

Table D - Lending Inside and Outside of the Assessment Area

Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Consumer										
2023	22,294	13.0	149,724	87.0	172,018	753,790,000	12.0	5,506,023,000	88.0	6,259,813,000
Subtotal	22,294	13.0	149,724	87.0	172,018	753,790,000	12.0	5,506,023,000	88.0	6,259,813,000
Total	22,294	13.0	149,724	87.0	172,018	753,790,000	12.0	5,506,023,000	88.0	6,259,813,000

Source: Bank Data

Due to rounding, totals may not equal 100.0%

Dollar amounts for Small Business, Small Farm and Consumer loans are multiplied by 1000.

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

2023

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	407	13,138	1.8	5.7	7.6	19.7	17.9	40.7	45.0	33.8	29.5	0.0	0.0
12700 Barnstable Town MA	115	3,618	0.5	0.3	0.0	18.6	19.1	64.6	60.9	16.5	20.0	0.0	0.0
14454 Boston MA	980	31,405	4.4	10.4	8.6	19.7	20.4	36.3	42.7	31.9	27.1	1.6	1.2
15764 Cambridge-Newton-Framingham MA	1,060	33,331	4.8	8.3	9.4	18.9	20.8	38.0	39.5	34.3	29.5	0.6	0.8
15804 Camden NJ_NEW	772	23,798	3.5	7.5	4.3	20.4	19.4	44.2	46.6	27.8	29.7	0.1	0.0
25420 Harrisburg-Carlisle PA_NEW	264	7,841	1.2	5.8	4.9	16.8	16.3	49.2	46.2	28.2	32.6	0.0	0.0
25540 Hartford-W+E Hartford CT_NEW	337	10,720	1.5	13.3	10.7	19.1	20.8	40.4	43.3	27.2	25.2	0.0	0.0
29540 Lancaster PA	167	5,159	0.7	2.8	0.0	13.8	15.0	71.1	74.9	12.4	10.2	0.0	0.0
30140 Lebanon PA	43	1,424	0.2	6.9	2.3	13.9	25.6	60.4	51.2	18.7	20.9	0.0	0.0
31700 Manchester-Nashua NH	303	8,709	1.4	7.5	8.9	21.3	23.1	41.6	44.6	29.6	23.4	0.0	0.0
33124 Miami-Dade FL	3,487	118,353	15.6	4.9	3.8	27.2	26.2	32.3	36.7	33.9	31.5	1.7	1.8
33874 Montgomery-Bucks-Chester PA	874	28,751	3.9	3.7	4.1	20.8	25.6	46.7	47.4	28.3	22.5	0.6	0.3
35004 Nassau County-Suffolk County NY	1,570	55,964	7.0	2.2	3.0	17.3	19.6	58.0	62.3	21.9	14.7	0.5	0.5

35084 Newark NJ- PA New	951	31,633	4.3	17.1	17.1	17.7	22.6	24.8	26.3	39.7	33.4	0.6	0.5
35154 New Brunswick- Lakewood NJ	1,745	53,007	7.8	7.0	5.4	20.6	20.8	43.3	47.4	28.8	26.3	0.3	0.1
35300 New Haven- Milford CT	390	12,122	1.7	12.1	8.2	22.3	27.2	29.4	25.6	36.2	39.0	0.0	0.0
35614 New York- Jersey City -White Plains NEW	4,635	182,304	20.8	13.1	11.6	23.8	31.5	27.6	34.9	34.5	21.2	1.1	0.7
37964 Philadelphi a PA	939	30,947	4.2	9.5	10.2	25.8	34.6	24.5	27.1	38.7	26.4	1.4	1.7
39300 Providence- Warwick RI- MA	1,012	30,743	4.5	10.1	10.9	17.8	20.7	41.4	41.6	30.5	26.9	0.2	0.0
39740 Reading PA	223	6,936	1.0	8.8	9.4	12.1	14.4	55.1	56.1	24.0	20.2	0.0	0.0
40484 Rockingham County NH	158	4,900	0.7	0.0	0.0	11.1	12.0	60.4	63.3	28.2	24.1	0.3	0.6
44140 Springfield MA NEW	259	7,703	1.2	11.3	6.6	28.2	27.0	30.1	33.6	30.0	32.4	0.4	0.4
45940 Trenton NJ	279	8,561	1.3	12.8	12.9	23.7	25.8	29.6	36.9	33.9	24.4	0.0	0.0
48864 Wilmington DE	333	10,890	1.5	5.1	1.8	23.2	20.4	42.7	45.3	27.3	31.8	1.6	0.6
49340 Worcester MA	543	17,601	2.4	10.1	9.0	15.7	18.2	43.6	44.9	30.2	27.4	0.5	0.4
49620 York- Hanover PA	262	8,319	1.2	6.4	3.8	8.7	9.2	66.4	67.9	18.4	19.1	0.0	0.0
Non-MSA MA	8	227	0.0	0.0	0.0	28.1	0.0	71.9	100.0	0.0	0.0	0.0	0.0
Non-MSA NH	103	3,240	0.5	0.0	0.0	8.8	5.8	55.5	58.3	35.7	35.9	0.0	0.0
Non-MSA PA	75	2,446	0.3	6.0	1.3	10.0	14.7	70.4	77.3	12.5	6.7	1.0	0.0
Total	22,294	753,790	100.0	9.3	7.7	21.0	24.3	37.4	41.5	31.6	25.8	0.8	0.7

Source: 2020 U.S. Census ; 01/01/2023 - 12/31/2023 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

2023

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	407	13,138	1.8	23.4	11.5	16.0	30.7	18.0	29.0	42.6	28.7	0.0	0.0
12700 Barnstable Town MA	115	3,618	0.5	23.6	27.8	16.1	33.0	18.2	17.4	42.1	21.7	0.0	0.0
14454 Boston MA	980	31,405	4.4	27.2	28.4	14.2	29.2	16.3	20.7	42.3	21.7	0.0	0.0
15764 Cambridge-Newton-Framingham MA	1,060	33,331	4.8	26.1	31.4	14.6	29.2	17.3	19.6	42.0	19.8	0.0	0.0
15804 Camden NJ_NEW	772	23,798	3.5	25.3	20.5	15.9	33.8	18.6	24.1	40.2	21.6	0.0	0.0
25420 Harrisburg-Carlisle PA_NEW	264	7,841	1.2	22.2	22.3	17.1	26.1	19.3	25.4	41.4	26.1	0.0	0.0
25540 Hartford-W+E Hartford CT_NEW	337	10,720	1.5	26.7	25.2	15.6	31.2	16.9	22.6	40.8	21.1	0.0	0.0
29540 Lancaster PA	167	5,159	0.7	22.3	15.6	16.2	32.9	20.5	26.9	41.0	24.6	0.0	0.0
30140 Lebanon PA	43	1,424	0.2	22.2	9.3	16.6	30.2	20.2	39.5	41.1	20.9	0.0	0.0
31700 Manchester-Nashua NH	303	8,709	1.4	23.6	34.0	16.3	25.7	18.4	22.8	41.7	17.5	0.0	0.0
33124 Miami-Dade FL	3,487	118,353	15.6	25.9	2.7	15.1	18.6	16.1	31.7	42.8	47.1	0.0	0.0
33874 Montgomery-Bucks-Chester PA	874	28,751	3.9	23.4	29.5	16.7	28.0	18.5	21.9	41.4	20.6	0.0	0.0
35004 Nassau County-Suffolk County NY	1,570	55,964	7.0	24.2	29.5	15.6	32.0	18.9	22.2	41.3	16.3	0.0	0.0
35084 Newark NJ-PA_New	951	31,633	4.3	26.1	20.8	14.7	32.4	16.2	22.5	43.0	24.3	0.0	0.0

35154 New Brunswick-Lakewood NJ	1,745	53,007	7.8	25.0	22.9	15.4	30.0	17.7	22.9	41.9	24.2	0.0	0.0
35300 New Haven-Milford CT	390	12,122	1.7	25.6	20.8	15.4	32.1	16.5	26.4	42.5	20.8	0.0	0.0
35614 New York-Jersey City-White Plains NEW	4,635	182,304	20.8	29.4	4.6	13.9	27.9	14.7	31.0	42.0	36.6	0.0	0.0
37964 Philadelphia PA	939	30,947	4.2	27.2	8.2	14.4	34.9	15.1	29.2	43.2	27.7	0.0	0.0
39300 Providence-Warwick RI-MA	1,012	30,743	4.5	26.6	23.5	14.6	31.6	16.6	23.4	42.2	21.4	0.0	0.0
39740 Reading PA	223	6,936	1.0	23.7	14.4	16.1	34.1	18.2	26.0	42.1	25.6	0.0	0.0
40484 Rockingham County NH	158	4,900	0.7	19.9	27.8	15.7	29.7	19.2	17.7	45.2	24.7	0.0	0.0
44140 Springfield MA NEW	259	7,703	1.2	28.0	14.3	15.5	39.4	16.4	26.3	40.1	20.1	0.0	0.0
45940 Trenton NJ	279	8,561	1.3	26.8	29.0	13.6	33.3	16.9	16.5	42.7	21.1	0.0	0.0
48864 Wilmington DE	333	10,890	1.5	24.6	15.6	15.4	31.5	18.2	25.8	41.9	27.0	0.0	0.0
49340 Worcester MA	543	17,601	2.4	25.4	20.1	15.2	35.9	16.1	23.9	43.4	20.1	0.0	0.0
49620 York-Hanover PA	262	8,319	1.2	22.5	18.7	16.5	27.1	20.3	26.0	40.7	28.2	0.0	0.0
Non-MSA MA	8	227	0.0	24.4	37.5	21.4	12.5	17.6	25.0	36.6	25.0	0.0	0.0
Non-MSA NH	103	3,240	0.5	20.4	14.6	13.9	38.8	17.9	21.4	47.7	25.2	0.0	0.0
Non-MSA PA	75	2,446	0.3	24.3	5.3	15.6	28.0	17.0	30.7	43.1	36.0	0.0	0.0
Total	22,294	753,790	100.0	26.4	16.0	14.9	28.6	16.6	26.2	42.1	29.1	0.0	0.0

Source: 2020 U.S. Census; 01/01/2023 - 12/31/2023 Bank Data.
Due to rounding, totals may not equal 100.0%