

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										
2024	25,629	13.1	169,532	86.9	195,161	896,922,000	12.4	6,331,973,000	87.6	7,228,895,000
Subtotal	25,629	13.1	169,532	86.9	195,161	896,922,000	12.4	6,331,973,000	87.6	7,228,895,000
Total	25,629	13.1	169,532	86.9	195,161	896,922,000	12.4	6,331,973,000	87.6	7,228,895,000

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

2024

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	439	15,312	1.7	5.7	5.2	19.7	15.5	40.7	36.9	33.8	42.4	0.0	0.0
12700 Barnstable Town MA	156	5,063	0.6	0.3	0.0	18.6	27.6	64.6	57.1	16.5	15.4	0.0	0.0
14454 Boston MA	1,248	42,098	4.9	10.4	8.9	19.7	22.5	36.3	38.2	31.9	28.7	1.6	1.7
15764 Cambridge-Newton-Framingham MA	1,627	54,561	6.3	8.3	7.6	18.9	20.7	38.0	38.9	34.3	32.4	0.6	0.4
15804 Camden NJ_NEW	938	29,742	3.7	7.5	4.1	20.4	18.3	44.2	46.4	27.8	31.2	0.1	0.0
25420 Harrisburg-Carlisle PA_NEW	279	9,235	1.1	5.8	3.9	16.8	15.8	49.2	40.9	28.2	39.4	0.0	0.0
29540 Lancaster PA	191	6,316	0.7	2.8	1.6	13.8	15.7	71.1	68.1	12.4	14.7	0.0	0.0
30140 Lebanon PA	52	1,670	0.2	6.9	5.8	13.9	13.5	60.4	61.5	18.7	19.2	0.0	0.0
31700 Manchester-Nashua NH	383	11,408	1.5	7.5	5.7	21.3	16.7	41.6	44.1	29.6	33.4	0.0	0.0
33124 Miami-Dade FL	3,587	131,455	14.0	4.9	3.6	27.2	24.1	32.3	35.8	33.9	34.6	1.7	1.9
33874 Montgomery-Bucks-Chester PA	1,157	41,165	4.5	3.7	3.0	20.8	22.8	46.7	44.1	28.3	29.6	0.6	0.4
35004 Nassau County-Suffolk County NY	2,288	84,712	8.9	2.2	2.3	17.3	19.1	58.0	57.9	21.9	20.2	0.5	0.6
35084 Newark NJ-PA_New	1,502	52,670	5.9	17.1	12.2	17.7	15.2	24.8	28.7	39.7	43.5	0.6	0.4
35154 New Brunswick-Lakewood NJ	2,805	94,782	10.9	7.0	3.5	20.6	17.5	43.3	42.0	28.8	36.9	0.3	0.1
35300 New Haven-Milford CT	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
35614 New York-Jersey City-White Plains_NEW	4,327	163,457	16.9	13.1	8.7	23.8	23.2	27.6	33.1	34.5	34.6	1.1	0.4
37964 Philadelphia PA	870	30,055	3.4	9.5	10.5	25.8	27.6	24.5	26.2	38.7	34.0	1.4	1.7

39300 Providence-Warwick RI-MA	1,125	36,875	4.4	10.1	9.4	17.8	19.3	41.4	39.7	30.5	31.6	0.2	0.0
39740 Reading PA	204	6,953	0.8	8.8	10.3	12.1	16.7	55.1	51.5	24.0	21.6	0.0	0.0
40484 Rockingham County NH	198	6,605	0.8	0.0	0.0	11.1	10.1	60.4	64.6	28.2	25.3	0.3	0.0
44140 Springfield MA_NEW	320	9,628	1.2	10.0	5.9	23.3	20.0	32.8	41.3	33.6	32.8	0.4	0.0
45940 Trenton NJ	390	12,957	1.5	12.8	6.9	23.7	20.5	29.6	33.1	33.9	39.5	0.0	0.0
48864 Wilmington DE	453	15,611	1.8	5.1	2.4	23.2	20.8	42.7	40.4	27.3	35.1	1.6	1.3
49340 Worcester MA	658	20,847	2.6	10.3	7.1	16.5	14.3	44.6	48.5	28.1	30.1	0.5	0.0
49620 York-Hanover PA	225	7,288	0.9	6.4	4.9	8.7	8.4	66.4	71.1	18.4	15.6	0.0	0.0
Non-MSA MA	14	481	0.1	0.0	0.0	28.1	14.3	21.0	42.9	50.9	42.9	0.0	0.0
Non-MSA NH	120	3,649	0.5	0.0	0.0	8.8	13.3	55.5	44.2	35.7	42.5	0.0	0.0
Non-MSA PA	73	2,327	0.3	6.0	11.0	13.2	8.2	70.9	69.9	8.8	11.0	1.0	0.0
Total	25,629	896,922	100.0	9.1	6.0	21.0	20.4	37.6	40.4	31.6	32.6	0.8	0.6

Source: 2020 U.S. Census; 01/01/2024 - 12/31/2024 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

2024

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	439	15,312	1.7	23.4	9.3	16.0	27.3	18.0	27.1	42.6	36.2	0.0	0.0
12700 Barnstable Town MA	156	5,063	0.6	23.6	19.9	16.1	34.6	18.2	21.8	42.1	23.7	0.0	0.0
14454 Boston MA	1,248	42,098	4.9	27.2	21.9	14.2	27.1	16.3	24.9	42.3	26.1	0.0	0.0
15764 Cambridge-Newton-Framingham MA	1,627	54,561	6.3	26.1	23.6	14.6	25.0	17.3	23.1	42.0	28.3	0.0	0.0
15804 Camden NJ_NEW	938	29,742	3.7	25.3	14.3	15.9	32.0	18.6	25.1	40.2	28.7	0.0	0.0
25420 Harrisburg-Carlisle PA_NEW	279	9,235	1.1	22.2	12.5	17.1	26.9	19.3	24.7	41.4	35.8	0.0	0.0
29540 Lancaster PA	191	6,316	0.7	22.3	15.2	16.2	34.6	20.5	24.1	41.0	26.2	0.0	0.0
30140 Lebanon PA	52	1,670	0.2	22.2	1.9	16.6	17.3	20.2	36.5	41.1	44.2	0.0	0.0
31700 Manchester-Nashua NH	383	11,408	1.5	23.6	25.6	16.3	25.1	18.4	25.1	41.7	24.3	0.0	0.0
33124 Miami-Dade FL	3,587	131,455	14.0	25.9	2.5	15.1	21.7	16.1	27.1	42.8	48.7	0.0	0.0
33874 Montgomery-Bucks-Chester PA	1,157	41,165	4.5	23.4	20.1	16.7	27.0	18.5	24.4	41.4	28.5	0.0	0.0
35004 Nassau County-Suffolk County NY	2,288	84,712	8.9	24.2	22.2	15.6	28.1	18.9	24.7	41.3	25.0	0.0	0.0
35084 Newark NJ-PA_New	1,502	52,670	5.9	26.1	16.4	14.7	24.8	16.2	25.0	43.0	33.8	0.0	0.0
35154 New Brunswick-Lakewood NJ	2,805	94,782	10.9	25.0	16.1	15.4	23.9	17.7	25.9	41.9	34.1	0.0	0.0
35614 New York-Jersey City-White Plains_NEW	4,327	163,457	16.9	29.4	5.0	13.9	24.3	14.7	30.1	42.0	40.6	0.0	0.0
37964 Philadelphia PA	870	30,055	3.4	27.2	6.6	14.4	26.6	15.1	25.4	43.2	41.5	0.0	0.0

39300 Providence-Warwick RI-MA	1,125	36,875	4.4	26.6	19.9	14.6	28.3	16.6	25.8	42.2	26.0	0.0	0.0
39740 Reading PA	204	6,953	0.8	23.7	12.3	16.1	29.9	18.2	28.4	42.1	29.4	0.0	0.0
40484 Rockingham County NH	198	6,605	0.8	19.9	22.7	15.7	29.8	19.2	23.2	45.2	24.2	0.0	0.0
44140 Springfield MA_NEW	320	9,628	1.2	28.0	8.4	15.5	31.6	16.4	30.6	40.1	29.4	0.0	0.0
45940 Trenton NJ	390	12,957	1.5	26.8	16.4	13.6	24.9	16.9	24.4	42.7	34.4	0.0	0.0
48864 Wilmington DE	453	15,611	1.8	24.6	13.5	15.4	24.7	18.2	24.7	41.9	37.1	0.0	0.0
49340 Worcester MA	658	20,847	2.6	25.4	15.8	15.2	28.1	16.1	26.0	43.4	30.1	0.0	0.0
49620 York-Hanover PA	225	7,288	0.9	22.5	18.2	16.5	33.8	20.3	23.6	40.7	24.4	0.0	0.0
Non-MSA MA	14	481	0.1	24.4	7.1	21.4	28.6	17.6	28.6	36.6	35.7	0.0	0.0
Non-MSA NH	120	3,649	0.5	20.4	16.7	13.9	21.7	17.9	25.0	47.7	36.7	0.0	0.0
Non-MSA PA	73	2,327	0.3	24.3	8.2	15.6	34.2	17.0	20.5	43.1	37.0	0.0	0.0
Total	25,629	896,922	100.0	26.4	13.4	14.9	25.7	16.6	26.2	42.1	34.6	0.0	0.0

Source: 2020 U.S. Census; 01/01/2024 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%