

**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										
2025	26,513	12.6	183,146	87.4	209,659	863,803,000.00	12.0	6,354,144,000.00	88.0	7,217,947,000.00
<b>Subtotal</b>	<b>26,513</b>	<b>12.6</b>	<b>183,146</b>	<b>87.4</b>	<b>209,659</b>	<b>863,803,000.00</b>	<b>12.0</b>	<b>6,354,144,000.00</b>	<b>88.0</b>	<b>7,217,947,000.00</b>
<b>Total</b>	<b>26,513</b>	<b>12.6</b>	<b>183,146</b>	<b>87.4</b>	<b>209,659</b>	<b>863,803,000.00</b>	<b>12.0</b>	<b>6,354,144,000.00</b>	<b>88.0</b>	<b>7,217,947,000.00</b>

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**

**2025**

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
12700 Barnstable Town MA	182	5,313	0.7	0.3	0.0	18.6	29.7	64.6	51.1	16.5	19.2	0.0	0.0
14454 Boston MA	1,350	41,377	5.1	10.4	8.3	19.7	20.1	36.3	44.5	31.9	25.9	1.6	1.1
15764 Cambridge-Newton-Framingham MA	1,749	54,576	6.6	8.3	8.7	18.9	25.4	38.0	39.2	34.3	26.4	0.6	0.4
15804 Camden NJ	859	26,366	3.2	7.5	4.5	20.4	21.8	44.2	44.8	27.8	28.8	0.1	0.1
25420 Harrisburg-Carlisle PA	305	9,148	1.2	5.8	7.2	16.8	16.7	49.2	45.6	28.2	30.5	0.0	0.0
25540 Hartford-West Hartford-East Hartford CT	503	15,782	1.9	12.3	7.8	18.0	18.3	41.5	42.1	28.1	31.8	0.0	0.0
29484 Lakewood-New Brunswick NJ	2,249	70,262	8.5	7.0	5.1	20.6	21.2	43.3	44.2	28.8	29.4	0.3	0.2
29540 Lancaster PA	204	6,007	0.8	2.8	2.5	13.8	17.2	71.1	69.6	12.4	10.8	0.0	0.0
30140 Lebanon PA	75	2,231	0.3	6.9	10.7	13.9	20.0	60.4	52.0	18.7	17.3	0.0	0.0
31700 Manchester-Nashua NH	466	13,918	1.8	7.5	7.1	21.3	19.5	41.6	39.3	29.6	34.1	0.0	0.0
33124 Miami-Miami Beach-Kendall FL	4,334	153,527	16.3	4.9	3.6	27.2	25.9	32.3	37.5	33.9	31.2	1.7	1.7
33874 Montgomery - Bucks - Chester County PA	1,182	37,207	4.5	3.7	3.6	20.8	25.6	46.7	45.8	28.3	24.6	0.6	0.5
35004 Nassau - Suffolk County NY	2,257	76,930	8.5	2.2	1.5	17.3	19.1	58.0	60.7	21.9	18.2	0.5	0.5
35084 Newark NJ	1,459	46,493	5.5	17.1	13.5	17.7	21.3	24.8	28.4	39.7	36.2	0.6	0.5
35614 New York-Jersey City-White Plains NY-NJ	3,661	133,932	13.8	13.1	9.0	23.8	25.5	27.6	35.5	34.5	29.5	1.1	0.4
37964 Philadelphia PA	1,030	32,676	3.9	9.5	6.8	25.8	27.6	24.5	29.4	38.7	34.9	1.4	1.4
39300 Providence-Warwick RI-MA	1,188	34,696	4.5	10.1	8.9	17.8	18.4	41.4	39.2	30.5	33.4	0.2	0.0
39740 Reading PA	257	7,578	1.0	8.8	6.6	12.1	12.1	55.1	56.0	24.0	25.3	0.0	0.0
40484 Rockingham County NH	326	9,513	1.2	0.0	0.0	11.1	12.9	60.4	60.4	28.2	26.4	0.3	0.3
44140 Springfield MA	436	13,142	1.6	10.0	6.7	23.3	24.3	32.8	34.2	33.6	34.9	0.4	0.0

45940 Trenton-Princeton NJ	269	8,116	1.0	12.8	11.2	23.7	27.5	29.6	37.9	33.9	23.4	0.0	0.0
47930 Waterbury-Shelton CT	337	10,254	1.3	7.6	4.7	21.2	18.1	41.1	46.6	30.1	30.6	0.0	0.0
48864 Wilmington DE	484	14,828	1.8	5.1	3.1	23.2	20.9	42.7	44.8	27.3	29.1	1.6	2.1
49340 Worcester MA	796	24,294	3.0	10.3	9.7	16.5	14.6	44.6	49.1	28.1	26.4	0.5	0.3
49620 York-Hanover PA	278	8,045	1.0	6.4	4.3	8.7	10.1	66.4	63.3	18.4	22.3	0.0	0.0
99999 Non MSA MA	18	549	0.1	0.0	0.0	28.1	27.8	21.0	16.7	50.9	55.6	0.0	0.0
99999 Non MSA NH	181	4,866	0.7	0.0	0.0	8.8	7.2	55.5	70.2	35.7	22.7	0.0	0.0
99999 Non MSA PA	78	2,177	0.3	6.0	2.6	13.2	16.7	70.9	67.9	8.8	12.8	1.0	0.0
<b>Total</b>	<b>26,513</b>	<b>863,803</b>	<b>100.0</b>	<b>9.3</b>	<b>6.3</b>	<b>20.9</b>	<b>22.3</b>	<b>37.7</b>	<b>42.3</b>	<b>31.4</b>	<b>28.5</b>	<b>0.8</b>	<b>0.6</b>

Source: 2020 ACS; Bank Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

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

**2025**

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
12700 Barnstable Town MA	182	5,313	0.7	23.6	30.8	16.1	31.3	18.2	20.3	42.1	17.6	0.0	0.0
14454 Boston MA	1,350	41,377	5.1	27.2	31.0	14.2	29.0	16.3	21.6	42.3	18.4	0.0	0.0
15764 Cambridge-Newton-Framingham MA	1,749	54,576	6.6	26.1	29.4	14.6	32.3	17.3	19.0	42.0	19.2	0.0	0.0
15804 Camden NJ	859	26,366	3.2	25.3	21.3	15.9	29.8	18.6	24.0	40.2	24.9	0.0	0.0
25420 Harrisburg-Carlisle PA	305	9,148	1.2	22.2	18.0	17.1	32.8	19.3	21.3	41.4	27.9	0.0	0.0
25540 Hartford-West Hartford-East Hartford CT	503	15,782	1.9	26.2	21.9	15.1	30.2	16.8	23.7	41.9	24.3	0.0	0.0
29484 Lakewood-New Brunswick NJ	2,249	70,262	8.5	25.0	21.4	15.4	27.6	17.7	26.3	41.9	24.7	0.0	0.0
29540 Lancaster PA	204	6,007	0.8	22.3	14.7	16.2	35.3	20.5	27.0	41.0	23.0	0.0	0.0
30140 Lebanon PA	75	2,231	0.3	22.2	13.3	16.6	28.0	20.2	34.7	41.1	24.0	0.0	0.0
31700 Manchester-Nashua NH	466	13,918	1.8	23.6	24.5	16.3	30.3	18.4	22.1	41.7	23.2	0.0	0.0
33124 Miami-Miami Beach-Kendall FL	4,334	153,527	16.3	25.9	3.5	15.1	22.0	16.1	30.9	42.8	43.6	0.0	0.0
33874 Montgomery - Bucks - Chester County PA	1,182	37,207	4.5	23.4	28.6	16.7	27.5	18.5	21.4	41.4	22.5	0.0	0.0
35004 Nassau - Suffolk County NY	2,257	76,930	8.5	24.2	25.0	15.6	28.9	18.9	23.3	41.3	22.7	0.0	0.0
35084 Newark NJ	1,459	46,493	5.5	26.1	19.7	14.7	30.9	16.2	24.1	43.0	25.4	0.0	0.0
35614 New York-Jersey City-White Plains NY-NJ	3,661	133,932	13.8	29.4	5.2	13.9	27.9	14.7	28.1	42.0	38.9	0.0	0.0
37964 Philadelphia PA	1,030	32,676	3.9	27.2	5.5	14.4	28.8	15.1	30.3	43.2	35.3	0.0	0.0
39300 Providence-Warwick RI-MA	1,188	34,696	4.5	26.6	19.5	14.6	30.5	16.6	27.4	42.2	22.6	0.0	0.0
39740 Reading PA	257	7,578	1.0	23.7	16.3	16.1	28.8	18.2	26.1	42.1	28.8	0.0	0.0
40484 Rockingham County NH	326	9,513	1.2	19.9	20.9	15.7	32.5	19.2	23.0	45.2	23.6	0.0	0.0
44140 Springfield MA	436	13,142	1.6	28.0	13.1	15.5	31.0	16.4	29.4	40.1	26.6	0.0	0.0

45940 Trenton-Princeton NJ	269	8,116	1.0	26.8	19.3	13.6	33.5	16.9	24.5	42.7	22.7	0.0	0.0
47930 Waterbury-Shelton CT	337	10,254	1.3	26.6	13.9	16.3	28.5	17.0	27.9	40.2	29.7	0.0	0.0
48864 Wilmington DE	484	14,828	1.8	24.6	19.2	15.4	28.9	18.2	27.1	41.9	24.8	0.0	0.0
49340 Worcester MA	796	24,294	3.0	25.4	19.2	15.2	31.7	16.1	25.9	43.4	23.2	0.0	0.0
49620 York-Hanover PA	278	8,045	1.0	22.5	20.9	16.5	28.4	20.3	24.1	40.7	26.6	0.0	0.0
99999 Non MSA MA	18	549	0.1	24.4	22.2	21.4	33.3	17.6	16.7	36.6	27.8	0.0	0.0
99999 Non MSA NH	181	4,866	0.7	20.4	18.2	13.9	29.8	17.9	27.1	47.7	24.9	0.0	0.0
99999 Non MSA PA	78	2,177	0.3	24.3	9.0	15.6	25.6	17.0	25.6	43.1	39.7	0.0	0.0
<b>Total</b>	<b>26,513</b>	<b>863,803</b>	<b>100.0</b>	<b>26.5</b>	<b>16.6</b>	<b>14.9</b>	<b>28.3</b>	<b>16.6</b>	<b>25.9</b>	<b>42.1</b>	<b>29.2</b>	<b>0.0</b>	<b>0.0</b>

Source: 2020 ACS; Bank Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%