

# 2026 CRA Public File



Updated April 1, 2026

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## Section 1: CRA Performance Evaluation

# **PUBLIC DISCLOSURE**

November 3, 2025

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Metropolitan Commercial Bank  
RSSD No. 2705895

99 Park Avenue  
New York, New York 10016

Federal Reserve Bank of New York

33 Liberty Street  
New York, New York 10045

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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**INSTITUTION'S CRA RATING**

**THIS INSTITUTION IS RATED: Satisfactory**

The following table indicates the performance level of Metropolitan Commercial Bank (MCB or the bank) with respect to the Lending, Investment, and Service Tests.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory		X	X
Low Satisfactory	X		
Needs to Improve			
Substantial Noncompliance			

*\* The Lending Test is weighted more heavily than the Investment Test and Service Test in determining the overall rating.*

**SUMMARY OF MAJOR FACTORS SUPPORTING RATINGS**

The major factors supporting the bank's rating include:

**LENDING TEST**

- Lending levels reflected adequate responsiveness to the credit needs in the assessment area.
- An adequate percentage of loans were made in the bank's assessment area.
- The geographic distribution of loans reflected poor penetration throughout the assessment area.
- The distribution of borrowers reflected, given the product lines offered by the bank, adequate penetration among retail customers of different income levels and among business customers of different sizes.
- The bank exhibited an adequate record of serving the credit needs of the most economically disadvantaged area(s) of its assessment area(s), low-income individuals, and/or very small businesses, consistent with safe and sound banking practices.
- The bank was a leader in making community development loans.
- The bank made limited use of innovative and/or flexible lending practices in order to serve assessment area credit needs.

### **INVESTMENT TEST**

- The bank had a significant level of qualified community development investment and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.
- The bank exhibited adequate responsiveness to credit and community economic development needs.
- The bank made significant use of innovative and/or complex investments to support community development initiatives.

### **SERVICE TEST**

- Delivery systems were reasonably accessible to essentially all portions of the institution's assessment area.
- To the extent changes have been made, the bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income (LMI) geographies and/or to LMI individuals.
- Services, including business hours, did not vary in a way that inconvenienced certain portions of the assessment area, particularly LMI geographies and/or individuals.
- The bank was a leader in providing community development services.

**INSTITUTION**

**DESCRIPTION OF INSTITUTION**

MCB is a full-service commercial bank headquartered in New York City (NYC), New York (NY) with total assets of \$7.6 billion as of March 31, 2025. The bank is a wholly owned subsidiary of Metropolitan Bank Holding Corporation, a publicly owned financial holding company. MCB operates 6 full-service branches, including its main office, 17 automated teller machines (ATMs), all of which are located in NY. The bank also operates two loan production offices, one in New Jersey and one in Florida.

The bank provides a broad range of deposit and loan products and services to small businesses, middle-market enterprises, public entities, and affluent individuals. Deposit products include personal and commercial checking and savings accounts. The bank’s primary lending products are commercial real estate loans, including multifamily loans, and commercial & industrial loans. MCB also offers alternative delivery services, through its ATM network and internet banking platform.

Based on the March 31, 2025, Federal Financial Institutions Examination Council's (FFIEC) Consolidated Report of Condition and Income (Call Report), MCB’s loan portfolio by dollar volume consisted of a mix of nonfarm nonresidential and commercial and industrial loans as summarized in the following table.

<b>Loan Portfolio</b>		
<b>Loan Type</b>	<b>\$(000's)</b>	<b>%</b>
1-4 Family Residential Real Estate	155,696	2.5
Construction, Land Development, and Other Land Loans	450,349	7.1
Multifamily (5 or more units) Residential Real Estate	388,734	6.1
Consumer	12,947	0.2
Commercial & Industrial	1,044,725	16.5
Nonfarm Nonresidential Secured	4,289,671	67.6
<b>Total Loans</b>	<b>6,342,122</b>	<b>100.0</b>

*Source: Call Report as of March 31, 2025*

Based on the March 31, 2025, Uniform Bank Performance Report (UBPR), MCB’s deposit portfolio by dollar volume was comprised primarily of demand deposit accounts and brokered deposits as summarized in the following table.

<b>Deposit Portfolio</b>		
<b>Deposit Type</b>	<b>\$(000's)</b>	<b>%</b>
Demand Deposits	4,123,638	41.5
All NOW and ATS	7,676	0.1
Money Market Deposits	1,600,860	16.1
Other Savings Deposits	660,108	6.6
Time Deposits at or below Insurance Limit	107,328	1.1
Time Deposits Above Insurance Limit	26,530	0.3
Brokered Deposits	3,408,365	34.3
<b>Total Deposits</b>	<b>9,934,505</b>	<b>100.0</b>

*Source: UBPR as of March 31, 2025*

There were no financial or legal factors that would prevent the bank from fulfilling its responsibilities under the CRA.

### **Previous Public Evaluation**

The Federal Reserve Bank of New York assigned a rating of Satisfactory, at the prior CRA Performance Evaluation dated August 1, 2022, using the FFIEC Large Institution CRA Examination Procedures. The Lending Test was rated Low Satisfactory and the Investment and the Service Tests were rated High Satisfactory.

### **DESCRIPTION OF ASSESSMENT AREA**

The CRA requires each financial institution to define one or more assessment areas within which examiners will evaluate its CRA performance. MCB delineated one assessment area. The assessment area included two contiguous metropolitan divisions (MD): MD 35614 (New York-Jersey City-White Plains, NY-NJ) and a portion of MD 35004 (Nassau-Suffolk County, NY). Within MD 35614, the bank's assessment area included the entirety of five counties: Bronx, Kings, New York, Queens, and Richmond. Within MD 35004, the bank's assessment area included the entirety of Nassau County.

Effective July 21, 2023, pursuant to Office of Management and Budget Bulletin 23-01, the name of metropolitan statistical area (MSA) 35620 was changed from New York-Newark-Jersey City, NY-NJ-PA to New York-Newark-Jersey City, NY-NJ. The name change did not affect the delineation of the bank's assessment area nor did the delineation change since the prior CRA examination.

The bank's assessment area was in compliance with the requirements of Section 228.41 of Regulation BB. A map illustrating the bank's assessment area is in Appendix A.

### **SCOPE OF EVALUATION**

#### **Procedures**

To assess MCB's CRA performance, examiners applied the FFIEC's Large Institution CRA Examination Procedures, which includes the Lending Test, the Investment Test, and the Service Test. The evaluation considered the performance context, including the bank's asset size, financial condition, market competition, assessment area demographics, and credit and community development needs.

#### **Products**

During this evaluation, home mortgage and small business loans were analyzed as these loan types represented the major product lines based on a review of bank records, business strategy, and loan portfolio composition. Consumer and small farm loans were excluded from the evaluation as they did not represent a major product line or provide material support for conclusions or ratings.

The bank was not required to collect and report HMDA data throughout the evaluation period. Examiners utilized mortgage data that the bank voluntarily collected and provided. For the Lending Test, home mortgage loans included home purchase, home refinance, and home improvement, which examiners combined and analyzed collectively, as individually, the loan volumes were insufficient to provide meaningful analysis. Examiners verified the integrity of the bank's provided home mortgage data from January 1, 2021 through December 31, 2024.

Small business loans included commercial real estate loans and commercial and industrial loans in amounts of \$1.0 million or less. Examiners verified the integrity of the bank's CRA-reported data from January 1, 2021 through December 31, 2024.

Examiners also analyzed community development loans, investments, and services. Multifamily loans qualifying as community development loans were also considered in the evaluation of community development lending.

### **Evaluation Period**

Examiners reviewed the bank's home mortgage and small business loans originated between January 1, 2021 through December 31, 2024. The evaluation of the bank's community development loans, qualified investments, philanthropic grants, and community development services included all qualified activities from January 1, 2022 through December 31, 2024. The Investment Test also included the current book value of any qualified investments outstanding from the prior evaluation. The Small Business Administration's (SBA) Paycheck Protection Program (PPP) loans less than or equal to \$1.0 million that were reported on or after January 1, 2021 on the small business loan register were considered in this CRA evaluation.

### **Lending Analysis**

Under the Lending Test, geographic and borrower distribution analyses were based on loan activity inside the assessment area. The bank's home mortgage lending was compared to the 2015 American Community Survey (2015 ACS) demographic data for 2021, to the U.S. Department of Commerce Bureau of the Census 2020 (2020 U.S. Census) for 2021, 2022, 2023, and 2024. The bank's record of small business lending was compared to 2021, 2022, 2023, and 2024 Dun & Bradstreet (D&B) demographic data and aggregate small business loan data for 2021, 2022, 2023, and 2024. The bank's home mortgage data was not compared to aggregate performance as MCB was not required to report home mortgage loans. The bank's small business data was compared to aggregate lenders, which included all lenders required to report CRA-reportable lending data within the assessment area. For retail services, the bank's branch distribution analysis was conducted using data as of December 31, 2024.

To evaluate the geographic distribution, the proportion of home mortgage loan originations located in LMI geographies was compared to the proportion of owner-occupied housing units located in LMI geographies. For small business loans, the analysis compared the proportion of loan originations located in LMI geographies with the proportion of businesses located in LMI geographies, based on D&B data. Performance in LMI geographies were analyzed separately. The lending analysis also considered lending opportunities in LMI census tracts as indicated by demographic data.

The borrower distribution of loans was based on the bank's small business lending performance. There was insufficient information available to perform a meaningful home mortgage analysis by borrower profile because a substantial portion of the loans during the evaluation period had unknown borrower income. To analyze the distribution of small business lending by borrower profile, the bank's proportion of loans to businesses with gross annual revenues (GAR) of \$1.0 million or less, based on D&B data, were compared to the proportion of all such businesses located in the assessment area.

### **Community Development Activity Analysis**

Community development activities were reviewed to determine whether activities had community development as a primary purpose and whether the community development activities benefited the bank's assessment area or the broader statewide or regional area (BSRA) that included the assessment area if the institution met the needs of its existing assessment area. The eligibility of a loan, investment, or service as a community development activity was based on demographic information at the time the community development activity was undertaken. Qualified community development activities were analyzed from both the quantitative and qualitative perspectives to understand the volume of activity impacting a particular

assessment area, the innovativeness of those activities, and the responsiveness to local community development and credit needs. When appropriate, similarly-situated peer comparisons were conducted using annualized metrics to gauge the relative performance of the bank in its assessment area.

### **Deriving Overall Conclusions**

Examiners conducted a full scope review of the assessment area. When evaluating the bank's performance under the Lending Test, small business lending was given greater weight than home mortgage lending as it comprised a larger portion of the total loan volume by number. Demographic and economic information, which also impacted the bank's performance context, is discussed in detail.

## **PERFORMANCE CONTEXT**

The following demographic and economic information were used to describe this assessment area and to evaluate the context in which the bank operated. The information was obtained from publicly available sources, including the 2015 ACS, 2020 U.S. Census, Bureau of Labor Statistics (BLS), D&B, FFIEC, and U.S. Department of Housing and Urban Development (HUD).

### **Demographic Characteristics**

The assessment area included Bronx, Kings, NY, Queens, Richmond, and Nassau counties. According to the 2020 U.S. Census, the population of this assessment area was 10,199,964. The assessment area consisted of 2,613 census tracts, of which 295 or 11.3% were low-income, 601 or 23.0% were moderate-income, 873 or 33.4% were middle-income, 686 or 26.3% were upper-income, and 158 or 6.0% were of unknown-income.

### **Income Characteristics**

Based on the 2020 U.S. Census, the assessment area had 2,248,942 families, of which 28.2% were low-income (12.4% of which were below the poverty level), 16.0% were moderate-income, 16.9% were middle-income, and 38.9% were upper-income. This data suggested that it would be difficult for LMI families to qualify for a home mortgage loan or support a monthly mortgage payment, especially considering the area's median housing value of \$602,327. Therefore, lenders may have faced challenges originating loans to LMI borrowers.

The table below depicts the MFI's for this assessment area.

<b>Median Family Income</b>			
<b>Area</b>	<b>2015 MFI</b>	<b>2020 MFI</b>	<b>% Change</b>
Assessment Area	\$72,141	\$83,542	15.8
Bronx County, NY	\$42,083	\$49,624	17.9
Kings County, NY	\$58,789	\$71,985	22.4
New York County, NY	\$97,557	\$114,659	17.5
Queens County, NY	\$70,444	\$81,193	15.3
Richmond County, NY	\$93,730	\$102,502	9.4
Nassau County, NY	\$125,277	\$139,459	11.3
MD 35614 (New York-Jersey City-White Plains, NY-NJ)	\$73,814	\$85,483	15.8
MD 35004 (Nassau-Suffolk County, NY)	\$118,209	\$130,301	10.2
State of NY	\$78,570	\$87,270	11.1

*Source: 2015 ACS and 2020 U.S. Census; MFIs have been inflation-adjusted and expressed in 2020 dollars.*

**Housing Characteristics**

Based on the 2020 U.S. Census, this assessment area had 3,992,833 housing units, of which 35.4% were owner-occupied, 55.8% were rental, and 8.8% were vacant. Of the total housing units, 13.2% were located in low-income census tracts, 22.9% in moderate-income census tracts, 30.9% in middle-income census tracts, 31.9% in upper-income census tracts, and 1.1% in unknown-income census tracts. In low-income census tracts, 7.9% of housing units were owner-occupied, 86.3% were rental units, and 5.7% were vacant. In moderate-income census tracts, 23.2% of housing units were owner-occupied, 69.3% were rental units, and 7.5% were vacant. This data suggested that there was a greater opportunity to rent than to own housing units in LMI geographies in this assessment area, which may have presented limited opportunities for lenders to originate home mortgage loans in these geographies.

The median age of housing stock in this assessment area was 61 years old, with 47.9% of the stock built before 1950. The median age of housing stock was 61 years in low-income census tracts and in moderate-income census tracts. The median housing value in this assessment area was \$602,327 with an affordability ratio of 12.0. The median gross rent in the assessment area was \$1,502 per month.

See the table below for more details.

<b>Housing Characteristics</b>			
<b>Geographic Area</b>	<b>2020 Median Housing Value</b>	<b>2020 Affordability Ratio</b>	<b>2020 Median Gross Rent</b>
Assessment Area	\$602,327	12.0	\$1,502
Bronx County, NY	\$427,900	9.8	\$1,247
Kings County, NY	\$734,800	8.7	\$1,483
New York County, NY	\$1,024,500	8.8	\$1,787
Queens County, NY	\$575,600	12.5	\$1,629
Richmond County, NY	\$546,100	15.6	\$1,379
Nassau County, NY	\$524,400	22.9	\$1,831
MD 35614 (New York-Jersey City-White Plains, NY-NJ)	\$553,158	13.3	\$1,486
MD 35004 (Nassau-Suffolk County, NY)	\$463,098	24.1	\$1,819
State of NY	\$325,000	21.9	\$1,315
<i>Source: 2020 U.S. Census</i>			

**Housing Cost Burden**

Housing costs were relatively expensive in this assessment area, which indicated that affordable housing for LMI individuals and families continued to be a challenge. According to HUD, within this assessment area, 47.7% of all rental households had rental costs that exceeded 30.0% of their incomes, 76.5% of low-income rental households had rental costs that exceeded 30.0% of their income, and 46.0% of moderate-income rental households had rental costs that exceeded 30.0% of their income.

Within this assessment area, 32.3% of homeowners had housing costs that exceeded 30.0% of their incomes, 74.8% of low-income homeowners had housing costs that exceeded 30.0% of their income, and 50.4% of moderate-income homeowners had housing costs that exceeded 30.0% of their income.

See the table below for more details.

<b>Housing Cost Burden*</b>						
<b>Area</b>	<b>Cost Burden-Renters</b>			<b>Cost Burden-Owners</b>		
	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Renters</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Owners</b>
Assessment Area	76.5%	46.0%	47.7%	74.8%	50.4%	32.3%
Bronx County, NY	76.9%	32.7%	55.1%	65.2%	44.3%	34.1%
Kings County, NY	76.7%	45.3%	48.0%	76.0%	50.1%	35.1%
New York County, NY	72.0%	51.5%	41.8%	62.5%	47.0%	21.9%
Queens County, NY	81.4%	52.2%	48.1%	73.9%	48.1%	35.2%
Richmond County, NY	72.7%	45.8%	46.2%	80.1%	50.7%	33.0%
Nassau County, NY	76.2%	56.6%	48.9%	82.0%	61.0%	31.9%
MD 35614 (New York-Jersey City-White Plains, NY-NJ)	76.9%	46.1%	47.2%	76.1%	52.2%	32.0%
MD 35004 (Nassau-Suffolk County, NY)	76.5%	60.3%	50.3%	81.2%	50.7%	31.8%
State of NY	76.4%	42.8%	46.8%	70.8%	40.8%	25.5%

*\*Housing Cost Burden is housing cost that equals 30.0% or more of household income.  
Source: HUD 2017-2021 Comprehensive Housing Affordability Strategy*

**Labor, Employment and Economic Characteristics**

According to D&B, there were 439,374 businesses operating in this assessment area in 2024, of which 7.2% were located in low-income census tracts and 16.3% were located in moderate-income census tracts. Of the total businesses operating in the assessment area, 91.0% were small businesses with GAR of \$1.0 million or less, of which 7.4% were located in low-income census tracts and 16.8% were located in moderate-income census tracts.

Unemployment trends improved in this assessment area during the evaluation period. According to the BLS, unemployment was 9.3% in 2021 and decreased to 5.0% in 2024. Similarly, the unemployment rates in the state of NY decreased from 7.1% to 4.3%, over the same period.

Additional unemployment rates are provided in the subsequent table.

<b>Unemployment Rates</b>				
<b>Area</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
Assessment Area	9.3%	5.3%	4.7%	5.0%
Bronx County, NY	14.0%	8.0%	6.7%	6.9%
Kings County, NY	10.0%	5.7%	5.1%	5.4%
New York County, NY	8.2%	4.8%	4.5%	4.8%
Queens County, NY	9.8%	5.3%	4.5%	4.7%
Richmond County, NY	8.9%	5.4%	4.6%	4.7%
Nassau County, NY	4.7%	3.0%	3.1%	3.3%
MD 35614 (New York-Jersey City-White Plains, NY-NJ)	8.8%	5.0%	4.6%	4.8%
MD 35004 (Nassau-Suffolk County, NY)	4.7%	3.1%	3.2%	3.4%
State of NY	7.1%	4.3%	4.1%	4.3%

*Source: BLS, Local Area Unemployment Statistics*

### **Competition**

MCB operated in a competitive banking market with large national banks, local community and state-chartered banks, credit unions, mortgage companies and non-bank financial institutions.

According to the June 30, 2024 Federal Deposit Insurance Corporation Deposit Market Share, MCB faced strong competition among small business lenders in the assessment area. The largest competitors included JP Morgan Chase Bank, N.A. with 42.1% deposit market share, Goldman Sachs Bank, USA, with 11.1% deposit market share, and BNY, with a deposit market share of 10.6%. In addition, several competitors similar to MCB in size are present in the metropolitan area. Out of the 109 institutions in the assessment area, MCB ranked 25<sup>th</sup> with 0.3% deposit market share.

Additional information that supports that the bank operates in a market dominated by significantly larger institutions is the small business data. In 2024, MCB ranked 100 out of 255 CRA small business lending reporters with a market share of less than 0.01%. MCB's rankings were similar in 2021, 2022 and 2023. The top 3 institutions captured 55.9%, 68.7%, 73.9%, and 73.8%, in 2021, 2022, 2023, and 2024 respectively..

Additional performance context for this assessment area is provided in the following table.

Assessment Area Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	295	11.3	306,959	13.6	101,363	33.0	633,138	28.2
Moderate	601	23.0	537,442	23.9	89,872	16.7	360,558	16.0
Middle	873	33.4	773,285	34.4	58,956	7.6	380,967	16.9
Upper	686	26.3	612,325	27.2	24,080	3.9	874,279	38.9
Unknown	158	6.0	18,931	0.8	4,218	22.3	0	0
<b>Total Assessment Area</b>	<b>2,613</b>	<b>100.0</b>	<b>2,248,942</b>	<b>100.0</b>	<b>278,489</b>	<b>12.4</b>	<b>2,248,942</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low	526,770	41,826	3.0	7.9	454,679	86.3	30,265	5.7
Moderate	913,810	212,136	15.0	23.2	633,087	69.3	68,587	7.5
Middle	1,234,385	588,578	41.6	47.7	556,482	45.1	89,325	7.2
Upper	1,272,288	562,282	39.8	44.2	551,957	43.4	158,049	12.4
Unknown	45,580	8,492	0.6	18.6	32,139	70.5	4,949	10.9
<b>Total Assessment Area</b>	<b>3,992,833</b>	<b>1,413,314</b>	<b>100.0</b>	<b>35.4</b>	<b>2,228,344</b>	<b>55.8</b>	<b>351,175</b>	<b>8.8</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1.0 Million</b>		<b>Over \$1.0 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low	31,496	7.2	29,521	7.4	1,793	5.0	182	5.1
Moderate	71,418	16.3	67,093	16.8	3,862	10.8	463	13.0
Middle	122,788	27.9	115,401	28.8	6,457	18.1	930	26.1
Upper	193,114	44.0	171,683	42.9	19,648	54.9	1,783	50.0
Unknown	20,558	4.7	16,351	4.1	4,000	11.2	207	5.8
<b>Total Assessment Area</b>	<b>439,374</b>	<b>100.0</b>	<b>400,049</b>	<b>100.0</b>	<b>35,760</b>	<b>100.0</b>	<b>3,565</b>	<b>100.0</b>
	<b>% of Total Businesses:</b>			<b>91.0</b>		<b>8.1</b>		<b>0.8</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1.0 Million</b>		<b>Over \$1.0 Million</b>		<b>Revenue Not Reported</b>		
		#	%	#	%	#	%	#
Low	76	8.1	73	8.0	3	13.0	0	0
Moderate	145	15.4	144	15.7	1	4.3	0	0
Middle	235	24.9	228	24.8	6	26.1	1	100.0
Upper	444	47.1	435	47.4	9	39.1	0	0
Unknown	42	4.5	38	4.1	4	17.4	0	0
<b>Total Assessment Area</b>	<b>942</b>	<b>100.0</b>	<b>918</b>	<b>100.0</b>	<b>23</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
	<b>% of Total Farms:</b>			<b>97.5</b>		<b>2.4</b>		<b>0.1</b>

Source: 2024 FFIEC and 2024 D&B

**Community Contact**

Examiners conducted an interview with a representative from a community development organization focused on promoting small business development in NYC. The organization serves low-income and minority populations by providing lending capital and technical assistance to facilitate small business expansion and job creation in underserved Harlem and Bronx communities in NYC. According to the representative, the specific needs of small businesses in the assessment area included additional funding in the form of low-interest loans and technical assistance in the areas of credit, budgeting, and financial projections.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

**LENDING TEST**

MCB’s overall performance under the Lending Test is rated Low Satisfactory. The bank’s performance under the criteria of Lending Activity, Responsiveness to Credit Needs, and Community Development Lending primarily supported this conclusion.

**Lending Activity**

Lending levels reflected adequate responsiveness to the assessment area credit needs.

As shown in the subsequent table, the bank made 75 home mortgage loans totaling \$478.1 million and 136 small business loans totaling approximately \$80.0 million. This lending activity represented an overall annualized performance over 48 months of 19 home mortgage loans totaling \$119.5 million and 34 small business loans totaling \$20.0 million. Annualized performance decreased by 70.0% by number of home mortgage loans and 46.9% by number of small business loans, when compared to the bank’s previous evaluation’s annualized performance of 63 home mortgage loans and 64 small business loans over 24 months. The decrease in home mortgage lending activity was attributed to reduced housing affordability in the metropolitan area. The decrease in small business lending in this evaluation period was partially attributed to the volume of the temporary Paycheck Protection Program (PPP) loans originated during the prior evaluation period, which accounted for 29.7% of small business lending. During this evaluation, the bank originated 21 PPP loans, totaling \$1.9 million in 2021 compared to 38 totaling \$3.6 million at the previous evaluation. Considering the temporary nature of the PPP, the decrease in PPP activity did not adversely affect the bank; instead, the evaluation considered the bank’s responsiveness to the acute credit needs of small businesses during that timeframe and gave consideration for the decline in small business lending related to PPP lending as part of performance context.

The bank’s lending activity is summarized in the table below.

<b>Summary of Institution Lending Activity</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$(000’s)</b>	<b>%</b>
Home Purchase	40	19.0	181,815	32.6
Home Refinance	33	15.6	282,602	50.6
Home Improvement	2	0.9	13,650	2.4
<b>Total Home Mortgage</b>	<b>75</b>	<b>35.5</b>	<b>478,067</b>	<b>85.7</b>
<b>Total Small Business</b>	<b>136</b>	<b>64.5</b>	<b>79,966</b>	<b>14.3</b>
<b>TOTAL LOANS</b>	<b>211</b>	<b>100.0</b>	<b>558,033</b>	<b>100.0</b>

*Source: Bank and CRA-reported data January 1, 2021 to December 31, 2024*

**Assessment Area Concentration**

An adequate percentage of loans were made in the bank’s assessment area. As shown in the subsequent table, 68.2% of the bank’s total loans by number and 75.7% by dollar volume were made in the bank’s assessment area. The bank displayed a weaker performance in small business lending, by number and dollar volume, with 61.8% by number and 50.5% by dollar volume of such loans extended within the assessment area.

The bank’s lending inside and outside the assessment area is summarized in the table below.

<b>Lending Inside and Outside the Assessment Area</b>								
	<b>Inside</b>				<b>Outside</b>			
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$(000’s)</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>\$(000’s)</b>	<b>%</b>
Home Purchase	32	80.0	120,115	66.1	8	20.0	61,700	33.9
Home Refinance	26	78.8	248,152	87.8	7	21.2	34,450	12.2
Home Improvement	2	100.0	13,650	100.0	0	0	0	0
<b>Total Home Mortgage</b>	<b>60</b>	<b>80.0</b>	<b>381,917</b>	<b>79.9</b>	<b>15</b>	<b>20.0</b>	<b>96,150</b>	<b>20.0</b>
<b>Total Small Business</b>	<b>84</b>	<b>61.8</b>	<b>40,343</b>	<b>50.5</b>	<b>52</b>	<b>38.2</b>	<b>39,623</b>	<b>49.5</b>
<b>TOTAL LOANS</b>	<b>144</b>	<b>68.2</b>	<b>422,260</b>	<b>75.7</b>	<b>67</b>	<b>31.8</b>	<b>135,773</b>	<b>24.3</b>
<i>Source: Bank and CRA-reported data January 1, 2021 to December 31, 2024</i>								

**Geographic Distribution of Loans**

The geographic distribution of loans reflected poor penetration throughout the assessment area. Lending penetration in LMI tracts was excellent for home mortgage loans and poor for small business loans.

Gap Analysis

MCB demonstrated a poor level of dispersion in LMI census tracts in the assessment area. The bank’s performance in LMI tracts reflected a decreasing trend during the evaluation period.

The bank’s lending gap analysis in the assessment area is summarized in the table below.

<b>Lending Gap Analysis</b>			
<b>Tract Income Levels</b>	<b>Number of Tracts</b>	<b>Tracts with no Loans</b>	<b>Penetration %</b>
<b>2024</b>			
Low	295	294	0.3
Moderate	601	600	0.2
Middle	873	872	0.1
Upper	686	678	1.2
Unknown	158	156	1.3
<b>2023</b>			
Low	295	295	0
Moderate	601	598	0.5
Middle	873	871	0.2
Upper	686	674	1.7
Unknown	158	157	0.6
<b>2022</b>			
Low	295	290	1.7
Moderate	601	592	1.5
Middle	873	866	0.8
Upper	686	671	2.2
Unknown	158	154	2.5
<b>2021</b>			
Low	296	292	1.4
Moderate	598	588	1.7
Middle	801	792	1.1
Upper	681	656	3.7
Unknown	75	75	0
<i>Source: FFIEC, Bank data</i>			

Home Mortgage Loans

The geographic distribution of home mortgage loans reflected excellent penetration throughout the assessment area.

Geographic Distribution of Home Mortgage Loans						
Geographic Income Level	Bank Loans				Owner-Occupied Units %	
	Bank		Bank			
	#	#%	\$(000's)	%		
Low						
2024	1	33.3	17,500	74.5	3.0	
2023	0	0	0	0	3.0	
2022	4	13.8	59,312	43.3	3.0	
2021	2	11.1	28,400	27.1	2.9	
Moderate						
2024	0	0	0	0	15.0	
2023	3	30.0	20,400	17.5	15.0	
2022	10	34.5	19,848	14.5	15.0	
2021	4	22.2	5,973	5.7	14.1	
Middle						
2024	0	0	0	0	41.6	
2023	2	20.0	35,250	30.2	41.6	
2022	5	17.2	4,078	3.0	41.6	
2021	3	16.7	5,425	5.2	39.9	
Upper						
2024	2	66.7	6,000	25.5	39.8	
2023	5	50.0	60,900	52.3	39.8	
2022	10	34.5	53,649	39.2	39.8	
2021	9	50.0	65,180	62.1	42.9	
Unknown						
2024	0	0	0	0	0.6	
2023	0	0	0	0	0.6	
2022	0	0	0	0	0.6	
2021	0	0	0	0	0.2	
<b>Totals</b>						
<b>2024</b>	<b>3</b>	<b>100.0</b>	<b>23,500</b>	<b>100.0</b>	<b>100.0</b>	
<b>2023</b>	<b>10</b>	<b>100.0</b>	<b>116,550</b>	<b>100.0</b>	<b>100.0</b>	
<b>2022</b>	<b>29</b>	<b>100.0</b>	<b>136,888</b>	<b>100.0</b>	<b>100.0</b>	
<b>2021</b>	<b>18</b>	<b>100.0</b>	<b>104,978</b>	<b>100.0</b>	<b>100.0</b>	
<i>Source: Bank data, FFIEC, 2020 U.S. Census. Percentages may not total to 100.0% due to rounding.</i>						

In 2024, the bank's lending performance was significantly above the percentage of owner-occupied housing units located in low-income census tracts. In 2023, the bank did not make any loans in low-income census tracts. In 2022, performance was significantly above the demographic. In 2021, performance was similar to 2022. As a result, performance within low-income census tracts was excellent.

In 2024, the bank did not make any loans in moderate-income census tracts. In 2023, the bank's lending performance was significantly above the percentage of owner-occupied housing units located in moderate-income census tracts. In 2022 and 2021, performance was similar to 2023. As a result, performance within moderate-income census tracts was excellent.

Small Business Loans

The geographic distribution of small business loans reflected poor penetration throughout the assessment area.

Geographic Distribution of Small Business Loans							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000's)	%	\$%	
Low							
2024	0	0	8.9	0	0	7.8	7.2
2023	0	0	8.6	0	0	8.0	7.1
2022	1	5.9	8.0	483	5.0	7.8	7.1
2021	2	5.1	7.8	1,083	7.5	6.3	7.0
Moderate							
2024	1	7.7	18.6	1,000	12.3	16.7	16.3
2023	0	0	19.0	0	0	17.1	16.3
2022	2	11.8	18.3	1,300	13.3	16.6	16.3
2021	7	17.9	19.5	3,441	23.9	15.5	17.6
Middle							
2024	1	7.7	29.4	200	2.5	25.9	27.9
2023	0	0	29.6	0	0	25.7	27.8
2022	2	11.8	29.7	921	9.5	25.5	28.0
2021	7	17.9	28.3	4,426	30.8	24.1	27.0
Upper							
2024	9	69.2	39.5	5,254	64.6	43.1	44.0
2023	13	86.7	39.0	6,825	84.5	42.6	43.9
2022	7	41.2	39.8	2,979	30.6	43.7	43.8
2021	23	59.0	42.1	5,443	37.8	50.0	45.9
Unknown							
2024	2	15.4	3.6	1,675	20.6	6.5	4.7
2023	2	13.3	3.7	1,250	15.5	6.5	4.9
2022	5	29.4	4.0	4,063	41.7	6.4	4.8
2021	0	0	2.1	0	0	4.0	2.5
<b>Totals</b>							
<b>2024</b>	<b>13</b>	<b>100.0</b>	<b>100.0</b>	<b>8,129</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>2023</b>	<b>15</b>	<b>100.0</b>	<b>100.0</b>	<b>8,075</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>2022</b>	<b>17</b>	<b>100.0</b>	<b>100.0</b>	<b>9,746</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>2021</b>	<b>39</b>	<b>100.0</b>	<b>100.0</b>	<b>14,393</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<i>Source: CRA-reported data, FFIEC, D&amp;B; 2020 U.S. Census. Percentages may not total to 100.0% due to rounding.</i>							

The bank did not make any small business loans in low-income census tracts in 2024 or 2023. In 2022, the bank's lending performance was below the aggregate and slightly below the percentage of businesses located in low-income census tracts. In 2021, performance was similar to 2022. As a result, performance within low-income census tracts was poor.

In 2024, the bank's lending performance was significantly below the aggregate and percentage of businesses located in moderate-income census tracts. In 2023, the bank did not make any small business loans in moderate-income census tracts. In 2022, performance was below the aggregate and demographic. In 2021, performance

was similar to the aggregate and demographic. As a result, performance within moderate-income census tracts was poor.

**Borrower Profile**

The borrower distribution of loans reflected, given the product lines offered, adequate penetration throughout the assessment area. This conclusion was based on small business lending. As noted previously, there was insufficient information provided to conduct a meaningful home mortgage lending analysis due to the lack of borrower income data.

Small Business Loans

The borrower distribution of small business loans reflected adequate penetration throughout the assessment area.

<b>Borrower Distribution of Small Business Loans</b>							
<b>Borrower Income Level</b>	<b>Bank And Aggregate Loans</b>						<b>Total Businesses %</b>
	<b>Bank</b>		<b>Agg</b>	<b>Bank</b>		<b>Agg</b>	
	<b>#</b>	<b>#%</b>	<b>#%</b>	<b>\$(000's)</b>	<b>\$%</b>	<b>\$%</b>	
<b>\$1.0 Million or Less</b>							
2024	6	46.2	53.8	3,900	48.0	33.3	91.0
2023	1	6.7	53.7	925	11.5	33.8	90.8
2022	5	29.4	49.4	2,104	21.6	32.0	90.7
2021	6	15.4	35.9	3,608	25.1	17.6	90.6
<b>Over \$1.0 Million</b>							
2024	4	30.8		2,229	27.4		8.1
2023	11	73.3		6,400	79.3		8.3
2022	10	58.8		5,642	57.9		8.5
2021	10	25.6		6,050	42.0		8.6
<b>Revenue Unknown</b>							
2024	3	23.1		2,000	24.6		0.8
2023	3	20.0		750	9.3		0.8
2022	2	11.8		2,000	20.5		0.8
2021	23	59.0		4,735	32.9		0.8
<b>Totals</b>							
<b>2024</b>	<b>13</b>	<b>100.0</b>		<b>8,129</b>	<b>100.0</b>		<b>100.0</b>
<b>2023</b>	<b>15</b>	<b>100.0</b>		<b>8,075</b>	<b>100.0</b>		<b>100.0</b>
<b>2022</b>	<b>17</b>	<b>100.0</b>		<b>9,746</b>	<b>100.0</b>		<b>100.0</b>
<b>2021</b>	<b>39</b>	<b>100.0</b>		<b>14,393</b>	<b>100.0</b>		<b>100.0</b>

*Source: CRA-reported data, FFIEC, D&B; 2020 U.S. Census. Percentages may not total to 100.0% due to rounding.*

In 2024, the bank's lending performance was slightly below the aggregate and below the percentage of businesses with GAR of \$1.0 million or less. In 2023, the bank's lending performance was significantly below the aggregate and demographic. In 2022, performance was below the aggregate and significantly below the demographic. In 2021, performance was similar to 2022. However, in 2021, much of the small business lending volume was driven by PPP lending, which did not require the collection of revenue. When the analysis was controlled for loans without revenue reported, the bank's performance in 2024 and 2021 exceeded the aggregate and in 2023 and 2022, the bank's performance also improved but was still below the aggregate.

Additionally, the bank's performance compared to the aggregate generally increased over the evaluation period. As a result, the performance of small businesses with GAR of \$1.0 million or less was adequate.

**Responsiveness to Credit Needs of Highly Economically Disadvantaged Geographies and to Low-Income Persons and Small Businesses**

The bank exhibited an adequate record of serving the credits needs of the most economically disadvantaged areas of its assessment area, low-income individuals, and/or very small businesses, consistent with safe and sound banking practices. To help address small business needs, the bank participated in the following:

- Paycheck Protection Program (PPP) Loans: In 2021, MCB originated 21 PPP loans totaling \$1.9 million. PPP loans provided a direct benefit to small businesses adversely affected by the COVID-19 pandemic and were considered particularly responsive to acute credit needs during that time. Additionally, all PPP loans were made in amounts under \$1.0 million.
- Community Development Financial Institution (CDFI) Co-Lending Program: Launched in 2024, MCB provides 50.0% of the capital and the CDFI provides the other 50.0% for a small business loan. Since launching this program, the bank made one loan during the evaluation period. This loan program addresses the small business need for increased access to capital identified during the community contact interview.
- Small Business Administration (SBA) 7(a) Lender: In December 2024, the bank became an approved SBA 7(a) lender. This loan program allows business owners to borrow funds ranging up to a maximum loan amount of \$5.0 million. These loans feature competitive interest rates and flexible repayment terms, making them accessible to various types of small businesses. The federal government partially guarantees these loans, reducing the risk for lenders and enabling the bank to offer favorable terms. While offered by the bank, no loans originated during the evaluation period.

**Community Development Lending Activities**

MCB was a leader in making community development loans. MCB's 82 community development loans, totaling \$969.4 million, were comprised of 66 loans for \$712.0 million within this assessment area and 16 loans for \$257.4 million that benefited the BSRA. This activity represented an annualized performance over 36 months of approximately 27 loans for \$323.1 million. Compared to the previous evaluation, when the bank had an annualized performance of 22 loans for \$144.6 million, this represented an increase by number of 22.7% and 123.4% by dollar volume. The significant number and dollar volume of community development loans reflected the bank's specialized lending for skilled nursing homes in LMI areas for LMI individuals.

Examiners also considered MCB's annualized community development loans relative to its deposits and average assets and compared the bank's performance to three similarly-situated peer institutions. MCB's performance ranked second based on deposits and average assets.

The table below illustrates the bank's community development loan activity by year and purpose.

<b>Community Development Lending</b>										
<b>Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000's)</b>	<b>#</b>	<b>\$(000's)</b>	<b>#</b>	<b>\$(000's)</b>	<b>#</b>	<b>\$(000's)</b>	<b>#</b>	<b>\$(000's)</b>
2022	10	85,535	11	206,679	0	0	2	5,000	<b>23</b>	<b>297,214</b>
2023	10	73,541	11	61,160	0	0	5	65,500	<b>26</b>	<b>200,201</b>
2024	9	100,979	6	104,452	1	1,000	1	8,190	<b>17</b>	<b>214,621</b>
<b>Subtotal</b>	<b>29</b>	<b>260,055</b>	<b>28</b>	<b>372,291</b>	<b>1</b>	<b>1,000</b>	<b>8</b>	<b>78,690</b>	<b>66</b>	<b>712,036</b>
BSRA	0	0	15	217,376	0	0	1	40,000	<b>16</b>	<b>257,376</b>
<b>Total</b>	<b>29</b>	<b>260,055</b>	<b>43</b>	<b>589,667</b>	<b>1</b>	<b>1,000</b>	<b>9</b>	<b>118,690</b>	<b>82</b>	<b>969,412</b>

*Source: Bank data January 1, 2022 to December 31, 2024*

Below are examples of the bank’s community development loans within the assessment area.

- In 2024, the bank made a \$60.0 million loan to provide post-construction permanent financing for a 358-bed nursing facility in a moderate-income area of the Bronx with a majority of the patients being LMI. This loan supported community services for LMI individuals in the assessment area.
- In 2024, the bank made a \$37.3 million loan for a 133-unit rent-restricted multifamily complex in a moderate-income area of NYC. This loan supported the need for affordable housing in the assessment area.

**Innovative and/or Flexible Lending Practices**

The bank made limited use of innovative and/or flexible lending practices in order to serve assessment area credit needs. While the bank offered the following programs: PPP, CDFI co-lending, and SBA 7(a), minimal activity under the CDFI and SBA 7(a) programs contributed to the evaluation of limited use.

**INVESTMENT TEST**

MCB’s overall performance under the Investment Test is rated High Satisfactory. The bank’s performance under the criteria of Investment and Grant Activity and Community Development Initiatives primarily supported this conclusion.

**Investment and Grant Activity**

MCB had a significant level of qualified community development investment and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. During the evaluation period, the bank reported 60 qualified investments and grants totaling \$38.5 million, including 7 new investments for \$7.9 million, 14 prior period investments with a current balance of \$30.1 million, and 39 grants totaling \$536,000. Overall, this represented an annualized performance over 36 months of \$12.8 million, which was similar to the bank’s annualized performance of \$12.7 million by dollar volume at the previous evaluation.

The table below illustrates the bank’s community development investment and grant activity by year and purpose.

<b>Qualified Investments and Grants</b>										
<b>Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000's)</b>	<b>#</b>	<b>\$(000's)</b>	<b>#</b>	<b>\$(000's)</b>	<b>#</b>	<b>\$(000's)</b>	<b>#</b>	<b>\$(000's)</b>
Prior Period	13	27,924	1	2,165	0	0	0	0	14	30,089
2022	1	2,868	0	0	0	0	0	0	1	2,868
2023	0	0	3	1,500	0	0	0	0	3	1,500
2024	1	3,000	2	498	0	0	0	0	3	3,498
<b>Total Investments</b>	<b>15</b>	<b>33,792</b>	<b>6</b>	<b>4,163</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>21</b>	<b>37,955</b>
<b>Total Grants</b>	<b>9</b>	<b>143</b>	<b>22</b>	<b>276</b>	<b>8</b>	<b>117</b>	<b>0</b>	<b>0</b>	<b>39</b>	<b>536</b>
<b>Grand Total</b>	<b>24</b>	<b>33,935</b>	<b>28</b>	<b>4,439</b>	<b>8</b>	<b>117</b>	<b>0</b>	<b>0</b>	<b>60</b>	<b>38,491</b>

*Source: Bank data January 1, 2022 to December 31, 2024*

Below are examples of the bank’s qualified investments and grants within this assessment area.

- In 2024, the bank invested \$3.0 million in a community development fund that focused on providing affordable housing for LMI borrowers and renters. This investment supported the need for more affordable housing as demonstrated by the significant housing cost burden within this assessment area.
- In 2022, the bank invested in a \$2.9 million mortgage-backed security secured by loans to LMI borrowers in Nassau, Kings, and Queens counties. This investment supported the need for affordable housing in this assessment area.

**Responsiveness to Credit and Community Development Needs**

The bank exhibited adequate responsiveness to credit and community economic development needs. Of the qualified investments and grants deployed by the bank, 40.0% by number and 88.2% by dollar volume were towards affordable housing, which demonstrated responsiveness to the significant housing cost burden within this assessment area.

**Community Development Initiatives**

The bank made significant use of innovative and/or complex investments to support community development initiatives. During the evaluation period, of the 7 new investments, 2 (28.6%) were comprised of deposits held in a minority depository institution, 3 (42.9%) in a CDFI, 1 (14.3%) in a community development fund, and 1 (14.3%) in a mortgage-backed security.

**SERVICE TEST**

MCB’s overall performance under the Service Test is rated High Satisfactory. The bank’s performance in Community Development Services primarily supported this conclusion.

**Retail Services**

**Accessibility of Delivery Systems**

Delivery systems were reasonably accessible to essentially all portions of the bank’s assessment area. MCB operated 6 full-service branches and 17 ATMs in the assessment area. As shown in the table, MCB had 1

branch (16.7%) and 3 ATMs (17.6%) in a low-income census tract, which exceeded both the percentage of low-income census tracts and low-income families in this assessment area. The bank does not have any offices or ATMs in moderate-income census tracts.

<b>Branch and ATM Distribution by Tract Income Level</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Families</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	295	11.3	306,959	13.6	1	16.7	3	17.6
Moderate	601	23.0	537,442	23.9	0	0	0	0
Middle	873	33.4	773,285	34.4	1	16.7	3	17.6
Upper	686	26.3	612,325	27.2	2	33.3	5	29.5
Unknown	158	6.0	18,931	0.8	2	33.3	6	35.3
<b>Total</b>	<b>2,613</b>	<b>100.0</b>	<b>2,248,942</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>17</b>	<b>100.0</b>

*Source: 2020 U.S. Census data, Bank data as of December 31, 2024*

In addition to physical access to branches and ATMs, the bank offered alternative delivery systems, including online and mobile banking, which improved accessibility for its products and services for all geographies, including LMI areas.

**Changes in Branch Locations**

To the extent changes have been made, the bank’s record of opening and closing of branches did not adversely affect the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI. There were no changes in branch locations since the previous evaluation.

**Reasonableness of Business Hours and Services**

Services, including business hours, did not vary in a way that inconvenienced certain portions of this assessment area, particularly LMI geographies and/or individuals. All branches offered the same loan and deposit products. Business hours were similar for all branches. Notably, the Boro Park branch, located in a low-income census tract, offered Sunday hours.

**Community Development Services**

MCB was a leader in providing community development services. The bank provided 166 community development services, primarily addressing community service needs, of which 10 services benefited the BSRA. This represented an annualized performance over 36 months of approximately 55 community development services. This represented a 168.4% increase compared to the previous evaluation’s annualized performance of approximately 21 community development services. The bank’s annualized community development services also ranked second when compared to three similarly-situated banks.

The table below illustrates the bank’s community development services by year and purpose.

<b>Community Development Services</b>					
<b>Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2022	2	28	0	0	<b>30</b>
2023	0	47	0	0	<b>47</b>
2024	0	77	2	0	<b>79</b>
BSRA	3	4	3	0	<b>10</b>
<b>Total</b>	<b>5</b>	<b>156</b>	<b>5</b>	<b>0</b>	<b>166</b>
<i>Source: Bank data January 1, 2022 to December 31, 2024</i>					

Below are examples of the bank’s community development services within this assessment area:

- In 2022 through 2024, a bank director served on the board of directors of a non-profit organization focused on preventing and ending homelessness. The organization provided emergency shelter, housing services, and access to a food pantry.
- In 2023 and 2024, a bank director served on the board of directors of a non-profit organization that preserves and revitalizes homes for low-income homeowners.

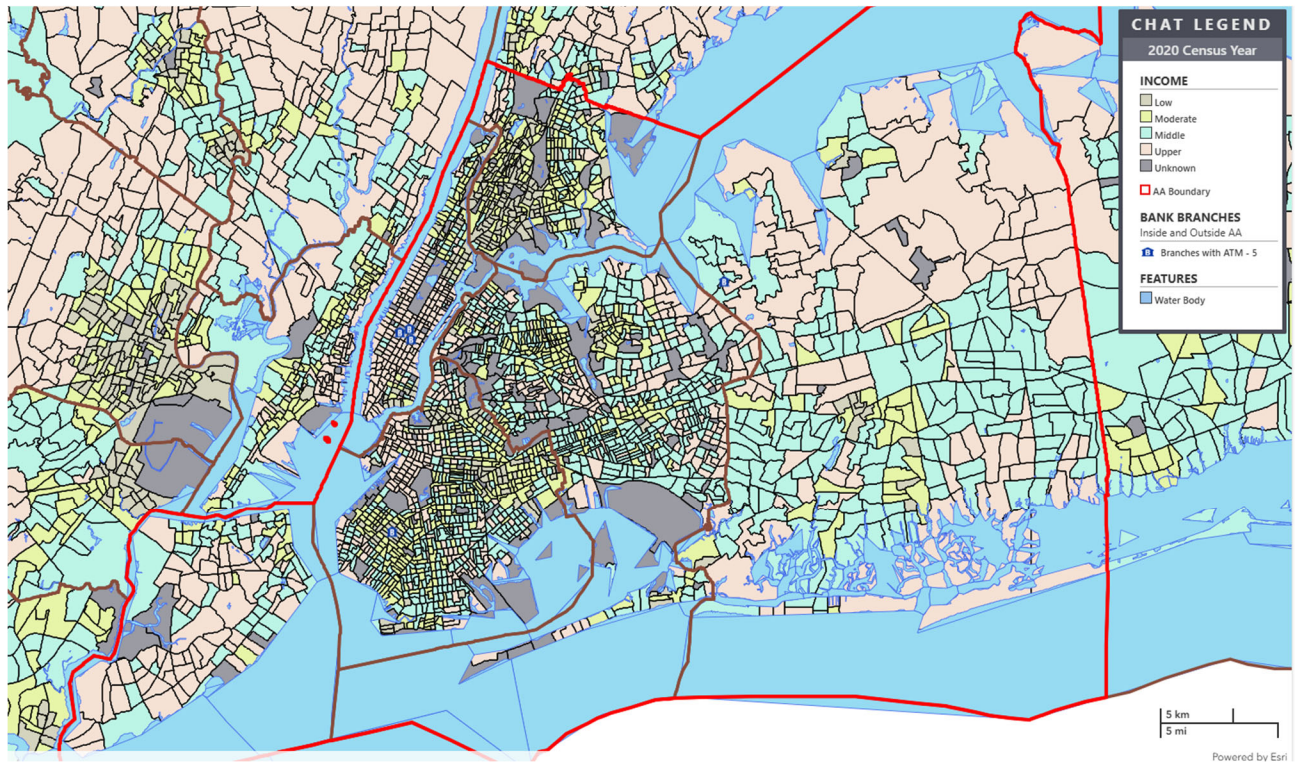
**FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

The bank was in compliance with the substantive provisions of the anti-discrimination laws and regulations. No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet the community credit needs of the assessment area was identified.

APPENDICES

APPENDIX A – ASSESSMENT AREA MAP

MSA 35620 (NEW YORK-NEWARK-JERSEY CITY, NY-NJ)



## **APPENDIX B – GLOSSARY**

**Aggregate lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Census tract:** A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

**Community development:** All Agencies have adopted the following language. Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration’s Development Company or Small Business Investment Company programs (13 CFR 121.301) or have GAR of \$1.0 million or less; or activities that revitalize or stabilize LMI geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize:

- (i) low- or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on:
  - a. Rates of poverty, unemployment, and population loss; or
  - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- or moderate-income individuals.

**Consumer loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

**Full scope review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, withdrawn).

**Home mortgage loans:** Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100.0% tabulations, the count of households always equals the count of occupied housing units.

**Housing affordability ratio:** The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

**Limited scope review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-income:** Individual income that is less than 50.0% of the area median income, or a median family income that is less than 50.0%, in the case of a geography.

**Market share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Metropolitan area (MA):** A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

**Middle-income:** Individual income that is at least 80.0% and less than 120.0% of the area median income, or a median family income that is at least 80.0% and less than 120.0%, in the case of a geography.

**Moderate-income:** Individual income that is at least 50.0% and less than 80.0% of the area median income, or a median family income that is at least 50.0% and less than 80.0%, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**Other products:** Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

**Owner-occupied units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rated area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Small loan(s) to business(es):** A loan included in 'loans to small businesses' as defined in the Federal Financial Institutions Examination Council's (FFIEC) Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1.0 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

**Small loan(s) to farm(s):** A loan included in 'loans to small farms' as defined in the instructions for the Call Report. These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

**Upper-income:** Individual income that is more than 120.0% of the area median income, or a median family income that is more than 120.0%, in the case of a geography.



## **PUBLIC SUMMARY**

# **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION OF METROPOLITAN COMMERCIAL BANK**

**AS OF DECEMBER 31, 2021**

New York State Department of Financial Services  
Consumer Protection and Financial Enforcement Division  
One State Street, New York NY 10004

**Note: This Evaluation is not an assessment of the financial condition of this institution. The rating assigned does not represent an analysis, conclusion or opinion of the New York State Department of Financial Services concerning the safety and soundness of this financial institution.**

# METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

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# METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

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## I. - GENERAL INFORMATION

This document is an evaluation (the “Evaluation”) of the Community Reinvestment Act (“CRA”) performance of Metropolitan Commercial Bank (“MCB” or the “Bank”) prepared by the New York State Department of Financial Services (“DFS” or the “Department”). This Evaluation represents the Department’s current assessment and rating of the Bank’s CRA performance based on an evaluation conducted as of December 31, 2021.

Section 28-b of the New York Banking Law, as amended, requires that when evaluating certain applications, the Superintendent of Financial Services shall assess a banking institution’s record of helping to meet the credit needs of its entire community, including low- and moderate-income (“LMI”) areas, consistent with safe and sound operations.

Part 76 of the General Regulations of the Superintendent (“GRS”) implements Section 28-b and further requires that the Department assess the CRA performance records of regulated financial institutions. Part 76 establishes the framework and criteria by which the Department will evaluate institutions’ performance. Section 76.5 further provides that the Department will prepare a written report summarizing the results of such assessment and will assign to each institution a numerical CRA rating based on a 1 to 4 scoring system. The numerical scores represent an assessment of CRA performance as follows:

- (1) Outstanding record of meeting community credit needs;
- (2) Satisfactory record of meeting community credit needs;
- (3) Needs to improve in meeting community credit needs; and
- (4) Substantial noncompliance in meeting community credit needs.

Section 76.5 further requires that the CRA rating and the Evaluation be made available to the public. Evaluations of banking institutions are primarily based on a review of performance tests and standards described in Section 76.7 and detailed in Sections 76.8 through 76.13. The tests and standards incorporate the 12 assessment factors contained in Section 28-b of the New York Banking Law.

For an explanation of technical terms used in this report, please consult the **GLOSSARY** at the back of this Evaluation.

**II. - OVERVIEW OF INSTITUTION'S PERFORMANCE**

The Department evaluated MCB according to the large banking institutions performance criteria pursuant to Sections 76.7, 76.8, 76.9 and 76.10 of the GRS. The evaluation period included calendar years 2019 and 2020 for lending activities and the period from September 30, 2018 to December 31, 2021 for the community development activities. The Department assigned MCB a rating of "2," indicating a "Satisfactory" record of helping to meet community credit needs.

This rating is based on the following factors:

**A. Lending Test: Low Satisfactory**

MCB's HMDA-reportable and small business lending activities were just satisfactory in light of the Bank's size, business strategy, and financial condition, as well as aggregate and peer group activity and the demographic characteristics and credit needs of its assessment area.

**1. Lending Activity: High Satisfactory**

MCB's lending levels were highly satisfactory considering its size, business strategy and financial condition, as well as the activity of its peer group and the demographic characteristics of its assessment area.

MCB's average LTD ratio for the evaluation period of 90.5% exceeded its peer group's average ratio of 86.1%.

**2. Assessment Area Concentration: Outstanding**

During the evaluation period, MCB originated 93.6% by number and 93.5% by dollar value of its total HMDA-reportable and small business loans within the assessment area, demonstrating an outstanding concentration of lending.

**3. Geographic Distribution of Loans: Low Satisfactory**

MCB's origination of loans in census tracts of varying income levels demonstrated a just satisfactory distribution of lending.

MCB's HMDA-reportable lending in LMI census tracts was outstanding, while its small business lending demonstrated a poor distribution of loans to LMI census tracts.

**4. Distribution by Borrower Characteristics: Low Satisfactory**

MCB's one-to-four HMDA-reportable and small business lending demonstrated a just satisfactory distribution of loans among individuals of different income levels and businesses of different revenue sizes.

MCB's one-to-four family HMDA-reportable lending to LMI borrowers was outstanding, while its small business lending demonstrated a poor distribution of loans among businesses of different revenue sizes.

## METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

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### 5. Community Development Lending: Outstanding

During the evaluation period, MCB originated \$441.4 million in new community development loans and had no loans outstanding from prior evaluation periods. This demonstrated an outstanding level of community development lending over the course of the evaluation period and was a significant increase from the \$165.8 million reported in the prior evaluation.

### **B. Investment Test: High Satisfactory**

#### 1. Qualified Investments

During the evaluation period, MCB made \$38.4 million in new qualified investments and had \$3 million outstanding from prior evaluation periods. In addition, MCB made \$565,000 in qualified grants. This demonstrated a highly satisfactory level of qualified investments and grants over the course of the evaluation period.

#### 2. Innovativeness of Qualified Investments:

MCB made no use of innovative investments to support community development.

#### 3. Responsiveness of Qualified Investments to Credit and Community Development Needs:

MCB's qualified investments exhibited highly satisfactory responsiveness to the assessment area's credit and community development needs.

### **C. Service Test: High Satisfactory**

#### 1. Retail Banking Services: Low Satisfactory

MCB has a just satisfactory branch network, delivery systems, branch hours and services, and alternative delivery systems, including as it relates to LMI individuals.

#### 2. Community Development Services: High Satisfactory

MCB provided a high satisfactory level of community development services.

*This evaluation was conducted based on a review of the 12 assessment factors set forth in Section 28-b of the New York Banking Law and GRS Part 76.*

## METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

### III. - PERFORMANCE CONTEXT

#### A. Institution Profile

MCB was established and federally chartered in 1999 as Metropolitan National Bank. In 2013, the Bank became a New York State chartered bank and changed its name to Metropolitan Commercial Bank (“MCB”). MCB is wholly-owned by Metropolitan Bank Holding Corp and headquartered at 99 Park Avenue, New York City.

During the evaluation, MCB operated six full-service branch offices: four in Manhattan (New York County) including its main office; one in Brooklyn (Kings County); and one in Great Neck (Nassau County). Supplementing the branches is an automated teller machine network (“ATM”) consisting of 12 full-service and five cash-dispensing only ATMs. All branches in Manhattan and Brooklyn have at least two full-service ATMs, except the Lexington Avenue branch which has one full-service ATM. Great Neck has three full-service ATMs. Each branch except for the branch in Great Neck also has a cash-dispensing only ATM.

MCB offers traditional personal banking products including checking, savings and electronic banking. Additionally, MCB offers banking products and services to small businesses, middle-market enterprises, and public entities such as commercial real estate lending, commercial and industrial loans, trade finance, cash management, and other services.

In its Consolidated Report of Condition (the “Call Report”) as of December 31, 2021, filed with the Federal Deposit Insurance Corporation (“FDIC”), MCB reported total assets of \$7.1 billion, of which \$3.7 billion were net loans and lease financing receivables. MCB also reported total deposits of \$6.5 billion resulting in a 56.9% LTD ratio. According to the latest available comparative deposit data as of June 30, 2021, MCB had a market share of 0.3% with \$5.3 billion in a market of \$2 trillion and ranking 23rd among 113 deposit taking institutions in its assessment area.

The following is a summary of the Bank’s loan portfolio, based on Schedule RC-C of the Bank’s December 31, 2018, 2019, 2020, and 2021 Call Reports:

TOTAL GROSS LOANS OUTSTANDING						
Loan Type	12/31/2019		12/31/2020		12/31/2021	
	\$000's	%	\$000's	%	\$000's	%
1-4 Family Residential Mortgage Loans	151,552	5.7	135,554	4.3	129,534	3.5
Commercial & Industrial Loans	448,618	16.8	591,501	18.9	646,937	17.3
Commercial Mortgage Loans	1,465,628	54.7	1,691,860	53.9	2,261,076	60.6
Multifamily Mortgages	377,596	14.1	433,239	13.8	355,290	9.5
Consumer Loans	71,176	2.7	45,650	1.5	31,586	0.8
Construction Loans	109,097	4.1	238,469	7.6	306,726	8.2
Other Loans	54,073	2.0	0	0.0	0	0.0
<b>Total Gross Loans</b>	<b>2,677,740</b>	<b>100.0</b>	<b>3,136,273</b>	<b>100.0</b>	<b>3,731,149</b>	<b>100.0</b>

As illustrated in the above table, MCB is primarily a commercial lender with 60.6% of its loan portfolio in commercial real estate and 17.3% in commercial and industrial loans.

## METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

*Examiners did not find evidence of financial or legal impediments that had an adverse impact on MCB's ability to meet the credit needs of its community.*

### **Assessment Area**

The Bank's assessment area is comprised of Bronx, Kings, New York, Nassau, Richmond, and Queens counties.

There are 2,451 census tracts in the Bank's assessment area, of which 296 are low-income, 598 are moderate-income, 801 are middle-income, 681 are upper-income, and 75 are tracts with no income indicated.

Assessment Area Census Tracts by Income Level							
County	N/A	Low	Mod	Middle	Upper	Total	LMI %
Bronx	7	140	99	60	33	339	70.5
Kings	14	95	260	230	162	761	46.6
New York	15	34	57	21	161	288	31.6
Nassau	9	7	28	159	81	284	12.3
Richmond	3	4	8	28	67	110	10.9
Queens	27	16	146	303	177	669	24.2
<b>Total</b>	<b>75</b>	<b>296</b>	<b>598</b>	<b>801</b>	<b>681</b>	<b>2,451</b>	<b>36.5</b>

### **Demographic & Economic Data**

The assessment area had a population of 9,781,355 during the evaluation period. Approximately 13.2% of the population were over the age of 65 and 19% were under the age of 16. Of the 2,203,187 families in the assessment area, 30.5% were low-income, 16.3% were moderate-income, 16.6% were middle-income and 36.7% were upper-income. There were 3,554,175 households in the assessment area, of which 17.8% had income below the poverty level and 3.8% were on public assistance.

The weighted average median family income in the assessment area was \$78,236.

There were 3,889,481 housing units within the assessment area, of which 45.2% were one- to four-family units and 54.5% were multifamily units. A majority (59.5%) of the housing units were rental units while 34.6% were owner-occupied units.

Of the total 2,209,048 rental-occupied units, 51.5% were in LMI census tracts while 48.2% were in middle- and upper-income census tracts. Average monthly gross rent was \$1,351.

Of the 1,345,127 owner-occupied housing units, 17.1% were in LMI census tracts while 82.7% were in middle- and upper-income census tracts. The median age of the housing stock was 80 years, and the median home value in the assessment area was \$532,360.

There were 1,284,903 non-farm businesses in the assessment area. Of these, 91.6% were businesses with reported revenues of less than or equal to \$1 million, 3.4% reported revenues of more than \$1 million and 5.1% did not report their revenues. Of all the businesses in the assessment area, 97.1% were businesses with less than fifty employees, while 95.4% operated from a single

## METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

location. The largest industries in the area were services (34.7%), retail trade (11.5%), finance, insurance & real estate (9.6%); 30.2% of businesses in the assessment area were not classified.

According to the New York State Department of Labor, the average annual unemployment rates were at its highest in 2020 statewide and all five counties in the assessment area, due to the impact of the COVID-19 pandemic. Over the course of the evaluation period, Bronx County had the highest average unemployment rate at 10.2%, followed by Kings County at 7.7%, Queens County at 7.3%, and Richmond County at 6.8%. Nassau County had the lowest average unemployment rate at 4.8%.

Assessment Area Unemployment Rate						
	Statewide	Bronx	Kings	Richmond	Nassau	Queens
2018	4.1	5.6	4.2	4.1	3.5	3.6
2019	3.8	5.2	4	3.7	3.3	3.4
2020	9.9	16.2	12.6	10.6	8	12.6
2021	6.9	13.6	10.1	8.7	4.5	9.6
Average of Years above	6.2	10.2	7.7	6.8	4.8	7.3

### Community Information

DFS examiners conducted community contacts interviews with representatives from two community organizations to assist in identifying banking and credit needs within MCB's assessment area. One of the organizations is a nonprofit organization that provides legal, financial, and marketing services to small businesses free of charge and guidance to entrepreneurs who wish to start a business. The other is a community development corporation whose mission is to empower low- and moderate-income women and minorities by offering programs that promote economic sufficiency, asset growth, and improve their lives through entrepreneurship. The corporation offers services that include business training, coaching, financing assistance, as well as assisting minority and women-owned business enterprises ("MWBE") in achieving their certification as a MWBE.

The representative of the nonprofit organization stated that it is very difficult for small business entrepreneurs to access traditional financing, as financial institutions look for financial stability, which many new businesses do not have. Also, there are many unbanked businesses in the communities, such as street vendors and online entities that do not qualify for traditional financing. Financial institutions are too quick to deny credit to new businesses and unbanked businesses. The representative also mentioned the need for banking facilities and services in areas of the Bronx and Kings counties that have high level of poverty. Local banks can assist community development organizations by encouraging bank employees to participate in economic development projects such as workshops and devoting more time and resources to assist entrepreneurs and small business owners in securing much needed financing.

The representative of the community development corporation stated that there is a high concentration of check cashing locations in the community and residents must pay a fee to cash their checks; hence, there is a need for more bank branches in the area to provide lower- or no-cost services. The representative also mentioned that many small business owners are struggling financially, as they did not receive loans through the Paycheck Protection Program ("PPP")

## METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

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because they lacked the knowledge or resources to obtain financial assistance. The representative also mentioned that areas in Bronx, Queens, and New York counties continue to deteriorate; therefore, local financial institutions need to participate in programs offered by community development organizations, by providing financial support and expertise to help with programs such as financial literacy, business workshops, entrepreneurial and professional services.

## METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

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### IV. - PERFORMANCE STANDARDS AND ASSESSMENT FACTORS

The Department evaluated MCB under the large banking institutions performance criteria in accordance with Sections 76.7, 76.8, 76.9 and 76.10 of the GRS, which consist of the lending, investment and service tests. DFS also considered the following factors in assessing the Bank's record of performance:

1. The extent of participation by the board of directors or board of trustees in formulating CRA policies and reviewing CRA performance;
2. Any practices intended to discourage credit applications;
3. Evidence of prohibited discriminatory or other illegal credit practices;
4. Record of opening and closing offices and providing services at offices; and
5. Process factors, such as activities to ascertain credit needs and the extent of marketing and special credit related programs.

Finally, the Evaluation considered other factors as delineated in Section 28-b of the New York Banking Law that reasonably bear upon the extent to which MCB helps to meet the credit needs of its entire community.

DFS derived statistics employed in this Evaluation from various sources. MCB submitted bank-specific information both as part of the Evaluation process and in its Call Report submitted to the FDIC. DFS obtained aggregate lending data from the Federal Financial Institutions Examination Council ("FFIEC") and deposit data from the FDIC. DFS obtained LTD ratios from information shown in the Bank's Uniform Bank Performance Report, compiled by the FFIEC from Call Report data.

DFS derived the demographic data referred to in this report from the 2010 U.S. Census and the FFIEC. DFS based business data on Dun & Bradstreet reports, which Dun & Bradstreet updates annually. DFS obtained unemployment data from the New York State Department of Labor.

The evaluation period included calendar years 2019 and 2020 for lending activities and the period from September 30, 2018 to December 31, 2021 for community development activities.

Examiners considered MCB's HMDA-reportable and small business loans in evaluating factors (2), (3) and (4) of the lending test noted below.

Small business loan data evaluated in this performance evaluation represented actual originations, HMDA-reportable loan data represented originated and purchased loans.

At its prior Community Reinvestment Performance Evaluation as of December 31, 2016, DFS assigned MCB a rating of "2," reflecting a "Satisfactory" compliance with regulatory standards.

**Current CRA Rating: Satisfactory**

## METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

### **A. Lending Test:** Low Satisfactory

*The Bank's lending performance was evaluated pursuant to the following criteria:*

- (1) Lending Activity;*
- (2) Assessment Area Concentration;*
- (3) Geographic Distribution of Loans;*
- (4) Borrower Characteristics;*
- (5) Community Development Lending; and*
- (6) Flexible and/or Innovative Lending Practices.*

MCB's HMDA-reportable and small business lending activities were just satisfactory in light of MCB's size, business strategy, and financial condition, as well as aggregate and peer group activity and the demographic characteristics and credit needs of its assessment area. MCB's level of community development lending was outstanding for community services and affordable housing purposes demonstrates the Bank's commitment to meet its community credit needs.

#### **1. Lending Activity:** High Satisfactory

MCB's lending activity levels were highly satisfactory considering its size, business strategy and financial condition, as well as the activity of its peer group and the demographic characteristics of its assessment area.

MCB's average LTD ratio for the evaluation period of 90.5% exceeded its peer group's average ratio of 86.1%. The decrease in the bank's 2020 quarterly LTD ratios was primarily due to the impact of the COVID-19 pandemic.

The table below shows MCB's LTD ratios in comparison with the peer group's ratios for the eight quarters of this evaluation period.

<b>Loan-to-Deposit Ratios</b>									
	2019 Q1	2019 Q2	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3	2020 Q4	Avg.
Bank	104.8	96.8	90.9	94.5	90.0	83.7	83.3	80.2	90.5
Peer	85.9	87.0	88.9	87.9	87.9	85.1	84.7	81.1	86.1

#### **2. Assessment Area Concentration:** Outstanding

During the evaluation period, MCB originated 93.6% by number and 93.5% by dollar value of its total HMDA-reportable and small business loans within the assessment area, demonstrating an outstanding concentration of lending.

##### **a. HMDA-Reportable Loans:**

During the evaluation period, MCB originated 98.3% by number and 94.5% by dollar value of its HMDA-reportable loans within the assessment area. This substantial majority of lending inside of its assessment area reflects an outstanding concentration of lending.

## METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

### b. Small Business Loans:

MCB originated 88% by number and 87% by dollar value of its small business loans within the assessment area during the evaluation period. This substantial majority of lending inside of its assessment area reflects an outstanding concentration of lending.

The following table shows the percentages of MCB’s HMDA-reportable and small business loans originated and purchased inside and outside of the assessment area.

Distribution of Loans Inside and Outside of the Assessment Area										
Loan Type	Number of Loans					Loans in Dollars (in thousands)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		\$	%	\$	%	
<b>HMDA-Reportable</b>										
2019	76	98.7%	1	1.3%	77	147,508	95.2%	7,500	4.8%	155,008
2020	42	97.7%	1	2.3%	43	65,747	92.9%	5,000	7.1%	70,747
Subtotal	118	98.3%	2	1.7%	120	213,254	94.5%	12,500	5.5%	225,754
<b>Small Business</b>										
2019	43	82.7%	9	17.3%	52	17,622	84.5%	3,222	15.5%	20,844
2020	45	93.8%	3	6.3%	48	11,628	91.0%	1,145	9.0%	12,773
Subtotal	88	88.0%	12	12.0%	100	29,250	87.0%	4,367	13.0%	33,617
<b>Grand Total</b>	<b>206</b>	<b>93.6%</b>	<b>14</b>	<b>6.4%</b>	<b>220</b>	<b>242,504</b>	<b>93.5%</b>	<b>16,867</b>	<b>6.5%</b>	<b>259,371</b>

### 3. Geographic Distribution of Loans: Low Satisfactory

MCB’s origination of loans in census tracts of varying income levels demonstrated a just satisfactory distribution of lending. While MCB’s HMDA-reportable lending in LMI census tracts was outstanding, its small business lending demonstrated a poor distribution of loans in LMI census tracts.

#### a. HMDA-Reportable Loans:

The distribution of MCB’s HMDA-reportable loans by the income level of the geography was outstanding.

During the evaluation period, MCB’s average lending rates in LMI census tracts of 39.8% by number and 33.5% by dollar value of HMDA-reportable loans were well above the aggregate’s lending rates of 16.7% and 21.3%, respectively. In addition, MCB’s lending performance compared favorably to the owner-occupied housing demographics in the assessment area.

The following table provides a summary of the distribution of MCB’s HMDA-reportable loans by the income level of the geography where the property was located.

**METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION**

Distribution of HMDA-Reportable Lending by Geographic Income of the Census Tract									
2019									
Geographic Income	Bank				Aggregate				OO HUs
	#	%	\$000's	%	#	%	\$000's	%	%
Low	6	7.9%	3,581	2.4%	4,027	3.9%	5,992,055	7.3%	2.9%
Moderate	25	32.9%	32,815	22.2%	14,348	14.0%	12,634,400	15.3%	14.1%
LMI	31	40.8%	36,396	24.7%	18,375	17.9%	18,626,455	22.6%	17.0%
Middle	22	28.9%	30,441	20.6%	38,772	37.8%	20,687,360	25.1%	39.9%
Upper	23	30.3%	80,671	54.7%	45,347	44.2%	42,580,495	51.7%	42.9%
Unknown		0.0%		0.0%	202	0.2%	460,080	0.6%	0.2%
<b>Total</b>	<b>76</b>		<b>147,508</b>		<b>102,696</b>		<b>82,354,390</b>		
2020									
Geographic Income	Bank				Aggregate				OO HUs
	#	%	\$000's	%	#	%	\$000's	%	%
Low	5	11.9%	9,374	14.3%	4,275	3.3%	4,953,695	5.5%	2.1%
Moderate	11	26.2%	25,769	39.2%	16,080	12.4%	13,189,720	14.6%	14.1%
LMI	16	38.1%	35,143	53.5%	20,355	15.7%	18,143,415	20.1%	16.2%
Middle	15	35.7%	8,303	12.6%	49,692	38.4%	24,056,460	26.7%	39.9%
Upper	11	26.2%	22,301	33.9%	59,126	45.7%	47,766,600	53.0%	42.9%
Unknown		0.0%		0.0%	235	0.2%	236,715	0.3%	0.2%
<b>Total</b>	<b>42</b>		<b>65,747</b>		<b>129,408</b>		<b>90,203,190</b>		
GRAND TOTAL									
Geographic Income	Bank				Aggregate				OO HUs
	#	%	\$000's	%	#	%	\$000's	%	%
Low	11	9.3%	12,955	6.1%	8,302	3.6%	10,945,750	6.3%	
Moderate	36	30.5%	58,584	27.5%	30,428	13.1%	25,824,120	15.0%	
LMI	47	39.8%	71,539	33.5%	38,730	16.7%	36,769,870	21.3%	
Middle	37	31.4%	38,744	18.2%	88,464	38.1%	44,743,820	25.9%	
Upper	34	28.8%	102,972	48.3%	104,473	45.0%	90,347,095	52.4%	
Unknown	-	0.0%	-	0.0%	437	0.2%	696,795	0.4%	
<b>Total</b>	<b>118</b>		<b>213,254</b>		<b>232,104</b>		<b>172,557,580</b>		

**b. Small Business Loans:**

The distribution of MCB’s small business loans among census tracts of varying income levels was poor.

MCB’s average rates of small business lending in LMI census tracts during the evaluation period were 11.4% by number and 12.4% by dollar value of loans, this was well below the aggregate’s rates of 25.3% and 21%, respectively. In addition, MCB’s rates of lending in LMI census tracts trailed the aggregate’s rates each year of the evaluation period, as well as the small business demographics in the assessment area.

## METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

The following table provides a summary of the distribution of MCB's small business loans by the income level of the geography where the business was located.

Distribution of Small Business Lending by Geographic Income of the Census Tract									
2019									
Geographic Income	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	%
Low		0.0%		0.0%	25,396	7.8%	638,246	7.1%	7.4%
Moderate	4	9.3%	2,111	12.0%	58,504	18.1%	1,460,012	16.1%	18.6%
LMI	4	9.3%	2,111	12.0%	83,900	25.9%	2,098,258	23.2%	26.0%
Middle	14	32.6%	5,363	30.4%	85,919	26.5%	2,166,216	24.0%	27.2%
Upper	23	53.5%	9,758	55.4%	146,857	45.4%	4,379,493	48.4%	44.5%
Unknown	2	4.7%	390	2.2%	7,106	2.2%	399,491	4.4%	2.3%
<b>Total</b>	<b>43</b>		<b>17,622</b>		<b>323,782</b>		<b>9,043,458</b>		
2020									
Geographic Income	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	%
Low	1	2.2%	64	0.6%	24,386	7.3%	955,225	5.8%	7.5%
Moderate	5	11.1%	1,455	12.5%	57,848	17.4%	2,303,320	14.0%	18.5%
LMI	6	13.3%	1,519	13.1%	82,234	24.7%	3,258,545	19.8%	26.0%
Middle	14	31.1%	5,151	44.3%	88,252	26.5%	3,756,574	22.8%	26.6%
Upper	24	53.3%	4,818	41.4%	154,342	46.4%	8,751,100	53.1%	45.1%
Unknown	1	2.2%	140	1.2%	7,776	2.3%	727,406	4.4%	2.3%
<b>Total</b>	<b>45</b>		<b>11,628</b>		<b>332,604</b>		<b>16,493,625</b>		
GRAND TOTAL									
Geographic Income	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	%
Low	1	1.1%	64	0.2%	49,782	7.6%	1,593,471	6.2%	
Moderate	9	10.2%	3,566	12.2%	116,352	17.7%	3,763,332	14.7%	
LMI	10	11.4%	3,630	12.4%	166,134	25.3%	5,356,803	21.0%	
Middle	28	31.8%	10,514	35.9%	174,171	26.5%	5,922,790	23.2%	
Upper	47	53.4%	14,576	49.8%	301,199	45.9%	13,130,593	51.4%	
Unknown	3	3.4%	530	1.8%	14,882	2.3%	1,126,897	4.4%	
<b>Total</b>	<b>88</b>		<b>29,250</b>		<b>656,386</b>		<b>25,537,083</b>		

#### 4. Distribution by Borrower Characteristics: Low Satisfactory

MCB's one-to-four family HMDA-reportable and small business lending demonstrated a just satisfactory distribution of loans among individuals of different income levels and businesses of different revenue sizes. While MCB's one-to-four family HMDA-reportable lending to LMI borrowers was outstanding, its small business lending demonstrated a less than satisfactory distribution of loans among businesses of different revenue sizes.

## METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

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### a. One-to-four Family HMDA-Reportable Loans:

MCB's one-to-four family HMDA-reportable lending demonstrated an outstanding distribution of loans among individuals of different income levels.

MCB is primarily a commercial lender and the six one-to-four family HMDA-reportable loans with revenue unknown originated by the Bank in 2019 were made for the purpose of investment which does not require the reporting of borrower income. The remaining one-to-four family HMDA-reportable loans analyzed for 2019 and 2020 are loans purchased during the evaluation period.

MCB's average rates of lending to LMI borrowers were 45.1% by number and 23.8% by dollar value of loans were well above the aggregate's rates of 11.9% and 6.3%, respectively. In addition, MCB's average lending rate by number of loans was comparable to the LMI family demographics in the assessment area.

The following table provides a summary of the distribution of MCB's one-to-four family loans by borrower income.

**METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION**

Distribution of One-to-Four Family Loans by Borrower Income									
2019									
Borrower Income	Bank				Aggregate				Fam.Dem.
	#	%	\$000's	%	#	%	\$000's	%	%
Low	4	6.7%	1,273	3.1%	2,714	2.7%	772,870	1.4%	30.5%
Moderate	24	40.0%	6,676	16.4%	9,407	9.5%	2,562,685	4.7%	16.3%
LMI	28	46.7%	7,949	19.6%	12,121	12.3%	3,335,555	6.1%	46.8%
Middle	8	13.3%	2,127	5.2%	20,574	20.8%	6,839,120	12.5%	16.6%
Upper	18	30.0%	7,004	17.3%	59,323	60.0%	38,600,855	70.6%	36.7%
Unknown	6	10.0%	23,520	57.9%	6,822	6.9%	5,930,020	10.8%	
<b>Total</b>	<b>60</b>		<b>40,600</b>		<b>98,840</b>		<b>54,705,550</b>		
2020									
Borrower Income	Bank				Aggregate				Fam.Dem.
	#	%	\$000's	%	#	%	\$000's	%	%
Low	2	6.5%	551	4.8%	2,426	1.9%	726,370	1.1%	30.5%
Moderate	11	35.5%	3,921	34.1%	12,210	9.7%	3,717,320	5.4%	16.3%
LMI	13	41.9%	4,471	38.9%	14,636	11.6%	4,443,690	6.5%	46.8%
Middle	9	29.0%	3,345	29.1%	28,176	22.3%	10,414,050	15.2%	16.6%
Upper	9	29.0%	3,668	31.9%	75,569	59.9%	47,048,105	68.7%	36.7%
Unknown		0.0%		0.0%	7,777	6.2%	6,558,935	9.6%	
<b>Total</b>	<b>31</b>		<b>11,484</b>		<b>126,158</b>		<b>68,464,780</b>		
GRAND TOTAL									
Borrower Income	Bank				Aggregate				Fam.Dem.
	#	%	\$000's	%	#	%	\$000's	%	%
Low	6	6.6%	1,824	3.5%	5,140	2.3%	1,499,240	1.2%	
Moderate	35	38.5%	10,596	20.3%	21,617	9.6%	6,280,005	5.1%	
LMI	41	45.1%	12,420	23.8%	26,757	11.9%	7,779,245	6.3%	
Middle	17	18.7%	5,472	10.5%	48,750	21.7%	17,253,170	14.0%	
Upper	27	29.7%	10,672	20.5%	134,892	60.0%	85,648,960	69.5%	
Unknown	6	6.6%	23,520	45.2%	14,599	6.5%	12,488,955	10.1%	
<b>Total</b>	<b>91</b>		<b>52,085</b>		<b>224,998</b>		<b>123,170,330</b>		

**b. Small Business Loans:**

MCB's small business lending demonstrated a poor distribution of loans among businesses of different revenue sizes.

To not to negatively skew the result of the "Distribution by Borrower Characteristics" analysis, DFS excluded PPP loans which did not require the collection and reporting of revenue for approval. The Bank, in 2020, originated 28 PPP loans for \$3.2 million within its assessment area.

## METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

During the evaluation period, MCB’s average rates of lending to small businesses with annual revenue of \$1 million or less of 16.7% by number and 16.7% by dollar value of loans were significantly below the aggregate’s rates of 40.8% and 21.9%, respectively. MCB’s rates of lending also compared unfavorably to the small business demographics in the assessment area.

The following table provides a summary of the distribution of MCB’s small business loans by the revenue size of the business.

Distribution of Small Business Lending by Revenue Size of Business									
2019									
Rev. Size	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	%
Rev. <= \$1MM	9	20.9%	3,343	19.0%	149,225	46.1%	2,590,792	28.6%	88.2%
Rev. > \$1MM	25	58.1%	9,628	54.6%					5.8%
Rev. Unknown	9	20.9%	4,651	26.4%					6.0%
<b>Total</b>	<b>43</b>		<b>17,622</b>		<b>323,782</b>		<b>9,043,458</b>		
2020									
Rev. Size	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	%
Rev. <= \$1MM	1	5.9%	1,000	11.9%	118,378	35.6%	3,005,483	18.2%	91.0%
Rev. > \$1MM	11	64.7%	4,675	55.6%					4.3%
Rev. Unknown	5	29.4%	2,736	32.5%					4.7%
<b>Total</b>	<b>17</b>		<b>8,411</b>		<b>332,604</b>		<b>16,493,625</b>		
GRAND TOTAL									
Rev. Size	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	%
Rev. <= \$1MM	10	16.7%	4,343	16.7%		40.8%		21.9%	
Rev. > \$1MM	36	60.0%	14,303	54.9%					
Rev. Unknown	14	23.3%	7,387	28.4%					
<b>Total</b>	<b>60</b>		<b>26,033</b>						

#### 4. Community Development Lending: Outstanding

During the evaluation period, MCB originated \$441.4 million in new community development loans and had no loans outstanding from prior evaluation periods. This demonstrated an outstanding level of community development lending over the course of the evaluation period and was a significant increase from the \$165.8 million reported in MCB’s prior CRA evaluation.

MCB primarily made community development loans for the purpose of community services, which included financing for commercial mortgages or construction loans for schools, shelters, and healthcare facilities benefitting primarily LMI individuals and families. In addition, MCB provided financing for multifamily properties that provided affordable housing for LMI individuals and families.

**METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION**

<b>Community Development Loans</b>				
<b>Purpose</b>	<b>This Evaluation Period</b>		<b>Outstanding from Prior Evaluation Periods</b>	
	<b># of Loans</b>	<b>\$000</b>	<b># of Loans</b>	<b>\$000</b>
Affordable Housing	38	129,933		
Economic Development				
Community Services	34	277,238		
Revitalization & Stabilization	4	34,233		
<b>Total</b>	<b>76</b>	<b>441,404</b>	<b>0</b>	<b>0</b>

Below are highlights of MCB’s community development lending.

- MCB participated in the amount of \$20 million in a \$50.5 million construction loan for a nonprofit charter school facility in a moderate-income tract in the Bronx, NY. The school is for students in grades K-2 and provides educational opportunities for LMI students as more than 85% of students are eligible for the free- or reduced-lunch program.
- The Bank participated in the amount of \$19.3 million in a \$40 million construction loan of a shelter with 200 units, support offices and commercial space in Staten Island, NY. The shelter offers 200 units with 500 beds providing shelter for families with children.
- MCB refinanced a \$13 million commercial mortgage for a 182-bed skilled nursing facility located in Long Beach, NY. The majority (more than 70%) of revenues of the facility come from Medicaid.
- The Bank originated a \$10.1 million construction loan to complete a 48-unit rent stabilized and affordable rental apartment building located in the Bronx, NY. The rents for all 48 units are below HUD fair market rents providing affordable housing for LMI individuals and families.

**a. Flexible and/or Innovative Lending Practices:**

MCB made occasional use of flexible or innovative lending practices.

In 2020, MCB originated 28 PPP loans for a total of \$3.2 million to small businesses in the Bank’s assessment area. The PPP loans provided economic relief to small businesses that were adversely impacted by the COVID-19 pandemic.

**B. Investment Test: High Satisfactory**

MCB’s investment performance pursuant to the following criteria:

- (1) The dollar amount of qualified investments;
- (2) The innovativeness or complexity of qualified investments; and
- (3) The responsiveness of qualified investments to the credit and community development needs of the assessment area.

## METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

### 1. Qualified Investments

During the evaluation period, MCB made \$38.4 million in new qualified investments and had \$3 million outstanding from prior evaluation periods. In addition, MCB made \$565,000 in qualified grants. This demonstrated a highly satisfactory level of qualified investments and grants over the course of the evaluation period.

<b>Qualified Investments and Grants</b>				
	<b>This Evaluation Period</b>		<b>Outstanding from Prior Evaluation Periods</b>	
	# of Inv.	\$000	# of Inv.	\$000
CD Investments				
Affordable Housing	14	37,454	3	3,023
Economic Development	4	997		
Community Services				
Other				
<b>Total</b>	<b>18</b>	<b>38,451</b>	<b>3</b>	<b>3,023</b>
CD Grants	# of Grants	\$000	<i>Not Applicable</i>	
Affordable Housing	12	200		
Economic Development	10	95		
Community Services	32	270		
Other				
<b>Total</b>	<b>54</b>	<b>565</b>		

Below are highlights of MCB’s qualified investments and grants.

#### Investments

- MCB invested in 13 mortgage-backed securities (“MBS”) issued by Freddie Mac, Fannie Mae, and GNMA totaling \$36.9 million. The MBS’ are secured by underlying mortgages of residential properties to LMI borrowers.
- During the evaluation period, MCB increased its existing equity investment from \$500,000 to \$1 million in a community development financial institution (“CDFI”) that provides financing and technical support for affordable housing and related services for people with disabilities.

#### Grants

- MCB made donations totaling \$55,000 to a nonprofit organization that builds and preserves affordable homes for LMI families in the New York City area.
- MCB made donations totaling \$50,000 to a nonprofit grantmaking organization that supports women and their families. The organization’s programs support economic justice for women of color and immigrant communities, safety of women from violence and abuse, and health equity for women.
- MCB made a \$10,000 donation to a CDFI that offers affordable financing to small businesses and nonprofit organizations that are financially viable but have difficulty accessing financing from banks or other conventional lenders.

**METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION**

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2. Innovativeness of Qualified Investments:

MCB made no use of innovative investments to support community development. MCB’s qualified investments during the evaluation period were primarily MBSs supporting affordable housing.

3. Responsiveness of Qualified Investments to Credit and Community Development Needs:

MCB’s qualified investments exhibited highly satisfactory responsiveness to the assessment area’s credit and community development needs.

**C. Service Test: High Satisfactory**

MCB’s retail service performance pursuant to the following criteria:

- (1) The current distribution of the banking institution’s branches;
- (2) The institution’s record of opening and closing branches;
- (3) The availability and effectiveness of alternative systems for delivering retail services; and
- (4) The range of services provided.

The Department evaluated MCB’s community development service performance pursuant to the following criteria:

- (1) The extent to which the banking institution provides community development services; and
- (2) The innovativeness and responsiveness of community development services.

1. Retail Banking Services: Low Satisfactory

MCB has a just satisfactory branch network, delivery systems, branch hours and services, and alternative delivery systems, including as it relates to LMI individuals.

a. Current distribution of the banking institution’s branches:

MCB has a just satisfactory distribution of branches within its assessment area. MCB has six full-service branches. In addition to its headquarters at 99 Park Avenue, MCB operates three other full-service retail branches in midtown Manhattan (New York County). There is a full-service branch located in Brooklyn (Kings County) and another in Great Neck (Nassau County). Of the six branches, the branch in Brooklyn is in a low-income census tract, the branch in Great Neck is in a middle-income census tract and the four Manhattan branches are all in upper-income census tracts.

<b>Distribution of Branches within the Assessment Area</b>							
<b>County</b>	<b>N/A #</b>	<b>Low #</b>	<b>Moderate #</b>	<b>Middle #</b>	<b>Upper #</b>	<b>Total #</b>	<b>LMI %</b>
New York					4	4	0%
Kings		1				1	100%
Nassau				1		1	0%
<b>Total</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>4</b>	<b>6</b>	<b>17%</b>

## METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

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### b. Record of opening and closing branches:

MCB's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, including LMI geographies and/or LMI individuals. MCB did not open or close any branches during the current evaluation period.

### c. Availability and effectiveness of alternative systems for delivering retail services:

MCB's delivery systems are accessible to portions of the Bank's assessment area, including LMI geographies and individuals.

MCB provides alternative delivery systems including the following:

- Telephone banking services – MCB's telephone banking services gives its clients access to their account 24 hours a day, 7 days a week. Clients can check balances, verify deposits, verify checks paid, and withdrawals.
- Online/internet banking services – MCB's online banking services are available for 24 hours a day, 7 days a week. Clients can check balances, verify deposits, pay and track their bills.
- Mobile banking – MCB's mobile banking services are available for 24 hours a day, 7 days a week. With the mobile banking platform, clients can view account balances, transactions and internal transfers. Also, clients can pay bills and make mobile check deposits.

These systems and services are available to all MCB clients, including LMI individuals, families and households with mobile devices and computers with internet access.

### d. Range of services provided:

MCB's services meet the convenience and accessibility needs of its assessment area, including LMI geographies and individuals.

- ATM network - consists of 17 machines. Each branch has two full-service, deposit-taking ATMs and one cash-only ATM, except for the Great Neck branch with three full-service ATMs and the Lexington Avenue branch with one full-service and one cash-only ATM.
- MCB offers extended hours until 6:00 pm at least one day during the week at three branches in Manhattan and the branch in Brooklyn, while regular business hours for these four branches are Monday through Friday from 8:30 am to 4:30 pm. The Brooklyn branch, located in a low-income census tract, also offers Sunday hours from 10:00 am to 2:00 pm during the winter months. The business hours for the Great Neck branch are from 8:30 am to 5:00 pm from Monday through Friday and from 9:30 am through 1:30 pm on Saturday. The business hours for the Lexington Avenue branch are from 8:30 am to 4:30 pm from Monday through Friday.

## METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

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### 2. Community Development Services: High Satisfactory

MCB provided a highly satisfactory level of community development services. During the evaluation period, MCB directors, officers and staff participated in 76 qualifying community development services. These services included serving as board or committee members of nonprofit organizations involved in a range of community development activities. The Bank also provided financial literacy education to students in LMI communities.

<b>Community Development Services</b>	
<b>Activity Type</b>	<b>Number of Activities</b>
On-Going Board & Committee Memberships	10
Technical Assistance	33
Seminars	9
Other Services - Financial Education	24
<b>Total Community Development Services</b>	<b>76</b>

Below are highlights of MCB's community development services.

- MCB, partnering with an education technology company, provided financial education workshops in underserved schools, serving students from LMI families. With the topics varying from the basics of banking to the basics of investment, the program helps to build the foundation for students' future financial wellbeing.
- The Bank partnered with a nonprofit organization that provides workforce training programs that help low-income women to achieve career-track employment and economic self-sufficiency. Trainings offered include job-skill training such as job interview and resume writing, and continuous learning opportunities. The organization also offers placement services.
- The CRA officer of the Bank served on the resource development planning committee for a nonprofit organization that provides financial and homeownership education, loan origination, and mortgage facilitation to support the attainment and sustainability of homeownership for underserved New Yorkers.
- A MCB employee served as the treasurer for a nonprofit organization that provides music education programs for students from LMI families and financial aid to help LMI students continue their music studies.

### **D. Additional Factors**

The following factors were also considered in assessing MCB's record of performance.

1. The extent of participation by the banking institution's board of directors or board of trustees in formulating the banking institution's policies and reviewing its performance with respect to the purposes of the CRA.

## METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

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Members of the board of directors are kept informed about CRA, as they review and discuss CRA related activities during the board meeting. During the evaluation period, MCB's compliance team conducted a CRA self-assessment as of June 30, 2020, and the results were discussed during the board meeting.

### 2. Discrimination and other illegal practices

- *Any practices intended to discourage applications for types of credit set forth in the banking institution's CRA Public File.*

DFS examiners did not note practices by MCB intended to discourage applications for the types of credit offered by MCB.

- *Evidence of prohibited discriminatory or other illegal credit practices.*

DFS CRA examiners did not note evidence of prohibited discriminatory or other illegal practices.

### 3. Process Factors

- *Activities conducted by the banking institution to ascertain the credit needs of its community, including the extent of the banking institution's efforts to communicate with members of its community regarding the credit services being provided by the banking institution.*

MCB management engages with community groups, business groups, and local officials to ascertain the credit needs of its community, including the needs of LMI individuals, families and geographies within the Bank's assessment area. MCB also participates in symposiums and events with community development organizations.

- *The extent of the banking institution's marketing and special credit-related programs to make members of the community aware of the credit services offered by the banking institution*

MCB does not make use of any type of advertising.

- *Action Taken in Response to Written Complaints with Respect to CRA*

Neither MCB nor DFS received any written complaints regarding MCB's CRA performance during the evaluation period.

### 4. Other factors that in the judgment of the Superintendent bear upon the extent to which MCB is helping to meet the credit needs of its entire community

DFS examiners noted no other factors.

**V - GLOSSARY**

**Aggregate Lending**

“Aggregate lending” means the number of loans originated and purchased by all reporting lenders in specified categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the assessment area.

**Banking Development District (“BDD”) Program**

The BDD Program is a program designed to encourage the establishment of bank branches in areas across New York State where there is a demonstrated need for banking services, in recognition of the fact that banks can play an important role in promoting individual wealth, community development, and revitalization. Among others, the BDD Program seeks to reduce the number of unbanked and underbanked New Yorkers and enhance access to credit for consumers and small businesses. More information about the program, may be found at <https://www.dfs.ny.gov> and search for the BDD Program.

**Community Development**

“Community development” means:

- Affordable housing (including multifamily housing) for LMI individuals;
- Community services targeted to LMI individuals;
- Activities that promote economic development by financing business or farms that meet the size eligibility standards of the United States Small Business Administration (“SBA”) Development Company or Small Business Investment Company programs, or have gross annual incomes of \$1 million or less;
- Activities that revitalize or stabilize LMI geographies, designated disaster areas, or distressed or underserved metropolitan middle-income geographies designated by the Board of Governors of the federal Reserve System, FDIC and the Office of Comptroller of the Currency; and
- Activities that seek to prevent defaults and/or foreclosures in loans included in the first and third bullet points above.

**Community Development Loan**

“Community development loan” means a loan that has its *primary purpose* community development. This includes but is not limited to loans to:

- Borrowers for affordable housing rehabilitation and construction, including construction and permanent financing for multifamily rental property serving LMI persons;
- Nonprofit organizations serving primarily LMI or other community development needs;
- Borrowers to construct or rehabilitate community facilities that are located in LMI areas or that primarily serve LMI individuals;
- Financial intermediaries including community development financial institutions, community development corporations, minority- and women-owned financial institutions, community

## METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

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- loan funds or pools, micro-finance institutions, and low-income or community development credit unions that primarily lend or facilitate lending to promote community development;
- Local, state and tribal governments for community development activities; and
- Borrowers to finance environmental clean-up or redevelopment of an industrial site as part of an effort to revitalize the LMI community in which the property is located.

### **Community Development Service**

“Community development service” means a service that has community development as its *primary purpose*, is related to the provision of financial services, and has not been considered in the evaluation of the banking institution's retail banking services. This includes but is not limited to:

- Providing technical assistance on financial matters to nonprofit, tribal or government organizations serving LMI housing or economic revitalization and development needs;
- Providing technical assistance on financial matters to small businesses or community development organizations;
- Lending employees to provide financial services for organizations facilitating affordable housing construction and rehabilitation or development of affordable housing;
- Providing credit counseling, home buyers and home maintenance counseling, financial planning or other financial services education to promote community development and affordable housing;
- Establishing school savings programs for LMI individuals;
- Providing seminars for LMI persons on banking and bank account record-keeping;
- Making ATM “Training Machines” available for extended periods at LMI community sites or at community facilities that serve LMI individuals; and
- Technical assistance activities to community development organizations such as:
  - ❖ Serving on a loan review committee;
  - ❖ Developing loan application and underwriting standards;
  - ❖ Developing loan processing systems;
  - ❖ Developing secondary market vehicles or programs;
  - ❖ Assisting in marketing financial services, including the development of advertising and promotions, publications, workshops and conferences;
  - ❖ Furnishing financial services training for staff and management;
  - ❖ Contributing accounting/bookkeeping services; and
  - ❖ Assisting in fund raising, including soliciting or arranging investments.

### **Community Development Financial Institution (“CDFI”)**

A CDFI is a financial institution that provides credit and financial services to underserved markets and populations and has a primary mission of community development, serves a target market, is a financing entity, provides development services, remains accountable to its community, and is a non-governmental entity. CDFIs are certified as such by United States Treasury Department’s CDFI Fund.

## METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

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### **Fair Market Rents (“FMRs”)**

Fair Market Rents are published and developed annually by the US Department of Housing and Urban Development (“HUD”) and used to determine rent payments for affordable housing projects such as Section 8 contracts in defined metropolitan statistical areas (“MSAs”) nationwide. For easy reference of annual FMRs in New York MSAs or counties, go to [www.huduser.gov/portal/datasets/fmr.html](http://www.huduser.gov/portal/datasets/fmr.html)

### **Geography**

“Geography” means a census tract delineated by the United States Bureau of the Census in the most recent decennial census.

### **Home Mortgage Disclosure Act (“HMDA”)**

The Home Mortgage Disclosure Act, enacted by Congress in 1975, and subsequently amended, requires institutions to annually report data about applications for residential (including multifamily) financing.

### **Income Level**

The income level for borrowers is based on household or family income. A geography’s income is categorized by median family income for the geography. In both cases, the income is compared to the Metropolitan Statistical Area (“MSA”) or statewide nonmetropolitan median income.

<b>Income level of individual or geography</b>	<b>% of the area median income</b>
Low-income	Less than 50
Moderate-income	At least 50 and less than 80
Middle-income	At least 80 and less than 120
Upper-income	120 or more

### **LMI Geographies**

“LMI geographies” means those census tracts or block numbering areas where, according to the most current U.S. Census, the median family income is less than 80% of the area median family income. In the case of tracted areas that are part of a MSA or Primary Metropolitan Statistical Area (“PMSA”), this would relate to the median family income for the MSA or PMSA in which the tracts are located. In the case of Block Numbering Areas (“BNAs”) and tracted areas that are not part of a MSA or PMSA, the area median family income would be the statewide non-metropolitan median family income.

### **LMI Borrowers**

“LMI borrowers” means borrowers whose income, as reported on the loan application which the lender relied upon in making the credit decision, is less than 80% of the area median family income. In cases where the residential property is located in a MSA or PMSA, this would relate to the median family income for that MSA or PMSA. Otherwise, the area median family income

## **METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION**

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would be the statewide non-metropolitan median family income. In all instances, the area median family incomes used to measure borrower income levels are updated annually by the Federal Financial Institutions Examination Council (“FFIEC”).

### **LMI Individuals/Persons**

“LMI individuals” or “LMI persons” means individuals or persons whose income is less than 80% of the area median family income. In the case where the individual resides in a MSA or PMSA, this would relate to the median family income for that MSA or PMSA. Otherwise, the area median family income would be the statewide non-metropolitan median family income. In all instances, the area median family incomes used to measure individual income levels are updated annually by the FFIEC.

### **LMI Penetration Rate**

“LMI penetration rate” means the percentage of a bank’s total loans (for a particular product) that was extended to LMI geographies or borrowers. For example, if a bank made 20 out of a total of 100 loans in LMI geographies or to LMI borrowers, the penetration rate would be 20%.

### **Low-Income Housing Tax Credit (“LIHTC”)**

LIHTC were created under the Tax Reform Act of 1986, that provides incentives to invest in projects for the utilization of private equity in the development of affordable housing aimed at low-income Americans. The tax credits provide a dollar-for-dollar reduction in a taxpayer’s federal income tax. It is more commonly attractive to corporations since the passive loss rules and similar tax changes greatly reduced the value of tax credits and deductions to individual taxpayers.

### **Minority Depository Institutions (“MDIs”)**

An MDI is defined as a federal insured depository institution for which (1) 51 percent or more of the voting stock is owned by minority individuals; or (2) a majority of the board of directors is minority and the community that the institution serves is predominantly minority. For more of MDIs, go to FDIC.gov (Minority Depository Institutions Program) including list of MDIs.

### **New Markets Tax Credit (“NMTC”)**

The NMTC Program was established by Congress in December 2000 to stimulate economic and community development and job creation in low-income communities. It permits taxpayers to receive a credit against federal income taxes for making qualified equity investments in Community Development Entities (“CDEs”). The credit provided to the investor totals 39% of the cost of the investment and is claimed over a 7-year period. CDEs must use substantially all of the taxpayer’s investments to make qualified investments in low-income communities. The Fund is administered by the CDFI Fund, an agency of the United States Department of the Treasury.

## METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

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### **Paycheck Protection Program (“PPP”) Loans**

The Coronavirus Aid, Relief, and Economic Security Act (the “CARES Act”) temporarily permits the U.S. Small Business Administration (“SBA”) to guarantee 100% of 7(a) loans under a new program titled the “Paycheck Protection Program”. The intent of the PPP is to help small business cover payroll costs providing for forgiveness of up to the full principal of qualifying loans guaranteed under the PPP subject to certain rules including how much or percentage of the loan proceeds a borrower spends on payroll costs. A small business owner can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Any amount of the PPP loan that is not forgiven shall be repaid over a 5-year term at a fixed interest rate of 1%. The program officially ended May 31, 2021.

### **Qualified Investment**

“Qualified investment” means a lawful investment, deposit, membership share or grant that has community development as its *primary purpose*. This includes but is not limited to investments, deposits, membership shares or grants in or to:

- Financial intermediaries (including community development financial institutions, community development corporations, minority- and women-owned financial institutions, community loan funds, micro-finance institutions and low-income or community development credit unions) that primarily lend or facilitate lending in LMI areas or to LMI individuals in order to promote community development;
- Organizations engaged in affordable housing rehabilitation and construction;
- Organizations, including, for example, small business investment corporations that promote economic development by financing small businesses;
- Facilities that promote community development in LMI areas or LMI individuals, such as youth programs, homeless centers, soup kitchens, health care facilities, battered women’s centers, and alcohol and drug recovery centers;
- Projects eligible for low-income housing tax credits;
- State and municipal obligations, such as revenue bonds that specifically support affordable housing or other community development needs;
- Organizations serving LMI housing or other community development needs, such as counseling for credit, home ownership, home maintenance, and other financial services education; and
- Organizations supporting activities essential to the capacity of LMI individuals or geographies to utilize credit to sustain economic development, such as day care operations and job training programs that facilitate access to permanent jobs.

### **Small Business Loan**

A small business loan is a loan in the amount of less than or equal to \$1 million.

## Section 2: Public Comments

## Public Comments

Public comments from the current and two prior calendar years are attached that specifically relate to the bank's performance in helping to meet community credit needs.

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**From:** Ricardo Gonzalez [REDACTED]  
**Sent:** Monday, November 24, 2025 3:06 PM  
**To:** [REDACTED]  
**Cc:** Daniel Delehanty [REDACTED]  
**Subject:** Orchestrating Dreams - MCB Financial Literacy Credit Class, Sunday, 11/23

Good Afternoon Laura –

It was my pleasure to join Daniel Delehanty yesterday as he conducted a very enjoyable Financial Literacy Credit Seminar via Zoom (as requested) for approximately 25 students, parents and teachers of Orchestrating Dreams, a non-profit organization which provides music instruction to children in several underserved communities in New York City. I am honored to be a member of their Board for nearly 5 years. We greatly appreciate the support that MCB has consistently provided. It enriches the lives of many NYC children. In my NYC high school, I benefited tremendously from a similar program so it gives me great joy to give back in any way possible. Fun fact - my musical mentor in high school is now in his 50<sup>th</sup> year of teaching...same role, same school...quite an accomplishment!

We look forward to continuing and enhancing the great MCB/Orchestrating Dreams partnership! Thanks again to Daniel for making the time to provide this very valuable information which is key to achieving many of life's goals.

Many thanks,  
Rich Gonzalez

**From:** Meirav Levy-Bernstein <[REDACTED]>  
**Sent:** Friday, October 17, 2025 1:02 PM  
**To:** Leah Cooper; Mia Ellis  
**Subject:** With gratitude  
**Attachments:** 10.17.25 - Mock Interviews3.jpg; 10.17.25 - Mock Interviews2.jpg; 10.17.25 - Mock Interviews.jpg

**EXTERNAL EMAIL:** Use caution when opening links or attachments.

This message originated from outside your organization

Dear volunteers,

On behalf of all of us at Grace Institute, thank you so much for volunteering today. Your time and your support of both our women and our program are invaluable. We are grateful for the honesty and encouragement you provided to our participants, both of which are crucial to their success.

We have received such positive responses from the women, and it is thanks to you that this event was both empowering and useful.

If you could please take a couple of minutes to provide anonymous feedback on your experience, that would be greatly appreciated: <https://www.surveymonkey.com/r/BP3LDQJ>

All the best,

Meirav Levy-Bernstein (she/her)

Senior Development Manager

**Grace Institute**

40 Rector Street, 14th Floor | New York, NY 10006  
(646) 216-8258 [\[REDACTED\]@graceinstitute.org](mailto:[REDACTED]@graceinstitute.org)

**Hiring?** I can help you find the right Administrative Professional for your team!

<http://www.GraceInstitute.org> | Find us on [LinkedIn](#), [Instagram](#), [Tiktok](#), [Bluesky](#) and [Facebook](#)

## Section 3: Branch Openings and Closings

**2024 - 2026 Branch Openings and Closings**

2024								
Openings								
Date	Street	City	State	Zip	County	MSA	Census Tract	Income Level
(none)	(none)	(none)	(none)	(none)	(none)	(none)	(none)	(none)
Closings								
Date	Street	City	State	Zip	County	MSA	Census Tract	Income Level
(none)	(none)	(none)	(none)	(none)	(none)	(none)	(none)	(none)


2025								
Openings								
Date	Street	City	State	Zip	County	MSA	Census Tract	Income Level
11/12/2025	311 Boulevard of the Americas	Lakewood	NJ	8701	29 Ocean County	29484 Lakewood-New Brunswick	7158	Moderate
Closings								
Date	Street	City	State	Zip	County	MSA	Census Tract	Income Level
(none)	(none)	(none)	(none)	(none)	(none)	(none)	(none)	(none)

2026								
Openings								
Date	Street	City	State	Zip	County	MSA	Census Tract	Income Level
3/3/2026	1111 Brickell Avenue	Miami	FL	33131	086 Miami Dade County	33124 Miami-Miami Beach-Kendall FL	67.13	Upper
Closings								
Date	Street	City	State	Zip	County	MSA	Census Tract	Income Level
(none)	(none)	(none)	(none)	(none)	(none)	(none)	(none)	(none)

## Section 4: Branch Locations

**Locations, Hours and Service Channels**

Park Avenue Banking Center				ATMs	
Address	Phone	Hours		Full Service	Cash Only
99 Park Avenue New York, NY 10016	212-365-6700	Monday	8:30AM - 4:30PM	2	1
		Tuesday	8:30AM - 4:30PM		
		Wednesday	8:30AM - 6:00PM		
		Thursday	8:30AM - 4:30PM		
		Friday	8:30AM - 4:30PM		
		Saturday	By Appt Only		
46th Street Banking Center - Diamond District				ATMs	
Address	Phone	Hours		Full Service	Cash Only
16 W. 46th Street New York, NY 10036	212-938-0770	Monday	8:30AM - 4:30PM	2	1
		Tuesday	8:30AM - 4:30PM		
		Wednesday	8:30AM - 4:30PM		
		Thursday	8:30AM - 6:00PM		
		Friday	8:30AM - 4:30PM		
		Saturday	By Appt Only		
Broadway Banking Center - Garment District*				ATMs	
Address	Phone	Hours		Full Service	Cash Only
1431 Broadway New York, NY 10018	212-643-6981	Monday	8:30AM - 6:00PM	2	0
		Tuesday	8:30AM - 4:30PM		
		Wednesday	8:30AM - 4:30PM		
		Thursday	8:30AM - 4:30PM		
		Friday	8:30AM - 4:30PM		
		Saturday	By Appt Only		
Boro Park Banking Center				ATMs	
Address	Phone	Hours		Full Service	Cash Only
5102 13th Avenue Brooklyn, NY 11219	718-851-2105	Monday	8:30AM-5:00PM	2	1
		Tuesday	8:30AM-5:00PM		
		Wednesday	8:30AM-5:00PM		
		Thursday	8:30AM-6:00PM		
		Friday	8:30AM-4:00PM		
		Sunday	10:00AM-2:00PM		

Great Neck Banking Center				ATMs		
Address	Phone	Hours		Full Service	Cash Only	
111 Great Neck Road Great Neck, NY 11021	516-441-5232	Monday	8:30AM-5:00PM	3	0	
		Tuesday	8:30AM-5:00PM			
		Wednesday	8:30AM-5:00PM	This Location has a Drive-up Facility		
		Thursday	8:30AM-5:00PM			
		Friday	8:30AM-5:00PM			
		Saturday	By Appt Only			
 <p><b>Metropolitan Commercial Bank.</b> The Entrepreneurial Bank</p>						
Upper East Side Banking Center				ATMs		
Address	Phone	Hours		Full Service	Cash Only	
1270 Lexington Avenue New York, NY 10028	646-930-3386	Monday	8:30AM-4:30PM	1	1	
		Tuesday	8:30AM-4:30PM			
		Wednesday	8:30AM-4:30PM			
		Thursday	8:30AM-4:30PM			
		Friday	8:30AM-4:30PM			
		Saturday	By Appt Only			

**Metropolitan Commercial Bank.**   
The **Entrepreneurial** Bank

Lakewood Banking Center				ATMs	
Address	Phone	Hours		Full Service	Cash Only
311 Boulevard of the Americas Suite 502 Lakewood, NJ 08701	732-691-4525	Monday	9:00AM-3:00PM	0	0
		Tuesday	9:00AM-3:00PM		
		Wednesday	9:00AM-3:00PM		
		Thursday	9:00AM-3:00PM		
		Friday	9:00AM-2:00PM		
		Sunday	By Appt Only		

**Metropolitan Commercial Bank.**   
The **Entrepreneurial** Bank

Miami Banking Center				ATMs	
Address	Phone	Hours		Full Service	Cash Only
1111 Brickell Avenue Miami FL 33131	305-222-7437	Monday	9:00AM-3:00PM	0	0
		Tuesday	9:00AM-3:00PM		
		Wednesday	9:00AM-3:00PM		
		Thursday	9:00AM-3:00PM		
		Friday	9:00AM-3:00PM		
		Saturday	By Appt Only		

## Section 5: Products/Services/Fees

## METROPOLITAN COMMERCIAL BANK

### Products and Services 2026

#### Personal Banking

- Savings***
- Certificates of Deposit
  - Money Market Accounts
  - Ultra Insured Money Market Accounts
  - Statement Savings Accounts
  - High Yield Savings Accounts
- Checking***
- Personal Checking
  - Basic Checking
  - NOW Checking
- Services***
- Online Banking
  - Bill Payment
  - Mobile Banking
  - e-Statements
  - Account Alerts
  - Debit Cards
  - Direct Deposit
  - Wire Services
  - Telephone Banking
  - Person to Person Transfer
  - Mobile Deposit

#### Business Banking

- Savings***
- Certificates of Deposit
  - Money Market Accounts
  - Ultra Insured Money Market Accounts
  - Statement Savings Accounts
  - Attorney Escrow Accounts
  - Tenant Lease Security Accounts
- Checking***
- Essential Checking
  - Enhanced Checking
  - Platinum Checking

**Services**

- Business NOW Checking
- IOLA Accounts
- Online Banking
- Bill Payment
- Mobile Banking
- e-Statements
- Merchant Services
- Resident Healthcare
- Remote Deposit
- ACH Origination
- Wire Services
- Positive Pay
- Mobile Deposit
- Lockbox
- Zelle for Business

**Commercial Lending**

**Real Estate**

- Acquisition Loans
- Renovation Loans
- Owner Occupied
- Leasehold Mortgages
- Construction Loans
- Investment Properties

**Commercial and Industrial Lending**

- Working Capital
- Equipment Financing
- Accounts Receivable Financing
- Term Loans
- Trade Services
- SBA7(a) Loans

**Online Services**

- Business Online Banking with Bill Payment
- Consumer Online Banking with Bill Payment
- Resident Healthcare
- Remote Deposit
- ACH Origination
- Wire Transfer
- Mobile Banking
- Lockbox

## Cash Management Offerings

## Business Banking Fee Schedule

### Essential Checking Cash Management Services

Information Reporting	Included
Check Images	Included
Internal Transfers	Included
Stop Payments	Included
Bill Pay	Included
E-Statements	Included
Mobile Banking	Included

### Enhanced and Platinum Checking Cash Management Services

Information Reporting	Foreign Exchange
Check Images	ACH (including same day ACH)
Internal Transfers	ACH Debit Block
Stop Payments	ACH Positive Pay
Bill Pay	Positive Pay
E-Statements	Lockbox
Mobile Banking	ZBA
Remote Deposit	Commercial Card
Wires – Domestic and International	



**Corporate Headquarters**  
 99 Park Avenue | 12th Floor | New York, NY 10016  
 212 659-0600  
[www.MCBankNY.com](http://www.MCBankNY.com)

**E-Banking**  
 212 365-6750      9:00 a.m. – 6:00 p.m.

For a complete listing of our Banking Centers, please visit our web site at [www.MCBankNY.com](http://www.MCBankNY.com)

MB-TCH01-0324

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## Metropolitan Commercial Bank offers a variety of commercial loans:

### Real Estate Financing

- Loans secured by commercial property, including owner occupied real estate

### Middle Market and Healthcare

A complete range of credit products for mid-sized companies:

- Lines of Credit
- Term Loans
- Equipment Financing.

### Trade Services

- Letters of Credit
- Documentary Collection

*Let us help you build your business and your wealth.*

To learn more contact your Metropolitan Commercial Banker or visit us online at [www.MCBankNY.com](http://www.MCBankNY.com)

Metropolitan Commercial Bank does not charge a fee for using another bank's ATM. ATM surcharge rebates apply to cash withdrawals from both consumer and business checking accounts. Other bank's atm fees will appear on your statement and ATM fees will be rebated at the end of each statement cycle. Metropolitan Commercial Bank makes its best effort to identify those ATM fees eligible for rebate. In the event that you have not received a rebate for a fee you believe is eligible, please contact Customer Service at 800 852-7632. Metropolitan Commercial Bank reserves the right to modify or discontinue the ATM surcharge rebate program at any time.

## Schedule of Terms and Charges

Stop Payment	\$ 25.00
Nonsufficient Funds	\$ 35.00
Overdraft	\$ 35.00
Deposit Item Returned	\$ 10.00
Bank Check	\$ 10.00
FedNow Transfer	\$ 1.50
Wire Transfer Remitted: Domestic	\$ 35.00
Foreign	\$ 45.00
Wire Transfer Received:	\$ 10.00
Clean Collection: Sent	\$ 50.00 <sup>1</sup>
Received	\$ 35.00
USD Checks on Canada (Minimum)	\$ 25.00 <sup>1</sup>
Documentary Collection	\$ 125.00
Copy of Statement/Check	\$ 10.00
Processing of Legal Documents/Levy (Minimum)	\$ 150.00
Processing of Subpoena/Per Hour plus any Attorney and Court Costs	\$ 300.00
Audit Confirmation	\$ 30.00
Certificate of Balance	\$ 25.00
Investigation/Research (Minimum)	\$ 50.00
Per Deposit Item/Check Paid/ACH	\$0.10/0.15/0.30
Cash Deposits	\$1 per \$1000 deposited
Signature Verification	\$ 10.00
ATM/Debit Card Replacement	\$ 10.00
ATM/Debit Card Rush Replacement	\$ 35.00
Letter of Credit	per arrangement
Deposit Coverage Assessment	\$0.16 per \$1,000
Balance Reserve Requirement	5% of Avg Daily Balance

<sup>1</sup> These items may also be subject to fees imposed by drawee bank.

**Your account will be charged a monthly fee if the average daily balance in your account falls below the minimum amount indicated below for the respective product:**

	minimum	fee	Initial
Platinum Checking <sup>1</sup>	\$50,000.00	\$ 35.00	\$5,000
Enhanced Checking <sup>2</sup>	\$15,000.00	\$ 30.00	\$5,000
Essential Checking <sup>3</sup>	\$ 5,000.00	\$ 15.00	\$5,000
Money Market	\$ 2,500.00	\$ 10.00	\$1,000
NOW Accounts	\$10,000.00	\$ 25.00	\$0
Certificate of Deposit	\$ 1,000.00	\$ 0	\$0
	\$0	\$0	\$0
Ultra Insured Money Market			
Ultra Insured Checking	\$0	\$0	\$0
Business Statement Savings	\$300	\$ 10	\$100

<sup>1</sup> Checks paid, items deposited and ACH \$0.20/item.

<sup>2</sup> Total 600 FREE items: 150 each: checks paid; ACH debits, ACH credits & checks deposited.

<sup>3</sup> 200 FREE items: 50 each: Checks, ACH debits, ACH credits & checks deposited

**Important Notice Regarding Your Money Market Deposit and Statement Savings Account:** A fee of \$10 will be imposed for each transaction that exceeds the transaction limitation set forth in our *Deposit Account* brochure and *Ultra Insured Terms and Conditions*.

Please refer to our *All about your Business Deposit Accounts* brochure for additional information or ask our staff if you require clarification concerning the fees, restrictions or operation of your account.

We may pay overdrafts for ATM and everyday debit card transactions.

## Schedule of Terms and Charges

Stop Payment	\$ 25.00
Deposit Item Returned	\$ 10.00
Bank Check	\$ 10.00
Wire Transfer Remitted: Domestic	\$ 35.00
Foreign	\$ 45.00
Wire Transfer Received:	\$ 10.00
Clean Collection: Sent	\$ 50.00*
Received	\$ 35.00
USD Checks on Canada (Minimum)	\$ 25.00*
Documentary Collection	\$ 125.00
FedNow Transfer	\$ 1.50
Copy of Statement	\$ 10.00
Copy of Check	\$ 10.00
Processing of Legal Documents/Levy (Minimum)	\$ 150.00
Research Fee/Per Hour plus any Attorney and Court Costs	\$ 100.00
Audit Confirmation	\$ 30.00
Certificate of Balance	\$ 25.00
Investigation/Research (Minimum)	\$ 50.00
Signature Verification	\$ 10.00
ATM/Debit Card Replacement	\$ 10.00
ATM/Debit Card Rush Replacement	\$ 35.00
Account Escheatment	\$ 50.00

\* These items may also be subject to fees imposed by drawee bank

Please refer to our *Deposit Account* brochure and *Ultra Insured Terms and Conditions* for additional information or ask our staff if you require clarification concerning the fees, restrictions or operation of your account.

Metropolitan Commercial Bank does not charge a fee for using another bank's ATM. ATM surcharge rebates apply to cash withdrawals from both consumer and business checking accounts. Other bank's atm fees will appear on your statement and ATM fees will be rebated at the end of each statement cycle. Metropolitan Commercial Bank makes its best effort to identify those ATM fees eligible for rebate. In the event that you have not received a rebate for a fee you believe is eligible, please contact Customer Service at 800 852-7632. Metropolitan Commercial Bank reserves the right to modify or discontinue the ATM surcharge rebate program at any time.

# Metropolitan Commercial Bank.



The **Entrepreneurial** Bank

**Corporate Headquarters**

99 Park Avenue | 12th Floor | New York, NY 10016

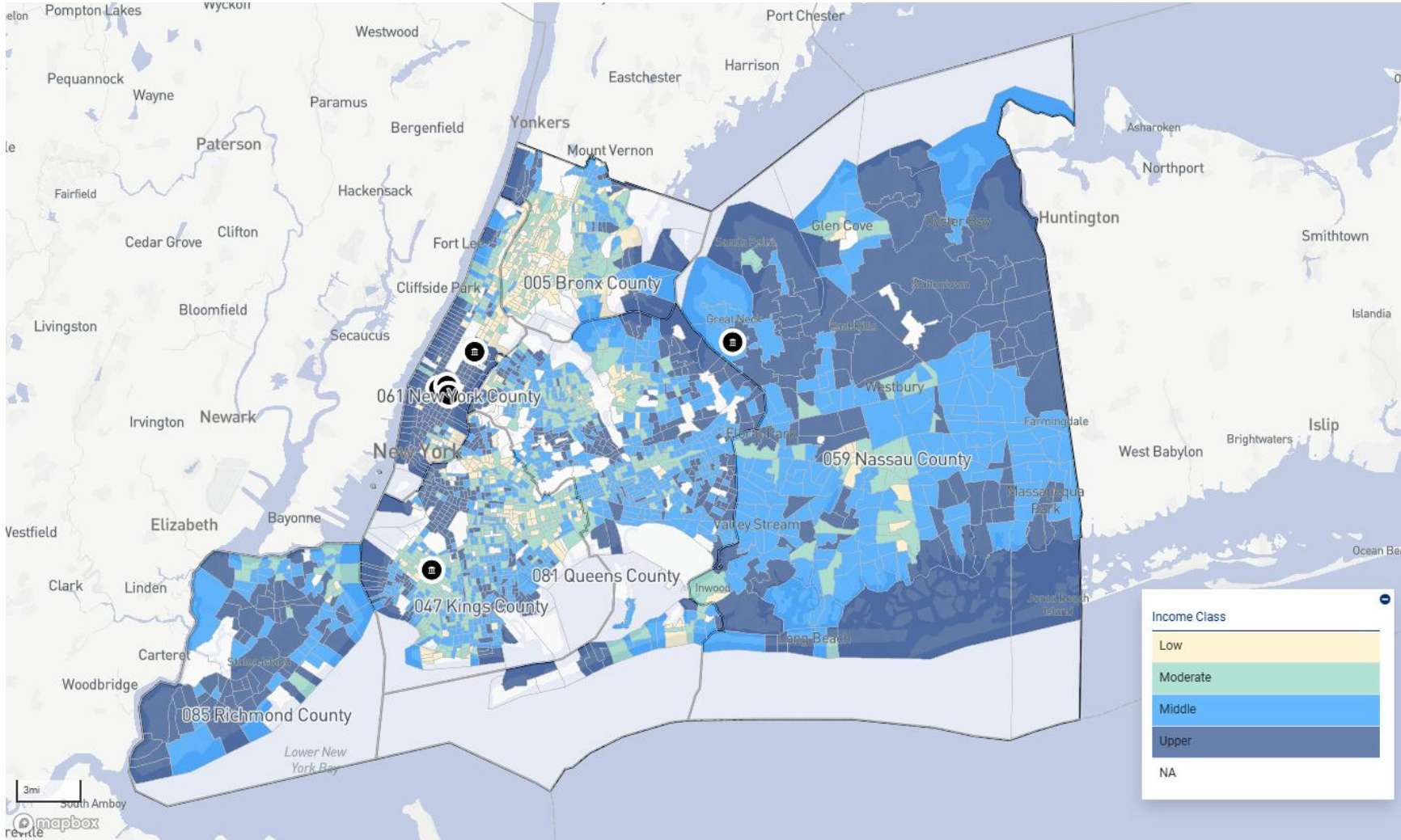
212 659-0600

[www.MCBankNY.com](http://www.MCBankNY.com)

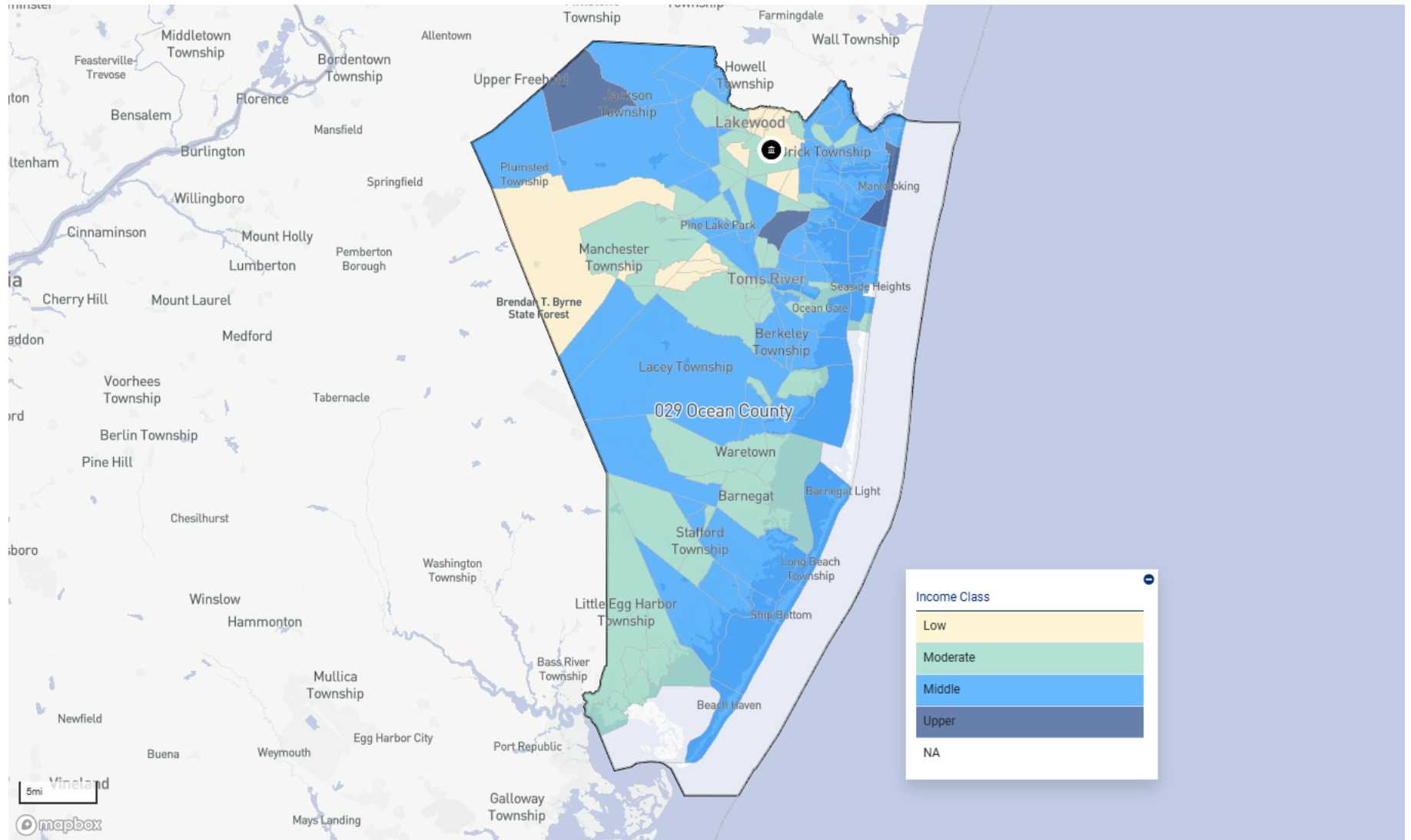
For a complete listing of our Banking Centers, please visit our web site at  
[www.MCBankNY.com](http://www.MCBankNY.com)

## Section 6: Assessment Areas

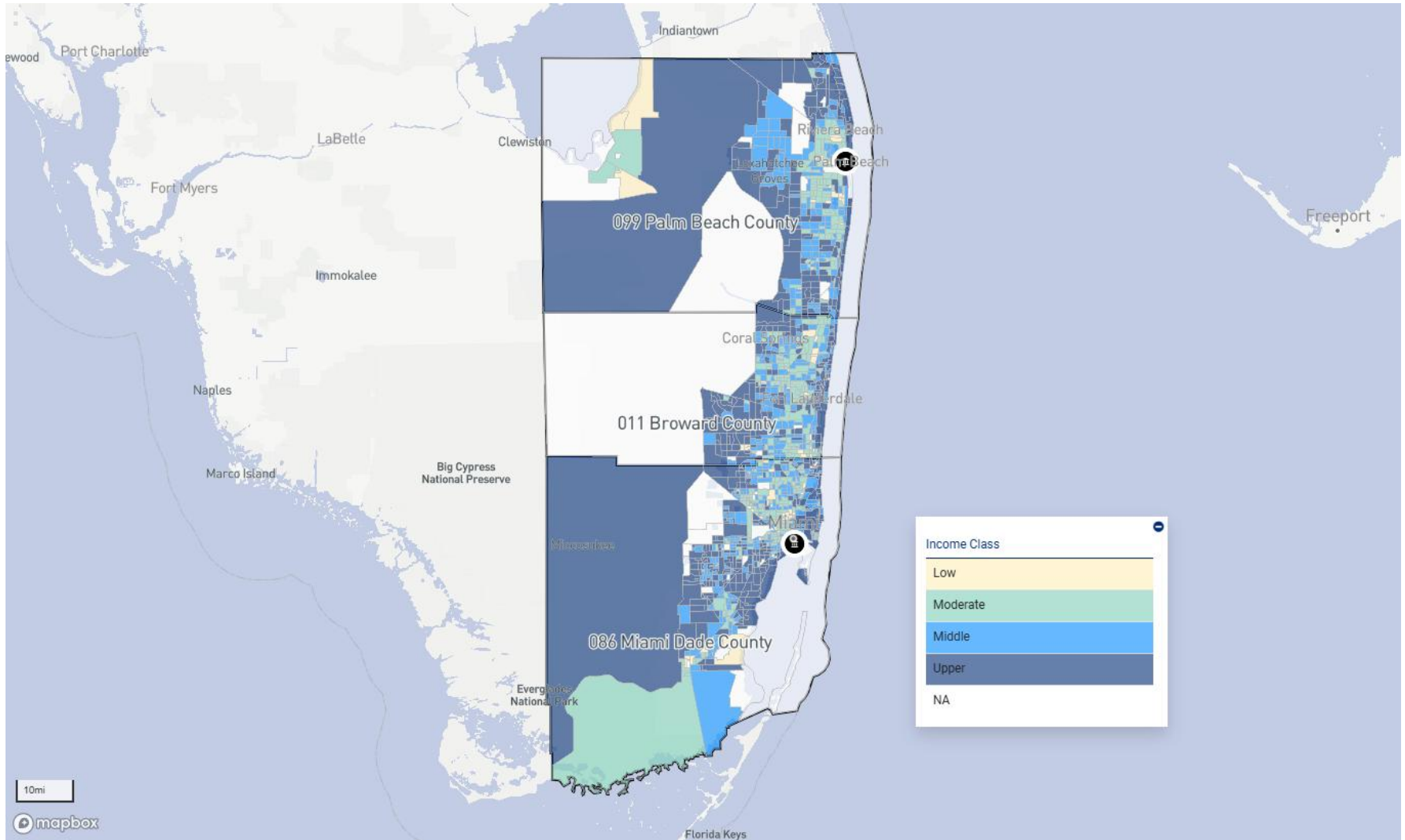
### 2026 Assessment Areas



New York Assessment Area



*New Jersey Assessment Area (as of 1/1/26) – Ocean County*



*FL Assessment Area (as of 1/1/26) – Miami Dade, Broward and Palm Beach County*

**TRACTS DEMOGRAPHICS REPORT**

Institution: METROPOLITAN COMMERCIAL BANK Assessment Set: 2026 AA COUNTIES (2026)

State	State Name	County	County Name	CensusTract	MSA/MD	MSA/MD Name	Place	MSA/MD MFI	LMI	MMCT
36	NEW YORK	005	BRONX COUNTY	0016.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	19.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0020.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0020.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0023.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0025.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0027.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0027.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0028.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0031.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0033.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0035.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0037.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0039.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0041.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0043.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0044.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0046.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0048.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0050.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0050.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0051.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y



















36	NEW YORK	005	BRONX COUNTY	0425.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0429.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0429.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0431.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0431.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0435.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0458.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0460.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0462.03	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0462.05	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0462.08	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	005	BRONX COUNTY	0462.09	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0102.02	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	DEERFIELD BEACH CITY, FL	\$96,200	MODERATE INCOME	N
12	FLORIDA	011	BROWARD COUNTY	0103.04	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	DEERFIELD BEACH CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0103.05	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	DEERFIELD BEACH CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0103.06	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	DEERFIELD BEACH CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0103.07	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	DEERFIELD BEACH CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0104.02	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	DEERFIELD BEACH CITY, FL	\$96,200	MODERATE INCOME	N
12	FLORIDA	011	BROWARD COUNTY	0104.03	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	DEERFIELD BEACH CITY, FL	\$96,200	MODERATE INCOME	N
12	FLORIDA	011	BROWARD COUNTY	0104.05	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	DEERFIELD BEACH CITY, FL	\$96,200	LOW INCOME	Y

12	FLORIDA	011	BROWARD COUNTY	0107.01	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	DEERFIELD BEACH CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0107.02	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	DEERFIELD BEACH CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0201.03	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	COCONUT CREEK CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0202.12	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	MARGATE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0202.13	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	MARGATE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0203.02	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	CORAL SPRINGS CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0203.08	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	CORAL SPRINGS CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0203.11	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	CORAL SPRINGS CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0203.13	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	CORAL SPRINGS CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0203.23	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	CORAL SPRINGS CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0203.24	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	CORAL SPRINGS CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0204.04	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	MARGATE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0204.05	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	NORTH LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0204.07	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	NORTH LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0204.12	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	NORTH LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0204.17	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	TAMARAC CITY, FL	\$96,200	MODERATE INCOME	N

12	FLORIDA	011	BROWARD COUNTY	0204.20	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	NORTH LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0204.21	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	NORTH LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0205.02	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	COCONUT CREEK CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0302.01	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	POMPANO BEACH CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0303.01	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	POMPANO BEACH CITY, FL	\$96,200	LOW INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0303.02	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	POMPANO BEACH CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0304.02	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	POMPANO BEACH CITY, FL	\$96,200	LOW INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0305.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	POMPANO BEACH CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0306.01	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	POMPANO BEACH CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0306.02	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	POMPANO BEACH CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0307.03	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	COCONUT CREEK CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0307.05	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	COCONUT CREEK CITY, FL	\$96,200	MODERATE INCOME	N
12	FLORIDA	011	BROWARD COUNTY	0308.03	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	POMPANO BEACH CITY, FL	\$96,200	LOW INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0308.04	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	POMPANO BEACH CITY, FL	\$96,200	LOW INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0308.05	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	POMPANO BEACH CITY, FL	\$96,200	MODERATE INCOME	N
12	FLORIDA	011	BROWARD COUNTY	0308.06	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	POMPANO BEACH CITY, FL	\$96,200	MODERATE INCOME	N

12	FLORIDA	011	BROWARD COUNTY	0310.01	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	POMPANO BEACH CITY, FL	\$96,200	MODERATE INCOME	N
12	FLORIDA	011	BROWARD COUNTY	0403.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	FORT LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	N
12	FLORIDA	011	BROWARD COUNTY	0409.01	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	FORT LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0409.02	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	FORT LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0410.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	FORT LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0411.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	FORT LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0412.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	FORT LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0413.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	BOULEVARD GARDENS CDP, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0414.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	BOULEVARD GARDENS CDP, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0415.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	FORT LAUDERDALE CITY, FL	\$96,200	LOW INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0416.01	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	FORT LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0416.02	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	FORT LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0417.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	FORT LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0427.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	FORT LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0428.01	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	FORT LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0428.02	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	FORT LAUDERDALE CITY, FL	\$96,200	LOW INCOME	Y

12	FLORIDA	011	BROWARD COUNTY	0429.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	FORT LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0433.02	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	FORT LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0501.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	FORT LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0502.07	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	FORT LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0502.08	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	FORT LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0503.06	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	LAUDERDALE LAKES CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0503.08	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	FORT LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0503.09	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	NORTH LAUDERDALE CITY, FL	\$96,200	LOW INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0503.11	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	LAUDERDALE LAKES CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0503.12	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	LAUDERDALE LAKES CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0503.13	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	LAUDERDALE LAKES CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0503.14	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	LAUDERDALE LAKES CITY, FL	\$96,200	LOW INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0503.15	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	LAUDERDALE LAKES CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0507.02	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	OAKLAND PARK CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0508.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	FORT LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0601.07	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	NORTH LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y

12	FLORIDA	011	BROWARD COUNTY	0601.11	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	TAMARAC CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0601.15	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	SUNRISE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0601.17	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	SUNRISE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0601.23	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	LAUDERHILL CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0601.24	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	LAUDERHILL CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0601.27	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	NORTH LAUDERDALE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0601.28	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	TAMARAC CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0601.29	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	TAMARAC CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0601.30	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	TAMARAC CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0602.03	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	SUNRISE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0602.07	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	SUNRISE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0602.08	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	SUNRISE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0602.11	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	SUNRISE CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0602.14	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	SUNRISE CITY, FL	\$96,200	LOW INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0602.15	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	SUNRISE CITY, FL	\$96,200	LOW INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0603.02	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	LAUDERHILL CITY, FL	\$96,200	MODERATE INCOME	Y

12	FLORIDA	011	BROWARD COUNTY	0603.03	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	LAUDERHILL CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0603.04	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	LAUDERHILL CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0603.05	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	LAUDERHILL CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0603.06	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	LAUDERHILL CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0604.02	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	LAUDERHILL CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0604.05	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	LAUDERHILL CITY, FL	\$96,200	LOW INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0611.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	BROADVIEW PARK CDP, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0701.04	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	DAVIE TOWN, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0703.24	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	DAVIE TOWN, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0703.27	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	WESTON CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0705.04	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	DAVIE TOWN, FL	\$96,200	LOW INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0706.01	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	DAVIE TOWN, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0804.05	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	DANIA BEACH CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0805.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	DANIA BEACH CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0901.03	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HOLLYWOOD CITY, FL	\$96,200	MODERATE INCOME	N
12	FLORIDA	011	BROWARD COUNTY	0903.01	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HOLLYWOOD CITY, FL	\$96,200	MODERATE INCOME	Y

12	FLORIDA	011	BROWARD COUNTY	0904.03	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HOLLYWOOD CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0904.04	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HOLLYWOOD CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0905.04	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HOLLYWOOD CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0911.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HOLLYWOOD CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0912.01	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HOLLYWOOD CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0914.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HOLLYWOOD CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0915.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	MIRAMAR CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0916.01	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HOLLYWOOD CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0917.01	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HOLLYWOOD CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0917.02	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HOLLYWOOD CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0918.03	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HOLLYWOOD CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0919.03	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HOLLYWOOD CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	0919.04	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HOLLYWOOD CITY, FL	\$96,200	LOW INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	1001.03	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HALLANDALE BEACH CITY, FL	\$96,200	MODERATE INCOME	N
12	FLORIDA	011	BROWARD COUNTY	1001.06	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HALLANDALE BEACH CITY, FL	\$96,200	MODERATE INCOME	N
12	FLORIDA	011	BROWARD COUNTY	1002.01	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HALLANDALE BEACH CITY, FL	\$96,200	MODERATE INCOME	Y

12	FLORIDA	011	BROWARD COUNTY	1002.03	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HALLANDALE BEACH CITY, FL	\$96,200	LOW INCOME	N
12	FLORIDA	011	BROWARD COUNTY	1002.04	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HALLANDALE BEACH CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	1003.01	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HALLANDALE BEACH CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	1004.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HALLANDALE BEACH CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	1005.01	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	PEMBROKE PARK TOWN, FL	\$96,200	LOW INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	1005.02	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	HALLANDALE BEACH CITY, FL	\$96,200	LOW INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	1006.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	PEMBROKE PARK TOWN, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	1007.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	PEMBROKE PARK TOWN, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	1008.01	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	MIRAMAR CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	1008.03	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	WEST PARK CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	1008.04	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	PEMBROKE PARK TOWN, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	1103.12	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	PEMBROKE PINES CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	1103.23	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	MIRAMAR CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	1103.34	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	PEMBROKE PINES CITY, FL	\$96,200	LOW INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	1103.46	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	MIRAMAR CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	1103.51	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	PEMBROKE PINES CITY, FL	\$96,200	MODERATE INCOME	Y

12	FLORIDA	011	BROWARD COUNTY	1103.54	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	PEMBROKE PINES CITY, FL	\$96,200	LOW INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	1103.55	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	PEMBROKE PINES CITY, FL	\$96,200	LOW INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	1103.67	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	MIRAMAR CITY, FL	\$96,200	MODERATE INCOME	Y
12	FLORIDA	011	BROWARD COUNTY	1106.00	22744	FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL	DANIA BEACH CITY, FL	\$96,200	MODERATE INCOME	Y
34	NEW JERSEY	029	OCEAN COUNTY	7130.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7133.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7141.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7150.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ	LAKEWOOD CDP, NJ	\$142,700	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7150.02	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7152.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ	LAKEWOOD CDP, NJ	\$142,700	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7152.02	29484	LAKEWOOD-NEW BRUNSWICK, NJ	LAKEWOOD CDP, NJ	\$142,700	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7153.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ	LAKEWOOD CDP, NJ	\$142,700	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7153.03	29484	LAKEWOOD-NEW BRUNSWICK, NJ	LAKEWOOD CDP, NJ	\$142,700	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7153.04	29484	LAKEWOOD-NEW BRUNSWICK, NJ	LAKEWOOD CDP, NJ	\$142,700	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7154.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ	LAKEWOOD CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7154.03	29484	LAKEWOOD-NEW BRUNSWICK, NJ	LAKEWOOD CDP, NJ	\$142,700	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7154.04	29484	LAKEWOOD-NEW BRUNSWICK, NJ	LAKEWOOD CDP, NJ	\$142,700	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7155.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ	LAKEWOOD CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7155.03	29484	LAKEWOOD-NEW BRUNSWICK, NJ	LAKEWOOD CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7156.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	LAKEWOOD CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7157.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$142,700	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7157.02	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$142,700	MODERATE INCOME	N

34	NEW JERSEY	029	OCEAN COUNTY	7158.00	29484	LAKWOOD-NEW BRUNSWICK, NJ		\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7159.01	29484	LAKWOOD-NEW BRUNSWICK, NJ		\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7159.02	29484	LAKWOOD-NEW BRUNSWICK, NJ	LEISURE VILLAGE CDP, NJ	\$142,700	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7160.00	29484	LAKWOOD-NEW BRUNSWICK, NJ	LEISURE VILLAGE EAST CDP, NJ	\$142,700	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7175.01	29484	LAKWOOD-NEW BRUNSWICK, NJ		\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7201.02	29484	LAKWOOD-NEW BRUNSWICK, NJ	CRESTWOOD VILLAGE CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7201.04	29484	LAKWOOD-NEW BRUNSWICK, NJ	CRESTWOOD VILLAGE CDP, NJ	\$142,700	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7201.05	29484	LAKWOOD-NEW BRUNSWICK, NJ	CRESTWOOD VILLAGE CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7201.06	29484	LAKWOOD-NEW BRUNSWICK, NJ	PINE RIDGE AT CRESTWOOD CDP, NJ	\$142,700	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7201.07	29484	LAKWOOD-NEW BRUNSWICK, NJ	CRESTWOOD VILLAGE CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7202.02	29484	LAKWOOD-NEW BRUNSWICK, NJ	LAKEHURST BOROUGH, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7202.05	29484	LAKWOOD-NEW BRUNSWICK, NJ	LEISURE KNOLL CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7210.00	29484	LAKWOOD-NEW BRUNSWICK, NJ	LAKEHURST BOROUGH, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7220.01	29484	LAKWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7220.03	29484	LAKWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7222.00	29484	LAKWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7228.00	29484	LAKWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7229.00	29484	LAKWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7235.00	29484	LAKWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7240.00	29484	LAKWOOD-NEW BRUNSWICK, NJ	SOUTH TOMS RIVER BOROUGH, NJ	\$142,700	MODERATE INCOME	Y
34	NEW JERSEY	029	OCEAN COUNTY	7250.01	29484	LAKWOOD-NEW BRUNSWICK, NJ	BEACHWOOD BOROUGH, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7250.02	29484	LAKWOOD-NEW BRUNSWICK, NJ	BEACHWOOD BOROUGH, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7280.01	29484	LAKWOOD-NEW BRUNSWICK, NJ	SEASIDE PARK BOROUGH, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7290.00	29484	LAKWOOD-NEW BRUNSWICK, NJ	OCEAN GATE BOROUGH, NJ	\$142,700	MODERATE INCOME	N

34	NEW JERSEY	029	OCEAN COUNTY	7311.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7312.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ	HOLIDAY CITY-BERKELEY CDP, NJ	\$142,700	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7312.02	29484	LAKEWOOD-NEW BRUNSWICK, NJ	HOLIDAY CITY-BERKELEY CDP, NJ	\$142,700	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7312.03	29484	LAKEWOOD-NEW BRUNSWICK, NJ	HOLIDAY CITY-BERKELEY CDP, NJ	\$142,700	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7312.04	29484	LAKEWOOD-NEW BRUNSWICK, NJ	HOLIDAY CITY SOUTH CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7312.05	29484	LAKEWOOD-NEW BRUNSWICK, NJ	HOLIDAY CITY SOUTH CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7312.06	29484	LAKEWOOD-NEW BRUNSWICK, NJ	HOLIDAY CITY-BERKELEY CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7320.03	29484	LAKEWOOD-NEW BRUNSWICK, NJ	FORKED RIVER CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7321.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7330.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ	WARETOWN CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7330.02	29484	LAKEWOOD-NEW BRUNSWICK, NJ	WARETOWN CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7340.02	29484	LAKEWOOD-NEW BRUNSWICK, NJ	BARNEGAT CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7340.03	29484	LAKEWOOD-NEW BRUNSWICK, NJ	BARNEGAT CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7340.05	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7350.03	29484	LAKEWOOD-NEW BRUNSWICK, NJ	OCEAN ACRES CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7351.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7360.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7361.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ	MYSTIC ISLAND CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7361.05	29484	LAKEWOOD-NEW BRUNSWICK, NJ	MYSTIC ISLAND CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7361.06	29484	LAKEWOOD-NEW BRUNSWICK, NJ	MYSTIC ISLAND CDP, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7361.07	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7370.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TUCKERTON BOROUGH, NJ	\$142,700	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7391.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	CEDAR GLEN LAKES CDP, NJ	\$142,700	LOW INCOME	N
36	NEW YORK	047	KINGS COUNTY	0015.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y



























36	NEW YORK	047	KINGS COUNTY	1182.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1184.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1188.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1194.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1196.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1198.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1200.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1202.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1208.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1210.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1214.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1220.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1237.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3011.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MANORHAVEN VILLAGE, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3032.04	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GARDEN CITY PARK CDP, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3040.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WESTBURY VILLAGE, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3042.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NEW CASSEL CDP, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3042.04	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NEW CASSEL CDP, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4048.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ELMONT CDP, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4052.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ELMONT CDP, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4053.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FRANKLIN SQUARE CDP, NY	\$164,900	MODERATE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4067.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEMPSTEAD VILLAGE, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4067.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEMPSTEAD VILLAGE, NY	\$164,900	LOW INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4068.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEMPSTEAD VILLAGE, NY	\$164,900	LOW INCOME	Y

36	NEW YORK	059	NASSAU COUNTY	4068.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEMPSTEAD VILLAGE, NY	\$164,900	LOW INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4069.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEMPSTEAD VILLAGE, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4070.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEMPSTEAD VILLAGE, NY	\$164,900	LOW INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4072.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEMPSTEAD VILLAGE, NY	\$164,900	LOW INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4072.03	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEMPSTEAD VILLAGE, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4072.04	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HEMPSTEAD VILLAGE, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4073.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	UNIONDALE CDP, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4074.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	UNIONDALE CDP, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4074.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	UNIONDALE CDP, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4075.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	UNIONDALE CDP, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4075.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	UNIONDALE CDP, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4078.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	EAST MEADOW CDP, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4079.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	EAST MEADOW CDP, NY	\$164,900	MODERATE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4110.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	INWOOD CDP, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4111.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	INWOOD CDP, NY	\$164,900	LOW INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4121.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	EAST ROCKAWAY VILLAGE, NY	\$164,900	MODERATE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4124.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ROCKVILLE CENTRE VILLAGE, NY	\$164,900	MODERATE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4132.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	OCEANSIDE CDP, NY	\$164,900	MODERATE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4140.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ROOSEVELT CDP, NY	\$164,900	LOW INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4140.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ROOSEVELT CDP, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4141.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FREEPORT VILLAGE, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4142.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FREEPORT VILLAGE, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4142.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FREEPORT VILLAGE, NY	\$164,900	LOW INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4143.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FREEPORT VILLAGE, NY	\$164,900	MODERATE INCOME	Y

36	NEW YORK	059	NASSAU COUNTY	4143.04	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FREEPORT VILLAGE, NY	\$164,900	LOW INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4144.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FREEPORT VILLAGE, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4168.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LONG BEACH CITY, NY	\$164,900	MODERATE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5171.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLEN COVE CITY, NY	\$164,900	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5172.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLEN COVE CITY, NY	\$164,900	LOW INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5173.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLEN COVE CITY, NY	\$164,900	MODERATE INCOME	N
36	NEW YORK	061	NEW YORK COUNTY	0002.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	061	NEW YORK COUNTY	0002.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	061	NEW YORK COUNTY	0006.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	061	NEW YORK COUNTY	0008.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	061	NEW YORK COUNTY	0010.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	061	NEW YORK COUNTY	0016.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	061	NEW YORK COUNTY	0018.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	061	NEW YORK COUNTY	0020.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	061	NEW YORK COUNTY	0022.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	061	NEW YORK COUNTY	0024.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	061	NEW YORK COUNTY	0025.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	061	NEW YORK COUNTY	0026.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	061	NEW YORK COUNTY	0029.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	061	NEW YORK COUNTY	0030.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	N
36	NEW YORK	061	NEW YORK COUNTY	0036.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	061	NEW YORK COUNTY	0038.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	N
36	NEW YORK	061	NEW YORK COUNTY	0043.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	N
36	NEW YORK	061	NEW YORK COUNTY	0083.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y





















36	NEW YORK	081	QUEENS COUNTY	1205.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	081	QUEENS COUNTY	1227.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	081	QUEENS COUNTY	1257.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	081	QUEENS COUNTY	1417.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	081	QUEENS COUNTY	1451.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0007.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0011.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0021.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0027.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0029.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0040.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0040.03	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0075.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0128.06	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	N
36	NEW YORK	085	RICHMOND COUNTY	0133.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	LOW INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0141.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0173.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0207.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0223.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0231.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0319.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$107,700	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.24	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH MIAMI CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0002.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH MIAMI BEACH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0002.12	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH MIAMI BEACH CITY, FL	\$87,200	MODERATE INCOME	Y

12	FLORIDA	086	MIAMI-DADE COUNTY	0002.15	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GOLDEN GLADES CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0002.18	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH MIAMI CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0002.19	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH MIAMI CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0002.20	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH MIAMI CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0002.22	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH MIAMI BEACH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0002.23	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GOLDEN GLADES CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0002.24	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GOLDEN GLADES CDP, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0002.25	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH MIAMI BEACH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0002.28	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GOLDEN GLADES CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0003.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH MIAMI CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0003.09	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GOLDEN GLADES CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0003.10	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GOLDEN GLADES CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0003.12	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GOLDEN GLADES CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0004.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI GARDENS CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0004.08	33124	MIAMI-MIAMI BEACH-KENDALL, FL	PINEWOOD CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0004.11	33124	MIAMI-MIAMI BEACH-KENDALL, FL	PINEWOOD CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0004.14	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GOLDEN GLADES CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0004.16	33124	MIAMI-MIAMI BEACH-KENDALL, FL	WEST LITTLE RIVER CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0004.17	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI GARDENS CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0004.18	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GOLDEN GLADES CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0004.20	33124	MIAMI-MIAMI BEACH-KENDALL, FL	WESTVIEW CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0005.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI GARDENS CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0005.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0005.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI GARDENS CITY, FL	\$87,200	MODERATE INCOME	Y

12	FLORIDA	086	MIAMI-DADE COUNTY	0005.08	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0006.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0006.07	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0006.09	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0006.10	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0006.11	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0007.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0007.10	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0007.11	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0007.12	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0007.14	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0007.15	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0007.18	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0007.19	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0007.20	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0008.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0008.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0008.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0008.07	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0009.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GLADEVIEW CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0009.08	33124	MIAMI-MIAMI BEACH-KENDALL, FL	WEST LITTLE RIVER CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0010.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GLADEVIEW CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0010.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	PINEWOOD CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0010.07	33124	MIAMI-MIAMI BEACH-KENDALL, FL	WEST LITTLE RIVER CDP, FL	\$87,200	MODERATE INCOME	Y

12	FLORIDA	086	MIAMI-DADE COUNTY	0011.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI SHORES VILLAGE, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0012.09	33124	MIAMI-MIAMI BEACH-KENDALL, FL		\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0013.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0014.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0014.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0015.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0015.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GLADEVIEW CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0016.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0016.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0017.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	BROWNSVILLE CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0017.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	BROWNSVILLE CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0017.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0018.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	BROWNSVILLE CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0018.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	BROWNSVILLE CDP, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0018.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	BROWNSVILLE CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0019.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0019.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0019.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0020.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0020.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0020.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0022.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0023.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0024.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	MODERATE INCOME	Y





12	FLORIDA	086	MIAMI-DADE COUNTY	0059.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	CORAL TERRACE CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0062.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	CORAL GABLES CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0063.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0063.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0064.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0064.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0066.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0066.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0066.07	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0070.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0070.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0076.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SOUTH MIAMI CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0083.09	33124	MIAMI-MIAMI BEACH-KENDALL, FL	WEST PERRINE CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0083.12	33124	MIAMI-MIAMI BEACH-KENDALL, FL	RICHMOND HEIGHTS CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0085.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	OLYMPIA HEIGHTS CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0088.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	WESTCHESTER CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0089.09	33124	MIAMI-MIAMI BEACH-KENDALL, FL	WESTCHESTER CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0090.20	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SWEETWATER CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0090.21	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SWEETWATER CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0090.26	33124	MIAMI-MIAMI BEACH-KENDALL, FL	FOUNTAINBLEAU CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0090.31	33124	MIAMI-MIAMI BEACH-KENDALL, FL	FOUNTAINBLEAU CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0090.61	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SWEETWATER CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0090.63	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SWEETWATER CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0091.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL		\$87,200	MODERATE INCOME	Y

12	FLORIDA	086	MIAMI-DADE COUNTY	0091.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MEDLEY TOWN, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0093.14	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0093.15	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0093.17	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0093.20	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0093.22	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0093.23	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0093.24	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0093.26	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0095.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI GARDENS CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0095.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI GARDENS CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0096.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI GARDENS CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0096.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI GARDENS CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0097.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	OJUS CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0097.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH MIAMI BEACH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0098.11	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI GARDENS CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0099.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI GARDENS CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0099.08	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI GARDENS CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0100.15	33124	MIAMI-MIAMI BEACH-KENDALL, FL		\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0100.18	33124	MIAMI-MIAMI BEACH-KENDALL, FL		\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0100.21	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI GARDENS CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0100.23	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI GARDENS CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0100.24	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI GARDENS CITY, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0100.26	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI GARDENS CITY, FL	\$87,200	LOW INCOME	Y

12	FLORIDA	086	MIAMI-DADE COUNTY	0102.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SOUTH MIAMI HEIGHTS CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0102.07	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SOUTH MIAMI HEIGHTS CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0102.08	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SOUTH MIAMI HEIGHTS CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0102.14	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SOUTH MIAMI HEIGHTS CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0105.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GOULDS CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0106.09	33124	MIAMI-MIAMI BEACH-KENDALL, FL	CUTLER BAY TOWN, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0107.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HOMESTEAD CITY, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0108.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NARANJA CDP, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0108.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NARANJA CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0108.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	LEISURE CITY CDP, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0108.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	LEISURE CITY CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0109.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	LEISURE CITY CDP, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0110.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HOMESTEAD CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0110.10	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HOMESTEAD CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0110.12	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HOMESTEAD CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0111.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HOMESTEAD CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0111.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HOMESTEAD CITY, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0112.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HOMESTEAD CITY, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0112.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HOMESTEAD CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0113.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	FLORIDA CITY CITY, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0114.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	FLORIDA CITY CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0114.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	FLORIDA CITY CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0114.07	33124	MIAMI-MIAMI BEACH-KENDALL, FL	FLORIDA CITY CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0114.08	33124	MIAMI-MIAMI BEACH-KENDALL, FL		\$87,200	MODERATE INCOME	Y

12	FLORIDA	086	MIAMI-DADE COUNTY	0117.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	COUNTRY CLUB CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0120.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	COUNTRY CLUB CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0131.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0132.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0134.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0135.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0136.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0137.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH GARDENS CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0138.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0146.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	TAMIAMI CDP, FL	\$87,200	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0148.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	TAMIAMI CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0171.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	KENDALE LAKES CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0178.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	KENDALL WEST CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0202.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SOUTH MIAMI HEIGHTS CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0203.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SOUTH MIAMI HEIGHTS CDP, FL	\$87,200	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0002.13	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	JUPITER TOWN, FL	\$111,800	MODERATE INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0002.22	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	JUPITER TOWN, FL	\$111,800	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0010.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	RIVIERA BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0010.04	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	PALM BEACH GARDENS CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0013.01	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	LAKE PARK TOWN, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0013.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	RIVIERA BEACH CITY, FL	\$111,800	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0014.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	MANGONIA PARK TOWN, FL	\$111,800	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0014.03	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	RIVIERA BEACH CITY, FL	\$111,800	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0014.04	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	RIVIERA BEACH CITY, FL	\$111,800	MODERATE INCOME	Y

12	FLORIDA	099	PALM BEACH COUNTY	0015.00	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	RIVIERA BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0016.00	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	WEST PALM BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0017.00	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	WEST PALM BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0018.01	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	WEST PALM BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0019.04	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	WEST PALM BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0019.07	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	WEST PALM BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0019.09	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	SCHALL CIRCLE CDP, FL	\$111,800	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0019.10	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL		\$111,800	MODERATE INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0019.11	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL		\$111,800	MODERATE INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0019.12	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL		\$111,800	MODERATE INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0019.13	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL		\$111,800	LOW INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0019.17	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	WEST PALM BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0019.20	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	WEST PALM BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0019.21	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	WEST PALM BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0020.05	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	WEST PALM BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0020.06	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	WEST PALM BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0021.00	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	WEST PALM BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0022.00	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	WEST PALM BEACH CITY, FL	\$111,800	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0023.00	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	WEST PALM BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0024.00	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	WEST PALM BEACH CITY, FL	\$111,800	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0029.00	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	WESTGATE CDP, FL	\$111,800	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0030.00	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	HAVERHILL TOWN, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0031.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	HAVERHILL TOWN, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0032.01	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	ROYAL PALM ESTATES CDP, FL	\$111,800	MODERATE INCOME	Y

12	FLORIDA	099	PALM BEACH COUNTY	0037.00	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	LAKE WORTH BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0038.01	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	CLOUD LAKE TOWN, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0038.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	GUN CLUB ESTATES CDP, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0039.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	GREENACRES CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0040.05	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	GREENACRES CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0040.07	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	GREENACRES CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0040.08	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL		\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0040.09	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL		\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0040.10	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL		\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0040.11	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	GREENACRES CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0040.12	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	GREENACRES CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0040.13	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL		\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0041.01	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	PALM SPRINGS VILLAGE, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0041.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	PALM SPRINGS VILLAGE, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0042.03	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	PALM SPRINGS VILLAGE, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0042.04	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	ACACIA VILLAS CDP, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0042.07	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	PALM SPRINGS VILLAGE, FL	\$111,800	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0044.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	LAKE WORTH BEACH CITY, FL	\$111,800	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0045.00	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	LAKE WORTH BEACH CITY, FL	\$111,800	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0046.01	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	KENWOOD ESTATES CDP, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0046.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	PALM SPRINGS VILLAGE, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0047.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	GREENACRES CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0047.04	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	GREENACRES CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0047.05	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	GREENACRES CITY, FL	\$111,800	MODERATE INCOME	Y

12	FLORIDA	099	PALM BEACH COUNTY	0047.06	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	GREENACRES CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0048.10	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL		\$111,800	MODERATE INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0048.16	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	GREENACRES CITY, FL	\$111,800	MODERATE INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0048.17	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	GREENACRES CITY, FL	\$111,800	MODERATE INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0048.18	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	GREENACRES CITY, FL	\$111,800	LOW INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0048.19	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	GREENACRES CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0048.20	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL		\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0048.21	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL		\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0049.03	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	ATLANTIS CITY, FL	\$111,800	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0049.04	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	ATLANTIS CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0051.01	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	LAKE WORTH BEACH CITY, FL	\$111,800	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0051.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	LAKE WORTH BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0052.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	LAKE WORTH BEACH CITY, FL	\$111,800	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0052.03	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	LAKE WORTH BEACH CITY, FL	\$111,800	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0052.04	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	LAKE WORTH BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0056.01	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BOYNTON BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0057.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BOYNTON BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0057.03	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BOYNTON BEACH CITY, FL	\$111,800	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0057.04	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BOYNTON BEACH CITY, FL	\$111,800	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0058.07	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BOYNTON BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0058.10	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BOYNTON BEACH CITY, FL	\$111,800	MODERATE INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0058.14	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	SEMINOLE MANOR CDP, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0058.15	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BOYNTON BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0058.18	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BOYNTON BEACH CITY, FL	\$111,800	MODERATE INCOME	Y



12	FLORIDA	099	PALM BEACH COUNTY	0076.20	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BOCA RATON CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0077.32	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	WATERGATE CDP, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0077.39	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL		\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0077.41	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL		\$111,800	MODERATE INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0077.42	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL		\$111,800	MODERATE INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0077.66	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL		\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0077.67	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL		\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0077.69	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL		\$111,800	LOW INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0078.32	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	WEST PALM BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0078.33	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	WEST PALM BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0078.43	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	WEST PALM BEACH CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0080.01	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	CANAL POINT CDP, FL	\$111,800	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0080.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	PAHOKEE CITY, FL	\$111,800	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0081.01	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BELLE GLADE CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0082.01	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BELLE GLADE CITY, FL	\$111,800	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0082.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BELLE GLADE CITY, FL	\$111,800	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0082.03	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BELLE GLADE CITY, FL	\$111,800	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0083.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BELLE GLADE CITY, FL	\$111,800	MODERATE INCOME	Y

Sources: 2020 Census Data with 2020 ACS 5 Updates and 2020 FTE/ACS 1 Updates, 2020 Dun & Bradstreet (As of 01/06/2020). Business and Firm Counts are provided directly from Dun and Bradstreet for RiskExec reports

## Section 7: HMDA Disclosures

## **Home Mortgage Disclosure Act Notice**

Due to its limited Home Mortgage Disclosure Act (HMDA) lending, MCB is not required to report HMDA data.

## Section 8: CRA Disclosures

## **CRA Disclosures**

The Bank's CRA Disclosure can be accessed on the FFIEC's website at: <https://www.ffiec.gov/craadweb/DisRptMain.aspx>. The CRA Disclosure contains information about small business, small farm, community development loans and the population's income levels for each county where the bank operates and has originated loans. It is available for the two prior years (2023 and 2024), along with additional historical data.