

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										
2022	21,584	15.0	122,007	85.0	143,591	775,650	12.5	5,438,098	87.5	6,213,748
Subtotal	21,584	15.0	122,007	85.0	143,591	775,650	12.5	5,438,098	87.5	6,213,748
Total	21,584	15.0	122,007	85.0	143,591	775,650	12.5	5,438,098	87.5	6,213,748

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

2022

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	503	17,801	2.3	5.7	5.2	19.7	18.3	40.7	41.9	33.8	34.6	0.0	0.0
12700 Barnstable Town MA	126	4,800	0.6	0.3	0.0	18.6	20.6	64.6	58.7	16.5	20.6	0.0	0.0
14454 Boston MA	1,111	37,258	5.1	10.4	11.1	19.7	24.4	36.3	42.3	31.9	21.0	1.6	1.3
15764 Cambridge-Newton-Framingham MA	1,052	34,830	4.9	8.3	12.1	18.9	26.9	38.0	37.9	34.3	22.7	0.6	0.4
15804 Camden NJ	973	33,551	4.5	5.8	3.3	18.9	18.4	47.9	52.2	27.4	26.0	0.1	0.1
25410 Harrisburg-Carlisle PA	310	10,054	1.4	5.4	3.5	15.5	20.6	53.2	54.2	26.0	21.6	0.0	0.0
25540 Hartford-East Hartford-Middletown CT	573	18,861	2.7	10.1	6.6	17.1	18.8	44.0	46.4	28.7	28.1	0.2	0.0
29540 Lancaster PA	263	8,667	1.2	2.8	3.0	13.8	13.3	71.1	68.8	12.4	14.8	0.0	0.0
30140 Lebanon PA	73	2,442	0.3	6.9	4.1	13.9	9.6	60.4	65.8	18.7	20.5	0.0	0.0
31700 Manchester-Nashua NH	298	9,442	1.4	7.5	10.7	21.3	19.5	41.6	39.9	29.6	29.9	0.0	0.0
33124 Miami-Miami Beach-Kendall FL	2,539	97,044	11.8	4.9	6.3	27.2	38.4	32.3	28.9	33.9	25.0	1.7	1.3
33874 Montgomery-Bucks-Chester County PA	1,257	44,818	5.8	3.7	4.4	20.8	25.1	46.7	48.8	28.3	21.4	0.6	0.3
35004 Nassau County-Suffolk County NY	1,730	66,686	8.0	2.2	2.0	17.3	25.1	58.0	57.9	21.9	14.5	0.5	0.5
35084 Newark NJ	1,177	42,610	5.5	17.1	18.5	17.7	23.2	24.8	24.6	39.7	33.1	0.6	0.7
35154 New Brunswick-Lakewood NJ	1,765	62,222	8.2	7.0	5.6	20.6	24.8	43.3	43.8	28.8	25.7	0.3	0.1
35300 New Haven-Milford CT	420	13,379	1.9	12.1	10.2	22.3	30.0	29.4	28.3	36.2	31.4	0.0	0.0
35614 New York-JerseyCity-White Plains NY-NJ	3,273	129,374	15.2	12.4	11.3	22.6	30.7	27.0	28.4	37.0	29.1	1.1	0.5

37964 Philadelphia PA	908	32,081	4.2	9.5	11.7	25.8	39.4	24.5	21.7	38.7	26.4	1.4	0.8
39300 Providence-Warwick RI-MA	801	25,729	3.7	10.1	11.5	17.8	25.2	41.4	39.2	30.5	24.1	0.2	0.0
39740 Reading PA	279	9,461	1.3	8.8	9.7	12.1	15.4	55.1	49.1	24.0	25.8	0.0	0.0
40484 Rockingham County NH	238	8,312	1.1	0.0	0.0	11.1	8.0	60.4	62.2	28.2	29.8	0.3	0.0
44140 Springfield MA	276	9,356	1.3	8.5	7.6	23.0	29.3	33.0	33.7	35.3	29.0	0.3	0.4
45940 Trenton-Princeton NJ	218	7,408	1.0	12.8	11.0	23.7	33.0	29.6	31.7	33.9	24.3	0.0	0.0
48864 Wilmington DE	389	13,069	1.8	5.1	4.4	23.2	24.4	42.7	46.3	27.3	24.2	1.6	0.8
49340 Worcester MA-CT	487	16,584	2.3	10.1	12.1	15.7	22.6	43.6	41.7	30.2	23.2	0.5	0.4
49620 York-Hanover PA	323	12,337	1.5	6.4	3.7	8.7	7.1	66.4	67.2	18.4	22.0	0.0	0.0
Non-MSA MA	18	758	0.1	0.0	0.0	28.1	27.8	71.9	72.2	0.0	0.0	0.0	0.0
Non-MSA NH	98	3,095	0.5	0.0	0.0	8.8	7.1	55.5	54.1	35.7	38.8	0.0	0.0
Non-MSA PA	106	3,621	0.5	6.0	5.7	10.0	12.3	70.4	63.2	12.5	17.9	1.0	0.9
Total	21,584	775,650	100.0	9.0	8.1	20.5	26.5	37.4	39.8	32.3	25.1	0.8	0.5

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 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

2022

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	503	17,801	2.3	23.4	14.5	16.0	29.8	18.0	21.9	42.6	33.8	0.0	0.0
12700 Barnstable Town MA	126	4,800	0.6	23.6	23.8	16.1	23.0	18.2	22.2	42.1	31.0	0.0	0.0
14454 Boston MA	1,111	37,258	5.1	27.2	28.4	14.2	37.3	16.3	16.0	42.3	18.3	0.0	0.0
15764 Cambridge-Newton-Framingham MA	1,052	34,830	4.9	26.1	34.6	14.6	34.1	17.3	14.6	42.0	16.6	0.0	0.0
15804 Camden NJ	973	33,551	4.5	24.3	22.4	15.8	35.4	18.4	19.5	41.4	22.7	0.0	0.0
25410 Harrisburg-Carlisle PA	310	10,054	1.4	22.2	17.7	17.0	38.4	19.3	18.7	41.5	25.2	0.0	0.0
25540 Hartford-East Hartford-Middletown CT	573	18,861	2.7	25.5	25.3	15.3	35.6	17.0	18.0	42.2	21.1	0.0	0.0
29540 Lancaster PA	263	8,667	1.2	22.3	16.4	16.2	30.0	20.5	23.2	41.0	30.4	0.0	0.0
30140 Lebanon PA	73	2,442	0.3	22.2	17.8	16.6	26.0	20.2	24.7	41.1	31.5	0.0	0.0
31700 Manchester-Nashua NH	298	9,442	1.4	23.6	34.9	16.3	33.9	18.4	15.1	41.7	16.1	0.0	0.0
33124 Miami-Miami Beach-Kendall FL	2,539	97,044	11.8	25.9	1.5	15.1	20.6	16.1	25.4	42.8	52.5	0.0	0.0
33874 Montgomery-Bucks-Chester County PA	1,257	44,818	5.8	23.4	26.1	16.7	33.3	18.5	17.7	41.4	22.8	0.0	0.0
35004 Nassau County-Suffolk County NY	1,730	66,686	8.0	24.2	27.1	15.6	35.3	18.9	19.0	41.3	18.7	0.0	0.0
35084 Newark NJ	1,177	42,610	5.5	26.1	19.0	14.7	31.9	16.2	20.7	43.0	28.4	0.0	0.0
35154 New Brunswick-Lakewood NJ	1,765	62,222	8.2	25.0	24.9	15.4	33.5	17.7	18.5	41.9	23.1	0.0	0.0
35300 New Haven-Milford CT	420	13,379	1.9	25.6	18.1	15.4	35.7	16.5	23.6	42.5	22.6	0.0	0.0
35614 New York-JerseyCity-White Plains NY-NJ	3,273	129,374	15.2	28.7	9.0	13.7	30.9	14.6	23.9	43.0	36.3	0.0	0.0

37964 Philadelphia PA	908	32,081	4.2	27.2	5.4	14.4	29.1	15.1	29.8	43.2	35.7	0.0	0.0
39300 Providence-Warwick RI-MA	801	25,729	3.7	26.6	19.9	14.6	38.6	16.6	20.0	42.2	21.6	0.0	0.0
39740 Reading PA	279	9,461	1.3	23.7	11.5	16.1	39.4	18.2	20.4	42.1	28.7	0.0	0.0
40484 Rockingham County NH	238	8,312	1.1	19.9	25.2	15.7	32.4	19.2	17.6	45.2	24.8	0.0	0.0
44140 Springfield MA	276	9,356	1.3	26.2	13.0	15.2	39.9	16.1	23.2	42.5	23.9	0.0	0.0
45940 Trenton-Princeton NJ	218	7,408	1.0	26.8	24.3	13.6	43.1	16.9	16.5	42.7	16.1	0.0	0.0
48864 Wilmington DE	389	13,069	1.8	24.6	21.6	15.4	35.5	18.2	18.8	41.9	24.2	0.0	0.0
49340 Worcester MA-CT	487	16,584	2.3	25.4	18.5	15.2	40.5	16.1	19.1	43.4	22.0	0.0	0.0
49620 York-Hanover PA	323	12,337	1.5	22.5	15.8	16.5	29.1	20.3	22.9	40.7	32.2	0.0	0.0
Non-MSA MA	18	758	0.1	24.4	16.7	21.4	27.8	17.6	22.2	36.6	33.3	0.0	0.0
Non-MSA NH	98	3,095	0.5	20.4	18.4	13.9	41.8	17.9	10.2	47.7	29.6	0.0	0.0
Non-MSA PA	106	3,621	0.5	24.3	4.7	15.6	27.4	17.0	27.4	43.1	40.6	0.0	0.0
Total	21,584	775,650	100.0	26.2	17.9	14.8	32.3	16.6	20.9	42.4	28.9	0.0	0.0

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