	0	0.0	13.4	0	0.0	9.1	0	0.0	14.9	0	0.0	11.0	14.1
Middle	0	0.0	15.0	0	0.0	12.2	0	0.0	15.5	0	0.0	11.7	13.7
Upper	3	100.0	63.0	17,124	100.0	72.5	5	100.0	55.2	3,526	100.0	65.5	61.4
Unknown	0	0.0	0.2	0	0.0	0.3	0	0.0	6.2	0	0.0	6.3	4.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	17,123	100.0	100.0	5	100.0	100.0	3,526	100.0	100.0	100.0
Source: 2022 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: MSA 36740 Orlando-Kissimmee-Sanford, FL							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	1.9	0	0.0	1.1	1.9
Moderate	0	0.0	19.9	0	0.0	13.4	23.8
Middle	0	0.0	27.6	0	0.0	23.8	28.0
Upper	0	0.0	50.0	0	0.0	61.0	45.7
Unknown	0	0.0	0.5	0	0.0	0.6	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.3	0	0.0	0.9	1.9
Moderate	0	0.0	19.9	0	0.0	13.9	23.8
Middle	0	0.0	28.6	0	0.0	24.5	28.0
Upper	0	0.0	49.8	0	0.0	60.3	45.7
Unknown	0	0.0	0.4	0	0.0	0.3	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.7	0	0.0	0.5	1.9
Moderate	0	0.0	11.9	0	0.0	8.8	23.8
Middle	0	0.0	22.0	0	0.0	17.2	28.0
Upper	0	0.0	64.9	0	0.0	73.0	45.7
Unknown	0	0.0	0.5	0	0.0	0.5	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	8.3	0	0.0	8.6	8.7
Moderate	0	0.0	37.5	0	0.0	39.8	40.1
Middle	0	0.0	30.6	0	0.0	27.5	24.4
Upper	0	0.0	22.2	0	0.0	23.7	22.8
Unknown	0	0.0	1.4	0	0.0	0.5	4.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	1.6	0	0.0	2.1	1.9
Moderate	0	0.0	18.9	0	0.0	16.9	23.8
Middle	0	0.0	27.3	0	0.0	24.3	28.0
Upper	0	0.0	51.8	0	0.0	56.2	45.7
Unknown	0	0.0	0.5	0	0.0	0.5	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
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Small Business Lending by Income Level of Geography

Distribution of 2017 Small Business Lending By Income Level of Geography							
Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	5.1	0	0.0	3.3	5.4
Moderate	0	0.0	5.8	0	0.0	3.3	6.5
Middle	0	0.0	3.2	0	0.0	1.7	2.8
Upper	5	100.0	80.7	1,582	100.0	84.7	78.5
Unknown	0	0.0	4.8	0	0.0	6.8	6.8
Tract-Unk	0	0.0	0.4	0	0.0	0.2	
Total	5	100.0	100.0	1,582	100.0	100.0	100.0
Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 Small Business Lending By Income Level of Geography							
Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	5.0	0	0.0	3.2	5.5
Moderate	0	0.0	5.6	0	0.0	3.6	5.9
Middle	0	0.0	3.2	0	0.0	1.8	2.8
Upper	3	100.0	80.5	350	100.0	83.5	79.5
Unknown	0	0.0	5.3	0	0.0	7.6	6.3
Tract-Unk	0	0.0	0.4	0	0.0	0.3	
Total	3	100.0	100.0	350	100.0	100.0	100.0
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 4-0 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Business %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	3.5	0	0.0	2.0	0	0.0	3.5	0	0.0	1.9	3.6
Moderate	0	0.0	7.1	0	0.0	4.6	0	0.0	6.9	0	0.0	4.4	7.3
Middle	0	0.0	3.2	0	0.0	1.6	0	0.0	3.1	0	0.0	1.6	2.8
Upper	2	100.0	80.5	1,400	100.0	82.9	9	100.0	80.8	1,962	100.0	83.9	80.0
Unknown	0	0.0	5.3	0	0.0	8.5	0	0.0	5.6	0	0.0	8.1	6.3
Tract-Total	0	0.0	0.5	0	0.0	0.3	0	0.0	0.1	0	0.0	0.1	
Total	2	100.0	100.0	1,400	100.0	100.0	9	100.0	100.0	1,962	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data -4- U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography Assessment Area: MD 35614 (NYC-JC-White Plains, NY-NJ)													
Geographi c Income Level	Bank And Aggregate Loans By Year												Total Businesse s %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	4.1	0	0.0	2.3	0	0.0	4.2	0	0.0	2.6	4.0
Moderate	1	11.1	8.1	1,000	43.6	4.9	0	0.0	6.7	0	0.0	4.3	5.8
Middle	0	0.0	3.6	0	0.0	1.9	0	0.0	5.1	0	0.0	3.0	4.6
Upper	8	88.9	79.1	1,294	56.4	83.7	1	100.0	74.4	1,000	100.0	78.8	75.1
Unknown	0	0.0	5.0	0	0.0	7.2	0	0.0	9.5	0	0.0	11.3	10.6
Tract- Total	0	0.0	0.2	0	0.0	0.0	0	0.0	0.2	0	0.0	0.1	
Total	9	100.0	100.0	2,294	100.0	100.0	1	100.0	100.0	1,000	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2017 Small Business Lending By Income Level of Geography Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	5.9	0	0.0	6.8	4.0
Moderate	0	0.0	14.3	0	0.0	20.2	10.0
Middle	0	0.0	25.6	0	0.0	26.0	21.9
Upper	2	100.0	54.2	825	100.0	47.0	64.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	825	100.0	100.0	100.0
Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 Small Business Lending By Income Level of Geography Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	6.0	0	0.0	6.6	5.2
Moderate	0	0.0	15.0	0	0.0	20.3	13.6
Middle	0	0.0	25.5	0	0.0	26.2	24.7
Upper	0	0.0	53.5	0	0.0	47.0	56.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data -4-0 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Business %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	6.0	0	0.0	7.3	0	0.0	6.3	0	0.0	8.1	5.3
Moderate	0	0.0	14.9	0	0.0	21.5	0	0.0	14.5	0	0.0	19.3	14.0
Middle	0	0.0	25.4	0	0.0	25.7	4	28.6	26.0	587	48.1	26.6	24.3
Upper	3	100.0	53.7	1,513	100.0	45.5	10	71.4	53.2	634	51.9	46.0	56.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract- Line	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	1,513	100.0	100.0	14	100.0	100.0	1,221	100.0	100.0	100.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data -4-0 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography Assessment Area: MSA 14860 (Bridgeport-Stamford-Norwalk, CT)													
Geographi c Income Level	Bank And Aggregate Loans By Year												Total Businesse s %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	1	10.0	9.8	550	19.0	11.8	0	0.0	9.0	0	0.0	9.5	8.7
Moderate	1	10.0	17.0	600	20.7	17.2	0	0.0	20.7	0	0.0	23.0	19.0
Middle	1	10.0	30.5	328	11.3	31.8	1	100.0	26.9	100	100.0	25.9	26.7
Upper	7	70.0	42.3	1,420	49.0	39.1	0	0.0	43.0	0	0.0	41.2	45.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.2	0.1
	0	0.0	0.3	0	0.0	0.1	0	0.0	0.3	0	0.0	0.1	
	10	100.0	100.0	2,898	100.0	100.0	1	100.0	100.0	100	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography Assessment Area: MSA 12060 ATL-Sandy Springs-Alpharetta, GA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Business %
	2021						2022						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	8.5	0	0.0	6.5	0	0.0	5.7	0	0.0	4.6	6.6
Moderate	1	50.0	15.1	375	56.3	13.3	0	0.0	12.5	0	0.0	11.3	13.3
Middle	0	0.0	13.6	0	0.0	12.7	0	0.0	12.6	0	0.0	9.2	11.6
Upper	1	50.0	61.4	291	43.7	65.2	0	0.0	61.2	0	0.0	66.9	59.8
Unknown	0	0.0	1.1	0	0.0	2.2	0	0.0	7.9	0	0.0	7.9	8.7
Tract-Unknown	0	0.0	0.3	0	0.0	0.1	0	0.0	0.2	0	0.0	0.0	
Total	2	100.0	100.0	666	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 Small Business Lending By Income Level of Geography Assessment Area: MSA 36740 Orlando-Kissimmee-Sanford, FL							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	
Low	0	0.0	1.8	0	0.0	1.5	2.4
Moderate	0	0.0	27.2	0	0.0	30.9	28.7
Middle	0	0.0	25.8	0	0.0	25.1	27.1
Upper	1	100.0	43.1	500	100.0	40.4	39.9
Unknown	0	0.0	1.9	0	0.0	2.0	1.8
Tract-Unk	0	0.0	0.2	0	0.0	0.1	
Total	1	100.0	100.0	500	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending by Borrower Income Level

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

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

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

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

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

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

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

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

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

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

APPENDIX C - SCOPE OF EVALUATION

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

APPENDIX D - GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



Branch Locations

<u>Branch Locations*</u>	<u>Date Opened</u>	<u>Date Closed</u>	<u>MSA/Tract Code</u>
3 Greenwich Office Park Suite 250 Greenwich, CT 06831 <i>Main Office</i>	03/25/2025	10/14/2025 Projected Relocation	14860/09-190-0103.00 Upper Income
130 Mason Street Greenwich, CT 06831 <i>Main Office</i>	10/15/2025 Projected Relocation		14860/09-190-0106.00 Upper Income
999 Peachtree St NE Suite 810 Atlanta, GA 30309 <i>Branch</i>	1/02/2024	10/30/2025 Projected Close	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

Branch Locations

One Greenwich Plaza Suite A Second Floor Greenwich, CT 06830 <i>Home Office</i>	1/16/2023	Home Office Relocated 3/25/2025	14860/09-001-0112.00 Upper Income
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Hours of Operation

<u>Branch Locations</u>	<u>Hours of Operation</u>
130 Mason Street Greenwich, CT 06831	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.*

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.

*other than Federal holidays

Connect with Us for Additional Information:

203.413.9300 or email us at inquiries@fieldpointprivate.com

2020- YTD 2025

Public Comments

None received.

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

Consumer Products

Personal Banking

-
- Online and mobile banking, billpay
 - Credit, checking, debit and ATM cards
 - CDs, money markets, savings
 - Sweep option
 - International currencies
 - Send and receive money with Zelle®

Lending

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

A Guide to Your Fieldpoint Private Business Accounts

This chart provides a convenient overview of fees associated with Fieldpoint Private accounts. Please review your Fieldpoint Business Account Agreements or ask your Relationship Manager for clarification and more details.

Fee Type	Business Member Checking	Enhanced Account Analysis*	High Yield Operating Account	Commercial Checking w/ Interest	Business Money Market
Minimum Deposit To Open Account	\$0	\$0	\$0	\$0	\$0
How to Avoid Monthly Fee	Avg. Monthly Balance of \$10,000		Avg. Monthly Balance of \$500,000	Avg. Monthly Balance of \$15,000	Avg. Monthly Balance of \$20,000
Monthly Fee	\$25	Fees Based on Activity**	\$25	\$25	\$25
Return Deposited Item	\$10		\$10	\$10	\$10
Paper Statement	\$0		\$0	\$0	\$0
Domestic ATM (Any ATM)***	***		***	***	***
International ATM****	****		****	****	****
New Card Replacement	\$0		\$0	\$0	\$0
Overdraft Fee (Paid or Returned)	\$37		\$37	\$37	\$37
Stop Payment Fee (Checks & ACH)	\$25		\$25	\$25	\$25
Official Bank Check	\$10		\$10	\$10	\$10
Foreign Currency Exchange	\$10		\$10	\$10	\$10
Additional Shipping Fee (Delivered to Branch)	\$10		\$10	\$10	\$10
Additional Shipping Fee (Delivered to Home/Office)	\$20		\$20	\$20	\$20
Collection of Checks drawn on foreign bank	\$25		\$25	\$25	\$25
Incoming Wire (International)	\$0		\$0	\$0	\$0
Incoming Wire (Domestic)	\$0		\$0	\$0	\$0
Outgoing Domestic Wire via Branch or Banker	\$30		\$30	\$30	\$30
Outgoing International Wire via Branch or Banker	\$45		\$45	\$45	\$45
ACH Origination Setup	\$15		\$15	\$15	\$15
Dormant Account Fee	\$20/Month		\$20/Month	\$20/Month	\$20/Month
Legal Processing Fee	\$50		\$50	\$50	\$50

* Enhanced Account Analysis fees are available upon request.

** Associated fees can be offset with Earning Credit Rate (ECR) which can change at any time.

*** ATM surcharge fees charged by other banks are credited up to \$25 per statement cycle to the account compliments of Fieldpoint Private.

**** Foreign ATM surcharge fees charged by international banks are reimbursed up to \$25 per statement cycle. Additionally, foreign currency exchange fees may be incurred. Exchange fees vary by the exchange rate and are not reimbursed by Fieldpoint Private.

Effective 03/12/2025

A Guide to Your Fieldpoint Private Personal Accounts

This chart provides a convenient overview of fees associated with Fieldpoint Private accounts. Please review your Fieldpoint Personal Account Agreements or ask your Relationship Manager for clarification and more details.

Fee Type	Member Checking	Member Checking w/interest	Member Money Market	Member Personal Savings
Minimum Deposit To Open Account	\$0	\$0	\$0	\$0
How to Avoid Monthly Fee	Avg. Monthly Balance of \$25,000 Between Checking and Money Market Accounts	Avg. Monthly Balance of \$10,000	Avg. Monthly Balance of \$25,000	Avg. Monthly Balance of \$10,000
Monthly Fee	\$25	\$25	\$25	\$25
Return Deposited Item	\$10	\$10	\$10	\$10
Paper Statement	\$0	\$0	\$0	\$0
Domestic ATM (Any ATM)*	*	*	*	*
International ATM**	**	**	**	**
New Card Replacement	\$0	\$0	\$0	\$0
Overdraft Fee (Paid or Returned)	\$0	\$0	\$0	\$0
Stop Payment Fee (Checks & ACH)	\$25	\$25	\$25	\$25
Money Order	Not Offered	Not Offered	Not Offered	Not Offered
Official Bank Check	\$10	\$10	\$10	\$10
Foreign Currency Exchange	\$10	\$10	\$10	\$10
Additional Shipping Fee (Delivered to Branch)	\$10	\$10	\$10	\$10
Additional Shipping Fee (Delivered to Home/Office)	\$20	\$20	\$20	\$20
Collection of Checks Drawn on Foreign Bank	\$25	\$25	\$25	\$25
Incoming Wire (Domestic)	\$0	\$0	\$0	\$0
Incoming Wire (International)	\$0	\$0	\$0	\$0
Outgoing Domestic Wire via Branch or Banker	\$30	\$30	\$30	\$30
Outgoing International Wire via Branch or Banker	\$45	\$45	\$45	\$45
ACH Origination Setup	\$15	\$15	\$15	\$15
Dormant Account Fee	\$20/Month	\$20/Month	\$20/Month	\$20/Month
Legal Processing Fee	\$50	\$50	\$50	\$50

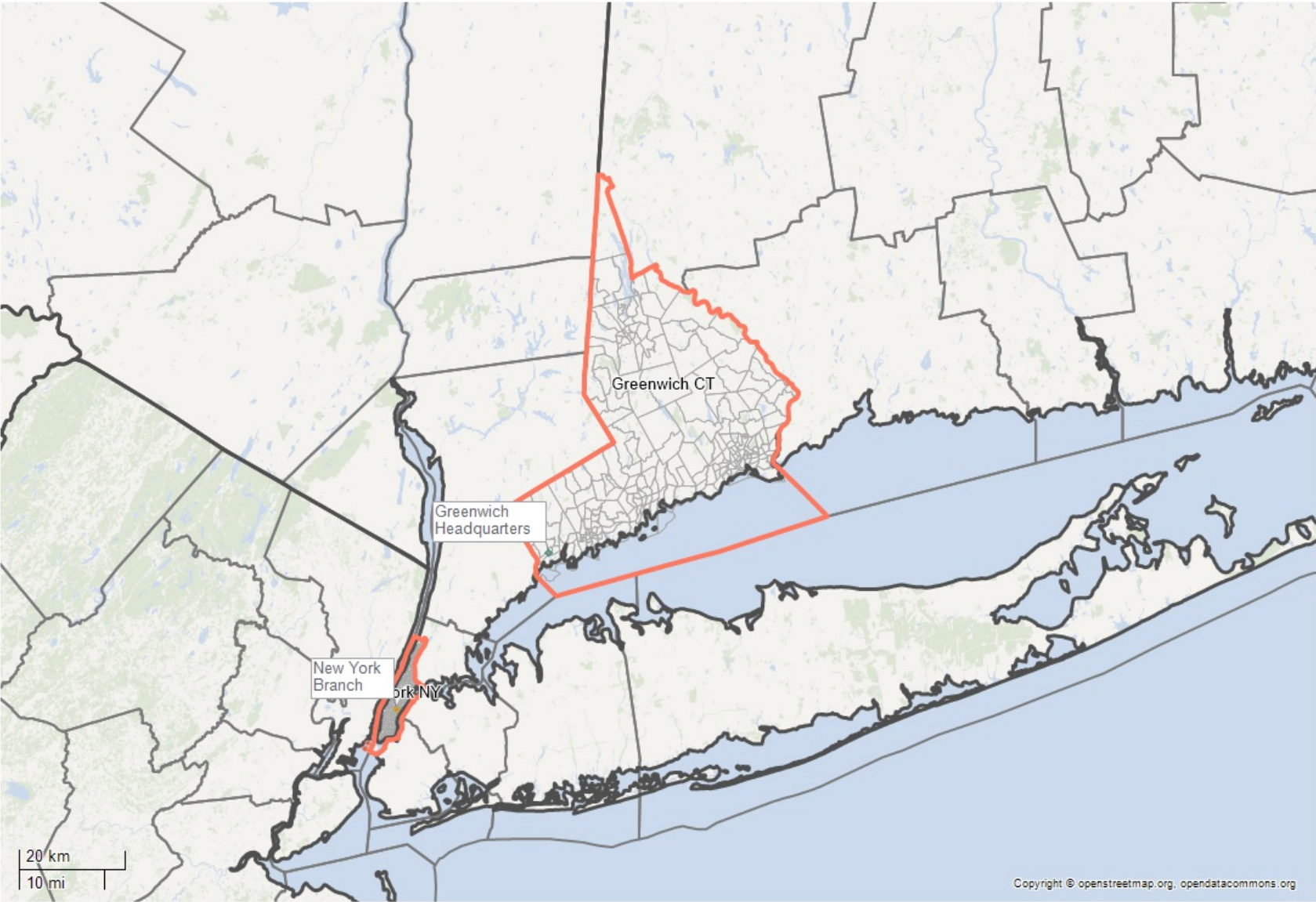
* ATM surcharge fees charged by other banks are credited up to \$25 per statement cycle to the account compliments of Fieldpoint Private.

** Foreign ATM surcharge fees charged by international banks are reimbursed up to \$25 per statement cycle. Additionally, foreign currency exchange fees may be incurred. Exchange fees vary by the exchange rate and are not reimbursed by Fieldpoint Private.

Effective 03/12/2025

Fieldpoint Private Bank & Trust

CT 120 Greater Bridgeport Planning Area
CT 190 Western Connecticut Planning Area



Applied Filters

- Area: (Greenwich CT,)
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2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 14860 - BRIDGEPORT-STAMFORD-DANBURY, CT

State: CONNECTICUT

County: 120 - GREATER BRIDGEPORT PLANNING REGION

All Tracts: 79



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
CT	GREATER BRIDGEPORT PLANNING REGION	0601.00	Upper	126.12	No	\$148,900	\$150,329	4551	970	21.31	863	996
CT	GREATER BRIDGEPORT PLANNING REGION	0602.00	Middle	118.16	No	\$148,900	\$140,848	4211	631	14.98	1575	1721
CT	GREATER BRIDGEPORT PLANNING REGION	0603.00	Upper	188.67	No	\$148,900	\$224,886	3986	597	14.98	1429	1509
CT	GREATER BRIDGEPORT PLANNING REGION	0604.00	Upper	209.74	No	\$148,900	\$250,001	4494	530	11.79	1449	1586
CT	GREATER BRIDGEPORT PLANNING REGION	0605.00	Upper	209.30	No	\$148,900	\$249,479	3092	378	12.23	858	1030
CT	GREATER BRIDGEPORT PLANNING REGION	0606.00	Upper	190.60	No	\$148,900	\$227,188	2235	344	15.39	840	968
CT	GREATER BRIDGEPORT PLANNING REGION	0607.00	Upper	137.27	No	\$148,900	\$163,625	8087	1089	13.47	1589	1708
CT	GREATER BRIDGEPORT PLANNING	0608.00	Upper	177.83	No	\$148,900	\$211,964	2089	332	15.89	750	833

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	REGION											
CT	GREATER BRIDGEPORT PLANNING REGION	0609.00	Upper	133.57	No	\$148,900	\$159,205	2546	306	12.02	862	932
CT	GREATER BRIDGEPORT PLANNING REGION	0610.00	Middle	94.32	No	\$148,900	\$112,431	4060	1001	24.66	1140	1587
CT	GREATER BRIDGEPORT PLANNING REGION	0611.00	Upper	178.53	No	\$148,900	\$212,794	3826	699	18.27	1198	1260
CT	GREATER BRIDGEPORT PLANNING REGION	0612.00	Middle	93.81	No	\$148,900	\$111,818	2342	838	35.78	679	930
CT	GREATER BRIDGEPORT PLANNING REGION	0613.00	Middle	96.20	No	\$148,900	\$114,663	3031	1041	34.35	678	1189
CT	GREATER BRIDGEPORT PLANNING REGION	0614.00	Middle	95.81	No	\$148,900	\$114,205	3004	1320	43.94	667	1040
CT	GREATER BRIDGEPORT PLANNING REGION	0615.00	Upper	161.62	No	\$148,900	\$192,639	4936	804	16.29	1353	1817
CT	GREATER BRIDGEPORT PLANNING REGION	0616.00	Upper	155.86	No	\$148,900	\$185,778	5022	597	11.89	1580	2279
CT	GREATER BRIDGEPORT PLANNING REGION	0701.00	Upper	126.02	No	\$148,900	\$150,214	5178	1820	35.15	967	1758

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CT	GREATER BRIDGEPORT PLANNING REGION	0702.00	Low	41.78	No	\$148,900	\$49,800	3984	3154	79.17	406	1013
CT	GREATER BRIDGEPORT PLANNING REGION	0703.00	Low	13.50	No	\$148,900	\$16,094	1359	1319	97.06	0	43
CT	GREATER BRIDGEPORT PLANNING REGION	0704.00	Low	33.61	No	\$148,900	\$40,063	1712	1249	72.96	221	356
CT	GREATER BRIDGEPORT PLANNING REGION	0705.00	Unknown	0.00	No	\$148,900	\$0	1684	1463	86.88	97	451
CT	GREATER BRIDGEPORT PLANNING REGION	0706.00	Low	49.29	No	\$148,900	\$58,750	2795	2297	82.18	133	235
CT	GREATER BRIDGEPORT PLANNING REGION	0709.00	Low	25.39	No	\$148,900	\$30,265	2792	2658	95.20	257	880
CT	GREATER BRIDGEPORT PLANNING REGION	0710.00	Low	46.26	No	\$148,900	\$55,150	3850	3650	94.81	296	917
CT	GREATER BRIDGEPORT PLANNING REGION	0711.00	Low	49.78	No	\$148,900	\$59,338	4623	4312	93.27	445	1196
CT	GREATER BRIDGEPORT PLANNING REGION	0712.00	Low	35.50	No	\$148,900	\$42,321	5302	4966	93.66	362	1304
CT	GREATER	0713.00	Low	33.47	No	\$148,900	\$39,901	3547	3323	93.68	240	991

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	BRIDGEPORT PLANNING REGION											
CT	GREATER BRIDGEPORT PLANNING REGION	0714.00	Low	33.80	No	\$148,900	\$40,298	3876	3542	91.38	185	963
CT	GREATER BRIDGEPORT PLANNING REGION	0716.00	Low	17.10	No	\$148,900	\$20,389	2514	2416	96.10	39	446
CT	GREATER BRIDGEPORT PLANNING REGION	0719.00	Low	32.39	No	\$148,900	\$38,618	4714	4053	85.98	467	1202
CT	GREATER BRIDGEPORT PLANNING REGION	0720.00	Low	43.32	No	\$148,900	\$51,645	3699	3174	85.81	515	1016
CT	GREATER BRIDGEPORT PLANNING REGION	0721.00	Moderate	74.51	No	\$148,900	\$88,813	6399	4673	73.03	1476	1593
CT	GREATER BRIDGEPORT PLANNING REGION	0722.00	Moderate	54.61	No	\$148,900	\$65,096	3944	2663	67.52	907	1144
CT	GREATER BRIDGEPORT PLANNING REGION	0723.00	Moderate	60.41	No	\$148,900	\$72,009	5404	4397	81.37	1021	1716
CT	GREATER BRIDGEPORT PLANNING REGION	0724.00	Moderate	51.25	No	\$148,900	\$61,096	2833	2433	85.88	697	920
CT	GREATER BRIDGEPORT	0725.00	Moderate	61.09	No	\$148,900	\$72,822	5843	3933	67.31	1334	1610

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	PLANNING REGION											
CT	GREATER BRIDGEPORT PLANNING REGION	0726.00	Moderate	62.90	No	\$148,900	\$74,974	7746	3762	48.57	1655	1811
CT	GREATER BRIDGEPORT PLANNING REGION	0727.00	Moderate	53.90	No	\$148,900	\$64,250	3849	3029	78.70	1245	1447
CT	GREATER BRIDGEPORT PLANNING REGION	0728.00	Moderate	54.13	No	\$148,900	\$64,525	5722	5445	95.16	1195	1413
CT	GREATER BRIDGEPORT PLANNING REGION	0729.00	Moderate	57.97	No	\$148,900	\$69,107	4849	4359	89.89	1020	1443
CT	GREATER BRIDGEPORT PLANNING REGION	0730.00	Middle	89.00	No	\$148,900	\$106,087	1998	1706	85.39	487	677
CT	GREATER BRIDGEPORT PLANNING REGION	0731.00	Moderate	64.49	No	\$148,900	\$76,875	4666	3847	82.45	1298	1775
CT	GREATER BRIDGEPORT PLANNING REGION	0732.00	Low	38.30	No	\$148,900	\$45,662	3765	3008	79.89	786	807
CT	GREATER BRIDGEPORT PLANNING REGION	0733.00	Low	47.65	No	\$148,900	\$56,806	3430	3150	91.84	516	987
CT	GREATER BRIDGEPORT PLANNING	0734.00	Moderate	52.07	No	\$148,900	\$62,071	3882	3468	89.34	570	1188

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	REGION											
CT	GREATER BRIDGEPORT PLANNING REGION	0735.00	Low	41.16	No	\$148,900	\$49,063	3613	3475	96.18	323	1115
CT	GREATER BRIDGEPORT PLANNING REGION	0736.00	Low	34.77	No	\$148,900	\$41,446	2318	2240	96.64	238	627
CT	GREATER BRIDGEPORT PLANNING REGION	0737.00	Low	38.94	No	\$148,900	\$46,419	5173	4758	91.98	428	1617
CT	GREATER BRIDGEPORT PLANNING REGION	0738.00	Low	22.81	No	\$148,900	\$27,197	2375	2276	95.83	104	658
CT	GREATER BRIDGEPORT PLANNING REGION	0739.00	Moderate	52.08	No	\$148,900	\$62,083	3542	3418	96.50	332	1053
CT	GREATER BRIDGEPORT PLANNING REGION	0740.00	Low	34.05	No	\$148,900	\$40,592	2262	2182	96.46	141	533
CT	GREATER BRIDGEPORT PLANNING REGION	0743.00	Low	34.44	No	\$148,900	\$41,053	4652	4476	96.22	537	1332
CT	GREATER BRIDGEPORT PLANNING REGION	0744.00	Low	39.42	No	\$148,900	\$46,988	4673	4503	96.36	522	1500
CT	GREATER BRIDGEPORT PLANNING REGION	0801.00	Moderate	73.19	No	\$148,900	\$87,237	4998	3358	67.19	1376	1659

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CT	GREATER BRIDGEPORT PLANNING REGION	0802.00	Moderate	67.63	No	\$148,900	\$80,619	4446	3262	73.37	1037	1613
CT	GREATER BRIDGEPORT PLANNING REGION	0804.00	Low	49.70	No	\$148,900	\$59,250	6073	4993	82.22	1073	2032
CT	GREATER BRIDGEPORT PLANNING REGION	0805.00	Moderate	74.60	No	\$148,900	\$88,929	3107	414	13.32	1248	1397
CT	GREATER BRIDGEPORT PLANNING REGION	0806.00	Moderate	62.50	No	\$148,900	\$74,500	2533	1176	46.43	678	712
CT	GREATER BRIDGEPORT PLANNING REGION	0807.00	Middle	90.51	No	\$148,900	\$107,885	1980	756	38.18	527	686
CT	GREATER BRIDGEPORT PLANNING REGION	0808.00	Middle	93.17	No	\$148,900	\$111,054	4929	1579	32.03	1568	1738
CT	GREATER BRIDGEPORT PLANNING REGION	0809.00	Middle	96.64	No	\$148,900	\$115,192	4897	2249	45.93	1599	1773
CT	GREATER BRIDGEPORT PLANNING REGION	0810.00	Moderate	74.24	No	\$148,900	\$88,500	4359	1830	41.98	1443	1636
CT	GREATER BRIDGEPORT PLANNING REGION	0811.00	Middle	110.90	No	\$148,900	\$132,185	4767	1627	34.13	1625	1807
CT	GREATER	0812.00	Middle	115.80	No	\$148,900	\$138,036	5247	1563	29.79	1794	2031

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	BRIDGEPORT PLANNING REGION											
CT	GREATER BRIDGEPORT PLANNING REGION	0813.00	Middle	93.35	No	\$148,900	\$111,268	5019	1141	22.73	1795	2047
CT	GREATER BRIDGEPORT PLANNING REGION	0901.00	Upper	124.84	No	\$148,900	\$148,810	3305	652	19.73	957	1010
CT	GREATER BRIDGEPORT PLANNING REGION	0902.00	Middle	117.41	No	\$148,900	\$139,944	8152	1764	21.64	2476	2648
CT	GREATER BRIDGEPORT PLANNING REGION	0903.00	Middle	109.06	No	\$148,900	\$130,000	4681	1128	24.10	1386	1576
CT	GREATER BRIDGEPORT PLANNING REGION	0904.00	Upper	121.01	No	\$148,900	\$144,244	6714	2467	36.74	1617	1804
CT	GREATER BRIDGEPORT PLANNING REGION	0905.00	Middle	112.58	No	\$148,900	\$134,191	4814	1249	25.95	1377	1500
CT	GREATER BRIDGEPORT PLANNING REGION	0906.00	Upper	145.67	No	\$148,900	\$173,636	3578	697	19.48	1022	1274
CT	GREATER BRIDGEPORT PLANNING REGION	0907.00	Upper	132.23	No	\$148,900	\$157,609	5583	1218	21.82	1490	1682
CT	GREATER BRIDGEPORT	1001.00	Upper	130.27	No	\$148,900	\$155,278	5583	1103	19.76	1801	2032

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	PLANNING REGION											
CT	GREATER BRIDGEPORT PLANNING REGION	1002.00	Middle	104.48	No	\$148,900	\$124,533	6749	1053	15.60	2309	2372
CT	GREATER BRIDGEPORT PLANNING REGION	1003.00	Upper	133.57	No	\$148,900	\$159,213	6493	1121	17.26	1859	2146
CT	GREATER BRIDGEPORT PLANNING REGION	1051.00	Upper	167.80	No	\$148,900	\$200,008	4220	597	14.15	1376	1531
CT	GREATER BRIDGEPORT PLANNING REGION	1052.00	Upper	173.08	No	\$148,900	\$206,298	3385	600	17.73	1038	1260
CT	GREATER BRIDGEPORT PLANNING REGION	2572.00	Low	49.93	No	\$148,900	\$59,521	4087	3653	89.38	383	1476
CT	GREATER BRIDGEPORT PLANNING REGION	9900.00	Unknown	0.00	No	\$148,900	\$0	0	0	0.00	0	0

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MSA/MD: 14860 - BRIDGEPORT-STAMFORD-DANBURY, CT

State: CONNECTICUT

County: 190 - WESTERN CONNECTICUT PLANNING REGION

All Tracts: 146



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
CT	WESTERN CONNECTICUT PLANNING REGION	0101.01	Upper	185.62	No	\$148,900	\$221,250	4401	752	17.09	1108	1566
CT	WESTERN CONNECTICUT PLANNING REGION	0101.02	Upper	209.74	No	\$148,900	\$250,001	4276	852	19.93	1231	1602
CT	WESTERN CONNECTICUT PLANNING REGION	0102.01	Upper	209.74	No	\$148,900	\$250,001	3395	775	22.83	978	1203
CT	WESTERN CONNECTICUT PLANNING REGION	0102.02	Upper	183.33	No	\$148,900	\$218,523	5904	1597	27.05	1398	2025
CT	WESTERN CONNECTICUT PLANNING REGION	0103.00	Upper	209.74	No	\$148,900	\$250,001	4370	774	17.71	1051	1525
CT	WESTERN CONNECTICUT PLANNING REGION	0104.00	Upper	141.32	No	\$148,900	\$168,445	5716	1602	28.03	1285	1956
CT	WESTERN CONNECTICUT PLANNING REGION	0105.00	Moderate	75.79	No	\$148,900	\$90,338	6570	3281	49.94	609	2125
CT	WESTERN CONNECTICUT PLANNING	0106.00	Upper	122.31	No	\$148,900	\$145,789	1884	567	30.10	397	460

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	REGION											
CT	WESTERN CONNECTICUT PLANNING REGION	0107.00	Upper	120.34	No	\$148,900	\$143,438	3573	1167	32.66	800	1109
CT	WESTERN CONNECTICUT PLANNING REGION	0108.00	Upper	188.87	No	\$148,900	\$225,128	3135	727	23.19	871	1120
CT	WESTERN CONNECTICUT PLANNING REGION	0109.00	Upper	182.82	No	\$148,900	\$217,917	5279	1724	32.66	1363	1605
CT	WESTERN CONNECTICUT PLANNING REGION	0110.00	Upper	209.74	No	\$148,900	\$250,001	5477	1099	20.07	1594	1747
CT	WESTERN CONNECTICUT PLANNING REGION	0111.00	Upper	209.74	No	\$148,900	\$250,001	5049	1029	20.38	1371	1529
CT	WESTERN CONNECTICUT PLANNING REGION	0112.00	Upper	209.74	No	\$148,900	\$250,001	1703	278	16.32	490	680
CT	WESTERN CONNECTICUT PLANNING REGION	0113.00	Middle	96.55	No	\$148,900	\$115,089	2786	1417	50.86	406	937
CT	WESTERN CONNECTICUT PLANNING REGION	0201.01	Moderate	77.19	No	\$148,900	\$92,005	2862	1486	51.92	122	72
CT	WESTERN CONNECTICUT PLANNING REGION	0201.02	Moderate	63.97	No	\$148,900	\$76,250	3988	1967	49.32	176	181

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CT	WESTERN CONNECTICUT PLANNING REGION	0202.00	Upper	205.41	No	\$148,900	\$244,844	3754	758	20.19	1299	1480
CT	WESTERN CONNECTICUT PLANNING REGION	0203.01	Upper	171.56	No	\$148,900	\$204,487	3829	869	22.70	999	1186
CT	WESTERN CONNECTICUT PLANNING REGION	0203.02	Upper	187.87	No	\$148,900	\$223,934	3379	758	22.43	1154	1332
CT	WESTERN CONNECTICUT PLANNING REGION	0204.00	Upper	160.47	No	\$148,900	\$191,272	3611	868	24.04	1174	1266
CT	WESTERN CONNECTICUT PLANNING REGION	0205.00	Upper	171.22	No	\$148,900	\$204,083	4813	1112	23.10	1527	1622
CT	WESTERN CONNECTICUT PLANNING REGION	0206.00	Upper	125.08	No	\$148,900	\$149,097	4842	1707	35.25	1719	1861
CT	WESTERN CONNECTICUT PLANNING REGION	0207.00	Upper	145.39	No	\$148,900	\$173,295	4170	901	21.61	1263	1367
CT	WESTERN CONNECTICUT PLANNING REGION	0208.00	Upper	161.25	No	\$148,900	\$192,198	2873	752	26.17	831	939
CT	WESTERN CONNECTICUT PLANNING REGION	0209.00	Moderate	63.42	No	\$148,900	\$75,603	5257	2324	44.21	978	1395
CT	WESTERN	0210.00	Upper	123.97	No	\$148,900	\$147,768	3559	1277	35.88	1016	1195

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	CONNECTICUT PLANNING REGION											
CT	WESTERN CONNECTICUT PLANNING REGION	0211.00	Middle	83.51	No	\$148,900	\$99,538	6414	3180	49.58	1313	2055
CT	WESTERN CONNECTICUT PLANNING REGION	0212.00	Middle	118.65	No	\$148,900	\$141,424	4319	1381	31.97	1431	1569
CT	WESTERN CONNECTICUT PLANNING REGION	0213.00	Middle	107.16	No	\$148,900	\$127,727	4781	2831	59.21	1331	1568
CT	WESTERN CONNECTICUT PLANNING REGION	0214.01	Moderate	55.28	No	\$148,900	\$65,896	3079	2801	90.97	261	973
CT	WESTERN CONNECTICUT PLANNING REGION	0214.02	Moderate	50.06	No	\$148,900	\$59,676	3947	2913	73.80	392	1142
CT	WESTERN CONNECTICUT PLANNING REGION	0215.01	Low	32.57	No	\$148,900	\$38,824	3955	3647	92.21	276	854
CT	WESTERN CONNECTICUT PLANNING REGION	0215.02	Moderate	50.49	No	\$148,900	\$60,190	2821	2628	93.16	398	588
CT	WESTERN CONNECTICUT PLANNING REGION	0216.01	Upper	160.97	No	\$148,900	\$191,875	3559	2029	57.01	366	324
CT	WESTERN CONNECTICUT	0216.02	Middle	92.43	No	\$148,900	\$110,180	4536	2782	61.33	342	112

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	PLANNING REGION											
CT	WESTERN CONNECTICUT PLANNING REGION	0217.01	Low	38.59	No	\$148,900	\$46,000	3268	2145	65.64	473	181
CT	WESTERN CONNECTICUT PLANNING REGION	0217.02	Middle	113.41	No	\$148,900	\$135,179	4732	2415	51.04	481	233
CT	WESTERN CONNECTICUT PLANNING REGION	0218.01	Moderate	77.44	No	\$148,900	\$92,303	4720	2846	60.30	983	1137
CT	WESTERN CONNECTICUT PLANNING REGION	0218.02	Moderate	69.08	No	\$148,900	\$82,344	5156	3514	68.15	896	1413
CT	WESTERN CONNECTICUT PLANNING REGION	0219.00	Moderate	78.38	No	\$148,900	\$93,428	6341	3776	59.55	1355	2055
CT	WESTERN CONNECTICUT PLANNING REGION	0220.00	Middle	80.07	No	\$148,900	\$95,446	3058	2035	66.55	510	878
CT	WESTERN CONNECTICUT PLANNING REGION	0221.01	Low	31.50	No	\$148,900	\$37,546	3586	3229	90.04	335	772
CT	WESTERN CONNECTICUT PLANNING REGION	0221.02	Moderate	75.97	No	\$148,900	\$90,556	3943	2550	64.67	685	1212
CT	WESTERN CONNECTICUT PLANNING	0222.01	Middle	86.18	No	\$148,900	\$102,721	3060	1814	59.28	0	120

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	REGION											
CT	WESTERN CONNECTICUT PLANNING REGION	0222.02	Low	45.15	No	\$148,900	\$53,825	4581	2354	51.39	65	342
CT	WESTERN CONNECTICUT PLANNING REGION	0223.00	Moderate	62.66	No	\$148,900	\$74,688	6311	4515	71.54	787	1290
CT	WESTERN CONNECTICUT PLANNING REGION	0224.00	Upper	209.74	No	\$148,900	\$250,001	2366	430	18.17	689	869
CT	WESTERN CONNECTICUT PLANNING REGION	0301.00	Upper	209.74	No	\$148,900	\$250,001	3733	507	13.58	1067	1217
CT	WESTERN CONNECTICUT PLANNING REGION	0302.00	Upper	209.74	No	\$148,900	\$250,001	3316	485	14.63	966	1081
CT	WESTERN CONNECTICUT PLANNING REGION	0303.00	Upper	209.74	No	\$148,900	\$250,001	4425	574	12.97	1312	1498
CT	WESTERN CONNECTICUT PLANNING REGION	0304.00	Upper	198.20	No	\$148,900	\$236,250	4060	908	22.36	1025	1308
CT	WESTERN CONNECTICUT PLANNING REGION	0305.00	Upper	196.11	No	\$148,900	\$233,750	5965	1009	16.92	1582	1852
CT	WESTERN CONNECTICUT PLANNING REGION	0351.01	Upper	159.67	No	\$148,900	\$190,320	3663	963	26.29	871	1213

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
CT	WESTERN CONNECTICUT PLANNING REGION	0351.02	Upper	209.74	No	\$148,900	\$250,001	4259	564	13.24	1083	1500
CT	WESTERN CONNECTICUT PLANNING REGION	0352.00	Upper	209.74	No	\$148,900	\$250,001	3306	391	11.83	987	1133
CT	WESTERN CONNECTICUT PLANNING REGION	0353.00	Upper	209.74	No	\$148,900	\$250,001	4114	650	15.80	1058	1248
CT	WESTERN CONNECTICUT PLANNING REGION	0354.00	Upper	209.74	No	\$148,900	\$250,001	5280	885	16.76	1575	1766
CT	WESTERN CONNECTICUT PLANNING REGION	0425.00	Upper	136.16	No	\$148,900	\$162,292	3678	757	20.58	1177	1288
CT	WESTERN CONNECTICUT PLANNING REGION	0426.00	Upper	138.52	No	\$148,900	\$165,112	4053	1272	31.38	1058	1316
CT	WESTERN CONNECTICUT PLANNING REGION	0427.00	Middle	93.98	No	\$148,900	\$112,019	5585	2322	41.58	1194	1362
CT	WESTERN CONNECTICUT PLANNING REGION	0428.00	Middle	113.07	No	\$148,900	\$134,773	4761	1842	38.69	1458	1707
CT	WESTERN CONNECTICUT PLANNING REGION	0429.00	Upper	146.72	No	\$148,900	\$174,881	1593	293	18.39	539	631
CT	WESTERN	0430.00	Middle	105.55	No	\$148,900	\$125,813	3233	1054	32.60	1005	1141

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	CONNECTICUT PLANNING REGION											
CT	WESTERN CONNECTICUT PLANNING REGION	0431.00	Upper	132.95	No	\$148,900	\$158,466	4545	1647	36.24	1318	1403
CT	WESTERN CONNECTICUT PLANNING REGION	0432.00	Low	45.99	No	\$148,900	\$54,826	3081	1872	60.76	831	1087
CT	WESTERN CONNECTICUT PLANNING REGION	0433.00	Middle	93.17	No	\$148,900	\$111,058	3389	2002	59.07	812	1118
CT	WESTERN CONNECTICUT PLANNING REGION	0434.00	Moderate	75.13	No	\$148,900	\$89,550	4980	3578	71.85	634	1500
CT	WESTERN CONNECTICUT PLANNING REGION	0435.00	Middle	90.54	No	\$148,900	\$107,917	2713	1129	41.61	688	836
CT	WESTERN CONNECTICUT PLANNING REGION	0436.00	Upper	120.47	No	\$148,900	\$143,594	3187	1298	40.73	949	994
CT	WESTERN CONNECTICUT PLANNING REGION	0437.00	Moderate	60.46	No	\$148,900	\$72,075	3602	2123	58.94	174	470
CT	WESTERN CONNECTICUT PLANNING REGION	0438.00	Moderate	69.37	No	\$148,900	\$82,687	8083	5695	70.46	1019	1576
CT	WESTERN CONNECTICUT	0439.00	Moderate	74.39	No	\$148,900	\$88,672	5456	2584	47.36	1602	1896

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	PLANNING REGION											
CT	WESTERN CONNECTICUT PLANNING REGION	0440.00	Moderate	59.71	No	\$148,900	\$71,171	6241	4860	77.87	936	1589
CT	WESTERN CONNECTICUT PLANNING REGION	0441.00	Moderate	51.67	No	\$148,900	\$61,591	3479	2170	62.37	276	404
CT	WESTERN CONNECTICUT PLANNING REGION	0442.00	Moderate	54.33	No	\$148,900	\$64,759	4092	2305	56.33	721	1462
CT	WESTERN CONNECTICUT PLANNING REGION	0443.00	Middle	98.64	No	\$148,900	\$117,580	4264	1418	33.26	1030	1478
CT	WESTERN CONNECTICUT PLANNING REGION	0444.00	Middle	95.43	No	\$148,900	\$113,750	3536	2626	74.26	700	1147
CT	WESTERN CONNECTICUT PLANNING REGION	0445.00	Moderate	51.61	No	\$148,900	\$61,521	4056	3716	91.62	504	891
CT	WESTERN CONNECTICUT PLANNING REGION	0446.00	Upper	209.74	No	\$148,900	\$250,001	3577	307	8.58	1085	1359
CT	WESTERN CONNECTICUT PLANNING REGION	0451.01	Upper	189.97	No	\$148,900	\$226,438	4094	671	16.39	1184	1420
CT	WESTERN CONNECTICUT PLANNING	0451.02	Upper	195.57	No	\$148,900	\$233,105	5885	1177	20.00	1632	1971

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	REGION											
CT	WESTERN CONNECTICUT PLANNING REGION	0452.00	Upper	182.68	No	\$148,900	\$217,750	2720	588	21.62	770	875
CT	WESTERN CONNECTICUT PLANNING REGION	0453.00	Upper	209.74	No	\$148,900	\$250,001	2513	445	17.71	707	804
CT	WESTERN CONNECTICUT PLANNING REGION	0454.00	Upper	192.38	No	\$148,900	\$229,306	3291	746	22.67	970	1025
CT	WESTERN CONNECTICUT PLANNING REGION	0501.00	Upper	209.74	No	\$148,900	\$250,001	4070	680	16.71	1429	1611
CT	WESTERN CONNECTICUT PLANNING REGION	0502.00	Upper	204.41	No	\$148,900	\$243,646	4096	800	19.53	1231	1584
CT	WESTERN CONNECTICUT PLANNING REGION	0503.01	Upper	168.54	No	\$148,900	\$200,891	3977	820	20.62	1332	1482
CT	WESTERN CONNECTICUT PLANNING REGION	0503.02	Upper	209.74	No	\$148,900	\$250,001	4425	780	17.63	1410	1602
CT	WESTERN CONNECTICUT PLANNING REGION	0504.00	Upper	180.26	No	\$148,900	\$214,861	2444	494	20.21	682	1062
CT	WESTERN CONNECTICUT PLANNING REGION	0505.00	Upper	193.36	No	\$148,900	\$230,476	4751	808	17.01	1525	1895

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
CT	WESTERN CONNECTICUT PLANNING REGION	0506.00	Upper	209.74	No	\$148,900	\$250,001	3378	590	17.47	1100	1366
CT	WESTERN CONNECTICUT PLANNING REGION	0551.00	Upper	170.47	No	\$148,900	\$203,194	5837	1170	20.04	1947	2190
CT	WESTERN CONNECTICUT PLANNING REGION	0552.00	Upper	209.74	No	\$148,900	\$250,001	4517	741	16.40	1510	1745
CT	WESTERN CONNECTICUT PLANNING REGION	2001.00	Moderate	74.85	No	\$148,900	\$89,219	4039	1536	38.03	955	1366
CT	WESTERN CONNECTICUT PLANNING REGION	2002.00	Moderate	51.63	No	\$148,900	\$61,543	5788	2149	37.13	1304	1895
CT	WESTERN CONNECTICUT PLANNING REGION	2003.01	Upper	128.94	No	\$148,900	\$153,698	5263	1313	24.95	1552	1643
CT	WESTERN CONNECTICUT PLANNING REGION	2003.02	Middle	119.98	No	\$148,900	\$143,015	5268	951	18.05	1656	1801
CT	WESTERN CONNECTICUT PLANNING REGION	2051.00	Middle	111.95	No	\$148,900	\$133,438	4413	927	21.01	1393	1717
CT	WESTERN CONNECTICUT PLANNING REGION	2052.00	Middle	118.09	No	\$148,900	\$140,758	7015	1264	18.02	2121	2236
CT	WESTERN	2053.00	Middle	107.32	No	\$148,900	\$127,926	6100	1552	25.44	1808	1739

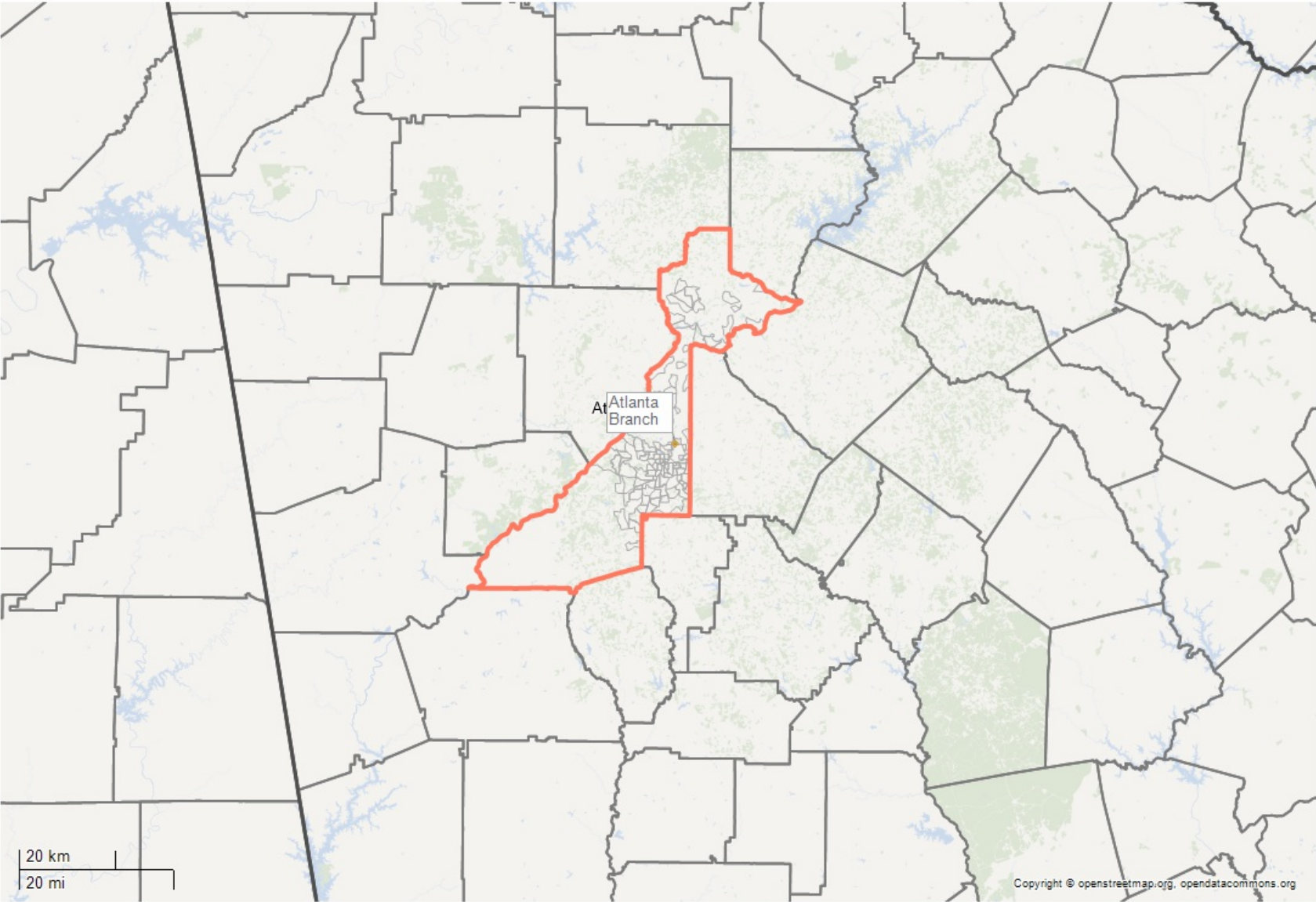
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	CONNECTICUT PLANNING REGION											
CT	WESTERN CONNECTICUT PLANNING REGION	2101.01	Moderate	74.32	No	\$148,900	\$88,594	2773	2146	77.39	197	394
CT	WESTERN CONNECTICUT PLANNING REGION	2101.02	Low	27.93	No	\$148,900	\$33,301	3246	2510	77.33	94	438
CT	WESTERN CONNECTICUT PLANNING REGION	2102.01	Low	48.03	No	\$148,900	\$57,254	3533	2747	77.75	346	1118
CT	WESTERN CONNECTICUT PLANNING REGION	2102.02	Low	46.89	No	\$148,900	\$55,900	3437	2894	84.20	100	835
CT	WESTERN CONNECTICUT PLANNING REGION	2103.00	Moderate	54.64	No	\$148,900	\$65,133	6114	4160	68.04	839	1482
CT	WESTERN CONNECTICUT PLANNING REGION	2104.01	Middle	86.60	No	\$148,900	\$103,221	4594	2892	62.95	1185	1363
CT	WESTERN CONNECTICUT PLANNING REGION	2104.02	Moderate	76.55	No	\$148,900	\$91,250	4433	2655	59.89	991	1246
CT	WESTERN CONNECTICUT PLANNING REGION	2105.01	Low	48.09	No	\$148,900	\$57,321	3207	1354	42.22	874	1261
CT	WESTERN CONNECTICUT	2105.02	Middle	105.18	No	\$148,900	\$125,377	6528	2193	33.59	1767	1916

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	PLANNING REGION											
CT	WESTERN CONNECTICUT PLANNING REGION	2106.00	Moderate	54.39	No	\$148,900	\$64,832	6623	4592	69.33	920	1827
CT	WESTERN CONNECTICUT PLANNING REGION	2107.01	Low	39.56	No	\$148,900	\$47,153	5877	4751	80.84	554	1715
CT	WESTERN CONNECTICUT PLANNING REGION	2107.02	Moderate	54.97	No	\$148,900	\$65,526	3880	2722	70.15	787	1302
CT	WESTERN CONNECTICUT PLANNING REGION	2108.00	Middle	96.08	No	\$148,900	\$114,531	6099	2620	42.96	1579	1906
CT	WESTERN CONNECTICUT PLANNING REGION	2109.00	Middle	101.41	No	\$148,900	\$120,875	5921	2017	34.07	1551	2084
CT	WESTERN CONNECTICUT PLANNING REGION	2110.00	Middle	82.26	No	\$148,900	\$98,049	4051	1869	46.14	1244	1409
CT	WESTERN CONNECTICUT PLANNING REGION	2111.00	Upper	175.43	No	\$148,900	\$209,107	1190	647	54.37	52	96
CT	WESTERN CONNECTICUT PLANNING REGION	2112.01	Moderate	69.31	No	\$148,900	\$82,617	3630	1805	49.72	793	905
CT	WESTERN CONNECTICUT PLANNING	2112.02	Middle	82.81	No	\$148,900	\$98,705	2769	1101	39.76	847	795

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	REGION											
CT	WESTERN CONNECTICUT PLANNING REGION	2113.00	Middle	95.43	No	\$148,900	\$113,750	3549	1093	30.80	1305	1595
CT	WESTERN CONNECTICUT PLANNING REGION	2114.00	Middle	88.02	No	\$148,900	\$104,917	5064	1787	35.29	1686	1707
CT	WESTERN CONNECTICUT PLANNING REGION	2201.00	Middle	113.22	No	\$148,900	\$134,958	4912	826	16.82	1627	1830
CT	WESTERN CONNECTICUT PLANNING REGION	2202.00	Middle	113.05	No	\$148,900	\$134,750	4873	724	14.86	1545	1706
CT	WESTERN CONNECTICUT PLANNING REGION	2203.00	Middle	95.29	No	\$148,900	\$113,586	3794	591	15.58	1175	2061
CT	WESTERN CONNECTICUT PLANNING REGION	2301.00	Middle	106.88	No	\$148,900	\$127,394	7351	1066	14.50	2492	2813
CT	WESTERN CONNECTICUT PLANNING REGION	2302.00	Upper	126.95	No	\$148,900	\$151,326	1914	252	13.17	660	775
CT	WESTERN CONNECTICUT PLANNING REGION	2303.00	Middle	114.29	No	\$148,900	\$136,230	3490	444	12.72	1187	1289
CT	WESTERN CONNECTICUT PLANNING REGION	2304.00	Upper	120.25	No	\$148,900	\$143,333	5579	804	14.41	1888	2049

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
CT	WESTERN CONNECTICUT PLANNING REGION	2305.01	Upper	128.81	No	\$148,900	\$153,542	3942	601	15.25	1407	1658
CT	WESTERN CONNECTICUT PLANNING REGION	2305.02	Upper	136.21	No	\$148,900	\$162,361	4897	1056	21.56	1306	1593
CT	WESTERN CONNECTICUT PLANNING REGION	2401.00	Upper	137.65	No	\$148,900	\$164,074	4294	618	14.39	1380	1656
CT	WESTERN CONNECTICUT PLANNING REGION	2402.00	Upper	132.13	No	\$148,900	\$157,500	4471	567	12.68	1513	1827
CT	WESTERN CONNECTICUT PLANNING REGION	2451.00	Upper	172.22	No	\$148,900	\$205,278	2879	406	14.10	951	989
CT	WESTERN CONNECTICUT PLANNING REGION	2452.00	Upper	122.95	No	\$148,900	\$146,556	4463	795	17.81	1392	1515
CT	WESTERN CONNECTICUT PLANNING REGION	2453.00	Upper	131.78	No	\$148,900	\$157,083	5362	969	18.07	1605	2036
CT	WESTERN CONNECTICUT PLANNING REGION	2454.00	Upper	191.15	No	\$148,900	\$227,847	3404	516	15.16	978	1248
CT	WESTERN CONNECTICUT PLANNING REGION	2455.00	Upper	185.33	No	\$148,900	\$220,909	2952	384	13.01	870	1139
CT	WESTERN	2456.00	Upper	170.87	No	\$148,900	\$203,664	5973	1007	16.86	2041	2068

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	CONNECTICUT PLANNING REGION											
CT	WESTERN CONNECTICUT PLANNING REGION	2501.00	Middle	110.20	No	\$148,900	\$131,357	1662	142	8.54	618	865
CT	WESTERN CONNECTICUT PLANNING REGION	2531.00	Moderate	63.37	No	\$148,900	\$75,543	3473	901	25.94	802	1226
CT	WESTERN CONNECTICUT PLANNING REGION	2532.00	Middle	96.57	No	\$148,900	\$115,111	7397	1792	24.23	2147	2634
CT	WESTERN CONNECTICUT PLANNING REGION	2534.00	Middle	100.55	No	\$148,900	\$119,848	6216	1368	22.01	2035	2731
CT	WESTERN CONNECTICUT PLANNING REGION	2535.00	Middle	97.11	No	\$148,900	\$115,750	5990	987	16.48	1891	2225
CT	WESTERN CONNECTICUT PLANNING REGION	2571.00	Middle	106.67	No	\$148,900	\$127,143	3527	378	10.72	1397	1899
CT	WESTERN CONNECTICUT PLANNING REGION	4257.00	Moderate	69.98	No	\$148,900	\$83,414	5039	1552	30.80	1289	1429
CT	WESTERN CONNECTICUT PLANNING REGION	9900.00	Unknown	0.00	No	\$148,900	\$0	0	0	0.00	0	0



Applied Filters

- Area: (Atlanta, GA)

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 12054 - ATLANTA-SANDY SPRINGS-ROSWELL, GA

State: GEORGIA

County: 121 - FULTON COUNTY

All Tracts: 327



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0001.00	Upper	246.81	No	\$110,700	\$202,266	5679	1146	20.18	1607	2002
GA	FULTON COUNTY	0002.01	Upper	252.08	No	\$110,700	\$206,583	2751	550	19.99	734	657
GA	FULTON COUNTY	0002.02	Upper	305.06	No	\$110,700	\$250,001	3316	560	16.89	1277	1540
GA	FULTON COUNTY	0004.00	Upper	219.90	No	\$110,700	\$180,217	1865	385	20.64	672	424
GA	FULTON COUNTY	0005.01	Upper	238.01	No	\$110,700	\$195,054	4281	2478	57.88	855	556
GA	FULTON COUNTY	0005.02	Upper	173.67	No	\$110,700	\$142,328	1959	397	20.27	644	706
GA	FULTON COUNTY	0006.01	Upper	125.72	No	\$110,700	\$103,036	4243	2239	52.77	222	457
GA	FULTON COUNTY	0006.02	Upper	147.41	No	\$110,700	\$120,809	3288	2067	62.86	495	218
GA	FULTON COUNTY	0007.00	Upper	138.80	No	\$110,700	\$113,750	3500	2791	79.74	219	416
GA	FULTON COUNTY	0010.01	Upper	215.51	No	\$110,700	\$176,618	4895	2230	45.56	520	331
GA	FULTON COUNTY	0010.02	Unknown	0.00	No	\$110,700	\$0	7010	2381	33.97	12	6
GA	FULTON COUNTY	0011.01	Upper	207.91	No	\$110,700	\$170,391	3523	1266	35.94	1320	101
GA	FULTON COUNTY	0011.02	Upper	207.51	No	\$110,700	\$170,060	3997	1348	33.73	452	118
GA	FULTON COUNTY	0012.03	Upper	185.49	No	\$110,700	\$152,019	2028	905	44.63	157	215

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0012.04	Upper	163.73	No	\$110,700	\$134,183	2127	539	25.34	536	318
GA	FULTON COUNTY	0012.05	Unknown	0.00	No	\$110,700	\$0	2615	1276	48.80	682	33
GA	FULTON COUNTY	0012.06	Upper	183.18	No	\$110,700	\$150,125	4296	1630	37.94	1111	117
GA	FULTON COUNTY	0013.01	Unknown	0.00	No	\$110,700	\$0	2299	736	32.01	352	1041
GA	FULTON COUNTY	0013.02	Upper	129.20	No	\$110,700	\$105,885	2179	918	42.13	433	325
GA	FULTON COUNTY	0014.00	Upper	193.56	No	\$110,700	\$158,625	2504	539	21.53	680	606
GA	FULTON COUNTY	0015.01	Unknown	0.00	No	\$110,700	\$0	2445	774	31.66	330	378
GA	FULTON COUNTY	0015.02	Upper	305.06	No	\$110,700	\$250,001	2364	612	25.89	517	584
GA	FULTON COUNTY	0016.00	Upper	142.36	No	\$110,700	\$116,667	2460	607	24.67	427	470
GA	FULTON COUNTY	0017.01	Unknown	0.00	No	\$110,700	\$0	2204	1468	66.61	387	580
GA	FULTON COUNTY	0017.02	Upper	177.22	No	\$110,700	\$145,240	3531	1104	31.27	563	313
GA	FULTON COUNTY	0018.01	Unknown	0.00	No	\$110,700	\$0	2037	1311	64.36	416	299
GA	FULTON COUNTY	0018.02	Upper	135.66	No	\$110,700	\$111,181	2474	1495	60.43	755	251
GA	FULTON COUNTY	0019.01	Unknown	0.00	No	\$110,700	\$0	2227	752	33.77	0	0
GA	FULTON COUNTY	0019.02	Upper	197.62	No	\$110,700	\$161,956	2258	1609	71.26	732	150
GA	FULTON COUNTY	0021.00	Upper	194.65	No	\$110,700	\$159,519	2521	1867	74.06	495	83
GA	FULTON COUNTY	0023.00	Low	28.26	No	\$110,700	\$23,163	1225	1194	97.47	137	786

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0024.00	Low	46.54	No	\$110,700	\$38,148	2504	2348	93.77	434	1361
GA	FULTON COUNTY	0025.00	Low	42.36	No	\$110,700	\$34,716	2273	2220	97.67	165	510
GA	FULTON COUNTY	0026.00	Low	28.98	No	\$110,700	\$23,750	1123	1053	93.77	73	200
GA	FULTON COUNTY	0028.01	Unknown	0.00	No	\$110,700	\$0	4441	3208	72.24	68	66
GA	FULTON COUNTY	0028.02	Unknown	0.00	No	\$110,700	\$0	3462	2676	77.30	31	41
GA	FULTON COUNTY	0029.00	Upper	170.93	No	\$110,700	\$140,083	2553	1078	42.22	454	487
GA	FULTON COUNTY	0030.00	Upper	192.06	No	\$110,700	\$157,396	4058	927	22.84	976	975
GA	FULTON COUNTY	0031.00	Upper	177.97	No	\$110,700	\$145,851	2250	935	41.56	445	723
GA	FULTON COUNTY	0032.00	Upper	162.61	No	\$110,700	\$133,261	2426	738	30.42	827	755
GA	FULTON COUNTY	0035.00	Upper	160.15	No	\$110,700	\$131,250	4258	3180	74.68	241	74
GA	FULTON COUNTY	0036.00	Upper	138.73	No	\$110,700	\$113,698	902	807	89.47	421	124
GA	FULTON COUNTY	0037.00	Unknown	0.00	No	\$110,700	\$0	191	189	98.95	0	0
GA	FULTON COUNTY	0038.00	Moderate	79.69	No	\$110,700	\$65,313	3456	3422	99.02	16	151
GA	FULTON COUNTY	0039.00	Moderate	50.73	No	\$110,700	\$41,576	1756	1684	95.90	230	778
GA	FULTON COUNTY	0040.00	Moderate	61.88	No	\$110,700	\$50,714	2325	2112	90.84	472	1258
GA	FULTON COUNTY	0041.00	Middle	96.90	No	\$110,700	\$79,417	1949	1666	85.48	498	1093
GA	FULTON COUNTY	0042.00	Low	36.00	No	\$110,700	\$29,509	2443	2286	93.57	334	392

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GA	FULTON COUNTY	0043.00	Low	40.10	No	\$110,700	\$32,868	2475	2346	94.79	242	107
GA	FULTON COUNTY	0044.00	Low	31.84	No	\$110,700	\$26,096	2667	2599	97.45	63	259
GA	FULTON COUNTY	0048.00	Unknown	0.00	No	\$110,700	\$0	1175	1077	91.66	0	50
GA	FULTON COUNTY	0049.00	Upper	194.69	No	\$110,700	\$159,554	2871	1391	48.45	713	1026
GA	FULTON COUNTY	0050.00	Upper	131.17	No	\$110,700	\$107,500	3366	1429	42.45	467	733
GA	FULTON COUNTY	0052.00	Upper	188.47	No	\$110,700	\$154,458	4719	1693	35.88	1593	1740
GA	FULTON COUNTY	0053.00	Upper	190.49	No	\$110,700	\$156,111	4165	1642	39.42	1507	1759
GA	FULTON COUNTY	0055.01	Low	37.96	No	\$110,700	\$31,116	2505	1787	71.34	346	955
GA	FULTON COUNTY	0055.03	Low	28.64	No	\$110,700	\$23,472	1786	1776	99.44	0	51
GA	FULTON COUNTY	0055.04	Moderate	61.01	No	\$110,700	\$50,000	1235	1079	87.37	262	340
GA	FULTON COUNTY	0057.00	Low	46.93	No	\$110,700	\$38,463	1550	1483	95.68	90	466
GA	FULTON COUNTY	0058.00	Moderate	56.43	No	\$110,700	\$46,250	1528	1172	76.70	300	639
GA	FULTON COUNTY	0060.00	Moderate	58.41	No	\$110,700	\$47,868	3140	2668	84.97	654	1429
GA	FULTON COUNTY	0061.00	Low	38.04	No	\$110,700	\$31,181	3269	2997	91.68	705	1628
GA	FULTON COUNTY	0062.00	Unknown	0.00	No	\$110,700	\$0	1253	1127	89.94	385	882
GA	FULTON COUNTY	0063.00	Low	47.06	No	\$110,700	\$38,571	1757	1608	91.52	244	986
GA	FULTON COUNTY	0064.00	Moderate	66.60	No	\$110,700	\$54,583	902	683	75.72	182	402

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GA	FULTON COUNTY	0065.00	Moderate	53.04	No	\$110,700	\$43,470	3697	2941	79.55	1000	1882
GA	FULTON COUNTY	0066.01	Middle	83.80	No	\$110,700	\$68,676	2034	1647	80.97	419	830
GA	FULTON COUNTY	0066.02	Low	37.17	No	\$110,700	\$30,469	1050	1003	95.52	113	420
GA	FULTON COUNTY	0067.01	Moderate	67.15	No	\$110,700	\$55,035	2090	2024	96.84	219	739
GA	FULTON COUNTY	0067.02	Unknown	0.00	No	\$110,700	\$0	1862	1667	89.53	336	730
GA	FULTON COUNTY	0068.01	Unknown	0.00	No	\$110,700	\$0	2297	1799	78.32	0	0
GA	FULTON COUNTY	0068.02	Low	16.74	No	\$110,700	\$13,720	1384	1379	99.64	64	183
GA	FULTON COUNTY	0069.00	Middle	107.70	No	\$110,700	\$88,264	3733	2274	60.92	827	1431
GA	FULTON COUNTY	0070.01	Low	46.18	No	\$110,700	\$37,849	4055	3876	95.59	539	1660
GA	FULTON COUNTY	0070.02	Low	47.18	No	\$110,700	\$38,667	2871	2710	94.39	541	1160
GA	FULTON COUNTY	0071.00	Low	34.53	No	\$110,700	\$28,299	2267	2204	97.22	445	874
GA	FULTON COUNTY	0072.00	Moderate	52.22	No	\$110,700	\$42,802	1968	1935	98.32	642	962
GA	FULTON COUNTY	0073.01	Moderate	50.63	No	\$110,700	\$41,492	4435	4360	98.31	396	1034
GA	FULTON COUNTY	0073.02	Low	37.73	No	\$110,700	\$30,925	3031	2976	98.19	351	682
GA	FULTON COUNTY	0074.00	Low	35.43	No	\$110,700	\$29,042	3141	3011	95.86	188	896
GA	FULTON COUNTY	0075.00	Low	43.09	No	\$110,700	\$35,313	3447	3266	94.75	410	954
GA	FULTON COUNTY	0076.02	Moderate	50.35	No	\$110,700	\$41,267	2309	2218	96.06	444	841

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GA	FULTON COUNTY	0076.03	Low	22.70	No	\$110,700	\$18,608	3979	3913	98.34	128	783
GA	FULTON COUNTY	0076.04	Low	32.67	No	\$110,700	\$26,780	3191	3163	99.12	129	369
GA	FULTON COUNTY	0077.03	Moderate	59.55	No	\$110,700	\$48,810	3869	3828	98.94	767	1376
GA	FULTON COUNTY	0077.05	Low	37.39	No	\$110,700	\$30,648	3969	3933	99.09	582	795
GA	FULTON COUNTY	0077.07	Moderate	74.37	No	\$110,700	\$60,950	2225	2199	98.83	673	981
GA	FULTON COUNTY	0077.08	Moderate	72.59	No	\$110,700	\$59,490	3283	3245	98.84	661	817
GA	FULTON COUNTY	0077.09	Middle	84.95	No	\$110,700	\$69,623	4211	4130	98.08	788	1076
GA	FULTON COUNTY	0077.10	Unknown	0.00	No	\$110,700	\$0	2891	2837	98.13	327	423
GA	FULTON COUNTY	0077.11	Moderate	73.89	No	\$110,700	\$60,560	2550	2516	98.67	516	675
GA	FULTON COUNTY	0078.05	Moderate	70.48	No	\$110,700	\$57,766	3780	3713	98.23	322	945
GA	FULTON COUNTY	0078.06	Middle	85.89	No	\$110,700	\$70,388	5390	5351	99.28	1047	1367
GA	FULTON COUNTY	0078.07	Moderate	54.37	No	\$110,700	\$44,563	2619	2583	98.63	415	1018
GA	FULTON COUNTY	0078.08	Low	15.59	No	\$110,700	\$12,780	3749	3718	99.17	129	343
GA	FULTON COUNTY	0078.09	Middle	82.84	No	\$110,700	\$67,895	4380	4317	98.56	1402	1852
GA	FULTON COUNTY	0078.10	Moderate	60.41	No	\$110,700	\$49,511	4498	4451	98.96	542	1333
GA	FULTON COUNTY	0079.00	Middle	88.60	No	\$110,700	\$72,614	5067	4965	97.99	2031	2525
GA	FULTON COUNTY	0080.00	Moderate	63.13	No	\$110,700	\$51,739	4672	4413	94.46	1445	2631

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GA	FULTON COUNTY	0081.03	Moderate	56.66	No	\$110,700	\$46,435	4361	4325	99.17	189	533
GA	FULTON COUNTY	0081.04	Moderate	51.89	No	\$110,700	\$42,527	3413	3285	96.25	767	1364
GA	FULTON COUNTY	0082.02	Low	31.71	No	\$110,700	\$25,993	2031	2006	98.77	351	1009
GA	FULTON COUNTY	0082.03	Moderate	55.84	No	\$110,700	\$45,767	2520	2456	97.46	458	929
GA	FULTON COUNTY	0082.04	Moderate	76.42	No	\$110,700	\$62,630	3260	3187	97.76	783	1232
GA	FULTON COUNTY	0083.01	Moderate	53.38	No	\$110,700	\$43,750	2524	2436	96.51	456	1199
GA	FULTON COUNTY	0083.02	Low	36.28	No	\$110,700	\$29,732	1657	1610	97.16	330	735
GA	FULTON COUNTY	0084.00	Unknown	0.00	No	\$110,700	\$0	2865	2730	95.29	943	1646
GA	FULTON COUNTY	0085.00	Low	43.90	No	\$110,700	\$35,982	2818	2600	92.26	302	1309
GA	FULTON COUNTY	0086.01	Low	25.19	No	\$110,700	\$20,650	4993	4863	97.40	500	1551
GA	FULTON COUNTY	0086.02	Low	38.97	No	\$110,700	\$31,941	1413	1361	96.32	186	349
GA	FULTON COUNTY	0087.01	Low	38.13	No	\$110,700	\$31,250	3333	3120	93.61	270	1065
GA	FULTON COUNTY	0087.02	Unknown	0.00	No	\$110,700	\$0	2287	1862	81.42	471	573
GA	FULTON COUNTY	0088.01	Upper	175.61	No	\$110,700	\$143,922	2654	1428	53.81	745	1072
GA	FULTON COUNTY	0088.02	Upper	235.91	No	\$110,700	\$193,333	3689	1529	41.45	822	995
GA	FULTON COUNTY	0089.03	Moderate	79.41	No	\$110,700	\$65,078	2419	1880	77.72	423	666
GA	FULTON COUNTY	0089.05	Upper	129.77	No	\$110,700	\$106,355	5536	2787	50.34	915	1047

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GA	FULTON COUNTY	0089.06	Upper	218.19	No	\$110,700	\$178,812	2247	434	19.31	820	909
GA	FULTON COUNTY	0089.07	Middle	97.08	No	\$110,700	\$79,560	3065	1271	41.47	862	649
GA	FULTON COUNTY	0089.08	Unknown	0.00	No	\$110,700	\$0	2272	1228	54.05	247	433
GA	FULTON COUNTY	0089.09	Upper	230.21	No	\$110,700	\$188,661	1641	507	30.90	587	549
GA	FULTON COUNTY	0090.01	Upper	207.69	No	\$110,700	\$170,208	2611	991	37.95	213	382
GA	FULTON COUNTY	0090.02	Upper	305.06	No	\$110,700	\$250,001	2981	283	9.49	817	913
GA	FULTON COUNTY	0091.03	Upper	209.67	No	\$110,700	\$171,827	3261	1131	34.68	693	494
GA	FULTON COUNTY	0091.04	Upper	132.38	No	\$110,700	\$108,490	2830	883	31.20	795	375
GA	FULTON COUNTY	0091.05	Upper	305.06	No	\$110,700	\$250,001	1220	142	11.64	394	334
GA	FULTON COUNTY	0091.06	Middle	102.56	No	\$110,700	\$84,055	2170	1296	59.72	388	271
GA	FULTON COUNTY	0092.01	Unknown	0.00	No	\$110,700	\$0	1873	1337	71.38	281	305
GA	FULTON COUNTY	0092.02	Upper	182.91	No	\$110,700	\$149,904	2733	1222	44.71	269	506
GA	FULTON COUNTY	0092.03	Upper	182.83	No	\$110,700	\$149,837	2762	1559	56.44	348	360
GA	FULTON COUNTY	0093.01	Upper	305.06	No	\$110,700	\$250,001	2835	446	15.73	1475	1159
GA	FULTON COUNTY	0093.02	Upper	289.06	No	\$110,700	\$236,888	2276	458	20.12	472	523
GA	FULTON COUNTY	0094.05	Middle	104.10	No	\$110,700	\$85,313	4332	2861	66.04	63	126
GA	FULTON COUNTY	0094.06	Unknown	0.00	No	\$110,700	\$0	2380	1697	71.30	299	112

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GA	FULTON COUNTY	0094.07	Upper	142.19	No	\$110,700	\$116,534	964	533	55.29	292	67
GA	FULTON COUNTY	0094.08	Upper	139.26	No	\$110,700	\$114,129	1861	1206	64.80	216	98
GA	FULTON COUNTY	0094.09	Middle	83.50	No	\$110,700	\$68,434	1639	937	57.17	255	237
GA	FULTON COUNTY	0094.10	Unknown	0.00	No	\$110,700	\$0	1883	759	40.31	492	508
GA	FULTON COUNTY	0094.11	Upper	129.08	No	\$110,700	\$105,788	2657	1131	42.57	1210	591
GA	FULTON COUNTY	0095.01	Upper	305.06	No	\$110,700	\$250,001	4580	518	11.31	1367	1038
GA	FULTON COUNTY	0095.03	Unknown	0.00	No	\$110,700	\$0	2010	911	45.32	332	35
GA	FULTON COUNTY	0095.04	Unknown	0.00	No	\$110,700	\$0	3330	1015	30.48	570	391
GA	FULTON COUNTY	0096.01	Upper	157.91	No	\$110,700	\$129,417	2979	1128	37.87	520	320
GA	FULTON COUNTY	0096.04	Upper	250.95	No	\$110,700	\$205,662	4112	1181	28.72	927	688
GA	FULTON COUNTY	0096.05	Unknown	0.00	No	\$110,700	\$0	2667	1111	41.66	237	36
GA	FULTON COUNTY	0096.06	Upper	305.06	No	\$110,700	\$250,001	1511	270	17.87	406	463
GA	FULTON COUNTY	0096.07	Upper	163.77	No	\$110,700	\$134,219	4709	1537	32.64	1032	330
GA	FULTON COUNTY	0097.00	Upper	305.06	No	\$110,700	\$250,001	4580	1111	24.26	1514	1557
GA	FULTON COUNTY	0098.02	Upper	302.85	No	\$110,700	\$248,194	4154	912	21.95	1032	1271
GA	FULTON COUNTY	0098.03	Upper	294.20	No	\$110,700	\$241,106	3062	824	26.91	796	811
GA	FULTON COUNTY	0098.04	Upper	305.06	No	\$110,700	\$250,001	2514	318	12.65	775	842

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GA	FULTON COUNTY	0099.00	Upper	305.06	No	\$110,700	\$250,001	5509	901	16.36	1426	1478
GA	FULTON COUNTY	0100.03	Upper	220.10	No	\$110,700	\$180,381	3963	1180	29.78	1157	705
GA	FULTON COUNTY	0100.04	Upper	305.06	No	\$110,700	\$250,001	1712	336	19.63	736	731
GA	FULTON COUNTY	0100.05	Upper	305.06	No	\$110,700	\$250,001	3728	523	14.03	1021	1220
GA	FULTON COUNTY	0100.06	Moderate	74.80	No	\$110,700	\$61,303	4688	1996	42.58	773	93
GA	FULTON COUNTY	0100.07	Upper	305.06	No	\$110,700	\$250,001	1914	344	17.97	507	557
GA	FULTON COUNTY	0101.06	Upper	168.05	No	\$110,700	\$137,719	4280	1832	42.80	1014	956
GA	FULTON COUNTY	0101.07	Upper	264.80	No	\$110,700	\$217,014	1859	284	15.28	738	787
GA	FULTON COUNTY	0101.08	Upper	198.79	No	\$110,700	\$162,917	3935	989	25.13	1388	1496
GA	FULTON COUNTY	0101.15	Upper	210.31	No	\$110,700	\$172,357	2797	802	28.67	663	775
GA	FULTON COUNTY	0101.17	Middle	85.20	No	\$110,700	\$69,828	3812	2637	69.18	507	346
GA	FULTON COUNTY	0101.20	Upper	155.27	No	\$110,700	\$127,250	2492	1203	48.27	659	865
GA	FULTON COUNTY	0101.21	Upper	229.81	No	\$110,700	\$188,333	2518	814	32.33	951	608
GA	FULTON COUNTY	0101.24	Unknown	0.00	No	\$110,700	\$0	1726	1373	79.55	355	511
GA	FULTON COUNTY	0101.25	Moderate	61.24	No	\$110,700	\$50,189	3251	2287	70.35	705	765
GA	FULTON COUNTY	0101.26	Middle	107.75	No	\$110,700	\$88,306	2681	1647	61.43	837	332
GA	FULTON COUNTY	0101.27	Upper	141.21	No	\$110,700	\$115,724	2557	1250	48.89	585	625

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GA	FULTON COUNTY	0101.28	Moderate	69.78	No	\$110,700	\$57,188	1501	1291	86.01	126	16
GA	FULTON COUNTY	0101.29	Upper	140.27	No	\$110,700	\$114,955	4590	2362	51.46	620	605
GA	FULTON COUNTY	0101.30	Upper	151.00	No	\$110,700	\$123,750	4524	2985	65.98	537	611
GA	FULTON COUNTY	0101.31	Upper	244.53	No	\$110,700	\$200,398	2354	1332	56.58	440	502
GA	FULTON COUNTY	0101.32	Upper	178.71	No	\$110,700	\$146,458	3301	1540	46.65	800	558
GA	FULTON COUNTY	0101.33	Upper	135.98	No	\$110,700	\$111,442	5923	2853	48.17	842	1052
GA	FULTON COUNTY	0101.34	Middle	104.55	No	\$110,700	\$85,685	2397	1761	73.47	369	326
GA	FULTON COUNTY	0101.35	Middle	81.87	No	\$110,700	\$67,095	2566	1769	68.94	337	714
GA	FULTON COUNTY	0101.36	Upper	231.44	No	\$110,700	\$189,671	3422	1296	37.87	655	920
GA	FULTON COUNTY	0101.37	Upper	128.60	No	\$110,700	\$105,395	3464	1266	36.55	755	698
GA	FULTON COUNTY	0102.04	Upper	192.57	No	\$110,700	\$157,821	5113	752	14.71	1878	2042
GA	FULTON COUNTY	0102.11	Upper	305.06	No	\$110,700	\$250,001	3373	691	20.49	921	1028
GA	FULTON COUNTY	0102.12	Upper	135.58	No	\$110,700	\$111,117	5782	3800	65.72	1030	1111
GA	FULTON COUNTY	0102.13	Middle	83.55	No	\$110,700	\$68,477	1113	774	69.54	155	190
GA	FULTON COUNTY	0102.14	Middle	105.11	No	\$110,700	\$86,146	1938	1115	57.53	377	497
GA	FULTON COUNTY	0102.15	Upper	271.54	No	\$110,700	\$222,532	1869	786	42.05	522	626
GA	FULTON COUNTY	0102.16	Middle	115.35	No	\$110,700	\$94,531	3577	1617	45.21	760	946

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GA	FULTON COUNTY	0102.17	Upper	163.43	No	\$110,700	\$133,933	2422	987	40.75	749	872
GA	FULTON COUNTY	0102.18	Upper	305.06	No	\$110,700	\$250,001	2010	972	48.36	284	168
GA	FULTON COUNTY	0102.19	Middle	111.31	No	\$110,700	\$91,223	2443	1610	65.90	58	52
GA	FULTON COUNTY	0102.20	Upper	184.91	No	\$110,700	\$151,539	4717	1321	28.01	1293	1334
GA	FULTON COUNTY	0102.21	Middle	107.06	No	\$110,700	\$87,740	2154	787	36.54	790	894
GA	FULTON COUNTY	0102.22	Upper	270.90	No	\$110,700	\$222,011	2671	511	19.13	879	1098
GA	FULTON COUNTY	0102.23	Upper	287.44	No	\$110,700	\$235,568	3189	679	21.29	1190	1102
GA	FULTON COUNTY	0103.05	Middle	83.39	No	\$110,700	\$68,344	4307	4270	99.14	1291	1532
GA	FULTON COUNTY	0103.06	Upper	148.40	No	\$110,700	\$121,616	5156	5058	98.10	1517	1631
GA	FULTON COUNTY	0103.07	Middle	106.64	No	\$110,700	\$87,400	5425	5307	97.82	1571	1818
GA	FULTON COUNTY	0103.08	Middle	117.74	No	\$110,700	\$96,492	5787	5547	95.85	1334	1549
GA	FULTON COUNTY	0103.09	Middle	108.44	No	\$110,700	\$88,872	3685	3127	84.86	676	1396
GA	FULTON COUNTY	0103.10	Middle	105.84	No	\$110,700	\$86,741	4901	4797	97.88	1432	1541
GA	FULTON COUNTY	0103.11	Middle	108.50	No	\$110,700	\$88,922	4615	4538	98.33	1489	1903
GA	FULTON COUNTY	0103.12	Upper	181.17	No	\$110,700	\$148,472	3336	3301	98.95	908	1102
GA	FULTON COUNTY	0103.13	Upper	152.55	No	\$110,700	\$125,021	3931	3884	98.80	784	882
GA	FULTON COUNTY	0103.14	Unknown	0.00	No	\$110,700	\$0	2161	2034	94.12	725	757

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0103.15	Middle	101.30	No	\$110,700	\$83,022	5387	5237	97.22	896	1516
GA	FULTON COUNTY	0104.01	Middle	81.45	No	\$110,700	\$66,754	4589	3686	80.32	828	1502
GA	FULTON COUNTY	0104.02	Middle	81.12	No	\$110,700	\$66,480	3831	1538	40.15	1264	1659
GA	FULTON COUNTY	0105.08	Middle	80.13	No	\$110,700	\$65,673	3738	3665	98.05	972	1334
GA	FULTON COUNTY	0105.17	Moderate	74.73	No	\$110,700	\$61,250	5335	5222	97.88	1204	1701
GA	FULTON COUNTY	0105.18	Moderate	73.14	No	\$110,700	\$59,947	3897	3830	98.28	602	1315
GA	FULTON COUNTY	0105.19	Unknown	0.00	No	\$110,700	\$0	4472	4061	90.81	517	851
GA	FULTON COUNTY	0105.20	Moderate	58.26	No	\$110,700	\$47,746	5652	5319	94.11	922	1782
GA	FULTON COUNTY	0105.21	Moderate	69.55	No	\$110,700	\$57,000	2215	2160	97.52	420	604
GA	FULTON COUNTY	0105.22	Moderate	52.34	No	\$110,700	\$42,894	5467	5416	99.07	1046	1594
GA	FULTON COUNTY	0105.23	Moderate	51.13	No	\$110,700	\$41,906	1988	1920	96.58	153	335
GA	FULTON COUNTY	0105.24	Moderate	53.63	No	\$110,700	\$43,954	3035	2949	97.17	248	753
GA	FULTON COUNTY	0105.25	Low	48.80	No	\$110,700	\$40,000	2753	2706	98.29	209	383
GA	FULTON COUNTY	0105.26	Middle	81.28	No	\$110,700	\$66,615	6894	6677	96.85	1167	1891
GA	FULTON COUNTY	0105.27	Unknown	0.00	No	\$110,700	\$0	5847	5519	94.39	905	2230
GA	FULTON COUNTY	0105.28	Low	32.71	No	\$110,700	\$26,812	4398	4125	93.79	435	743
GA	FULTON COUNTY	0105.29	Moderate	75.44	No	\$110,700	\$61,827	6290	6150	97.77	1543	1992

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GA	FULTON COUNTY	0105.30	Moderate	77.14	No	\$110,700	\$63,220	2804	2739	97.68	618	1015
GA	FULTON COUNTY	0105.31	Unknown	0.00	No	\$110,700	\$0	3166	3112	98.29	693	849
GA	FULTON COUNTY	0105.32	Low	35.44	No	\$110,700	\$29,050	3765	3671	97.50	784	1136
GA	FULTON COUNTY	0105.33	Moderate	66.59	No	\$110,700	\$54,572	2201	2154	97.86	354	873
GA	FULTON COUNTY	0105.34	Unknown	0.00	No	\$110,700	\$0	3847	3530	91.76	443	566
GA	FULTON COUNTY	0105.35	Upper	134.52	No	\$110,700	\$110,244	3129	2741	87.60	686	823
GA	FULTON COUNTY	0105.36	Middle	100.07	No	\$110,700	\$82,009	3887	3751	96.50	595	976
GA	FULTON COUNTY	0105.37	Middle	104.12	No	\$110,700	\$85,330	3821	3777	98.85	851	1149
GA	FULTON COUNTY	0105.38	Upper	130.21	No	\$110,700	\$106,710	3181	2641	83.02	697	921
GA	FULTON COUNTY	0105.39	Middle	91.71	No	\$110,700	\$75,160	3927	3794	96.61	991	1208
GA	FULTON COUNTY	0105.40	Upper	155.87	No	\$110,700	\$127,741	3800	3557	93.61	526	1039
GA	FULTON COUNTY	0106.01	Middle	98.22	No	\$110,700	\$80,500	3064	2219	72.42	608	1649
GA	FULTON COUNTY	0106.03	Moderate	69.14	No	\$110,700	\$56,667	3466	3348	96.60	250	519
GA	FULTON COUNTY	0106.04	Moderate	61.56	No	\$110,700	\$50,455	3372	3300	97.86	330	497
GA	FULTON COUNTY	0108.01	Moderate	51.58	No	\$110,700	\$42,277	2637	1956	74.18	378	803
GA	FULTON COUNTY	0108.02	Middle	100.55	No	\$110,700	\$82,406	3916	3023	77.20	937	1649
GA	FULTON COUNTY	0110.00	Low	45.30	No	\$110,700	\$37,124	3085	2958	95.88	404	978

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GA	FULTON COUNTY	0111.00	Middle	94.26	No	\$110,700	\$77,250	2524	1688	66.88	738	1202
GA	FULTON COUNTY	0112.02	Moderate	66.75	No	\$110,700	\$54,706	4989	4053	81.24	955	2031
GA	FULTON COUNTY	0112.03	Moderate	71.06	No	\$110,700	\$58,235	2498	2048	81.99	413	998
GA	FULTON COUNTY	0112.04	Moderate	70.92	No	\$110,700	\$58,125	1620	1539	95.00	148	340
GA	FULTON COUNTY	0113.01	Moderate	66.84	No	\$110,700	\$54,781	4508	4109	91.15	1360	2020
GA	FULTON COUNTY	0113.06	Moderate	65.35	No	\$110,700	\$53,558	3371	3332	98.84	387	635
GA	FULTON COUNTY	0113.07	Low	39.65	No	\$110,700	\$32,500	4631	4565	98.57	193	425
GA	FULTON COUNTY	0113.08	Moderate	51.36	No	\$110,700	\$42,095	1396	1366	97.85	219	412
GA	FULTON COUNTY	0113.09	Middle	95.95	No	\$110,700	\$78,636	3655	3504	95.87	734	1010
GA	FULTON COUNTY	0113.10	Low	48.71	No	\$110,700	\$39,925	5137	4930	95.97	554	1415
GA	FULTON COUNTY	0114.16	Upper	149.11	No	\$110,700	\$122,198	5612	1589	28.31	1791	1973
GA	FULTON COUNTY	0114.17	Upper	145.99	No	\$110,700	\$119,647	5115	1151	22.50	1781	1911
GA	FULTON COUNTY	0114.19	Upper	175.14	No	\$110,700	\$143,529	5798	1193	20.58	2296	2603
GA	FULTON COUNTY	0114.21	Middle	89.15	No	\$110,700	\$73,063	3933	2826	71.85	617	1095
GA	FULTON COUNTY	0114.22	Upper	124.91	No	\$110,700	\$102,371	3746	1204	32.14	1033	1235
GA	FULTON COUNTY	0114.23	Upper	201.66	No	\$110,700	\$165,270	5484	1363	24.85	1687	1834
GA	FULTON COUNTY	0114.24	Upper	155.31	No	\$110,700	\$127,281	5435	2036	37.46	1904	2174

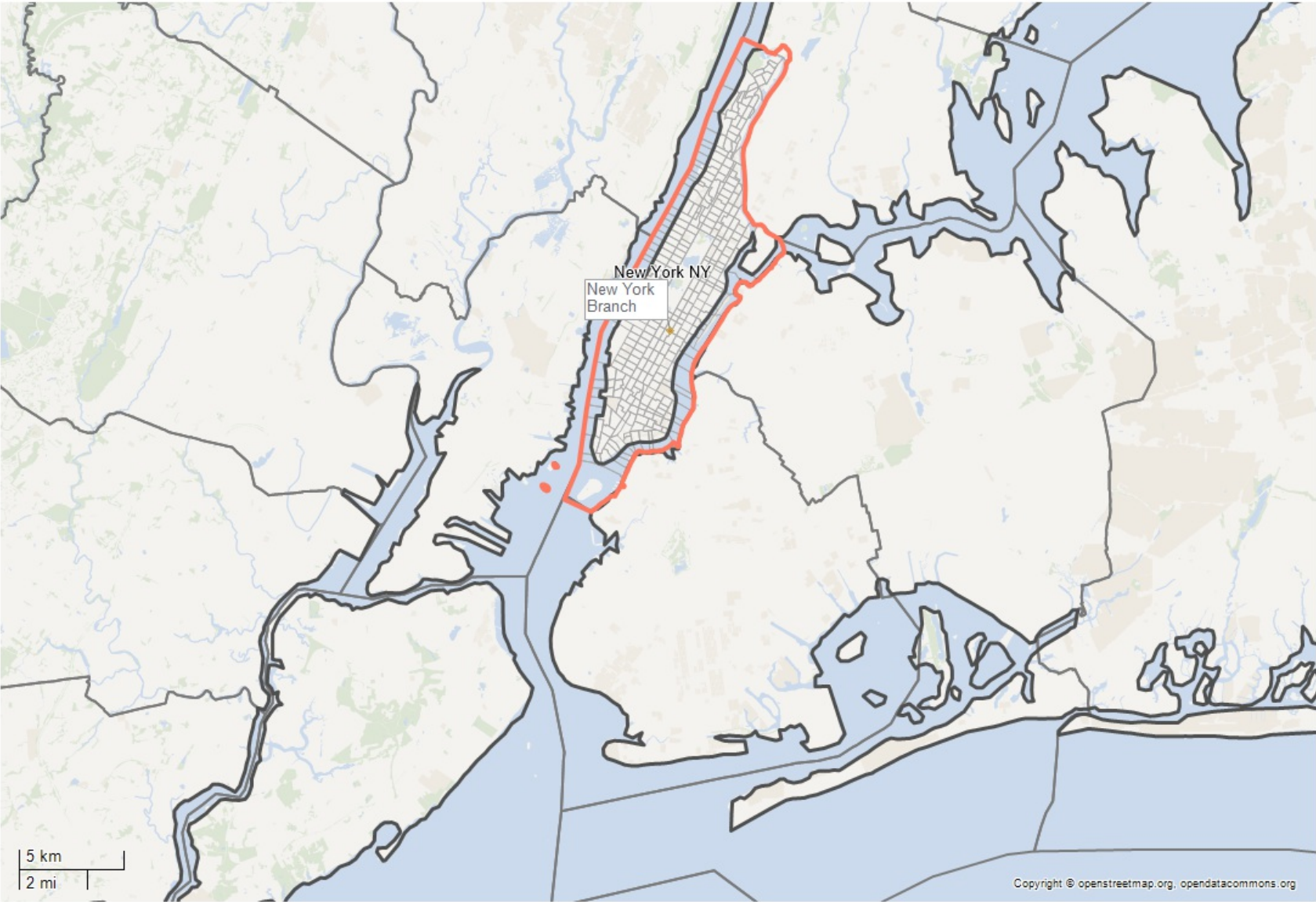
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
GA	FULTON COUNTY	0114.26	Upper	194.07	No	\$110,700	\$159,050	2432	1023	42.06	717	845
GA	FULTON COUNTY	0114.28	Upper	197.93	No	\$110,700	\$162,208	2776	595	21.43	930	1020
GA	FULTON COUNTY	0114.29	Upper	153.50	No	\$110,700	\$125,796	5546	2225	40.12	1494	2023
GA	FULTON COUNTY	0114.30	Moderate	60.33	No	\$110,700	\$49,448	4338	3692	85.11	198	551
GA	FULTON COUNTY	0114.31	Middle	83.75	No	\$110,700	\$68,637	1970	1764	89.54	341	447
GA	FULTON COUNTY	0114.32	Moderate	76.82	No	\$110,700	\$62,955	4784	3008	62.88	423	651
GA	FULTON COUNTY	0114.33	Upper	164.73	No	\$110,700	\$135,000	3034	834	27.49	1016	1086
GA	FULTON COUNTY	0114.34	Upper	127.00	No	\$110,700	\$104,083	3209	1452	45.25	1107	1171
GA	FULTON COUNTY	0114.35	Moderate	78.95	No	\$110,700	\$64,706	4271	1858	43.50	1091	1145
GA	FULTON COUNTY	0114.36	Upper	157.34	No	\$110,700	\$128,942	3190	736	23.07	1102	1114
GA	FULTON COUNTY	0114.37	Upper	137.05	No	\$110,700	\$112,315	2911	1285	44.14	555	809
GA	FULTON COUNTY	0114.38	Upper	140.99	No	\$110,700	\$115,550	4399	2342	53.24	886	1054
GA	FULTON COUNTY	0114.39	Upper	139.85	No	\$110,700	\$114,616	4138	1404	33.93	1402	1510
GA	FULTON COUNTY	0114.40	Upper	175.71	No	\$110,700	\$144,000	2352	742	31.55	719	653
GA	FULTON COUNTY	0114.41	Upper	165.89	No	\$110,700	\$135,950	3919	1292	32.97	1077	1154
GA	FULTON COUNTY	0114.42	Upper	130.72	No	\$110,700	\$107,130	2344	995	42.45	418	498
GA	FULTON COUNTY	0114.43	Upper	200.68	No	\$110,700	\$164,464	3303	1490	45.11	670	827

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GA	FULTON COUNTY	0114.44	Upper	297.18	No	\$110,700	\$243,542	3756	1193	31.76	1496	1573
GA	FULTON COUNTY	0114.45	Upper	226.02	No	\$110,700	\$185,231	3158	535	16.94	950	1088
GA	FULTON COUNTY	0114.46	Upper	216.32	No	\$110,700	\$177,283	3428	560	16.34	894	1003
GA	FULTON COUNTY	0115.05	Upper	213.07	No	\$110,700	\$174,615	4316	924	21.41	1334	1441
GA	FULTON COUNTY	0115.07	Upper	305.06	No	\$110,700	\$250,001	4947	823	16.64	1128	1147
GA	FULTON COUNTY	0115.08	Upper	305.06	No	\$110,700	\$250,001	4262	1149	26.96	1743	1755
GA	FULTON COUNTY	0115.09	Upper	237.70	No	\$110,700	\$194,799	2501	540	21.59	602	772
GA	FULTON COUNTY	0115.10	Upper	230.57	No	\$110,700	\$188,962	6164	1812	29.40	1912	1993
GA	FULTON COUNTY	0115.11	Upper	178.38	No	\$110,700	\$146,189	2794	920	32.93	616	738
GA	FULTON COUNTY	0115.12	Upper	251.73	No	\$110,700	\$206,298	2968	516	17.39	1004	1218
GA	FULTON COUNTY	0115.13	Upper	184.07	No	\$110,700	\$150,850	3450	526	15.25	1055	1124
GA	FULTON COUNTY	0115.14	Upper	259.41	No	\$110,700	\$212,594	3589	658	18.33	1031	1031
GA	FULTON COUNTY	0115.15	Upper	305.06	No	\$110,700	\$250,001	2531	479	18.93	824	783
GA	FULTON COUNTY	0116.12	Upper	197.33	No	\$110,700	\$161,719	3462	1327	38.33	1238	1284
GA	FULTON COUNTY	0116.18	Upper	177.69	No	\$110,700	\$145,625	4647	2431	52.31	1115	1213
GA	FULTON COUNTY	0116.24	Upper	243.20	No	\$110,700	\$199,313	4015	1725	42.96	1156	1198
GA	FULTON COUNTY	0116.27	Upper	140.45	No	\$110,700	\$115,108	4418	2743	62.09	978	1006

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GA	FULTON COUNTY	0116.28	Upper	120.58	No	\$110,700	\$98,824	2857	1517	53.10	339	630
GA	FULTON COUNTY	0116.29	Upper	209.34	No	\$110,700	\$171,563	4712	2436	51.70	1231	1406
GA	FULTON COUNTY	0116.30	Upper	156.41	No	\$110,700	\$128,182	4262	2237	52.49	836	934
GA	FULTON COUNTY	0116.31	Upper	141.71	No	\$110,700	\$116,138	4542	2725	60.00	1173	1343
GA	FULTON COUNTY	0116.32	Upper	160.79	No	\$110,700	\$131,776	3641	2851	78.30	549	810
GA	FULTON COUNTY	0116.33	Upper	164.24	No	\$110,700	\$134,597	4008	1809	45.13	1067	1292
GA	FULTON COUNTY	0116.34	Upper	123.23	No	\$110,700	\$100,991	2721	1593	58.54	436	664
GA	FULTON COUNTY	0116.35	Upper	171.78	No	\$110,700	\$140,777	4075	3334	81.82	973	1111
GA	FULTON COUNTY	0116.36	Middle	85.56	No	\$110,700	\$70,119	2134	1641	76.90	47	201
GA	FULTON COUNTY	0116.37	Upper	296.42	No	\$110,700	\$242,925	2836	1086	38.29	785	830
GA	FULTON COUNTY	0116.38	Upper	139.67	No	\$110,700	\$114,464	4709	1839	39.05	1282	1672
GA	FULTON COUNTY	0116.39	Upper	152.83	No	\$110,700	\$125,246	1952	970	49.69	163	140
GA	FULTON COUNTY	0116.40	Upper	138.64	No	\$110,700	\$113,620	5189	2000	38.54	993	1506
GA	FULTON COUNTY	0116.41	Upper	305.06	No	\$110,700	\$250,001	4291	1091	25.43	1477	1564
GA	FULTON COUNTY	0116.42	Upper	151.69	No	\$110,700	\$124,312	3559	1629	45.77	1006	1286
GA	FULTON COUNTY	0116.43	Middle	92.66	No	\$110,700	\$75,941	4671	3366	72.06	160	160
GA	FULTON COUNTY	0116.44	Middle	105.29	No	\$110,700	\$86,292	3686	2324	63.05	1216	1535

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GA	FULTON COUNTY	0116.45	Upper	154.31	No	\$110,700	\$126,463	4220	2417	57.27	1055	1341
GA	FULTON COUNTY	0116.46	Middle	108.61	No	\$110,700	\$89,013	3059	1507	49.26	791	914
GA	FULTON COUNTY	0116.47	Moderate	78.46	No	\$110,700	\$64,303	5160	2663	51.61	925	1262
GA	FULTON COUNTY	0116.48	Upper	180.39	No	\$110,700	\$147,838	2898	1878	64.80	726	778
GA	FULTON COUNTY	0116.49	Upper	185.39	No	\$110,700	\$151,934	5387	3616	67.12	1485	1580
GA	FULTON COUNTY	0116.50	Upper	254.75	No	\$110,700	\$208,771	4094	2482	60.63	1117	1226
GA	FULTON COUNTY	0116.51	Upper	170.41	No	\$110,700	\$139,655	2299	1264	54.98	480	495
GA	FULTON COUNTY	0116.52	Upper	168.26	No	\$110,700	\$137,898	3372	2316	68.68	565	686
GA	FULTON COUNTY	0116.53	Upper	267.34	No	\$110,700	\$219,095	3753	1381	36.80	1215	1331
GA	FULTON COUNTY	0116.54	Upper	143.37	No	\$110,700	\$117,500	2794	1094	39.16	566	644
GA	FULTON COUNTY	0116.55	Upper	187.83	No	\$110,700	\$153,934	2977	611	20.52	793	886
GA	FULTON COUNTY	0116.56	Upper	225.27	No	\$110,700	\$184,615	4213	1677	39.81	1287	1322
GA	FULTON COUNTY	0116.57	Upper	179.90	No	\$110,700	\$147,432	3082	1697	55.06	933	1036
GA	FULTON COUNTY	0116.58	Upper	142.43	No	\$110,700	\$116,731	3931	2188	55.66	934	1355
GA	FULTON COUNTY	0116.59	Upper	180.05	No	\$110,700	\$147,558	2824	1367	48.41	630	706
GA	FULTON COUNTY	0116.60	Upper	151.93	No	\$110,700	\$124,514	4431	1905	42.99	1392	1663
GA	FULTON COUNTY	0116.61	Upper	221.96	No	\$110,700	\$181,906	2187	528	24.14	553	677

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GA	FULTON COUNTY	0118.01	Unknown	0.00	No	\$110,700	\$0	1322	943	71.33	0	18
GA	FULTON COUNTY	0118.02	Low	47.15	No	\$110,700	\$38,646	1370	1279	93.36	160	490
GA	FULTON COUNTY	0119.01	Unknown	0.00	No	\$110,700	\$0	1859	1349	72.57	246	42
GA	FULTON COUNTY	0119.02	Unknown	0.00	No	\$110,700	\$0	1377	939	68.19	92	187
GA	FULTON COUNTY	0120.00	Low	30.24	No	\$110,700	\$24,788	3408	3163	92.81	254	693
GA	FULTON COUNTY	0123.00	Middle	97.00	No	\$110,700	\$79,500	2777	2104	75.77	425	945
GA	FULTON COUNTY	9800.00	Unknown	0.00	No	\$110,700	\$0	0	0	0.00	0	0



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

Applied Filters

- Area: (New York NY)

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 35614 - NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ

State: NEW YORK

County: 061 - NEW YORK COUNTY

All Tracts: 310



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0001.00	Unknown	0.00	No	\$107,700	\$0	0	0	0.00	0	0
NY	NEW YORK COUNTY	0002.01	Low	36.35	No	\$107,700	\$31,076	2012	1791	89.02	0	38
NY	NEW YORK COUNTY	0002.02	Moderate	56.79	No	\$107,700	\$48,552	7266	5691	78.32	818	76
NY	NEW YORK COUNTY	0005.00	Unknown	0.00	No	\$107,700	\$0	5	5	100.00	0	0
NY	NEW YORK COUNTY	0006.00	Low	29.05	No	\$107,700	\$24,841	11616	10471	90.14	187	102
NY	NEW YORK COUNTY	0007.00	Upper	292.45	No	\$107,700	\$250,001	10542	3760	35.67	753	48
NY	NEW YORK COUNTY	0008.00	Low	41.26	No	\$107,700	\$35,273	10871	9638	88.66	105	186
NY	NEW YORK COUNTY	0009.00	Upper	292.45	No	\$107,700	\$250,001	2016	868	43.06	122	96
NY	NEW YORK COUNTY	0010.01	Upper	172.75	No	\$107,700	\$147,679	1767	682	38.60	515	5
NY	NEW YORK COUNTY	0010.02	Low	32.10	No	\$107,700	\$27,446	6300	6166	97.87	0	16
NY	NEW YORK COUNTY	0012.00	Middle	85.90	No	\$107,700	\$73,438	3776	2071	54.85	796	18
NY	NEW YORK COUNTY	0013.00	Upper	256.31	No	\$107,700	\$219,107	5402	2063	38.19	427	14
NY	NEW YORK COUNTY	0014.01	Upper	168.07	No	\$107,700	\$143,672	3543	1463	41.29	1293	51
NY	NEW YORK COUNTY	0014.02	Unknown	0.00	No	\$107,700	\$0	3418	2461	72.00	77	25

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0015.01	Upper	179.20	No	\$107,700	\$153,188	8385	3640	43.41	1738	76
NY	NEW YORK COUNTY	0015.02	Upper	238.66	No	\$107,700	\$204,018	10378	4043	38.96	489	124
NY	NEW YORK COUNTY	0016.00	Moderate	60.23	No	\$107,700	\$51,489	7698	6351	82.50	352	208
NY	NEW YORK COUNTY	0018.00	Low	43.31	No	\$107,700	\$37,027	7934	5383	67.85	181	158
NY	NEW YORK COUNTY	0020.00	Low	29.97	No	\$107,700	\$25,625	4648	4571	98.34	8	61
NY	NEW YORK COUNTY	0021.00	Upper	292.45	No	\$107,700	\$250,001	7811	2588	33.13	1216	141
NY	NEW YORK COUNTY	0022.01	Low	34.45	No	\$107,700	\$29,453	6969	5340	76.63	327	93
NY	NEW YORK COUNTY	0022.02	Middle	95.77	No	\$107,700	\$81,875	2488	1180	47.43	60	10
NY	NEW YORK COUNTY	0024.00	Low	23.33	No	\$107,700	\$19,948	4518	4437	98.21	14	18
NY	NEW YORK COUNTY	0025.00	Low	30.11	No	\$107,700	\$25,747	4630	4544	98.14	0	51
NY	NEW YORK COUNTY	0026.01	Moderate	71.17	No	\$107,700	\$60,843	3609	2488	68.94	143	26
NY	NEW YORK COUNTY	0026.02	Middle	91.39	No	\$107,700	\$78,125	4816	2410	50.04	333	224
NY	NEW YORK COUNTY	0027.00	Upper	155.70	No	\$107,700	\$133,104	1370	1138	83.07	378	36
NY	NEW YORK COUNTY	0028.00	Unknown	0.00	No	\$107,700	\$0	6819	4655	68.27	390	79
NY	NEW YORK COUNTY	0029.01	Unknown	0.00	No	\$107,700	\$0	1096	868	79.20	0	14
NY	NEW YORK COUNTY	0029.02	Low	47.11	No	\$107,700	\$40,278	4359	3803	87.24	230	129
NY	NEW YORK COUNTY	0030.01	Moderate	75.18	No	\$107,700	\$64,271	4663	2088	44.78	72	192

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NY	NEW YORK COUNTY	0030.02	Middle	100.09	No	\$107,700	\$85,568	3035	1458	48.04	123	9
NY	NEW YORK COUNTY	0031.00	Upper	284.25	No	\$107,700	\$242,986	2989	1719	57.51	208	7
NY	NEW YORK COUNTY	0032.00	Upper	126.65	No	\$107,700	\$108,270	8372	2780	33.21	853	101
NY	NEW YORK COUNTY	0033.00	Upper	292.45	No	\$107,700	\$250,001	6458	1626	25.18	970	184
NY	NEW YORK COUNTY	0034.00	Middle	99.29	No	\$107,700	\$84,879	7012	2553	36.41	253	94
NY	NEW YORK COUNTY	0036.01	Moderate	53.09	No	\$107,700	\$45,391	3513	2483	70.68	164	75
NY	NEW YORK COUNTY	0036.02	Upper	148.27	No	\$107,700	\$126,750	3000	1222	40.73	189	166
NY	NEW YORK COUNTY	0037.00	Upper	292.45	No	\$107,700	\$250,001	3092	894	28.91	669	341
NY	NEW YORK COUNTY	0038.00	Moderate	72.38	No	\$107,700	\$61,880	9070	3161	34.85	411	159
NY	NEW YORK COUNTY	0039.00	Upper	292.45	No	\$107,700	\$250,001	7036	1820	25.87	1022	262
NY	NEW YORK COUNTY	0040.01	Upper	205.07	No	\$107,700	\$175,302	3743	1098	29.33	354	239
NY	NEW YORK COUNTY	0040.02	Upper	292.45	No	\$107,700	\$250,001	5090	1941	38.13	318	55
NY	NEW YORK COUNTY	0041.00	Middle	104.52	No	\$107,700	\$89,353	7523	4929	65.52	224	319
NY	NEW YORK COUNTY	0042.00	Upper	292.45	No	\$107,700	\$250,001	5216	2575	49.37	485	61
NY	NEW YORK COUNTY	0043.00	Moderate	73.18	No	\$107,700	\$62,557	4158	1602	38.53	330	198
NY	NEW YORK COUNTY	0044.00	Upper	191.46	No	\$107,700	\$163,669	17222	6146	35.69	0	133
NY	NEW YORK COUNTY	0045.00	Upper	247.64	No	\$107,700	\$211,696	1093	405	37.05	211	100

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NY	NEW YORK COUNTY	0047.00	Upper	191.46	No	\$107,700	\$163,672	2644	657	24.85	429	149
NY	NEW YORK COUNTY	0048.00	Upper	208.72	No	\$107,700	\$178,427	6955	2189	31.47	1517	381
NY	NEW YORK COUNTY	0049.00	Upper	160.85	No	\$107,700	\$137,500	4777	1158	24.24	640	250
NY	NEW YORK COUNTY	0050.00	Upper	292.45	No	\$107,700	\$250,001	5223	1288	24.66	1441	101
NY	NEW YORK COUNTY	0052.00	Upper	292.45	No	\$107,700	\$250,001	3808	1351	35.48	811	142
NY	NEW YORK COUNTY	0054.00	Upper	292.45	No	\$107,700	\$250,001	4909	1233	25.12	1234	183
NY	NEW YORK COUNTY	0055.01	Upper	242.93	No	\$107,700	\$207,664	4564	1574	34.49	525	31
NY	NEW YORK COUNTY	0055.02	Upper	262.14	No	\$107,700	\$224,091	1956	473	24.18	271	76
NY	NEW YORK COUNTY	0056.00	Upper	292.45	No	\$107,700	\$250,001	4281	1740	40.64	752	72
NY	NEW YORK COUNTY	0057.00	Upper	292.45	No	\$107,700	\$250,001	2998	610	20.35	595	95
NY	NEW YORK COUNTY	0058.00	Upper	292.45	No	\$107,700	\$250,001	5109	1566	30.65	163	135
NY	NEW YORK COUNTY	0059.00	Upper	268.20	No	\$107,700	\$229,267	5707	1448	25.37	1664	163
NY	NEW YORK COUNTY	0060.00	Upper	271.85	No	\$107,700	\$232,391	5290	1608	30.40	0	17
NY	NEW YORK COUNTY	0061.00	Upper	292.45	No	\$107,700	\$250,001	5494	1952	35.53	1038	104
NY	NEW YORK COUNTY	0062.00	Upper	128.31	No	\$107,700	\$109,688	3686	2040	55.34	0	16
NY	NEW YORK COUNTY	0063.00	Upper	292.45	No	\$107,700	\$250,001	6707	1388	20.69	1529	311
NY	NEW YORK COUNTY	0064.00	Upper	291.13	No	\$107,700	\$248,875	8744	2929	33.50	1372	477

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NY	NEW YORK COUNTY	0065.00	Upper	292.45	No	\$107,700	\$250,001	6721	1984	29.52	277	81
NY	NEW YORK COUNTY	0066.00	Upper	223.20	No	\$107,700	\$190,805	12341	6031	48.87	2306	174
NY	NEW YORK COUNTY	0067.00	Upper	171.75	No	\$107,700	\$146,818	5547	1150	20.73	574	286
NY	NEW YORK COUNTY	0068.00	Upper	263.58	No	\$107,700	\$225,321	7706	2723	35.34	1216	339
NY	NEW YORK COUNTY	0069.00	Upper	292.45	No	\$107,700	\$250,001	2799	726	25.94	503	152
NY	NEW YORK COUNTY	0070.01	Upper	270.47	No	\$107,700	\$231,213	4550	1607	35.32	595	217
NY	NEW YORK COUNTY	0070.02	Upper	254.48	No	\$107,700	\$217,545	4865	1457	29.95	323	96
NY	NEW YORK COUNTY	0071.00	Upper	292.45	No	\$107,700	\$250,001	5851	1350	23.07	1174	382
NY	NEW YORK COUNTY	0072.00	Upper	292.45	No	\$107,700	\$250,001	9358	2907	31.06	824	198
NY	NEW YORK COUNTY	0073.00	Upper	292.45	No	\$107,700	\$250,001	6180	1218	19.71	711	685
NY	NEW YORK COUNTY	0074.00	Upper	244.27	No	\$107,700	\$208,815	5698	2061	36.17	693	47
NY	NEW YORK COUNTY	0075.00	Upper	154.56	No	\$107,700	\$132,127	4000	769	19.23	863	201
NY	NEW YORK COUNTY	0076.00	Upper	188.40	No	\$107,700	\$161,058	2921	1796	61.49	277	37
NY	NEW YORK COUNTY	0077.00	Upper	201.06	No	\$107,700	\$171,875	6192	1294	20.90	1081	228
NY	NEW YORK COUNTY	0078.00	Upper	206.79	No	\$107,700	\$176,771	9109	3688	40.49	1140	207
NY	NEW YORK COUNTY	0079.00	Upper	292.45	No	\$107,700	\$250,001	4442	896	20.17	725	621
NY	NEW YORK COUNTY	0080.00	Upper	246.59	No	\$107,700	\$210,800	5906	1844	31.22	1354	169

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NY	NEW YORK COUNTY	0081.00	Upper	215.97	No	\$107,700	\$184,618	7853	2336	29.75	1708	301
NY	NEW YORK COUNTY	0082.00	Upper	229.06	No	\$107,700	\$195,809	3414	1184	34.68	970	37
NY	NEW YORK COUNTY	0083.00	Low	41.46	No	\$107,700	\$35,442	3853	2171	56.35	455	130
NY	NEW YORK COUNTY	0084.00	Upper	292.45	No	\$107,700	\$250,001	1985	1249	62.92	310	46
NY	NEW YORK COUNTY	0086.01	Upper	258.82	No	\$107,700	\$221,250	4853	2412	49.70	299	0
NY	NEW YORK COUNTY	0086.02	Unknown	0.00	No	\$107,700	\$0	0	0	0.00	0	0
NY	NEW YORK COUNTY	0086.03	Upper	292.45	No	\$107,700	\$250,001	5347	1169	21.86	1603	98
NY	NEW YORK COUNTY	0087.00	Upper	223.06	No	\$107,700	\$190,679	6510	1945	29.88	1391	315
NY	NEW YORK COUNTY	0088.00	Upper	211.25	No	\$107,700	\$180,590	8852	3547	40.07	1772	166
NY	NEW YORK COUNTY	0089.00	Upper	292.45	No	\$107,700	\$250,001	5957	2170	36.43	940	489
NY	NEW YORK COUNTY	0090.00	Upper	284.18	No	\$107,700	\$242,931	8830	3604	40.82	1444	205
NY	NEW YORK COUNTY	0091.00	Upper	292.45	No	\$107,700	\$250,001	7362	2503	34.00	1107	278
NY	NEW YORK COUNTY	0092.00	Upper	292.45	No	\$107,700	\$250,001	1866	818	43.84	151	46
NY	NEW YORK COUNTY	0093.00	Middle	119.60	No	\$107,700	\$102,241	9325	3629	38.92	2250	264
NY	NEW YORK COUNTY	0094.00	Unknown	0.00	No	\$107,700	\$0	109	54	49.54	4	0
NY	NEW YORK COUNTY	0095.00	Upper	292.45	No	\$107,700	\$250,001	3892	2157	55.42	417	122
NY	NEW YORK COUNTY	0096.00	Unknown	0.00	No	\$107,700	\$0	608	486	79.93	18	29

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NY	NEW YORK COUNTY	0097.00	Middle	113.80	No	\$107,700	\$97,281	5071	2840	56.00	1560	68
NY	NEW YORK COUNTY	0098.00	Unknown	0.00	No	\$107,700	\$0	8078	2665	32.99	1612	313
NY	NEW YORK COUNTY	0099.01	Upper	292.45	No	\$107,700	\$250,001	2093	687	32.82	215	117
NY	NEW YORK COUNTY	0099.02	Upper	292.45	No	\$107,700	\$250,001	3848	1664	43.24	184	11
NY	NEW YORK COUNTY	0099.03	Upper	263.44	No	\$107,700	\$225,204	2380	1421	59.71	0	0
NY	NEW YORK COUNTY	0100.00	Upper	292.45	No	\$107,700	\$250,001	2170	879	40.51	221	0
NY	NEW YORK COUNTY	0101.00	Upper	145.57	No	\$107,700	\$124,444	2596	1764	67.95	4	6
NY	NEW YORK COUNTY	0102.00	Unknown	0.00	No	\$107,700	\$0	283	79	27.92	31	18
NY	NEW YORK COUNTY	0103.00	Upper	173.69	No	\$107,700	\$148,482	4095	2657	64.88	149	109
NY	NEW YORK COUNTY	0104.00	Upper	199.35	No	\$107,700	\$170,417	983	340	34.59	281	47
NY	NEW YORK COUNTY	0106.01	Upper	292.45	No	\$107,700	\$250,001	8256	1267	15.35	2946	328
NY	NEW YORK COUNTY	0106.02	Upper	234.90	No	\$107,700	\$200,804	5489	1989	36.24	316	11
NY	NEW YORK COUNTY	0108.01	Upper	184.37	No	\$107,700	\$157,609	3297	990	30.03	598	95
NY	NEW YORK COUNTY	0108.02	Upper	281.01	No	\$107,700	\$240,216	3805	916	24.07	962	14
NY	NEW YORK COUNTY	0108.03	Upper	292.45	No	\$107,700	\$250,001	2696	808	29.97	653	22
NY	NEW YORK COUNTY	0109.00	Upper	201.14	No	\$107,700	\$171,944	407	273	67.08	31	9
NY	NEW YORK COUNTY	0110.00	Upper	288.61	No	\$107,700	\$246,719	7671	2179	28.41	678	402

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NY	NEW YORK COUNTY	0111.00	Upper	201.01	No	\$107,700	\$171,830	6138	3776	61.52	297	12
NY	NEW YORK COUNTY	0112.01	Upper	292.45	No	\$107,700	\$250,001	1233	342	27.74	167	0
NY	NEW YORK COUNTY	0112.02	Upper	292.45	No	\$107,700	\$250,001	500	130	26.00	192	35
NY	NEW YORK COUNTY	0112.03	Upper	276.37	No	\$107,700	\$236,250	1420	459	32.32	304	0
NY	NEW YORK COUNTY	0113.00	Unknown	0.00	No	\$107,700	\$0	216	138	63.89	25	10
NY	NEW YORK COUNTY	0114.01	Upper	292.45	No	\$107,700	\$250,001	1361	285	20.94	364	165
NY	NEW YORK COUNTY	0114.02	Upper	292.45	No	\$107,700	\$250,001	2620	570	21.76	715	181
NY	NEW YORK COUNTY	0115.00	Upper	176.12	No	\$107,700	\$150,556	3863	2477	64.12	270	145
NY	NEW YORK COUNTY	0116.00	Upper	187.02	No	\$107,700	\$159,872	3263	1086	33.28	336	0
NY	NEW YORK COUNTY	0117.00	Upper	220.16	No	\$107,700	\$188,201	5256	3107	59.11	0	102
NY	NEW YORK COUNTY	0118.00	Upper	292.45	No	\$107,700	\$250,001	9688	1959	20.22	1627	356
NY	NEW YORK COUNTY	0119.00	Unknown	0.00	No	\$107,700	\$0	1666	1277	76.65	0	18
NY	NEW YORK COUNTY	0120.00	Upper	271.38	No	\$107,700	\$231,991	3905	617	15.80	1121	249
NY	NEW YORK COUNTY	0121.01	Middle	92.59	No	\$107,700	\$79,154	3408	1833	53.79	105	9
NY	NEW YORK COUNTY	0121.02	Unknown	0.00	No	\$107,700	\$0	5236	1911	36.50	0	63
NY	NEW YORK COUNTY	0122.00	Upper	292.45	No	\$107,700	\$250,001	3425	495	14.45	990	166
NY	NEW YORK COUNTY	0124.00	Upper	272.28	No	\$107,700	\$232,755	10845	3096	28.55	1254	23

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NY	NEW YORK COUNTY	0125.00	Upper	292.45	No	\$107,700	\$250,001	2901	1886	65.01	108	37
NY	NEW YORK COUNTY	0126.01	Upper	292.45	No	\$107,700	\$250,001	7437	1640	22.05	2202	183
NY	NEW YORK COUNTY	0126.02	Upper	211.20	No	\$107,700	\$180,541	6400	1108	17.31	999	130
NY	NEW YORK COUNTY	0127.00	Upper	137.00	No	\$107,700	\$117,115	7282	3349	45.99	936	148
NY	NEW YORK COUNTY	0128.00	Upper	277.05	No	\$107,700	\$236,838	6545	922	14.09	1890	339
NY	NEW YORK COUNTY	0129.01	Upper	292.45	No	\$107,700	\$250,001	7959	4581	57.56	547	0
NY	NEW YORK COUNTY	0129.02	Moderate	70.57	No	\$107,700	\$60,332	3144	1653	52.58	298	79
NY	NEW YORK COUNTY	0130.00	Upper	292.45	No	\$107,700	\$250,001	3911	523	13.37	1239	142
NY	NEW YORK COUNTY	0131.00	Upper	167.91	No	\$107,700	\$143,542	3962	2100	53.00	250	31
NY	NEW YORK COUNTY	0132.01	Unknown	0.00	No	\$107,700	\$0	3146	833	26.48	361	129
NY	NEW YORK COUNTY	0132.02	Unknown	0.00	No	\$107,700	\$0	4237	1208	28.51	86	86
NY	NEW YORK COUNTY	0132.03	Middle	85.85	No	\$107,700	\$73,391	3747	1008	26.90	404	0
NY	NEW YORK COUNTY	0133.00	Upper	287.17	No	\$107,700	\$245,488	6782	3271	48.23	719	92
NY	NEW YORK COUNTY	0134.00	Upper	292.45	No	\$107,700	\$250,001	11882	2727	22.95	2339	246
NY	NEW YORK COUNTY	0135.01	Upper	173.72	No	\$107,700	\$148,507	5504	3223	58.56	111	74
NY	NEW YORK COUNTY	0135.02	Unknown	0.00	No	\$107,700	\$0	6358	3874	60.93	108	87
NY	NEW YORK COUNTY	0136.01	Upper	292.45	No	\$107,700	\$250,001	1962	262	13.35	614	0

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NY	NEW YORK COUNTY	0136.02	Upper	219.42	No	\$107,700	\$187,571	5070	1225	24.16	1040	35
NY	NEW YORK COUNTY	0136.03	Upper	287.23	No	\$107,700	\$245,539	4387	913	20.81	139	0
NY	NEW YORK COUNTY	0136.04	Upper	170.24	No	\$107,700	\$145,531	5057	1257	24.86	748	0
NY	NEW YORK COUNTY	0137.00	Upper	292.45	No	\$107,700	\$250,001	7308	2662	36.43	1367	428
NY	NEW YORK COUNTY	0138.00	Upper	276.19	No	\$107,700	\$236,096	13109	3142	23.97	1985	404
NY	NEW YORK COUNTY	0139.00	Upper	200.83	No	\$107,700	\$171,683	9988	3897	39.02	2040	392
NY	NEW YORK COUNTY	0140.00	Upper	292.45	No	\$107,700	\$250,001	8050	1449	18.00	2172	277
NY	NEW YORK COUNTY	0142.00	Upper	292.45	No	\$107,700	\$250,001	4463	621	13.91	1387	247
NY	NEW YORK COUNTY	0143.00	Unknown	0.00	No	\$107,700	\$0	129	97	75.19	0	0
NY	NEW YORK COUNTY	0144.01	Upper	292.45	No	\$107,700	\$250,001	5040	1046	20.75	1295	40
NY	NEW YORK COUNTY	0144.02	Upper	247.68	No	\$107,700	\$211,729	7151	1705	23.84	1206	144
NY	NEW YORK COUNTY	0145.00	Upper	242.52	No	\$107,700	\$207,321	7532	2904	38.56	845	12
NY	NEW YORK COUNTY	0146.01	Upper	256.75	No	\$107,700	\$219,485	4481	1251	27.92	109	40
NY	NEW YORK COUNTY	0146.02	Upper	234.03	No	\$107,700	\$200,063	9061	2374	26.20	957	41
NY	NEW YORK COUNTY	0147.00	Upper	292.45	No	\$107,700	\$250,001	2987	1344	44.99	216	6
NY	NEW YORK COUNTY	0148.01	Upper	292.45	No	\$107,700	\$250,001	3221	736	22.85	536	24
NY	NEW YORK COUNTY	0148.02	Upper	210.56	No	\$107,700	\$180,000	7494	1605	21.42	1349	60

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NY	NEW YORK COUNTY	0149.00	Upper	256.71	No	\$107,700	\$219,444	6351	1534	24.15	1151	179
NY	NEW YORK COUNTY	0150.01	Upper	292.45	No	\$107,700	\$250,001	2321	353	15.21	551	30
NY	NEW YORK COUNTY	0150.02	Upper	292.45	No	\$107,700	\$250,001	5642	780	13.82	1691	80
NY	NEW YORK COUNTY	0151.01	Low	47.69	No	\$107,700	\$40,773	3756	3288	87.54	36	151
NY	NEW YORK COUNTY	0151.02	Upper	204.14	No	\$107,700	\$174,511	8254	4218	51.10	552	66
NY	NEW YORK COUNTY	0152.00	Upper	145.57	No	\$107,700	\$124,444	7730	3623	46.87	581	81
NY	NEW YORK COUNTY	0153.01	Upper	292.45	No	\$107,700	\$250,001	3684	735	19.95	854	0
NY	NEW YORK COUNTY	0153.02	Upper	277.96	No	\$107,700	\$237,614	6032	1616	26.79	1081	94
NY	NEW YORK COUNTY	0154.01	Upper	210.82	No	\$107,700	\$180,222	5189	1553	29.93	778	280
NY	NEW YORK COUNTY	0154.02	Upper	145.80	No	\$107,700	\$124,635	4503	1478	32.82	808	90
NY	NEW YORK COUNTY	0154.03	Upper	189.49	No	\$107,700	\$161,987	5738	2390	41.65	791	136
NY	NEW YORK COUNTY	0155.01	Upper	292.45	No	\$107,700	\$250,001	5091	1216	23.89	1837	19
NY	NEW YORK COUNTY	0155.02	Upper	180.72	No	\$107,700	\$154,489	5759	1637	28.43	1682	0
NY	NEW YORK COUNTY	0156.01	Upper	175.73	No	\$107,700	\$150,223	5568	2197	39.46	105	26
NY	NEW YORK COUNTY	0156.02	Middle	106.14	No	\$107,700	\$90,733	2154	1493	69.31	71	0
NY	NEW YORK COUNTY	0157.00	Upper	292.45	No	\$107,700	\$250,001	11197	2705	24.16	2138	508
NY	NEW YORK COUNTY	0158.01	Upper	292.45	No	\$107,700	\$250,001	5600	1322	23.61	1093	227

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0158.02	Upper	191.45	No	\$107,700	\$163,665	4516	2073	45.90	35	95
NY	NEW YORK COUNTY	0159.00	Upper	236.26	No	\$107,700	\$201,964	10054	2499	24.86	2815	261
NY	NEW YORK COUNTY	0160.01	Upper	292.45	No	\$107,700	\$250,001	3852	579	15.03	1297	140
NY	NEW YORK COUNTY	0160.02	Upper	152.12	No	\$107,700	\$130,042	3607	1319	36.57	440	55
NY	NEW YORK COUNTY	0161.00	Upper	279.96	No	\$107,700	\$239,323	6617	1501	22.68	1157	428
NY	NEW YORK COUNTY	0162.00	Low	37.28	No	\$107,700	\$31,870	9033	8448	93.52	366	69
NY	NEW YORK COUNTY	0163.00	Upper	210.39	No	\$107,700	\$179,848	7292	2010	27.56	1504	238
NY	NEW YORK COUNTY	0164.00	Low	42.00	No	\$107,700	\$35,905	7371	6540	88.73	2	51
NY	NEW YORK COUNTY	0165.00	Upper	292.45	No	\$107,700	\$250,001	6659	1508	22.65	1392	267
NY	NEW YORK COUNTY	0166.00	Low	45.05	No	\$107,700	\$38,513	7012	5559	79.28	165	127
NY	NEW YORK COUNTY	0167.00	Upper	292.45	No	\$107,700	\$250,001	7210	1664	23.08	1168	68
NY	NEW YORK COUNTY	0168.00	Low	38.77	No	\$107,700	\$33,150	4964	4038	81.35	127	23
NY	NEW YORK COUNTY	0169.00	Upper	250.64	No	\$107,700	\$214,259	8526	2282	26.77	1126	339
NY	NEW YORK COUNTY	0170.00	Moderate	70.18	No	\$107,700	\$60,000	7991	7121	89.11	278	17
NY	NEW YORK COUNTY	0171.00	Upper	233.18	No	\$107,700	\$199,333	9694	2506	25.85	1908	270
NY	NEW YORK COUNTY	0172.00	Low	39.59	No	\$107,700	\$33,846	5441	4686	86.12	73	341
NY	NEW YORK COUNTY	0173.00	Upper	244.14	No	\$107,700	\$208,700	8699	2920	33.57	979	255

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0174.01	Low	37.47	No	\$107,700	\$32,034	5449	4732	86.84	321	44
NY	NEW YORK COUNTY	0174.02	Moderate	58.49	No	\$107,700	\$50,000	2276	1841	80.89	137	6
NY	NEW YORK COUNTY	0175.00	Upper	292.45	No	\$107,700	\$250,001	11110	2984	26.86	2248	261
NY	NEW YORK COUNTY	0177.00	Upper	148.69	No	\$107,700	\$127,109	9382	4627	49.32	1842	445
NY	NEW YORK COUNTY	0178.00	Moderate	69.75	No	\$107,700	\$59,625	3860	3042	78.81	147	432
NY	NEW YORK COUNTY	0179.00	Upper	281.30	No	\$107,700	\$240,464	9103	3046	33.46	1430	144
NY	NEW YORK COUNTY	0180.00	Low	37.66	No	\$107,700	\$32,196	7429	6650	89.51	109	155
NY	NEW YORK COUNTY	0181.00	Upper	138.20	No	\$107,700	\$118,142	8941	3833	42.87	1375	178
NY	NEW YORK COUNTY	0182.00	Low	45.99	No	\$107,700	\$39,322	7675	6921	90.18	60	176
NY	NEW YORK COUNTY	0183.00	Upper	262.19	No	\$107,700	\$224,134	8534	3040	35.62	1237	314
NY	NEW YORK COUNTY	0184.00	Low	37.17	No	\$107,700	\$31,776	7820	7140	91.30	331	299
NY	NEW YORK COUNTY	0185.00	Upper	212.82	No	\$107,700	\$181,926	5243	2171	41.41	1008	0
NY	NEW YORK COUNTY	0186.00	Moderate	53.90	No	\$107,700	\$46,078	5127	4779	93.21	51	68
NY	NEW YORK COUNTY	0187.00	Upper	253.11	No	\$107,700	\$216,368	9383	3631	38.70	1252	253
NY	NEW YORK COUNTY	0188.00	Low	34.15	No	\$107,700	\$29,194	5697	4841	84.97	90	455
NY	NEW YORK COUNTY	0189.00	Low	39.13	No	\$107,700	\$33,450	11556	8495	73.51	535	192
NY	NEW YORK COUNTY	0190.00	Middle	100.31	No	\$107,700	\$85,750	3679	2923	79.45	664	167

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0191.00	Upper	213.92	No	\$107,700	\$182,870	9005	3477	38.61	1956	62
NY	NEW YORK COUNTY	0192.00	Low	33.46	No	\$107,700	\$28,608	3971	3784	95.29	16	47
NY	NEW YORK COUNTY	0193.00	Middle	81.56	No	\$107,700	\$69,722	8736	6263	71.69	664	252
NY	NEW YORK COUNTY	0194.00	Low	41.62	No	\$107,700	\$35,580	6978	6400	91.72	167	144
NY	NEW YORK COUNTY	0195.00	Upper	149.17	No	\$107,700	\$127,521	7828	3375	43.11	1114	124
NY	NEW YORK COUNTY	0196.00	Moderate	50.82	No	\$107,700	\$43,444	4031	3477	86.26	0	59
NY	NEW YORK COUNTY	0197.01	Unknown	0.00	No	\$107,700	\$0	1278	893	69.87	0	16
NY	NEW YORK COUNTY	0197.02	Upper	150.88	No	\$107,700	\$128,977	2601	1687	64.86	291	24
NY	NEW YORK COUNTY	0198.00	Upper	141.84	No	\$107,700	\$121,250	2370	1809	76.33	413	308
NY	NEW YORK COUNTY	0199.00	Upper	266.34	No	\$107,700	\$227,679	9598	4631	48.25	1052	53
NY	NEW YORK COUNTY	0200.00	Middle	118.89	No	\$107,700	\$101,635	2855	1996	69.91	309	512
NY	NEW YORK COUNTY	0201.01	Upper	280.02	No	\$107,700	\$239,375	1863	1024	54.97	57	0
NY	NEW YORK COUNTY	0201.02	Upper	121.90	No	\$107,700	\$104,211	4077	2904	71.23	325	118
NY	NEW YORK COUNTY	0203.00	Middle	100.16	No	\$107,700	\$85,625	3874	2447	63.16	49	25
NY	NEW YORK COUNTY	0205.00	Upper	253.19	No	\$107,700	\$216,438	5023	2032	40.45	198	16
NY	NEW YORK COUNTY	0206.00	Middle	91.21	No	\$107,700	\$77,976	3628	3015	83.10	166	426
NY	NEW YORK COUNTY	0207.01	Upper	143.06	No	\$107,700	\$122,292	3035	1569	51.70	25	81

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0208.00	Upper	132.19	No	\$107,700	\$113,000	5255	4254	80.95	379	814
NY	NEW YORK COUNTY	0209.01	Low	47.96	No	\$107,700	\$41,000	3665	3398	92.71	77	94
NY	NEW YORK COUNTY	0210.00	Moderate	51.28	No	\$107,700	\$43,839	6748	6586	97.60	293	101
NY	NEW YORK COUNTY	0211.00	Moderate	76.74	No	\$107,700	\$65,600	10529	7189	68.28	1025	257
NY	NEW YORK COUNTY	0212.00	Middle	119.40	No	\$107,700	\$102,072	4899	4288	87.53	85	52
NY	NEW YORK COUNTY	0213.03	Moderate	69.39	No	\$107,700	\$59,318	5583	4412	79.03	87	65
NY	NEW YORK COUNTY	0214.00	Middle	88.30	No	\$107,700	\$75,489	3075	2763	89.85	0	48
NY	NEW YORK COUNTY	0215.00	Moderate	54.25	No	\$107,700	\$46,379	3856	3422	88.74	40	52
NY	NEW YORK COUNTY	0216.00	Moderate	72.11	No	\$107,700	\$61,648	8567	6494	75.80	456	367
NY	NEW YORK COUNTY	0217.03	Unknown	0.00	No	\$107,700	\$0	545	343	62.94	6	6
NY	NEW YORK COUNTY	0218.00	Moderate	71.70	No	\$107,700	\$61,293	6530	5165	79.10	415	360
NY	NEW YORK COUNTY	0219.00	Low	29.06	No	\$107,700	\$24,843	5696	5418	95.12	23	62
NY	NEW YORK COUNTY	0220.00	Middle	115.92	No	\$107,700	\$99,097	6114	4657	76.17	357	797
NY	NEW YORK COUNTY	0221.02	Upper	163.90	No	\$107,700	\$140,114	2382	1812	76.07	470	280
NY	NEW YORK COUNTY	0222.00	Moderate	76.22	No	\$107,700	\$65,156	3293	2464	74.83	282	358
NY	NEW YORK COUNTY	0223.01	Moderate	51.28	No	\$107,700	\$43,841	7258	6154	84.79	220	199
NY	NEW YORK COUNTY	0223.02	Moderate	62.51	No	\$107,700	\$53,438	3101	2669	86.07	37	64

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0224.00	Moderate	55.91	No	\$107,700	\$47,798	7346	6709	91.33	166	312
NY	NEW YORK COUNTY	0225.00	Moderate	72.07	No	\$107,700	\$61,615	9895	8397	84.86	872	137
NY	NEW YORK COUNTY	0226.00	Moderate	75.06	No	\$107,700	\$64,167	4890	4087	83.58	284	677
NY	NEW YORK COUNTY	0227.00	Middle	98.38	No	\$107,700	\$84,100	5387	4091	75.94	473	407
NY	NEW YORK COUNTY	0228.00	Middle	96.32	No	\$107,700	\$82,340	5961	5046	84.65	577	692
NY	NEW YORK COUNTY	0229.00	Moderate	54.01	No	\$107,700	\$46,170	7975	6668	83.61	340	230
NY	NEW YORK COUNTY	0230.00	Low	49.00	No	\$107,700	\$41,895	9111	8187	89.86	230	229
NY	NEW YORK COUNTY	0231.00	Moderate	64.40	No	\$107,700	\$55,054	6273	4876	77.73	375	311
NY	NEW YORK COUNTY	0232.00	Low	48.67	No	\$107,700	\$41,612	8061	7665	95.09	55	9
NY	NEW YORK COUNTY	0233.00	Middle	88.33	No	\$107,700	\$75,514	6368	4851	76.18	396	345
NY	NEW YORK COUNTY	0234.00	Low	42.05	No	\$107,700	\$35,950	5112	4351	85.11	225	86
NY	NEW YORK COUNTY	0235.01	Middle	80.37	No	\$107,700	\$68,710	6720	5529	82.28	352	83
NY	NEW YORK COUNTY	0235.02	Moderate	60.31	No	\$107,700	\$51,563	2206	1971	89.35	55	19
NY	NEW YORK COUNTY	0236.00	Moderate	55.11	No	\$107,700	\$47,114	9907	9642	97.33	856	165
NY	NEW YORK COUNTY	0237.00	Moderate	52.71	No	\$107,700	\$45,060	6792	5577	82.11	212	337
NY	NEW YORK COUNTY	0238.02	Upper	130.63	No	\$107,700	\$111,667	4791	3279	68.44	81	44
NY	NEW YORK COUNTY	0238.03	Upper	140.47	No	\$107,700	\$120,081	3625	2200	60.69	800	0

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0238.04	Upper	222.41	No	\$107,700	\$190,125	3306	1992	60.25	412	26
NY	NEW YORK COUNTY	0239.00	Low	42.83	No	\$107,700	\$36,615	2675	2258	84.41	140	7
NY	NEW YORK COUNTY	0240.00	Unknown	0.00	No	\$107,700	\$0	1302	1132	86.94	0	0
NY	NEW YORK COUNTY	0241.00	Moderate	79.08	No	\$107,700	\$67,604	7612	5963	78.34	1019	161
NY	NEW YORK COUNTY	0242.00	Low	48.59	No	\$107,700	\$41,544	4448	4259	95.75	0	9
NY	NEW YORK COUNTY	0243.01	Moderate	76.08	No	\$107,700	\$65,036	3993	3364	84.25	61	146
NY	NEW YORK COUNTY	0243.02	Low	30.95	No	\$107,700	\$26,464	7237	7156	98.88	26	128
NY	NEW YORK COUNTY	0245.00	Moderate	52.64	No	\$107,700	\$45,000	13385	11707	87.46	164	237
NY	NEW YORK COUNTY	0247.00	Middle	85.70	No	\$107,700	\$73,265	6521	5280	80.97	426	114
NY	NEW YORK COUNTY	0249.00	Moderate	59.16	No	\$107,700	\$50,573	1084	926	85.42	41	67
NY	NEW YORK COUNTY	0251.00	Moderate	53.92	No	\$107,700	\$46,094	2287	2047	89.51	8	30
NY	NEW YORK COUNTY	0253.00	Moderate	63.19	No	\$107,700	\$54,020	10081	8497	84.29	92	18
NY	NEW YORK COUNTY	0255.00	Middle	110.29	No	\$107,700	\$94,282	5697	3892	68.32	191	0
NY	NEW YORK COUNTY	0257.00	Middle	113.50	No	\$107,700	\$97,028	4270	2922	68.43	476	330
NY	NEW YORK COUNTY	0259.00	Middle	94.72	No	\$107,700	\$80,978	4029	3318	82.35	692	55
NY	NEW YORK COUNTY	0261.00	Moderate	67.77	No	\$107,700	\$57,938	10733	10174	94.79	74	87
NY	NEW YORK COUNTY	0263.00	Moderate	60.68	No	\$107,700	\$51,875	7969	7043	88.38	42	38

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0265.00	Upper	123.27	No	\$107,700	\$105,379	6850	4739	69.18	721	75
NY	NEW YORK COUNTY	0267.00	Moderate	67.10	No	\$107,700	\$57,361	2083	948	45.51	0	0
NY	NEW YORK COUNTY	0269.00	Moderate	70.26	No	\$107,700	\$60,064	7848	7071	90.10	78	243
NY	NEW YORK COUNTY	0271.00	Middle	104.30	No	\$107,700	\$89,167	7623	5603	73.50	330	114
NY	NEW YORK COUNTY	0273.00	Upper	129.83	No	\$107,700	\$110,984	6519	2490	38.20	832	7
NY	NEW YORK COUNTY	0275.00	Upper	199.98	No	\$107,700	\$170,952	3063	988	32.26	832	25
NY	NEW YORK COUNTY	0277.00	Low	38.58	No	\$107,700	\$32,987	6423	5765	89.76	0	16
NY	NEW YORK COUNTY	0279.00	Moderate	59.46	No	\$107,700	\$50,833	10019	7953	79.38	462	99
NY	NEW YORK COUNTY	0281.00	Upper	184.84	No	\$107,700	\$158,015	3108	1001	32.21	411	37
NY	NEW YORK COUNTY	0283.00	Middle	82.36	No	\$107,700	\$70,404	7740	6274	81.06	634	71
NY	NEW YORK COUNTY	0285.00	Moderate	65.07	No	\$107,700	\$55,625	6794	6118	90.05	0	12
NY	NEW YORK COUNTY	0287.00	Middle	87.96	No	\$107,700	\$75,197	3772	2623	69.54	49	13
NY	NEW YORK COUNTY	0291.00	Moderate	67.94	No	\$107,700	\$58,080	10509	9713	92.43	143	96
NY	NEW YORK COUNTY	0293.00	Moderate	55.39	No	\$107,700	\$47,353	8035	7431	92.48	14	136
NY	NEW YORK COUNTY	0295.00	Middle	115.43	No	\$107,700	\$98,676	7039	4677	66.44	265	165
NY	NEW YORK COUNTY	0297.00	Unknown	0.00	No	\$107,700	\$0	16	16	100.00	0	0
NY	NEW YORK COUNTY	0299.00	Low	42.03	No	\$107,700	\$35,930	3598	3520	97.83	21	28

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NY	NEW YORK COUNTY	0303.00	Middle	82.49	No	\$107,700	\$70,521	3691	2360	63.94	124	38
NY	NEW YORK COUNTY	0307.00	Upper	153.14	No	\$107,700	\$130,912	3427	1531	44.67	781	89
NY	NEW YORK COUNTY	0309.00	Low	45.84	No	\$107,700	\$39,189	8594	8047	93.64	158	331
NY	NEW YORK COUNTY	0311.00	Unknown	0.00	No	\$107,700	\$0	12	12	100.00	0	0
NY	NEW YORK COUNTY	0317.03	Upper	292.45	No	\$107,700	\$250,001	5847	2007	34.33	215	0
NY	NEW YORK COUNTY	0317.04	Upper	251.80	No	\$107,700	\$215,250	10422	4073	39.08	1627	0
NY	NEW YORK COUNTY	0319.00	Unknown	0.00	No	\$107,700	\$0	3	3	100.00	0	0



Fieldpoint Private Bank & Trust Loan to Deposit Ratios

FDIC Performance and Condition Ratios Line 5	Net Loan to Deposit Ratio
Quarter 1 2024	118.82%
Quarter 2 2024	103.03%
Quarter 3 2024	101.50%
Quarter 4 2024	101.67%

Loans by County

Small Business Loans - Originations

Institution: Fieldpoint Private Bank & Trus

Respondent ID: 0003664588

Agency: FRS - 2

State: ALABAMA (01)

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)
LEE COUNTY (081), AL										
MSA 12220										
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	284	1	284	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	284	1	284	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	284	1	284	0	0
STATE TOTAL	0	0	0	0	1	284	1	284	0	0

2023 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)
GA - FULTON COUNTY (121) - MSA 12060	2	1,250	2	1,250	0	0

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Fieldpoint Private Bank & Trus

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	1	1,250	0	0
Purchased	0	0	0	0
Total	1	1,250	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Fieldpoint Private Bank & Trus

OUTSIDE ASSESSMENT AREA

LEE COUNTY (081), AL

MSA: 12220

Upper Income

0405.01

Respondent ID: 0003664588

Agency: FRS - 2

2023 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	6	6	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	13	13	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.

Addendum to CRA Public File

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

Background

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

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

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

September 30, 2024 Update

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

December 31, 2024 Update

1. The Bank finished the year with a 50% in assessment area ratio of small business loans.
2. Demand for small business loans remains suppressed, most likely attributable to the overall economic conditions.
3. The Bank continues to explore CRA related channels to improve performance.

March 31, 2025 Update

1. Demand for loans, especially small business loans of \$1 million or less, remains suppressed, most likely due to overall economic conditions.
2. The Bank continues to discuss ways to improve performance of small business lending.

June 30, 2025 Update

1. Demand for loans, especially small business loans, remains suppressed, most likely due to overall economic conditions.
2. A Task Force was formed to explore improvement of small business loan originations during this time of suppressed demand.

September 30, 2025 Update

1. Demand for small loans continues to be suppressed.
2. Community Development loans at the end of Q3 total \$4,727,094 in the Assessment Area, an increase from \$675,319 in 2024.
3. The Task Force continues to explore improvement of small business loan originations during this time and a strategy for 2026.