Bank

## COMMUNITY REINVESTMENT ACT <br> PUBLIC FILE <br> TABLE OF CONTENTS

1) All written comments received from the public for the current year and the prior two calendar years relating to the Bank's performance in helping to meet community credit needs and Bank responses.
2) CRA Performance Evaluation
3) A list of the Bank's branches, street addresses, hours of operations. Included in the list are branches opened and closed by the Bank during year and each of the prior two calendar years.
4) A list of Products, Services and Schedule of Fees.
5) The bank's branch maps assessment area and geographies.
6) Loan to deposit ratios for each quarter of the prior calendar year.
7) HMDA Disclosure Statement
[^0]FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

## Section 1 - CRA Public File - Notes

FDIC CRA Performance Evaluation Report dated November 29, 2022, Institution CRA Rating - Needs to Improve

- There have been no public comments for the current year related to the bank's performance in meeting the needs of the community. There have been no public comments within the prior 2 calendar years related to the bank's performance in meeting the needs of the community.
- The following is a summary of the bank's efforts to improve its overall record of helping to meet the credit needs of its assessment area to include low- and moderate-income neighborhoods in a manner consistent with the bank's resources and capabilities.
Summary Scope Period: January 1 to July 31, 2023

1. A new Community Development \& CRA Lending Officer was added to the team on April 24, 2023.
2. Community Development Lending Training conducted by the FDIC was completed May 31, 2023. All Lending Officers, executives and staff were part of the training.
3. CRA Investments purchased:
a. $6 / 16 / 2023-(5)$ MDIs Certificates of Deposit totaling $\$ 1.18 \mathrm{M}$
b. 6/29/2023 - Community Capital Fund - Mutual Fund (CRAIX) for $\$ 1.5 \mathrm{M}$ - Targeting A.A. Miami-Dade, Broward, Orange \& Osceola Counties
c. Community Development Fund (CDFI) - \$1M- MBS, CMBS, Asset Backed Securities, Municipal bonds. - CDFI - Dr. Ken Thomas
4. As of July 21, 2023, the bank has purchased (8) residential loans from a loan broker totaling $\$ 1.9 \mathrm{M}$. All loans are in an LMI Census track within the bank's assessment area and (5) of the (8) loans are classified to LMI borrowers (CRA Loan Summary Spreadsheet included).
5. The 2023 CRA Sponsorship/donation budget was approved with a $27 \%$ increase from 2022. We have been able to add new sponsorship opportunities, with United Way, Housing Foundation of America, Casa Familia Bankers Alliance.
6. The bank has increased their level of sponsorship and conducting financial literacy workshops. We have partnered with the United Way, Branches and 7 will be hosting educational workshops for the youth. Additionally, the CDL officer is conducting financial literacy workshops for Small Business Owners out of each of our service branches (one a month).

[^1]7. CRA Investments Purchased for $3^{\text {rd }}$ Quarter 2023:
a. August 25, 2023-CDFI/MDI- Self Help Credit Union- Certificate of Deposit - \$250K
b. September 29, 2023 - Additional Investment of \$3M - Community Development Fund (CDFI) Ginnie Mae Multifamily REMIC Trust 2023-145, Class AH (the "Bonds"). This pool will consist of 83 fixed rates fully amortizing. Specifically apportioned a total of $\$ 3,882,000.00$ as follows: Council Towers Senior Apartments - Affordable Housing Miami Beach, FL \$3.882M
c. October 24, 2023-CDFI/MDI -Self Help Federal Credit Union - Certificate of Deposit - \$250K
8. From $9 / 14 / 2023$ to $10 / 31 / 2023$, the bank has purchased (13) CRA residential loans from a loan broker totaling $\$ 4,802,384.00$. All loans are in the LMI Census Track within the bank's A.A. Loan exposure within the bank's A.A. is as follows: Broward County: 43\%, Orange County: 48\% Miami-Dade County: 9.5\%
(CRA Loan Summary Spreadsheet included).
9. CRA Services through $6 / 30 / 2023$ to $10 / 31 / 2023$
a. Financial literacy hours: 23.5 hours
10. CRA Loans Purchased 11/1/2023-12/31/2023: The bank purchased (4) CRA Classified Residential loans from a loan broker totaling $\$ 1.238 \mathrm{M}$. All loans are in an LMI Census Track within the bank's A.A. with 24\% of the loans classified to LMI Borrowers.

Total CRA Loans Purchased for 2023-25 Loans - totaling \$7.945M
(CRA Ioan Summary Spreadsheet included with this Summary)
Loan exposure for the purchased loans within the bank's A.A. are as follows:
a. Broward County - $44 \%$
b. Orange County - 44\%
c. Miami-Dade County $-12 \%$
11. CRA Investments 4QTR 2023

The bank purchased 6 additional CDs from MDI financial institutions totaling \$1.5M.
Total CRA Investments for 2023-\$8.435M
12. CRA Services for 4QTR 2023

The bank sponsored and participated in 17 additional service-related events with total hours: 130 hours

Total CRA Service events/hours for 2023:
34 Events - total hours: 428 hours -- Total Average Services hours for the year: 13

[^2]Bank

2024 Progress
13. The bank board has approved the implementation of a new CRA Strategic Plan Initiative for 2024 in line with the bank's proposed growth and goals for the year.
14. The CRA Charter-Bylaws have been revised to incorporate a committee member from all pertinent departments of the Bank. The CRA Committee is now comprised of 13 voting members from the following departments:
EVP, Chief Lending, IT\& Commercial Officer, EVP Chief Credit \& Operation Officer
EVP Chief Compliance, Risk Strategy \& Finance Officer, SVP Regulatory Compliance \& CRA Officer SVP, Risk \& Governance Officer, VP, Head of Retail, VP Head of Marketing \& Customer Experience VP Community Development - CRA Lending Officer, SVP, Chief Accounting Officer
SVP, Financial Reporting and Risk Manager, VP, Quality Assurance Manager , SVP Head of People Experience, CRA Service \& Community Development Laison
15. CRA Investments as of January 2024

The bank has purchased 9 CDs with MDIs/CDFIs financial institutions totaling - $\$ 2.250 \mathrm{M}$.

[^3]
# COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION 

Banco do Brasil Americas

Certificate Number: 26725
1221 Brickell Avenue, Suite 2200
Miami, Florida 33131

Federal Deposit Insurance Corporation<br>Division of Depositor and Consumer Protection<br>Atlanta Regional Office

10 10th Street NE, Suite 800
Atlanta, Georgia 30309-3849

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 RATING

INSTITUTION'S CRA RATING: This institution is rated Needs to Improve.
An institution in this group needs to improve its overall record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

## The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- The bank originated a majority of its home mortgage and small business loans in the assessment areas.
- The geographic distribution of loans reflects poor dispersion throughout the assessment areas.
- The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among individuals of different income levels and businesses of different sizes.
- The institution did not receive any Community Reinvestment Act (CRA)-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.


## The Community Development Test is rated Needs to Improve.

The institution's community development performance demonstrates poor responsiveness to community development needs in its assessment areas through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's assessment areas.

## DESCRIPTION OF INSTITUTION

Banco do Brasil Americas (BBA), headquartered in Miami, Florida, is a wholly owned subsidiary of Banco do Brasil, S.A., a foreign banking organization headquartered in Brasilia, Brazil. BBA provides financial products and services to domestic and foreign customers through four offices in three counties in Florida. The bank operated five offices in four counties in Florida during a portion of the evaluation period until it closed the Palm Beach County office in August 2021. The office was located in an upper-income census tract. The bank received a "Needs to Improve" rating at the previous FDIC CRA Performance Evaluation, dated December 8, 2020, based on Interagency Intermediate Small Institution Examination Procedures. Examiners rated the Lending Test "Needs to Improve" and the Community Development Test "Satisfactory."

The bank's business focus remains residential lending, with loans primarily originated to nonresident alien (NRA) borrowers. BBA originates $3 / 1,5 / 1$, and $7 / 1$ adjustable-rate mortgage loans up to an 80.0 percent loan-to-value for domestic customers and a 75.0 percent loan-to-value for NRAs. These terms are generally not as conducive for low- and moderate-income borrowers, particularly those purchasing primary residences, as a higher down payment would be required.

Business purpose loans include secured and unsecured credit cards and loans for construction, working capital, equipment, inventory, and commercial real estate. Consumer loan products offered include loans secured by certificates of deposit and vehicles, credit cards, and personal lines of credit. BBA provides a variety of deposit services, including checking, savings, money market, and certificates of deposit accounts. In addition, the bank offers online and mobile banking, and remittance transfers. Two of the bank's four offices have walk-up automated teller machines (ATMs), while the two other offices have ATMs inside the bank.

Examiners did not identify any financial or legal impediments that would prevent the bank from meeting the assessment areas' credit needs. As of the September 30, 2022, Consolidated Reports of Condition and Income (Call Report), BBA had total assets of $\$ 1.5$ billion, with loans totaling $\$ 706.3$ million, deposits totaling $\$ 1.3$ billion, and securities totaling $\$ 245.9$ million. As shown in the following table, loans secured by one-to-four family residential properties represented the largest portion of the outstanding loan portfolio at 68.2 percent followed by commercial real estate and commercial and industrial loans at 25.5 percent.

| Loan Portfolio Distribution as of 9/30/2022 |  |  |
| :--- | :---: | :---: |
| Loan Category | $\mathbf{\$ ( 0 0 0 s )}$ | $\mathbf{\%}$ |
| Construction, Land Development, and Other Land Loans | 27,532 | 3.9 |
| Secured by Farmland | 0 | 0.0 |
| Secured by 1-4 Family Residential Properties | 481,427 | 68.2 |
| Secured by Multifamily (5 or more) Residential Properties | 2,787 | 0.4 |
| Secured by Nonfarm Nonresidential Properties | 173,150 | 24.5 |
| Total Real Estate Loans | $\mathbf{6 8 4 , 8 9 6}$ | $\mathbf{9 7 . 0}$ |
| Agricultural Production and Other Loans to Farmers | 0 | 0.0 |
| Commercial and Industrial Loans | 6,868 | 1.0 |
| Consumer Loans | 13,217 | 1.8 |
| Obligations of State and Political Subdivisions in the U.S. | 0 | 0.0 |
| Other Loans | 1,312 | 0.2 |
| Lease Financing Receivable (net of unearned income) | 0 | 0.0 |
| Less: Unearned Income | 0 | 0.0 |
| Total Loans | $\mathbf{7 0 6 , 2 9 3}$ | $\mathbf{1 0 0 . 0}$ |
| Source: Reports of Condition and Income |  |  |

## DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its performance will be evaluated. BBA's assessment areas have changed since the previous evaluation. Currently, there are three assessment areas. However, at the prior evaluation, there were two assessment areas. One assessment area was the entire Miami-Fort Lauderdale-West Palm Beach, FL Metropolitan Statistical Area (MSA) comprising three counties (Broward, Miami-Dade, and Palm Beach), with each county representing a separate Metropolitan Division (MD). However, due to the closing of the Boca Raton office, management removed Palm Beach County, also known as the West Palm Beach-Boca Raton-Boynton Beach, FL MD, from the assessment area. The remaining two counties each became a separate assessment area. The Miami assessment area includes all of Miami-Dade County, which comprises the entire Miami-Miami Beach-Kendall, FL MD. The Fort Lauderdale assessment area includes all of Broward County, which comprises the entire Fort Lauderdale-Pompano Beach-Sunrise, FL MD. Lastly, the Orlando assessment area remains unchanged and continues to include all of Orange County, which is part of the Orlando-Kissimmee-Sanford, FL MSA. The following table provides details for the three current assessment areas.

| Description of Assessment Areas |  |  |  |
| :--- | :---: | :---: | :---: |
| Assessment Area | Counties in Assessment Area | \# of Census <br> Tracts | \# of <br> Branches |
| Miami | Miami-Dade | 519 | 2 |
| Orlando | Orange | 207 | 1 |
| Fort Lauderdale | Broward | 362 | 1 |
| Source: Bank Data and 2015 ACS data |  |  |  |

The evaluation includes separate discussions for each of the three assessment areas. Refer to the individual assessment area sections for additional information.

## SCOPE OF EVALUATION

## General Information

This evaluation covers the period from the previous evaluation dated December 8, 2020, to the current evaluation dated November 29, 2022. Examiners used the Intermediate Small Institution CRA Examination Procedures to evaluate BBA's CRA performance. As described in the Appendices, these procedures include two tests: the Lending Test and the Community Development Test.

Examiners evaluate a bank's lending data, deposit activity, and number of branches to determine which assessment areas will receive the most weight in assigning the overall rating. For this evaluation, the Miami assessment area had the most loan volume, deposits, and branches.
Therefore, examiners gave the most weight to performance in this assessment area, followed by the Orlando assessment area, and lastly the Fort Lauderdale assessment area. All three assessment areas received full-scope reviews. Additionally, examiners considered performance in Palm Beach County only in the Lending Test's Assessment Area Concentration criterion due to limited lending in the county during 2020 and 2021. Furthermore, the bank performed no community development activities in Palm Beach County during the eight and half months from the prior evaluation to the office closing. Refer to the following table for additional details.

| Assessment Area Breakdown of Loans, Deposits, and Branches |  |  |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Assessment Area | Loans |  | Deposits |  | Branches |  |
|  | $\mathbf{\$ ( 0 0 0 s )}$ | $\mathbf{\%}$ | $\mathbf{\$ ( 0 0 0 s )}$ | $\mathbf{\%}$ | $\#$ | $\mathbf{\%}$ |
| Miami | 143,387 | 66.4 | 784,929 | 77.6 | 2 | 50.0 |
| Orlando | 46,525 | 21.5 | 159,317 | 15.7 | 1 | 25.0 |
| Fort Lauderdale | 26,134 | 12.1 | 67,909 | 6.7 | 1 | 25.0 |
| Total | $\mathbf{2 1 6 , 0 4 6}$ | $\mathbf{1 0 0 . 0}$ | $\mathbf{1 , 0 1 2 , 1 5 5}$ | $\mathbf{1 0 0 . 0}$ | $\mathbf{4}$ | $\mathbf{1 0 0 . 0}$ |
| Source: Bank Records; FDIC Summary of Deposits (6/30/2022) |  |  |  |  |  |  |

## Activities Reviewed

The CRA regulation requires a review of a bank's lending performance with respect to home mortgage, small business, and small farm lending, if significant. The Call Report reflects that none of the outstanding loan portfolio by dollar volume is comprised of agricultural-related lending; therefore, examiners did not review small farm loans.

For the Lending Test, examiners reviewed all loans subject to the Home Mortgage Disclosure Act (HMDA) for 2020, 2021, and the first three quarters of 2022. In total, the bank originated 554 HMDA loans totaling $\$ 302.6$ million during this timeframe. Examiners compared the bank's performance to the respective HMDA aggregate data for 2020 and 2021. Aggregate data for 2022 is not yet available. Examiners also compared the bank's 2020 and 2021 home mortgage lending
performance to applicable demographic data based on the 2015 American Community Survey (ACS) Census and 2022 lending performance to 2020 U.S. Census data.

In addition, examiners reviewed the universe of small business loans, as defined in the Glossary, for 2020, 2021, and the first three quarters of 2022. In total, the bank originated 461 small business loans totaling $\$ 20.6$ million during this timeframe. Secured credit card loans made up the majority of the small business loans. The bank is not subject to CRA small business loan data collection and reporting requirements; therefore, examiners did not compare the bank's performance to small business loan aggregate data. Instead, examiners compared the bank's small business lending performance to the applicable Dunn \& Bradstreet (D\&B) business demographic data. The 2022 D\&B data is not yet available.

The number of loans originated in each assessment area determined which product received the most weight in the Lending Test conclusions. In the Miami assessment area, home mortgage and small business loans received equal weight. In the Orlando assessment area, small business loans received the most weight. In the Fort Lauderdale assessment area, home mortgage loans received the most weight. For the Community Development Test, examiners reviewed the bank's qualified community development loans, investments, and services since the prior evaluation dated December 8, 2020.

## CONCLUSIONS ON PERFORMANCE CRITERIA

## LENDING TEST

Overall, BBA demonstrated satisfactory performance under the Lending Test. This rating is supported by a reasonable loan-to-deposit ratio; a majority of the loans originated within the assessment areas; and reasonable penetration of loans to individuals of different income levels and businesses of different sizes. The geographic distribution of loans reflected poor dispersion. In addition, no CRA-related complaints were received since the previous evaluation.

## Loan-to-Deposit Ratio

BBA's net loan-to-deposit (NLTD) ratio is reasonable given the institution's size, financial condition, and assessment areas' credit needs. The NLTD ratio for the previous eight quarters averaged 65.6 percent. Since the previous evaluation, the bank's NLTD ratio fluctuated, but declined, from a high of 75.1 percent on December 31, 2020, to a low of 53.0 percent on September 30, 2022. The recent decline in the ratio was a result of a sharp increase in deposits ( $\$ 541.9$ million) in 2022. Net loans declined from December 31, 2020, to June 30, 2021, before starting an increasing trend.

BBA maintained an average NLTD ratio that was comparable with the similarly situated banks, as shown in the following table. Examiners selected similarly situated banks based on asset size, geographic location, and/or lending focus.

| Loan-to-Deposit Ratio Comparison |  |  |
| :--- | :---: | :---: |
| Institution | Total Assets (\$) | Average NLTD Ratio (\%) |
| Banco do Brasil Americas, Miami, FL | $1,457,168,000$ | 65.6 |
| U.S. Century Bank, Doral, FL | $2,037,453,000$ | 76.8 |
| Helm Bank USA, Miami, FL | $1,106,869,000$ | 50.8 |
| Source: Call Report |  |  |

## Assessment Area Concentration

As shown in the following table, BBA originated a majority of its home mortgage and small business loans, both by number and dollar volume, within the assessment areas.

| Lending Inside and Outside of the Assessment Areas |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Number of Loans |  |  |  |  | Dollar Amount of Loans \$(000s) |  |  |  | $\begin{gathered} \text { Total } \\ \hline \$(000 s) \end{gathered}$ |
| Loan Category | Inside |  | Outside |  | $\begin{gathered} \text { Total } \\ \hline \# \end{gathered}$ | Inside |  | Outside |  |  |
|  | \# | \% | \# | \% |  | \$ | \% | \$ | \% |  |
| Home Mortgage |  |  |  |  |  |  |  |  |  |  |
| 2020 | 54 | 54.0 | 46 | 46.0 | 100 | 45,058 | 78.1 | 12,671 | 21.9 | 57,729 |
| 2021 | 99 | 61.9 | 61 | 38.1 | 160 | 64,324 | 70.3 | 27,113 | 29.7 | 91,437 |
| $\begin{array}{r} 2022 \\ (1 / 1 / 22-9 / 30 / 22) \end{array}$ | 173 | 58.8 | 121 | 41.2 | 294 | 98,842 | 64.4 | 54,573 | 35.6 | 153,415 |
| Total | 326 | 58.8 | 228 | 41.2 | 554 | 208,224 | 68.8 | 94,357 | 31.2 | 302,581 |
| Small Business |  |  |  |  |  |  |  |  |  |  |
| 2020 | 108 | 80.0 | 27 | 20.0 | 135 | 6,438 | 67.0 | 3,176 | 33.0 | 9,614 |
| 2021 | 146 | 75.6 | 47 | 24.4 | 193 | 3,277 | 51.4 | 3,104 | 48.6 | 6,381 |
| $\begin{array}{r} 2022 \\ (1 / 1 / 22-9 / 30 / 22) \end{array}$ | 99 | 74.4 | 34 | 25.6 | 133 | 3,270 | 71.1 | 1,329 | 28.9 | 4,599 |
| Total | 353 | 76.6 | 108 | 23.4 | 461 | 12,985 | 63.1 | 7,609 | 36.9 | 20,594 |
| Source: HMDA Data; Bank Data Due to rounding, totals may not equal $100.0 \%$. |  |  |  |  |  |  |  |  |  |  |

## Geographic Distribution

Overall, the geographic distribution of loans reflects poor dispersion throughout the assessment areas. This conclusion is based on an overall poor dispersion of loans in the Miami assessment area. The bank's performance is inconsistent throughout the assessment areas, as overall performance in the Orlando assessment area is reasonable and in the Fort Lauderdale assessment area is excellent. For this performance criterion, examiners focus on the percentage of loans, by number, originated within low- and moderate-income census tracts in the bank's assessment areas, as applicable.

## Borrower Profile

Overall, the distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes. This conclusion is based on an overall reasonable dispersion of loans in the Miami and Orlando assessment areas. The bank's performance is inconsistent throughout the assessment areas, as overall performance in the Fort Lauderdale assessment area is excellent. For this performance criterion, examiners focus on the percentage of loans, by number, originated to small businesses and to low- and moderate-income individuals in the bank's assessment areas, as applicable.

## Response to Complaints

The institution has not received any CRA-related complaints since the previous evaluation. Therefore, this criterion did not affect the Lending Test rating.

## COMMUNITY DEVELOPMENT TEST

Overall, the institution's community development performance demonstrates poor responsiveness and leadership to community development needs in its assessment areas through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's assessment areas.

## Community Development Loans

BBA originated four community development loans totaling $\$ 15.1$ million during the evaluation period as shown in the following table. This level of activity represents 1.6 percent of average total assets and 2.7 percent of average total loans. These percentages represent a slight decrease from the last evaluation. However, the dollar amount of loans increased slightly from $\$ 13.3$ million to $\$ 15.1$ million. Overall, the bank's volume of community development loans was comparable to or below similarly situated banks. The similarly situated banks' community development loans ranged from 0.1 to 9.4 percent of average total assets and from 0.2 to 13.6 percent of average total loans.

| Community Development Lending |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Year | Affordable Housing |  | Community Services |  | Economic Development |  | Revitalize or Stabilize |  | Total |  |
|  | \# | \$(000s) | \# | \$ (000s) | \# | \$(000s) | \# | \$(000s) | \# | \$ (000s) |
| $\begin{array}{r} 2020 \\ (12 / 9 / 20-12 / 31 / 20) \\ \hline \end{array}$ | - | - | - | - | - | - | - | - | - | - |
| 2021 | - | - | - | - | 1 | 100 | 1 | 1,500 | 2 | 1,600 |
| $\begin{array}{r} \hline 2022 \\ (1 / 1 / 22-11 / 29 / 22) \end{array}$ | - | - | 1 | 569 | - | - | 1 | 12,900 | 2 | 13,469 |
| Total | - | - | 1 | 569 | 1 | 100 | 2 | 14,400 | 4 | 15,069 |
| Source: Bank Data |  |  |  |  |  |  |  |  |  |  |

As shown in the following table, BBA originated a majority of community development loans by both number and dollar volume in the Orlando assessment area. Although lending opportunities are available, the bank's performance has not been responsive to the Miami assessment area's community development needs.

| Community Development Lending by Assessment Area |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Assessment Area | Affordable Housing |  | Community Services |  | Economic Development |  | Revitalize or Stabilize |  | Total |  |
|  | \# | \$(000s) | \# | \$(000s) | \# | \$(000s) | \# | \$(000s) | \# | \$ (000s) |
| Miami | - | - | - | - | - | - | - | - | - | - |
| Fort <br> Lauderdale | - | - | 1 | 569 | - | - | - | - | 1 | 569 |
| Orlando | - | - | - | - | 1 | 100 | 2 | 14,400 | 3 | 14,500 |
| Total | - | - | 1 | 569 | 1 | 100 | 2 | 14,400 | 4 | 15,069 |
| Source: Bank Data |  |  |  |  |  |  |  |  |  |  |

## Qualified Investments

Since the prior evaluation, BBA did not purchase any qualified investments and there were no carry over prior period investments. Therefore, the bank's qualified investments consisted of 20 donations totaling $\$ 39,000$, reflecting poor responsiveness to opportunities for qualified investments. The dollar volume of donations represent less than 0.1 percent of average total securities and average total assets. This performance is a marked decline from the prior evaluation when qualified investments represented 19.9 percent of average total securities and 1.1 percent of average total assets. Furthermore, similarly situated banks had qualified investments ranging from 1.2 to 3.8 percent of average total assets and from 5.9 to 13.6 percent of average total securities. As shown in the following table, 75.0 percent of the donations by number benefitted organizations that provide community services to low- and moderate-income individuals and families.

| Qualified Investments by Year |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Year | Affordable Housing |  | Community Services |  | Economic Development |  | Revitalize or Stabilize |  | Total |  |
|  | \# | \$(000s) | \# | \$(000s) | \# | \$(000s) | \# | \$(000s) | \# | \$(000s) |
| Prior Period | - | - | - | - | - | - | - | - | - | - |
| $\begin{array}{r} 2020 \\ (12 / 9 / 20-12 / 31 / 20) \\ \hline \end{array}$ | - | - | - | - | - | - | - | - | - | - |
| 2021 | - | - | - | - | - | - | - | - | - | - |
| $\begin{array}{r} 2022 \\ (1 / 1 / 22-11 / 29 / 22) \end{array}$ | - | - | - | - | - | - | - | - | - | - |
| Subtotal | - | - | - | - | - | - | - | - | - | - |
| Grants \& Donations | 3 | 7 | 15 | 30 | 2 | 2 | - | - | 20 | 39 |
| Total | 3 | 7 | 15 | 30 | 2 | 2 | - | - | 20 | 39 |
| Source: Bank Data |  |  |  |  |  |  |  |  |  |  |

Qualified investments provided during the evaluation period included three donations totaling $\$ 14,000$ that benefitted students throughout the State of Florida (Florida). In 2022, the bank contributed $\$ 10,000$ in tax credits from 2021 to Step Up For Students, an initiative of the Florida Tax Credit (CTC) Scholarship Program. The Florida legislature created the CTC program to offer educational scholarships to students from low-income families. The bank also donated $\$ 2,000$ in 2021 and 2022 to another statewide scholarship program, which provides scholarships to students of low- and moderate-income families in Florida.

Qualified investments provided during the evaluation period included three donations totaling $\$ 7,000$ that benefitted multiple assessment areas. Two donations totaling $\$ 6,000$ were to a nonprofit organization that provides affordable housing services to individuals in Broward and MiamiDade Counties. The services provided included homebuyer education, financial capability development, housing development, loans, and community outreach to meet the housing needs of low- and moderate-income individuals. The bank also provided one donation of $\$ 1,000$ to a nonprofit organization that provides food, tutoring, and transportation to low- and moderate-income individuals in Orange and Miami-Dade Counties.

## Community Development Services

During the evaluation period, BBA's Board members and employees provided 15 community development services to four organizations, totaling approximately 380 hours. The number of community development services is slightly higher than the prior evaluation, when staff provided 10 services. However, performance during the evaluation period was consistent with or below similarly situated banks, which provided between 14 and 72 community development services.

Overall, the community development services were not innovative, and the volume of services reflected limited responsiveness to the assessment areas' needs. The organizations benefitted the assessment areas by providing essential community services and affordable housing to low- and moderate-income individuals, and by supporting economic development. The following table illustrates the bank's community development services by year and purpose.

| Community Development Services |  |  |  |  |  |  |
| ---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Activity Year | Affordable <br> Housing | Community <br> Services | Economic <br> Development | Revitalize or <br> Stabilize | Total |  |
|  | $\#$ | $\#$ | $\#$ | $\#$ | $\#$ |  |
| 2021 | - | - | - | - | - |  |
| 2022 | 1 | 3 | 3 | - | $\mathbf{7}$ |  |
| (1/1/22-11/29/22) | 2 | 3 | 3 | - | $\mathbf{8}$ |  |
| Total | $\mathbf{3}$ | $\mathbf{6}$ | $\mathbf{6}$ | - | $\mathbf{1 5}$ |  |
| Source: Bank Data |  |  |  |  |  |  |

Bank representatives provided community development services to two organizations that serve individuals throughout Florida or in multiple assessment areas. In 2021 and 2022, an officer served on the Board of an organization that provides scholarships to students of low- and moderate-income families throughout Florida, including the bank's assessment areas. In 2021 and 2022, an officer served on the Board of a non-profit community development organization that provides housing services to low- and moderate-income individuals in Broward and Miami-Dade Counties.

In addition, the bank continues to offer alternative delivery systems attractive to low- and moderateincome individuals, including mobile and internet banking. Further, the bank offers customer service in three languages (English, Portuguese, and Spanish) for customer convenience in carrying out financial transactions. The bank's website is available in English and Portuguese.

## DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners reviewed the bank's compliance with the laws relating to discrimination and other illegal credit practices, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

## MIAMI ASSESSMENT AREA - Full-Scope Review

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MIAMI ASSESSMENT AREA

The bank operates two offices in the assessment area. The assessment area includes all of MiamiDade County, which comprises the Miami-Miami Beach-Kendall, FL MD. As mentioned in the Scope of Evaluation section, home mortgage and small business loans received equal weight in the Lending Test conclusions for this assessment area.

## Economic and Demographic Data

The assessment area includes 519 census tracts, which consist of 30 low-, 144 moderate-, 150 middle-, and 177 upper-income census tracts. There are also 18 census tracts with no income designation. The following table outlines select demographic data of the assessment area based on the 2015 ACS Census data and the 2021 D\&B data.

| Demographic Information of the Miami Assessment Area |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Demographic Characteristics | \# | Low <br> \% of \# | Moderate \% of \# | Middle \% of \# | Upper \% of \# | $\begin{aligned} & \text { NA* } \\ & \text { \% of \# } \end{aligned}$ |
| Geographies (Census Tracts) | 519 | 5.8 | 27.7 | 28.9 | 34.1 | 3.5 |
| Population by Geography | 2,639,042 | 5.5 | 29.7 | 30.9 | 33.2 | 0.7 |
| Housing Units by Geography | 998,833 | 5.3 | 27.5 | 29.3 | 37.2 | 0.6 |
| Owner-Occupied Units by Geography | 452,826 | 2.0 | 21.4 | 31.9 | 44.4 | 0.2 |
| Occupied Rental Units by Geography | 389,327 | 9.6 | 37.8 | 28.2 | 23.5 | 0.8 |
| Vacant Units by Geography | 156,680 | 4.3 | 19.4 | 24.6 | 50.4 | 1.3 |
| Businesses by Geography | 791,580 | 3.1 | 20.8 | 26.3 | 47.5 | 2.3 |
| Farms by Geography | 7,895 | 3.9 | 23.7 | 27.1 | 44.5 | 0.8 |
| Family Distribution by Income Level | 572,388 | 24.0 | 16.6 | 16.9 | 42.5 | 0.0 |
| Household Distribution by Income Level | 842,153 | 26.1 | 15.1 | 15.9 | 42.9 | 0.0 |
| Median Family Income MSA - 33124 Miami-Miami Beach-Kendall, FL |  | \$49,264 | Median Housing Value |  |  | \$244,010 |
|  |  |  | Median Gross Rent |  |  | \$1,155 |
|  |  |  | Families Below Poverty Level |  |  | 16.9\% |

Source: 2015 ACS and 2021 D\&B Data
Due to rounding, totals may not equal $100.0 \%$.
(*) The NA category consists of geographies that have not been assigned an income classification.
In 2022, the Federal Financial Institutions Examination Council (FFIEC) updated demographic data based on the 2020 Census. The number of census tracts increased to 707 , which consist of 34 low-, 176 moderate-, 221 middle-, and 243 upper-income census tracts. There are also 33 census tracts with no income designation.

Examiners used the FFIEC's updated median family income (MFI) figures to analyze the bank's home mortgage lending under the Borrower Profile criterion. The following table reflects the low-, moderate-, middle-, and upper-income MFI categories for the Miami-Miami Beach-Kendall, FL MD. As shown in the following table, the maximum MFI for low-income families is low considering the median housing value increased to $\$ 330,500$ in 2019 per City-Data.com. Further, 16.9 percent of families have incomes below the federal poverty level. These families will likely face difficulty in qualifying for home mortgage loans.

| Median Family Income Ranges for the Miami-Miami Beach-Kendall, FL MD |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: |
| Median Family Incomes | Low <br> $<\mathbf{5 0 \%}$ | Moderate <br> $\mathbf{5 0 \%} \%$ to $<\mathbf{8 0 \%}$ | Middle <br> $\mathbf{8 0 \%} \mathbf{~ t o ~}<\mathbf{1 2 0 \%}$ | Upper <br> $\geq \mathbf{1 2 0 \%}$ |
| $2020(\$ 59,100)$ | $<\$ 29,550$ | $\$ 29,550$ to $<\$ 47,280$ | $\$ 47,280$ to $<\$ 70,920$ | $\geq \$ 70,920$ |
| $2021(\$ 61,000)$ | $<\$ 30,500$ | $\$ 30,500$ to $<\$ 48,800$ | $\$ 48,800$ to $<\$ 73,200$ | $\geq \$ 73,200$ |
| $2022(\$ 68,300)$ | $<\$ 34,150$ | $\$ 34,150$ to $<\$ 54,640$ | $\$ 54,640$ to $<\$ 81,960$ | $\geq \$ 81,960$ |
| Source: FFIEC |  |  |  |  |

As shown in the following table, the unemployment rate for Miami-Dade County declined from 2020 to 2022. The unemployment rates in 2020 and October 2022 were lower than the state and national rates. In 2021, the unemployment rate was lower than the national rate, but higher than the state rate.

| Unemployment Rates |  |  |  |
| :--- | :---: | :---: | :---: |
| Area | $\mathbf{2 0 2 0}$ | $\mathbf{2 0 2 1}$ | October 2022 |
|  | $\mathbf{\%}$ | $\mathbf{\%}$ | $\mathbf{\%}$ |
| Miami-Dade County | 7.4 | 5.2 | 1.7 |
| Florida | 8.2 | 4.6 | 2.7 |
| National Average | 8.1 | 5.4 | 3.7 |
| Source: Federal Reserve Economic Data |  |  |  |

According to $\mathrm{D} \& \mathrm{~B}$, the assessment area's largest industries include non-classifiable establishments at 36.3 percent; services at 29.5 percent; and finance, insurance, and real estate at 10.8 percent. According to the South Florida Business Journal, major employers include Publix Supermarkets (39,240 employees), Baptist Health South Florida (23,000 employees), and American Airlines (13,500 employees).

Moody's Economy.com, Inc., Précis Metro dated November 2021 noted that the assessment area's economy is in slow recovery. Although the large tourism industry is improving, the economy is seeing continued effects of COVID-19-related restrictions on international travel. Additionally, housing construction has picked up and housing prices have risen nearly 25 percent in the past year. Information as of August 2022 noted that job growth was strong. Furthermore, hotel occupancy is almost at pre-pandemic levels. Additionally, home prices continued to rise in 2022, but the rise is now slowing. Apartment rents have now stabilized after increasing more than 20 percent in the past year.

## Competition

There is a high level of competition for deposits in the assessment area. In addition to competing with large national and regional banks, BBA competes with local banks, credit unions, and finance companies. As of June 30, 2022, 56 FDIC-insured institutions operated 591 offices within the assessment area. The top five banks by deposit market share were Bank of America, National Association (N.A.); JP Morgan Chase Bank, N.A.; Wells Fargo Bank, N.A.; Citibank N.A.; and City National Bank of Florida. Collectively, these five banks accounted for 55.7 percent of the deposit market share. BBA ranked $34^{\text {th }}$ in total deposits with a market share of 0.4 percent.

As previously noted, BBA reports home mortgage loan data. There is a high level of competition for home mortgage loans in the assessment area. The 2021 aggregate data shows that 803 lenders reported 92,934 originated and purchased home mortgage loans in the assessment area, indicating a significant level of competition. The three most prominent home mortgage lenders were United Wholesale Mortgage, Rocket Mortgage, and Caliber Home Loans, Inc., collectively accounting for 19.5 percent of total market share, by number of loans. BBA ranked $212^{\text {th }}$ with a market share of 0.04 percent.

In addition, there is a high level of competition for small business loans in the assessment area. BBA is not required to collect small business data; therefore, the analysis of small business loans under the Lending Test does not include a comparison against aggregate data. Aggregate data for 2021 is not yet available; however, to provide context, aggregate data for 2020 reflects 253 lenders reported 143,253 small business loans, indicating a significant level of competition. The three most prominent small business lenders were American Express National Bank; Bank of America, N.A.; and JPMorgan Chase Bank, N.A., collectively accounting for 45.4 percent of the total market share by number of loans.

## Community Contacts

Examiners rely on contacts with community organizations to gain insight regarding the credit needs, community development opportunities, and economic conditions of the assessment area.
Individuals interviewed provide information based upon their knowledge and expertise in the housing, business, or economic sectors.

Examiners reviewed an existing contact with an affordable housing organization that serves as an advocate for new and existing affordable housing developments in Miami-Dade County. The contact noted several large corporations are relocating to Miami, resulting in significant demand for housing. As a result, rent and home prices are near an all-time high. The housing crisis has led to many low- and moderate-income individuals being priced out of the market, resulting in attrition of these individuals from the area. Therefore, there is a significant need for the development and financing of additional single-family and multifamily affordable housing.

Examiners reviewed an existing community contact with an organization that serves the assessment area's small businesses. The contact stated that the organization's target market, which includes Broward, Miami-Dade, and Palm Beach Counties, has more micro and small businesses than the rest of Florida. Low- and moderate-income individuals that have been underserved by the
traditional banking system own the vast majority of the small businesses. The majority of the businesses lack the resources to access the capital needed to grow their businesses. As a result, there is a huge market that is underserved. The contact also stated that its organization does not see banks as the primary source of micro and small business capital. The alternatives for these businesses are non-profit organizations, merchant cash advances, or similar organizations.

## Credit and Community Development Needs and Opportunities

Based on demographic information, economic data, and community contact information, examiners identified certain credit and community development needs and opportunities within the assessment area. The high number of low- and moderate-income families at 24.0 percent and 16.6 percent, respectively, indicates a continuing need for affordable housing. The community contact further supported the need for, and opportunity to finance, additional affordable housing in Miami-Dade County. In addition, the high median age of housing stock in low- and moderate-income census tracts at 53 years and 52 years, respectively, indicates a significant need for home improvement loans. Further, a need for small business loans is evident based on the community contact's statements and considering that small businesses comprise a significant majority of the assessment area's businesses. This need for small business loans is apparent as 94.7 percent of businesses have gross annual revenues of $\$ 1.0$ million or less.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN THE MIAMI ASSESSMENT AREA

## LENDING TEST

Overall, BBA demonstrated satisfactory performance under the Lending Test in the Miami assessment area. The bank's reasonable performance relative to the borrower profile criteria supports this conclusion. The geographic distribution of loans reflects poor performance.

## Geographic Distribution

Overall, the geographic distribution of loans reflects poor dispersion throughout the assessment area.

## Home Mortgage Loans

The geographic distribution of home mortgage loans reflects poor dispersion throughout the Miami assessment area. BBA's performance in low-income census tracts was reasonable given the low percentage of owner-occupied housing units in these census tracts and low aggregate performance. In 2020, the bank made no loans in the low-income census tracts. In 2021, BBA's lending performance was comparable to demographic data and aggregate performance. In 2022, the bank's performance was similar to the demographic data.

In 2020, the bank's lending performance in moderate-income census tracts was significantly below the demographic data and aggregate performance. However, in 2021, BBA began purchasing home mortgage loans in moderate-income census tracts to improve performance. As a result, the bank's percentage of loans in moderate-income census tracts increased from 2020 to 2021, but the lending
level was still below demographic data and aggregate performance. In 2022, the bank's performance declined. Management reported that monitoring showed the bank had six loans (four originated and two purchased) in moderate-income census tracts. However, the FFIEC released updated census tract designations based on the 2020 Census data in mid-2022. As a result, the four originated loans were no longer located in moderate-income census tracts. However, due to the growth in home mortgage lending in 2022, even if these loans remained in moderate-income census tracts, the bank's lending performance in moderate-income census tracts would equate to 7.4 percent, which would still be well below demographic data. Please refer to the following table for additional details.

| Geographic Distribution of Home Mortgage Loans in the Miami Assessment Area |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Tract Income Level | \% of OwnerOccupied <br> Housing Units | Aggregate Performance $\%$ of \# | \# | \% | \$(000s) | \% |
| Low |  |  |  |  |  |  |
| 2020 | 2.0 | 1.3 | 0 | 0.0 | 0 | 0.0 |
| 2021 | 2.0 | 1.5 | 1 | 2.7 | 83 | 0.2 |
| 2022 (1/1/22-9/30/22) | 2.5 | -- | 1 | 1.2 | 232 | 0.4 |
| Moderate |  |  |  |  |  |  |
| 2020 | 21.4 | 16.5 | 1 | 3.0 | 325 | 0.9 |
| 2021 | 21.4 | 17.3 | 4 | 10.8 | 7,062 | 18.3 |
| 2022 (1/1/22-9/30/22) | 18.3 | -- | 2 | 2.5 | 410 | 0.7 |
| Middle |  |  |  |  |  |  |
| 2020 | 31.9 | 31.2 | 0 | 0.0 | 0 | 0.0 |
| 2021 | 31.9 | 30.3 | 4 | 10.8 | 1,800 | 4.7 |
| $2022(1 / 1 / 22-9 / 30 / 22)$ | 33.1 | -- | 15 | 18.5 | 13,193 | 22.7 |
| Upper |  |  |  |  |  |  |
| 2020 | 44.4 | 50.3 | 31 | 93.9 | 34,771 | 98.6 |
| 2021 | 44.4 | 50.0 | 28 | 75.7 | 29,699 | 76.8 |
| 2022 (1/1/22-9/30/22) | 45.3 | -- | 58 | 71.6 | 42,661 | 73.3 |
| Not Available |  |  |  |  |  |  |
| 2020 | 0.2 | 0.7 | 1 | 3.0 | 177 | 0.5 |
| 2021 | 0.2 | 0.9 | 0 | 0.0 | 0 | 0.0 |
| $2022(1 / 1 / 22-9 / 30 / 22)$ | 1.3 | -- | 5 | 6.2 | 1,668 | 2.9 |
| Total |  |  |  |  |  |  |
| 2020 | 100.0 | 100.0 | 33 | 100.0 | 35,273 | 100.0 |
| 2021 | 100.0 | 100.0 | 37 | 100.0 | 38,644 | 100.0 |
| 2022 (1/1/22-9/30/22) | 100.0 | -- | 81 | 100.0 | 58,164 | 100.0 |

Source: 2015 ACS \& 2020 Census Data; Bank Data; 2020 \& 2021 HMDA Aggregate Data; "--" data not available. Due to rounding, totals may not equal $100.0 \%$.

## Small Business Loans

The geographic distribution of small business loans reflects poor penetration throughout the assessment area. As detailed in the following table, in 2020, the bank's lending in low-income census tracts was similar to demographic data. However, in 2021 and 2022, the bank originated no loans in low-income census tracts. In 2020, the bank's level of lending in moderate-income census tracts was significantly below demographic data; but in 2021, the level of lending was consistent with demographic data. In 2022, the level of lending in moderate-income census tracts declined significantly from the 2021 level.

| Geographic Distribution of Small Business Loans in the Miami Assessment Area |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Tract Income Level | \% of Businesses | \# | \% | \$(000s) | \% |
| Low |  |  |  |  |  |
| 2020 | 3.1 | 2 | 3.3 | 20 | 0.3 |
| 2021 | 3.1 | 0 | 0.0 | 0 | 0.0 |
| 2022 (1/1/22-9/30/22) | 2.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate |  |  |  |  |  |
| 2020 | 20.8 | 3 | 4.9 | 715 | 11.7 |
| 2021 | 20.8 | 12 | 20.3 | 80 | 3.3 |
| $2022(1 / 1 / 22-9 / 30 / 22)$ | 19.0 | 2 | 5.7 | 246 | 9.1 |
| Middle |  |  |  |  |  |
| 2020 | 25.9 | 9 | 14.7 | 1,026 | 16.7 |
| 2021 | 26.3 | 7 | 11.9 | 57 | 2.3 |
| $2022(1 / 1 / 22-9 / 30 / 22)$ | 29.2 | 4 | 11.4 | 29 | 1.1 |
| Upper |  |  |  |  |  |
| 2020 | 47.8 | 42 | 68.9 | 1,418 | 23.1 |
| 2021 | 47.5 | 34 | 57.6 | 2,271 | 92.3 |
| 2022 (1/1/22-9/30/22) | 45.7 | 25 | 71.5 | 2,417 | 89.4 |
| Not Available |  |  |  |  |  |
| 2020 | 2.4 | 5 | 8.2 | 2,962 | 48.2 |
| 2021 | 2.3 | 6 | 10.2 | 53 | 2.1 |
| 2022 (1/1/22-9/30/22) | 3.7 | 4 | 11.4 | 12 | 0.4 |
| Total |  |  |  |  |  |
| 2020 | 100.0 | 61 | 100.0 | 6,141 | 100.0 |
| 2021 | 100.0 | 59 | 100.0 | 2,461 | 100.0 |
| 2022 (1/1/22-9/30/22) | 100.0 | 35 | 100.0 | 2,704 | 100.0 |

Source: 2020 \& 2021 D\&B Data; Bank Data; "--" data not available.
Due to rounding, totals may not equal $100.0 \%$.

## Borrower Profile

Overall, the distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes given products, competition, and demographic data.

## Home Mortgage Loans

BBA's lending to borrowers of different income levels represents reasonable penetration in the assessment area. In 2020, 2021, and 2022, BBA's lending performance to low- and moderateincome borrowers was significantly below demographic data. Although the bank did not originate any home mortgage loans to low- or moderate-income borrowers in 2020 and the first three quarters of 2022, this performance is mitigated given the limited opportunities reflected by low aggregate performance, the high level of competition, and an increase in the median housing value. In addition, families living below the poverty level at 16.9 percent would not readily qualify for a conventional home mortgage loan based on a median housing value of $\$ 330,500$. The bank also does not offer fixed-rate mortgage loans, a loan product which may be more conducive for low- and moderate-income borrowers. In 2021, the bank's lending performance to low-income borrowers significantly exceeded aggregate performance, and was slightly below aggregate performance for moderate-income borrowers.

The following table includes borrower income data the bank collected for purchased loans, but did not report with its 2021 HMDA data. In addition, the bank originated a significant volume of home mortgage loans to businesses for investment purposes each year. As a result, the following table shows a high level of lending to borrowers where income is not available because the HMDA regulation requires banks not to report income of business entities.

| Distribution of Home Mortgage Loans by Borrower Income Level in the Miami Assessment Area |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Borrower Income Level | \% of Families | Aggregate Performance \% of \# | \# | \% | \$(000s) | \% |
| Low |  |  |  |  |  |  |
| 2020 | 24.0 | 0.9 | 0 | 0.0 | 0 | 0.0 |
| 2021 | 24.0 | 1.1 | 3 | 8.1 | 278 | 0.7 |
| 2022 (1/1/22-9/30/22) | 23.1 | -- | 0 | 0.0 | 0 | 0.0 |
| Moderate |  |  |  |  |  |  |
| 2020 | 16.6 | 5.0 | 0 | 0.0 | 0 | 0.0 |
| 2021 | 16.6 | 5.1 | 1 | 2.7 | 117 | 0.3 |
| 2022 (1/1/22-9/30/22) | 17.3 | -- | 0 | 0.0 | 0 | 0.0 |
| Middle |  |  |  |  |  |  |
| 2020 | 16.9 | 15.5 | 0 | 0.0 | 0 | 0.0 |
| 2021 | 16.9 | 15.7 | 0 | 0.0 | 0 | 0.0 |
| 2022 (1/1/22-9/30/22) | 17.7 | -- | 1 | 1.2 | 184 | 0.3 |
| Upper |  |  |  |  |  |  |
| 2020 | 42.6 | 59.4 | 15 | 45.5 | 15,056 | 42.7 |


| 2021 | 42.6 | 58.4 | 18 | 48.7 | 15,914 | 41.2 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2022 (1/1/22-9/30/22) | 42.0 | -- | 25 | 30.9 | 16,531 | 28.4 |
| Not Available |  |  |  |  |  |  |
| 2020 | 0.0 | 19.2 | 18 | 54.5 | 20,217 | 57.3 |
| 2021 | 0.0 | 19.7 | 15 | 40.5 | 22,335 | 57.8 |
| 2022 (1/1/22-9/30/22) | 0.0 | -- | 55 | 67.9 | 41,449 | 71.3 |
| Total |  |  |  |  |  |  |
| 2020 | 100.0 | 100.0 | 33 | 100.0 | 35,273 | 100.0 |
| 2021 | 100.0 | 100.0 | 37 | 100.0 | 38,644 | 100.0 |
| 2022 (1/1/22-9/30/22) | 100.0 | -- | 81 | 100.0 | 58,164 | 100.0 |

Source: 2015 ACS; Bank Data, 2020 \& 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal $100.0 \%$.

## Small Business Loans

BBA's lending to businesses with revenues of $\$ 1.0$ million or less is reasonable. For all three years, the bank's percentage of loans to these businesses was in line with demographic data. Refer to the following table for additional details.

| Distribution of Small Business Loans by Gross Annual Revenue Category in the Miami Assessment Area |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Gross Revenue Level | \% of Businesses | \# | \% | \$(000s) | \% |
| <=\$1,000,000 |  |  |  |  |  |
| 2020 | 93.3 | 56 | 91.8 | 5,219 | 85.0 |
| 2021 | 94.7 | 52 | 88.1 | 789 | 32.1 |
| 2022 (1/1/22-9/30/22) | 95.3 | 31 | 88.6 | 2,484 | 91.8 |
| >\$1,000,000 |  |  |  |  |  |
| 2020 | 2.7 | 4 | 6.6 | 892 | 14.5 |
| 2021 | 1.8 | 5 | 8.5 | 1,462 | 59.4 |
| 2022 (1/1/22-9/30/22) | 1.5 | 2 | 5.7 | 110 | 4.1 |
| Revenue Not Available |  |  |  |  |  |
| 2020 | 4.0 | 1 | 1.6 | 30 | 0.5 |
| 2021 | 3.5 | 2 | 3.4 | 210 | 8.5 |
| 2022 (1/1/22-9/30/22) | 3.2 | 2 | 5.7 | 110 | 4.1 |
| Total |  |  |  |  |  |
| 2020 | 100.0 | 61 | 100.0 | 6,141 | 100.0 |
| 2021 | 100.0 | 59 | 100.0 | 2,461 | 100.0 |
| 2022 (1/1/22-9/30/22) | 100.0 | 35 | 100.0 | 2,704 | 100.0 |

Source: 2020 \& 2021 D\&B Data; Bank Data; "--" data not available.
Due to rounding, totals may not equal 100.0\%.

## COMMUNITY DEVELOPMENT TEST

The institution's community development performance demonstrates poor responsiveness to community development needs in the Miami assessment area through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the area.

## Community Development Loans

The bank originated no community development loans in the assessment area.

## Qualified Investments

BBA's qualified investments were limited to donations during the evaluation period. The bank provided 14 donations totaling $\$ 18,000$. As shown in the following table, the majority of donations (78.6 percent), by number, were to organizations that provide community services to low- and moderate-income individuals.

| Qualified Investments in the Miami Assessment Area |  |  |  |  |  |  |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Investment | Affordable <br> Housing | Community <br> Services | Economic <br> Development | Revitalize or <br> Stabilize | Total |  |  |  |  |  |
|  | $\#$ | $\$(000 s)$ | $\#$ | $\$(000 s)$ | $\#$ | $\$(000 s)$ | $\#$ | $\$(000 s)$ | $\#$ | $\$(000 s)$ |
|  <br> Donations | 1 | 1 | 11 | 15 | 2 | 2 | - | - | $\mathbf{1 4}$ | $\mathbf{1 8}$ |
| Source: Bank Data |  |  |  |  |  |  |  |  |  |  |

Examples of qualified donations include four donations totaling $\$ 3,350$ to a nonprofit organization whose mission is to break the generational cycle of poverty. The funds went to provide school supplies and Thanksgiving meals to low-income families. In addition, the bank made two donations totaling $\$ 4,000$ to a nonprofit organization to provide food for low- and moderate-income families.

## Community Development Services

The bank's Board members and employees provided eight community development services for two organizations totaling 278 hours.

| Community Development Services in the Miami Assessment Area |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Activity Year | Affordable Housing | Community Services | Economic Development | Revitalize or Stabilize | Total |
|  | \# | \# | \# | \# | \# |
| $\begin{array}{r} 2020 \\ (12 / 9 / 2020-12 / 31 / 2020) \end{array}$ | - | - | - | - | - |
| 2021 | - | 2 | 2 | - | 4 |
| $\begin{array}{r} 2022 \\ (1 / 1 / 22-11 / 29 / 22) \\ \hline \end{array}$ | - | 2 | 2 | - | 4 |
| Total | - | 4 | 4 | - | 8 |
| Source: Bank Data |  |  |  |  |  |

In 2021 and 2022, two bank officers served in an organization that promotes and assists small Brazilian businesses in the assessment area. Additionally, in 2021 and 2022, a bank officer and Board member served in an organization that provides art education in after school and summer programs at no charge in 26 Miami-Dade Title 1 schools, pre-schools, and community locations that include students meeting the criteria for free and reduced price meals.

## ORLANDO ASSESSMENT AREA - Full-Scope Review

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ORLANDO ASSESSMENT AREA

The bank operates one office in the assessment area. The Orlando assessment area includes all of Orange County, which is one of four counties comprising the Orlando-Kissimmee-Sanford, FL MSA. As mentioned in the Scope of Evaluation section, small business loans received the most weight in the Lending Test conclusions for this assessment area.

## Economic and Demographic Data

The assessment area includes 207 census tracts, which consist of 11 low-, 68 moderate-, 64 middle-, and 63 upper-income census tracts. There is also one census tract with no income designation. The following table outlines select demographic data of the assessment area based on the 2015 ACS Census data and the 2021 D\&B data.


Source: 2015 ACS and 2021 D\&B Data
Due to rounding, totals may not equal $100.0 \%$.
(*) The NA category consists of geographies that have not been assigned an income classification.

In 2022, the FFIEC updated demographic data based on the 2020 Census. The number of census tracts increased to 267 , which consist of 13 low-, 81 moderate-, 75 middle-, and 92 upper-income census tracts. There are also six census tracts with no income designation.

The following table reflects the low-, moderate-, middle-, and upper-income MFI categories for the Orlando-Kissimmee-Sanford, FL MSA. As shown below, the maximum MFI for low-income families was less than $\$ 40,050$, which is low when considering the median housing value. Home prices increased significantly from 2015 as people moved into Florida. For example, the Orlando Regional Realtor Association noted that the median price of all types of homes sold in March 2020 was $\$ 253,500$, and by July 2022 the price increased to $\$ 380,900$. Further, 13.6 percent of families in Orange County have incomes below the federal poverty level. These families will likely face difficulty in qualifying for home mortgage loans.

| Median Family Income Ranges for the Orlando-Kissimmee-Sanford, FL MSA |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: |
| Median Family Incomes | Low <br> $<\mathbf{5 0 \%}$ | Moderate <br> $\mathbf{5 0 \%}$ to $<\mathbf{8 0 \%}$ | Middle <br> $\mathbf{8 0 \%} \%$ to $<\mathbf{1 2 0 \%}$ | Upper <br> $\geq \mathbf{1 2 0 \%}$ |
| $2020(\$ 68,100)$ | $<\$ 34,050$ | $\$ 34,050$ to $<\$ 54,480$ | $\$ 54,480$ to $<\$ 81,720$ | $\geq \$ 81,720$ |
| $2021(\$ 70,800)$ | $<\$ 35,400$ | $\$ 35,400$ to $<\$ 56,640$ | $\$ 56,640$ to $<\$ 84,960$ | $\geq \$ 84,960$ |
| $2022(\$ 80,100)$ | $<\$ 40,050$ | $\$ 40,050$ to $<\$ 64,080$ | $\$ 64,080$ to $<\$ 96,120$ | $\geq \$ 96,120$ |
| Source: FFIEC |  |  |  |  |

As shown in the following table, the unemployment rate for Orange County significantly declined from 2020 to 2022. The unemployment rate in 2020 was higher than the state and national rates. In 2021 and October 2022, the unemployment rate was lower than the national rates, but higher than the state rates.

| Unemployment Rates |  |  |  |
| :--- | :---: | :---: | :---: |
| Area | $\mathbf{2 0 2 0}$ | $\mathbf{2 0 2 1}$ | October 2022 |
|  | $\mathbf{\%}$ | $\mathbf{\%}$ | $\mathbf{\%}$ |
| Orange County | 10.6 | 5.2 | 2.8 |
| Florida | 8.2 | 4.6 | 2.7 |
| National Average | 8.1 | 5.4 | 3.7 |
| Source: Federal Reserve Economic Data |  |  |  |

According to D\&B, the assessment area's largest industries include services at 34.2 percent; nonclassifiable establishments at 30.5 percent; and finance, insurance, and real estate at 10.0 percent. The Orlando Business Journal notes the top five employers in the assessment area are Walt Disney World Resort (58,478 employees), Universal Studios Florida at Universal Orlando (26,000 employees), Orange County Public Schools (25,125 employees), Orlando Health (23,192 employees) and AdventHealth (20,726 employees).

Moody's Economy.com, Inc., Précis Metro dated August 2021 notes only half the jobs lost in 2020 due to the COVID-19 pandemic have been regained. The assessment area's dominant tourism industry is undergoing a slow recovery from the COVID-19 pandemic because international visitors have not returned. Furthermore, business travel has shifted from in-person meetings to less expensive virtual platforms, meaning the hospitality industry may be permanently smaller. Information dated August 2022 notes the assessment area has recovered to its pre-pandemic employment. However, the housing market began to cool in the summer due to higher mortgage rates resulting in the slowing of new housing starts.

## Competition

There is a high level of competition for deposits in the assessment area. In addition to competing with large national and regional banks, BBA competes with local banks, credit unions, and finance companies. As of June 30, 2022, 36 FDIC-insured institutions operated 266 offices within the assessment area. The top five banks by deposit market share were Truist Bank; Bank of America, N.A.; Wells Fargo Bank, N.A.; JP Morgan Chase Bank, N.A.; and Regions Bank. Collectively, these five banks accounted for 72.4 percent of the deposit market share. BBA ranked $26^{\text {th }}$ in total deposits with a market share of 0.3 percent.

There is a high level of competition for home loans in the assessment area. The 2021 aggregate data shows that 858 lenders reported 67,207 originated and purchased home mortgage loans in the assessment area, indicating a significant level of competition. The three most prominent home mortgage lenders were Rocket Mortgage, United Wholesale Mortgage, and Wells Fargo Bank, N.A., collectively accounting for 18.1 percent of total market share, by number of loans. BBA ranked $212^{\text {th }}$ with a market share of 0.04 percent.

In addition, there is a high level of competition for small business loans in the assessment area. Aggregate data for 2021 is not yet available; however, to provide context, aggregate data for 2020 reflects 225 lenders reported 47,823 small business loans, indicating a significant level of competition. The three most prominent small business lenders were American Express National Bank; Bank of America, N.A.; and JPMorgan Chase Bank, N.A., collectively accounting for 40.9 percent of the total market share by number of loans.

## Community Contact

Examiners rely on contacts with community organizations to gain insight regarding the credit needs and economic conditions of a bank's assessment area. A contact familiar with the assessment area's commercial credit needs stated that small businesses need seed capital as well as venture, debt, and equity financing. In addition, the contact stated that Orange County's greatest economic weakness is affordable housing. The contact mentioned that the entire city of Apopka needs revitalization, and that Parramore and Pine Hills have low- and moderate-income neighborhoods. The contact explained that Parramore is undergoing a downtown redevelopment project sponsored by a privately lead effort called Lift Orlando to revitalize the marketplace corridor.

## Credit and Community Development Needs and Opportunities

Based on the community contact and demographic and economic data, some conclusions regarding the credit needs and opportunities of the assessment area can be derived. The high percentage of low- and moderate-income families at 40.8 percent and the poverty rate indicate needs for financial literacy and affordable housing. However, it is unlikely that many of these families would qualify for typical home loans. Thus, government-guaranteed home loan programs with more flexible underwriting criteria could provide additional access for these families. The need for small business loans is apparent as 93.2 percent of businesses have gross annual revenues of $\$ 1.0$ million or less.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN THE ORLANDO ASSESSMENT AREA

## LENDING TEST

Overall, BBA demonstrated satisfactory performance under the Lending Test in the Orlando assessment area. The bank's reasonable performance relative to the geographic distribution and borrower profile criteria supports this conclusion.

## Geographic Distribution

Overall, the geographic distribution of loans reflects reasonable dispersion throughout the assessment area.

## Home Mortgage Loans

The geographic distribution of home mortgage loans reflects poor dispersion throughout the Orlando assessment area. In all three years, BBA originated no loans in low-income census tracts; however, this performance is mitigated by the low percentage of owner-occupied housing units in these census tracts and low aggregate performance.

In 2021, the level of lending in moderate-income census tracts was significantly below demographic data and aggregate performance. BBA began purchasing home mortgage loans in moderate-income census tracts in the Orlando assessment area in 2022. As a result, the bank's performance in moderateincome census tracts significantly improved in 2022, as it was only slightly below demographic data. Please refer to the following table for additional details.

| Geographic Distribution of Home Mortgage Loans in the Orlando Assessment Area |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Tract Income Level | \% of OwnerOccupied Housing Units | Aggregate Performance $\%$ of \# | \# | \% | \$(000s) | \% |
| Low |  |  |  |  |  |  |
| 2020 | 1.5 | 0.8 | 0 | 0.0 | 0 | 0.0 |
| 2021 | 1.5 | 0.9 | 0 | 0.0 | 0 | 0.0 |
| 2022 (1/1/22-9/30/22) | 1.9 | -- | 0 | 0.0 | 0 | 0.0 |
| Moderate |  |  |  |  |  |  |
| 2020 | 22.2 | 15.3 | 0 | 0.0 | 0 | 0.0 |
| 2021 | 22.2 | 15.7 | 1 | 3.5 | 125 | 1.0 |
| 2022 (1/1/22-9/30/22) | 23.9 | -- | 10 | 19.2 | 2,571 | 9.8 |
| Middle |  |  |  |  |  |  |
| 2020 | 34.6 | 34.7 | 8 | 57.1 | 3,524 | 52.2 |
| 2021 | 34.6 | 35.7 | 13 | 44.8 | 4,522 | 36.9 |
| 2022 (1/1/22-9/30/22) | 28.0 | -- | 9 | 17.3 | 3,305 | 12.6 |
| Upper |  |  |  |  |  |  |


| 2020 | 41.7 | 49.2 | 6 | 42.9 | 3,233 | 47.8 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2021 | 41.7 | 47.7 | 15 | 51.7 | 7,604 | 62.1 |
| 2022 (1/1/22-9/30/22) | 45.7 | -- | 33 | 63.5 | 20,331 | 77.6 |
| Not Available |  |  |  |  |  |  |
| 2020 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 2021 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 2022 (1/1/22-9/30/22) | 0.5 | -- | 0 | 0.0 | 0 | 0.0 |
| Total |  |  |  |  |  |  |
| 2020 | 100.0 | 100.0 | 14 | 100.0 | 6,757 | 100.0 |
| 2021 | 100.0 | 100.0 | 29 | 100.0 | 12,251 | 100.0 |
| 2022 (1/1/22-9/30/22) | 100.0 | -- | 52 | 100.0 | 26,207 | 100.0 |

Source: 2015 ACS \& 2020 Census Data; Bank Data, 2020 \& 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal $100.0 \%$.

## Small Business Loans

The geographic distribution of the small business loans reflects reasonable dispersion throughout the assessment area. In 2020 and 2021, the bank's level of lending in low-income census tracts was comparable to demographic data. In 2022, the bank originated no loans in low-income census tracts. However, few businesses are located in these census tracts, which limits lending opportunities.

BBA's level of lending in moderate-income census tracts steadily increased during the evaluation period. In 2020, the bank's level of lending in moderate-income census tracts was significantly below demographic data. In 2021, the bank's performance was below, but reasonable in comparison to demographic data. In 2022, BBA's performance significantly exceeded demographic data and its own performance in the prior two years. Please refer to the following table for additional details.

| Geographic Distribution of Small Business Loans in the Orlando Assessment Area |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Tract Income Level | \% of Businesses | \# | \% | \$(000s) | \% |
| Low |  |  |  |  |  |
| 2020 | 1.7 | 1 | 2.9 | 2 | 0.9 |
| 2021 | 1.9 | 1 | 1.5 | 5 | 0.8 |
| 2022 (1/1/22-9/30/22) | 2.5 | 0 | 0.0 | 0 | 0.0 |
| Moderate |  |  |  |  |  |
| 2020 | 27.4 | 5 | 14.7 | 16 | 7.4 |
| 2021 | 28.2 | 14 | 21.9 | 88 | 13.5 |
| 2022 (1/1/22-9/30/22) | 28.7 | 31 | 58.5 | 338 | 76.6 |
| Middle |  |  |  |  |  |
| 2020 | 31.4 | 21 | 61.8 | 150 | 69.1 |
| 2021 | 31.4 | 38 | 59.4 | 509 | 78.0 |
| 2022 (1/1/22-9/30/22) | 26.3 | 8 | 15.1 | 21 | 4.8 |


| Upper |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 2020 | 39.5 | 7 | 20.6 | 49 | 22.6 |
| 2021 | 38.5 | 11 | 17.2 | 50 | 7.7 |
| 2022 (1/1/22-9/30/22) | 40.6 | 13 | 24.5 | 77 | 17.5 |
| Not Available |  |  |  |  |  |
| 2020 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 2021 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 2022 (1/1/22-9/30/22) | 1.8 | 1 | 1.9 | 5 | 1.1 |
| Total |  |  |  |  |  |
| 2020 | 100.0 | 34 | 100.0 | 217 | 100.0 |
| 2021 | 100.0 | 64 | 100.0 | 652 | 100.0 |
| 2022 (1/1/22-9/30/22) | 100.0 | 53 | 100.0 | 441 | 100.0 |
| Source: 2020 \& 2021 D\&B Data; Bank Data; "--" data not available. |  |  |  |  |  |

## Borrower Profile

Overall, the borrower profile distribution reflects reasonable penetration among individuals of different income levels and businesses of different sizes.

## Home Mortgage Loans

BBA's lending to borrowers of different income levels represents poor penetration in the assessment area. In 2020 and 2021, the bank did not originate or purchase any home mortgage loans to low- or moderate-income borrowers. Although the bank originated no home mortgage loans to low-income borrowers in 2020 or 2021, mitigating factors include limited opportunities reflected by low aggregate performance, high level of competition, and an increase in the median housing value. In addition, families living below the poverty level at 13.6 percent would not readily qualify for a conventional home mortgage loan given the median housing value of $\$ 253,500$. Further, the bank does not offer fixed-rate mortgage loans, which may be more conducive for low- and moderate-income borrowers. In 2022, the bank originated only one loan to a low-income borrower and one loan to a moderate-income borrower, which compared significantly below the demographic data.

| Distribution of Home Mortgage Loans by Borrower Income Level in the Orlando Assessment Area |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Borrower Income Level | \% of Families | Aggregate Performance \% of \# | \# | \% | \$(000s) | \% |
| Low |  |  |  |  |  |  |
| 2020 | 23.1 | 2.7 | 0 | 0.0 | 0 | 0.0 |
| 2021 | 23.1 | 3.6 | 0 | 0.0 | 0 | 0.0 |
| 2022 (1/1/22-9/30/22) | 22.0 | -- | 1 | 1.9 | 171 | 0.6 |
| Moderate |  |  |  |  |  |  |
| 2020 | 17.7 | 11.5 | 0 | 0.0 | 0 | 0.0 |


| 2021 | 17.7 | 12.4 | 0 | 0.0 | 0 | 0.0 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2022 (1/1/22-9/30/22) | 17.9 | -- | 1 | 1.9 | 233 | 0.9 |
| Middle |  |  |  |  |  |  |
| 2020 | 18.7 | 18.5 | 0 | 0.0 | 0 | 0.0 |
| 2021 | 18.7 | 18.8 | 1 | 3.4 | 173 | 1.4 |
| 2022 (1/1/22-9/30/22) | 18.4 | -- | 3 | 5.8 | 567 | 2.2 |
| Upper |  |  |  |  |  |  |
| 2020 | 40.6 | 49.1 | 6 | 42.9 | 2,503 | 37.0 |
| 2021 | 40.6 | 47.5 | 18 | 62.1 | 7,652 | 62.5 |
| 2022 (1/1/22-9/30/22) | 41.7 | -- | 29 | 55.8 | 13,670 | 52.2 |
| Not Available |  |  |  |  |  |  |
| 2020 | 0.0 | 18.2 | 8 | 57.1 | 4,254 | 63.0 |
| 2021 | 0.0 | 17.8 | 10 | 34.5 | 4,426 | 36.1 |
| 2022 (1/1/22-9/30/22) | 0.0 | -- | 18 | 34.6 | 11,566 | 44.1 |
| Total |  |  |  |  |  |  |
| 2020 | 100.0 | 100.0 | 14 | 100.0 | 6,757 | 100.0 |
| 2021 | 100.0 | 100.0 | 29 | 100.0 | 12,251 | 100.0 |
| 2022 (1/1/22-9/30/22) | 100.0 | -- | 52 | 100.0 | 26,207 | 100.0 |

Source: 2015 ACS; Bank Data, 2020 \& 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal $100.0 \%$.

## Small Business Loans

BBA's lending to businesses with revenues of $\$ 1.0$ million or less is excellent. For all three years, the bank's percentage of loans to businesses with revenues of $\$ 1.0$ million or less was higher than or in line with demographic data. Refer to the following table for additional details.

| Distribution of Small Business Loans by Gross Annual Revenue Category in the Orlando Assessment Are |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Gross Revenue Level | \% of Businesses | \# | \% | \$(000s) | \% |
| <=\$1,000,000 |  |  |  |  |  |
| 2020 | 91.3 | 32 | 94.2 | 212 | 97.7 |
| 2021 | 93.2 | 62 | 96.9 | 625 | 95.9 |
| 2022 (1/1/22-9/30/22) | 94.0 | 49 | 92.5 | 312 | 70.7 |
| >\$1,000,000 |  |  |  |  |  |
| 2020 | 2.7 | 1 | 2.9 | 2 | 0.9 |
| 2021 | 1.9 | 0 | 0.0 | 0 | 0.0 |
| 2022 (1/1/22-9/30/22) | 1.6 | 4 | 7.5 | 129 | 29.3 |
| Revenue Not Available |  |  |  |  |  |
| 2020 | 6.0 | 1 | 2.9 | 3 | 1.4 |
| 2021 | 4.9 | 2 | 3.1 | 27 | 4.1 |


| 2022 (1/1/22-9/30/22) | 4.4 | 0 | 0.0 | 0 | 0.0 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Total |  |  |  |  |  |
| 2020 | 100.0 | 34 | 100.0 | 217 | 100.0 |
| 2021 | 100.0 | 64 | 100.0 | 652 | 100.0 |
| 2022 (1/1/22-9/30/22) | 100.0 | 53 | 100.0 | 441 | 100.0 |

Source: 2020 \& 2021 D\&B Data; Bank Data; "--" data not available.
Due to rounding, totals may not equal $100.0 \%$.

## COMMUNITY DEVELOPMENT TEST

The institution's community development performance demonstrates poor responsiveness to community development needs in the Orlando assessment area through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the area.

## Community Development Loans

The bank originated three community development loans in the assessment area totaling \$14.4 million. Two of the loans helped revitalize and stabilize moderate-income census tracts. For example, in 2022, the bank originated a $\$ 12.9$ million loan to purchase a hotel suffering from high vacancy rates in a moderate-income census tract. The loan allowed for new ownership and the retention and hiring of 12 low- and moderate-income employees. Additionally, in 2021, the bank originated a $\$ 1.5$ million loan to replace the roof and other structural improvements to a shopping center in a moderate-income census tract.

## Qualified Investments

BBA made no donations that specifically targeted the assessment area. Please refer to the information under the header "Qualified Investments" for a discussion of donations that benefitted Florida and multiple assessment areas.

## Community Development Services

BBA provided no services that specifically targeted the assessment area. Please refer to the information under the header "Community Development Services" for a discussion of services that benefitted Florida and multiple assessment areas.

# FORT LAUDERDALE ASSESSMENT AREA - Full-Scope Review DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE FORT LAUDERDALE ASSESSMENT AREA 

The bank operates one office in the assessment area. The assessment area includes all of Broward County, which comprises the entire Fort Lauderdale-Pompano Beach-Sunrise, FL MD. As mentioned in the Scope of Evaluation section, home mortgage loans received the most weight in the Lending Test conclusions for this assessment area.

## Economic and Demographic Data

The assessment area includes 362 census tracts, which consist of 20 low-, 106 moderate-, 117 middle-, and 117 upper-income census tracts. There are also two census tracts with no income designation. The following table outlines select demographic data of the assessment area based on the 2015 ACS Census data and the 2021 D\&B data.


Source: 2015 ACS and 2021 D\&B Data
Due to rounding, totals may not equal $100.0 \%$.
(*) The NA category consists of geographies that have not been assigned an income classification.

In 2022, the FFIEC updated demographic data based on the 2020 Census. The number of census tracts increased to 417 , which consist of 20 low-, 120 moderate-, 125 middle-, and 144 upperincome census tracts. There are also eight census tracts with no income designation.

Examiners used the FFIEC's updated MFI figures to analyze the bank's home mortgage lending under the Borrower Profile criterion. The following table reflects the low-, moderate-, middle-, and upper-income MFI categories for the Fort Lauderdale-Pompano Beach-Sunrise, FL MD. As shown in the following table, the maximum MFI for low-income families was less than $\$ 41,500$, which is low when considering the rise in median housing values since 2015. Rockethomes.com notes the median sold home price in Broward County in November 2021 was $\$ 332,200$. An article entitled "Broward County Sets Total Home Sales, Total Dollar Volume Records" by Miami Realtors noted high demand, both domestically and globally, fueled Broward County real estate to a historic 2021. Further, 11.2 percent of families have incomes below the federal poverty level. These families will likely face difficulty in qualifying for home mortgage loans.

| Median Family Income Ranges for the Fort Lauderdale-Pompano Beach-Sunrise, FL MD |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: |
| Median Family Incomes | Low <br> $<\mathbf{5 0 \%}$ | Moderate <br> $\mathbf{5 0 \%} \%$ to $<\mathbf{8 0 \%}$ | Middle <br> $\mathbf{8 0 \%} \%$ to $<\mathbf{1 2 0 \%}$ | Upper <br> $\geq \mathbf{1 2 0 \%}$ |
| $2020(\$ 74,800)$ | $<\$ 37,400$ | $\$ 37,400$ to $<\$ 59,840$ | $\$ 59,840$ to $<\$ 89,760$ | $\geq \$ 89,760$ |
| $2021(\$ 73,400)$ | $<\$ 36,700$ | $\$ 36,700$ to $<\$ 58,720$ | $\$ 58,720$ to $<\$ 88,080$ | $\geq \$ 88,080$ |
| $2022(\$ 82,100)$ | $<\$ 41,500$ | $\$ 41,500$ to $<\$ 65,680$ | $\$ 65,680$ to $<\$ 98,520$ | $\geq \$ 98,520$ |
| Source: $F F I E C$ |  |  |  |  |

As shown in the following table, the unemployment rate for Broward County significantly declined from 2020 to 2022. The unemployment rate in 2020 was higher than the state and national rates. In 2021, the rate was lower than the national rate, but higher than the state rate. In October 2022, the unemployment rate was lower than the state and national rates.

| Unemployment Rates |  |  |  |
| :--- | :---: | :---: | :---: |
| Area | $\mathbf{2 0 2 0}$ | $\mathbf{2 0 2 1}$ | October 2022 |
|  | $\mathbf{\%}$ | $\mathbf{\%}$ | $\mathbf{\%}$ |
| Broward County | 8.8 | 4.9 | 2.6 |
| Florida | 8.2 | 4.6 | 2.7 |
| National Average | 8.1 | 5.4 | 3.7 |
| Source: Federal Reserve Economic Data |  |  |  |

In terms of businesses and the economy, $2021 \mathrm{D} \& \mathrm{~B}$ data shows the top industries in the assessment area were services at 34.2 percent, non-classifiable establishments at 32.9 percent, and finance, insurance, and real estate at 10.0 percent. According to Moody's, major employers include Nova Southeastern University ( 6,234 employees); First Service Residential ( 5,400 employees); and HEICO (4,532 employees).

Moody's Economy.com, Inc., Précis Metro dated December 2021 notes that the assessment area's economy is finally recovering from the crisis with the accelerated pace of job growth at the end of 2021. The surge in hiring and an influx of new residents has stimulated the economy and lead to housing prices rising at the fastest rate in two decades. Information dated April 2022 notes that the assessment area is still in recovery. Employment remains below the pre-recession level due to the slow recovery in leisure/hospitality and construction. The assessment area has only recovered one in seven of the leisure/hospitality jobs lost in the pandemic. Home prices have increased 40 percent in the last two years.

## Competition

There is a high level of competition for deposits in the assessment area. In addition to competing with large national and regional banks, BBA competes with local banks, credit unions, and finance companies. As of June 30, 2022, 44 FDIC-insured institutions operated 390 offices within the assessment area. The top five banks by deposit market share were Bank of America, N.A.; Wells Fargo Bank, N.A.; Truist Bank; JP Morgan Chase Bank, N.A.; and Citibank, N.A. Collectively, these five banks accounted for 71.0 percent of the deposit market share. BBA ranked $34^{\text {th }}$ in total deposits with a market share of 0.1 percent.

There is a high level of competition for home mortgage loans in the assessment area. The 2021 aggregate data shows that 877 lenders reported 87,745 home mortgage loans in the assessment area, indicating a significant level of competition. The three most prominent home mortgage lenders were United Wholesale Mortgage, Rocket Mortgage, and Wells Fargo Bank, N.A., collectively accounting for 19.9 percent of total market share, by number of loans. BBA ranked $263^{\text {rd }}$ with a market share of 0.03 percent.

In addition, there is a high level of competition for small business loans in the assessment area. Aggregate data for 2020 reflects 264 lenders reported 98,821 small business loans, indicating a significant level of competition. The three most prominent small business lenders were American Express National Bank; Bank of America, N.A.; and JPMorgan Chase Bank, N.A., collectively accounting for 46.0 percent of the total market share by number of loans.

## Community Contacts

Examiners reviewed a recent community contact conducted with an affordable housing organization that provides permanent affordable housing opportunities to meet the needs of low-income individuals in Broward County. The contact noted a significant need for the development of additional single-family and multifamily affordable housing. The contact noted that people are relocating from the northern United States to Broward County resulting in higher demand for housing than the current supply. Thus, home purchase and rent prices are at all-time highs. As a result, low- and moderate-income individuals are unable to afford the rents and are no longer able to live in Broward County.

## Credit and Community Development Needs and Opportunities

Based on the community contact and demographic and economic data, some conclusions regarding the credit needs and opportunities of the assessment area can be derived. The high percentage of low- and moderate-income families at 39.6 percent and the poverty rate indicates a continuing need for financial literacy and affordable housing. However, it is unlikely that many of these families would qualify for typical home loans. Thus, government-guaranteed home loan programs with more flexible underwriting criteria could provide additional access for these families. The need for small business loans is apparent as 94.3 percent of businesses have gross annual revenues of $\$ 1.0$ million or less.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN THE FORT LAUDERDALE ASSESSMENT AREA

## LENDING TEST

BBA demonstrated outstanding performance under the Lending Test in the Fort Lauderdale assessment area. The bank's excellent performance under the geographic distribution and borrower profile criteria support this conclusion.

## Geographic Distribution

Overall, the geographic distribution of loans reflects excellent dispersion throughout the assessment area.

## Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent dispersion throughout the assessment area. For all three years, the bank's lending in low-income census tracts significantly exceeded demographic data and aggregate performance. Although the bank originated no loans in moderate-income census tracts in 2020, lending in moderate-income census tracts significantly exceeded demographic data in 2021 and 2022 and aggregate performance in 2021. Please refer to the following table for additional details.

| Geographic Distribution of Home Mortgage Loans in the Fort Lauderdale Assessment Area |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Tract Income Level | \% of OwnerOccupied Housing Units | Aggregate Performance $\%$ of \# | \# | \% | \$(000s) | \% |
| Low |  |  |  |  |  |  |
| 2020 | 2.8 | 2.0 | 1 | 14.4 | 400 | 13.2 |
| 2021 | 2.8 | 2.4 | 4 | 16.0 | 1,198 | 14.3 |
| 2022 (1/1/22-9/30/22) | 3.5 | -- | 6 | 15.0 | 1,132 | 7.8 |
| Moderate |  |  |  |  |  |  |
| 2020 | 24.8 | 19.3 | 0 | 0.0 | 0 | 0.0 |
| 2021 | 24.8 | 20.6 | 10 | 40.0 | 2,437 | 29.1 |
| 2022 (1/1/22-9/30/22) | 25.3 | -- | 14 | 35.0 | 3,548 | 24.5 |
| Middle |  |  |  |  |  |  |
| 2020 | 34.0 | 32.9 | 3 | 42.8 | 1,045 | 34.5 |
| 2021 | 34.0 | 33.2 | 2 | 8.0 | 1,084 | 13.0 |
| 2022 (1/1/22-9/30/22) | 28.7 | -- | 6 | 15.0 | 2,035 | 14.1 |
| Upper |  |  |  |  |  |  |
| 2020 | 38.4 | 45.8 | 3 | 42.8 | 1,583 | 52.3 |
| 2021 | 38.4 | 43.8 | 9 | 36.0 | 3,641 | 43.6 |
| 2022 (1/1/22-9/30/22) | 41.5 | -- | 14 | 35.0 | 7,756 | 53.6 |


| Not Available |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2020 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 2021 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 2022 (1/1/22-9/30/22) | 1.0 | -- | 0 | 0.0 | 0 | 0.0 |
| Total |  |  |  |  |  |  |
| 2020 | 100.0 | 100.0 | 7 | 100.0 | 3,028 | 100.0 |
| 2021 | 100.0 | 100.0 | 25 | 100.0 | 8,360 | 100.0 |
| 2022 (1/1/22-9/30/22) | 100.0 | 100.0 | 40 | 100.0 | 14,471 | 100.0 |

Source: 2015 ACS \& 2020 Census Data; Bank Data, 2020 \& 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal $100.0 \%$.

## Small Business Loans

The geographic distribution of small business loans reflects excellent dispersion throughout the assessment area. In 2020 and 2021, the bank's lending performance in low-income census tracts exceeded demographic data. In 2022, the bank originated no loans in low-income census tracts. However, this performance is mitigated by the low percentage of businesses in these census tracts, which is indicative of limited lending opportunities.

In 2020 and 2021, the bank's lending performance in moderate-income census tracts was in line with demographic data. In 2022, the bank's lending performance significantly exceeded demographic data and performance in the prior two years. Please refer to the following table for additional details.

| Geographic Distribution of Small Business Loans in the Fort Lauderdale Assessment Area |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Tract Income Level | \% of Businesses | \# | \% | \$(000s) | \% |
| Low |  |  |  |  |  |
| 2020 | 4.9 | 1 | 10.0 | 1 | 3.8 |
| 2021 | 4.9 | 4 | 22.2 | 23 | 18.6 |
| 2022 (1/1/22-9/30/22) | 2.8 | 0 | 0.0 | 0 | 0.0 |
| Moderate |  |  |  |  |  |
| 2020 | 23.9 | 2 | 20.0 | 2 | 7.7 |
| 2021 | 25.0 | 4 | 22.2 | 16 | 13.0 |
| 2022 (1/1/22-9/30/22) | 26.9 | 7 | 63.6 | 73 | 58.4 |
| Middle |  |  |  |  |  |
| 2020 | 30.6 | 3 | 30.0 | 6 | 23.1 |
| 2021 | 30.6 | 4 | 22.2 | 61 | 49.0 |
| 2022 (1/1/22-9/30/22) | 28.7 | 0 | 0.0 | 0 | 0.0 |
| Upper |  |  |  |  |  |
| 2020 | 40.7 | 4 | 40.0 | 17 | 65.4 |
| 2021 | 39.6 | 6 | 33.4 | 24 | 19.4 |
| 2022 (1/1/22-9/30/22) | 40.3 | 4 | 36.4 | 52 | 41.6 |


| Not Available |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 2020 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 2021 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 2022 (1/1/22-9/30/22) | 1.3 | 0 | 0.0 | 0 | 0.0 |
| Total |  |  |  |  |  |
| 2020 | 100.0 | 10 | 100.0 | 26 | 100.0 |
| 2021 | 100.0 | 18 | 100.0 | 124 | 100.0 |
| 2022 (1/1/22-9/30/22) | 100.0 | 11 | 100.0 | 125 | 100.0 |

Source: 2020 \& 2021 D\&B Data; Bank Data; "--" data not available.
Due to rounding, totals may not equal $100.0 \%$.

## Borrower Profile

Overall, the distribution of borrowers reflects excellent penetration among individuals of different income levels and businesses of different sizes.

## Home Mortgage Loans

BBA's lending to borrowers of different income levels reflects excellent penetration in the assessment area. In 2020 and 2021, BBA did not originate any home mortgage loans to low-income borrowers. In 2022, the bank originated two loans to low-income borrowers, which is well below demographic data. The bank's lending performance to low-income borrowers is mitigated given the limited lending opportunities reflected by low aggregate data performance, a high level of competition, and an increase in the median housing value. In addition, families living below the poverty level at 11.2 percent would not readily qualify for a conventional home mortgage loan given the median sales price of $\$ 332,200$. Further, the bank does not offer fixed-rate mortgage loans, a loan product, which may be more conducive for low- and moderate-income borrowers.

In 2020, BBA did not originate any loans to moderate-income borrowers. However, in 2021, BBA purchased six home mortgage loans to moderate-income borrowers. As a result, the bank's level of lending to moderate-income borrowers in 2021 significantly exceeded demographic data and aggregate performance. Additionally, in 2022, the bank's lending to moderate-income borrowers significantly exceeded demographic data. Please refer to the following table for additional details.

| Distribution of Home Mortgage Loans by Borrower Income Level in the Fort Lauderdale Assessment Area |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Borrower Income Level | \% of Families | Aggregate Performance \% of \# | \# | \% | \$(000s) | \% |
| Low |  |  |  |  |  |  |
| 2020 | 22.3 | 2.4 | 0 | 0.0 | 0 | 0.0 |
| 2021 | 22.3 | 2.5 | 0 | 0.0 | 0 | 0.0 |
| 2022 (1/1/22-9/30/22) | 21.8 | -- | 2 | 5.0 | 191 | 1.3 |
| Moderate |  |  |  |  |  |  |
| 2020 | 17.3 | 11.5 | 0 | 0.0 | 0 | 0.0 |


| 2021 | 17.3 | 10.7 | 6 | 24.0 | 1,254 | 15.0 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2022 (1/1/22-9/30/22) | 18.3 | -- | 14 | 35.0 | 2,536 | 17.5 |
| Middle |  |  |  |  |  |  |
| 2020 | 18.7 | 20.0 | 0 | 0.0 | 0 | 0.0 |
| 2021 | 18.7 | 19.8 | 2 | 8.0 | 417 | 5.0 |
| 2022 (1/1/22-9/30/22) | 18.1 | -- | 2 | 5.0 | 458 | 3.2 |
| Upper |  |  |  |  |  |  |
| 2020 | 41.7 | 48.5 | 4 | 57.1 | 2,005 | 66.2 |
| 2021 | 41.7 | 49.5 | 15 | 60.0 | 5,869 | 70.2 |
| 2022 (1/1/22-9/30/22) | 41.8 | -- | 7 | 17.5 | 2,582 | 17.8 |
| Not Available |  |  |  |  |  |  |
| 2020 | 0.0 | 17.6 | 3 | 42.9 | 1,023 | 33.8 |
| 2021 | 0.0 | 17.6 | 2 | 8.0 | 820 | 9.8 |
| 2022 (1/1/22-9/30/22) | 0.0 | -- | 15 | 37.5 | 8.704 | 60.2 |
| Total |  |  |  |  |  |  |
| 2020 | 100.0 | 100.0 | 7 | 100.0 | 3,028 | 100.0 |
| 2021 | 100.0 | 100.0 | 25 | 100.0 | 8,360 | 100.0 |
| 2022 (1/1/22-9/30/22) | 100.0 | -- | 40 | 100.0 | 14,471 | 100.0 |

Source: 2015 ACS \& 2020 Census Data; Bank Data, 2020 \& 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal $100.0 \%$.

## Small Business Loans

BBA's lending to businesses with revenues of $\$ 1.0$ million or less is reasonable. In 2020, the bank originated all 10 small business loans to businesses with revenues of $\$ 1.0$ million or less. In 2021 and 2022, the bank's lending performance was below, but in a reasonable range of, demographic data. Refer to the following table for additional details.

| Distribution of Small Business Loans by Gross Annual Revenue Category in the Fort Lauderdale AssessmentArea |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Gross Revenue Level | \% of Businesses | \# | \% | \$(000s) | \% |
| < $=\$ 1,000,000$ |  |  |  |  |  |
| 2020 | 92.8 | 10 | 100.0 | 26 | 100.0 |
| 2021 | 94.3 | 16 | 88.8 | 67 | 54.0 |
| 2022 (1/1/22-9/30/22) | 94.9 | 9 | 81.8 | 85 | 68.0 |
| >\$1,000,000 |  |  |  |  |  |
| 2020 | 2.7 | 0 | 0.0 | 0 | 0.0 |
| 2021 | 1.9 | 1 | 5.6 | 2 | 1.6 |
| 2022 (1/1/22-9/30/22) | 1.6 | 2 | 18.2 | 40 | 32.0 |
| Revenue Not Available |  |  |  |  |  |


| 2020 | 4.5 | 0 | 0.0 | 0 | 0.0 |  |
| ---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2021 | 3.8 | 1 | 5.6 | 55 | 44.4 |  |
| $2022(1 / 1 / 22-9 / 30 / 22)$ | 3.5 | 0 | 0.0 | 0 | 0.0 |  |
| Total |  |  |  |  |  |  |
| $\mathbf{2 0 2 0}$ | $\mathbf{1 0 0 . 0}$ | $\mathbf{1 0}$ | $\mathbf{1 0 0 . 0}$ | $\mathbf{2 6}$ | $\mathbf{1 0 0 . 0}$ |  |
| $\mathbf{2 0 2 1}$ | $\mathbf{1 0 0 . 0}$ | $\mathbf{1 8}$ | $\mathbf{1 0 0 . 0}$ | $\mathbf{1 2 4}$ | $\mathbf{1 0 0 . 0}$ |  |
| $\mathbf{2 0 2 2}(\mathbf{1} / \mathbf{1} / \mathbf{2 2}-\mathbf{9 / 3 0} / \mathbf{2 2})$ | $\mathbf{1 0 0 . 0}$ | $\mathbf{1 1}$ | $\mathbf{1 0 0 . 0}$ | $\mathbf{1 2 5}$ | $\mathbf{1 0 0 . 0}$ |  |

Source: 2020 \& 2021 D\&B Data; Bank Data; "--" data not available.
Due to rounding, totals may not equal $100.0 \%$.

## COMMUNITY DEVELOPMENT TEST

The institution's community development performance demonstrates poor responsiveness to community development needs in the Fort Lauderdale assessment area through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the area.

## Community Development Loans

The bank originated one community development loan totaling $\$ 569,000$ in the assessment area. The loan was to a medical facility that provides substantial services to low- and moderate-income individuals.

## Qualified Investments

BBA made no donations that specifically targeted the assessment area. Please refer to the information under the header "Qualified Investments" for a discussion of donations that benefitted Florida and multiple assessment areas.

## Community Development Services

BBA provided three services that specifically targeted the assessment area. The following table shows the services benefited organizations that provide affordable housing and economic development.

| Community Development Services in the Fort Lauderdale Assessment Area |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Activity Year | Affordable Housing | Community Services | Economic Development | Revitalize or Stabilize | Total |
|  | \# | \# | \# | \# | \# |
| 2020 $(12 / 9 / 2020-12 / 31 / 2020)$ | - | - | - | - | - |
| 2021 | - | - | 1 | - | 1 |
| $\begin{array}{r} 2022 \\ (1 / 1 / 22-11 / 29 / 22) \end{array}$ | 1 | - | 1 | - | 2 |
| Total | 1 | - | 2 | - | 3 |
| Source: Bank Data |  |  |  |  |  |

A bank officer provided three community development services for two organizations during the evaluation period. In 2021 and 2022, the bank officer served as a director of an organization that promotes and assists small Brazilian-owned businesses in the assessment area. Additionally, in 2022, the bank officer served on an affordable housing advisory committee for a municipality in the assessment area.

## APPENDICES

## INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

## Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
3) The geographic distribution of the bank's loans;
4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

## Community Development Test

The Community Development Test considers the following criteria:

1) The number and amount of community development loans;
2) The number and amount of qualified investments;
3) The extent to which the bank provides community development services; and
4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

## 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.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:
(1) Support affordable housing for low- and moderate-income individuals;
(2) Target community services toward low- and moderate-income individuals;
(3) Promote economic development by financing small businesses or farms; or
(4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:
(1) Has as its primary purpose community development; and
(2) Except in the case of a wholesale or limited purpose institution:
(i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
(ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

Community Development Service: A service that:
(1) Has as its primary purpose community development;
(2) Is related to the provision of financial services; and
(3) Has not been considered in the evaluation of the institution's retail banking services under $\S$ 345.24(d).

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.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:
(1) An unemployment rate of at least 1.5 times the national average;
(2) A poverty rate of 20 percent or more; or
(3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g, 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 the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000 . The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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 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 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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 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.

Rural Area: Territories, populations, and housing units that are not classified as urban.
Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $\$ 1$ million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middleincome geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).
"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

## LIST OF BANK BRANCHES

As of March 31, 2024

## Main Branch Office:

1221 Brickell Avenue, Suite 2200
Miami, FL 33131
Operating Hours: Monday thru Friday 9:00 a.m. to 4:00 p.m.
Census Tract \#0067.13; MSA/MD Code: 33124
Opened July 31, 2017
Aventura Office:
17900 Biscayne Blvd.
Aventura, FL 33160
Operating Hours: Monday thru Friday 9:00 a.m. to 4:00 p.m.
Census Tract \#0001.32; MSA/MD Code: 33124
Opened July 20, 2016

## Lighthouse Point:

3450 N Federal Hwy.
Lighthouse Point, FL 33064
Operating Hours: Monday thru Friday 9:00 a.m. to 4:00 p.m.
Census Tract \#0301.00; MSA/MD CODE: 22744
Opened February 12, 2016

## Orlando Branch Office:

5475 International Drive
Orlando, FL 32819
Operating Hours: Monday thru Friday 9:00 a.m. to 4:00 p.m.
Census Tract \#0170.01; MSA/MD CODE: 36740
Opened February 5, 2015

[^4]
## CLOSED BRANCHES

As of March 31, 2024

## BOCA RATON OFFICE:

698 Yamato Road, Suite 5
Boca Raton, FL 33431
Operating Hours: Monday thru Friday 9:00 a.m. to 4:00 p.m.
Census Tract \#0070.02; MSA/MD Code: 48424
Branch Office Closed effective July 30, 2021

## MAIN BRANCH OFFICE:

800 Brickell Avenue, Suite 103
Miami, FL 33131
Operating Hours: Monday thru Friday 9:00 a.m. to 4:00 p.m.
Census Tract \#0067.02 - MSA/MD Code: 33124
Branch Office Closed effective July 28, 2017
WEST BOCA RATON OFFICE:
22831 State Road 7
Boca Raton, FL 33428
Operating Hours: Monday thru Thursday 9:00 a.m. to 4:00 p.m.
Friday 9:00 a.m. to 5:00 p.m.
Census Tract \#0077.32 - MSA/MD Code: 48424
Branch Office Closed Effective May 30, 2017
DORAL BRANCH OFFICE:
2600 NW $87^{\text {th }}$ Avenue
Doral, FL 33172
Operating Hours: Monday thru Thursday 9:00 a.m. to 4:00 p.m.
Friday 9:00 a.m. to 5:00 p.m.
Census Tract \#0090.10 - MSA/MD Code: 33124
Branch Office Closed Effective May 15, 2017

[^5]
## PRODUCTS

PERSONAL CHECKING
PERSONAL MONEY MARKET ACCOUNTS
PERSONAL SAVINGS ACCOUNTS
PERSONAL CERTIFICATE OF DEPOSIT ACCOUNTS
PERSOANL IRA'S CERTIFICATE OF DEPOSIT ACCOUNTS
IOTA's
BUSINESS CHECKING ACCOUNTS
BUSINESS SAVINGS ACCOUNTS
BUSINESS MONEY MARKET ACCOUNTS
BUSINESS CERTIFICATE OF DEPOSIT ACCOUNTS
CREDIT CARDS
SECURED CREDIT CARDS
PREPAID CARDS
AUTOMOBILE LOANS
RESIDENTIAL LOANS
HELOCs
HELOANs
COMMERCIAL LOANS
COMMERCIAL LINES
CONSTRUCTION LOANS
SMALL BUSINESS LOANS

## SERVICES

ATMs
MOBILE BANKING
MOBILE DEPOSIT
ONLINE BANKING
ONLINE BILL PAY
MERCHANT SERVICES
REMOTE DEPOSIT CAPTURE
PAYROLL SERVICES
REMITTANCE - REMESSA SERVICE
SWEEP SERVICE
WIRE TRANSFERS

[^6]
## Bank

| Uncollected Paid/Returned Item ${ }^{1}$ | \$35.00 | Sweep Transfer Fee | \$10.00 |
| :---: | :---: | :---: | :---: |
| NSF Paid/Returned Item ${ }^{2}$ | \$35.00 | Copy of Check | \$2.00 |
| Overdraft Interest Rate ${ }^{3}$ | 16.00\% | Copy of Statement (per page) | \$1.00 |
| Domestic Wires |  | Dormant Accounts, monthly (after 12 months) | \$15.00 |
| Incoming | \$15.00 | Closed Accounts (under 180 days) | \$50.00 |
| Outgoing Online | \$25.00 | Research (per hour) | \$25.00 |
| Outgoing Branch | \$30.00 | Legal Process | \$150.00 |
| International Wires |  | Lost Debit Card Replacement - Standard Domestic | \$5.00 |
| Incoming | \$15.00 | Debit Card Standard International Delivery | \$15.00 |
| Outgoing Online | \$30.00 | Debit Card Rush Delivery | \$60.00 |
| Outgoing Branch | \$30.00 | Charge Off | \$40.00 |
| ATM Transactions |  | Check Cashing, on-us items (non-customers) | \$5.00 |
| On-us, Presto and Allpoint Networks | No Charge | Return Mail Processing | \$10.00 |
| Withdrawal - Out of Network ${ }^{4}$ | \$3.00 | Collections: Domestic, Incoming and Outgoing | \$20.00 |
| Other Fees |  | Collections: Intl., Incoming and Outgoing | \$40.00 |
| Cashier's Check | \$10.00 | Collections: Intl., Coupon, per envelope | \$5.00 |
| Stop Payment | \$30.00 | Bill Payment Overnight Check Service Fee | \$14.95 |
| Returned Deposit, per item | \$15.00 |  |  |

[^7]
## Miscellaneous Schedule of Fees - Business

| Uncollected Paid/Returned Item ${ }^{1}$ | \$35.00 | Copy of Check | \$2.00 |
| :---: | :---: | :---: | :---: |
| NSF Paid/Returned Item ${ }^{2}$ | \$35.00 | Copy of Statement (per page) | \$1.00 |
| Overdraft Interest Rate ${ }^{3}$ | 16.00\% | Dormant Accounts, Monthly (after 12 months) | \$15.00 |
| Domestic Wires |  | Closed Accounts (under 180 days) | \$50.00 |
| Incoming | \$15.00 | Research (per hour) | \$25.00 |
| Outgoing Online | \$25.00 | Legal Process | \$150.00 |
| Outgoing (Branch) | \$30.00 | Lost Debit Card Replacement - Standard Domestic | \$5.00 |
| International Wires |  | Debit Card Standard International Delivery | \$15.00 |
| Incoming | \$15.00 | Debit Card Rush Delivery | \$60.00 |
| Outgoing Online | \$30.00 | Charge Off | \$40.00 |
| Outgoing (Branch) | \$30.00 | Check Cashing, on-us items (non-customers) | \$5.00 |
| ATM Transactions |  | Return Mail Processing | \$10.00 |
| On-us, Presto and Allpoint Networks | No Charge | Collections: Domestic, Incoming and Outgoing | \$20.00 |
| Withdrawal - Out of Network ${ }^{4}$ | \$3.00 | Collections: Intl., Incoming and Outgoing | \$40.00 |
| Other Fees |  | Collections: Intl., Coupon, per envelope | \$5.00 |

[^8]P.L. 94-171 COUNTY BLOCK MAP (2020 CENSUS): Miami-Dade County, FL


## 2023 FFIEC Geocode Census Track

BBA Miami-Dade County - Service Branch-1221 Brickell Avenue, Suite 2200, Miami, FL 33131
HPIDC FFIEC Geocoding/Mapping System -- 2023


Matched Address: 1221 Brickell Ave, Miami, Florida, 33131
MSA: 33124 - MIAMI-MIAMI BEACH-KENDALL, FL || State: 12 - FLORIDA || County: 086 - MIAMI-DADE COUNTY || Tract Code: 0067.13

## 2023 FFIEC Geocode Census Report

Address: 1221 Brickell Ave, Miami, Florida, 33131
MSA: 33124 - MIAMI-MIAMI BEACH-KENDALL, FL
State: 12 - FLORIDA
County: 086 - MIAMI-DADE COUNTY
Tract Code: 0067.13
Summary Census Demographic Information

| Tract Income Level | Upper |
| :--- | :--- |
| Underserved or Distressed Tract | No |
| 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | $\$ 74,700$ |
| 2023 Estimated Tract Median Family Income | $\$ 218,893$ |
| 2020 Tract Median Family Income | $\$ 177,773$ |
| Tract Median Family Income \% | 293.03 |
| Tract Population | 2416 |
| Tract Minority \% | 64.40 |
| Tract Minority Population | 1556 |
| Owner-Occupied Units | 383 |
| 1- to 4- Family Units | 56 |

Census Income Information

| Tract Income Level | Upper |
| :--- | :--- |
| 2020 MSA/MD/statewide non-MSA/MD Median Family Income | $\$ 60,666$ |
| 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | $\$ 74,700$ |
| \% below Poverty Line | 8.19 |
| Tract Median Family Income \% | 293.03 |
| 2020 Tract Median Family Income | $\$ 177,773$ |
| 2023 Estimated Tract Median Family Income | $\$ 218,893$ |
| 2020 Tract Median Household Income | $\$ 100,268$ |

## Census Population Information

| Tract Population | 2416 |
| :--- | :--- |
| Tract Minority \% | 64.40 |
| Number of Families | 515 |
| Number of Households | 1376 |
| Non-Hispanic White Population | 860 |
| Tract Minority Population | 1556 |
| American Indian Population | 0 |
| Asian/Hawaiian/Pacific Islander Population | 95 |
| Black Population | 65 |
| Hispanic Population | 1231 |
| Other/Two or More Races Population | 165 |

Census Housing Information

| Total Housing Units | 1894 |
| :--- | :--- |
| 1- to 4- Family Units | 56 |
| Median House Age (Years) | 15 |
| Owner-Occupied Units | 383 |
| Renter Occupied Units | 993 |
| Owner Occupied 1- to 4- Family Units | 53 |
| Inside Principal City? | YES |
| Vacant Units | 518 |

## 2023 FFIEC Geocode Census Track

BBA Service Branch - Miami Dade County - 17900 Biscayne BLVD, Aventura, FL 33160


## 2023 FFIEC Geocode Census Report

Address: 17900 Biscayne Blvd, Aventura, Florida, 33160
MSA: 33124 - MIAMI-MIAMI BEACH-KENDALL, FL
State: 12 - FLORIDA
County: 086 - MIAMI-DADE COUNTY
Tract Code: 0001.32
Summary Census Demographic Information

| Tract Income Level | Middle |
| :--- | :--- |
| Underserved or Distressed Tract | No |
| 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | $\$ 74,700$ |
| 2023 Estimated Tract Median Family Income | $\$ 87,429$ |
| 2020 Tract Median Family Income | $\$ 71,004$ |
| Tract Median Family Income \% | 117.04 |
| Tract Population | 4888 |
| Tract Minority \% | 61.76 |
| Tract Minority Population | 3019 |
| Owner-Occupied Units | 1877 |
| 1- to 4- Family Units | 294 |

Census Income Information

| Tract Income Level | Middle |
| :--- | :--- |
| 2020 MSA/MD/statewide non-MSA/MD Median Family Income | $\$ 60,666$ |
| 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | $\$ 74,700$ |
| \% below Poverty Line | 15.80 |
| Tract Median Family Income \% | 117.04 |
| 2020 Tract Median Family Income | $\$ 71,004$ |
| 2023 Estimated Tract Median Family Income | $\$ 87,429$ |
| 2020 Tract Median Household Income | $\$ 33,411$ |

Census Population Information

| Tract Population | 4888 |
| :--- | :--- |
| Tract Minority \% | 61.76 |
| Number of Families | 906 |
| Number of Households | 2823 |
| Non-Hispanic White Population | 1869 |
| Tract Minority Population | 3019 |
| American Indian Population | 4 |
| Asian/Hawaiian/Pacific Islander Population | 91 |
| Black Population | 243 |
| Hispanic Population | 2450 |
| Other/Two or More Races Population | 231 |

Census Housing Information

| Total Housing Units | 3873 |
| :--- | :--- |
| 1- to 4- Family Units | 294 |
| Median House Age (Years) | 45 |
| Owner-Occupied Units | 1877 |
| Renter Occupied Units | 946 |
| Owner Occupied 1- to 4- Family Units | 294 |
| Inside Principal City? | NO |
| Vacant Units | 1050 |

2023 FFIEC Census Report - Summary Census Demographic Information
State: 12 - FLORIDA (FL)
County: 086 - MIAMI-DADE COUNTY

Tract: All Tracts

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract <br> Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0001.07 | Upper | No | 138.93 | \$74,700 | \$103,781 | \$84,286 | 2924 | 54.51 | 1594 | 384 | 267 |
| 12 | 086 | 0001.09 | Middle | No | 83.63 | \$74,700 | \$62,472 | \$50,737 | 3782 | 77.39 | 2927 | 334 | 674 |
| 12 | 086 | 0001.15 | Upper | No | 168.20 | \$74,700 | \$125,645 | \$102,042 | 3100 | 42.32 | 1312 | 516 | 525 |
| 12 | 086 | 0001.18 | Upper | No | 167.03 | \$74,700 | \$124,771 | \$101,333 | 1373 | 33.43 | 459 | 350 | 15 |
| 12 | 086 | 0001.20 | Upper | No | 144.76 | \$74,700 | \$108,136 | \$87,821 | 4669 | 65.62 | 3064 | 1451 | 978 |
| 12 | 086 | 0001.21 | Upper | No | 227.37 | \$74,700 | \$169,845 | \$137,941 | 1720 | 40.00 | 688 | 464 | 81 |
| 12 | 086 | 0001.22 | Upper | No | 194.22 | \$74,700 | \$145,082 | \$117,829 | 4108 | 47.27 | 1942 | 1377 | 169 |
| 12 | 086 | 0001.23 | Upper | No | 157.02 | \$74,700 | \$117,294 | \$95,263 | 4194 | 38.84 | 1629 | 1353 | 494 |
| 12 | 086 | 0001.24 | Moderate | No | 71.10 | \$74,700 | \$53,112 | \$43,135 | 3260 | 86.41 | 2817 | 373 | 125 |
| 12 | 086 | 0001.25 | Middle | No | 100.92 | \$74,700 | \$75,387 | \$61,228 | 3774 | 39.48 | 1490 | 1290 | 50 |
| 12 | 086 | 0001.26 | Middle | No | 92.42 | \$74,700 | \$69,038 | \$56,071 | 1930 | 45.39 | 876 | 414 | 94 |
| 12 | 086 | 0001.27 | Upper | No | 128.31 | \$74,700 | \$95,848 | \$77,841 | 3306 | 59.83 | 1978 | 875 | 411 |
| 12 | 086 | 0001.28 | Upper | No | 124.82 | \$74,700 | \$93,241 | \$75,729 | 4181 | 63.21 | 2643 | 868 | 320 |
| 12 | 086 | 0001.29 | Upper | No | 258.85 | \$74,700 | \$193,361 | \$157,037 | 2305 | 36.88 | 850 | 868 | 205 |
| 12 | 086 | 0001.30 | Upper | No | 167.26 | \$74,700 | \$124,943 | \$101,471 | 2826 | 47.56 | 1344 | 740 | 48 |
| 12 | 086 | 0001.31 | Upper | No | 170.18 | \$74,700 | \$127,124 | \$103,242 | 4721 | 52.79 | 2492 | 1007 | 378 |
| 12 | 086 | 0001.32 | Middle | No | 117.04 | \$74,700 | \$87,429 | \$71,004 | 4888 | 61.76 | 3019 | 1877 | 294 |
| 12 | 086 | 0001.34 | Upper | No | 123.88 | \$74,700 | \$92,538 | \$75,156 | 3143 | 60.52 | 1902 | 907 | 152 |
| 12 | 086 | 0001.40 | Middle | No | 108.35 | \$74,700 | \$80,937 | \$65,732 | 3199 | 66.93 | 2141 | 345 | 41 |
| 12 | 086 | 0001.41 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 2692 | 53.68 | 1445 | 154 | 48 |
| 12 | 086 | 0001.42 | Upper | No | 148.78 | \$74,700 | \$111,139 | \$90,261 | 6149 | 47.76 | 2937 | 1599 | 184 |
| 12 | 086 | 0001.43 | Upper | No | 138.42 | \$74,700 | \$103,400 | \$83,975 | 2712 | 47.09 | 1277 | 927 | 193 |
| 12 | 086 | 0001.44 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 1405 | 56.94 | 800 | 279 | 138 |
| 12 | 086 | 0001.45 | Upper | No | 168.86 | \$74,700 | \$126,138 | \$102,444 | 2332 | 44.55 | 1039 | 831 | 854 |
| 12 | 086 | 0001.46 | Upper | No | 223.52 | \$74,700 | \$166,969 | \$135,605 | 4067 | 48.00 | 1952 | 1198 | 520 |
| 12 | 086 | 0002.04 | Middle | No | 102.72 | \$74,700 | \$76,732 | \$62,321 | 4602 | 94.63 | 4355 | 785 | 1122 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract <br> Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0002.06 | Moderate | No | 78.72 | \$74,700 | \$58,804 | \$47,760 | 5297 | 95.56 | 5062 | 899 | 1430 |
| 12 | 086 | 0002.11 | Middle | No | 105.80 | \$74,700 | \$79,033 | \$64,188 | 3171 | 81.77 | 2593 | 524 | 792 |
| 12 | 086 | 0002.12 | Moderate | No | 58.25 | \$74,700 | \$43,513 | \$35,341 | 5234 | 91.27 | 4777 | 188 | 438 |
| 12 | 086 | 0002.13 | Middle | No | 89.11 | \$74,700 | \$66,565 | \$54,063 | 5318 | 64.10 | 3409 | 592 | 845 |
| 12 | 086 | 0002.15 | Moderate | No | 76.33 | \$74,700 | \$57,019 | \$46,311 | 4171 | 96.91 | 4042 | 637 | 812 |
| 12 | 086 | 0002.16 | Middle | No | 104.52 | \$74,700 | \$78,076 | \$63,411 | 3965 | 94.43 | 3744 | 867 | 1079 |
| 12 | 086 | 0002.18 | Moderate | No | 76.64 | \$74,700 | \$57,250 | \$46,500 | 3403 | 97.00 | 3301 | 585 | 718 |
| 12 | 086 | 0002.19 | Moderate | No | 65.18 | \$74,700 | \$48,689 | \$39,543 | 4407 | 91.17 | 4018 | 314 | 521 |
| 12 | 086 | 0002.20 | Moderate | No | 77.30 | \$74,700 | \$57,743 | \$46,899 | 4593 | 93.16 | 4279 | 608 | 812 |
| 12 | 086 | 0002.21 | Middle | No | 83.96 | \$74,700 | \$62,718 | \$50,941 | 2398 | 88.03 | 2111 | 426 | 606 |
| 12 | 086 | 0002.22 | Moderate | No | 57.10 | \$74,700 | \$42,654 | \$34,641 | 4379 | 85.59 | 3748 | 753 | 1052 |
| 12 | 086 | 0002.23 | Moderate | No | 58.92 | \$74,700 | \$44,013 | \$35,750 | 3541 | 90.93 | 3220 | 492 | 704 |
| 12 | 086 | 0002.24 | Low | No | 49.77 | \$74,700 | \$37,178 | \$30,196 | 4610 | 91.63 | 4224 | 119 | 264 |
| 12 | 086 | 0002.25 | Moderate | No | 75.51 | \$74,700 | \$56,406 | \$45,810 | 4107 | 88.92 | 3652 | 494 | 103 |
| 12 | 086 | 0002.26 | Upper | No | 145.99 | \$74,700 | \$109,055 | \$88,567 | 2556 | 33.76 | 863 | 640 | 578 |
| 12 | 086 | 0002.27 | Middle | No | 80.35 | \$74,700 | \$60,021 | \$48,750 | 2644 | 96.82 | 2560 | 437 | 570 |
| 12 | 086 | 0002.28 | Moderate | No | 57.64 | \$74,700 | \$43,057 | \$34,973 | 2860 | 96.64 | 2764 | 334 | 762 |
| 12 | 086 | 0003.02 | Middle | No | 107.52 | \$74,700 | \$80,317 | \$65,231 | 2274 | 92.04 | 2093 | 535 | 676 |
| 12 | 086 | 0003.06 | Moderate | No | 67.19 | \$74,700 | \$50,191 | \$40,766 | 5017 | 91.93 | 4612 | 456 | 576 |
| 12 | 086 | 0003.07 | Middle | No | 100.06 | \$74,700 | \$74,745 | \$60,708 | 4391 | 95.04 | 4173 | 839 | 1138 |
| 12 | 086 | 0003.08 | Middle | No | 107.52 | \$74,700 | \$80,317 | \$65,231 | 5104 | 92.44 | 4718 | 1088 | 1343 |
| 12 | 086 | 0003.09 | Moderate | No | 74.42 | \$74,700 | \$55,592 | \$45,152 | 3359 | 96.46 | 3240 | 225 | 325 |
| 12 | 086 | 0003.10 | Moderate | No | 72.94 | \$74,700 | \$54,486 | \$44,250 | 4046 | 93.62 | 3788 | 652 | 1058 |
| 12 | 086 | 0003.11 | Middle | No | 80.99 | \$74,700 | \$60,500 | \$49,136 | 3693 | 93.80 | 3464 | 825 | 1078 |
| 12 | 086 | 0003.12 | Moderate | No | 60.50 | \$74,700 | \$45,194 | \$36,707 | 3826 | 92.94 | 3556 | 332 | 723 |
| 12 | 086 | 0004.02 | Moderate | No | 63.70 | \$74,700 | \$47,584 | \$38,647 | 3670 | 98.47 | 3614 | 688 | 1258 |
| 12 | 086 | 0004.05 | Middle | No | 101.87 | \$74,700 | \$76,097 | \$61,803 | 4433 | 97.52 | 4323 | 927 | 1094 |
| 12 | 086 | 0004.08 | Moderate | No | 75.18 | \$74,700 | \$56,159 | \$45,611 | 6376 | 96.52 | 6154 | 586 | 1595 |
| 12 | 086 | 0004.09 | Middle | No | 80.35 | \$74,700 | \$60,021 | \$48,750 | 4464 | 98.63 | 4403 | 519 | 1077 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0004.10 | Middle | No | 89.60 | \$74,700 | \$66,931 | \$54,359 | 3861 | 98.01 | 3784 | 861 | 1131 |
| 12 | 086 | 0004.11 | Moderate | No | 51.76 | \$74,700 | \$38,665 | \$31,402 | 5445 | 98.22 | 5348 | 572 | 1137 |
| 12 | 086 | 0004.13 | Middle | No | 90.68 | \$74,700 | \$67,738 | \$55,013 | 4709 | 97.66 | 4599 | 960 | 1258 |
| 12 | 086 | 0004.14 | Moderate | No | 69.70 | \$74,700 | \$52,066 | \$42,285 | 5016 | 97.67 | 4899 | 553 | 641 |
| 12 | 086 | 0004.15 | Middle | No | 99.53 | \$74,700 | \$74,349 | \$60,384 | 2338 | 96.62 | 2259 | 467 | 649 |
| 12 | 086 | 0004.16 | Moderate | No | 63.92 | \$74,700 | \$47,748 | \$38,779 | 4455 | 97.51 | 4344 | 588 | 1039 |
| 12 | 086 | 0004.17 | Moderate | No | 75.48 | \$74,700 | \$56,384 | \$45,793 | 4100 | 98.51 | 4039 | 535 | 1059 |
| 12 | 086 | 0004.18 | Moderate | No | 56.37 | \$74,700 | \$42,108 | \$34,199 | 2818 | 98.44 | 2774 | 521 | 775 |
| 12 | 086 | 0004.19 | Middle | No | 95.66 | \$74,700 | \$71,458 | \$58,036 | 2781 | 98.06 | 2727 | 544 | 599 |
| 12 | 086 | 0004.20 | Moderate | No | 78.59 | \$74,700 | \$58,707 | \$47,679 | 3674 | 98.15 | 3606 | 664 | 858 |
| 12 | 086 | 0005.04 | Moderate | No | 66.34 | \$74,700 | \$49,556 | \$40,250 | 4689 | 97.48 | 4571 | 815 | 1279 |
| 12 | 086 | 0005.05 | Moderate | No | 52.51 | \$74,700 | \$39,225 | \$31,859 | 5441 | 95.75 | 5210 | 659 | 385 |
| 12 | 086 | 0005.06 | Moderate | No | 69.79 | \$74,700 | \$52,133 | \$42,341 | 2655 | 97.82 | 2597 | 474 | 699 |
| 12 | 086 | 0005.07 | Middle | No | 86.88 | \$74,700 | \$64,899 | \$52,712 | 4856 | 94.79 | 4603 | 460 | 836 |
| 12 | 086 | 0005.08 | Low | No | 25.78 | \$74,700 | \$19,258 | \$15,641 | 4117 | 98.52 | 4056 | 39 | 318 |
| 12 | 086 | 0005.09 | Middle | No | 85.73 | \$74,700 | \$64,040 | \$52,009 | 3257 | 97.30 | 3169 | 536 | 791 |
| 12 | 086 | 0006.01 | Middle | No | 87.34 | \$74,700 | \$65,243 | \$52,991 | 5035 | 94.04 | 4735 | 876 | 1315 |
| 12 | 086 | 0006.02 | Moderate | No | 77.83 | \$74,700 | \$58,139 | \$47,220 | 5021 | 93.71 | 4705 | 1389 | 1705 |
| 12 | 086 | 0006.03 | Middle | No | 107.15 | \$74,700 | \$80,041 | \$65,006 | 5132 | 95.34 | 4893 | 903 | 1446 |
| 12 | 086 | 0006.05 | Upper | No | 128.77 | \$74,700 | \$96,191 | \$78,125 | 4512 | 94.97 | 4285 | 1017 | 1482 |
| 12 | 086 | 0006.07 | Moderate | No | 63.00 | \$74,700 | \$47,061 | \$38,224 | 4800 | 95.92 | 4604 | 855 | 1109 |
| 12 | 086 | 0006.09 | Moderate | No | 50.02 | \$74,700 | \$37,365 | \$30,351 | 3429 | 97.20 | 3333 | 268 | 492 |
| 12 | 086 | 0006.10 | Moderate | No | 78.10 | \$74,700 | \$58,341 | \$47,381 | 2736 | 97.44 | 2666 | 435 | 753 |
| 12 | 086 | 0006.11 | Low | No | 45.47 | \$74,700 | \$33,966 | \$27,586 | 2986 | 95.51 | 2852 | 412 | 714 |
| 12 | 086 | 0006.12 | Upper | No | 136.34 | \$74,700 | \$101,846 | \$82,717 | 3036 | 95.82 | 2909 | 673 | 931 |
| 12 | 086 | 0007.05 | Moderate | No | 53.29 | \$74,700 | \$39,808 | \$32,330 | 4870 | 97.39 | 4743 | 548 | 399 |
| 12 | 086 | 0007.10 | Low | No | 48.58 | \$74,700 | \$36,289 | \$29,476 | 5133 | 96.84 | 4971 | 101 | 771 |
| 12 | 086 | 0007.11 | Moderate | No | 63.30 | \$74,700 | \$47,285 | \$38,405 | 6309 | 97.15 | 6129 | 657 | 1348 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0007.12 | Moderate | No | 65.37 | \$74,700 | \$48,831 | \$39,659 | 2362 | 96.06 | 2269 | 199 | 321 |
| 12 | 086 | 0007.13 | Middle | No | 91.00 | \$74,700 | \$67,977 | \$55,207 | 2864 | 97.38 | 2789 | 535 | 262 |
| 12 | 086 | 0007.14 | Moderate | No | 53.20 | \$74,700 | \$39,740 | \$32,275 | 4528 | 96.02 | 4348 | 615 | 642 |
| 12 | 086 | 0007.15 | Moderate | No | 68.79 | \$74,700 | \$51,386 | \$41,733 | 3753 | 96.40 | 3618 | 723 | 960 |
| 12 | 086 | 0007.16 | Middle | No | 99.76 | \$74,700 | \$74,521 | \$60,521 | 2689 | 96.65 | 2599 | 601 | 763 |
| 12 | 086 | 0007.17 | Middle | No | 86.59 | \$74,700 | \$64,683 | \$52,536 | 2745 | 95.05 | 2609 | 663 | 863 |
| 12 | 086 | 0007.18 | Moderate | No | 64.67 | \$74,700 | \$48,308 | \$39,233 | 3382 | 96.13 | 3251 | 933 | 1023 |
| 12 | 086 | 0007.19 | Low | No | 41.81 | \$74,700 | \$31,232 | \$25,370 | 1450 | 96.76 | 1403 | 384 | 545 |
| 12 | 086 | 0007.20 | Moderate | No | 73.86 | \$74,700 | \$55,173 | \$44,811 | 3922 | 96.07 | 3768 | 532 | 696 |
| 12 | 086 | 0008.04 | Moderate | No | 69.02 | \$74,700 | \$51,558 | \$41,875 | 4451 | 95.12 | 4234 | 603 | 1378 |
| 12 | 086 | 0008.05 | Moderate | No | 79.73 | \$74,700 | \$59,558 | \$48,375 | 5634 | 95.19 | 5363 | 842 | 1568 |
| 12 | 086 | 0008.06 | Moderate | No | 63.15 | \$74,700 | \$47,173 | \$38,313 | 4557 | 97.30 | 4434 | 350 | 781 |
| 12 | 086 | 0008.07 | Moderate | No | 61.23 | \$74,700 | \$45,739 | \$37,146 | 3632 | 96.39 | 3501 | 96 | 874 |
| 12 | 086 | 0008.08 | Middle | No | 83.72 | \$74,700 | \$62,539 | \$50,793 | 4044 | 96.02 | 3883 | 433 | 849 |
| 12 | 086 | 0009.03 | Moderate | No | 62.89 | \$74,700 | \$46,979 | \$38,155 | 3469 | 97.78 | 3392 | 444 | 896 |
| 12 | 086 | 0009.04 | Middle | No | 92.72 | \$74,700 | \$69,262 | \$56,250 | 2384 | 97.02 | 2313 | 570 | 737 |
| 12 | 086 | 0009.05 | Middle | No | 100.24 | \$74,700 | \$74,879 | \$60,812 | 4215 | 97.58 | 4113 | 638 | 1133 |
| 12 | 086 | 0009.06 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 1986 | 96.73 | 1921 | 238 | 544 |
| 12 | 086 | 0009.07 | Middle | No | 84.06 | \$74,700 | \$62,793 | \$50,998 | 1938 | 96.85 | 1877 | 65 | 441 |
| 12 | 086 | 0009.08 | Moderate | No | 77.08 | \$74,700 | \$57,579 | \$46,767 | 3716 | 97.01 | 3605 | 784 | 899 |
| 12 | 086 | 0010.03 | Middle | No | 90.20 | \$74,700 | \$67,379 | \$54,722 | 5715 | 98.37 | 5622 | 1140 | 1984 |
| 12 | 086 | 0010.04 | Moderate | No | 56.96 | \$74,700 | \$42,549 | \$34,558 | 7409 | 97.99 | 7260 | 443 | 1726 |
| 12 | 086 | 0010.05 | Moderate | No | 63.87 | \$74,700 | \$47,711 | \$38,750 | 2107 | 98.34 | 2072 | 222 | 367 |
| 12 | 086 | 0010.06 | Middle | No | 81.63 | \$74,700 | \$60,978 | \$49,522 | 4575 | 94.25 | 4312 | 603 | 1557 |
| 12 | 086 | 0010.07 | Moderate | No | 66.98 | \$74,700 | \$50,034 | \$40,638 | 3472 | 97.96 | 3401 | 563 | 950 |
| 12 | 086 | 0010.08 | Middle | No | 106.68 | \$74,700 | \$79,690 | \$64,722 | 2941 | 97.79 | 2876 | 493 | 954 |
| 12 | 086 | 0011.01 | Middle | No | 85.15 | \$74,700 | \$63,607 | \$51,663 | 5106 | 88.17 | 4502 | 872 | 1484 |
| 12 | 086 | 0011.02 | Upper | No | 135.43 | \$74,700 | \$101,166 | \$82,163 | 5809 | 82.37 | 4785 | 793 | 1182 |
| 12 | 086 | 0011.03 | Moderate | No | 65.42 | \$74,700 | \$48,869 | \$39,688 | 3938 | 87.99 | 3465 | 654 | 1563 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0011.04 | Upper | No | 236.49 | \$74,700 | \$176,658 | \$143,472 | 4344 | 60.96 | 2648 | 1364 | 1646 |
| 12 | 086 | 0012.04 | Middle | No | 104.36 | \$74,700 | \$77,957 | \$63,313 | 5992 | 67.76 | 4060 | 1328 | 553 |
| 12 | 086 | 0012.05 | Upper | No | 234.43 | \$74,700 | \$175,119 | \$142,222 | 3082 | 57.04 | 1758 | 655 | 872 |
| 12 | 086 | 0012.06 | Upper | No | 180.71 | \$74,700 | \$134,990 | \$109,632 | 4835 | 52.06 | 2517 | 1169 | 1080 |
| 12 | 086 | 0012.07 | Middle | No | 102.26 | \$74,700 | \$76,388 | \$62,042 | 1574 | 68.49 | 1078 | 355 | 529 |
| 12 | 086 | 0012.08 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 2981 | 88.06 | 2625 | 157 | 248 |
| 12 | 086 | 0012.09 | Moderate | No | 74.54 | \$74,700 | \$55,681 | \$45,224 | 3916 | 93.51 | 3662 | 167 | 832 |
| 12 | 086 | 0013.01 | Moderate | No | 79.06 | \$74,700 | \$59,058 | \$47,967 | 5094 | 80.27 | 4089 | 714 | 1099 |
| 12 | 086 | 0013.02 | Middle | No | 87.17 | \$74,700 | \$65,116 | \$52,883 | 4992 | 66.63 | 3326 | 1479 | 1645 |
| 12 | 086 | 0014.01 | Low | No | 40.87 | \$74,700 | \$30,530 | \$24,795 | 4713 | 97.77 | 4608 | 300 | 1381 |
| 12 | 086 | 0014.02 | Moderate | No | 72.04 | \$74,700 | \$53,814 | \$43,709 | 4717 | 95.27 | 4494 | 390 | 1113 |
| 12 | 086 | 0015.01 | Low | No | 33.70 | \$74,700 | \$25,174 | \$20,448 | 3022 | 98.74 | 2984 | 236 | 761 |
| 12 | 086 | 0015.02 | Moderate | No | 60.63 | \$74,700 | \$45,291 | \$36,786 | 4314 | 98.77 | 4261 | 271 | 1146 |
| 12 | 086 | 0016.03 | Middle | No | 95.46 | \$74,700 | \$71,309 | \$57,917 | 3276 | 95.54 | 3130 | 762 | 902 |
| 12 | 086 | 0016.05 | Low | No | 44.53 | \$74,700 | \$33,264 | \$27,018 | 3968 | 96.90 | 3845 | 108 | 283 |
| 12 | 086 | 0016.06 | Moderate | No | 67.17 | \$74,700 | \$50,176 | \$40,755 | 4429 | 96.27 | 4264 | 328 | 693 |
| 12 | 086 | 0016.07 | Upper | No | 133.74 | \$74,700 | \$99,904 | \$81,136 | 2853 | 95.34 | 2720 | 737 | 992 |
| 12 | 086 | 0016.08 | Middle | No | 87.73 | \$74,700 | \$65,534 | \$53,224 | 3018 | 95.39 | 2879 | 701 | 879 |
| 12 | 086 | 0017.01 | Moderate | No | 50.15 | \$74,700 | \$37,462 | \$30,424 | 4363 | 97.43 | 4251 | 559 | 1438 |
| 12 | 086 | 0017.02 | Moderate | No | 55.94 | \$74,700 | \$41,787 | \$33,938 | 3814 | 97.51 | 3719 | 328 | 729 |
| 12 | 086 | 0017.04 | Low | No | 45.43 | \$74,700 | \$33,936 | \$27,566 | 3119 | 96.02 | 2995 | 187 | 744 |
| 12 | 086 | 0017.05 | Middle | No | 95.38 | \$74,700 | \$71,249 | \$57,868 | 2109 | 96.82 | 2042 | 95 | 421 |
| 12 | 086 | 0018.01 | Moderate | No | 55.92 | \$74,700 | \$41,772 | \$33,925 | 3924 | 97.94 | 3843 | 784 | 1593 |
| 12 | 086 | 0018.02 | Low | No | 49.40 | \$74,700 | \$36,902 | \$29,973 | 4144 | 97.85 | 4055 | 560 | 1476 |
| 12 | 086 | 0018.03 | Moderate | No | 66.52 | \$74,700 | \$49,690 | \$40,357 | 3307 | 98.40 | 3254 | 172 | 757 |
| 12 | 086 | 0019.01 | Low | No | 42.56 | \$74,700 | \$31,792 | \$25,820 | 4950 | 98.67 | 4884 | 338 | 1089 |
| 12 | 086 | 0019.03 | Moderate | No | 70.42 | \$74,700 | \$52,604 | \$42,723 | 3313 | 98.52 | 3264 | 241 | 928 |
| 12 | 086 | 0019.04 | Low | No | 48.89 | \$74,700 | \$36,521 | \$29,663 | 4596 | 97.93 | 4501 | 385 | 1237 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract <br> Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD nonMSA/MD Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0020.01 | Low | No | 48.04 | \$74,700 | \$35,886 | \$29,148 | 3647 | 97.12 | 3542 | 295 | 1042 |
| 12 | 086 | 0020.03 | Low | No | 46.87 | \$74,700 | \$35,012 | \$28,438 | 3453 | 97.89 | 3380 | 172 | 909 |
| 12 | 086 | 0020.04 | Moderate | No | 61.81 | \$74,700 | \$46,172 | \$37,500 | 2497 | 95.47 | 2384 | 163 | 819 |
| 12 | 086 | 0021.00 | Upper | No | 329.73 | \$74,700 | \$246,308 | \$200,035 | 2910 | 61.03 | 1776 | 492 | 633 |
| 12 | 086 | 0022.01 | Middle | No | 93.37 | \$74,700 | \$69,747 | \$56,645 | 3125 | 83.84 | 2620 | 209 | 943 |
| 12 | 086 | 0022.02 | Moderate | No | 69.02 | \$74,700 | \$51,558 | \$41,875 | 4725 | 93.50 | 4418 | 1134 | 2011 |
| 12 | 086 | 0023.00 | Moderate | No | 62.80 | \$74,700 | \$46,912 | \$38,099 | 5287 | 98.13 | 5188 | 902 | 2028 |
| 12 | 086 | 0024.02 | Moderate | No | 62.58 | \$74,700 | \$46,747 | \$37,969 | 5554 | 97.34 | 5406 | 461 | 1075 |
| 12 | 086 | 0024.03 | Moderate | No | 55.19 | \$74,700 | \$41,227 | \$33,482 | 4192 | 97.21 | 4075 | 422 | 1273 |
| 12 | 086 | 0024.04 | Moderate | No | 52.11 | \$74,700 | \$38,926 | \$31,619 | 5394 | 97.24 | 5245 | 326 | 1143 |
| 12 | 086 | 0025.01 | Moderate | No | 59.04 | \$74,700 | \$44,103 | \$35,821 | 5459 | 97.14 | 5303 | 546 | 1611 |
| 12 | 086 | 0025.02 | Moderate | No | 67.84 | \$74,700 | \$50,676 | \$41,159 | 3388 | 97.02 | 3287 | 376 | 964 |
| 12 | 086 | 0026.00 | Middle | No | 81.19 | \$74,700 | \$60,649 | \$49,258 | 6169 | 78.93 | 4869 | 410 | 998 |
| 12 | 086 | 0027.02 | Middle | No | 115.44 | \$74,700 | \$86,234 | \$70,035 | 4537 | 75.05 | 3405 | 95 | 165 |
| 12 | 086 | 0027.05 | Middle | No | 100.51 | \$74,700 | \$75,081 | \$60,978 | 4325 | 65.92 | 2851 | 310 | 175 |
| 12 | 086 | 0027.07 | Upper | No | 220.03 | \$74,700 | \$164,362 | \$133,487 | 2987 | 64.31 | 1921 | 338 | 213 |
| 12 | 086 | 0027.08 | Middle | No | 107.87 | \$74,700 | \$80,579 | \$65,441 | 3043 | 72.26 | 2199 | 255 | 78 |
| 12 | 086 | 0027.09 | Upper | No | 179.03 | \$74,700 | \$133,735 | \$108,611 | 5273 | 60.04 | 3166 | 847 | 50 |
| 12 | 086 | 0027.10 | Middle | No | 94.51 | \$74,700 | \$70,599 | \$57,337 | 1766 | 52.04 | 919 | 527 | 202 |
| 12 | 086 | 0028.00 | Moderate | No | 66.96 | \$74,700 | \$50,019 | \$40,625 | 1269 | 82.43 | 1046 | 11 | 68 |
| 12 | 086 | 0029.00 | Moderate | No | 66.27 | \$74,700 | \$49,504 | \$40,208 | 5450 | 95.34 | 5196 | 310 | 943 |
| 12 | 086 | 0030.01 | Moderate | No | 59.68 | \$74,700 | \$44,581 | \$36,207 | 3155 | 86.69 | 2735 | 321 | 599 |
| 12 | 086 | 0030.04 | Moderate | No | 60.12 | \$74,700 | \$44,910 | \$36,477 | 5030 | 93.32 | 4694 | 87 | 80 |
| 12 | 086 | 0030.05 | Low | No | 43.10 | \$74,700 | \$32,196 | \$26,150 | 1673 | 95.34 | 1595 | 152 | 306 |
| 12 | 086 | 0030.06 | Moderate | No | 66.87 | \$74,700 | \$49,952 | \$40,570 | 4611 | 95.32 | 4395 | 253 | 987 |
| 12 | 086 | 0031.00 | Moderate | No | 50.00 | \$74,700 | \$37,350 | \$30,335 | 4654 | 96.69 | 4500 | 223 | 733 |
| 12 | 086 | 0034.00 | Moderate | No | 54.51 | \$74,700 | \$40,719 | \$33,073 | 3042 | 96.32 | 2930 | 48 | 196 |
| 12 | 086 | 0036.03 | Moderate | No | 58.59 | \$74,700 | \$43,767 | \$35,547 | 2041 | 93.48 | 1908 | 100 | 123 |
| 12 | 086 | 0036.04 | Moderate | No | 69.58 | \$74,700 | \$51,976 | \$42,215 | 2520 | 85.20 | 2147 | 80 | 218 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0036.05 | Low | No | 38.34 | \$74,700 | \$28,640 | \$23,265 | 3433 | 92.60 | 3179 | 156 | 80 |
| 12 | 086 | 0036.06 | Low | No | 35.82 | \$74,700 | \$26,758 | \$21,735 | 2007 | 91.33 | 1833 | 0 | 58 |
| 12 | 086 | 0036.07 | Moderate | No | 67.99 | \$74,700 | \$50,789 | \$41,250 | 2206 | 97.46 | 2150 | 55 | 272 |
| 12 | 086 | 0037.03 | Upper | No | 237.49 | \$74,700 | \$177,405 | \$144,076 | 2919 | 60.29 | 1760 | 329 | 72 |
| 12 | 086 | 0037.04 | Middle | No | 104.41 | \$74,700 | \$77,994 | \$63,347 | 1759 | 76.86 | 1352 | 104 | 15 |
| 12 | 086 | 0037.05 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 2483 | 69.83 | 1734 | 349 | 44 |
| 12 | 086 | 0037.06 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 1425 | 79.37 | 1131 | 0 | 0 |
| 12 | 086 | 0037.07 | Upper | No | 127.54 | \$74,700 | \$95,272 | \$77,378 | 2228 | 64.09 | 1428 | 293 | 52 |
| 12 | 086 | 0037.08 | Upper | No | 217.26 | \$74,700 | \$162,293 | \$131,806 | 1486 | 55.05 | 818 | 261 | 17 |
| 12 | 086 | 0037.09 | Middle | No | 80.27 | \$74,700 | \$59,962 | \$48,702 | 1642 | 82.95 | 1362 | 122 | 26 |
| 12 | 086 | 0037.10 | Upper | No | 209.82 | \$74,700 | \$156,736 | \$127,294 | 6562 | 69.49 | 4560 | 494 | 137 |
| 12 | 086 | 0038.01 | Upper | No | 166.70 | \$74,700 | \$124,525 | \$101,135 | 6006 | 53.48 | 3212 | 1043 | 723 |
| 12 | 086 | 0038.03 | Upper | No | 233.51 | \$74,700 | \$174,432 | \$141,667 | 3093 | 34.17 | 1057 | 1078 | 448 |
| 12 | 086 | 0038.04 | Upper | No | 153.35 | \$74,700 | \$114,552 | \$93,036 | 5689 | 52.24 | 2972 | 1350 | 1249 |
| 12 | 086 | 0039.06 | Upper | No | 306.24 | \$74,700 | \$228,761 | \$185,787 | 2746 | 34.27 | 941 | 950 | 1051 |
| 12 | 086 | 0039.09 | Upper | No | 131.86 | \$74,700 | \$98,499 | \$80,000 | 1573 | 73.05 | 1149 | 150 | 172 |
| 12 | 086 | 0039.11 | Moderate | No | 60.70 | \$74,700 | \$45,343 | \$36,830 | 4076 | 79.44 | 3238 | 596 | 573 |
| 12 | 086 | 0039.12 | Middle | No | 99.27 | \$74,700 | \$74,155 | \$60,227 | 3903 | 75.76 | 2957 | 402 | 1393 |
| 12 | 086 | 0039.13 | Moderate | No | 68.61 | \$74,700 | \$51,252 | \$41,629 | 3981 | 80.76 | 3215 | 612 | 590 |
| 12 | 086 | 0039.14 | Middle | No | 103.49 | \$74,700 | \$77,307 | \$62,788 | 4243 | 72.10 | 3059 | 833 | 72 |
| 12 | 086 | 0039.15 | Middle | No | 111.06 | \$74,700 | \$82,962 | \$67,381 | 4709 | 77.38 | 3644 | 867 | 932 |
| 12 | 086 | 0039.16 | Middle | No | 89.21 | \$74,700 | \$66,640 | \$54,122 | 3684 | 72.96 | 2688 | 563 | 645 |
| 12 | 086 | 0039.17 | Middle | No | 96.91 | \$74,700 | \$72,392 | \$58,795 | 4948 | 74.47 | 3685 | 742 | 393 |
| 12 | 086 | 0039.18 | Upper | No | 146.54 | \$74,700 | \$109,465 | \$88,906 | 3211 | 65.24 | 2095 | 355 | 159 |
| 12 | 086 | 0039.19 | Upper | No | 175.90 | \$74,700 | \$131,397 | \$106,713 | 2443 | 50.51 | 1234 | 718 | 48 |
| 12 | 086 | 0039.21 | Upper | No | 191.40 | \$74,700 | \$142,976 | \$116,115 | 3082 | 64.44 | 1986 | 1046 | 67 |
| 12 | 086 | 0039.22 | Upper | No | 191.98 | \$74,700 | \$143,409 | \$116,471 | 1846 | 57.58 | 1063 | 586 | 89 |
| 12 | 086 | 0040.00 | Upper | No | 260.30 | \$74,700 | \$194,444 | \$157,917 | 5007 | 34.13 | 1709 | 1159 | 1625 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0041.02 | Upper | No | 388.53 | \$74,700 | \$290,232 | \$235,708 | 2881 | 35.86 | 1033 | 858 | 605 |
| 12 | 086 | 0041.03 | Middle | No | 93.06 | \$74,700 | \$69,516 | \$56,458 | 1924 | 72.25 | 1390 | 199 | 40 |
| 12 | 086 | 0041.05 | Upper | No | 156.47 | \$74,700 | \$116,883 | \$94,926 | 2376 | 54.84 | 1303 | 740 | 241 |
| 12 | 086 | 0041.06 | Upper | No | 311.12 | \$74,700 | \$232,407 | \$188,750 | 3220 | 35.90 | 1156 | 706 | 769 |
| 12 | 086 | 0042.04 | Moderate | No | 52.52 | \$74,700 | \$39,232 | \$31,866 | 2080 | 64.42 | 1340 | 197 | 265 |
| 12 | 086 | 0042.05 | Middle | No | 91.27 | \$74,700 | \$68,179 | \$55,375 | 2246 | 57.17 | 1284 | 392 | 226 |
| 12 | 086 | 0042.06 | Upper | No | 148.71 | \$74,700 | \$111,086 | \$90,218 | 1362 | 60.72 | 827 | 431 | 146 |
| 12 | 086 | 0042.07 | Middle | No | 102.02 | \$74,700 | \$76,209 | \$61,897 | 2190 | 49.22 | 1078 | 140 | 203 |
| 12 | 086 | 0042.08 | Upper | No | 131.86 | \$74,700 | \$98,499 | \$80,000 | 1449 | 53.83 | 780 | 365 | 81 |
| 12 | 086 | 0043.01 | Middle | No | 101.70 | \$74,700 | \$75,970 | \$61,703 | 2490 | 47.51 | 1183 | 551 | 86 |
| 12 | 086 | 0043.03 | Moderate | No | 73.10 | \$74,700 | \$54,606 | \$44,348 | 2427 | 68.52 | 1663 | 243 | 441 |
| 12 | 086 | 0043.04 | Upper | No | 123.27 | \$74,700 | \$92,083 | \$74,784 | 2203 | 60.60 | 1335 | 450 | 308 |
| 12 | 086 | 0044.03 | Moderate | No | 73.89 | \$74,700 | \$55,196 | \$44,831 | 2671 | 67.35 | 1799 | 369 | 117 |
| 12 | 086 | 0044.04 | Moderate | No | 73.51 | \$74,700 | \$54,912 | \$44,600 | 1868 | 64.03 | 1196 | 259 | 207 |
| 12 | 086 | 0044.05 | Middle | No | 92.72 | \$74,700 | \$69,262 | \$56,250 | 3030 | 72.77 | 2205 | 409 | 427 |
| 12 | 086 | 0044.06 | Upper | No | 132.99 | \$74,700 | \$99,344 | \$80,682 | 2755 | 47.48 | 1308 | 407 | 152 |
| 12 | 086 | 0045.00 | Upper | No | 336.19 | \$74,700 | \$251,134 | \$203,958 | 4986 | 39.93 | 1991 | 953 | 555 |
| 12 | 086 | 0046.02 | Upper | No | 353.71 | \$74,700 | \$264,221 | \$214,583 | 4301 | 74.42 | 3201 | 823 | 1125 |
| 12 | 086 | 0046.05 | Upper | No | 332.59 | \$74,700 | \$248,445 | \$201,774 | 4265 | 72.15 | 3077 | 794 | 69 |
| 12 | 086 | 0046.07 | Upper | No | 341.66 | \$74,700 | \$255,220 | \$207,273 | 4306 | 71.99 | 3100 | 835 | 220 |
| 12 | 086 | 0046.08 | Upper | No | 216.47 | \$74,700 | \$161,703 | \$131,324 | 1973 | 74.30 | 1466 | 382 | 58 |
| 12 | 086 | 0047.01 | Upper | No | 182.96 | \$74,700 | \$136,671 | \$111,000 | 5431 | 77.04 | 4184 | 1444 | 1704 |
| 12 | 086 | 0047.03 | Upper | No | 127.40 | \$74,700 | \$95,168 | \$77,292 | 4869 | 86.69 | 4221 | 904 | 1001 |
| 12 | 086 | 0047.04 | Middle | No | 98.58 | \$74,700 | \$73,639 | \$59,808 | 2364 | 87.77 | 2075 | 438 | 628 |
| 12 | 086 | 0047.05 | Upper | No | 148.51 | \$74,700 | \$110,937 | \$90,099 | 3559 | 82.27 | 2928 | 712 | 1243 |
| 12 | 086 | 0049.01 | Moderate | No | 53.51 | \$74,700 | \$39,972 | \$32,468 | 3291 | 96.66 | 3181 | 381 | 319 |
| 12 | 086 | 0049.03 | Moderate | No | 61.63 | \$74,700 | \$46,038 | \$37,391 | 3828 | 95.77 | 3666 | 492 | 901 |
| 12 | 086 | 0049.04 | Middle | No | 101.61 | \$74,700 | \$75,903 | \$61,648 | 2488 | 94.21 | 2344 | 463 | 512 |
| 12 | 086 | 0050.02 | Moderate | No | 69.78 | \$74,700 | \$52,126 | \$42,336 | 5335 | 96.08 | 5126 | 726 | 1621 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract <br> Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0050.03 | Middle | No | 82.72 | \$74,700 | \$61,792 | \$50,185 | 2975 | 95.33 | 2836 | 769 | 1066 |
| 12 | 086 | 0050.04 | Moderate | No | 59.19 | \$74,700 | \$44,215 | \$35,912 | 3707 | 95.06 | 3524 | 759 | 1225 |
| 12 | 086 | 0051.02 | Middle | No | 80.13 | \$74,700 | \$59,857 | \$48,617 | 4127 | 91.71 | 3785 | 603 | 1007 |
| 12 | 086 | 0051.03 | Moderate | No | 67.04 | \$74,700 | \$50,079 | \$40,671 | 2521 | 97.42 | 2456 | 257 | 616 |
| 12 | 086 | 0051.04 | Moderate | No | 51.46 | \$74,700 | \$38,441 | \$31,219 | 4250 | 93.93 | 3992 | 320 | 464 |
| 12 | 086 | 0052.01 | Moderate | No | 53.31 | \$74,700 | \$39,823 | \$32,347 | 5580 | 95.59 | 5334 | 149 | 373 |
| 12 | 086 | 0052.02 | Moderate | No | 52.61 | \$74,700 | \$39,300 | \$31,920 | 5245 | 96.34 | 5053 | 77 | 887 |
| 12 | 086 | 0053.03 | Low | No | 46.84 | \$74,700 | \$34,989 | \$28,418 | 3647 | 96.79 | 3530 | 37 | 261 |
| 12 | 086 | 0053.04 | Low | No | 47.39 | \$74,700 | \$35,400 | \$28,750 | 4321 | 96.25 | 4159 | 121 | 380 |
| 12 | 086 | 0053.05 | Moderate | No | 53.33 | \$74,700 | \$39,838 | \$32,357 | 3283 | 96.41 | 3165 | 60 | 290 |
| 12 | 086 | 0053.06 | Moderate | No | 66.89 | \$74,700 | \$49,967 | \$40,580 | 3977 | 95.70 | 3806 | 29 | 235 |
| 12 | 086 | 0054.03 | Low | No | 48.45 | \$74,700 | \$36,192 | \$29,394 | 1570 | 97.26 | 1527 | 241 | 502 |
| 12 | 086 | 0054.05 | Moderate | No | 62.34 | \$74,700 | \$46,568 | \$37,825 | 3496 | 94.16 | 3292 | 207 | 936 |
| 12 | 086 | 0054.06 | Moderate | No | 63.56 | \$74,700 | \$47,479 | \$38,565 | 3961 | 94.22 | 3732 | 246 | 1191 |
| 12 | 086 | 0054.07 | Moderate | No | 76.60 | \$74,700 | \$57,220 | \$46,473 | 2535 | 94.67 | 2400 | 307 | 613 |
| 12 | 086 | 0054.09 | Low | No | 46.38 | \$74,700 | \$34,646 | \$28,138 | 3738 | 97.00 | 3626 | 118 | 567 |
| 12 | 086 | 0054.10 | Moderate | No | 50.21 | \$74,700 | \$37,507 | \$30,461 | 3318 | 96.90 | 3215 | 81 | 330 |
| 12 | 086 | 0055.03 | Middle | No | 94.18 | \$74,700 | \$70,352 | \$57,140 | 3331 | 95.80 | 3191 | 475 | 902 |
| 12 | 086 | 0055.04 | Moderate | No | 69.17 | \$74,700 | \$51,670 | \$41,964 | 3652 | 95.26 | 3479 | 233 | 839 |
| 12 | 086 | 0055.05 | Moderate | No | 54.34 | \$74,700 | \$40,592 | \$32,969 | 2984 | 95.88 | 2861 | 375 | 847 |
| 12 | 086 | 0055.06 | Moderate | No | 77.98 | \$74,700 | \$58,251 | \$47,308 | 2864 | 96.44 | 2762 | 636 | 1152 |
| 12 | 086 | 0056.00 | Middle | No | 86.99 | \$74,700 | \$64,982 | \$52,778 | 4576 | 92.55 | 4235 | 860 | 1358 |
| 12 | 086 | 0057.01 | Middle | No | 85.73 | \$74,700 | \$64,040 | \$52,013 | 5947 | 96.67 | 5749 | 1449 | 1959 |
| 12 | 086 | 0057.05 | Moderate | No | 58.15 | \$74,700 | \$43,438 | \$35,278 | 3680 | 96.58 | 3554 | 419 | 48 |
| 12 | 086 | 0057.06 | Middle | No | 86.79 | \$74,700 | \$64,832 | \$52,654 | 4213 | 95.30 | 4015 | 444 | 36 |
| 12 | 086 | 0057.07 | Low | No | 46.90 | \$74,700 | \$35,034 | \$28,456 | 1795 | 96.82 | 1738 | 97 | 392 |
| 12 | 086 | 0057.08 | Moderate | No | 61.51 | \$74,700 | \$45,948 | \$37,317 | 6022 | 96.35 | 5802 | 809 | 1824 |
| 12 | 086 | 0058.03 | Middle | No | 86.33 | \$74,700 | \$64,489 | \$52,378 | 5299 | 95.66 | 5069 | 1197 | 1799 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD nonMSA/MD Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0058.04 | Moderate | No | 77.21 | \$74,700 | \$57,676 | \$46,842 | 3662 | 96.10 | 3519 | 891 | 1246 |
| 12 | 086 | 0058.05 | Upper | No | 126.97 | \$74,700 | \$94,847 | \$77,031 | 2787 | 95.12 | 2651 | 662 | 837 |
| 12 | 086 | 0058.06 | Middle | No | 118.21 | \$74,700 | \$88,303 | \$71,719 | 3700 | 95.84 | 3546 | 981 | 1420 |
| 12 | 086 | 0059.01 | Middle | No | 92.49 | \$74,700 | \$69,090 | \$56,111 | 4462 | 92.76 | 4139 | 1160 | 1695 |
| 12 | 086 | 0059.02 | Middle | No | 98.90 | \$74,700 | \$73,878 | \$60,000 | 3790 | 95.09 | 3604 | 639 | 1275 |
| 12 | 086 | 0059.03 | Moderate | No | 77.59 | \$74,700 | \$57,960 | \$47,072 | 5141 | 94.71 | 4869 | 631 | 1268 |
| 12 | 086 | 0059.04 | Middle | No | 97.49 | \$74,700 | \$72,825 | \$59,149 | 5653 | 91.21 | 5156 | 973 | 1674 |
| 12 | 086 | 0060.02 | Upper | No | 123.19 | \$74,700 | \$92,023 | \$74,738 | 5169 | 87.54 | 4525 | 1432 | 1837 |
| 12 | 086 | 0060.03 | Upper | No | 204.26 | \$74,700 | \$152,582 | \$123,920 | 3201 | 91.41 | 2926 | 792 | 914 |
| 12 | 086 | 0060.04 | Upper | No | 218.40 | \$74,700 | \$163,145 | \$132,500 | 2959 | 82.83 | 2451 | 779 | 965 |
| 12 | 086 | 0061.03 | Upper | No | 273.73 | \$74,700 | \$204,476 | \$166,064 | 1897 | 60.67 | 1151 | 651 | 802 |
| 12 | 086 | 0061.04 | Upper | No | 233.95 | \$74,700 | \$174,761 | \$141,929 | 4275 | 68.16 | 2914 | 1296 | 951 |
| 12 | 086 | 0061.05 | Upper | No | 253.75 | \$74,700 | \$189,551 | \$153,942 | 2260 | 72.30 | 1634 | 705 | 888 |
| 12 | 086 | 0061.06 | Upper | No | 245.08 | \$74,700 | \$183,075 | \$148,684 | 2743 | 72.18 | 1980 | 752 | 1005 |
| 12 | 086 | 0062.01 | Moderate | No | 69.92 | \$74,700 | \$52,230 | \$42,421 | 2729 | 84.57 | 2308 | 622 | 752 |
| 12 | 086 | 0062.03 | Upper | No | 179.07 | \$74,700 | \$133,765 | \$108,636 | 2155 | 69.23 | 1492 | 478 | 638 |
| 12 | 086 | 0062.05 | Middle | No | 118.07 | \$74,700 | \$88,198 | \$71,629 | 4313 | 83.35 | 3595 | 331 | 575 |
| 12 | 086 | 0062.06 | Upper | No | 257.83 | \$74,700 | \$192,599 | \$156,420 | 3838 | 69.05 | 2650 | 588 | 544 |
| 12 | 086 | 0063.02 | Middle | No | 90.03 | \$74,700 | \$67,252 | \$54,620 | 5235 | 88.96 | 4657 | 1054 | 1975 |
| 12 | 086 | 0063.03 | Moderate | No | 59.52 | \$74,700 | \$44,461 | \$36,111 | 3865 | 94.64 | 3658 | 768 | 988 |
| 12 | 086 | 0063.04 | Moderate | No | 61.43 | \$74,700 | \$45,888 | \$37,271 | 3045 | 91.76 | 2794 | 329 | 678 |
| 12 | 086 | 0064.01 | Middle | No | 81.90 | \$74,700 | \$61,179 | \$49,688 | 3240 | 94.20 | 3052 | 376 | 1000 |
| 12 | 086 | 0064.02 | Moderate | No | 70.46 | \$74,700 | \$52,634 | \$42,750 | 3792 | 90.77 | 3442 | 558 | 1115 |
| 12 | 086 | 0064.03 | Moderate | No | 68.02 | \$74,700 | \$50,811 | \$41,270 | 3202 | 89.54 | 2867 | 781 | 1529 |
| 12 | 086 | 0065.01 | Middle | No | 102.37 | \$74,700 | \$76,470 | \$62,105 | 3063 | 89.68 | 2747 | 542 | 1150 |
| 12 | 086 | 0065.03 | Middle | No | 105.25 | \$74,700 | \$78,622 | \$63,854 | 2448 | 87.83 | 2150 | 553 | 793 |
| 12 | 086 | 0065.04 | Upper | No | 140.79 | \$74,700 | \$105,170 | \$85,417 | 2120 | 86.98 | 1844 | 486 | 737 |
| 12 | 086 | 0066.03 | Moderate | No | 51.73 | \$74,700 | \$38,642 | \$31,386 | 2146 | 78.24 | 1679 | 24 | 69 |
| 12 | 086 | 0066.04 | Low | No | 43.08 | \$74,700 | \$32,181 | \$26,135 | 2115 | 83.88 | 1774 | 76 | 100 |

[^16]| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD nonMSA/MD Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0066.05 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 1601 | 60.84 | 974 | 294 | 143 |
| 12 | 086 | 0066.06 | Middle | No | 97.20 | \$74,700 | \$72,608 | \$58,971 | 1748 | 94.97 | 1660 | 34 | 299 |
| 12 | 086 | 0066.07 | Moderate | No | 58.14 | \$74,700 | \$43,431 | \$35,275 | 3544 | 93.76 | 3323 | 292 | 751 |
| 12 | 086 | 0066.08 | Upper | No | 194.97 | \$74,700 | \$145,643 | \$118,281 | 3539 | 84.74 | 2999 | 865 | 1087 |
| 12 | 086 | 0067.05 | Upper | No | 216.20 | \$74,700 | \$161,501 | \$131,163 | 4532 | 73.76 | 3343 | 1045 | 55 |
| 12 | 086 | 0067.06 | Upper | No | 192.21 | \$74,700 | \$143,581 | \$116,607 | 2404 | 74.83 | 1799 | 669 | 46 |
| 12 | 086 | 0067.07 | Upper | No | 224.49 | \$74,700 | \$167,694 | \$136,192 | 5076 | 66.90 | 3396 | 1145 | 40 |
| 12 | 086 | 0067.09 | Upper | No | 390.20 | \$74,700 | \$291,479 | \$236,719 | 2359 | 55.28 | 1304 | 329 | 78 |
| 12 | 086 | 0067.13 | Upper | No | 293.03 | \$74,700 | \$218,893 | \$177,773 | 2416 | 64.40 | 1556 | 383 | 56 |
| 12 | 086 | 0067.14 | Upper | No | 288.05 | \$74,700 | \$215,173 | \$174,750 | 2304 | 66.28 | 1527 | 603 | 22 |
| 12 | 086 | 0067.15 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 4378 | 76.88 | 3366 | 362 | 869 |
| 12 | 086 | 0067.16 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 1386 | 58.44 | 810 | 0 | 0 |
| 12 | 086 | 0067.17 | Upper | No | 278.00 | \$74,700 | \$207,666 | \$168,653 | 2309 | 64.14 | 1481 | 331 | 189 |
| 12 | 086 | 0067.18 | Upper | No | 289.27 | \$74,700 | \$216,085 | \$175,490 | 3979 | 58.33 | 2321 | 246 | 201 |
| 12 | 086 | 0067.19 | Upper | No | 166.94 | \$74,700 | \$124,704 | \$101,276 | 2934 | 54.53 | 1600 | 36 | 0 |
| 12 | 086 | 0067.20 | Upper | No | 201.23 | \$74,700 | \$150,319 | \$122,083 | 2929 | 66.17 | 1938 | 397 | 0 |
| 12 | 086 | 0067.21 | Upper | No | 298.65 | \$74,700 | \$223,092 | \$181,181 | 2620 | 57.10 | 1496 | 230 | 10 |
| 12 | 086 | 0067.22 | Upper | No | 141.14 | \$74,700 | \$105,432 | \$85,625 | 1754 | 72.58 | 1273 | 229 | 36 |
| 12 | 086 | 0068.01 | Upper | No | 298.32 | \$74,700 | \$222,845 | \$180,982 | 3547 | 44.77 | 1588 | 784 | 566 |
| 12 | 086 | 0068.02 | Upper | No | 398.30 | \$74,700 | \$297,530 | \$241,635 | 4037 | 55.73 | 2250 | 1305 | 1105 |
| 12 | 086 | 0069.01 | Middle | No | 95.81 | \$74,700 | \$71,570 | \$58,125 | 2818 | 85.10 | 2398 | 562 | 895 |
| 12 | 086 | 0069.02 | Upper | No | 161.14 | \$74,700 | \$120,372 | \$97,763 | 2911 | 83.51 | 2431 | 874 | 1165 |
| 12 | 086 | 0070.03 | Middle | No | 87.28 | \$74,700 | \$65,198 | \$52,954 | 4374 | 90.97 | 3979 | 601 | 1322 |
| 12 | 086 | 0070.04 | Middle | No | 86.27 | \$74,700 | \$64,444 | \$52,337 | 5141 | 86.33 | 4438 | 867 | 1147 |
| 12 | 086 | 0070.05 | Moderate | No | 79.32 | \$74,700 | \$59,252 | \$48,125 | 2324 | 86.83 | 2018 | 334 | 861 |
| 12 | 086 | 0070.06 | Moderate | No | 72.90 | \$74,700 | \$54,456 | \$44,227 | 3473 | 89.61 | 3112 | 435 | 1192 |
| 12 | 086 | 0070.07 | Middle | No | 89.17 | \$74,700 | \$66,610 | \$54,100 | 2410 | 73.61 | 1774 | 135 | 489 |
| 12 | 086 | 0071.01 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 2600 | 76.54 | 1990 | 518 | 782 |

[^17]| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract <br> Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0071.03 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 1747 | 49.06 | 857 | 621 | 333 |
| 12 | 086 | 0071.04 | Upper | No | 234.80 | \$74,700 | \$175,396 | \$142,448 | 3289 | 55.70 | 1832 | 626 | 1061 |
| 12 | 086 | 0072.00 | Middle | No | 88.14 | \$74,700 | \$65,841 | \$53,474 | 2537 | 84.82 | 2152 | 270 | 1008 |
| 12 | 086 | 0073.00 | Upper | No | 412.09 | \$74,700 | \$307,831 | \$250,001 | 4248 | 44.37 | 1885 | 1305 | 1750 |
| 12 | 086 | 0074.01 | Upper | No | 314.34 | \$74,700 | \$234,812 | \$190,703 | 1660 | 64.04 | 1063 | 535 | 535 |
| 12 | 086 | 0074.02 | Upper | No | 243.04 | \$74,700 | \$181,551 | \$147,443 | 2959 | 68.47 | 2026 | 852 | 1233 |
| 12 | 086 | 0074.03 | Upper | No | 374.31 | \$74,700 | \$279,610 | \$227,083 | 2775 | 65.69 | 1823 | 836 | 844 |
| 12 | 086 | 0075.01 | Upper | No | 353.49 | \$74,700 | \$264,057 | \$214,453 | 2763 | 68.44 | 1891 | 890 | 965 |
| 12 | 086 | 0075.03 | Upper | No | 335.85 | \$74,700 | \$250,880 | \$203,750 | 882 | 63.38 | 559 | 223 | 251 |
| 12 | 086 | 0076.01 | Upper | No | 231.80 | \$74,700 | \$173,155 | \$140,625 | 2601 | 71.93 | 1871 | 659 | 858 |
| 12 | 086 | 0076.03 | Moderate | No | 69.02 | \$74,700 | \$51,558 | \$41,875 | 3959 | 77.01 | 3049 | 434 | 836 |
| 12 | 086 | 0076.05 | Middle | No | 117.72 | \$74,700 | \$87,937 | \$71,417 | 4035 | 78.51 | 3168 | 793 | 638 |
| 12 | 086 | 0076.07 | Upper | No | 221.05 | \$74,700 | \$165,124 | \$134,107 | 2500 | 74.84 | 1871 | 641 | 723 |
| 12 | 086 | 0076.08 | Upper | No | 246.52 | \$74,700 | \$184,150 | \$149,558 | 2547 | 69.34 | 1766 | 580 | 666 |
| 12 | 086 | 0076.09 | Upper | No | 131.74 | \$74,700 | \$98,410 | \$79,922 | 1867 | 76.91 | 1436 | 270 | 222 |
| 12 | 086 | 0076.10 | Upper | No | 177.42 | \$74,700 | \$132,533 | \$107,639 | 4734 | 66.88 | 3166 | 1088 | 1208 |
| 12 | 086 | 0077.04 | Upper | No | 138.22 | \$74,700 | \$103,250 | \$83,857 | 6394 | 80.51 | 5148 | 1167 | 429 |
| 12 | 086 | 0077.05 | Middle | No | 117.88 | \$74,700 | \$88,056 | \$71,518 | 5670 | 82.01 | 4650 | 1070 | 788 |
| 12 | 086 | 0077.06 | Upper | No | 203.73 | \$74,700 | \$152,186 | \$123,595 | 3569 | 78.31 | 2795 | 1073 | 1106 |
| 12 | 086 | 0077.07 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 2403 | 88.35 | 2123 | 746 | 908 |
| 12 | 086 | 0077.08 | Middle | No | 87.22 | \$74,700 | \$65,153 | \$52,917 | 3055 | 92.01 | 2811 | 588 | 779 |
| 12 | 086 | 0077.09 | Upper | No | 192.42 | \$74,700 | \$143,738 | \$116,739 | 3222 | 91.40 | 2945 | 798 | 998 |
| 12 | 086 | 0078.01 | Upper | No | 360.92 | \$74,700 | \$269,607 | \$218,958 | 830 | 53.13 | 441 | 241 | 249 |
| 12 | 086 | 0078.05 | Upper | No | 189.63 | \$74,700 | \$141,654 | \$115,045 | 4934 | 75.48 | 3724 | 1073 | 1321 |
| 12 | 086 | 0078.06 | Upper | No | 412.09 | \$74,700 | \$307,831 | \$250,001 | 3965 | 56.80 | 2252 | 1068 | 1304 |
| 12 | 086 | 0078.07 | Upper | No | 307.11 | \$74,700 | \$229,411 | \$186,315 | 4438 | 61.81 | 2743 | 1201 | 1395 |
| 12 | 086 | 0078.08 | Upper | No | 141.92 | \$74,700 | \$106,014 | \$86,103 | 4091 | 77.90 | 3187 | 685 | 105 |
| 12 | 086 | 0078.09 | Middle | No | 93.03 | \$74,700 | \$69,493 | \$56,438 | 4283 | 80.92 | 3466 | 683 | 610 |
| 12 | 086 | 0079.01 | Upper | No | 369.59 | \$74,700 | \$276,084 | \$224,219 | 3662 | 64.66 | 2368 | 1189 | 1272 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD nonMSA/MD Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0079.02 | Upper | No | 351.51 | \$74,700 | \$262,578 | \$213,250 | 3465 | 55.90 | 1937 | 890 | 1093 |
| 12 | 086 | 0080.00 | Upper | No | 308.72 | \$74,700 | \$230,614 | \$187,292 | 5227 | 60.30 | 3152 | 1464 | 1510 |
| 12 | 086 | 0081.01 | Upper | No | 310.68 | \$74,700 | \$232,078 | \$188,482 | 3746 | 55.34 | 2073 | 1056 | 1112 |
| 12 | 086 | 0081.02 | Upper | No | 276.10 | \$74,700 | \$206,247 | \$167,500 | 4754 | 60.08 | 2856 | 1215 | 1460 |
| 12 | 086 | 0082.02 | Upper | No | 223.86 | \$74,700 | \$167,223 | \$135,811 | 4283 | 63.39 | 2715 | 1119 | 1271 |
| 12 | 086 | 0082.05 | Upper | No | 280.99 | \$74,700 | \$209,900 | \$170,469 | 3972 | 54.46 | 2163 | 1180 | 1302 |
| 12 | 086 | 0082.06 | Upper | No | 252.25 | \$74,700 | \$188,431 | \$153,036 | 4184 | 57.93 | 2424 | 1052 | 1164 |
| 12 | 086 | 0082.07 | Upper | No | 294.23 | \$74,700 | \$219,790 | \$178,500 | 4117 | 54.82 | 2257 | 1328 | 1447 |
| 12 | 086 | 0082.08 | Upper | No | 126.09 | \$74,700 | \$94,189 | \$76,497 | 4915 | 74.75 | 3674 | 733 | 1311 |
| 12 | 086 | 0082.09 | Upper | No | 236.18 | \$74,700 | \$176,426 | \$143,281 | 4661 | 62.54 | 2915 | 1159 | 1368 |
| 12 | 086 | 0083.05 | Upper | No | 171.90 | \$74,700 | \$128,409 | \$104,286 | 5393 | 72.22 | 3895 | 951 | 1000 |
| 12 | 086 | 0083.08 | Middle | No | 103.95 | \$74,700 | \$77,651 | \$63,066 | 5770 | 93.99 | 5423 | 814 | 1444 |
| 12 | 086 | 0083.09 | Moderate | No | 64.18 | \$74,700 | \$47,942 | \$38,937 | 4832 | 98.34 | 4752 | 604 | 1494 |
| 12 | 086 | 0083.10 | Middle | No | 92.36 | \$74,700 | \$68,993 | \$56,036 | 3256 | 86.61 | 2820 | 948 | 1022 |
| 12 | 086 | 0083.11 | Upper | No | 163.54 | \$74,700 | \$122,164 | \$99,219 | 4104 | 91.20 | 3743 | 931 | 1114 |
| 12 | 086 | 0083.12 | Moderate | No | 73.76 | \$74,700 | \$55,099 | \$44,750 | 3325 | 97.05 | 3227 | 666 | 929 |
| 12 | 086 | 0083.13 | Middle | No | 94.13 | \$74,700 | \$70,315 | \$57,109 | 4644 | 97.42 | 4524 | 1172 | 1415 |
| 12 | 086 | 0083.14 | Middle | No | 118.13 | \$74,700 | \$88,243 | \$71,667 | 2696 | 94.14 | 2538 | 650 | 703 |
| 12 | 086 | 0083.15 | Middle | No | 105.62 | \$74,700 | \$78,898 | \$64,081 | 3442 | 92.71 | 3191 | 810 | 1058 |
| 12 | 086 | 0084.09 | Upper | No | 187.79 | \$74,700 | \$140,279 | \$113,929 | 5526 | 72.26 | 3993 | 1594 | 1882 |
| 12 | 086 | 0084.15 | Upper | No | 250.59 | \$74,700 | \$187,191 | \$152,024 | 5047 | 68.46 | 3455 | 1400 | 1470 |
| 12 | 086 | 0084.16 | Upper | No | 219.78 | \$74,700 | \$164,176 | \$133,333 | 3804 | 84.54 | 3216 | 649 | 734 |
| 12 | 086 | 0084.18 | Upper | No | 135.05 | \$74,700 | \$100,882 | \$81,932 | 2791 | 88.36 | 2466 | 569 | 733 |
| 12 | 086 | 0084.19 | Middle | No | 98.30 | \$74,700 | \$73,430 | \$59,635 | 5086 | 84.76 | 4311 | 974 | 1066 |
| 12 | 086 | 0084.20 | Upper | No | 171.77 | \$74,700 | \$128,312 | \$104,207 | 1669 | 65.85 | 1099 | 514 | 585 |
| 12 | 086 | 0084.21 | Upper | No | 141.75 | \$74,700 | \$105,887 | \$86,000 | 4250 | 81.08 | 3446 | 1531 | 1815 |
| 12 | 086 | 0084.22 | Upper | No | 174.31 | \$74,700 | \$130,210 | \$105,750 | 2790 | 84.62 | 2361 | 637 | 655 |
| 12 | 086 | 0084.23 | Upper | No | 125.96 | \$74,700 | \$94,092 | \$76,417 | 4472 | 80.70 | 3609 | 1149 | 1206 |

[^19]| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD nonMSA/MD Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0084.24 | Middle | No | 109.00 | \$74,700 | \$81,423 | \$66,129 | 3622 | 90.09 | 3263 | 445 | 104 |
| 12 | 086 | 0084.25 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 2048 | 85.16 | 1744 | 591 | 403 |
| 12 | 086 | 0084.26 | Upper | No | 207.35 | \$74,700 | \$154,890 | \$125,793 | 4603 | 75.45 | 3473 | 1052 | 1259 |
| 12 | 086 | 0084.27 | Upper | No | 214.03 | \$74,700 | \$159,880 | \$129,844 | 2415 | 78.59 | 1898 | 475 | 737 |
| 12 | 086 | 0084.28 | Upper | No | 180.22 | \$74,700 | \$134,624 | \$109,333 | 2846 | 76.11 | 2166 | 604 | 809 |
| 12 | 086 | 0084.29 | Upper | No | 218.58 | \$74,700 | \$163,279 | \$132,608 | 3547 | 77.02 | 2732 | 655 | 884 |
| 12 | 086 | 0084.30 | Middle | No | 87.56 | \$74,700 | \$65,407 | \$53,125 | 5346 | 90.57 | 4842 | 454 | 481 |
| 12 | 086 | 0084.31 | Upper | No | 145.58 | \$74,700 | \$108,748 | \$88,319 | 2606 | 69.38 | 1808 | 352 | 426 |
| 12 | 086 | 0085.02 | Upper | No | 195.61 | \$74,700 | \$146,121 | \$118,674 | 4448 | 87.10 | 3874 | 1005 | 1162 |
| 12 | 086 | 0085.03 | Moderate | No | 74.77 | \$74,700 | \$55,853 | \$45,365 | 3459 | 90.03 | 3114 | 700 | 1029 |
| 12 | 086 | 0085.04 | Upper | No | 135.42 | \$74,700 | \$101,159 | \$82,159 | 2939 | 86.93 | 2555 | 770 | 901 |
| 12 | 086 | 0086.01 | Upper | No | 162.77 | \$74,700 | \$121,589 | \$98,750 | 4888 | 91.88 | 4491 | 1142 | 1417 |
| 12 | 086 | 0086.03 | Upper | No | 153.91 | \$74,700 | \$114,971 | \$93,375 | 4293 | 88.38 | 3794 | 1335 | 1594 |
| 12 | 086 | 0086.04 | Upper | No | 177.94 | \$74,700 | \$132,921 | \$107,955 | 1885 | 90.24 | 1701 | 424 | 475 |
| 12 | 086 | 0087.02 | Upper | No | 131.69 | \$74,700 | \$98,372 | \$79,896 | 5505 | 89.72 | 4939 | 1314 | 1665 |
| 12 | 086 | 0087.03 | Middle | No | 115.19 | \$74,700 | \$86,047 | \$69,886 | 2581 | 92.99 | 2400 | 499 | 702 |
| 12 | 086 | 0087.04 | Upper | No | 127.08 | \$74,700 | \$94,929 | \$77,098 | 3287 | 88.29 | 2902 | 647 | 853 |
| 12 | 086 | 0088.05 | Moderate | No | 79.14 | \$74,700 | \$59,118 | \$48,017 | 4999 | 95.02 | 4750 | 559 | 1334 |
| 12 | 086 | 0088.06 | Middle | No | 117.71 | \$74,700 | \$87,929 | \$71,410 | 3887 | 93.70 | 3642 | 960 | 1367 |
| 12 | 086 | 0088.07 | Upper | No | 149.52 | \$74,700 | \$111,691 | \$90,711 | 3478 | 94.05 | 3271 | 1281 | 1334 |
| 12 | 086 | 0088.08 | Middle | No | 100.15 | \$74,700 | \$74,812 | \$60,762 | 3916 | 95.22 | 3729 | 608 | 820 |
| 12 | 086 | 0088.09 | Upper | No | 166.66 | \$74,700 | \$124,495 | \$101,107 | 2772 | 93.58 | 2594 | 523 | 675 |
| 12 | 086 | 0088.10 | Middle | No | 117.16 | \$74,700 | \$87,519 | \$71,080 | 3886 | 94.36 | 3667 | 1054 | 1218 |
| 12 | 086 | 0089.04 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 3285 | 81.98 | 2693 | 0 | 0 |
| 12 | 086 | 0089.06 | Middle | No | 112.08 | \$74,700 | \$83,724 | \$67,997 | 5464 | 94.02 | 5137 | 1088 | 1354 |
| 12 | 086 | 0089.07 | Middle | No | 104.18 | \$74,700 | \$77,822 | \$63,205 | 4583 | 92.08 | 4220 | 1033 | 1019 |
| 12 | 086 | 0089.08 | Upper | No | 146.16 | \$74,700 | \$109,182 | \$88,672 | 3282 | 94.42 | 3099 | 866 | 889 |
| 12 | 086 | 0089.09 | Moderate | No | 74.47 | \$74,700 | \$55,629 | \$45,179 | 3984 | 94.55 | 3767 | 675 | 785 |
| 12 | 086 | 0089.10 | Upper | No | 136.50 | \$74,700 | \$101,966 | \$82,813 | 3316 | 93.76 | 3109 | 840 | 835 |

[^20]| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0089.11 | Upper | No | 127.51 | \$74,700 | \$95,250 | \$77,361 | 3255 | 90.48 | 2945 | 755 | 864 |
| 12 | 086 | 0090.10 | Upper | No | 143.84 | \$74,700 | \$107,448 | \$87,266 | 8427 | 87.35 | 7361 | 1109 | 1495 |
| 12 | 086 | 0090.14 | Upper | No | 121.77 | \$74,700 | \$90,962 | \$73,878 | 4341 | 93.48 | 4058 | 699 | 1029 |
| 12 | 086 | 0090.15 | Middle | No | 86.21 | \$74,700 | \$64,399 | \$52,304 | 6856 | 95.89 | 6574 | 1039 | 90 |
| 12 | 086 | 0090.20 | Moderate | No | 62.19 | \$74,700 | \$46,456 | \$37,731 | 2957 | 96.04 | 2840 | 164 | 479 |
| 12 | 086 | 0090.21 | Moderate | No | 65.48 | \$74,700 | \$48,914 | \$39,730 | 4459 | 95.96 | 4279 | 436 | 1096 |
| 12 | 086 | 0090.22 | Middle | No | 93.54 | \$74,700 | \$69,874 | \$56,750 | 2255 | 96.27 | 2171 | 472 | 664 |
| 12 | 086 | 0090.24 | Middle | No | 101.03 | \$74,700 | \$75,469 | \$61,291 | 5967 | 93.51 | 5580 | 242 | 47 |
| 12 | 086 | 0090.26 | Moderate | No | 67.75 | \$74,700 | \$50,609 | \$41,105 | 2349 | 94.04 | 2209 | 267 | 37 |
| 12 | 086 | 0090.27 | Middle | No | 87.38 | \$74,700 | \$65,273 | \$53,013 | 4410 | 93.24 | 4112 | 468 | 223 |
| 12 | 086 | 0090.28 | Middle | No | 101.36 | \$74,700 | \$75,716 | \$61,496 | 5819 | 94.83 | 5518 | 1230 | 1009 |
| 12 | 086 | 0090.29 | Middle | No | 117.44 | \$74,700 | \$87,728 | \$71,250 | 4090 | 92.49 | 3783 | 768 | 819 |
| 12 | 086 | 0090.30 | Middle | No | 84.00 | \$74,700 | \$62,748 | \$50,965 | 5157 | 94.69 | 4883 | 794 | 352 |
| 12 | 086 | 0090.31 | Moderate | No | 63.60 | \$74,700 | \$47,509 | \$38,584 | 4102 | 95.39 | 3913 | 229 | 208 |
| 12 | 086 | 0090.39 | Upper | No | 124.92 | \$74,700 | \$93,315 | \$75,785 | 6282 | 90.80 | 5704 | 674 | 1161 |
| 12 | 086 | 0090.40 | Upper | No | 132.21 | \$74,700 | \$98,761 | \$80,208 | 7103 | 91.19 | 6477 | 610 | 1052 |
| 12 | 086 | 0090.43 | Upper | No | 169.00 | \$74,700 | \$126,243 | \$102,528 | 5266 | 89.84 | 4731 | 735 | 1224 |
| 12 | 086 | 0090.44 | Middle | No | 116.73 | \$74,700 | \$87,197 | \$70,817 | 3424 | 92.14 | 3155 | 388 | 588 |
| 12 | 086 | 0090.48 | Upper | No | 166.44 | \$74,700 | \$124,331 | \$100,977 | 3661 | 86.81 | 3178 | 395 | 692 |
| 12 | 086 | 0090.49 | Middle | No | 105.77 | \$74,700 | \$79,010 | \$64,167 | 5045 | 91.34 | 4608 | 533 | 773 |
| 12 | 086 | 0090.50 | Middle | No | 109.69 | \$74,700 | \$81,938 | \$66,549 | 4807 | 92.84 | 4463 | 663 | 708 |
| 12 | 086 | 0090.51 | Middle | No | 82.51 | \$74,700 | \$61,635 | \$50,056 | 2471 | 92.72 | 2291 | 434 | 632 |
| 12 | 086 | 0090.52 | Middle | No | 84.31 | \$74,700 | \$62,980 | \$51,149 | 3580 | 95.42 | 3416 | 714 | 933 |
| 12 | 086 | 0090.53 | Upper | No | 162.83 | \$74,700 | \$121,634 | \$98,788 | 3972 | 93.98 | 3733 | 958 | 936 |
| 12 | 086 | 0090.54 | Middle | No | 102.08 | \$74,700 | \$76,254 | \$61,932 | 1703 | 95.65 | 1629 | 479 | 553 |
| 12 | 086 | 0090.55 | Middle | No | 118.71 | \$74,700 | \$88,676 | \$72,019 | 2293 | 94.64 | 2170 | 557 | 704 |
| 12 | 086 | 0090.56 | Middle | No | 114.11 | \$74,700 | \$85,240 | \$69,231 | 2827 | 86.35 | 2441 | 913 | 1062 |
| 12 | 086 | 0090.57 | Middle | No | 81.99 | \$74,700 | \$61,247 | \$49,744 | 5623 | 92.07 | 5177 | 633 | 845 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract <br> Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0090.58 | Upper | No | 122.17 | \$74,700 | \$91,261 | \$74,116 | 4866 | 88.47 | 4305 | 615 | 757 |
| 12 | 086 | 0090.59 | Middle | No | 111.70 | \$74,700 | \$83,440 | \$67,768 | 3538 | 92.43 | 3270 | 238 | 356 |
| 12 | 086 | 0090.60 | Upper | No | 168.61 | \$74,700 | \$125,952 | \$102,292 | 5452 | 90.44 | 4931 | 522 | 882 |
| 12 | 086 | 0090.61 | Moderate | No | 75.24 | \$74,700 | \$56,204 | \$45,647 | 3250 | 97.38 | 3165 | 613 | 879 |
| 12 | 086 | 0090.62 | Middle | No | 94.91 | \$74,700 | \$70,898 | \$57,583 | 3221 | 94.63 | 3048 | 525 | 335 |
| 12 | 086 | 0090.63 | Moderate | No | 78.41 | \$74,700 | \$58,572 | \$47,574 | 2853 | 96.53 | 2754 | 338 | 306 |
| 12 | 086 | 0090.64 | Middle | No | 97.39 | \$74,700 | \$72,750 | \$59,085 | 2961 | 94.83 | 2808 | 296 | 269 |
| 12 | 086 | 0090.65 | Middle | No | 81.16 | \$74,700 | \$60,627 | \$49,242 | 2942 | 90.04 | 2649 | 138 | 40 |
| 12 | 086 | 0090.66 | Middle | No | 104.97 | \$74,700 | \$78,413 | \$63,682 | 6910 | 90.64 | 6263 | 713 | 468 |
| 12 | 086 | 0091.01 | Moderate | No | 75.39 | \$74,700 | \$56,316 | \$45,741 | 2803 | 95.54 | 2678 | 186 | 805 |
| 12 | 086 | 0091.02 | Moderate | No | 64.90 | \$74,700 | \$48,480 | \$39,375 | 3842 | 91.57 | 3518 | 374 | 375 |
| 12 | 086 | 0092.00 | Middle | No | 92.39 | \$74,700 | \$69,015 | \$56,053 | 3406 | 93.92 | 3199 | 692 | 962 |
| 12 | 086 | 0093.05 | Upper | No | 179.97 | \$74,700 | \$134,438 | \$109,185 | 5108 | 84.96 | 4340 | 1469 | 1680 |
| 12 | 086 | 0093.12 | Middle | No | 103.33 | \$74,700 | \$77,188 | \$62,688 | 5795 | 87.94 | 5096 | 395 | 588 |
| 12 | 086 | 0093.14 | Moderate | No | 53.36 | \$74,700 | \$39,860 | \$32,375 | 3845 | 96.33 | 3704 | 345 | 370 |
| 12 | 086 | 0093.15 | Moderate | No | 53.13 | \$74,700 | \$39,688 | \$32,235 | 3507 | 95.18 | 3338 | 422 | 160 |
| 12 | 086 | 0093.16 | Middle | No | 88.10 | \$74,700 | \$65,811 | \$53,450 | 2873 | 92.93 | 2670 | 657 | 681 |
| 12 | 086 | 0093.17 | Moderate | No | 76.90 | \$74,700 | \$57,444 | \$46,657 | 4431 | 93.75 | 4154 | 859 | 1127 |
| 12 | 086 | 0093.18 | Middle | No | 104.55 | \$74,700 | \$78,099 | \$63,431 | 1922 | 91.62 | 1761 | 425 | 318 |
| 12 | 086 | 0093.19 | Upper | No | 142.85 | \$74,700 | \$106,709 | \$86,664 | 3567 | 87.52 | 3122 | 651 | 956 |
| 12 | 086 | 0093.20 | Moderate | No | 78.56 | \$74,700 | \$58,684 | \$47,662 | 4265 | 96.18 | 4102 | 278 | 464 |
| 12 | 086 | 0093.21 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 2553 | 95.53 | 2439 | 424 | 399 |
| 12 | 086 | 0093.22 | Low | No | 44.99 | \$74,700 | \$33,608 | \$27,296 | 3557 | 95.90 | 3411 | 916 | 39 |
| 12 | 086 | 0093.23 | Moderate | No | 74.54 | \$74,700 | \$55,681 | \$45,223 | 2963 | 94.70 | 2806 | 636 | 552 |
| 12 | 086 | 0093.24 | Moderate | No | 61.76 | \$74,700 | \$46,135 | \$37,473 | 4620 | 95.50 | 4412 | 361 | 578 |
| 12 | 086 | 0093.25 | Middle | No | 80.06 | \$74,700 | \$59,805 | \$48,571 | 1852 | 95.09 | 1761 | 427 | 354 |
| 12 | 086 | 0093.26 | Moderate | No | 69.37 | \$74,700 | \$51,819 | \$42,088 | 3121 | 95.90 | 2993 | 803 | 734 |
| 12 | 086 | 0093.27 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 3156 | 93.69 | 2957 | 711 | 882 |
| 12 | 086 | 0094.01 | Middle | No | 106.93 | \$74,700 | \$79,877 | \$64,872 | 2454 | 96.41 | 2366 | 468 | 635 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0094.02 | Middle | No | 87.56 | \$74,700 | \$65,407 | \$53,125 | 3690 | 97.80 | 3609 | 770 | 915 |
| 12 | 086 | 0095.03 | Middle | No | 108.84 | \$74,700 | \$81,303 | \$66,034 | 4560 | 98.11 | 4474 | 870 | 1267 |
| 12 | 086 | 0095.04 | Upper | No | 128.82 | \$74,700 | \$96,229 | \$78,155 | 4658 | 98.35 | 4581 | 964 | 1210 |
| 12 | 086 | 0095.05 | Moderate | No | 66.08 | \$74,700 | \$49,362 | \$40,089 | 1434 | 98.26 | 1409 | 45 | 91 |
| 12 | 086 | 0095.06 | Moderate | No | 65.67 | \$74,700 | \$49,055 | \$39,844 | 4126 | 98.18 | 4051 | 625 | 820 |
| 12 | 086 | 0096.01 | Moderate | No | 77.51 | \$74,700 | \$57,900 | \$47,026 | 3451 | 92.76 | 3201 | 471 | 511 |
| 12 | 086 | 0096.02 | Moderate | No | 77.56 | \$74,700 | \$57,937 | \$47,057 | 3569 | 96.39 | 3440 | 331 | 787 |
| 12 | 086 | 0097.03 | Upper | No | 176.44 | \$74,700 | \$131,801 | \$107,045 | 3719 | 46.33 | 1723 | 834 | 1001 |
| 12 | 086 | 0097.04 | Upper | No | 147.95 | \$74,700 | \$110,519 | \$89,758 | 6259 | 56.59 | 3542 | 1210 | 1513 |
| 12 | 086 | 0097.05 | Moderate | No | 64.56 | \$74,700 | \$48,226 | \$39,172 | 4827 | 79.22 | 3824 | 1484 | 109 |
| 12 | 086 | 0097.06 | Moderate | No | 76.20 | \$74,700 | \$56,921 | \$46,231 | 4058 | 73.98 | 3002 | 878 | 196 |
| 12 | 086 | 0098.03 | Middle | No | 102.62 | \$74,700 | \$76,657 | \$62,260 | 7564 | 90.98 | 6882 | 1259 | 1235 |
| 12 | 086 | 0098.04 | Upper | No | 134.07 | \$74,700 | \$100,150 | \$81,339 | 3450 | 84.49 | 2915 | 755 | 875 |
| 12 | 086 | 0098.06 | Middle | No | 88.88 | \$74,700 | \$66,393 | \$53,924 | 3042 | 80.70 | 2455 | 912 | 217 |
| 12 | 086 | 0098.09 | Upper | No | 121.53 | \$74,700 | \$90,783 | \$73,730 | 3151 | 92.22 | 2906 | 921 | 804 |
| 12 | 086 | 0098.10 | Middle | No | 111.79 | \$74,700 | \$83,507 | \$67,823 | 3879 | 88.30 | 3425 | 584 | 260 |
| 12 | 086 | 0098.11 | Moderate | No | 57.60 | \$74,700 | \$43,027 | \$34,948 | 2656 | 93.00 | 2470 | 437 | 161 |
| 12 | 086 | 0098.12 | Upper | No | 122.51 | \$74,700 | \$91,515 | \$74,326 | 5311 | 78.12 | 4149 | 821 | 616 |
| 12 | 086 | 0099.03 | Upper | No | 131.52 | \$74,700 | \$98,245 | \$79,792 | 5208 | 98.54 | 5132 | 1012 | 1395 |
| 12 | 086 | 0099.04 | Moderate | No | 68.63 | \$74,700 | \$51,267 | \$41,638 | 3914 | 98.03 | 3837 | 384 | 635 |
| 12 | 086 | 0099.05 | Middle | No | 114.60 | \$74,700 | \$85,606 | \$69,524 | 5336 | 97.28 | 5191 | 1070 | 1452 |
| 12 | 086 | 0099.06 | Middle | No | 101.26 | \$74,700 | \$75,641 | \$61,431 | 5569 | 97.31 | 5419 | 1097 | 1466 |
| 12 | 086 | 0099.07 | Upper | No | 166.35 | \$74,700 | \$124,263 | \$100,921 | 3798 | 96.05 | 3648 | 871 | 942 |
| 12 | 086 | 0099.08 | Moderate | No | 72.49 | \$74,700 | \$54,150 | \$43,981 | 4280 | 98.74 | 4226 | 370 | 278 |
| 12 | 086 | 0099.09 | Middle | No | 87.72 | \$74,700 | \$65,527 | \$53,217 | 2240 | 98.08 | 2197 | 229 | 294 |
| 12 | 086 | 0100.10 | Middle | No | 87.05 | \$74,700 | \$65,026 | \$52,813 | 4794 | 97.91 | 4694 | 542 | 918 |
| 12 | 086 | 0100.12 | Middle | No | 91.48 | \$74,700 | \$68,336 | \$55,500 | 5333 | 98.27 | 5241 | 1309 | 1762 |
| 12 | 086 | 0100.13 | Middle | No | 113.86 | \$74,700 | \$85,053 | \$69,077 | 4164 | 95.82 | 3990 | 882 | 1108 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract <br> Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0100.15 | Moderate | No | 70.42 | \$74,700 | \$52,604 | \$42,725 | 4321 | 95.28 | 4117 | 559 | 1064 |
| 12 | 086 | 0100.16 | Middle | No | 104.21 | \$74,700 | \$77,845 | \$63,224 | 4733 | 94.49 | 4472 | 980 | 1203 |
| 12 | 086 | 0100.17 | Middle | No | 88.24 | \$74,700 | \$65,915 | \$53,536 | 3958 | 95.68 | 3787 | 926 | 1021 |
| 12 | 086 | 0100.18 | Moderate | No | 77.19 | \$74,700 | \$57,661 | \$46,829 | 3577 | 94.63 | 3385 | 557 | 736 |
| 12 | 086 | 0100.19 | Middle | No | 80.77 | \$74,700 | \$60,335 | \$49,000 | 3921 | 97.93 | 3840 | 985 | 1053 |
| 12 | 086 | 0100.20 | Middle | No | 95.05 | \$74,700 | \$71,002 | \$57,667 | 3763 | 97.00 | 3650 | 935 | 1044 |
| 12 | 086 | 0100.21 | Moderate | No | 72.76 | \$74,700 | \$54,352 | \$44,141 | 4328 | 97.23 | 4208 | 601 | 851 |
| 12 | 086 | 0100.22 | Upper | No | 160.83 | \$74,700 | \$120,140 | \$97,574 | 3408 | 96.27 | 3281 | 1199 | 1305 |
| 12 | 086 | 0100.23 | Moderate | No | 61.56 | \$74,700 | \$45,985 | \$37,351 | 2247 | 98.26 | 2208 | 561 | 732 |
| 12 | 086 | 0100.24 | Low | No | 45.92 | \$74,700 | \$34,302 | \$27,859 | 4770 | 98.39 | 4693 | 664 | 731 |
| 12 | 086 | 0100.25 | Middle | No | 93.82 | \$74,700 | \$70,084 | \$56,919 | 3992 | 98.30 | 3924 | 893 | 1098 |
| 12 | 086 | 0100.26 | Low | No | 46.30 | \$74,700 | \$34,586 | \$28,094 | 2618 | 98.62 | 2582 | 412 | 491 |
| 12 | 086 | 0101.93 | Upper | No | 179.80 | \$74,700 | \$134,311 | \$109,082 | 4517 | 88.51 | 3998 | 1213 | 1394 |
| 12 | 086 | 0101.98 | Upper | No | 193.91 | \$74,700 | \$144,851 | \$117,639 | 3336 | 87.68 | 2925 | 982 | 1096 |
| 12 | 086 | 0102.01 | Upper | No | 123.71 | \$74,700 | \$92,411 | \$75,050 | 4952 | 88.63 | 4389 | 1080 | 1207 |
| 12 | 086 | 0102.05 | Moderate | No | 58.97 | \$74,700 | \$44,051 | \$35,775 | 4819 | 94.48 | 4553 | 1046 | 1330 |
| 12 | 086 | 0102.07 | Moderate | No | 66.06 | \$74,700 | \$49,347 | \$40,076 | 4467 | 95.84 | 4281 | 81 | 270 |
| 12 | 086 | 0102.08 | Moderate | No | 62.38 | \$74,700 | \$46,598 | \$37,844 | 4768 | 96.14 | 4584 | 567 | 789 |
| 12 | 086 | 0102.09 | Middle | No | 91.75 | \$74,700 | \$68,537 | \$55,662 | 5542 | 94.24 | 5223 | 1148 | 1631 |
| 12 | 086 | 0102.11 | Middle | No | 92.99 | \$74,700 | \$69,464 | \$56,417 | 4479 | 93.48 | 4187 | 952 | 1324 |
| 12 | 086 | 0102.12 | Upper | No | 214.07 | \$74,700 | \$159,910 | \$129,871 | 2594 | 89.63 | 2325 | 660 | 791 |
| 12 | 086 | 0102.13 | Middle | No | 80.27 | \$74,700 | \$59,962 | \$48,697 | 4606 | 95.07 | 4379 | 710 | 1063 |
| 12 | 086 | 0102.14 | Moderate | No | 79.23 | \$74,700 | \$59,185 | \$48,068 | 2307 | 94.93 | 2190 | 440 | 534 |
| 12 | 086 | 0103.01 | Upper | No | 169.09 | \$74,700 | \$126,310 | \$102,585 | 2860 | 69.34 | 1983 | 504 | 715 |
| 12 | 086 | 0103.02 | Middle | No | 86.96 | \$74,700 | \$64,959 | \$52,756 | 3005 | 86.22 | 2591 | 539 | 807 |
| 12 | 086 | 0103.03 | Upper | No | 152.69 | \$74,700 | \$114,059 | \$92,635 | 3442 | 68.71 | 2365 | 922 | 1192 |
| 12 | 086 | 0104.00 | Middle | No | 89.63 | \$74,700 | \$66,954 | \$54,375 | 5331 | 91.73 | 4890 | 776 | 1181 |
| 12 | 086 | 0105.01 | Moderate | No | 60.34 | \$74,700 | \$45,074 | \$36,609 | 6216 | 96.25 | 5983 | 634 | 1646 |
| 12 | 086 | 0105.02 | Upper | No | 142.37 | \$74,700 | \$106,350 | \$86,375 | 9647 | 91.94 | 8869 | 1837 | 2215 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract <br> Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0106.04 | Upper | No | 175.70 | \$74,700 | \$131,248 | \$106,595 | 5110 | 64.81 | 3312 | 1146 | 1432 |
| 12 | 086 | 0106.08 | Middle | No | 109.93 | \$74,700 | \$82,118 | \$66,696 | 5402 | 80.58 | 4353 | 1076 | 1603 |
| 12 | 086 | 0106.09 | Moderate | No | 61.58 | \$74,700 | \$46,000 | \$37,361 | 5636 | 92.44 | 5210 | 491 | 866 |
| 12 | 086 | 0106.10 | Upper | No | 149.95 | \$74,700 | \$112,013 | \$90,974 | 4909 | 68.49 | 3362 | 965 | 1147 |
| 12 | 086 | 0106.13 | Upper | No | 121.40 | \$74,700 | \$90,686 | \$73,654 | 5984 | 82.77 | 4953 | 748 | 1134 |
| 12 | 086 | 0106.18 | Upper | No | 137.35 | \$74,700 | \$102,600 | \$83,326 | 4442 | 84.96 | 3774 | 940 | 1192 |
| 12 | 086 | 0106.19 | Upper | No | 148.24 | \$74,700 | \$110,735 | \$89,934 | 2686 | 82.73 | 2222 | 474 | 681 |
| 12 | 086 | 0106.20 | Upper | No | 130.27 | \$74,700 | \$97,312 | \$79,030 | 3068 | 80.05 | 2456 | 725 | 851 |
| 12 | 086 | 0106.21 | Middle | No | 106.58 | \$74,700 | \$79,615 | \$64,659 | 4764 | 94.52 | 4503 | 759 | 1117 |
| 12 | 086 | 0106.22 | Middle | No | 87.21 | \$74,700 | \$65,146 | \$52,908 | 4253 | 96.83 | 4118 | 670 | 1087 |
| 12 | 086 | 0106.23 | Middle | No | 108.86 | \$74,700 | \$81,318 | \$66,042 | 3182 | 80.55 | 2563 | 739 | 969 |
| 12 | 086 | 0106.24 | Upper | No | 196.15 | \$74,700 | \$146,524 | \$119,000 | 3543 | 75.90 | 2689 | 739 | 934 |
| 12 | 086 | 0106.25 | Upper | No | 121.56 | \$74,700 | \$90,805 | \$73,750 | 4778 | 86.19 | 4118 | 702 | 1085 |
| 12 | 086 | 0106.26 | Middle | No | 96.81 | \$74,700 | \$72,317 | \$58,731 | 3381 | 92.72 | 3135 | 484 | 575 |
| 12 | 086 | 0107.05 | Middle | No | 106.02 | \$74,700 | \$79,197 | \$64,323 | 5486 | 93.49 | 5129 | 884 | 1124 |
| 12 | 086 | 0107.06 | Low | No | 43.41 | \$74,700 | \$32,427 | \$26,341 | 2830 | 93.71 | 2652 | 164 | 698 |
| 12 | 086 | 0107.07 | Middle | No | 93.85 | \$74,700 | \$70,106 | \$56,938 | 3758 | 92.82 | 3488 | 714 | 998 |
| 12 | 086 | 0107.08 | Middle | No | 89.43 | \$74,700 | \$66,804 | \$54,254 | 6465 | 92.71 | 5994 | 824 | 1380 |
| 12 | 086 | 0107.09 | Middle | No | 119.41 | \$74,700 | \$89,199 | \$72,442 | 5395 | 92.51 | 4991 | 1078 | 1187 |
| 12 | 086 | 0107.10 | Middle | No | 112.60 | \$74,700 | \$84,112 | \$68,313 | 6741 | 93.32 | 6291 | 1300 | 1561 |
| 12 | 086 | 0108.03 | Low | No | 39.39 | \$74,700 | \$29,424 | \$23,900 | 3785 | 95.85 | 3628 | 210 | 404 |
| 12 | 086 | 0108.04 | Moderate | No | 63.18 | \$74,700 | \$47,195 | \$38,333 | 7337 | 94.47 | 6931 | 471 | 936 |
| 12 | 086 | 0108.05 | Low | No | 43.04 | \$74,700 | \$32,151 | \$26,111 | 5237 | 94.16 | 4931 | 481 | 963 |
| 12 | 086 | 0108.06 | Moderate | No | 56.14 | \$74,700 | \$41,937 | \$34,063 | 3989 | 93.33 | 3723 | 556 | 1110 |
| 12 | 086 | 0109.00 | Low | No | 48.44 | \$74,700 | \$36,185 | \$29,390 | 6783 | 94.80 | 6430 | 478 | 1000 |
| 12 | 086 | 0110.03 | Moderate | No | 69.26 | \$74,700 | \$51,737 | \$42,021 | 4791 | 94.34 | 4520 | 852 | 1218 |
| 12 | 086 | 0110.08 | Middle | No | 103.14 | \$74,700 | \$77,046 | \$62,574 | 4837 | 90.39 | 4372 | 635 | 1131 |
| 12 | 086 | 0110.09 | Middle | No | 104.56 | \$74,700 | \$78,106 | \$63,438 | 6674 | 89.56 | 5977 | 913 | 1440 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD nonMSA/MD Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0110.10 | Moderate | No | 56.40 | \$74,700 | \$42,131 | \$34,217 | 5509 | 95.17 | 5243 | 276 | 561 |
| 12 | 086 | 0110.11 | Middle | No | 91.53 | \$74,700 | \$68,373 | \$55,530 | 4675 | 94.12 | 4400 | 476 | 680 |
| 12 | 086 | 0110.12 | Moderate | No | 71.57 | \$74,700 | \$53,463 | \$43,421 | 2710 | 91.88 | 2490 | 397 | 675 |
| 12 | 086 | 0110.13 | Middle | No | 95.39 | \$74,700 | \$71,256 | \$57,874 | 3229 | 92.88 | 2999 | 731 | 955 |
| 12 | 086 | 0110.14 | Upper | No | 136.75 | \$74,700 | \$102,152 | \$82,966 | 4936 | 82.74 | 4084 | 665 | 794 |
| 12 | 086 | 0110.15 | Upper | No | 151.24 | \$74,700 | \$112,976 | \$91,756 | 10065 | 87.08 | 8765 | 1544 | 1984 |
| 12 | 086 | 0111.03 | Moderate | No | 59.24 | \$74,700 | \$44,252 | \$35,941 | 3303 | 93.49 | 3088 | 258 | 348 |
| 12 | 086 | 0111.04 | Low | No | 44.85 | \$74,700 | \$33,503 | \$27,212 | 5654 | 94.09 | 5320 | 246 | 646 |
| 12 | 086 | 0111.05 | Upper | No | 191.53 | \$74,700 | \$143,073 | \$116,198 | 3644 | 69.02 | 2515 | 977 | 1011 |
| 12 | 086 | 0111.06 | Middle | No | 116.65 | \$74,700 | \$87,138 | \$70,772 | 3468 | 76.99 | 2670 | 553 | 910 |
| 12 | 086 | 0112.03 | Low | No | 46.09 | \$74,700 | \$34,429 | \$27,963 | 5950 | 93.50 | 5563 | 319 | 1343 |
| 12 | 086 | 0112.04 | Middle | No | 102.10 | \$74,700 | \$76,269 | \$61,942 | 2529 | 70.26 | 1777 | 460 | 543 |
| 12 | 086 | 0112.05 | Moderate | No | 62.30 | \$74,700 | \$46,538 | \$37,799 | 4112 | 92.73 | 3813 | 492 | 781 |
| 12 | 086 | 0112.06 | Upper | No | 126.63 | \$74,700 | \$94,593 | \$76,823 | 3256 | 70.79 | 2305 | 604 | 859 |
| 12 | 086 | 0113.01 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 3805 | 97.40 | 3706 | 157 | 555 |
| 12 | 086 | 0113.02 | Low | No | 40.24 | \$74,700 | \$30,059 | \$24,417 | 6362 | 97.97 | 6233 | 311 | 982 |
| 12 | 086 | 0114.05 | Moderate | No | 57.60 | \$74,700 | \$43,027 | \$34,946 | 3330 | 97.18 | 3236 | 374 | 588 |
| 12 | 086 | 0114.06 | Moderate | No | 76.09 | \$74,700 | \$56,839 | \$46,162 | 4380 | 86.80 | 3802 | 412 | 896 |
| 12 | 086 | 0114.07 | Moderate | No | 68.20 | \$74,700 | \$50,945 | \$41,375 | 3453 | 89.98 | 3107 | 439 | 927 |
| 12 | 086 | 0114.08 | Moderate | No | 50.68 | \$74,700 | \$37,858 | \$30,751 | 4479 | 80.06 | 3586 | 31 | 680 |
| 12 | 086 | 0114.09 | Middle | No | 96.48 | \$74,700 | \$72,071 | \$58,531 | 5642 | 78.23 | 4414 | 582 | 1100 |
| 12 | 086 | 0114.10 | Upper | No | 138.88 | \$74,700 | \$103,743 | \$84,255 | 4677 | 81.16 | 3796 | 458 | 757 |
| 12 | 086 | 0114.11 | Upper | No | 124.81 | \$74,700 | \$93,233 | \$75,720 | 2771 | 84.63 | 2345 | 506 | 631 |
| 12 | 086 | 0114.12 | Middle | No | 84.46 | \$74,700 | \$63,092 | \$51,242 | 7311 | 91.38 | 6681 | 594 | 1160 |
| 12 | 086 | 0115.00 | Upper | No | 146.00 | \$74,700 | \$109,062 | \$88,576 | 7660 | 80.50 | 6166 | 1511 | 2001 |
| 12 | 086 | 0116.01 | Middle | No | 106.79 | \$74,700 | \$79,772 | \$64,787 | 3995 | 92.64 | 3701 | 673 | 784 |
| 12 | 086 | 0116.02 | Middle | No | 87.73 | \$74,700 | \$65,534 | \$53,223 | 3816 | 93.92 | 3584 | 299 | 686 |
| 12 | 086 | 0117.01 | Middle | No | 99.54 | \$74,700 | \$74,356 | \$60,393 | 1873 | 94.02 | 1761 | 499 | 568 |
| 12 | 086 | 0117.02 | Moderate | No | 67.51 | \$74,700 | \$50,430 | \$40,956 | 4974 | 95.88 | 4769 | 237 | 72 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0118.00 | Middle | No | 115.47 | \$74,700 | \$86,256 | \$70,057 | 3523 | 92.73 | 3267 | 878 | 1027 |
| 12 | 086 | 0119.00 | Middle | No | 99.57 | \$74,700 | \$74,379 | \$60,409 | 5694 | 90.18 | 5135 | 1472 | 1601 |
| 12 | 086 | 0120.01 | Middle | No | 85.81 | \$74,700 | \$64,100 | \$52,059 | 3143 | 95.48 | 3001 | 44 | 174 |
| 12 | 086 | 0120.02 | Moderate | No | 55.48 | \$74,700 | \$41,444 | \$33,661 | 5842 | 95.96 | 5606 | 226 | 352 |
| 12 | 086 | 0121.01 | Middle | No | 108.49 | \$74,700 | \$81,042 | \$65,818 | 2834 | 94.95 | 2691 | 824 | 1049 |
| 12 | 086 | 0121.02 | Middle | No | 85.08 | \$74,700 | \$63,555 | \$51,617 | 4508 | 95.90 | 4323 | 313 | 412 |
| 12 | 086 | 0121.03 | Middle | No | 86.32 | \$74,700 | \$64,481 | \$52,372 | 2948 | 95.90 | 2827 | 502 | 233 |
| 12 | 086 | 0121.04 | Middle | No | 111.74 | \$74,700 | \$83,470 | \$67,793 | 1469 | 93.81 | 1378 | 448 | 335 |
| 12 | 086 | 0121.05 | Middle | No | 108.10 | \$74,700 | \$80,751 | \$65,586 | 3339 | 94.94 | 3170 | 412 | 348 |
| 12 | 086 | 0122.00 | Upper | No | 162.08 | \$74,700 | \$121,074 | \$98,333 | 5030 | 86.30 | 4341 | 1370 | 1542 |
| 12 | 086 | 0123.01 | Middle | No | 95.13 | \$74,700 | \$71,062 | \$57,717 | 2507 | 93.46 | 2343 | 508 | 754 |
| 12 | 086 | 0123.02 | Upper | No | 130.28 | \$74,700 | \$97,319 | \$79,036 | 4187 | 94.55 | 3959 | 1062 | 1193 |
| 12 | 086 | 0124.01 | Upper | No | 133.18 | \$74,700 | \$99,485 | \$80,795 | 3954 | 93.96 | 3715 | 965 | 1298 |
| 12 | 086 | 0124.02 | Upper | No | 219.89 | \$74,700 | \$164,258 | \$133,404 | 3571 | 93.53 | 3340 | 867 | 867 |
| 12 | 086 | 0124.03 | Upper | No | 173.33 | \$74,700 | \$129,478 | \$105,156 | 1881 | 91.28 | 1717 | 489 | 553 |
| 12 | 086 | 0125.01 | Upper | No | 227.26 | \$74,700 | \$169,763 | \$137,875 | 1960 | 95.26 | 1867 | 461 | 493 |
| 12 | 086 | 0125.02 | Middle | No | 93.48 | \$74,700 | \$69,830 | \$56,713 | 4152 | 94.56 | 3926 | 1109 | 1292 |
| 12 | 086 | 0126.01 | Middle | No | 105.35 | \$74,700 | \$78,696 | \$63,917 | 3592 | 96.27 | 3458 | 575 | 577 |
| 12 | 086 | 0126.02 | Middle | No | 111.64 | \$74,700 | \$83,395 | \$67,733 | 2967 | 95.45 | 2832 | 699 | 784 |
| 12 | 086 | 0127.01 | Upper | No | 157.20 | \$74,700 | \$117,428 | \$95,370 | 10996 | 91.64 | 10077 | 2115 | 2456 |
| 12 | 086 | 0127.02 | Upper | No | 171.11 | \$74,700 | \$127,819 | \$103,807 | 4875 | 91.84 | 4477 | 1308 | 1382 |
| 12 | 086 | 0128.01 | Upper | No | 124.45 | \$74,700 | \$92,964 | \$75,503 | 4433 | 94.04 | 4169 | 1284 | 1409 |
| 12 | 086 | 0128.02 | Upper | No | 172.42 | \$74,700 | \$128,798 | \$104,605 | 3581 | 86.57 | 3100 | 762 | 897 |
| 12 | 086 | 0129.00 | Middle | No | 93.32 | \$74,700 | \$69,710 | \$56,619 | 4347 | 96.73 | 4205 | 771 | 645 |
| 12 | 086 | 0130.00 | Middle | No | 99.79 | \$74,700 | \$74,543 | \$60,540 | 4359 | 96.10 | 4189 | 1076 | 1004 |
| 12 | 086 | 0131.00 | Moderate | No | 73.67 | \$74,700 | \$55,031 | \$44,696 | 4982 | 96.07 | 4786 | 817 | 1047 |
| 12 | 086 | 0132.01 | Moderate | No | 66.45 | \$74,700 | \$49,638 | \$40,313 | 2294 | 96.64 | 2217 | 503 | 636 |
| 12 | 086 | 0132.02 | Upper | No | 144.52 | \$74,700 | \$107,956 | \$87,679 | 3107 | 95.59 | 2970 | 893 | 996 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract <br> Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0133.01 | Middle | No | 100.02 | \$74,700 | \$74,715 | \$60,682 | 2783 | 95.62 | 2661 | 697 | 713 |
| 12 | 086 | 0133.02 | Middle | No | 95.39 | \$74,700 | \$71,256 | \$57,875 | 3153 | 95.43 | 3009 | 444 | 671 |
| 12 | 086 | 0134.00 | Moderate | No | 77.57 | \$74,700 | \$57,945 | \$47,059 | 4970 | 95.13 | 4728 | 954 | 993 |
| 12 | 086 | 0135.00 | Moderate | No | 57.53 | \$74,700 | \$42,975 | \$34,904 | 4998 | 96.54 | 4825 | 587 | 247 |
| 12 | 086 | 0136.00 | Moderate | No | 76.44 | \$74,700 | \$57,101 | \$46,378 | 5614 | 96.17 | 5399 | 1077 | 643 |
| 12 | 086 | 0137.00 | Moderate | No | 72.21 | \$74,700 | \$53,941 | \$43,810 | 6678 | 95.42 | 6372 | 1048 | 233 |
| 12 | 086 | 0138.01 | Moderate | No | 68.95 | \$74,700 | \$51,506 | \$41,830 | 2373 | 94.73 | 2248 | 378 | 245 |
| 12 | 086 | 0138.02 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 3901 | 96.44 | 3762 | 308 | 436 |
| 12 | 086 | 0139.00 | Middle | No | 84.45 | \$74,700 | \$63,084 | \$51,236 | 4390 | 94.85 | 4164 | 921 | 1304 |
| 12 | 086 | 0141.00 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 1373 | 72.76 | 999 | 0 | 14 |
| 12 | 086 | 0142.00 | Upper | No | 168.17 | \$74,700 | \$125,623 | \$102,025 | 4626 | 94.23 | 4359 | 1255 | 1404 |
| 12 | 086 | 0143.00 | Upper | No | 148.03 | \$74,700 | \$110,578 | \$89,805 | 3493 | 92.27 | 3223 | 1013 | 1071 |
| 12 | 086 | 0144.00 | Upper | No | 151.78 | \$74,700 | \$113,380 | \$92,083 | 4595 | 94.84 | 4358 | 914 | 1374 |
| 12 | 086 | 0145.00 | Upper | No | 124.31 | \$74,700 | \$92,860 | \$75,417 | 4474 | 92.20 | 4125 | 1109 | 1276 |
| 12 | 086 | 0146.01 | Low | No | 38.82 | \$74,700 | \$28,999 | \$23,553 | 3088 | 96.28 | 2973 | 524 | 144 |
| 12 | 086 | 0146.02 | Middle | No | 104.85 | \$74,700 | \$78,323 | \$63,611 | 3678 | 95.68 | 3519 | 757 | 900 |
| 12 | 086 | 0147.01 | Middle | No | 86.30 | \$74,700 | \$64,466 | \$52,355 | 2321 | 95.78 | 2223 | 471 | 181 |
| 12 | 086 | 0147.02 | Upper | No | 146.66 | \$74,700 | \$109,555 | \$88,977 | 4476 | 94.19 | 4216 | 956 | 1307 |
| 12 | 086 | 0148.00 | Moderate | No | 67.94 | \$74,700 | \$50,751 | \$41,220 | 6253 | 95.12 | 5948 | 1255 | 1735 |
| 12 | 086 | 0149.00 | Middle | No | 117.95 | \$74,700 | \$88,109 | \$71,558 | 5264 | 94.21 | 4959 | 1325 | 1438 |
| 12 | 086 | 0150.01 | Upper | No | 122.21 | \$74,700 | \$91,291 | \$74,141 | 5100 | 95.00 | 4845 | 1131 | 1400 |
| 12 | 086 | 0150.02 | Upper | No | 140.32 | \$74,700 | \$104,819 | \$85,131 | 4444 | 93.07 | 4136 | 916 | 1235 |
| 12 | 086 | 0151.01 | Upper | No | 172.77 | \$74,700 | \$129,059 | \$104,815 | 4076 | 92.64 | 3776 | 859 | 1426 |
| 12 | 086 | 0151.02 | Upper | No | 214.96 | \$74,700 | \$160,575 | \$130,410 | 2758 | 92.78 | 2559 | 767 | 838 |
| 12 | 086 | 0151.03 | Middle | No | 110.25 | \$74,700 | \$82,357 | \$66,885 | 3098 | 94.45 | 2926 | 663 | 944 |
| 12 | 086 | 0152.01 | Upper | No | 176.82 | \$74,700 | \$132,085 | \$107,273 | 3316 | 91.98 | 3050 | 601 | 919 |
| 12 | 086 | 0152.02 | Upper | No | 130.77 | \$74,700 | \$97,685 | \$79,333 | 3667 | 94.66 | 3471 | 885 | 1160 |
| 12 | 086 | 0153.00 | Upper | No | 176.11 | \$74,700 | \$131,554 | \$106,840 | 6296 | 94.12 | 5926 | 1543 | 1796 |
| 12 | 086 | 0154.00 | Upper | No | 136.76 | \$74,700 | \$102,160 | \$82,969 | 5785 | 94.17 | 5448 | 1572 | 1747 |

[^27]| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract <br> Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0155.01 | Middle | No | 100.54 | \$74,700 | \$75,103 | \$60,995 | 2851 | 91.76 | 2616 | 748 | 920 |
| 12 | 086 | 0155.02 | Upper | No | 137.90 | \$74,700 | \$103,011 | \$83,661 | 3308 | 91.75 | 3035 | 789 | 936 |
| 12 | 086 | 0156.00 | Middle | No | 109.97 | \$74,700 | \$82,148 | \$66,718 | 4517 | 86.98 | 3929 | 1082 | 1125 |
| 12 | 086 | 0157.00 | Upper | No | 146.70 | \$74,700 | \$109,585 | \$89,000 | 2621 | 90.16 | 2363 | 558 | 730 |
| 12 | 086 | 0158.00 | Middle | No | 90.91 | \$74,700 | \$67,910 | \$55,156 | 4891 | 93.42 | 4569 | 1114 | 1297 |
| 12 | 086 | 0159.00 | Middle | No | 95.43 | \$74,700 | \$71,286 | \$57,895 | 3498 | 93.80 | 3281 | 924 | 1130 |
| 12 | 086 | 0160.00 | Middle | No | 103.64 | \$74,700 | \$77,419 | \$62,875 | 4583 | 93.28 | 4275 | 1079 | 1558 |
| 12 | 086 | 0161.00 | Upper | No | 154.12 | \$74,700 | \$115,128 | \$93,500 | 4532 | 95.12 | 4311 | 1253 | 1463 |
| 12 | 086 | 0162.00 | Upper | No | 128.88 | \$74,700 | \$96,273 | \$78,189 | 3373 | 92.50 | 3120 | 892 | 1113 |
| 12 | 086 | 0163.00 | Upper | No | 158.14 | \$74,700 | \$118,131 | \$95,938 | 4724 | 91.53 | 4324 | 1373 | 1486 |
| 12 | 086 | 0164.01 | Upper | No | 152.02 | \$74,700 | \$113,559 | \$92,230 | 4645 | 93.02 | 4321 | 1268 | 1355 |
| 12 | 086 | 0164.02 | Upper | No | 139.13 | \$74,700 | \$103,930 | \$84,408 | 2490 | 92.05 | 2292 | 621 | 653 |
| 12 | 086 | 0165.01 | Upper | No | 185.87 | \$74,700 | \$138,845 | \$112,760 | 3537 | 92.99 | 3289 | 859 | 919 |
| 12 | 086 | 0165.02 | Upper | No | 177.24 | \$74,700 | \$132,398 | \$107,528 | 4891 | 92.64 | 4531 | 1109 | 1414 |
| 12 | 086 | 0166.00 | Upper | No | 123.16 | \$74,700 | \$92,001 | \$74,718 | 3715 | 93.86 | 3487 | 1218 | 1373 |
| 12 | 086 | 0167.00 | Middle | No | 101.62 | \$74,700 | \$75,910 | \$61,652 | 4667 | 93.74 | 4375 | 1045 | 1359 |
| 12 | 086 | 0168.00 | Upper | No | 145.32 | \$74,700 | \$108,554 | \$88,164 | 3942 | 90.61 | 3572 | 1033 | 1094 |
| 12 | 086 | 0169.00 | Middle | No | 99.84 | \$74,700 | \$74,580 | \$60,574 | 4610 | 92.62 | 4270 | 1037 | 493 |
| 12 | 086 | 0170.00 | Middle | No | 87.17 | \$74,700 | \$65,116 | \$52,883 | 5067 | 93.68 | 4747 | 1240 | 1691 |
| 12 | 086 | 0171.01 | Moderate | No | 75.96 | \$74,700 | \$56,742 | \$46,086 | 4383 | 94.82 | 4156 | 696 | 954 |
| 12 | 086 | 0171.02 | Middle | No | 98.67 | \$74,700 | \$73,706 | \$59,862 | 2419 | 92.68 | 2242 | 452 | 689 |
| 12 | 086 | 0172.00 | Upper | No | 192.95 | \$74,700 | \$144,134 | \$117,059 | 3617 | 89.13 | 3224 | 985 | 1252 |
| 12 | 086 | 0173.00 | Middle | No | 94.53 | \$74,700 | \$70,614 | \$57,348 | 4470 | 91.95 | 4110 | 628 | 461 |
| 12 | 086 | 0174.01 | Upper | No | 164.37 | \$74,700 | \$122,784 | \$99,722 | 1552 | 82.80 | 1285 | 420 | 476 |
| 12 | 086 | 0174.02 | Middle | No | 100.89 | \$74,700 | \$75,365 | \$61,207 | 5461 | 89.32 | 4878 | 1010 | 822 |
| 12 | 086 | 0175.00 | Middle | No | 88.66 | \$74,700 | \$66,229 | \$53,789 | 3745 | 95.41 | 3573 | 481 | 332 |
| 12 | 086 | 0176.00 | Middle | No | 86.08 | \$74,700 | \$64,302 | \$52,222 | 6617 | 93.71 | 6201 | 911 | 1014 |
| 12 | 086 | 0177.00 | Middle | No | 97.16 | \$74,700 | \$72,579 | \$58,947 | 4689 | 94.73 | 4442 | 610 | 760 |

[^28]| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0178.00 | Moderate | No | 70.57 | \$74,700 | \$52,716 | \$42,818 | 6063 | 95.55 | 5793 | 563 | 912 |
| 12 | 086 | 0179.01 | Upper | No | 163.19 | \$74,700 | \$121,903 | \$99,006 | 4503 | 92.25 | 4154 | 991 | 1167 |
| 12 | 086 | 0179.02 | Upper | No | 145.72 | \$74,700 | \$108,853 | \$88,405 | 4568 | 92.36 | 4219 | 1292 | 1359 |
| 12 | 086 | 0180.01 | Upper | No | 196.49 | \$74,700 | \$146,778 | \$119,205 | 2262 | 90.27 | 2042 | 418 | 558 |
| 12 | 086 | 0180.02 | Upper | No | 141.79 | \$74,700 | \$105,917 | \$86,023 | 3102 | 92.55 | 2871 | 578 | 752 |
| 12 | 086 | 0180.03 | Upper | No | 143.70 | \$74,700 | \$107,344 | \$87,178 | 7014 | 89.88 | 6304 | 1145 | 1633 |
| 12 | 086 | 0181.00 | Middle | No | 106.81 | \$74,700 | \$79,787 | \$64,802 | 4829 | 90.35 | 4363 | 992 | 991 |
| 12 | 086 | 0182.00 | Upper | No | 133.60 | \$74,700 | \$99,799 | \$81,050 | 2623 | 91.57 | 2402 | 466 | 514 |
| 12 | 086 | 0183.00 | Middle | No | 116.17 | \$74,700 | \$86,779 | \$70,481 | 5703 | 91.78 | 5234 | 833 | 1038 |
| 12 | 086 | 0184.00 | Middle | No | 89.32 | \$74,700 | \$66,722 | \$54,190 | 3697 | 91.59 | 3386 | 647 | 623 |
| 12 | 086 | 0185.00 | Upper | No | 139.30 | \$74,700 | \$104,057 | \$84,509 | 4901 | 88.96 | 4360 | 672 | 972 |
| 12 | 086 | 0186.01 | Upper | No | 134.06 | \$74,700 | \$100,143 | \$81,330 | 3515 | 91.69 | 3223 | 870 | 1181 |
| 12 | 086 | 0186.02 | Middle | No | 118.39 | \$74,700 | \$88,437 | \$71,827 | 4310 | 92.09 | 3969 | 637 | 924 |
| 12 | 086 | 0187.00 | Upper | No | 138.63 | \$74,700 | \$103,557 | \$84,107 | 4405 | 89.81 | 3956 | 1034 | 1240 |
| 12 | 086 | 0188.01 | Upper | No | 187.50 | \$74,700 | \$140,063 | \$113,750 | 2911 | 83.48 | 2430 | 633 | 747 |
| 12 | 086 | 0188.02 | Middle | No | 87.55 | \$74,700 | \$65,400 | \$53,116 | 2788 | 90.17 | 2514 | 189 | 226 |
| 12 | 086 | 0188.03 | Middle | No | 98.90 | \$74,700 | \$73,878 | \$60,000 | 3044 | 89.22 | 2716 | 719 | 857 |
| 12 | 086 | 0189.01 | Upper | No | 158.83 | \$74,700 | \$118,646 | \$96,356 | 3353 | 79.48 | 2665 | 950 | 1098 |
| 12 | 086 | 0189.02 | Middle | No | 119.76 | \$74,700 | \$89,461 | \$72,656 | 3273 | 80.20 | 2625 | 999 | 1059 |
| 12 | 086 | 0190.00 | Upper | No | 129.69 | \$74,700 | \$96,878 | \$78,681 | 5768 | 86.32 | 4979 | 1488 | 1556 |
| 12 | 086 | 0191.00 | Middle | No | 102.56 | \$74,700 | \$76,612 | \$62,224 | 5799 | 87.69 | 5085 | 1056 | 968 |
| 12 | 086 | 0192.00 | Upper | No | 125.68 | \$74,700 | \$93,883 | \$76,250 | 5083 | 85.09 | 4325 | 1246 | 1676 |
| 12 | 086 | 0193.01 | Middle | No | 112.23 | \$74,700 | \$83,836 | \$68,088 | 3157 | 86.54 | 2732 | 533 | 582 |
| 12 | 086 | 0193.02 | Middle | No | 118.84 | \$74,700 | \$88,773 | \$72,100 | 4649 | 88.30 | 4105 | 806 | 1298 |
| 12 | 086 | 0194.01 | Upper | No | 150.59 | \$74,700 | \$112,491 | \$91,360 | 3172 | 85.06 | 2698 | 664 | 904 |
| 12 | 086 | 0194.02 | Middle | No | 114.10 | \$74,700 | \$85,233 | \$69,224 | 5562 | 86.53 | 4813 | 883 | 1506 |
| 12 | 086 | 0195.01 | Upper | No | 130.66 | \$74,700 | \$97,603 | \$79,267 | 4118 | 84.12 | 3464 | 937 | 1267 |
| 12 | 086 | 0195.02 | Upper | No | 137.75 | \$74,700 | \$102,899 | \$83,569 | 3963 | 91.17 | 3613 | 1044 | 1156 |
| 12 | 086 | 0196.00 | Upper | No | 179.86 | \$74,700 | \$134,355 | \$109,118 | 5898 | 90.17 | 5318 | 1420 | 1745 |

[^29]| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 086 | 0197.00 | Upper | No | 125.73 | \$74,700 | \$93,920 | \$76,280 | 3792 | 84.39 | 3200 | 957 | 1091 |
| 12 | 086 | 0198.01 | Upper | No | 145.29 | \$74,700 | \$108,532 | \$88,144 | 5487 | 90.69 | 4976 | 1174 | 1357 |
| 12 | 086 | 0198.02 | Upper | No | 150.99 | \$74,700 | \$112,790 | \$91,602 | 4497 | 91.13 | 4098 | 1389 | 1512 |
| 12 | 086 | 0199.01 | Middle | No | 112.94 | \$74,700 | \$84,366 | \$68,520 | 3995 | 93.67 | 3742 | 843 | 1245 |
| 12 | 086 | 0199.02 | Middle | No | 104.40 | \$74,700 | \$77,987 | \$63,338 | 7024 | 93.81 | 6589 | 1321 | 1636 |
| 12 | 086 | 0200.01 | Middle | No | 108.97 | \$74,700 | \$81,401 | \$66,111 | 2478 | 92.53 | 2293 | 414 | 573 |
| 12 | 086 | 0200.02 | Upper | No | 145.35 | \$74,700 | \$108,576 | \$88,179 | 4686 | 89.52 | 4195 | 1196 | 1500 |
| 12 | 086 | 0201.00 | Upper | No | 130.35 | \$74,700 | \$97,371 | \$79,083 | 4341 | 93.00 | 4037 | 938 | 1126 |
| 12 | 086 | 0202.00 | Moderate | No | 69.68 | \$74,700 | \$52,051 | \$42,273 | 5489 | 91.20 | 5006 | 590 | 772 |
| 12 | 086 | 0203.00 | Moderate | No | 78.23 | \$74,700 | \$58,438 | \$47,464 | 3385 | 93.03 | 3149 | 771 | 980 |
| 12 | 086 | 4901.00 | Middle | No | 118.73 | \$74,700 | \$88,691 | \$72,031 | 1459 | 95.61 | 1395 | 255 | 427 |
| 12 | 086 | 9801.00 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 0 | 0.00 | 0 | 0 | 0 |
| 12 | 086 | 9802.00 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 0 | 0.00 | 0 | 0 | 0 |
| 12 | 086 | 9803.00 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 4511 | 83.06 | 3747 | 0 | 11 |
| 12 | 086 | 9804.00 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 2 | 100.00 | 2 | 0 | 0 |
| 12 | 086 | 9805.00 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 466 | 88.20 | 411 | 0 | 14 |
| 12 | 086 | 9806.00 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 0 | 0.00 | 0 | 0 | 0 |
| 12 | 086 | 9807.00 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 999 | 90.69 | 906 | 0 | 81 |
| 12 | 086 | 9808.00 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 1 | 100.00 | 1 | 0 | 0 |
| 12 | 086 | 9809.00 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 0 | 0.00 | 0 | 0 | 0 |
| 12 | 086 | 9810.00 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 2 | 0.00 | 0 | 0 | 0 |
| 12 | 086 | 9811.00 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 935 | 71.55 | 669 | 0 | 6 |
| 12 | 086 | 9812.00 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 0 | 0.00 | 0 | 0 | 0 |
| 12 | 086 | 9813.00 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 2900 | 77.45 | 2246 | 32 | 32 |
| 12 | 086 | 9900.00 | Unknown | No | 0.00 | \$74,700 | \$0 | \$0 | 0 | 0.00 | 0 | 0 | 0 |

[^30]

## 2023 FFIEC Geocode Census Track

BBA Service Branch Broward County - 3450 N. Federal Highway, Lighthouse Point, FL 33064


## 2023 FFIEC Geocode Census Report

Address: 3450 N Federal Hwy, Lighthouse Point, Florida, 33064
MSA: 22744 - FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL
State: 12 - FLORIDA
County: 011 - BROWARD COUNTY
Tract Code: 0301.00
Summary Census Demographic Information

| Tract Income Level | Upper |
| :--- | :--- |
| Underserved or Distressed Tract | No |
| 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | $\$ 88,500$ |
| 2023 Estimated Tract Median Family Income | $\$ 161,070$ |
| 2020 Tract Median Family Income | $\$ 133,646$ |
| Tract Median Family Income \% | 182.00 |
| Tract Population | 3977 |
| Tract Minority \% | 16.82 |
| Tract Minority Population | 669 |
| Owner-Occupied Units | 1490 |
| 1- to 4- Family Units | 2003 |

Census Income Information

| Tract Income Level | Upper |
| :--- | :--- |
| 2020 MSA/MD/statewide non-MSA/MD Median Family Income | $\$ 73,430$ |
| 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | $\$ 88,500$ |
| \% below Poverty Line | 5.11 |
| Tract Median Family Income \% | 182.00 |
| 2020 Tract Median Family Income | $\$ 133,646$ |
| 2023 Estimated Tract Median Family Income | $\$ 161,070$ |
| 2020 Tract Median Household Income | $\$ 81,420$ |

Census Population Information

| Tract Population | 3977 |
| :--- | :--- |
| Tract Minority \% | 16.82 |
| Number of Families | 1155 |
| Number of Households | 2043 |
| Non-Hispanic White Population | 3308 |
| Tract Minority Population | 669 |
| American Indian Population | 1 |
| Asian/Hawaiian/Pacific Islander Population | 38 |
| Black Population | 48 |
| Hispanic Population | 417 |
| Other/Two or More Races Population | 165 |

Census Housing Information

| Total Housing Units | 2334 |
| :--- | :--- |
| 1 - to 4- Family Units | 2003 |
| Median House Age (Years) | 55 |
| Owner-Occupied Units | 1490 |
| Renter Occupied Units | 553 |
| Owner Occupied 1- to 4- Family Units | 1304 |
| Inside Principal City? | NO |
| Vacant Units | 291 |

2023 FFIEC Census Report - Summary Census Demographic Information
State: 12 - FLORIDA (FL)
County: 011 - BROWARD COUNTY

Tract: All Tracts

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract <br> Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract <br> Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 011 | 0101.02 | Upper | No | 150.22 | \$88,500 | \$132,945 | \$110,313 | 3142 | 21.01 | 660 | 1071 | 1183 |
| 12 | 011 | 0101.03 | Middle | No | 115.56 | \$88,500 | \$102,271 | \$84,861 | 3657 | 18.35 | 671 | 1207 | 1003 |
| 12 | 011 | 0101.04 | Middle | No | 85.91 | \$88,500 | \$76,030 | \$63,088 | 2283 | 16.34 | 373 | 739 | 589 |
| 12 | 011 | 0102.01 | Middle | No | 102.75 | \$88,500 | \$90,934 | \$75,450 | 3173 | 55.75 | 1769 | 675 | 695 |
| 12 | 011 | 0102.02 | Moderate | No | 79.28 | \$88,500 | \$70,163 | \$58,219 | 3585 | 42.71 | 1531 | 936 | 1111 |
| 12 | 011 | 0103.04 | Moderate | No | 71.56 | \$88,500 | \$63,331 | \$52,552 | 3875 | 93.08 | 3607 | 635 | 816 |
| 12 | 011 | 0103.05 | Moderate | No | 55.43 | \$88,500 | \$49,056 | \$40,705 | 5664 | 68.80 | 3897 | 295 | 598 |
| 12 | 011 | 0103.06 | Moderate | No | 75.73 | \$88,500 | \$67,021 | \$55,609 | 2677 | 78.67 | 2106 | 501 | 782 |
| 12 | 011 | 0103.07 | Moderate | No | 66.33 | \$88,500 | \$58,702 | \$48,711 | 4889 | 83.29 | 4072 | 608 | 1414 |
| 12 | 011 | 0103.08 | Upper | No | 147.75 | \$88,500 | \$130,759 | \$108,494 | 5176 | 35.76 | 1851 | 981 | 1336 |
| 12 | 011 | 0104.01 | Upper | No | 130.46 | \$88,500 | \$115,457 | \$95,804 | 5401 | 47.77 | 2580 | 1185 | 1481 |
| 12 | 011 | 0104.02 | Moderate | No | 75.82 | \$88,500 | \$67,101 | \$55,679 | 3916 | 42.75 | 1674 | 1449 | 578 |
| 12 | 011 | 0104.03 | Moderate | No | 76.95 | \$88,500 | \$68,101 | \$56,506 | 4726 | 16.40 | 775 | 2995 | 276 |
| 12 | 011 | 0104.05 | Low | No | 47.74 | \$88,500 | \$42,250 | \$35,058 | 9212 | 71.63 | 6599 | 1667 | 1321 |
| 12 | 011 | 0104.06 | Upper | No | 129.92 | \$88,500 | \$114,979 | \$95,407 | 4553 | 60.64 | 2761 | 1053 | 1107 |
| 12 | 011 | 0104.07 | Middle | No | 81.77 | \$88,500 | \$72,366 | \$60,045 | 6285 | 44.01 | 2766 | 1199 | 1528 |
| 12 | 011 | 0105.02 | Upper | No | 140.74 | \$88,500 | \$124,555 | \$103,350 | 3765 | 52.01 | 1958 | 544 | 788 |
| 12 | 011 | 0105.03 | Upper | No | 276.61 | \$88,500 | \$244,800 | \$203,116 | 22780 | 40.33 | 9187 | 5430 | 6341 |
| 12 | 011 | 0105.04 | Upper | No | 153.10 | \$88,500 | \$135,494 | \$112,424 | 6247 | 44.73 | 2794 | 1264 | 1766 |
| 12 | 011 | 0106.01 | Upper | No | 195.19 | \$88,500 | \$172,743 | \$143,335 | 8625 | 37.95 | 3273 | 2017 | 2543 |
| 12 | 011 | 0106.03 | Upper | No | 153.49 | \$88,500 | \$135,839 | \$112,708 | 5378 | 50.32 | 2706 | 1332 | 1499 |
| 12 | 011 | 0106.04 | Upper | No | 143.84 | \$88,500 | \$127,298 | \$105,625 | 4194 | 51.88 | 2176 | 1000 | 1022 |
| 12 | 011 | 0106.05 | Upper | No | 232.46 | \$88,500 | \$205,727 | \$170,700 | 6410 | 49.00 | 3141 | 1989 | 2118 |
| 12 | 011 | 0106.06 | Upper | No | 129.63 | \$88,500 | \$114,723 | \$95,192 | 6984 | 58.40 | 4079 | 1281 | 1499 |
| 12 | 011 | 0106.09 | Upper | No | 127.84 | \$88,500 | \$113,138 | \$93,875 | 4959 | 60.17 | 2984 | 750 | 1192 |
| 12 | 011 | 0106.10 | Middle | No | 104.31 | \$88,500 | \$92,314 | \$76,600 | 6879 | 56.94 | 3917 | 2081 | 2412 |

[^31]| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract <br> Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 011 | 0106.11 | Upper | No | 169.16 | \$88,500 | \$149,707 | \$124,219 | 4250 | 55.39 | 2354 | 979 | 1101 |
| 12 | 011 | 0106.12 | Upper | No | 165.54 | \$88,500 | \$146,503 | \$121,563 | 6354 | 54.91 | 3489 | 1631 | 1936 |
| 12 | 011 | 0106.13 | Middle | No | 94.19 | \$88,500 | \$83,358 | \$69,167 | 2773 | 65.63 | 1820 | 396 | 468 |
| 12 | 011 | 0106.14 | Middle | No | 104.27 | \$88,500 | \$92,279 | \$76,572 | 3052 | 63.47 | 1937 | 451 | 551 |
| 12 | 011 | 0106.15 | Upper | No | 138.52 | \$88,500 | \$122,590 | \$101,719 | 4398 | 57.00 | 2507 | 1130 | 1386 |
| 12 | 011 | 0107.01 | Moderate | No | 67.41 | \$88,500 | \$59,658 | \$49,506 | 6107 | 77.78 | 4750 | 1049 | 1651 |
| 12 | 011 | 0107.02 | Moderate | No | 64.03 | \$88,500 | \$56,667 | \$47,019 | 9572 | 87.20 | 8347 | 1579 | 2518 |
| 12 | 011 | 0108.00 | Middle | No | 92.39 | \$88,500 | \$81,765 | \$67,847 | 7624 | 65.52 | 4995 | 1155 | 2050 |
| 12 | 011 | 0109.01 | Upper | No | 146.24 | \$88,500 | \$129,422 | \$107,386 | 2424 | 22.36 | 542 | 881 | 789 |
| 12 | 011 | 0109.02 | Middle | No | 117.82 | \$88,500 | \$104,271 | \$86,518 | 3051 | 19.57 | 597 | 1528 | 1162 |
| 12 | 011 | 0110.00 | Upper | No | 125.68 | \$88,500 | \$111,227 | \$92,292 | 1987 | 11.68 | 232 | 975 | 269 |
| 12 | 011 | 0201.01 | Middle | No | 86.44 | \$88,500 | \$76,499 | \$63,477 | 8618 | 63.98 | 5514 | 2149 | 1783 |
| 12 | 011 | 0201.03 | Moderate | No | 64.61 | \$88,500 | \$57,180 | \$47,447 | 6052 | 69.66 | 4216 | 1264 | 1177 |
| 12 | 011 | 0201.04 | Middle | No | 84.69 | \$88,500 | \$74,951 | \$62,188 | 2636 | 63.16 | 1665 | 711 | 519 |
| 12 | 011 | 0202.04 | Middle | No | 109.95 | \$88,500 | \$97,306 | \$80,740 | 6380 | 67.68 | 4318 | 1622 | 1181 |
| 12 | 011 | 0202.05 | Middle | No | 100.97 | \$88,500 | \$89,358 | \$74,147 | 7808 | 66.16 | 5166 | 1922 | 2536 |
| 12 | 011 | 0202.06 | Middle | No | 86.37 | \$88,500 | \$76,437 | \$63,424 | 4791 | 69.13 | 3312 | 1106 | 1375 |
| 12 | 011 | 0202.09 | Middle | No | 106.09 | \$88,500 | \$93,890 | \$77,902 | 2680 | 71.94 | 1928 | 488 | 547 |
| 12 | 011 | 0202.10 | Middle | No | 103.15 | \$88,500 | \$91,288 | \$75,744 | 6334 | 63.78 | 4040 | 2014 | 2271 |
| 12 | 011 | 0202.11 | Middle | No | 98.22 | \$88,500 | \$86,925 | \$72,130 | 2419 | 58.16 | 1407 | 1029 | 464 |
| 12 | 011 | 0202.12 | Moderate | No | 60.27 | \$88,500 | \$53,339 | \$44,262 | 3502 | 64.62 | 2263 | 2431 | 2075 |
| 12 | 011 | 0202.13 | Moderate | No | 73.26 | \$88,500 | \$64,835 | \$53,795 | 3251 | 56.41 | 1834 | 1971 | 746 |
| 12 | 011 | 0202.14 | Middle | No | 101.28 | \$88,500 | \$89,633 | \$74,375 | 2891 | 70.36 | 2034 | 761 | 628 |
| 12 | 011 | 0203.02 | Moderate | No | 74.76 | \$88,500 | \$66,163 | \$54,899 | 8699 | 71.78 | 6244 | 1454 | 1196 |
| 12 | 011 | 0203.08 | Moderate | No | 77.10 | \$88,500 | \$68,234 | \$56,618 | 5577 | 82.95 | 4626 | 683 | 1524 |
| 12 | 011 | 0203.09 | Upper | No | 138.81 | \$88,500 | \$122,847 | \$101,932 | 5754 | 61.23 | 3523 | 1134 | 1430 |
| 12 | 011 | 0203.11 | Moderate | No | 74.19 | \$88,500 | \$65,658 | \$54,479 | 3678 | 58.29 | 2144 | 671 | 977 |
| 12 | 011 | 0203.12 | Middle | No | 99.23 | \$88,500 | \$87,819 | \$72,868 | 5591 | 67.20 | 3757 | 792 | 1014 |
| 12 | 011 | 0203.13 | Moderate | No | 76.75 | \$88,500 | \$67,924 | \$56,362 | 7530 | 72.12 | 5431 | 885 | 796 |

[^32]Page 2 of 15

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 011 | 0203.14 | Middle | No | 104.37 | \$88,500 | \$92,367 | \$76,643 | 5536 | 68.86 | 3812 | 1120 | 1303 |
| 12 | 011 | 0203.15 | Upper | No | 122.20 | \$88,500 | \$108,147 | \$89,732 | 5033 | 57.30 | 2884 | 1068 | 1256 |
| 12 | 011 | 0203.16 | Middle | No | 112.99 | \$88,500 | \$99,996 | \$82,969 | 4269 | 66.74 | 2849 | 630 | 572 |
| 12 | 011 | 0203.17 | Upper | No | 129.56 | \$88,500 | \$114,661 | \$95,143 | 3426 | 62.41 | 2138 | 673 | 826 |
| 12 | 011 | 0203.18 | Upper | No | 169.49 | \$88,500 | \$149,999 | \$124,463 | 10023 | 61.81 | 6195 | 2128 | 2451 |
| 12 | 011 | 0203.19 | Upper | No | 140.78 | \$88,500 | \$124,590 | \$103,378 | 6473 | 53.85 | 3486 | 1664 | 1837 |
| 12 | 011 | 0203.20 | Middle | No | 111.42 | \$88,500 | \$98,607 | \$81,818 | 5524 | 62.87 | 3473 | 874 | 1056 |
| 12 | 011 | 0203.21 | Upper | No | 142.80 | \$88,500 | \$126,378 | \$104,861 | 1961 | 44.42 | 871 | 587 | 641 |
| 12 | 011 | 0203.22 | Upper | No | 132.59 | \$88,500 | \$117,342 | \$97,365 | 3317 | 55.50 | 1841 | 1003 | 929 |
| 12 | 011 | 0203.23 | Moderate | No | 76.74 | \$88,500 | \$67,915 | \$56,354 | 4276 | 74.93 | 3204 | 632 | 823 |
| 12 | 011 | 0203.24 | Moderate | No | 70.95 | \$88,500 | \$62,791 | \$52,101 | 7291 | 70.57 | 5145 | 1330 | 743 |
| 12 | 011 | 0203.25 | Middle | No | 86.81 | \$88,500 | \$76,827 | \$63,750 | 3489 | 67.87 | 2368 | 742 | 676 |
| 12 | 011 | 0203.26 | Middle | No | 90.80 | \$88,500 | \$80,358 | \$66,681 | 6333 | 78.98 | 5002 | 769 | 1442 |
| 12 | 011 | 0204.04 | Moderate | No | 76.77 | \$88,500 | \$67,941 | \$56,373 | 7846 | 92.11 | 7227 | 1935 | 2480 |
| 12 | 011 | 0204.05 | Moderate | No | 77.38 | \$88,500 | \$68,481 | \$56,824 | 5356 | 91.34 | 4892 | 1037 | 1489 |
| 12 | 011 | 0204.06 | Middle | No | 88.30 | \$88,500 | \$78,146 | \$64,842 | 8122 | 73.74 | 5989 | 1581 | 2605 |
| 12 | 011 | 0204.07 | Moderate | No | 75.72 | \$88,500 | \$67,012 | \$55,603 | 7615 | 89.38 | 6806 | 1485 | 2099 |
| 12 | 011 | 0204.12 | Moderate | No | 57.53 | \$88,500 | \$50,914 | \$42,250 | 4014 | 95.99 | 3853 | 264 | 884 |
| 12 | 011 | 0204.14 | Middle | No | 97.51 | \$88,500 | \$86,296 | \$71,604 | 5161 | 62.39 | 3220 | 1515 | 1042 |
| 12 | 011 | 0204.15 | Middle | No | 91.96 | \$88,500 | \$81,385 | \$67,530 | 3967 | 61.13 | 2425 | 1066 | 905 |
| 12 | 011 | 0204.16 | Middle | No | 80.62 | \$88,500 | \$71,349 | \$59,205 | 3646 | 67.44 | 2459 | 1076 | 1045 |
| 12 | 011 | 0204.17 | Moderate | No | 72.44 | \$88,500 | \$64,109 | \$53,194 | 4593 | 32.83 | 1508 | 2975 | 333 |
| 12 | 011 | 0204.18 | Upper | No | 144.36 | \$88,500 | \$127,759 | \$106,010 | 3541 | 65.26 | 2311 | 979 | 943 |
| 12 | 011 | 0204.19 | Middle | No | 114.81 | \$88,500 | \$101,607 | \$84,306 | 3430 | 68.05 | 2334 | 667 | 778 |
| 12 | 011 | 0204.20 | Moderate | No | 78.15 | \$88,500 | \$69,163 | \$57,391 | 3428 | 92.44 | 3169 | 285 | 390 |
| 12 | 011 | 0204.21 | Moderate | No | 79.78 | \$88,500 | \$70,605 | \$58,583 | 4570 | 88.29 | 4035 | 865 | 699 |
| 12 | 011 | 0205.01 | Middle | No | 88.85 | \$88,500 | \$78,632 | \$65,244 | 5095 | 84.34 | 4297 | 1297 | 1571 |
| 12 | 011 | 0205.02 | Moderate | No | 54.32 | \$88,500 | \$48,073 | \$39,891 | 7933 | 84.22 | 6681 | 1407 | 1915 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 011 | 0301.00 | Upper | No | 182.00 | \$88,500 | \$161,070 | \$133,646 | 3977 | 16.82 | 669 | 1490 | 2003 |
| 12 | 011 | 0302.01 | Moderate | No | 72.95 | \$88,500 | \$64,561 | \$53,571 | 4249 | 66.46 | 2824 | 792 | 1200 |
| 12 | 011 | 0302.02 | Middle | No | 90.08 | \$88,500 | \$79,721 | \$66,146 | 1581 | 59.20 | 936 | 249 | 456 |
| 12 | 011 | 0302.03 | Middle | No | 82.16 | \$88,500 | \$72,712 | \$60,333 | 4450 | 60.94 | 2712 | 1135 | 1484 |
| 12 | 011 | 0303.01 | Low | No | 47.12 | \$88,500 | \$41,701 | \$34,601 | 3667 | 87.84 | 3221 | 226 | 407 |
| 12 | 011 | 0303.02 | Moderate | No | 65.79 | \$88,500 | \$58,224 | \$48,310 | 7769 | 82.06 | 6375 | 1547 | 2251 |
| 12 | 011 | 0304.01 | Middle | No | 98.65 | \$88,500 | \$87,305 | \$72,443 | 3269 | 98.32 | 3214 | 738 | 988 |
| 12 | 011 | 0304.02 | Low | No | 36.46 | \$88,500 | \$32,267 | \$26,778 | 4241 | 97.83 | 4149 | 265 | 821 |
| 12 | 011 | 0305.00 | Moderate | No | 73.19 | \$88,500 | \$64,773 | \$53,750 | 6680 | 92.19 | 6158 | 527 | 927 |
| 12 | 011 | 0306.01 | Moderate | No | 60.60 | \$88,500 | \$53,631 | \$44,500 | 3787 | 96.38 | 3650 | 325 | 663 |
| 12 | 011 | 0306.02 | Moderate | No | 60.40 | \$88,500 | \$53,454 | \$44,358 | 3887 | 83.71 | 3254 | 430 | 804 |
| 12 | 011 | 0307.02 | Upper | No | 124.01 | \$88,500 | \$109,749 | \$91,061 | 3163 | 53.05 | 1678 | 762 | 901 |
| 12 | 011 | 0307.03 | Moderate | No | 75.48 | \$88,500 | \$66,800 | \$55,429 | 4851 | 54.07 | 2623 | 1912 | 1000 |
| 12 | 011 | 0307.04 | Upper | No | 124.12 | \$88,500 | \$109,846 | \$91,146 | 5190 | 46.72 | 2425 | 2106 | 1054 |
| 12 | 011 | 0307.05 | Moderate | No | 77.89 | \$88,500 | \$68,933 | \$57,197 | 3641 | 23.32 | 849 | 2436 | 83 |
| 12 | 011 | 0308.03 | Low | No | 37.11 | \$88,500 | \$32,842 | \$27,250 | 4900 | 76.41 | 3744 | 471 | 983 |
| 12 | 011 | 0308.04 | Low | No | 38.74 | \$88,500 | \$34,285 | \$28,452 | 3342 | 89.14 | 2979 | 46 | 511 |
| 12 | 011 | 0308.05 | Moderate | No | 76.26 | \$88,500 | \$67,490 | \$56,000 | 2557 | 42.51 | 1087 | 758 | 18 |
| 12 | 011 | 0308.06 | Moderate | No | 77.67 | \$88,500 | \$68,738 | \$57,037 | 4486 | 43.71 | 1961 | 1097 | 299 |
| 12 | 011 | 0309.02 | Upper | No | 122.21 | \$88,500 | \$108,156 | \$89,741 | 3937 | 25.98 | 1023 | 1283 | 1160 |
| 12 | 011 | 0309.03 | Middle | No | 81.07 | \$88,500 | \$71,747 | \$59,531 | 4306 | 45.08 | 1941 | 985 | 1074 |
| 12 | 011 | 0309.04 | Middle | No | 112.89 | \$88,500 | \$99,908 | \$82,901 | 4675 | 21.80 | 1019 | 1746 | 1641 |
| 12 | 011 | 0310.01 | Moderate | No | 67.29 | \$88,500 | \$59,552 | \$49,414 | 2804 | 40.62 | 1139 | 338 | 908 |
| 12 | 011 | 0310.02 | Middle | No | 85.36 | \$88,500 | \$75,544 | \$62,686 | 4291 | 34.77 | 1492 | 1063 | 1406 |
| 12 | 011 | 0311.01 | Upper | No | 125.49 | \$88,500 | \$111,059 | \$92,153 | 2599 | 19.89 | 517 | 778 | 762 |
| 12 | 011 | 0311.02 | Upper | No | 122.75 | \$88,500 | \$108,634 | \$90,139 | 3769 | 25.50 | 961 | 999 | 971 |
| 12 | 011 | 0312.03 | Middle | No | 87.04 | \$88,500 | \$77,030 | \$63,917 | 1459 | 13.50 | 197 | 554 | 46 |
| 12 | 011 | 0312.04 | Middle | No | 95.84 | \$88,500 | \$84,818 | \$70,377 | 2920 | 16.54 | 483 | 1186 | 293 |
| 12 | 011 | 0312.05 | Upper | No | 143.41 | \$88,500 | \$126,918 | \$105,313 | 1536 | 17.84 | 274 | 536 | 420 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 011 | 0312.06 | Upper | No | 172.68 | \$88,500 | \$152,822 | \$126,806 | 2715 | 17.50 | 475 | 1388 | 639 |
| 12 | 011 | 0312.07 | Upper | No | 166.00 | \$88,500 | \$146,910 | \$121,895 | 3865 | 16.77 | 648 | 1380 | 501 |
| 12 | 011 | 0401.01 | Middle | No | 105.64 | \$88,500 | \$93,491 | \$77,578 | 1256 | 18.87 | 237 | 498 | 496 |
| 12 | 011 | 0401.02 | Upper | No | 139.02 | \$88,500 | \$123,033 | \$102,083 | 2735 | 19.60 | 536 | 1058 | 810 |
| 12 | 011 | 0402.03 | Upper | No | 129.03 | \$88,500 | \$114,192 | \$94,750 | 1728 | 23.73 | 410 | 551 | 549 |
| 12 | 011 | 0402.04 | Middle | No | 107.73 | \$88,500 | \$95,341 | \$79,107 | 3418 | 29.11 | 995 | 710 | 593 |
| 12 | 011 | 0402.05 | Upper | No | 137.65 | \$88,500 | \$121,820 | \$101,081 | 4979 | 33.10 | 1648 | 1758 | 2064 |
| 12 | 011 | 0402.06 | Upper | No | 164.87 | \$88,500 | \$145,910 | \$121,071 | 3303 | 32.03 | 1058 | 1011 | 653 |
| 12 | 011 | 0403.00 | Moderate | No | 70.91 | \$88,500 | \$62,755 | \$52,076 | 4003 | 33.30 | 1333 | 914 | 1097 |
| 12 | 011 | 0404.01 | Upper | No | 185.05 | \$88,500 | \$163,769 | \$135,885 | 2244 | 21.03 | 472 | 994 | 480 |
| 12 | 011 | 0404.02 | Upper | No | 187.67 | \$88,500 | \$166,088 | \$137,813 | 3022 | 23.46 | 709 | 1020 | 1008 |
| 12 | 011 | 0405.02 | Upper | No | 139.85 | \$88,500 | \$123,767 | \$102,697 | 3760 | 20.61 | 775 | 1514 | 515 |
| 12 | 011 | 0405.03 | Upper | No | 179.25 | \$88,500 | \$158,636 | \$131,625 | 1887 | 16.38 | 309 | 889 | 368 |
| 12 | 011 | 0405.05 | Unknown | No | 0.00 | \$88,500 | \$0 | \$0 | 1440 | 19.31 | 278 | 843 | 58 |
| 12 | 011 | 0405.06 | Upper | No | 203.79 | \$88,500 | \$180,354 | \$149,643 | 2201 | 19.26 | 424 | 895 | 59 |
| 12 | 011 | 0406.01 | Upper | No | 237.56 | \$88,500 | \$210,241 | \$174,444 | 4111 | 21.77 | 895 | 1036 | 840 |
| 12 | 011 | 0406.02 | Upper | No | 186.25 | \$88,500 | \$164,831 | \$136,769 | 3070 | 23.71 | 728 | 1000 | 1206 |
| 12 | 011 | 0407.01 | Upper | No | 150.48 | \$88,500 | \$133,175 | \$110,500 | 2761 | 29.34 | 810 | 880 | 1517 |
| 12 | 011 | 0407.02 | Upper | No | 147.91 | \$88,500 | \$130,900 | \$108,611 | 4061 | 38.96 | 1582 | 735 | 1310 |
| 12 | 011 | 0408.01 | Middle | No | 82.38 | \$88,500 | \$72,906 | \$60,493 | 4640 | 73.84 | 3426 | 798 | 1379 |
| 12 | 011 | 0408.02 | Middle | No | 88.78 | \$88,500 | \$78,570 | \$65,192 | 4544 | 54.56 | 2479 | 673 | 1636 |
| 12 | 011 | 0409.01 | Moderate | No | 67.83 | \$88,500 | \$60,030 | \$49,811 | 4607 | 95.18 | 4385 | 701 | 1475 |
| 12 | 011 | 0409.02 | Moderate | No | 63.73 | \$88,500 | \$56,401 | \$46,799 | 3569 | 95.38 | 3404 | 900 | 1299 |
| 12 | 011 | 0410.00 | Moderate | No | 68.85 | \$88,500 | \$60,932 | \$50,559 | 2878 | 99.31 | 2858 | 607 | 1020 |
| 12 | 011 | 0411.00 | Moderate | No | 63.00 | \$88,500 | \$55,755 | \$46,264 | 5407 | 97.76 | 5286 | 848 | 1917 |
| 12 | 011 | 0412.00 | Moderate | No | 55.44 | \$88,500 | \$49,064 | \$40,714 | 4723 | 97.73 | 4616 | 720 | 1073 |
| 12 | 011 | 0413.00 | Moderate | No | 61.05 | \$88,500 | \$54,029 | \$44,830 | 7280 | 97.25 | 7080 | 1313 | 2162 |
| 12 | 011 | 0414.00 | Moderate | No | 51.63 | \$88,500 | \$45,693 | \$37,917 | 3378 | 97.04 | 3278 | 348 | 967 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract <br> Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 011 | 0415.00 | Low | No | 42.63 | \$88,500 | \$37,728 | \$31,310 | 3981 | 98.24 | 3911 | 110 | 957 |
| 12 | 011 | 0416.01 | Moderate | No | 54.13 | \$88,500 | \$47,905 | \$39,750 | 3249 | 87.53 | 2844 | 289 | 267 |
| 12 | 011 | 0416.02 | Moderate | No | 56.40 | \$88,500 | \$49,914 | \$41,420 | 3158 | 96.80 | 3057 | 78 | 959 |
| 12 | 011 | 0417.00 | Moderate | No | 55.92 | \$88,500 | \$49,489 | \$41,065 | 4142 | 83.58 | 3462 | 259 | 1452 |
| 12 | 011 | 0418.01 | Upper | No | 218.39 | \$88,500 | \$193,275 | \$160,364 | 1923 | 27.72 | 533 | 589 | 822 |
| 12 | 011 | 0418.02 | Upper | No | 145.37 | \$88,500 | \$128,652 | \$106,750 | 3818 | 31.17 | 1190 | 956 | 1640 |
| 12 | 011 | 0419.00 | Upper | No | 187.17 | \$88,500 | \$165,645 | \$137,443 | 4357 | 26.14 | 1139 | 732 | 1178 |
| 12 | 011 | 0420.00 | Upper | No | 327.93 | \$88,500 | \$290,218 | \$240,800 | 3366 | 16.79 | 565 | 1022 | 1302 |
| 12 | 011 | 0421.00 | Middle | No | 104.53 | \$88,500 | \$92,509 | \$76,758 | 3009 | 21.00 | 632 | 864 | 196 |
| 12 | 011 | 0422.00 | Upper | No | 273.13 | \$88,500 | \$241,720 | \$200,565 | 3240 | 18.40 | 596 | 1161 | 820 |
| 12 | 011 | 0423.01 | Upper | No | 157.78 | \$88,500 | \$139,635 | \$115,862 | 4574 | 25.23 | 1154 | 1345 | 1227 |
| 12 | 011 | 0423.02 | Upper | No | 163.72 | \$88,500 | \$144,892 | \$120,222 | 1972 | 51.93 | 1024 | 73 | 269 |
| 12 | 011 | 0424.00 | Upper | No | 340.46 | \$88,500 | \$301,307 | \$250,001 | 1332 | 19.37 | 258 | 406 | 457 |
| 12 | 011 | 0425.01 | Upper | No | 167.23 | \$88,500 | \$147,999 | \$122,798 | 5026 | 39.42 | 1981 | 92 | 257 |
| 12 | 011 | 0425.02 | Upper | No | 187.11 | \$88,500 | \$165,592 | \$137,396 | 6227 | 43.44 | 2705 | 840 | 111 |
| 12 | 011 | 0426.01 | Upper | No | 133.91 | \$88,500 | \$118,510 | \$98,333 | 3505 | 31.64 | 1109 | 857 | 1093 |
| 12 | 011 | 0426.02 | Middle | No | 86.91 | \$88,500 | \$76,915 | \$63,821 | 2250 | 50.09 | 1127 | 310 | 799 |
| 12 | 011 | 0427.00 | Moderate | No | 56.38 | \$88,500 | \$49,896 | \$41,401 | 5497 | 58.83 | 3234 | 882 | 1709 |
| 12 | 011 | 0428.01 | Moderate | No | 72.02 | \$88,500 | \$63,738 | \$52,885 | 4793 | 91.30 | 4376 | 871 | 1340 |
| 12 | 011 | 0428.02 | Low | No | 47.34 | \$88,500 | \$41,896 | \$34,765 | 2238 | 93.66 | 2096 | 319 | 453 |
| 12 | 011 | 0429.00 | Moderate | No | 72.45 | \$88,500 | \$64,118 | \$53,202 | 7272 | 92.92 | 6757 | 1559 | 2228 |
| 12 | 011 | 0430.01 | Upper | No | 179.49 | \$88,500 | \$158,849 | \$131,806 | 1433 | 27.42 | 393 | 671 | 754 |
| 12 | 011 | 0430.02 | Middle | No | 82.74 | \$88,500 | \$73,225 | \$60,757 | 6965 | 72.05 | 5018 | 1467 | 2205 |
| 12 | 011 | 0431.00 | Upper | No | 139.98 | \$88,500 | \$123,882 | \$102,791 | 4975 | 54.91 | 2732 | 1400 | 1825 |
| 12 | 011 | 0433.01 | Upper | No | 147.47 | \$88,500 | \$130,511 | \$108,291 | 5040 | 34.40 | 1734 | 1574 | 2045 |
| 12 | 011 | 0433.02 | Moderate | No | 65.49 | \$88,500 | \$57,959 | \$48,095 | 1971 | 58.14 | 1146 | 171 | 618 |
| 12 | 011 | 0501.00 | Moderate | No | 79.92 | \$88,500 | \$70,729 | \$58,688 | 4432 | 69.07 | 3061 | 1325 | 1527 |
| 12 | 011 | 0502.04 | Middle | No | 81.22 | \$88,500 | \$71,880 | \$59,647 | 6006 | 57.48 | 3452 | 1224 | 1503 |
| 12 | 011 | 0502.05 | Upper | No | 128.02 | \$88,500 | \$113,298 | \$94,010 | 3134 | 43.20 | 1354 | 1011 | 389 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD nonMSA/MD Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 011 | 0502.06 | Middle | No | 109.88 | \$88,500 | \$97,244 | \$80,688 | 4261 | 57.36 | 2444 | 742 | 447 |
| 12 | 011 | 0502.07 | Moderate | No | 67.03 | \$88,500 | \$59,322 | \$49,223 | 7098 | 76.67 | 5442 | 1237 | 1135 |
| 12 | 011 | 0502.08 | Moderate | No | 69.76 | \$88,500 | \$61,738 | \$51,227 | 3846 | 78.19 | 3007 | 585 | 854 |
| 12 | 011 | 0503.01 | Middle | No | 85.32 | \$88,500 | \$75,508 | \$62,651 | 8437 | 96.62 | 8152 | 1864 | 2563 |
| 12 | 011 | 0503.06 | Moderate | No | 72.00 | \$88,500 | \$63,720 | \$52,875 | 4617 | 96.84 | 4471 | 438 | 592 |
| 12 | 011 | 0503.08 | Moderate | No | 75.56 | \$88,500 | \$66,871 | \$55,486 | 3421 | 98.77 | 3379 | 508 | 454 |
| 12 | 011 | 0503.09 | Low | No | 41.30 | \$88,500 | \$36,551 | \$30,327 | 2787 | 97.02 | 2704 | 320 | 506 |
| 12 | 011 | 0503.11 | Moderate | No | 52.31 | \$88,500 | \$46,294 | \$38,418 | 3635 | 85.01 | 3090 | 1024 | 52 |
| 12 | 011 | 0503.12 | Moderate | No | 52.06 | \$88,500 | \$46,073 | \$38,233 | 2429 | 87.65 | 2129 | 599 | 219 |
| 12 | 011 | 0503.13 | Moderate | No | 69.25 | \$88,500 | \$61,286 | \$50,855 | 4211 | 96.27 | 4054 | 413 | 613 |
| 12 | 011 | 0503.14 | Low | No | 42.63 | \$88,500 | \$37,728 | \$31,307 | 3234 | 91.28 | 2952 | 560 | 19 |
| 12 | 011 | 0503.15 | Moderate | No | 79.01 | \$88,500 | \$69,924 | \$58,019 | 3868 | 94.39 | 3651 | 1113 | 822 |
| 12 | 011 | 0503.16 | Middle | No | 93.62 | \$88,500 | \$82,854 | \$68,750 | 2365 | 66.85 | 1581 | 857 | 1370 |
| 12 | 011 | 0504.01 | Middle | No | 100.86 | \$88,500 | \$89,261 | \$74,063 | 4039 | 70.09 | 2831 | 809 | 632 |
| 12 | 011 | 0504.02 | Middle | No | 89.37 | \$88,500 | \$79,092 | \$65,625 | 4569 | 50.76 | 2319 | 1248 | 1241 |
| 12 | 011 | 0505.01 | Middle | No | 109.40 | \$88,500 | \$96,819 | \$80,333 | 3785 | 52.58 | 1990 | 996 | 1246 |
| 12 | 011 | 0505.02 | Middle | No | 91.58 | \$88,500 | \$81,048 | \$67,250 | 4892 | 60.57 | 2963 | 1040 | 1371 |
| 12 | 011 | 0506.01 | Upper | No | 128.65 | \$88,500 | \$113,855 | \$94,471 | 3437 | 29.24 | 1005 | 1057 | 1229 |
| 12 | 011 | 0506.02 | Middle | No | 103.35 | \$88,500 | \$91,465 | \$75,893 | 3864 | 48.03 | 1856 | 781 | 1099 |
| 12 | 011 | 0507.01 | Middle | No | 83.76 | \$88,500 | \$74,128 | \$61,508 | 3542 | 67.22 | 2381 | 599 | 957 |
| 12 | 011 | 0507.02 | Moderate | No | 62.63 | \$88,500 | \$55,428 | \$45,995 | 6332 | 77.54 | 4910 | 832 | 1506 |
| 12 | 011 | 0508.00 | Moderate | No | 65.88 | \$88,500 | \$58,304 | \$48,383 | 5657 | 94.41 | 5341 | 993 | 1780 |
| 12 | 011 | 0509.00 | Upper | No | 122.79 | \$88,500 | \$108,669 | \$90,172 | 5417 | 41.70 | 2259 | 1878 | 2429 |
| 12 | 011 | 0510.01 | Upper | No | 188.16 | \$88,500 | \$166,522 | \$138,173 | 3258 | 27.19 | 886 | 1171 | 1301 |
| 12 | 011 | 0510.02 | Upper | No | 156.33 | \$88,500 | \$138,352 | \$114,800 | 2784 | 21.84 | 608 | 1280 | 1401 |
| 12 | 011 | 0601.05 | Middle | No | 92.31 | \$88,500 | \$81,694 | \$67,784 | 7617 | 78.64 | 5990 | 1776 | 2281 |
| 12 | 011 | 0601.07 | Moderate | No | 76.40 | \$88,500 | \$67,614 | \$56,106 | 4324 | 82.49 | 3567 | 998 | 583 |
| 12 | 011 | 0601.09 | Middle | No | 107.20 | \$88,500 | \$94,872 | \$78,722 | 3885 | 73.54 | 2857 | 1240 | 1599 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 011 | 0601.11 | Moderate | No | 76.45 | \$88,500 | \$67,658 | \$56,143 | 6912 | 68.92 | 4764 | 2206 | 1799 |
| 12 | 011 | 0601.13 | Middle | No | 93.92 | \$88,500 | \$83,119 | \$68,966 | 7008 | 75.71 | 5306 | 1633 | 2025 |
| 12 | 011 | 0601.14 | Upper | No | 130.21 | \$88,500 | \$115,236 | \$95,618 | 6766 | 79.53 | 5381 | 1687 | 1682 |
| 12 | 011 | 0601.15 | Moderate | No | 77.91 | \$88,500 | \$68,950 | \$57,212 | 7329 | 76.19 | 5584 | 857 | 1768 |
| 12 | 011 | 0601.16 | Middle | No | 118.48 | \$88,500 | \$104,855 | \$87,000 | 8148 | 76.25 | 6213 | 1445 | 1741 |
| 12 | 011 | 0601.17 | Moderate | No | 69.75 | \$88,500 | \$61,729 | \$51,220 | 6916 | 83.36 | 5765 | 688 | 666 |
| 12 | 011 | 0601.18 | Upper | No | 128.12 | \$88,500 | \$113,386 | \$94,079 | 4743 | 58.93 | 2795 | 1502 | 1720 |
| 12 | 011 | 0601.19 | Upper | No | 141.69 | \$88,500 | \$125,396 | \$104,044 | 7255 | 65.51 | 4753 | 1469 | 1529 |
| 12 | 011 | 0601.20 | Upper | No | 144.82 | \$88,500 | \$128,166 | \$106,345 | 8296 | 68.80 | 5708 | 1623 | 1791 |
| 12 | 011 | 0601.21 | Upper | No | 177.41 | \$88,500 | \$157,008 | \$130,278 | 5826 | 51.01 | 2972 | 1511 | 1711 |
| 12 | 011 | 0601.22 | Upper | No | 123.14 | \$88,500 | \$108,979 | \$90,427 | 5644 | 66.64 | 3761 | 1013 | 1480 |
| 12 | 011 | 0601.23 | Moderate | No | 79.33 | \$88,500 | \$70,207 | \$58,259 | 3418 | 80.90 | 2765 | 1173 | 636 |
| 12 | 011 | 0601.24 | Moderate | No | 70.12 | \$88,500 | \$62,056 | \$51,494 | 6418 | 85.10 | 5462 | 1248 | 284 |
| 12 | 011 | 0601.25 | Middle | No | 110.10 | \$88,500 | \$97,439 | \$80,848 | 2332 | 85.89 | 2003 | 654 | 610 |
| 12 | 011 | 0601.26 | Upper | No | 130.65 | \$88,500 | \$115,625 | \$95,938 | 5542 | 77.12 | 4274 | 1388 | 1583 |
| 12 | 011 | 0601.27 | Moderate | No | 54.02 | \$88,500 | \$47,808 | \$39,674 | 3379 | 87.33 | 2951 | 378 | 317 |
| 12 | 011 | 0601.28 | Moderate | No | 75.23 | \$88,500 | \$66,579 | \$55,245 | 6298 | 83.17 | 5238 | 1489 | 1184 |
| 12 | 011 | 0601.29 | Moderate | No | 72.49 | \$88,500 | \$64,154 | \$53,233 | 2300 | 67.22 | 1546 | 688 | 842 |
| 12 | 011 | 0601.30 | Moderate | No | 53.98 | \$88,500 | \$47,772 | \$39,643 | 5204 | 78.23 | 4071 | 1231 | 236 |
| 12 | 011 | 0602.03 | Moderate | No | 54.90 | \$88,500 | \$48,587 | \$40,320 | 6093 | 94.19 | 5739 | 782 | 1191 |
| 12 | 011 | 0602.06 | Middle | No | 85.90 | \$88,500 | \$76,022 | \$63,077 | 5198 | 78.24 | 4067 | 1609 | 1119 |
| 12 | 011 | 0602.07 | Moderate | No | 70.45 | \$88,500 | \$62,348 | \$51,733 | 4038 | 77.02 | 3110 | 1770 | 751 |
| 12 | 011 | 0602.08 | Moderate | No | 75.92 | \$88,500 | \$67,189 | \$55,754 | 6090 | 92.99 | 5663 | 1048 | 1301 |
| 12 | 011 | 0602.09 | Middle | No | 95.08 | \$88,500 | \$84,146 | \$69,821 | 2864 | 89.59 | 2566 | 611 | 795 |
| 12 | 011 | 0602.10 | Upper | No | 134.75 | \$88,500 | \$119,254 | \$98,947 | 3081 | 58.29 | 1796 | 866 | 951 |
| 12 | 011 | 0602.11 | Moderate | No | 72.22 | \$88,500 | \$63,915 | \$53,036 | 4616 | 59.94 | 2767 | 2596 | 619 |
| 12 | 011 | 0602.12 | Upper | No | 120.94 | \$88,500 | \$107,032 | \$88,807 | 3373 | 74.68 | 2519 | 796 | 986 |
| 12 | 011 | 0602.14 | Low | No | 43.07 | \$88,500 | \$38,117 | \$31,633 | 2793 | 67.88 | 1896 | 1607 | 216 |
| 12 | 011 | 0602.15 | Low | No | 45.99 | \$88,500 | \$40,701 | \$33,777 | 2665 | 68.03 | 1813 | 1252 | 137 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD nonMSA/MD Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 011 | 0603.02 | Moderate | No | 52.19 | \$88,500 | \$46,188 | \$38,326 | 7425 | 96.84 | 7190 | 602 | 1587 |
| 12 | 011 | 0603.03 | Moderate | No | 55.45 | \$88,500 | \$49,073 | \$40,724 | 8194 | 96.40 | 7899 | 257 | 753 |
| 12 | 011 | 0603.04 | Moderate | No | 63.30 | \$88,500 | \$56,021 | \$46,486 | 3181 | 97.96 | 3116 | 279 | 786 |
| 12 | 011 | 0603.05 | Moderate | No | 77.93 | \$88,500 | \$68,968 | \$57,227 | 2749 | 92.32 | 2538 | 326 | 221 |
| 12 | 011 | 0603.06 | Moderate | No | 69.03 | \$88,500 | \$61,092 | \$50,694 | 2252 | 77.13 | 1737 | 629 | 318 |
| 12 | 011 | 0604.01 | Middle | No | 81.77 | \$88,500 | \$72,366 | \$60,045 | 5245 | 92.18 | 4835 | 1132 | 1107 |
| 12 | 011 | 0604.02 | Moderate | No | 55.04 | \$88,500 | \$48,710 | \$40,417 | 6517 | 98.10 | 6393 | 777 | 1007 |
| 12 | 011 | 0604.04 | Middle | No | 95.89 | \$88,500 | \$84,863 | \$70,417 | 2311 | 95.63 | 2210 | 415 | 385 |
| 12 | 011 | 0604.05 | Low | No | 47.02 | \$88,500 | \$41,613 | \$34,527 | 3363 | 95.78 | 3221 | 224 | 34 |
| 12 | 011 | 0605.01 | Middle | No | 82.52 | \$88,500 | \$73,030 | \$60,601 | 6730 | 72.10 | 4852 | 1411 | 1215 |
| 12 | 011 | 0605.03 | Upper | No | 145.64 | \$88,500 | \$128,891 | \$106,944 | 5012 | 57.74 | 2894 | 1335 | 1477 |
| 12 | 011 | 0605.04 | Upper | No | 148.84 | \$88,500 | \$131,723 | \$109,297 | 4483 | 42.18 | 1891 | 1536 | 1816 |
| 12 | 011 | 0605.05 | Middle | No | 91.60 | \$88,500 | \$81,066 | \$67,268 | 4549 | 51.97 | 2364 | 1342 | 1769 |
| 12 | 011 | 0606.03 | Middle | No | 87.88 | \$88,500 | \$77,774 | \$64,531 | 4934 | 58.27 | 2875 | 895 | 1083 |
| 12 | 011 | 0606.05 | Middle | No | 92.85 | \$88,500 | \$82,172 | \$68,180 | 4008 | 70.46 | 2824 | 484 | 853 |
| 12 | 011 | 0606.06 | Middle | No | 98.25 | \$88,500 | \$86,951 | \$72,148 | 5920 | 68.65 | 4064 | 1241 | 703 |
| 12 | 011 | 0606.07 | Upper | No | 185.69 | \$88,500 | \$164,336 | \$136,354 | 2894 | 49.41 | 1430 | 912 | 951 |
| 12 | 011 | 0606.08 | Middle | No | 91.55 | \$88,500 | \$81,022 | \$67,228 | 6678 | 56.29 | 3759 | 1546 | 1656 |
| 12 | 011 | 0606.09 | Middle | No | 106.08 | \$88,500 | \$93,881 | \$77,895 | 3441 | 63.35 | 2180 | 622 | 995 |
| 12 | 011 | 0607.00 | Upper | No | 173.86 | \$88,500 | \$153,866 | \$127,670 | 3105 | 53.17 | 1651 | 998 | 980 |
| 12 | 011 | 0608.01 | Middle | No | 116.35 | \$88,500 | \$102,970 | \$85,438 | 1939 | 54.87 | 1064 | 492 | 572 |
| 12 | 011 | 0608.02 | Middle | No | 83.81 | \$88,500 | \$74,172 | \$61,542 | 6735 | 91.22 | 6144 | 1332 | 1639 |
| 12 | 011 | 0609.00 | Upper | No | 154.50 | \$88,500 | \$136,733 | \$113,456 | 4405 | 47.42 | 2089 | 1422 | 1497 |
| 12 | 011 | 0610.01 | Upper | No | 167.53 | \$88,500 | \$148,264 | \$123,023 | 6340 | 40.47 | 2566 | 2084 | 2213 |
| 12 | 011 | 0610.03 | Upper | No | 224.26 | \$88,500 | \$198,470 | \$164,676 | 3500 | 39.23 | 1373 | 986 | 1066 |
| 12 | 011 | 0610.04 | Middle | No | 114.66 | \$88,500 | \$101,474 | \$84,195 | 5664 | 54.93 | 3111 | 1056 | 787 |
| 12 | 011 | 0611.00 | Moderate | No | 61.90 | \$88,500 | \$54,782 | \$45,457 | 7931 | 84.14 | 6673 | 1490 | 2525 |
| 12 | 011 | 0701.02 | Middle | No | 105.50 | \$88,500 | \$93,368 | \$77,470 | 1631 | 51.01 | 832 | 401 | 511 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract <br> Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 011 | 0701.03 | Middle | No | 107.37 | \$88,500 | \$95,022 | \$78,846 | 5578 | 63.11 | 3520 | 336 | 481 |
| 12 | 011 | 0701.04 | Moderate | No | 59.75 | \$88,500 | \$52,879 | \$43,875 | 5649 | 74.38 | 4202 | 781 | 1347 |
| 12 | 011 | 0702.04 | Middle | No | 105.71 | \$88,500 | \$93,553 | \$77,623 | 5588 | 63.30 | 3537 | 770 | 731 |
| 12 | 011 | 0702.05 | Upper | No | 120.70 | \$88,500 | \$106,820 | \$88,636 | 5768 | 52.53 | 3030 | 1814 | 2282 |
| 12 | 011 | 0702.08 | Upper | No | 218.62 | \$88,500 | \$193,479 | \$160,536 | 7830 | 45.76 | 3583 | 2171 | 2522 |
| 12 | 011 | 0702.09 | Upper | No | 202.72 | \$88,500 | \$179,407 | \$148,864 | 4989 | 34.68 | 1730 | 1584 | 1784 |
| 12 | 011 | 0702.10 | Middle | No | 94.48 | \$88,500 | \$83,615 | \$69,381 | 3540 | 52.06 | 1843 | 1404 | 2040 |
| 12 | 011 | 0702.11 | Upper | No | 160.95 | \$88,500 | \$142,441 | \$118,189 | 6105 | 48.50 | 2961 | 1462 | 1354 |
| 12 | 011 | 0702.12 | Middle | No | 89.47 | \$88,500 | \$79,181 | \$65,700 | 3598 | 47.58 | 1712 | 1208 | 568 |
| 12 | 011 | 0702.13 | Middle | No | 84.05 | \$88,500 | \$74,384 | \$61,719 | 2881 | 48.00 | 1383 | 724 | 423 |
| 12 | 011 | 0703.04 | Upper | No | 131.27 | \$88,500 | \$116,174 | \$96,396 | 7685 | 57.29 | 4403 | 2199 | 2626 |
| 12 | 011 | 0703.06 | Upper | No | 187.72 | \$88,500 | \$166,132 | \$137,850 | 8037 | 51.86 | 4168 | 2303 | 2435 |
| 12 | 011 | 0703.10 | Upper | No | 120.86 | \$88,500 | \$106,961 | \$88,750 | 3749 | 68.55 | 2570 | 1001 | 1318 |
| 12 | 011 | 0703.11 | Upper | No | 143.20 | \$88,500 | \$126,732 | \$105,156 | 5940 | 64.92 | 3856 | 1359 | 1648 |
| 12 | 011 | 0703.12 | Upper | No | 183.14 | \$88,500 | \$162,079 | \$134,487 | 7363 | 61.66 | 4540 | 1505 | 2246 |
| 12 | 011 | 0703.14 | Upper | No | 193.14 | \$88,500 | \$170,929 | \$141,827 | 4934 | 62.40 | 3079 | 1353 | 1515 |
| 12 | 011 | 0703.15 | Upper | No | 173.49 | \$88,500 | \$153,539 | \$127,396 | 5160 | 57.17 | 2950 | 1365 | 1548 |
| 12 | 011 | 0703.16 | Upper | No | 169.88 | \$88,500 | \$150,344 | \$124,750 | 5308 | 52.49 | 2786 | 1471 | 1736 |
| 12 | 011 | 0703.18 | Upper | No | 219.75 | \$88,500 | \$194,479 | \$161,369 | 6781 | 56.91 | 3859 | 2008 | 2246 |
| 12 | 011 | 0703.19 | Upper | No | 198.86 | \$88,500 | \$175,991 | \$146,025 | 4632 | 65.09 | 3015 | 1089 | 1279 |
| 12 | 011 | 0703.20 | Upper | No | 162.62 | \$88,500 | \$143,919 | \$119,412 | 6817 | 67.11 | 4575 | 1697 | 2434 |
| 12 | 011 | 0703.21 | Upper | No | 134.60 | \$88,500 | \$119,121 | \$98,843 | 3242 | 76.68 | 2486 | 964 | 583 |
| 12 | 011 | 0703.23 | Middle | No | 87.07 | \$88,500 | \$77,057 | \$63,942 | 3344 | 52.24 | 1747 | 812 | 1003 |
| 12 | 011 | 0703.24 | Moderate | No | 71.89 | \$88,500 | \$63,623 | \$52,789 | 6840 | 72.59 | 4965 | 1189 | 1710 |
| 12 | 011 | 0703.25 | Middle | No | 118.22 | \$88,500 | \$104,625 | \$86,813 | 4273 | 67.89 | 2901 | 975 | 1299 |
| 12 | 011 | 0703.26 | Upper | No | 232.45 | \$88,500 | \$205,718 | \$170,690 | 6538 | 69.90 | 4570 | 1571 | 1929 |
| 12 | 011 | 0703.27 | Moderate | No | 75.44 | \$88,500 | \$66,764 | \$55,400 | 5552 | 80.98 | 4496 | 1110 | 905 |
| 12 | 011 | 0703.28 | Middle | No | 104.69 | \$88,500 | \$92,651 | \$76,875 | 1976 | 84.62 | 1672 | 108 | 326 |
| 12 | 011 | 0703.29 | Upper | No | 241.30 | \$88,500 | \$213,551 | \$177,188 | 3680 | 73.34 | 2699 | 686 | 895 |

[^40]| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 011 | 0703.30 | Upper | No | 203.65 | \$88,500 | \$180,230 | \$149,545 | 3789 | 77.12 | 2922 | 859 | 1045 |
| 12 | 011 | 0703.31 | Upper | No | 221.63 | \$88,500 | \$196,143 | \$162,750 | 7617 | 76.24 | 5807 | 1810 | 2358 |
| 12 | 011 | 0704.01 | Upper | No | 181.54 | \$88,500 | \$160,663 | \$133,309 | 6190 | 51.91 | 3213 | 1683 | 2050 |
| 12 | 011 | 0704.02 | Upper | No | 179.55 | \$88,500 | \$158,902 | \$131,846 | 3451 | 43.78 | 1511 | 1100 | 1149 |
| 12 | 011 | 0704.03 | Upper | No | 126.11 | \$88,500 | \$111,607 | \$92,604 | 5285 | 52.54 | 2777 | 1322 | 1850 |
| 12 | 011 | 0704.04 | Upper | No | 176.64 | \$88,500 | \$156,326 | \$129,712 | 3395 | 39.91 | 1355 | 1156 | 1190 |
| 12 | 011 | 0704.05 | Upper | No | 170.38 | \$88,500 | \$150,786 | \$125,117 | 5205 | 50.01 | 2603 | 1672 | 1902 |
| 12 | 011 | 0705.01 | Upper | No | 148.95 | \$88,500 | \$131,821 | \$109,375 | 5776 | 41.45 | 2394 | 1628 | 1845 |
| 12 | 011 | 0705.03 | Middle | No | 108.80 | \$88,500 | \$96,288 | \$79,894 | 7891 | 69.40 | 5476 | 1530 | 1677 |
| 12 | 011 | 0705.04 | Low | No | 43.04 | \$88,500 | \$38,090 | \$31,608 | 4249 | 88.75 | 3771 | 197 | 504 |
| 12 | 011 | 0706.01 | Moderate | No | 77.04 | \$88,500 | \$68,180 | \$56,572 | 5167 | 65.30 | 3374 | 718 | 1059 |
| 12 | 011 | 0706.02 | Middle | No | 113.41 | \$88,500 | \$100,368 | \$83,278 | 7831 | 62.20 | 4871 | 1243 | 1767 |
| 12 | 011 | 0801.02 | Middle | No | 90.07 | \$88,500 | \$79,712 | \$66,141 | 4299 | 54.94 | 2362 | 735 | 1490 |
| 12 | 011 | 0801.03 | Middle | No | 119.76 | \$88,500 | \$105,988 | \$87,941 | 1537 | 50.03 | 769 | 212 | 221 |
| 12 | 011 | 0801.04 | Middle | No | 101.90 | \$88,500 | \$90,182 | \$74,826 | 2313 | 40.73 | 942 | 613 | 532 |
| 12 | 011 | 0801.05 | Middle | No | 101.79 | \$88,500 | \$90,084 | \$74,750 | 2651 | 41.87 | 1110 | 697 | 669 |
| 12 | 011 | 0802.00 | Middle | No | 80.38 | \$88,500 | \$71,136 | \$59,028 | 983 | 35.30 | 347 | 294 | 617 |
| 12 | 011 | 0804.02 | Unknown | No | 0.00 | \$88,500 | \$0 | \$0 | 2538 | 33.29 | 845 | 1036 | 1710 |
| 12 | 011 | 0804.03 | Middle | No | 97.39 | \$88,500 | \$86,190 | \$71,518 | 7895 | 58.92 | 4652 | 1102 | 1647 |
| 12 | 011 | 0804.05 | Moderate | No | 57.82 | \$88,500 | \$51,171 | \$42,464 | 3080 | 55.91 | 1722 | 629 | 976 |
| 12 | 011 | 0804.06 | Middle | No | 100.51 | \$88,500 | \$88,951 | \$73,810 | 5716 | 46.15 | 2638 | 1057 | 2390 |
| 12 | 011 | 0805.00 | Moderate | No | 60.29 | \$88,500 | \$53,357 | \$44,271 | 7415 | 92.66 | 6871 | 886 | 2231 |
| 12 | 011 | 0901.02 | Upper | No | 140.74 | \$88,500 | \$124,555 | \$103,347 | 1773 | 28.20 | 500 | 428 | 369 |
| 12 | 011 | 0901.03 | Moderate | No | 69.42 | \$88,500 | \$61,437 | \$50,982 | 2279 | 32.25 | 735 | 628 | 121 |
| 12 | 011 | 0901.04 | Upper | No | 135.29 | \$88,500 | \$119,732 | \$99,350 | 4402 | 30.92 | 1361 | 1226 | 147 |
| 12 | 011 | 0902.00 | Upper | No | 126.09 | \$88,500 | \$111,590 | \$92,593 | 3921 | 32.77 | 1285 | 1402 | 1649 |
| 12 | 011 | 0903.01 | Moderate | No | 69.00 | \$88,500 | \$61,065 | \$50,671 | 2347 | 66.17 | 1553 | 163 | 617 |
| 12 | 011 | 0903.03 | Unknown | No | 0.00 | \$88,500 | \$0 | \$0 | 3062 | 63.55 | 1946 | 331 | 899 |

[^41]| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD nonMSA/MD Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 011 | 0903.04 | Upper | No | 125.32 | \$88,500 | \$110,908 | \$92,028 | 4370 | 48.97 | 2140 | 690 | 1419 |
| 12 | 011 | 0904.01 | Middle | No | 90.63 | \$88,500 | \$80,208 | \$66,550 | 5049 | 63.00 | 3181 | 783 | 1039 |
| 12 | 011 | 0904.03 | Moderate | No | 66.14 | \$88,500 | \$58,534 | \$48,573 | 3471 | 77.01 | 2673 | 312 | 631 |
| 12 | 011 | 0904.04 | Moderate | No | 68.90 | \$88,500 | \$60,977 | \$50,595 | 5224 | 71.23 | 3721 | 732 | 1825 |
| 12 | 011 | 0905.02 | Upper | No | 128.85 | \$88,500 | \$114,032 | \$94,621 | 7056 | 33.80 | 2385 | 1914 | 2062 |
| 12 | 011 | 0905.03 | Upper | No | 201.86 | \$88,500 | \$178,646 | \$148,229 | 2794 | 21.90 | 612 | 1084 | 627 |
| 12 | 011 | 0905.04 | Moderate | No | 70.68 | \$88,500 | \$62,552 | \$51,904 | 3324 | 62.67 | 2083 | 432 | 667 |
| 12 | 011 | 0906.01 | Middle | No | 98.36 | \$88,500 | \$87,049 | \$72,233 | 3123 | 77.55 | 2422 | 576 | 745 |
| 12 | 011 | 0906.02 | Upper | No | 120.53 | \$88,500 | \$106,669 | \$88,506 | 7951 | 72.24 | 5744 | 1981 | 2252 |
| 12 | 011 | 0907.00 | Upper | No | 139.70 | \$88,500 | \$123,635 | \$102,584 | 8217 | 72.84 | 5985 | 1904 | 2214 |
| 12 | 011 | 0908.01 | Middle | No | 98.02 | \$88,500 | \$86,748 | \$71,979 | 4256 | 61.07 | 2599 | 931 | 1153 |
| 12 | 011 | 0908.02 | Middle | No | 118.37 | \$88,500 | \$104,757 | \$86,923 | 4245 | 53.03 | 2251 | 1417 | 1261 |
| 12 | 011 | 0909.00 | Upper | No | 148.36 | \$88,500 | \$131,299 | \$108,947 | 4948 | 48.52 | 2401 | 1637 | 1843 |
| 12 | 011 | 0910.00 | Middle | No | 108.63 | \$88,500 | \$96,138 | \$79,773 | 4101 | 52.87 | 2168 | 1143 | 1323 |
| 12 | 011 | 0911.00 | Moderate | No | 58.56 | \$88,500 | \$51,826 | \$43,005 | 7021 | 84.15 | 5908 | 779 | 2311 |
| 12 | 011 | 0912.01 | Moderate | No | 68.83 | \$88,500 | \$60,915 | \$50,547 | 5226 | 82.11 | 4291 | 1218 | 1709 |
| 12 | 011 | 0912.02 | Middle | No | 84.67 | \$88,500 | \$74,933 | \$62,175 | 4972 | 80.43 | 3999 | 938 | 1465 |
| 12 | 011 | 0913.00 | Middle | No | 104.26 | \$88,500 | \$92,270 | \$76,563 | 4185 | 77.47 | 3242 | 997 | 1247 |
| 12 | 011 | 0914.00 | Moderate | No | 62.59 | \$88,500 | \$55,392 | \$45,966 | 6073 | 90.70 | 5508 | 1148 | 1949 |
| 12 | 011 | 0915.00 | Moderate | No | 66.52 | \$88,500 | \$58,870 | \$48,850 | 5411 | 91.89 | 4972 | 1017 | 1618 |
| 12 | 011 | 0916.01 | Moderate | No | 71.53 | \$88,500 | \$63,304 | \$52,526 | 4054 | 61.82 | 2506 | 1297 | 210 |
| 12 | 011 | 0916.02 | Middle | No | 83.78 | \$88,500 | \$74,145 | \$61,525 | 3411 | 68.22 | 2327 | 497 | 254 |
| 12 | 011 | 0917.01 | Moderate | No | 79.94 | \$88,500 | \$70,747 | \$58,705 | 3777 | 74.82 | 2826 | 938 | 901 |
| 12 | 011 | 0917.02 | Moderate | No | 78.61 | \$88,500 | \$69,570 | \$57,727 | 4737 | 69.94 | 3313 | 602 | 830 |
| 12 | 011 | 0918.02 | Middle | No | 81.02 | \$88,500 | \$71,703 | \$59,500 | 3031 | 79.38 | 2406 | 564 | 844 |
| 12 | 011 | 0918.03 | Moderate | No | 73.73 | \$88,500 | \$65,251 | \$54,144 | 4184 | 84.92 | 3553 | 767 | 1186 |
| 12 | 011 | 0918.04 | Middle | No | 86.66 | \$88,500 | \$76,694 | \$63,640 | 2438 | 71.04 | 1732 | 196 | 226 |
| 12 | 011 | 0919.01 | Middle | No | 93.47 | \$88,500 | \$82,721 | \$68,639 | 3712 | 48.28 | 1792 | 812 | 1286 |
| 12 | 011 | 0919.03 | Moderate | No | 65.85 | \$88,500 | \$58,277 | \$48,355 | 3629 | 63.41 | 2301 | 303 | 398 |

[^42]| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 011 | 0919.04 | Low | No | 49.85 | \$88,500 | \$44,117 | \$36,611 | 1888 | 73.09 | 1380 | 199 | 606 |
| 12 | 011 | 0920.00 | Upper | No | 155.47 | \$88,500 | \$137,591 | \$114,167 | 3598 | 34.88 | 1255 | 1197 | 1289 |
| 12 | 011 | 1001.03 | Moderate | No | 65.07 | \$88,500 | \$57,587 | \$47,781 | 3581 | 43.59 | 1561 | 1323 | 237 |
| 12 | 011 | 1001.04 | Middle | No | 86.39 | \$88,500 | \$76,455 | \$63,438 | 3822 | 36.45 | 1393 | 1313 | 69 |
| 12 | 011 | 1001.05 | Upper | No | 123.75 | \$88,500 | \$109,519 | \$90,875 | 3170 | 34.73 | 1101 | 1003 | 26 |
| 12 | 011 | 1001.06 | Moderate | No | 60.33 | \$88,500 | \$53,392 | \$44,304 | 2750 | 38.87 | 1069 | 765 | 15 |
| 12 | 011 | 1001.07 | Upper | No | 159.40 | \$88,500 | \$141,069 | \$117,054 | 2618 | 31.97 | 837 | 815 | 250 |
| 12 | 011 | 1001.08 | Middle | No | 103.92 | \$88,500 | \$91,969 | \$76,314 | 2619 | 44.90 | 1176 | 815 | 206 |
| 12 | 011 | 1002.01 | Moderate | No | 54.92 | \$88,500 | \$48,604 | \$40,329 | 2051 | 73.92 | 1516 | 241 | 485 |
| 12 | 011 | 1002.03 | Low | No | 44.15 | \$88,500 | \$39,073 | \$32,425 | 2601 | 40.98 | 1066 | 849 | 343 |
| 12 | 011 | 1002.04 | Moderate | No | 65.65 | \$88,500 | \$58,100 | \$48,208 | 2973 | 58.56 | 1741 | 462 | 483 |
| 12 | 011 | 1003.01 | Moderate | No | 59.75 | \$88,500 | \$52,879 | \$43,875 | 3951 | 82.11 | 3244 | 575 | 1525 |
| 12 | 011 | 1003.02 | Unknown | No | 0.00 | \$88,500 | \$0 | \$0 | 2336 | 74.66 | 1744 | 368 | 378 |
| 12 | 011 | 1004.00 | Moderate | No | 52.62 | \$88,500 | \$46,569 | \$38,642 | 5897 | 94.88 | 5595 | 432 | 1293 |
| 12 | 011 | 1005.01 | Low | No | 31.87 | \$88,500 | \$28,205 | \$23,403 | 1027 | 82.47 | 847 | 274 | 436 |
| 12 | 011 | 1005.02 | Low | No | 49.05 | \$88,500 | \$43,409 | \$36,023 | 3807 | 79.91 | 3042 | 935 | 2224 |
| 12 | 011 | 1006.00 | Moderate | No | 79.73 | \$88,500 | \$70,561 | \$58,553 | 5428 | 86.00 | 4668 | 1139 | 1630 |
| 12 | 011 | 1007.00 | Moderate | No | 56.60 | \$88,500 | \$50,091 | \$41,566 | 5958 | 96.24 | 5734 | 867 | 2192 |
| 12 | 011 | 1008.01 | Moderate | No | 55.53 | \$88,500 | \$49,144 | \$40,781 | 3579 | 93.91 | 3361 | 433 | 940 |
| 12 | 011 | 1008.03 | Moderate | No | 66.55 | \$88,500 | \$58,897 | \$48,871 | 3494 | 90.67 | 3168 | 611 | 920 |
| 12 | 011 | 1008.04 | Moderate | No | 59.24 | \$88,500 | \$52,427 | \$43,500 | 4524 | 96.04 | 4345 | 300 | 691 |
| 12 | 011 | 1101.00 | Middle | No | 91.75 | \$88,500 | \$81,199 | \$67,375 | 6597 | 79.87 | 5269 | 1690 | 1932 |
| 12 | 011 | 1103.01 | Middle | No | 103.37 | \$88,500 | \$91,482 | \$75,905 | 7258 | 77.60 | 5632 | 1444 | 1912 |
| 12 | 011 | 1103.03 | Upper | No | 197.67 | \$88,500 | \$174,938 | \$145,156 | 4295 | 68.73 | 2952 | 1165 | 1247 |
| 12 | 011 | 1103.07 | Upper | No | 154.25 | \$88,500 | \$136,511 | \$113,269 | 5353 | 62.19 | 3329 | 1751 | 1890 |
| 12 | 011 | 1103.08 | Middle | No | 106.05 | \$88,500 | \$93,854 | \$77,875 | 6743 | 71.69 | 4834 | 1447 | 1628 |
| 12 | 011 | 1103.09 | Middle | No | 101.79 | \$88,500 | \$90,084 | \$74,750 | 6335 | 75.55 | 4786 | 2528 | 2191 |
| 12 | 011 | 1103.11 | Middle | No | 93.05 | \$88,500 | \$82,349 | \$68,333 | 6810 | 76.24 | 5192 | 1615 | 2400 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 011 | 1103.12 | Moderate | No | 76.98 | \$88,500 | \$68,127 | \$56,528 | 7508 | 80.19 | 6021 | 1338 | 2028 |
| 12 | 011 | 1103.13 | Middle | No | 81.58 | \$88,500 | \$72,198 | \$59,911 | 5819 | 82.56 | 4804 | 905 | 1056 |
| 12 | 011 | 1103.19 | Upper | No | 120.67 | \$88,500 | \$106,793 | \$88,613 | 6212 | 93.96 | 5837 | 1524 | 1935 |
| 12 | 011 | 1103.21 | Upper | No | 153.77 | \$88,500 | \$136,086 | \$112,914 | 5375 | 88.11 | 4736 | 1402 | 1676 |
| 12 | 011 | 1103.23 | Moderate | No | 72.69 | \$88,500 | \$64,331 | \$53,380 | 7478 | 95.87 | 7169 | 1542 | 1947 |
| 12 | 011 | 1103.26 | Upper | No | 147.32 | \$88,500 | \$130,378 | \$108,182 | 4681 | 81.29 | 3805 | 1269 | 1383 |
| 12 | 011 | 1103.27 | Upper | No | 174.06 | \$88,500 | \$154,043 | \$127,813 | 6500 | 73.43 | 4773 | 1258 | 1543 |
| 12 | 011 | 1103.28 | Upper | No | 137.65 | \$88,500 | \$121,820 | \$101,078 | 5807 | 79.06 | 4591 | 1224 | 1718 |
| 12 | 011 | 1103.30 | Upper | No | 144.37 | \$88,500 | \$127,767 | \$106,011 | 3477 | 82.05 | 2853 | 1044 | 1180 |
| 12 | 011 | 1103.32 | Upper | No | 136.75 | \$88,500 | \$121,024 | \$100,417 | 6006 | 75.37 | 4527 | 1641 | 1982 |
| 12 | 011 | 1103.33 | Upper | No | 144.43 | \$88,500 | \$127,821 | \$106,057 | 6721 | 82.93 | 5574 | 1600 | 1982 |
| 12 | 011 | 1103.34 | Low | No | 47.75 | \$88,500 | \$42,259 | \$35,067 | 3580 | 75.64 | 2708 | 1594 | 235 |
| 12 | 011 | 1103.37 | Middle | No | 84.38 | \$88,500 | \$74,676 | \$61,962 | 9975 | 90.48 | 9025 | 857 | 1378 |
| 12 | 011 | 1103.38 | Middle | No | 84.06 | \$88,500 | \$74,393 | \$61,731 | 4330 | 84.36 | 3653 | 827 | 923 |
| 12 | 011 | 1103.39 | Middle | No | 91.76 | \$88,500 | \$81,208 | \$67,381 | 4497 | 75.96 | 3416 | 1539 | 985 |
| 12 | 011 | 1103.41 | Middle | No | 82.61 | \$88,500 | \$73,110 | \$60,662 | 4341 | 85.03 | 3691 | 598 | 653 |
| 12 | 011 | 1103.44 | Upper | No | 165.12 | \$88,500 | \$146,131 | \$121,250 | 3323 | 87.75 | 2916 | 1146 | 1226 |
| 12 | 011 | 1103.45 | Upper | No | 128.97 | \$88,500 | \$114,138 | \$94,708 | 5285 | 91.66 | 4844 | 1158 | 1458 |
| 12 | 011 | 1103.46 | Moderate | No | 70.92 | \$88,500 | \$62,764 | \$52,083 | 4224 | 91.50 | 3865 | 733 | 870 |
| 12 | 011 | 1103.47 | Upper | No | 163.58 | \$88,500 | \$144,768 | \$120,119 | 5180 | 76.39 | 3957 | 1309 | 1899 |
| 12 | 011 | 1103.48 | Middle | No | 100.07 | \$88,500 | \$88,562 | \$73,482 | 5574 | 90.17 | 5026 | 460 | 1031 |
| 12 | 011 | 1103.49 | Unknown | No | 0.00 | \$88,500 | \$0 | \$0 | 4373 | 93.67 | 4096 | 734 | 714 |
| 12 | 011 | 1103.50 | Upper | No | 147.28 | \$88,500 | \$130,343 | \$108,152 | 2948 | 89.08 | 2626 | 733 | 909 |
| 12 | 011 | 1103.51 | Moderate | No | 60.51 | \$88,500 | \$53,551 | \$44,438 | 3671 | 73.60 | 2702 | 1293 | 371 |
| 12 | 011 | 1103.52 | Upper | No | 130.19 | \$88,500 | \$115,218 | \$95,605 | 3237 | 87.49 | 2832 | 616 | 595 |
| 12 | 011 | 1103.53 | Middle | No | 108.43 | \$88,500 | \$95,961 | \$79,625 | 6235 | 88.92 | 5544 | 678 | 1500 |
| 12 | 011 | 1103.54 | Low | No | 48.47 | \$88,500 | \$42,896 | \$35,596 | 4874 | 80.18 | 3908 | 1910 | 399 |
| 12 | 011 | 1103.55 | Low | No | 46.50 | \$88,500 | \$41,153 | \$34,152 | 4297 | 72.68 | 3123 | 2713 | 245 |
| 12 | 011 | 1103.56 | Upper | No | 134.66 | \$88,500 | \$119,174 | \$98,884 | 4653 | 78.66 | 3660 | 1018 | 1267 |

[^44]| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD Median Family Income | 2023 Est. <br> Tract <br> Median <br> Family <br> Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 011 | 1103.57 | Upper | No | 181.46 | \$88,500 | \$160,592 | \$133,250 | 6371 | 77.02 | 4907 | 2098 | 2238 |
| 12 | 011 | 1103.58 | Upper | No | 168.80 | \$88,500 | \$149,388 | \$123,951 | 6222 | 86.42 | 5377 | 1563 | 1736 |
| 12 | 011 | 1103.59 | Upper | No | 185.39 | \$88,500 | \$164,070 | \$136,133 | 6116 | 84.04 | 5140 | 1305 | 1617 |
| 12 | 011 | 1103.60 | Upper | No | 194.99 | \$88,500 | \$172,566 | \$143,183 | 5884 | 92.44 | 5439 | 1374 | 1547 |
| 12 | 011 | 1103.61 | Upper | No | 210.51 | \$88,500 | \$186,301 | \$154,578 | 9775 | 84.60 | 8270 | 2648 | 3035 |
| 12 | 011 | 1103.62 | Unknown | No | 0.00 | \$88,500 | \$0 | \$0 | 6698 | 90.76 | 6079 | 1016 | 1466 |
| 12 | 011 | 1103.63 | Middle | No | 117.61 | \$88,500 | \$104,085 | \$86,365 | 4828 | 88.44 | 4270 | 1410 | 1671 |
| 12 | 011 | 1103.64 | Upper | No | 144.12 | \$88,500 | \$127,546 | \$105,833 | 6858 | 92.77 | 6362 | 1819 | 2084 |
| 12 | 011 | 1103.65 | Middle | No | 105.96 | \$88,500 | \$93,775 | \$77,813 | 7115 | 92.14 | 6556 | 961 | 1346 |
| 12 | 011 | 1103.66 | Middle | No | 95.95 | \$88,500 | \$84,916 | \$70,462 | 4541 | 95.86 | 4353 | 1056 | 1795 |
| 12 | 011 | 1103.67 | Moderate | No | 68.94 | \$88,500 | \$61,012 | \$50,625 | 6667 | 96.61 | 6441 | 708 | 1288 |
| 12 | 011 | 1103.68 | Upper | No | 165.46 | \$88,500 | \$146,432 | \$121,500 | 3421 | 74.92 | 2563 | 793 | 953 |
| 12 | 011 | 1104.02 | Middle | No | 101.97 | \$88,500 | \$90,243 | \$74,877 | 4687 | 95.99 | 4499 | 1273 | 1503 |
| 12 | 011 | 1104.03 | Middle | No | 94.83 | \$88,500 | \$83,925 | \$69,637 | 5273 | 92.77 | 4892 | 1261 | 1436 |
| 12 | 011 | 1104.04 | Middle | No | 86.70 | \$88,500 | \$76,730 | \$63,665 | 6041 | 93.76 | 5664 | 1430 | 1901 |
| 12 | 011 | 1105.01 | Middle | No | 93.37 | \$88,500 | \$82,632 | \$68,563 | 3347 | 94.11 | 3150 | 927 | 1090 |
| 12 | 011 | 1105.02 | Middle | No | 99.27 | \$88,500 | \$87,854 | \$72,898 | 5249 | 95.64 | 5020 | 1470 | 1682 |
| 12 | 011 | 1106.00 | Moderate | No | 74.46 | \$88,500 | \$65,897 | \$54,676 | 5380 | 54.03 | 2907 | 715 | 1641 |
| 12 | 011 | 9800.00 | Unknown | No | 0.00 | \$88,500 | \$0 | \$0 | 3 | 100.00 | 3 | 0 | 0 |
| 12 | 011 | 9900.00 | Unknown | No | 0.00 | \$88,500 | \$0 | \$0 | 0 | 0.00 | 0 | 0 | 0 |

[^45]

## 2023 FFIEC Geocode Census Track

BBA Orange County - Service Branch 5475 International Drive, Orlando, FL 32819


## 2023 FFIEC Geocode Census Report

Address: 5475 International Dr, Orlando, Florida, 32819
MSA: 36740 - ORLANDO-KISSIMMEE-SANFORD, FL
State: 12 - FLORIDA
County: 095-ORANGE COUNTY
Tract Code: 0170.01
Summary Census Demographic Information

| Tract Income Level | Moderate |
| :--- | :--- |
| Underserved or Distressed Tract | No |
| 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | $\$ 85,700$ |
| 2023 Estimated Tract Median Family Income | $\$ 59,896$ |
| 2020 Tract Median Family Income | $\$ 49,464$ |
| Tract Median Family Income \% | 69.89 |
| Tract Population | 4966 |
| Tract Minority \% | 73.60 |
| Tract Minority Population | 3655 |
| Owner-Occupied Units | 637 |
| 1- to 4- Family Units | 11142 |

Census Income Information

| Tract Income Level | Moderate |
| :--- | :--- |
| 2020 MSA/MD/statewide non-MSA/MD Median Family Income | $\$ 70,774$ |
| 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | $\$ 85,700$ |
| \% below Poverty Line | 18.48 |
| Tract Median Family Income \% | 69.89 |
| 2020 Tract Median Family Income | $\$ 49,464$ |
| 2023 Estimated Tract Median Family Income | $\$ 59,896$ |
| 2020 Tract Median Household Income | $\$ 56,593$ |

Census Population Information

| Tract Population | 4966 |
| :--- | :--- |
| Tract Minority \% | 73.60 |
| Number of Families | 767 |
| Number of Households | 1553 |
| Non-Hispanic White Population | 1311 |
| Tract Minority Population | 3655 |
| American Indian Population | 1 |
| Asian/Hawaiian/Pacific Islander Population | 176 |
| Black Population | 1946 |
| Hispanic Population | 1252 |
| Other/Two or More Races Population | 280 |

Census Housing Information

| Total Housing Units | 2832 |
| :--- | :--- |
| 1- to 4- Family Units | 1142 |
| Median House Age (Years) | 17 |
| Owner-Occupied Units | 637 |
| Renter Occupied Units | 916 |
| Owner Occupied 1- to 4- Family Units | 637 |
| Inside Principal City? | YES |
| Vacant Units | 1279 |

2023 FFIEC Census Report - Summary Census Demographic Information
State: 12 - FLORIDA (FL)
County: 095-ORANGE COUNTY Examination Council

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract <br> Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 095 | 0102.01 | Upper | No | 225.86 | \$85,700 | \$193,562 | \$159,856 | 1829 | 29.14 | 533 | 291 | 855 |
| 12 | 095 | 0102.02 | Upper | No | 128.04 | \$85,700 | \$109,730 | \$90,625 | 3861 | 31.11 | 1201 | 601 | 948 |
| 12 | 095 | 0103.00 | Upper | No | 143.62 | \$85,700 | \$123,082 | \$101,646 | 3469 | 36.26 | 1258 | 325 | 790 |
| 12 | 095 | 0104.00 | Low | No | 32.50 | \$85,700 | \$27,853 | \$23,007 | 1545 | 95.79 | 1480 | 48 | 291 |
| 12 | 095 | 0105.00 | Unknown | No | 0.00 | \$85,700 | \$0 | \$0 | 1371 | 95.33 | 1307 | 78 | 498 |
| 12 | 095 | 0108.02 | Upper | No | 153.21 | \$85,700 | \$131,301 | \$108,438 | 3292 | 28.95 | 953 | 959 | 1642 |
| 12 | 095 | 0110.00 | Moderate | No | 55.82 | \$85,700 | \$47,838 | \$39,510 | 3132 | 39.40 | 1234 | 685 | 1467 |
| 12 | 095 | 0111.00 | Upper | No | 126.87 | \$85,700 | \$108,728 | \$89,792 | 3122 | 36.80 | 1149 | 900 | 1162 |
| 12 | 095 | 0112.00 | Upper | No | 141.93 | \$85,700 | \$121,634 | \$100,455 | 3293 | 24.08 | 793 | 1170 | 1516 |
| 12 | 095 | 0113.00 | Upper | No | 226.74 | \$85,700 | \$194,316 | \$160,477 | 5440 | 25.81 | 1404 | 1590 | 2174 |
| 12 | 095 | 0116.00 | Low | No | 49.01 | \$85,700 | \$42,002 | \$34,688 | 4817 | 82.81 | 3989 | 648 | 1575 |
| 12 | 095 | 0117.01 | Moderate | No | 74.75 | \$85,700 | \$64,061 | \$52,904 | 4229 | 96.59 | 4085 | 821 | 1531 |
| 12 | 095 | 0117.02 | Low | No | 49.32 | \$85,700 | \$42,267 | \$34,911 | 4365 | 97.73 | 4266 | 432 | 900 |
| 12 | 095 | 0120.00 | Low | No | 45.44 | \$85,700 | \$38,942 | \$32,161 | 7003 | 93.47 | 6546 | 884 | 1819 |
| 12 | 095 | 0121.00 | Moderate | No | 55.29 | \$85,700 | \$47,384 | \$39,133 | 6591 | 91.69 | 6043 | 743 | 1578 |
| 12 | 095 | 0122.01 | Moderate | No | 57.36 | \$85,700 | \$49,158 | \$40,597 | 5054 | 91.79 | 4639 | 1014 | 1465 |
| 12 | 095 | 0122.02 | Moderate | No | 58.94 | \$85,700 | \$50,512 | \$41,717 | 5083 | 90.44 | 4597 | 1124 | 1807 |
| 12 | 095 | 0123.03 | Middle | No | 101.68 | \$85,700 | \$87,140 | \$71,966 | 7081 | 88.09 | 6238 | 1863 | 2647 |
| 12 | 095 | 0123.04 | Moderate | No | 62.16 | \$85,700 | \$53,271 | \$43,994 | 6294 | 92.93 | 5849 | 1323 | 1937 |
| 12 | 095 | 0123.05 | Moderate | No | 71.19 | \$85,700 | \$61,010 | \$50,385 | 7319 | 90.72 | 6640 | 1417 | 2090 |
| 12 | 095 | 0123.06 | Moderate | No | 69.05 | \$85,700 | \$59,176 | \$48,876 | 3384 | 85.93 | 2908 | 813 | 1194 |
| 12 | 095 | 0123.07 | Middle | No | 85.13 | \$85,700 | \$72,956 | \$60,250 | 6797 | 90.94 | 6181 | 1106 | 1977 |
| 12 | 095 | 0124.02 | Moderate | No | 56.63 | \$85,700 | \$48,532 | \$40,086 | 5741 | 84.46 | 4849 | 337 | 878 |
| 12 | 095 | 0124.03 | Moderate | No | 65.52 | \$85,700 | \$56,151 | \$46,375 | 5358 | 86.79 | 4650 | 1019 | 1692 |
| 12 | 095 | 0124.04 | Moderate | No | 53.23 | \$85,700 | \$45,618 | \$37,674 | 4655 | 87.30 | 4064 | 779 | 1704 |
| 12 | 095 | 0124.05 | Moderate | No | 50.62 | \$85,700 | \$43,381 | \$35,828 | 4125 | 85.45 | 3525 | 362 | 985 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 095 | 0125.00 | Upper | No | 134.53 | \$85,700 | \$115,292 | \$95,217 | 2463 | 24.08 | 593 | 536 | 1048 |
| 12 | 095 | 0126.00 | Upper | No | 176.21 | \$85,700 | \$151,012 | \$124,717 | 5325 | 18.70 | 996 | 1531 | 2310 |
| 12 | 095 | 0127.01 | Upper | No | 190.24 | \$85,700 | \$163,036 | \$134,643 | 5278 | 24.54 | 1295 | 1494 | 2175 |
| 12 | 095 | 0128.00 | Upper | No | 207.57 | \$85,700 | \$177,887 | \$146,908 | 3918 | 17.10 | 670 | 1390 | 1742 |
| 12 | 095 | 0129.00 | Upper | No | 128.67 | \$85,700 | \$110,270 | \$91,071 | 3875 | 31.10 | 1205 | 874 | 1171 |
| 12 | 095 | 0132.01 | Moderate | No | 65.08 | \$85,700 | \$55,774 | \$46,060 | 4456 | 78.97 | 3519 | 960 | 1436 |
| 12 | 095 | 0132.02 | Moderate | No | 64.52 | \$85,700 | \$55,294 | \$45,668 | 6435 | 79.02 | 5085 | 1029 | 1567 |
| 12 | 095 | 0133.00 | Middle | No | 93.69 | \$85,700 | \$80,292 | \$66,313 | 6872 | 62.12 | 4269 | 1020 | 2022 |
| 12 | 095 | 0134.02 | Moderate | No | 77.09 | \$85,700 | \$66,066 | \$54,561 | 3196 | 77.94 | 2491 | 848 | 1269 |
| 12 | 095 | 0134.03 | Middle | No | 81.85 | \$85,700 | \$70,145 | \$57,935 | 3584 | 80.92 | 2900 | 571 | 1054 |
| 12 | 095 | 0134.05 | Moderate | No | 53.61 | \$85,700 | \$45,944 | \$37,949 | 2529 | 83.79 | 2119 | 311 | 470 |
| 12 | 095 | 0134.06 | Moderate | No | 72.41 | \$85,700 | \$62,055 | \$51,250 | 4039 | 84.87 | 3428 | 570 | 1202 |
| 12 | 095 | 0135.03 | Moderate | No | 52.06 | \$85,700 | \$44,615 | \$36,845 | 2441 | 84.27 | 2057 | 0 | 528 |
| 12 | 095 | 0135.05 | Moderate | No | 74.39 | \$85,700 | \$63,752 | \$52,652 | 4553 | 75.71 | 3447 | 820 | 1547 |
| 12 | 095 | 0135.07 | Moderate | No | 60.64 | \$85,700 | \$51,968 | \$42,923 | 9054 | 82.76 | 7493 | 362 | 670 |
| 12 | 095 | 0135.10 | Moderate | No | 65.06 | \$85,700 | \$55,756 | \$46,048 | 2562 | 81.26 | 2082 | 100 | 190 |
| 12 | 095 | 0135.11 | Moderate | No | 58.05 | \$85,700 | \$49,749 | \$41,091 | 6500 | 78.23 | 5085 | 1574 | 2092 |
| 12 | 095 | 0135.12 | Low | No | 48.53 | \$85,700 | \$41,590 | \$34,351 | 5280 | 87.33 | 4611 | 582 | 1019 |
| 12 | 095 | 0135.13 | Moderate | No | 55.83 | \$85,700 | \$47,846 | \$39,514 | 4431 | 81.92 | 3630 | 414 | 642 |
| 12 | 095 | 0136.03 | Moderate | No | 66.15 | \$85,700 | \$56,691 | \$46,823 | 5198 | 60.41 | 3140 | 983 | 1203 |
| 12 | 095 | 0136.04 | Moderate | No | 66.51 | \$85,700 | \$56,999 | \$47,078 | 6371 | 62.06 | 3954 | 1135 | 1530 |
| 12 | 095 | 0136.05 | Middle | No | 89.99 | \$85,700 | \$77,121 | \$63,693 | 4011 | 62.93 | 2524 | 545 | 797 |
| 12 | 095 | 0136.06 | Moderate | No | 62.55 | \$85,700 | \$53,605 | \$44,271 | 3857 | 80.17 | 3092 | 704 | 995 |
| 12 | 095 | 0136.07 | Middle | No | 101.90 | \$85,700 | \$87,328 | \$72,122 | 5394 | 52.21 | 2816 | 1439 | 1949 |
| 12 | 095 | 0137.01 | Middle | No | 85.50 | \$85,700 | \$73,274 | \$60,517 | 4339 | 56.90 | 2469 | 556 | 1524 |
| 12 | 095 | 0137.02 | Middle | No | 83.53 | \$85,700 | \$71,585 | \$59,119 | 5263 | 52.92 | 2785 | 925 | 1403 |
| 12 | 095 | 0138.01 | Upper | No | 127.65 | \$85,700 | \$109,396 | \$90,349 | 2271 | 35.18 | 799 | 618 | 1091 |
| 12 | 095 | 0138.02 | Upper | No | 122.45 | \$85,700 | \$104,940 | \$86,667 | 2645 | 22.65 | 599 | 821 | 1055 |
| 12 | 095 | 0138.03 | Middle | No | 109.23 | \$85,700 | \$93,610 | \$77,313 | 2809 | 36.77 | 1033 | 670 | 926 |

[^47]| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 095 | 0139.00 | Upper | No | 167.31 | \$85,700 | \$143,385 | \$118,417 | 4220 | 28.18 | 1189 | 976 | 1305 |
| 12 | 095 | 0140.00 | Upper | No | 157.19 | \$85,700 | \$134,712 | \$111,250 | 6336 | 20.20 | 1280 | 2265 | 2446 |
| 12 | 095 | 0141.00 | Upper | No | 126.28 | \$85,700 | \$108,222 | \$89,375 | 6599 | 36.14 | 2385 | 2066 | 2499 |
| 12 | 095 | 0142.01 | Middle | No | 93.71 | \$85,700 | \$80,309 | \$66,326 | 5769 | 84.40 | 4869 | 1183 | 1658 |
| 12 | 095 | 0142.02 | Moderate | No | 56.62 | \$85,700 | \$48,523 | \$40,075 | 4982 | 88.10 | 4389 | 584 | 1237 |
| 12 | 095 | 0143.01 | Middle | No | 96.45 | \$85,700 | \$82,658 | \$68,268 | 5317 | 65.68 | 3492 | 1012 | 1477 |
| 12 | 095 | 0143.02 | Moderate | No | 66.17 | \$85,700 | \$56,708 | \$46,838 | 5257 | 85.71 | 4506 | 557 | 1211 |
| 12 | 095 | 0144.00 | Upper | No | 124.77 | \$85,700 | \$106,928 | \$88,311 | 3409 | 50.34 | 1716 | 830 | 1198 |
| 12 | 095 | 0145.02 | Low | No | 43.42 | \$85,700 | \$37,211 | \$30,736 | 5934 | 92.21 | 5472 | 204 | 1209 |
| 12 | 095 | 0145.03 | Low | No | 43.82 | \$85,700 | \$37,554 | \$31,016 | 6423 | 78.55 | 5045 | 742 | 1350 |
| 12 | 095 | 0145.04 | Middle | No | 84.71 | \$85,700 | \$72,596 | \$59,957 | 6970 | 74.71 | 5207 | 485 | 837 |
| 12 | 095 | 0146.01 | Moderate | No | 56.63 | \$85,700 | \$48,532 | \$40,082 | 8419 | 96.89 | 8157 | 585 | 1732 |
| 12 | 095 | 0146.05 | Moderate | No | 60.93 | \$85,700 | \$52,217 | \$43,125 | 4564 | 98.33 | 4488 | 786 | 1651 |
| 12 | 095 | 0146.06 | Moderate | No | 56.67 | \$85,700 | \$48,566 | \$40,111 | 8295 | 82.39 | 6834 | 466 | 1389 |
| 12 | 095 | 0146.07 | Moderate | No | 76.67 | \$85,700 | \$65,706 | \$54,269 | 7057 | 75.80 | 5349 | 662 | 1031 |
| 12 | 095 | 0146.08 | Moderate | No | 62.61 | \$85,700 | \$53,657 | \$44,318 | 4540 | 91.39 | 4149 | 573 | 1137 |
| 12 | 095 | 0146.09 | Moderate | No | 57.49 | \$85,700 | \$49,269 | \$40,693 | 5388 | 86.86 | 4680 | 276 | 377 |
| 12 | 095 | 0147.01 | Moderate | No | 58.62 | \$85,700 | \$50,237 | \$41,490 | 5613 | 84.00 | 4715 | 1135 | 1899 |
| 12 | 095 | 0147.02 | Moderate | No | 78.25 | \$85,700 | \$67,060 | \$55,385 | 6130 | 77.01 | 4721 | 453 | 811 |
| 12 | 095 | 0147.03 | Moderate | No | 61.81 | \$85,700 | \$52,971 | \$43,750 | 2627 | 81.42 | 2139 | 117 | 299 |
| 12 | 095 | 0147.05 | Middle | No | 80.71 | \$85,700 | \$69,168 | \$57,125 | 8097 | 72.37 | 5860 | 515 | 1215 |
| 12 | 095 | 0147.06 | Middle | No | 88.39 | \$85,700 | \$75,750 | \$62,558 | 5459 | 67.96 | 3710 | 144 | 161 |
| 12 | 095 | 0148.04 | Moderate | No | 75.57 | \$85,700 | \$64,763 | \$53,486 | 6434 | 62.01 | 3990 | 922 | 1286 |
| 12 | 095 | 0148.05 | Moderate | No | 78.26 | \$85,700 | \$67,069 | \$55,394 | 5155 | 79.52 | 4099 | 899 | 1589 |
| 12 | 095 | 0148.06 | Upper | No | 163.23 | \$85,700 | \$139,888 | \$115,528 | 4635 | 52.04 | 2412 | 1222 | 1757 |
| 12 | 095 | 0148.07 | Middle | No | 118.01 | \$85,700 | \$101,135 | \$83,522 | 7128 | 60.49 | 4312 | 1657 | 2395 |
| 12 | 095 | 0148.09 | Upper | No | 266.69 | \$85,700 | \$228,553 | \$188,750 | 2953 | 26.68 | 788 | 1371 | 1750 |
| 12 | 095 | 0148.10 | Upper | No | 174.41 | \$85,700 | \$149,469 | \$123,438 | 5681 | 37.97 | 2157 | 1439 | 2042 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract <br> Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract <br> Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 095 | 0148.11 | Upper | No | 154.13 | \$85,700 | \$132,089 | \$109,088 | 5656 | 38.05 | 2152 | 1519 | 2044 |
| 12 | 095 | 0148.12 | Moderate | No | 78.36 | \$85,700 | \$67,155 | \$55,461 | 6172 | 63.40 | 3913 | 717 | 1316 |
| 12 | 095 | 0148.13 | Upper | No | 120.83 | \$85,700 | \$103,551 | \$85,521 | 4765 | 47.41 | 2259 | 879 | 1697 |
| 12 | 095 | 0148.14 | Upper | No | 180.78 | \$85,700 | \$154,928 | \$127,946 | 6754 | 40.72 | 2750 | 1441 | 1753 |
| 12 | 095 | 0148.15 | Upper | No | 249.87 | \$85,700 | \$214,139 | \$176,850 | 5169 | 36.51 | 1887 | 1614 | 1742 |
| 12 | 095 | 0149.04 | Moderate | No | 51.24 | \$85,700 | \$43,913 | \$36,269 | 6070 | 92.92 | 5640 | 370 | 1098 |
| 12 | 095 | 0149.06 | Middle | No | 92.19 | \$85,700 | \$79,007 | \$65,248 | 6955 | 61.68 | 4290 | 1743 | 2128 |
| 12 | 095 | 0149.08 | Moderate | No | 65.73 | \$85,700 | \$56,331 | \$46,524 | 6504 | 91.84 | 5973 | 1539 | 2276 |
| 12 | 095 | 0149.09 | Middle | No | 92.78 | \$85,700 | \$79,512 | \$65,668 | 2895 | 82.63 | 2392 | 895 | 997 |
| 12 | 095 | 0150.01 | Moderate | No | 51.93 | \$85,700 | \$44,504 | \$36,756 | 1754 | 74.23 | 1302 | 276 | 482 |
| 12 | 095 | 0150.02 | Middle | No | 101.14 | \$85,700 | \$86,677 | \$71,587 | 6505 | 64.61 | 4203 | 1442 | 2160 |
| 12 | 095 | 0150.03 | Middle | No | 101.00 | \$85,700 | \$86,557 | \$71,484 | 6748 | 59.88 | 4041 | 1339 | 2305 |
| 12 | 095 | 0150.05 | Middle | No | 96.66 | \$85,700 | \$82,838 | \$68,413 | 3547 | 66.34 | 2353 | 842 | 1017 |
| 12 | 095 | 0150.06 | Upper | No | 125.65 | \$85,700 | \$107,682 | \$88,929 | 4852 | 65.64 | 3185 | 1374 | 1806 |
| 12 | 095 | 0151.03 | Middle | No | 115.26 | \$85,700 | \$98,778 | \$81,575 | 6546 | 58.28 | 3815 | 1938 | 2496 |
| 12 | 095 | 0151.04 | Moderate | No | 59.26 | \$85,700 | \$50,786 | \$41,944 | 5362 | 65.18 | 3495 | 1256 | 1940 |
| 12 | 095 | 0151.05 | Moderate | No | 76.14 | \$85,700 | \$65,252 | \$53,893 | 3723 | 67.63 | 2518 | 1044 | 1287 |
| 12 | 095 | 0151.06 | Moderate | No | 72.51 | \$85,700 | \$62,141 | \$51,322 | 7425 | 83.93 | 6232 | 1912 | 2404 |
| 12 | 095 | 0152.02 | Moderate | No | 76.81 | \$85,700 | \$65,826 | \$54,365 | 6058 | 65.45 | 3965 | 920 | 1808 |
| 12 | 095 | 0152.03 | Middle | No | 112.88 | \$85,700 | \$96,738 | \$79,896 | 3088 | 64.28 | 1985 | 169 | 384 |
| 12 | 095 | 0152.04 | Middle | No | 80.33 | \$85,700 | \$68,843 | \$56,857 | 5375 | 58.08 | 3122 | 670 | 965 |
| 12 | 095 | 0153.00 | Upper | No | 133.51 | \$85,700 | \$114,418 | \$94,494 | 4068 | 33.92 | 1380 | 1213 | 1733 |
| 12 | 095 | 0155.01 | Upper | No | 121.70 | \$85,700 | \$104,297 | \$86,133 | 6127 | 34.81 | 2133 | 1106 | 1882 |
| 12 | 095 | 0156.01 | Upper | No | 201.34 | \$85,700 | \$172,548 | \$142,500 | 3042 | 27.78 | 845 | 760 | 864 |
| 12 | 095 | 0156.02 | Upper | No | 234.90 | \$85,700 | \$201,309 | \$166,250 | 2394 | 12.87 | 308 | 649 | 716 |
| 12 | 095 | 0157.01 | Upper | No | 183.09 | \$85,700 | \$156,908 | \$129,583 | 2217 | 17.91 | 397 | 683 | 611 |
| 12 | 095 | 0157.02 | Upper | No | 175.88 | \$85,700 | \$150,729 | \$124,479 | 1798 | 21.19 | 381 | 498 | 680 |
| 12 | 095 | 0158.01 | Upper | No | 274.64 | \$85,700 | \$235,366 | \$194,375 | 1712 | 17.99 | 308 | 584 | 717 |
| 12 | 095 | 0158.02 | Upper | No | 284.94 | \$85,700 | \$244,194 | \$201,667 | 2595 | 18.23 | 473 | 887 | 989 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD nonMSA/MD Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 095 | 0159.01 | Middle | No | 90.26 | \$85,700 | \$77,353 | \$63,886 | 2428 | 50.00 | 1214 | 454 | 603 |
| 12 | 095 | 0160.01 | Upper | No | 210.17 | \$85,700 | \$180,116 | \$148,750 | 2085 | 20.58 | 429 | 412 | 210 |
| 12 | 095 | 0160.02 | Upper | No | 285.70 | \$85,700 | \$244,845 | \$202,202 | 2537 | 18.68 | 474 | 928 | 1207 |
| 12 | 095 | 0161.00 | Upper | No | 280.43 | \$85,700 | \$240,329 | \$198,472 | 4742 | 18.41 | 873 | 1364 | 1557 |
| 12 | 095 | 0162.00 | Upper | No | 172.62 | \$85,700 | \$147,935 | \$122,171 | 7062 | 34.45 | 2433 | 1878 | 2432 |
| 12 | 095 | 0163.01 | Middle | No | 105.24 | \$85,700 | \$90,191 | \$74,485 | 5569 | 43.20 | 2406 | 908 | 1316 |
| 12 | 095 | 0163.02 | Middle | No | 81.49 | \$85,700 | \$69,837 | \$57,679 | 3899 | 62.40 | 2433 | 370 | 1071 |
| 12 | 095 | 0164.02 | Moderate | No | 64.99 | \$85,700 | \$55,696 | \$46,000 | 2729 | 71.93 | 1963 | 344 | 653 |
| 12 | 095 | 0164.06 | Moderate | No | 60.38 | \$85,700 | \$51,746 | \$42,734 | 2045 | 60.20 | 1231 | 205 | 593 |
| 12 | 095 | 0164.07 | Unknown | No | 0.00 | \$85,700 | \$0 | \$0 | 6604 | 61.36 | 4052 | 528 | 1229 |
| 12 | 095 | 0164.08 | Upper | No | 126.04 | \$85,700 | \$108,016 | \$89,205 | 2296 | 44.99 | 1033 | 391 | 620 |
| 12 | 095 | 0164.09 | Upper | No | 164.67 | \$85,700 | \$141,122 | \$116,546 | 3289 | 35.09 | 1154 | 1019 | 1194 |
| 12 | 095 | 0164.11 | Middle | No | 116.87 | \$85,700 | \$100,158 | \$82,716 | 3557 | 61.34 | 2182 | 497 | 872 |
| 12 | 095 | 0164.12 | Middle | No | 89.19 | \$85,700 | \$76,436 | \$63,125 | 4882 | 59.69 | 2914 | 1062 | 1695 |
| 12 | 095 | 0164.13 | Moderate | No | 72.55 | \$85,700 | \$62,175 | \$51,350 | 4297 | 71.07 | 3054 | 941 | 1197 |
| 12 | 095 | 0164.14 | Moderate | No | 73.58 | \$85,700 | \$63,058 | \$52,080 | 4378 | 64.16 | 2809 | 635 | 961 |
| 12 | 095 | 0165.03 | Middle | No | 109.70 | \$85,700 | \$94,013 | \$77,644 | 9397 | 44.81 | 4211 | 841 | 1239 |
| 12 | 095 | 0165.04 | Middle | No | 104.32 | \$85,700 | \$89,402 | \$73,837 | 5031 | 61.74 | 3106 | 1037 | 1571 |
| 12 | 095 | 0165.05 | Middle | No | 96.93 | \$85,700 | \$83,069 | \$68,603 | 3151 | 63.50 | 2001 | 411 | 580 |
| 12 | 095 | 0165.09 | Middle | No | 80.36 | \$85,700 | \$68,869 | \$56,875 | 4845 | 44.64 | 2163 | 1400 | 2067 |
| 12 | 095 | 0165.10 | Low | No | 46.58 | \$85,700 | \$39,919 | \$32,973 | 8424 | 48.25 | 4065 | 34 | 402 |
| 12 | 095 | 0165.11 | Upper | No | 120.35 | \$85,700 | \$103,140 | \$85,179 | 6338 | 50.82 | 3221 | 353 | 906 |
| 12 | 095 | 0165.12 | Upper | No | 152.81 | \$85,700 | \$130,958 | \$108,153 | 7464 | 49.10 | 3665 | 3 | 1126 |
| 12 | 095 | 0165.13 | Middle | No | 80.24 | \$85,700 | \$68,766 | \$56,791 | 5408 | 65.63 | 3549 | 1194 | 1602 |
| 12 | 095 | 0165.14 | Upper | No | 145.62 | \$85,700 | \$124,796 | \$103,065 | 6503 | 50.07 | 3256 | 1604 | 2477 |
| 12 | 095 | 0165.15 | Unknown | No | 0.00 | \$85,700 | \$0 | \$0 | 8246 | 41.71 | 3439 | 0 | 0 |
| 12 | 095 | 0166.03 | Upper | No | 123.15 | \$85,700 | \$105,540 | \$87,160 | 7516 | 50.68 | 3809 | 1865 | 2572 |
| 12 | 095 | 0166.04 | Middle | No | 101.06 | \$85,700 | \$86,608 | \$71,531 | 5178 | 37.37 | 1935 | 1196 | 1426 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 095 | 0166.05 | Moderate | No | 62.47 | \$85,700 | \$53,537 | \$44,219 | 1601 | 39.48 | 632 | 235 | 699 |
| 12 | 095 | 0166.06 | Upper | No | 185.11 | \$85,700 | \$158,639 | \$131,016 | 2690 | 44.20 | 1189 | 702 | 765 |
| 12 | 095 | 0166.07 | Middle | No | 86.83 | \$85,700 | \$74,413 | \$61,460 | 6251 | 48.97 | 3061 | 1572 | 2161 |
| 12 | 095 | 0167.09 | Moderate | No | 79.35 | \$85,700 | \$68,003 | \$56,161 | 6907 | 84.42 | 5831 | 1646 | 2386 |
| 12 | 095 | 0167.10 | Middle | No | 98.19 | \$85,700 | \$84,149 | \$69,500 | 4211 | 71.79 | 3023 | 1086 | 1420 |
| 12 | 095 | 0167.13 | Moderate | No | 68.14 | \$85,700 | \$58,396 | \$48,226 | 8645 | 78.02 | 6745 | 1758 | 2711 |
| 12 | 095 | 0167.14 | Middle | No | 109.36 | \$85,700 | \$93,722 | \$77,404 | 3121 | 71.90 | 2244 | 730 | 982 |
| 12 | 095 | 0167.15 | Middle | No | 88.30 | \$85,700 | \$75,673 | \$62,500 | 6891 | 75.34 | 5192 | 1412 | 2172 |
| 12 | 095 | 0167.16 | Upper | No | 141.61 | \$85,700 | \$121,360 | \$100,230 | 5670 | 50.41 | 2858 | 1712 | 2016 |
| 12 | 095 | 0167.17 | Middle | No | 108.32 | \$85,700 | \$92,830 | \$76,667 | 3670 | 70.35 | 2582 | 988 | 1246 |
| 12 | 095 | 0167.23 | Middle | No | 87.90 | \$85,700 | \$75,330 | \$62,212 | 5085 | 68.50 | 3483 | 1205 | 1632 |
| 12 | 095 | 0167.24 | Middle | No | 85.66 | \$85,700 | \$73,411 | \$60,632 | 6464 | 78.88 | 5099 | 991 | 1295 |
| 12 | 095 | 0167.28 | Middle | No | 102.81 | \$85,700 | \$88,108 | \$72,768 | 5198 | 48.27 | 2509 | 1673 | 2063 |
| 12 | 095 | 0167.31 | Middle | No | 108.17 | \$85,700 | \$92,702 | \$76,563 | 7553 | 60.23 | 4549 | 734 | 1014 |
| 12 | 095 | 0167.33 | Moderate | No | 78.64 | \$85,700 | \$67,394 | \$55,658 | 5844 | 66.99 | 3915 | 1857 | 2179 |
| 12 | 095 | 0167.35 | Upper | No | 170.50 | \$85,700 | \$146,119 | \$120,673 | 12745 | 70.37 | 8969 | 2202 | 2744 |
| 12 | 095 | 0167.36 | Upper | No | 122.60 | \$85,700 | \$105,068 | \$86,771 | 13392 | 63.15 | 8457 | 1952 | 3160 |
| 12 | 095 | 0167.37 | Upper | No | 126.84 | \$85,700 | \$108,702 | \$89,774 | 9685 | 60.67 | 5876 | 1832 | 1996 |
| 12 | 095 | 0167.38 | Moderate | No | 64.20 | \$85,700 | \$55,019 | \$45,438 | 3812 | 75.58 | 2881 | 699 | 1259 |
| 12 | 095 | 0167.39 | Low | No | 48.93 | \$85,700 | \$41,933 | \$34,636 | 6753 | 84.90 | 5733 | 559 | 783 |
| 12 | 095 | 0167.40 | Middle | No | 105.79 | \$85,700 | \$90,662 | \$74,877 | 3592 | 66.09 | 2374 | 544 | 1001 |
| 12 | 095 | 0167.41 | Middle | No | 111.41 | \$85,700 | \$95,478 | \$78,851 | 3464 | 65.13 | 2256 | 341 | 208 |
| 12 | 095 | 0167.42 | Moderate | No | 66.20 | \$85,700 | \$56,733 | \$46,858 | 4411 | 72.00 | 3176 | 221 | 399 |
| 12 | 095 | 0167.43 | Upper | No | 149.14 | \$85,700 | \$127,813 | \$105,559 | 6040 | 66.85 | 4038 | 1385 | 1718 |
| 12 | 095 | 0167.44 | Low | No | 48.49 | \$85,700 | \$41,556 | \$34,325 | 5168 | 69.49 | 3591 | 629 | 1091 |
| 12 | 095 | 0167.45 | Middle | No | 81.00 | \$85,700 | \$69,417 | \$57,333 | 5361 | 63.12 | 3384 | 897 | 1363 |
| 12 | 095 | 0167.46 | Upper | No | 157.68 | \$85,700 | \$135,132 | \$111,602 | 4276 | 48.78 | 2086 | 1628 | 1880 |
| 12 | 095 | 0167.47 | Upper | No | 204.74 | \$85,700 | \$175,462 | \$144,903 | 5601 | 44.28 | 2480 | 1448 | 1495 |
| 12 | 095 | 0167.48 | Upper | No | 152.88 | \$85,700 | \$131,018 | \$108,205 | 6010 | 65.44 | 3933 | 1532 | 1975 |

[^51]| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract <br> Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 095 | 0167.49 | Upper | No | 139.95 | \$85,700 | \$119,937 | \$99,053 | 6277 | 60.33 | 3787 | 1223 | 1451 |
| 12 | 095 | 0167.50 | Upper | No | 131.55 | \$85,700 | \$112,738 | \$93,108 | 12194 | 56.63 | 6906 | 2958 | 4099 |
| 12 | 095 | 0167.51 | Upper | No | 136.60 | \$85,700 | \$117,066 | \$96,684 | 6423 | 67.85 | 4358 | 1477 | 1719 |
| 12 | 095 | 0167.52 | Upper | No | 130.64 | \$85,700 | \$111,958 | \$92,461 | 4454 | 55.01 | 2450 | 1263 | 1493 |
| 12 | 095 | 0167.53 | Middle | No | 88.27 | \$85,700 | \$75,647 | \$62,474 | 7673 | 73.24 | 5620 | 1069 | 2541 |
| 12 | 095 | 0167.54 | Moderate | No | 68.93 | \$85,700 | \$59,073 | \$48,787 | 4118 | 78.12 | 3217 | 590 | 1660 |
| 12 | 095 | 0167.55 | Upper | No | 123.76 | \$85,700 | \$106,062 | \$87,596 | 6722 | 72.85 | 4897 | 1766 | 1883 |
| 12 | 095 | 0167.56 | Upper | No | 135.99 | \$85,700 | \$116,543 | \$96,250 | 2700 | 72.22 | 1950 | 747 | 1265 |
| 12 | 095 | 0168.02 | Upper | No | 158.10 | \$85,700 | \$135,492 | \$111,896 | 18656 | 57.28 | 10686 | 3253 | 5305 |
| 12 | 095 | 0168.03 | Middle | No | 85.96 | \$85,700 | \$73,668 | \$60,840 | 2860 | 77.48 | 2216 | 686 | 1010 |
| 12 | 095 | 0168.04 | Middle | No | 110.45 | \$85,700 | \$94,656 | \$78,173 | 6333 | 78.54 | 4974 | 964 | 1814 |
| 12 | 095 | 0168.08 | Middle | No | 103.78 | \$85,700 | \$88,939 | \$73,451 | 1992 | 78.31 | 1560 | 560 | 770 |
| 12 | 095 | 0168.09 | Moderate | No | 58.51 | \$85,700 | \$50,143 | \$41,410 | 7969 | 86.06 | 6858 | 1209 | 2390 |
| 12 | 095 | 0168.10 | Upper | No | 121.93 | \$85,700 | \$104,494 | \$86,297 | 11406 | 84.69 | 9660 | 1789 | 2979 |
| 12 | 095 | 0168.11 | Middle | No | 87.34 | \$85,700 | \$74,850 | \$61,817 | 11616 | 84.90 | 9862 | 2253 | 3734 |
| 12 | 095 | 0168.12 | Middle | No | 83.40 | \$85,700 | \$71,474 | \$59,026 | 6331 | 87.57 | 5544 | 1680 | 2044 |
| 12 | 095 | 0168.13 | Middle | No | 91.08 | \$85,700 | \$78,056 | \$64,464 | 3203 | 92.13 | 2951 | 268 | 571 |
| 12 | 095 | 0168.14 | Moderate | No | 66.96 | \$85,700 | \$57,385 | \$47,393 | 5295 | 90.20 | 4776 | 484 | 1625 |
| 12 | 095 | 0169.02 | Moderate | No | 64.64 | \$85,700 | \$55,396 | \$45,750 | 5845 | 87.10 | 5091 | 815 | 1318 |
| 12 | 095 | 0169.04 | Moderate | No | 57.73 | \$85,700 | \$49,475 | \$40,861 | 4722 | 94.56 | 4465 | 565 | 864 |
| 12 | 095 | 0169.06 | Low | No | 48.79 | \$85,700 | \$41,813 | \$34,531 | 4632 | 92.83 | 4300 | 65 | 483 |
| 12 | 095 | 0169.07 | Low | No | 46.90 | \$85,700 | \$40,193 | \$33,194 | 7296 | 94.16 | 6870 | 193 | 625 |
| 12 | 095 | 0169.08 | Middle | No | 87.45 | \$85,700 | \$74,945 | \$61,897 | 2829 | 83.07 | 2350 | 218 | 489 |
| 12 | 095 | 0169.09 | Moderate | No | 58.40 | \$85,700 | \$50,049 | \$41,333 | 5171 | 93.23 | 4821 | 182 | 404 |
| 12 | 095 | 0169.10 | Moderate | No | 60.59 | \$85,700 | \$51,926 | \$42,887 | 1429 | 88.94 | 1271 | 148 | 310 |
| 12 | 095 | 0169.11 | Unknown | No | 0.00 | \$85,700 | \$0 | \$0 | 8349 | 86.09 | 7188 | 0 | 268 |
| 12 | 095 | 0170.01 | Moderate | No | 69.89 | \$85,700 | \$59,896 | \$49,464 | 4966 | 73.60 | 3655 | 637 | 1142 |
| 12 | 095 | 0170.04 | Middle | No | 85.88 | \$85,700 | \$73,599 | \$60,781 | 5904 | 56.30 | 3324 | 1371 | 2163 |

[^52]Page 7 of 10

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 095 | 0170.06 | Middle | No | 107.86 | \$85,700 | \$92,436 | \$76,339 | 4513 | 77.04 | 3477 | 439 | 795 |
| 12 | 095 | 0170.11 | Moderate | No | 66.48 | \$85,700 | \$56,973 | \$47,054 | 5884 | 79.15 | 4657 | 1241 | 1795 |
| 12 | 095 | 0170.12 | Upper | No | 130.23 | \$85,700 | \$111,607 | \$92,171 | 2992 | 66.14 | 1979 | 778 | 999 |
| 12 | 095 | 0170.13 | Moderate | No | 66.56 | \$85,700 | \$57,042 | \$47,108 | 7512 | 75.37 | 5662 | 1723 | 2694 |
| 12 | 095 | 0170.15 | Middle | No | 117.21 | \$85,700 | \$100,449 | \$82,961 | 8347 | 63.70 | 5317 | 1326 | 2120 |
| 12 | 095 | 0170.18 | Moderate | No | 61.67 | \$85,700 | \$52,851 | \$43,650 | 6605 | 81.70 | 5396 | 491 | 815 |
| 12 | 095 | 0170.19 | Moderate | No | 67.82 | \$85,700 | \$58,122 | \$48,000 | 4297 | 80.10 | 3442 | 920 | 1319 |
| 12 | 095 | 0170.20 | Middle | No | 94.84 | \$85,700 | \$81,278 | \$67,123 | 7005 | 72.21 | 5058 | 732 | 614 |
| 12 | 095 | 0170.21 | Middle | No | 112.52 | \$85,700 | \$96,430 | \$79,637 | 6191 | 76.34 | 4726 | 1116 | 1473 |
| 12 | 095 | 0170.22 | Moderate | No | 66.48 | \$85,700 | \$56,973 | \$47,054 | 10303 | 68.36 | 7043 | 88 | 401 |
| 12 | 095 | 0170.23 | Moderate | No | 69.32 | \$85,700 | \$59,407 | \$49,067 | 2309 | 56.00 | 1293 | 54 | 55 |
| 12 | 095 | 0170.24 | Low | No | 47.98 | \$85,700 | \$41,119 | \$33,958 | 2929 | 47.42 | 1389 | 0 | 106 |
| 12 | 095 | 0170.25 | Upper | No | 139.91 | \$85,700 | \$119,903 | \$99,025 | 4080 | 63.21 | 2579 | 894 | 1151 |
| 12 | 095 | 0170.26 | Upper | No | 128.43 | \$85,700 | \$110,065 | \$90,902 | 3941 | 41.13 | 1621 | 1119 | 1742 |
| 12 | 095 | 0171.08 | Upper | No | 155.66 | \$85,700 | \$133,401 | \$110,170 | 10418 | 45.86 | 4778 | 2224 | 2741 |
| 12 | 095 | 0171.09 | Upper | No | 169.72 | \$85,700 | \$145,450 | \$120,123 | 6170 | 32.77 | 2022 | 1677 | 2249 |
| 12 | 095 | 0171.10 | Middle | No | 116.47 | \$85,700 | \$99,815 | \$82,432 | 7170 | 53.71 | 3851 | 710 | 1317 |
| 12 | 095 | 0171.11 | Upper | No | 156.56 | \$85,700 | \$134,172 | \$110,808 | 18071 | 43.76 | 7908 | 2709 | 3298 |
| 12 | 095 | 0171.12 | Upper | No | 134.23 | \$85,700 | \$115,035 | \$95,006 | 16383 | 50.84 | 8329 | 3321 | 4786 |
| 12 | 095 | 0171.13 | Upper | No | 183.30 | \$85,700 | \$157,088 | \$129,731 | 14094 | 39.95 | 5631 | 3039 | 3976 |
| 12 | 095 | 0171.14 | Upper | No | 161.24 | \$85,700 | \$138,183 | \$114,118 | 11635 | 45.70 | 5317 | 1995 | 2485 |
| 12 | 095 | 0171.15 | Upper | No | 173.64 | \$85,700 | \$148,809 | \$122,899 | 4801 | 38.93 | 1869 | 1095 | 1419 |
| 12 | 095 | 0171.16 | Upper | No | 217.31 | \$85,700 | \$186,235 | \$153,804 | 9265 | 48.03 | 4450 | 1819 | 1995 |
| 12 | 095 | 0171.17 | Upper | No | 139.85 | \$85,700 | \$119,851 | \$98,978 | 7861 | 48.43 | 3807 | 1995 | 2508 |
| 12 | 095 | 0171.18 | Upper | No | 136.16 | \$85,700 | \$116,689 | \$96,369 | 5459 | 49.72 | 2714 | 996 | 1869 |
| 12 | 095 | 0171.19 | Upper | No | 168.21 | \$85,700 | \$144,156 | \$119,053 | 2863 | 31.47 | 901 | 734 | 925 |
| 12 | 095 | 0171.20 | Upper | No | 190.45 | \$85,700 | \$163,216 | \$134,795 | 6406 | 42.27 | 2708 | 1834 | 2569 |
| 12 | 095 | 0171.21 | Unknown | No | 0.00 | \$85,700 | \$0 | \$0 | 2820 | 49.96 | 1409 | 755 | 1118 |
| 12 | 095 | 0171.22 | Upper | No | 226.51 | \$85,700 | \$194,119 | \$160,313 | 3484 | 49.11 | 1711 | 605 | 933 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 095 | 0171.23 | Upper | No | 228.14 | \$85,700 | \$195,516 | \$161,467 | 4958 | 57.22 | 2837 | 978 | 1447 |
| 12 | 095 | 0172.00 | Upper | No | 149.78 | \$85,700 | \$128,361 | \$106,010 | 4957 | 38.75 | 1921 | 1071 | 1674 |
| 12 | 095 | 0173.01 | Middle | No | 99.78 | \$85,700 | \$85,511 | \$70,625 | 2935 | 34.96 | 1026 | 701 | 889 |
| 12 | 095 | 0173.02 | Moderate | No | 72.49 | \$85,700 | \$62,124 | \$51,309 | 7356 | 54.06 | 3977 | 1471 | 2747 |
| 12 | 095 | 0174.01 | Upper | No | 129.97 | \$85,700 | \$111,384 | \$91,990 | 7586 | 38.10 | 2890 | 1906 | 2378 |
| 12 | 095 | 0174.02 | Moderate | No | 59.47 | \$85,700 | \$50,966 | \$42,094 | 5235 | 77.19 | 4041 | 711 | 1750 |
| 12 | 095 | 0175.03 | Moderate | No | 59.18 | \$85,700 | \$50,717 | \$41,885 | 6068 | 65.61 | 3981 | 1287 | 1658 |
| 12 | 095 | 0175.04 | Middle | No | 83.55 | \$85,700 | \$71,602 | \$59,138 | 8525 | 65.43 | 5578 | 2450 | 3322 |
| 12 | 095 | 0175.05 | Moderate | No | 74.68 | \$85,700 | \$64,001 | \$52,859 | 5020 | 84.46 | 4240 | 960 | 1309 |
| 12 | 095 | 0175.06 | Upper | No | 138.79 | \$85,700 | \$118,943 | \$98,228 | 12043 | 66.74 | 8037 | 2830 | 4284 |
| 12 | 095 | 0176.00 | Moderate | No | 56.22 | \$85,700 | \$48,181 | \$39,794 | 4921 | 86.93 | 4278 | 916 | 1702 |
| 12 | 095 | 0177.01 | Upper | No | 125.39 | \$85,700 | \$107,459 | \$88,750 | 5622 | 67.68 | 3805 | 1368 | 1904 |
| 12 | 095 | 0177.02 | Middle | No | 113.67 | \$85,700 | \$97,415 | \$80,455 | 2433 | 39.29 | 956 | 637 | 853 |
| 12 | 095 | 0177.03 | Moderate | No | 79.83 | \$85,700 | \$68,414 | \$56,500 | 4967 | 64.32 | 3195 | 995 | 1616 |
| 12 | 095 | 0178.05 | Middle | No | 117.14 | \$85,700 | \$100,389 | \$82,911 | 3067 | 41.60 | 1276 | 878 | 1163 |
| 12 | 095 | 0178.06 | Upper | No | 131.72 | \$85,700 | \$112,884 | \$93,226 | 5103 | 38.74 | 1977 | 1635 | 1918 |
| 12 | 095 | 0178.07 | Middle | No | 85.68 | \$85,700 | \$73,428 | \$60,640 | 4119 | 65.16 | 2684 | 903 | 1368 |
| 12 | 095 | 0178.08 | Upper | No | 138.86 | \$85,700 | \$119,003 | \$98,281 | 3799 | 34.32 | 1304 | 1278 | 1536 |
| 12 | 095 | 0178.09 | Middle | No | 106.98 | \$85,700 | \$91,682 | \$75,719 | 3474 | 65.26 | 2267 | 612 | 837 |
| 12 | 095 | 0178.10 | Middle | No | 118.15 | \$85,700 | \$101,255 | \$83,625 | 6244 | 67.02 | 4185 | 1207 | 1947 |
| 12 | 095 | 0178.11 | Upper | No | 168.02 | \$85,700 | \$143,993 | \$118,917 | 4881 | 54.78 | 2674 | 700 | 1003 |
| 12 | 095 | 0178.12 | Middle | No | 114.34 | \$85,700 | \$97,989 | \$80,930 | 8137 | 53.55 | 4357 | 2334 | 3241 |
| 12 | 095 | 0178.13 | Upper | No | 241.08 | \$85,700 | \$206,606 | \$170,625 | 2328 | 46.31 | 1078 | 467 | 657 |
| 12 | 095 | 0178.14 | Upper | No | 145.29 | \$85,700 | \$124,514 | \$102,833 | 6387 | 45.01 | 2875 | 1762 | 2277 |
| 12 | 095 | 0179.01 | Upper | No | 179.37 | \$85,700 | \$153,720 | \$126,953 | 4403 | 50.69 | 2232 | 1271 | 1538 |
| 12 | 095 | 0179.02 | Middle | No | 109.30 | \$85,700 | \$93,670 | \$77,361 | 7349 | 39.49 | 2902 | 2650 | 3360 |
| 12 | 095 | 0180.00 | Moderate | No | 56.94 | \$85,700 | \$48,798 | \$40,300 | 3659 | 67.81 | 2481 | 440 | 1029 |
| 12 | 095 | 0181.00 | Middle | No | 92.50 | \$85,700 | \$79,273 | \$65,473 | 3244 | 47.01 | 1525 | 767 | 1120 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD Median Family Income | 2023 Est. <br> Tract <br> Median <br> Family <br> Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 095 | 0182.01 | Upper | No | 219.31 | \$85,700 | \$187,949 | \$155,221 | 4952 | 31.50 | 1560 | 929 | 1340 |
| 12 | 095 | 0182.02 | Upper | No | 213.96 | \$85,700 | \$183,364 | \$151,429 | 4341 | 32.62 | 1416 | 485 | 885 |
| 12 | 095 | 0182.03 | Middle | No | 82.15 | \$85,700 | \$70,403 | \$58,142 | 1937 | 69.59 | 1348 | 293 | 695 |
| 12 | 095 | 0182.04 | Middle | No | 91.95 | \$85,700 | \$78,801 | \$65,080 | 2296 | 56.71 | 1302 | 309 | 644 |
| 12 | 095 | 0183.00 | Moderate | No | 68.88 | \$85,700 | \$59,030 | \$48,750 | 3149 | 81.14 | 2555 | 476 | 960 |
| 12 | 095 | 0184.00 | Middle | No | 86.54 | \$85,700 | \$74,165 | \$61,250 | 2381 | 49.48 | 1178 | 529 | 893 |
| 12 | 095 | 0185.00 | Middle | No | 84.01 | \$85,700 | \$71,997 | \$59,461 | 3684 | 78.56 | 2894 | 454 | 1033 |
| 12 | 095 | 0187.00 | Moderate | No | 68.91 | \$85,700 | \$59,056 | \$48,775 | 5749 | 77.14 | 4435 | 885 | 1402 |
| 12 | 095 | 0188.00 | Upper | No | 201.55 | \$85,700 | \$172,728 | \$142,647 | 4676 | 35.65 | 1667 | 469 | 1133 |
| 12 | 095 | 0189.01 | Moderate | No | 56.22 | \$85,700 | \$48,181 | \$39,792 | 5730 | 72.64 | 4162 | 410 | 748 |
| 12 | 095 | 0189.02 | Upper | No | 131.50 | \$85,700 | \$112,696 | \$93,068 | 4922 | 43.42 | 2137 | 695 | 19 |
| 12 | 095 | 0190.00 | Middle | No | 116.72 | \$85,700 | \$100,029 | \$82,614 | 3621 | 29.49 | 1068 | 1097 | 1715 |
| 12 | 095 | 9900.00 | Unknown | No | 0.00 | \$85,700 | \$0 | \$0 | 0 | 0.00 | 0 | 0 | 0 |

[^55]P.L. 94-171 COUNTY BLOCK MAP (2020 CENSUS): Osceola County, FL


2023 FFIEC Census Report - Summary Census Demographic Information
State: 12 - FLORIDA (FL)
County: 097-OSCEOLA COUNTY

Tract: All Tracts

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract <br> Median Family Income \% | 2023 FFIEC Est.MSA/MD nonMSA/MD Median Family Income | 2023 Est. <br> Tract <br> Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 097 | 0408.01 | Middle | No | 87.10 | \$85,700 | \$74,645 | \$61,648 | 1464 | 44.40 | 650 | 250 | 1062 |
| 12 | 097 | 0408.05 | Middle | No | 100.63 | \$85,700 | \$86,240 | \$71,220 | 2065 | 52.30 | 1080 | 343 | 1895 |
| 12 | 097 | 0408.06 | Middle | No | 115.77 | \$85,700 | \$99,215 | \$81,938 | 2193 | 44.37 | 973 | 525 | 1092 |
| 12 | 097 | 0408.07 | Upper | No | 139.70 | \$85,700 | \$119,723 | \$98,875 | 5249 | 34.92 | 1833 | 785 | 1237 |
| 12 | 097 | 0408.08 | Upper | No | 163.34 | \$85,700 | \$139,982 | \$115,608 | 7279 | 29.80 | 2169 | 1410 | 1940 |
| 12 | 097 | 0408.09 | Middle | No | 84.18 | \$85,700 | \$72,142 | \$59,583 | 3841 | 68.24 | 2621 | 411 | 1552 |
| 12 | 097 | 0408.10 | Moderate | No | 65.47 | \$85,700 | \$56,108 | \$46,337 | 3112 | 54.98 | 1711 | 569 | 1107 |
| 12 | 097 | 0408.11 | Middle | No | 89.51 | \$85,700 | \$76,710 | \$63,355 | 7565 | 59.35 | 4490 | 496 | 3310 |
| 12 | 097 | 0408.12 | Upper | No | 130.21 | \$85,700 | \$111,590 | \$92,156 | 6510 | 50.08 | 3260 | 535 | 1711 |
| 12 | 097 | 0409.01 | Middle | No | 94.89 | \$85,700 | \$81,321 | \$67,159 | 6123 | 72.50 | 4439 | 856 | 3240 |
| 12 | 097 | 0409.03 | Middle | No | 89.28 | \$85,700 | \$76,513 | \$63,191 | 4069 | 68.76 | 2798 | 609 | 1443 |
| 12 | 097 | 0409.04 | Middle | No | 80.39 | \$85,700 | \$68,894 | \$56,902 | 8909 | 76.47 | 6813 | 961 | 2347 |
| 12 | 097 | 0410.03 | Middle | No | 102.58 | \$85,700 | \$87,911 | \$72,600 | 8297 | 78.47 | 6511 | 1793 | 2846 |
| 12 | 097 | 0410.04 | Middle | No | 101.84 | \$85,700 | \$87,277 | \$72,083 | 8454 | 81.51 | 6891 | 1472 | 2225 |
| 12 | 097 | 0410.05 | Moderate | No | 67.35 | \$85,700 | \$57,719 | \$47,669 | 3051 | 45.43 | 1386 | 555 | 1566 |
| 12 | 097 | 0410.06 | Middle | No | 88.30 | \$85,700 | \$75,673 | \$62,500 | 8457 | 81.97 | 6932 | 1971 | 2578 |
| 12 | 097 | 0411.01 | Moderate | No | 67.56 | \$85,700 | \$57,899 | \$47,815 | 10277 | 87.18 | 8960 | 1811 | 3318 |
| 12 | 097 | 0411.02 | Middle | No | 102.37 | \$85,700 | \$87,731 | \$72,454 | 9367 | 89.45 | 8379 | 2059 | 3268 |
| 12 | 097 | 0413.01 | Moderate | No | 64.11 | \$85,700 | \$54,942 | \$45,375 | 7936 | 90.02 | 7144 | 1408 | 2852 |
| 12 | 097 | 0413.02 | Moderate | No | 58.91 | \$85,700 | \$50,486 | \$41,697 | 7348 | 89.19 | 6554 | 1484 | 2488 |
| 12 | 097 | 0415.01 | Middle | No | 114.89 | \$85,700 | \$98,461 | \$81,315 | 7721 | 75.81 | 5853 | 1642 | 3095 |
| 12 | 097 | 0415.02 | Middle | No | 107.33 | \$85,700 | \$91,982 | \$75,963 | 11309 | 78.66 | 8896 | 2501 | 3814 |
| 12 | 097 | 0416.00 | Moderate | No | 66.15 | \$85,700 | \$56,691 | \$46,821 | 4351 | 73.73 | 3208 | 485 | 1447 |
| 12 | 097 | 0417.00 | Moderate | No | 64.78 | \$85,700 | \$55,516 | \$45,851 | 6092 | 78.71 | 4795 | 798 | 1482 |
| 12 | 097 | 0418.00 | Moderate | No | 69.41 | \$85,700 | \$59,484 | \$49,125 | 3373 | 79.99 | 2698 | 675 | 1146 |
| 12 | 097 | 0419.00 | Low | No | 45.22 | \$85,700 | \$38,754 | \$32,011 | 6859 | 88.15 | 6046 | 245 | 695 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 097 | 0420.00 | Moderate | No | 55.97 | \$85,700 | \$47,966 | \$39,616 | 12505 | 86.17 | 10775 | 714 | 1639 |
| 12 | 097 | 0421.00 | Moderate | No | 62.20 | \$85,700 | \$53,305 | \$44,026 | 12839 | 82.25 | 10560 | 1022 | 2544 |
| 12 | 097 | 0422.01 | Moderate | No | 57.73 | \$85,700 | \$49,475 | \$40,858 | 6905 | 80.84 | 5582 | 1321 | 2404 |
| 12 | 097 | 0422.02 | Moderate | No | 50.84 | \$85,700 | \$43,570 | \$35,987 | 4942 | 89.52 | 4424 | 271 | 668 |
| 12 | 097 | 0423.00 | Moderate | No | 52.16 | \$85,700 | \$44,701 | \$36,922 | 7922 | 84.85 | 6722 | 1609 | 2873 |
| 12 | 097 | 0424.00 | Moderate | No | 69.68 | \$85,700 | \$59,716 | \$49,316 | 7139 | 72.95 | 5208 | 1842 | 2441 |
| 12 | 097 | 0425.00 | Middle | No | 92.84 | \$85,700 | \$79,564 | \$65,709 | 7320 | 87.02 | 6370 | 1609 | 2485 |
| 12 | 097 | 0426.01 | Moderate | No | 75.32 | \$85,700 | \$64,549 | \$53,311 | 3388 | 91.17 | 3089 | 836 | 1172 |
| 12 | 097 | 0426.03 | Middle | No | 94.62 | \$85,700 | \$81,089 | \$66,970 | 8132 | 91.13 | 7411 | 1918 | 2977 |
| 12 | 097 | 0426.04 | Moderate | No | 75.35 | \$85,700 | \$64,575 | \$53,333 | 4973 | 87.69 | 4361 | 1396 | 1945 |
| 12 | 097 | 0427.01 | Moderate | No | 64.24 | \$85,700 | \$55,054 | \$45,472 | 8224 | 92.84 | 7635 | 1354 | 2080 |
| 12 | 097 | 0427.02 | Moderate | No | 66.57 | \$85,700 | \$57,050 | \$47,121 | 6438 | 91.15 | 5868 | 1548 | 2522 |
| 12 | 097 | 0428.00 | Middle | No | 113.23 | \$85,700 | \$97,038 | \$80,140 | 15058 | 76.14 | 11465 | 3354 | 4806 |
| 12 | 097 | 0429.01 | Moderate | No | 60.84 | \$85,700 | \$52,140 | \$43,064 | 5647 | 79.09 | 4466 | 607 | 1106 |
| 12 | 097 | 0429.02 | Middle | No | 80.18 | \$85,700 | \$68,714 | \$56,750 | 5042 | 80.92 | 4080 | 100 | 512 |
| 12 | 097 | 0429.03 | Moderate | No | 68.74 | \$85,700 | \$58,910 | \$48,652 | 4010 | 77.61 | 3112 | 842 | 1257 |
| 12 | 097 | 0429.04 | Middle | No | 80.91 | \$85,700 | \$69,340 | \$57,264 | 4515 | 80.82 | 3649 | 1260 | 1706 |
| 12 | 097 | 0429.05 | Moderate | No | 60.17 | \$85,700 | \$51,566 | \$42,586 | 2692 | 86.03 | 2316 | 837 | 867 |
| 12 | 097 | 0431.00 | Upper | No | 135.08 | \$85,700 | \$115,764 | \$95,606 | 6750 | 63.11 | 4260 | 1412 | 1706 |
| 12 | 097 | 0432.03 | Moderate | No | 67.04 | \$85,700 | \$57,453 | \$47,449 | 5082 | 63.05 | 3204 | 957 | 1693 |
| 12 | 097 | 0432.05 | Middle | No | 86.81 | \$85,700 | \$74,396 | \$61,442 | 2002 | 26.87 | 538 | 389 | 693 |
| 12 | 097 | 0432.07 | Middle | No | 117.72 | \$85,700 | \$100,886 | \$83,320 | 10201 | 67.23 | 6858 | 2046 | 2965 |
| 12 | 097 | 0432.08 | Middle | No | 90.43 | \$85,700 | \$77,499 | \$64,002 | 11791 | 62.99 | 7427 | 2663 | 3384 |
| 12 | 097 | 0432.09 | Upper | No | 199.44 | \$85,700 | \$170,920 | \$141,154 | 1171 | 17.85 | 209 | 446 | 571 |
| 12 | 097 | 0433.01 | Middle | No | 118.36 | \$85,700 | \$101,435 | \$83,775 | 2659 | 35.28 | 938 | 867 | 1080 |
| 12 | 097 | 0433.03 | Middle | No | 99.12 | \$85,700 | \$84,946 | \$70,154 | 7918 | 54.91 | 4348 | 1695 | 2595 |
| 12 | 097 | 0433.04 | Middle | No | 116.89 | \$85,700 | \$100,175 | \$82,734 | 8872 | 55.74 | 4945 | 1666 | 2306 |
| 12 | 097 | 0434.00 | Moderate | No | 64.07 | \$85,700 | \$54,908 | \$45,345 | 5102 | 40.30 | 2056 | 894 | 2061 |
| 12 | 097 | 0435.00 | Moderate | No | 73.97 | \$85,700 | \$63,392 | \$52,354 | 5233 | 36.10 | 1889 | 1303 | 2531 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family <br> Income | 2023 Est. <br> Tract <br> Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 12 | 097 | 0436.00 | Upper | No | 121.56 | \$85,700 | \$104,177 | \$86,038 | 10813 | 50.25 | 5434 | 2594 | 3646 |
| 12 | 097 | 0437.00 | Middle | No | 111.98 | \$85,700 | \$95,967 | \$79,259 | 12096 | 53.67 | 6492 | 2303 | 3363 |
| 12 | 097 | 0438.01 | Middle | No | 104.86 | \$85,700 | \$89,865 | \$74,219 | 6303 | 28.45 | 1793 | 1458 | 2035 |
| 12 | 097 | 0438.02 | Middle | No | 85.45 | \$85,700 | \$73,231 | \$60,481 | 3701 | 19.45 | 720 | 831 | 1579 |

[^57]
## LOAN TO DEPOSIT RATIOS FOR 2023

As of March 31, 2023 39\%
As of June 30, $2023 \quad 42.3 \%$
As of September 30, 2023 46.3\%
As of December 31, 2023 48.7\%

## BB Americas

Bank

## HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Website: www.consumerfinance.gov/hmda HMDA data for many other financial institutions are also available at this website.


[^0]:    1221 Brickell Avenue Suite 2200 - Miami, FL 33131
    Phone: 1-855-377-2555
    International: 1-305-350-1100

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[^6]:    1221 Brickell Avenue Suite 2200 - Miami, FL 33131
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[^7]:    ${ }^{1}$ Uncollected fees may be imposed for items paid or returned with the exception of Point of Sale (POS) transactions and ATM withdrawals.
    ${ }^{2}$ Non-Sufficient Funds fees may be imposed for items paid or returned with the exception of Point of Sale (POS) transactions and ATM withdrawals. Non-Sufficient Funds fees may be imposed for re-presented items paid or returned with the exception of Point of Sale (POS) transactions and ATM withdrawals.
    ${ }^{3}$ Overdraft Annual Percentage Interest rate of $16 \%$ will be charged daily while your account remains with a negative balance.
    ${ }^{4}$ When you use ATMs owned by another institution, you may be charged a fee by that ATM operator.

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