

**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	26,698	13.7	168,463	86.3	195,161	931,110,000.00	12.9	6,297,785,000.00	87.1	7,228,895,000.00
<b>Subtotal</b>	<b>26,698</b>	<b>13.7</b>	<b>168,463</b>	<b>86.3</b>	<b>195,161</b>	<b>931,110,000.00</b>	<b>12.9</b>	<b>6,297,785,000.00</b>	<b>87.1</b>	<b>7,228,895,000.00</b>
<b>Total</b>	<b>26,698</b>	<b>13.7</b>	<b>168,463</b>	<b>86.3</b>	<b>195,161</b>	<b>931,110,000.00</b>	<b>12.9</b>	<b>6,297,785,000.00</b>	<b>87.1</b>	<b>7,228,895,000.00</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**

**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-NJ	439	15,312	1.6	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	4.7	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	6.1	8.3	7.6	18.9	20.7	38.0	38.9	34.3	32.4	0.6	0.4
15804 Camden NJ	938	29,742	3.5	7.5	4.1	20.4	18.3	44.2	46.4	27.8	31.2	0.1	0.0
25420 Harrisburg-Carlisle PA	279	9,235	1.0	5.8	3.9	16.8	15.8	49.2	40.9	28.2	39.4	0.0	0.0
25540 Hartford-West Hartford-East Hartford CT	508	16,500	1.9	12.3	6.5	18.0	17.3	41.5	41.3	28.1	34.8	0.0	0.0
29484 Lakewood-New Brunswick NJ	2,805	94,782	10.5	7.0	3.5	20.6	17.5	43.3	42.0	28.8	36.9	0.3	0.1
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	1.4	7.5	5.7	21.3	16.7	41.6	44.1	29.6	33.4	0.0	0.0
33124 Miami-Miami Beach-Kendall FL	3,587	131,455	13.4	4.9	3.6	27.2	24.1	32.3	35.8	33.9	34.6	1.7	1.9
33874 Montgomery - Bucks - Chester County PA	1,157	41,165	4.3	3.7	3.0	20.8	22.8	46.7	44.1	28.3	29.6	0.6	0.4
35004 Nassau - Suffolk County NY	2,288	84,712	8.6	2.2	2.3	17.3	19.1	58.0	57.9	21.9	20.2	0.5	0.6
35084 Newark NJ	1,502	52,670	5.6	17.1	12.2	17.7	15.2	24.8	28.7	39.7	43.5	0.6	0.4
35300 New Haven CT	235	7,582	0.9	12.9	5.5	19.1	16.6	30.9	34.5	37.1	43.4	0.0	0.0
35614 New York-Jersey City-White Plains NY-NJ	4,327	163,457	16.2	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	3.3	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	4.2	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	0.7	0.0	0.0	11.1	10.1	60.4	64.6	28.2	25.3	0.3	0.0
44140 Springfield MA	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-Princeton 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
47930 Waterbury-Shelton CT	326	10,106	1.2	7.6	8.3	21.2	18.1	41.1	44.2	30.1	29.4	0.0	0.0
48864 Wilmington DE	453	15,611	1.7	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	2.5	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	0.8	6.4	4.9	8.7	8.4	66.4	71.1	18.4	15.6	0.0	0.0
99999 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
99999 Non MSA NH	120	3,649	0.4	0.0	0.0	8.8	13.3	55.5	44.2	35.7	42.5	0.0	0.0
99999 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
<b>Total</b>	<b>26,698</b>	<b>931,110</b>	<b>100.0</b>	<b>9.2</b>	<b>6.1</b>	<b>20.9</b>	<b>20.2</b>	<b>37.6</b>	<b>40.4</b>	<b>31.5</b>	<b>32.7</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**

**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-NJ	439	15,312	1.6	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	4.7	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	6.1	26.1	23.6	14.6	25.0	17.3	23.1	42.0	28.3	0.0	0.0
15804 Camden NJ	938	29,742	3.5	25.3	14.3	15.9	32.0	18.6	25.1	40.2	28.7	0.0	0.0
25420 Harrisburg-Carlisle PA	279	9,235	1.0	22.2	12.5	17.1	26.9	19.3	24.7	41.4	35.8	0.0	0.0
25540 Hartford-West Hartford-East Hartford CT	508	16,500	1.9	26.2	17.5	15.1	27.2	16.8	23.0	41.9	32.3	0.0	0.0
29484 Lakewood-New Brunswick NJ	2,805	94,782	10.5	25.0	16.1	15.4	23.9	17.7	25.9	41.9	34.1	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	1.4	23.6	25.6	16.3	25.1	18.4	25.1	41.7	24.3	0.0	0.0
33124 Miami-Miami Beach-Kendall FL	3,587	131,455	13.4	25.9	2.5	15.1	21.7	16.1	27.1	42.8	48.7	0.0	0.0
33874 Montgomery - Bucks - Chester County PA	1,157	41,165	4.3	23.4	20.1	16.7	27.0	18.5	24.4	41.4	28.5	0.0	0.0
35004 Nassau - Suffolk County NY	2,288	84,712	8.6	24.2	22.2	15.6	28.1	18.9	24.7	41.3	25.0	0.0	0.0
35084 Newark NJ	1,502	52,670	5.6	26.1	16.4	14.7	24.8	16.2	25.0	43.0	33.8	0.0	0.0
35300 New Haven CT	235	7,582	0.9	24.8	14.9	15.2	26.4	16.8	23.4	43.2	35.3	0.0	0.0
35614 New York-Jersey City-White Plains NY-NJ	4,327	163,457	16.2	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	3.3	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	4.2	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	0.7	19.9	22.7	15.7	29.8	19.2	23.2	45.2	24.2	0.0	0.0
44140 Springfield MA	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-Princeton 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
47930 Waterbury-Shelton CT	326	10,106	1.2	26.6	14.1	16.3	34.4	17.0	26.7	40.2	24.8	0.0	0.0
48864 Wilmington DE	453	15,611	1.7	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	2.5	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	0.8	22.5	18.2	16.5	33.8	20.3	23.6	40.7	24.4	0.0	0.0
99999 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
99999 Non MSA NH	120	3,649	0.4	20.4	16.7	13.9	21.7	17.9	25.0	47.7	36.7	0.0	0.0
99999 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
<b>Total</b>	<b>26,698</b>	<b>931,110</b>	<b>100.0</b>	<b>26.4</b>	<b>13.5</b>	<b>14.9</b>	<b>25.8</b>	<b>16.6</b>	<b>26.1</b>	<b>42.1</b>	<b>34.5</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%