

Table D - Lending Inside and Outside of the Assessment Area

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Consumer										
2021	17,301	9.1	173,443	90.9	190,744	677,799	8.9	6,907,083	91.1	7,584,882
Subtotal	17,301	9.1	173,443	90.9	190,744	677,799	8.9	6,907,083	91.1	7,584,882
Total	17,301	9.1	173,443	90.9	190,744	677,799	8.9	6,907,083	91.1	7,584,882

Source: Bank Data

Due to rounding, totals may not equal 100.0%

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography

2021

Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
10900 Allentown-Bethlehem-Easton PA-NJ	435	15,689	2.5	6.8	1.1	17.9	5.7	40.5	40.0	34.9	53.1	0.0	0.0
12700 Barnstable Town MA	145	5,202	0.8	1.6	0.0	12.8	15.2	70.0	62.8	15.6	22.1	0.0	0.0
14454 Boston MA	942	32,907	5.4	8.8	1.5	22.2	9.9	36.3	41.8	32.2	46.8	0.5	0.0
15764 Cambridge-Newton-Framingham MA	1,053	37,614	6.1	10.1	2.8	18.0	10.2	43.2	48.7	28.7	38.4	0.0	0.0
15804 Camden NJ	664	26,892	3.8	5.8	0.6	15.9	9.8	50.5	47.3	27.6	42.3	0.3	0.0
25420 Harrisburg-Carlisle PA	330	11,018	1.9	5.9	0.6	16.9	7.9	55.0	57.9	22.3	33.6	0.0	0.0
25540 Hartford-West Hartford-East Hartford ~	541	20,184	3.1	12.2	1.5	14.7	5.0	39.5	39.2	33.6	54.3	0.0	0.0
29540 Lancaster PA	306	9,937	1.8	3.8	0.3	11.1	5.9	72.9	79.7	12.3	14.1	0.0	0.0
30140 Lebanon PA	64	2,082	0.4	2.9	3.1	19.2	9.4	61.0	70.3	17.0	17.2	0.0	0.0
31700 Manchester-Nashua NH	219	8,638	1.3	8.0	0.0	22.3	10.5	40.4	42.0	29.3	47.5	0.0	0.0
33124 Miami-Dade FL	1,398	64,745	8.1	5.5	2.0	29.0	22.2	30.2	29.8	34.7	45.5	0.5	0.5
33874 Montgomery-Bucks-Chester County PA	1,349	51,157	7.8	3.7	1.1	19.8	13.7	48.5	51.1	28.0	34.0	0.0	0.0
35004 Nassau County-Suffolk County NY	1,708	71,299	9.9	2.4	0.6	16.8	11.5	59.3	62.7	21.4	25.1	0.1	0.0
35084 Newark NJ-PA_New	1,021	42,496	5.9	18.5	4.0	16.0	7.6	24.2	26.3	41.3	62.0	0.0	0.0
35154 New Brunswick-Lakewood NJ_New	1,363	53,950	7.9	6.9	1.2	19.2	14.3	45.9	46.0	28.0	38.4	0.0	0.0
35300 New Haven-Milford CT	352	12,870	2.0	12.6	2.6	22.1	9.1	30.6	29.8	34.6	58.5	0.0	0.0
35614 New York-Jersey City-White Plains NY_~	2,131	89,459	12.3	12.4	3.7	23.9	11.1	24.5	22.4	38.9	62.7	0.2	0.1

37964 Philadelphia PA	526	20,783	3.0	9.5	5.5	28.7	14.4	22.6	18.3	38.9	61.8	0.3	0.0
39300 Providence-Warwick RI-MA	594	21,922	3.4	11.6	1.7	17.5	7.1	37.4	36.0	33.2	55.2	0.4	0.0
39740 Reading PA	233	8,424	1.3	14.4	1.7	5.1	2.6	57.0	61.8	23.4	33.9	0.0	0.0
40484 Rockingham County NH	276	10,496	1.6	0.0	0.0	11.4	6.2	63.4	64.9	25.2	29.0	0.0	0.0
44140 Springfield MA	211	7,358	1.2	13.5	3.3	15.6	7.1	34.0	30.8	36.7	58.8	0.1	0.0
45940 Trenton NJ	121	4,874	0.7	14.8	1.7	19.2	9.9	29.6	47.1	36.3	41.3	0.0	0.0
48864 Wilmington DE	302	11,329	1.7	4.2	0.3	25.8	11.9	41.0	43.0	29.0	44.7	0.0	0.0
49340 Worcester MA	457	16,437	2.6	9.4	1.8	18.0	9.6	40.1	43.8	32.1	44.6	0.4	0.2
49620 York-Hanover PA	324	11,635	1.9	7.6	0.6	7.0	4.3	69.1	73.1	16.3	21.9	0.0	0.0
Non-MSA MA	14	529	0.1	0.0	0.0	22.3	7.1	77.7	92.9	0.0	0.0	0.0	0.0
Non-MSA NH	90	3,444	0.5	0.0	0.0	11.3	5.6	48.6	54.4	40.1	40.0	0.0	0.0
Non-MSA PA	132	4,429	0.8	0.0	0.0	18.7	9.1	53.4	56.8	28.0	34.1	0.0	0.0
Total	17,301	677,799	100.0	9.4	1.9	20.6	11.1	36.9	42.7	32.9	44.2	0.2	0.1

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower

2021

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
10900 Allentown-Bethlehem-Easton PA-NJ	435	15,689	2.5	23.1	2.8	15.9	14.5	18.6	29.0	42.4	53.8	0.0	0.0
12700 Barnstable Town MA	145	5,202	0.8	24.8	0.0	15.6	10.3	18.4	26.2	41.2	63.4	0.0	0.0
14454 Boston MA	942	32,907	5.4	27.4	5.5	13.9	21.3	15.7	28.3	43.0	44.8	0.0	0.0
15764 Cambridge-Newton-Framingham MA	1,053	37,614	6.1	26.3	7.3	14.7	22.9	16.6	24.6	42.4	45.2	0.0	0.0
15804 Camden NJ	664	26,892	3.8	24.8	1.2	15.7	15.2	17.6	30.9	41.9	52.7	0.0	0.0
25420 Harrisburg-Carlisle PA	330	11,018	1.9	22.1	2.1	17.0	17.9	19.5	25.5	41.4	54.5	0.0	0.0
25540 Hartford-West Hartford-East Hartford ~	541	20,184	3.1	25.7	4.8	14.8	18.9	17.3	27.9	42.2	48.4	0.0	0.0
29540 Lancaster PA	306	9,937	1.8	22.1	2.9	17.4	20.9	19.6	21.6	40.8	54.6	0.0	0.0
30140 Lebanon PA	64	2,082	0.4	22.0	1.6	17.1	18.8	20.7	28.1	40.3	51.6	0.0	0.0
31700 Manchester-Nashua NH	219	8,638	1.3	23.7	3.7	16.1	16.4	18.5	28.8	41.7	51.1	0.0	0.0
33124 Miami-Dade FL	1,398	64,745	8.1	26.1	0.1	15.1	1.5	15.9	15.6	42.9	82.8	0.0	0.0
33874 Montgomery-Bucks-Chester County PA	1,349	51,157	7.8	23.6	5.7	16.5	22.8	18.2	23.8	41.6	47.7	0.0	0.0
35004 Nassau County-Suffolk County NY	1,708	71,299	9.9	24.2	4.7	15.8	23.9	18.9	29.3	41.1	42.1	0.0	0.0
35084 Newark NJ-PA_New	1,021	42,496	5.9	27.8	2.5	14.9	14.6	16.0	25.1	41.2	57.8	0.0	0.0
35154 New Brunswick-Lakewood NJ_New	1,363	53,950	7.9	19.6	3.4	13.1	21.4	15.9	26.7	51.4	48.5	0.0	0.0
35300 New Haven-Milford CT	352	12,870	2.0	25.8	2.3	15.0	14.2	16.6	27.3	42.6	56.3	0.0	0.0

35614 New York-Jersey City-White Plains NY_~	2,131	89,459	12.3	29.6	0.4	14.1	7.7	15.1	24.8	41.2	67.1	0.0	0.0
37964 Philadelphia PA	526	20,783	3.0	27.2	0.0	14.5	4.9	15.1	23.8	43.2	71.3	0.0	0.0
39300 Providence-Warwick RI-MA	594	21,922	3.4	26.4	2.2	14.7	15.5	16.0	30.8	42.9	51.5	0.0	0.0
39740 Reading PA	233	8,424	1.3	24.3	2.6	15.8	19.7	18.3	30.9	41.6	46.8	0.0	0.0
40484 Rockingham County NH	276	10,496	1.6	19.5	6.9	16.0	17.4	19.2	26.1	45.2	49.6	0.0	0.0
44140 Springfield MA	211	7,358	1.2	27.1	2.4	14.5	20.9	15.5	29.9	42.9	46.9	0.0	0.0
45940 Trenton NJ	121	4,874	0.7	26.1	0.8	14.5	17.4	16.5	33.9	42.9	47.9	0.0	0.0
48864 Wilmington DE	302	11,329	1.7	23.8	1.7	16.1	14.6	18.3	28.1	41.8	55.6	0.0	0.0
49340 Worcester MA	457	16,437	2.6	25.7	2.6	14.5	18.8	17.0	29.1	42.8	49.5	0.0	0.0
49620 York-Hanover PA	324	11,635	1.9	22.6	1.9	16.9	19.1	19.6	21.6	40.9	57.4	0.0	0.0
Non-MSA MA	14	529	0.1	21.2	7.1	17.6	14.3	14.4	14.3	46.8	64.3	0.0	0.0
Non-MSA NH	90	3,444	0.5	20.3	2.2	15.0	10.0	17.1	25.6	47.7	62.2	0.0	0.0
Non-MSA PA	132	4,429	0.8	23.4	3.0	16.8	17.4	17.0	25.0	42.8	54.5	0.0	0.0
Total	17,301	677,799	100.0	26.3	3.0	14.8	16.1	16.5	25.8	42.5	55.1	0.0	0.0

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%