

2026 CRA Public File



Updated September 30, 2026

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Table of Contents

Section 1: CRA Performance Evaluation	1
Community Reinvestment Act FRB Evaluation 2025	2
Community Reinvestment Act DFS Evaluation 2025	30
Section 2: Public Comments.....	58
Section 3: Branch Openings and Closings	61
Section 4: Branch Locations	63
Section 5: Products/Services/Fees.....	67
Products and Services	68
Fee Schedules	70
Section 6: Assessment Areas.....	75
Assessment Area Maps.....	76
Census Tracts Demographics	79
Section 7: HMDA Disclosures	143
Section 8: CRA Disclosures	145

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.

TABLE OF CONTENTS

INSTITUTION’S CRA RATING	1
SUMMARY OF MAJOR FACTORS SUPPORTING RATINGS	1
INSTITUTION	3
DESCRIPTION OF INSTITUTION	3
DESCRIPTION OF ASSESSMENT AREA	4
SCOPE OF EVALUATION	4
PERFORMANCE CONTEXT	6
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS	12
FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	22
APPENDICES	23
APPENDIX A – ASSESSMENT AREA MAP	23
APPENDIX B – GLOSSARY	24

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			
<i>* The Lending Test is weighted more heavily than the Investment Test and Service Test in determining the overall rating.</i>			

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.

Loan Portfolio		
Loan Type	\$(000's)	%
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
Total Loans	6,342,122	100.0
<i>Source: Call Report as of March 31, 2025</i>		

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.

Deposit Portfolio		
Deposit Type	\$(000's)	%
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
Total Deposits	9,934,505	100.0
<i>Source: UBPR as of March 31, 2025</i>		

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.

Median Family Income			
Area	2015 MFI	2020 MFI	% Change
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
<i>Source: 2015 ACS and 2020 U.S. Census; MFIs have been inflation-adjusted and expressed in 2020 dollars.</i>			

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.

Housing Characteristics			
Geographic Area	2020 Median Housing Value	2020 Affordability Ratio	2020 Median Gross Rent
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.

Housing Cost Burden*						
Area	Cost Burden-Renters			Cost Burden-Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
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%
<i>*Housing Cost Burden is housing cost that equals 30.0% or more of household income. Source: HUD 2017-2021 Comprehensive Housing Affordability Strategy</i>						

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.

Unemployment Rates				
Area	2021	2022	2023	2024
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%
<i>Source: BLS, Local Area Unemployment Statistics</i>				

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 25th 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
Total Assessment Area	2,613	100.0	2,248,942	100.0	278,489	12.4	2,248,942	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
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
Total Assessment Area	3,992,833	1,413,314	100.0	35.4	2,228,344	55.8	351,175	8.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1.0 Million		Over \$1.0 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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
Total Assessment Area	439,374	100.0	400,049	100.0	35,760	100.0	3,565	100.0
	% of Total Businesses:			91.0		8.1		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1.0 Million		Over \$1.0 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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
Total Assessment Area	942	100.0	918	100.0	23	100.0	1	100.0
	% of Total Farms:			97.5		2.4		0.1

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.

Summary of Institution Lending Activity				
Loan Type	#	%	\$(000's)	%
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
Total Home Mortgage	75	35.5	478,067	85.7
Total Small Business	136	64.5	79,966	14.3
TOTAL LOANS	211	100.0	558,033	100.0
<i>Source: Bank and CRA-reported data January 1, 2021 to December 31, 2024</i>				

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.

Lending Inside and Outside the Assessment Area								
	Inside				Outside			
Loan Type	#	%	\$(000's)	%	#	%	\$(000's)	%
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
Total Home Mortgage	60	80.0	381,917	79.9	15	20.0	96,150	20.0
Total Small Business	84	61.8	40,343	50.5	52	38.2	39,623	49.5
TOTAL LOANS	144	68.2	422,260	75.7	67	31.8	135,773	24.3
<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.

Lending Gap Analysis			
Tract Income Levels	Number of Tracts	Tracts with no Loans	Penetration %
2024			
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
2023			
Low	295	295	0
Moderate	601	598	0.5
Middle	873	871	0.2
Upper	686	674	1.7
Unknown	158	157	0.6
2022			
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
2021			
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	
Totals						
2024	3	100.0	23,500	100.0	100.0	
2023	10	100.0	116,550	100.0	100.0	
2022	29	100.0	136,888	100.0	100.0	
2021	18	100.0	104,978	100.0	100.0	
Source: Bank data, FFIEC, 2020 U.S. Census. Percentages may not total to 100.0% due to rounding.						

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
Totals							
2024	13	100.0	100.0	8,129	100.0	100.0	100.0
2023	15	100.0	100.0	8,075	100.0	100.0	100.0
2022	17	100.0	100.0	9,746	100.0	100.0	100.0
2021	39	100.0	100.0	14,393	100.0	100.0	100.0
Source: CRA-reported data, FFIEC, D&B; 2020 U.S. Census. Percentages may not total to 100.0% due to rounding.							

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.

Borrower Distribution of Small Business Loans							
Borrower Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000's)	%	\$%	
\$1.0 Million or Less							
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
Over \$1.0 Million							
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
Revenue Unknown							
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
Totals							
2024	13	100.0		8,129	100.0		100.0
2023	15	100.0		8,075	100.0		100.0
2022	17	100.0		9,746	100.0		100.0
2021	39	100.0		14,393	100.0		100.0
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.

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

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.

Qualified Investments and Grants										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)
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
Total Investments	15	33,792	6	4,163	0	0	0	0	21	37,955
Total Grants	9	143	22	276	8	117	0	0	39	536
Grand Total	24	33,935	28	4,439	8	117	0	0	60	38,491

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.

Branch and ATM Distribution by Tract Income Level								
Tract Income Level	Census Tracts		Families		Branches		ATMs	
	#	%	#	%	#	%	#	%
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
Total	2,613	100.0	2,248,942	100.0	6	100.0	17	100.0

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.

Community Development Services					
Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2022	2	28	0	0	30
2023	0	47	0	0	47
2024	0	77	2	0	79
BSRA	3	4	3	0	10
Total	5	156	5	0	166
<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.

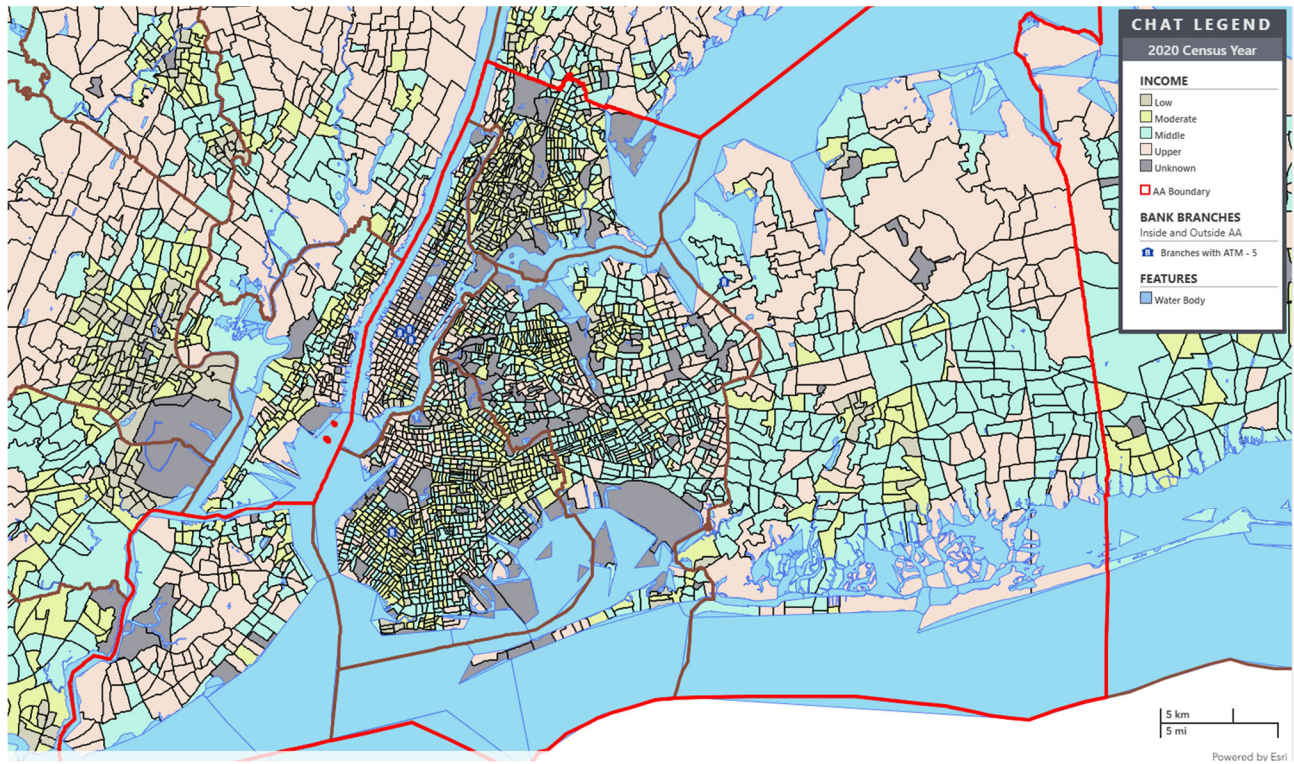
FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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, 2024

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

TABLE OF CONTENTS

Sections

- I. General Information**
- II. Overview of Institution's Performance**
- III. Performance Context**
 - A. Institution Profile
 - B. Assessment Area
 - C. Demographic & Economic Data
 - D. Community Information
- IV. Performance Standards and Assessment Factors**
 - A. Lending Test
 - B. Investment Test
 - C. Service Test
 - D. Additional Factors
- V. Glossary**

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

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, 2024.

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 end 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 2021, 2022, 2023, and 2024 for lending activities and the period from January 1, 2022 to December 31, 2024 for community development activities. The Department assigned MCB a rating of “2,” indicating a “Satisfactory” record of meeting 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 adequate considering 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.

1. Lending Activity:

MCB's lending levels were good 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 82.6% exceeded its peer group's average ratio of 80.5%.

2. Assessment Area Concentration:

During the evaluation period, MCB originated 92.1% by number and 93.4% by dollar value of its total HMDA-reportable and small business lending within the assessment area, demonstrating an excellent concentration of lending.

3. Geographic Distribution of Loans:

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

The Bank's distribution of HMDA-reportable lending in LMI census tracts demonstrated an excellent distribution of lending, while MCB's distribution of small business loans in LMI census tracts demonstrated a poor distribution of lending. Examiners gave more weight to MCB's small business lending, as the Bank is primarily a commercial lender.

4. Distribution by Borrower Characteristics:

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

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

The Bank's HMDA reportable 1-4 family lending was not evaluated for this criterion as the majority of these loans were made for investment purposes for which income is not required to be reported.

5. Community Development Lending:

During the evaluation period, MCB originated \$532.8 million in new community development loans and had \$165.3 million outstanding from prior evaluation periods. This demonstrated an excellent level of community development lending over the course of the evaluation period.

MCB made occasional use of flexible or innovative lending practices to support community development.

B. Investment Test: Low Satisfactory

1. Qualified Investments:

During the evaluation period, MCB made \$6.9 million in new qualified investments and had \$32.1 million outstanding from prior evaluation periods. In addition, MCB made \$511,168 in qualified grants. This demonstrated an adequate level of qualified investments and grants over the course of the evaluation period.

2. Innovativeness of Qualified Investments:

MCB made limited use of innovative investments to support community development.

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

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

C. Service Test: Low Satisfactory

1. Retail Banking Services:

MCB has an adequate branch network, delivery systems, branch hours and services, and alternative delivery systems, including as it relates to LMI individuals.

2. Community Development Services:

MCB provided an adequate 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.

III. - PERFORMANCE CONTEXT

A. Institution Profile

Founded in 1999, MCB originated as Metropolitan National Bank, a federally chartered commercial bank operating in New York, NY. In 2013, the Bank transitioned to a New York State charter and changed its name to Metropolitan Commercial Bank (“MCB”). MCB is a wholly owned subsidiary of the publicly traded Metropolitan Bank Holding Corp. and is headquartered at 99 Park Avenue, New York City.

During the evaluation period, MCB operated six full-service banking offices, of which four are in New York County, one in Kings County, and one in Nassau County.. Supplementing the banking offices is an automated teller machine (“ATM”) network consisting of 12 full-service and five cash-dispensing only machines. All branches located in New York County and Kings County are supplemented with two full service and one cash- dispensing only ATMs except for the Lexington Avenue location which has one full service and one cash-dispensing only ATM and the Great Neck location which has three full-service machines.

The Bank offers personal banking products and services including checking and savings accounts, digital and mobile banking, bill payment, and person to person transfer through Zelle. For businesses, MCB offers business checking and savings accounts, lines of credit, term loans, equipment financing, treasury management, Small Business Administration (“SBA”) loans, and commercial lending.

In its Consolidated Report of Condition (the “Call Report”) as of December 31, 2024, filed with the Federal Deposit Insurance Corporation (“FDIC”), MCB reported total assets of \$7.3 billion, of which \$6 billion were net loans and lease financing receivables. It also reported total deposits of \$6 billion resulting in an LTD ratio of 99.3%. According to the latest available comparative deposit data as of June 30, 2024, MCB obtained a market share of 0.33% or \$6.2 billion in a market of \$1.9 trillion, ranking it 25th among 114 deposit-taking institutions in the assessment area.

The following is a summary of the MCB’s loan portfolio, based on Schedule RC-C of the Bank’s December 31, 2021, 2022, 2023, and 2024 Call Reports:

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

TOTAL GROSS LOANS OUTSTANDING								
Loan Type	2021		2022		2023		2024	
	\$000's	%	\$000's	%	\$000's	%	\$000's	%
1-4 Family Residential Mortgage Loans	129,534	3.5	136,569	2.8	147,014	2.6	159,201	2.6
Commercial & Industrial Loans	646,937	17.3	895,644	18.5	1,034,248	18.4	1,046,146	17.3
Commercial Mortgage Loans	2,261,076	60.6	3,029,419	62.6	3,539,934	62.9	3,997,744	66.3
Multifamily Mortgages	355,290	9.5	468,540	9.7	512,536	9.1	376,737	6.2
Consumer Loans	31,586	0.8	24,151	0.5	17,086	0.3	12,961	0.2
Agricultural Loans	0	0.0	0	0.0		0.0		0.0
Construction Loans	306,726	8.2	285,421	5.9	373,979	6.6	441,287	7.3
Total Gross Loans	3,731,149		4,839,744		5,624,797		6,034,076	

As illustrated in the above table, MCB is primarily a commercial lender, with 66.3% of its loan portfolio in commercial real estate, 17.3% in commercial and industrial loans, and 7.3% in construction loans, as of December 31, 2024.

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.

B. Assessment Area

MCB's assessment area consists of Bronx, Kings, Nassau, New York, Queens, and Richmond counties.

There are 2,613 census tracts in the Bank's assessment area, of which 295 are low-income, 601 are moderate-income, 873 are middle-income, 686 are upper-income, and 158 are tracts with no income indicated.

Assessment Area Census Tracts by Income Level							
County	N/A	Low	Mod	Middle	Upper	Total	LMI %
Bronx	21	129	121	65	25	361	69.3
Kings	46	91	235	263	170	805	40.5
Nassau	9	10	31	146	90	286	14.3
New York	23	36	44	32	175	310	25.8
Queens	52	26	157	325	165	725	25.2
Richmond	7	3	13	42	61	126	12.7
Total	158	295	601	873	686	2,613	34.3

C. Demographic & Economic Data

The assessment area had a population of 10,199,964 during the evaluation period. Approximately 14.7% of the population were over the age of 65 and 22.4% were under the age of 16. Of the 2,248,942 families in the assessment area 28.2% were low-income, 16.0% were moderate-income, 16.9% were middle-income and 38.9% were upper-income. There were 3,641,658 households in

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

the assessment area, of which 15.8% had income below the poverty level and 4.2% were on public assistance.

The weighted average median family income in the assessment area was \$96,794.

There were 3,992,833 housing units within the assessment area, of which 44.3% were one- to four-family units and 55.5% were multifamily units. A majority (55.8%) of the housing units were rental-occupied units, while 35.4% were owner-occupied.

Of the total 2,228,344 rental-occupied units, 48.8% were in LMI census tracts while 49.7% were in middle- and upper-income census tracts. Average monthly gross rent was \$1,598.

Of the 1,413,314 owner-occupied housing units, 18% were in LMI census tracts while 81.4% were in middle- and upper-income census tracts. The median age of the housing stock was 76 years, and the median home value in the assessment area was \$665,816.

There were 1,783,858 non-farm businesses in the assessment area. Of these, 93.9% were businesses with reported revenues of less than or equal to \$1 million, 2.4% reported revenues of more than \$1 million and 3.7% did not report their revenues. Of all the businesses in the assessment area, 98.2% were businesses with less than fifty employees while 96.3% operated from a single location. The largest industries in the area were services (31.3%), retail trade (10.3%) and finance, insurance and real estate (10.3%); 35.1% of businesses in the assessment area were not classified.

According to the New York State Department of Labor, average unemployment rates were highest throughout New York State and in the six counties of the assessment area in 2021 due to the continuing impact of the COVID-19 pandemic. A period of recovery followed, marked by decreasing unemployment rates in 2022 and 2023. However, unemployment rates gradually rose in late 2023 and throughout 2024 as job growth slowed. Over the evaluation period, Bronx County maintained the highest average unemployment rate at 8.9% while Nassau County had the lowest average unemployment rate at 3.5%.

Assessment Area Unemployment Rate							
	Statewide	Bronx	Kings	New York (Manhattan)	Nassau	Richmond	Queens
2021	7.1	14.0	10.0	8.2	4.7	8.9	9.8
2022	4.3	8.0	5.7	4.8	3.0	5.4	5.3
2023	4.1	6.7	5.1	4.5	3.1	4.6	4.5
2024	4.3	6.9	5.4	4.8	3.3	4.7	4.7
Avg of Years Above	5.0	8.9	6.6	5.6	3.5	5.9	6.1

D. Community Information

DFS examiners conducted community contact interviews with representatives from two nonprofit organizations operating in the Bank's assessment area to obtain their perspectives on the banking and credit needs within the New York City metropolitan area.

The first interview was held with a representative of a Community Development Financial Institution ("CDFI") which specializes in loans and lines of credit financing as well as education support for low-to-moderate small business owners, particularly those underserved by banks. The representative stated that small businesses use credit card financing because it is often their only option, but it often still does not provide the working capital that many small businesses need. The representative further stated that banking institutions have a limited appetite for risk-taking despite the level of available reward, and that there needs to be greater availability of lines of credit and other small business loan products.

The second interview was conducted with a representative from an organization that trains and empowers women to achieve employment and economic sufficiency through free workplace training, support services, and job placement. While the representative stated a few different financial institutions have been working and volunteering with the organization, there is still a need for banking institutions to be more involved in the community through financial literacy and workforce development. Also, the representative mentioned that financial institutions need to offer more financial products and services to women.

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 2020 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 2021, 2022, 2023, and 2024 for lending activities and the period from January 1st, 2022 to December 31st, 2024 for community development activities.

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

HMDA-reportable loan data represented originated and purchased loans. Small business loan data represented actual originations.

In its prior CRA Performance Evaluation as of December 31, 2021, DFS assigned MCB a rating of "2" or a "Satisfactory" compliance with regulatory standards.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

Current CRA Rating: Satisfactory

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 activities were adequate considering 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 excellent for affordable housing and community service purposes, demonstrating the Bank's commitment to meet its community's credit needs.

1. Lending Activity:

MCB's lending levels were good 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 82.6% exceeded its peer group's average ratio of 80.5%. This is primarily the result of Bank LTD ratios that were significantly higher than peer LTD ratios in 2023 and 2024.

Notably, both the Bank's LTD ratios and peer ratios trended downward throughout most of 2021; however, MCB's ratios significantly trailed the peer LTD ratios during that period. This can be attributed to a rapid increase in deposits during that time that outpaced the Bank's ability to lend. By the end of 2022, the Bank's total deposits and LTD ratios stabilized and the Bank outperformed peer ratios every quarter from that point forward.

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

Loan-to-Deposit Ratios																	
	2021 Q1	2021 Q2	2021 Q3	2021 Q4	2022 Q1	2022 Q2	2022 Q3	2022 Q4	2023 Q1	2023 Q2	2023 Q3	2023 Q4	2024 Q1	2024 Q2	2024 Q3	2024 Q4	Avg.
Bank	71.9	64.3	64.7	57.0	68.4	69.9	79.3	90.4	92.8	95.7	95.3	96.5	90.2	93.1	92.4	99.3	82.6
Peer	76.8	76.1	74.2	72.5	72.4	76.0	78.9	82.0	82.9	84.8	85.3	85.4	85.0	86.0	85.1	84.7	80.5

2. Assessment Area Concentration:

During the evaluation period, MCB originated 92.1% by number and 93.4% by dollar value of its

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

total HMDA-reportable and small business loans within the assessment area, demonstrating an excellent concentration of lending.

a. HMDA-Reportable Loans:

During the evaluation period, MCB originated 90.3% by number and 93.7% by dollar value of its HMDA-reportable loans within the assessment area.

This substantial majority of lending inside of its assessment area reflects an excellent concentration of lending.

b. Small Business Loans:

MCB originated 93.3% by number and 90.3% 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 excellent concentration of lending.

The following table shows the percentages of MCB's HMDA-reportable and small business lending originated 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
	#	%	#	%		\$	%	\$	%	
HMDA-Reportable										
2021	15	83.3%	3	16.7%	18	83,354	79.4%	21,625	20.6%	104,979
2022	28	96.6%	1	3.4%	29	136,488	99.7%	400	0.3%	136,888
2023	10	83.3%	2	16.7%	12	116,550	98.3%	2,000	1.7%	118,550
2024	3	100.0%	-	0.0%	3	23,500	100.0%	-	0.0%	23,500
Subtotal	56	90.3%	6	9.7%	62	359,892	93.7%	24,025	6.3%	383,917
Small Business										
2021	39	97.5%	1	2.5%	40	14,393	98.8%	176	1.2%	14,569
2022	17	85.0%	3	15.0%	20	9,746	81.8%	2,175	18.2%	11,921
2023	15	93.8%	1	6.3%	16	8,075	89.0%	1,000	11.0%	9,075
2024	13	92.9%	1	7.1%	14	8,129	89.2%	989	10.8%	9,118
Subtotal	84	93.3%	6	6.7%	90	40,343	90.3%	4,340	9.7%	44,683
Grand Total	140	92.1%	12	7.9%	152	400,235	93.4%	28,365	6.6%	428,600

*DFS based its analysis of HMDA-reportable and small business lending on actual loans.

3. Geographic Distribution of Loans:

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

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

MCB's origination of HMDA-reportable lending in LMI census tracts was excellent. However, its small business lending demonstrated a poor distribution of loans in LMI census tracts. Examiners gave more weight to MCB's small business lending, as the Bank is primarily a commercial lender.

a. HMDA-Reportable Loans:

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

During the evaluation period, MCB's average rates of lending in LMI census tracts of 37.5% by number and 36.4% by dollar value were well above the aggregate rates of 17.3% and 21.8%, respectively.

In 2021, 2023, and 2024 a significant majority of loans originated by the Bank were loans collateralized by multifamily buildings and therefore originations for these years were compared to the number of renter-occupied housing units in the assessment area. During the evaluation period between 48.8% and 51.5% of housing units were renter-occupied housing units. The Bank's rates of HMDA-reportable lending in LMI areas in the years 2021, 2023, and 2024 ranged as low as 26.7% by number in 2021 and as high as 33.3% by number in 2024.

MCB purchased thirteen HMDA-reportable loans in 2022 which contributed to the increased loan count in 2022. 53.8% of those purchased loans were in LMI census tracts.

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									
2021									
Geographic Income	Bank				Aggregate				RO HUs
	#	%	\$000's	%	#	%	\$000's	%	%
Low	1	6.7%	10,150	12.2%	5,768	3.5%	6,815,750	6.0%	20.3%
Moderate	3	20.0%	4,049	4.9%	22,107	13.6%	18,164,175	16.1%	31.2%
LMI	4	26.7%	14,199	17.0%	27,875	17.1%	24,979,925	22.1%	51.5%
Middle	2	13.3%	3,975	4.8%	60,175	37.0%	30,703,425	27.2%	22.7%
Upper	9	60.0%	65,180	78.2%	74,311	45.7%	57,145,715	50.6%	25.5%
Unknown	0	0.0%	0	0.0%	296	0.2%	172,780	0.2%	0.3%
Total	15		83,354		162,657		113,001,845		
2022									
Geographic Income	Bank				Aggregate				RO HUs
	#	%	\$000's	%	#	%	\$000's	%	%
Low	3	10.7%	58,912	43.2%	3,589	3.7%	4,888,085	5.7%	20.4%
Moderate	10	35.7%	19,848	14.5%	13,802	14.3%	13,168,140	15.4%	28.4%
LMI	13	46.4%	78,760	57.7%	17,391	18.1%	18,056,225	21.1%	48.8%
Middle	6	21.4%	4,692	3.4%	36,229	37.6%	21,578,225	25.3%	25.0%
Upper	9	32.1%	53,035	38.9%	41,979	43.6%	44,868,435	52.5%	24.8%
Unknown	0	0.0%	0	0.0%	750	0.8%	899,290	1.1%	1.4%
Total	28		136,488		96,349		85,402,175		
2023									
Geographic Income	Bank				Aggregate				RO HUs
	#	%	\$000's	%	#	%	\$000's	%	%
Low	0	0.0%	0	0.0%	1,980	3.6%	3,264,330	7.7%	20.4%
Moderate	3	30.0%	20,400	17.5%	7,916	14.6%	6,611,920	15.5%	28.4%
LMI	3	30.0%	20,400	17.5%	9,896	18.2%	9,876,250	23.2%	48.8%
Middle	2	20.0%	35,250	30.2%	21,950	40.4%	12,213,650	28.7%	25.0%
Upper	5	50.0%	60,900	52.3%	22,110	40.7%	20,124,350	47.3%	24.8%
Unknown	0	0.0%	0	0.0%	374	0.7%	368,380	0.9%	1.4%
Total	10		116,550		54,330		42,582,630		
2024									
Geographic Income	Bank				Aggregate				RO HUs
	#	%	\$000's	%	#	%	\$000's	%	%
Low	1	33.3%	17,500	74.5%	2,206	4.0%	3,476,740	7.5%	20.4%
Moderate	0	0.0%	0	0.0%	8,260	14.9%	6,327,520	13.6%	28.4%
LMI	1	33.3%	17,500	74.5%	10,466	18.8%	9,804,260	21.1%	48.8%
Middle	0	0.0%	0	0.0%	22,657	40.8%	12,116,705	26.1%	25.0%
Upper	2	66.7%	6,000	25.5%	22,095	39.7%	23,978,845	51.6%	24.8%
Unknown	0	0.0%	0	0.0%	373	0.7%	605,805	1.3%	1.4%
Total	3		23,500		55,591		46,505,615		
GRAND TOTAL									
Geographic Income	Bank				Aggregate				RO HUs
	#	%	\$000's	%	#	%	\$000's	%	%
Low	5	8.9%	86,562	24.1%	11,337	3.1%	18,444,905	6.4%	
Moderate	16	28.6%	44,297	12.3%	52,085	14.2%	44,271,755	15.4%	
LMI	21	37.5%	130,859	36.4%	63,422	17.3%	62,716,660	21.8%	
Middle	10	17.9%	43,917	12.2%	141,011	38.5%	76,612,005	26.6%	
Upper	25	44.6%	185,115	51.4%	160,495	43.8%	146,117,345	50.8%	
Unknown	-	0.0%	-	0.0%	1,793	0.5%	2,046,255	0.7%	
Total	56		359,892		366,721		287,492,265		

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

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 15.5% by number and 18.1% by dollar value of loans, well below the aggregate rates of 27.0% and 23.5%, respectively. Although the Bank's rate of lending in LMI census tracts by dollar value of 31.4% in 2021 exceeded the aggregate rate of 21.6% in that year, the Bank's rates of lending by number trailed the aggregate rates of lending by number in each year of the evaluation period. In addition, between 26.7% and 27.8% of businesses in the assessment area were located within LMI census tracts during the evaluation period, which indicates there may be additional opportunity for MCB to originate more loans to businesses located in LMI census tracts.

MCB did not originate any small business loans within LMI census tracts in 2023. The Bank originated one small business loan in an LMI census tract in 2024.

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.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

Distribution of Small Business Lending by Geographic Income of the Census Tract									
2021									
Geographic Income	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	
Low	2	5.1%	1,083	7.5%	30,254	7.8%	870,714	6.2%	8.2%
Moderate	7	17.9%	3,441	23.9%	75,319	19.4%	2,149,960	15.4%	19.6%
LMI	9	23.1%	4,524	31.4%	105,573	27.2%	3,020,674	21.6%	27.8%
Middle	7	17.9%	4,426	30.8%	109,527	28.2%	3,345,952	23.9%	27.4%
Upper	23	59.0%	5,443	37.8%	164,878	42.5%	7,049,112	50.4%	42.8%
Unknown	0	0.0%	0	0.0%	8,289	2.1%	572,037	4.1%	2.0%
Total	39		14,393		388,267		13,987,775		
2022									
Geographic Income	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	
Low	1	5.9%	483	5.0%	27,039	7.8%	665,209	7.7%	8.4%
Moderate	2	11.8%	1,300	13.3%	62,670	18.2%	1,436,056	16.5%	18.3%
LMI	3	17.6%	1,783	18.3%	89,709	26.0%	2,101,265	24.2%	26.7%
Middle	2	11.8%	921	9.5%	102,674	29.8%	2,216,201	25.5%	28.6%
Upper	7	41.2%	2,979	30.6%	138,514	40.2%	3,803,613	43.8%	40.7%
Unknown	5	29.4%	4,063	41.7%	13,736	4.0%	557,974	6.4%	4.1%
Total	17		9,746		344,633		8,679,053		
2023									
Geographic Income	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	
Low	0	0.0%	0	0.0%	30,196	8.6%	659,615	8.1%	8.5%
Moderate	0	0.0%	0	0.0%	66,849	19.0%	1,386,034	17.0%	18.3%
LMI	0	0.0%	0	0.0%	97,045	27.5%	2,045,649	25.1%	26.8%
Middle	0	0.0%	0	0.0%	104,885	29.8%	2,109,562	25.9%	28.7%
Upper	13	86.7%	6,825	84.5%	137,675	39.1%	3,479,599	42.7%	40.5%
Unknown	2	13.3%	1,250	15.5%	12,769	3.6%	510,369	6.3%	4.0%
Total	15		8,075		352,374		8,145,179		
2024									
Geographic Income	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	
Low	0	0.0%	0	0.0%	34,356	8.8%	688,321	7.7%	8.6%
Moderate	1	7.7%	1,000	12.3%	72,013	18.5%	1,488,095	16.7%	18.5%
LMI	1	7.7%	1,000	12.3%	106,369	27.4%	2,176,416	24.4%	27.2%
Middle	1	7.7%	200	2.5%	114,586	29.5%	2,324,162	26.1%	28.8%
Upper	9	69.2%	5,254	64.6%	153,903	39.6%	3,859,576	43.3%	40.1%
Unknown	2	15.4%	1,675	20.6%	13,811	3.6%	558,735	6.3%	4.0%
Total	13		8,129		388,669		8,918,889		
GRAND TOTAL									
Geographic Income	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	
Low	3	3.6%	1,566	3.9%	121,845	8.3%	2,883,859	7.3%	
Moderate	10	11.9%	5,741	14.2%	276,851	18.8%	6,460,145	16.3%	
LMI	13	15.5%	7,307	18.1%	398,696	27.0%	9,344,004	23.5%	
Middle	10	11.9%	5,547	13.7%	431,672	29.3%	9,995,877	25.2%	
Upper	52	61.9%	20,501	50.8%	594,970	40.4%	18,191,900	45.8%	
Unknown	9	10.7%	6,988	17.3%	48,605	3.3%	2,199,115	5.5%	
Total	84		40,343		1,473,943		39,730,896		

4. Distribution by Borrower Characteristics:

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

This criterion was evaluated exclusively on the Bank's rates of small business lending to

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

businesses of different revenue sizes. HMDA-reportable loans secured by 1-4 family properties were not evaluated as all loans originated and purchased by the Bank were made to upper-income borrowers or borrowers with unknown income. Additionally, loan volume in most years was not significant enough for comparison as the majority of loans originated by the Bank were multifamily loans.

a. Small Business Loans:

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

During the evaluation period, MCB's average rates of lending to small businesses with annual revenue of \$1 million or less were 27.7% by number and 27.3% by dollar value compared to 48.5% and 27.9%, respectively, for the aggregate. While the Bank's dollar value metric generally compared favorably to the aggregate, its performance by number of loans was less consistent. The bank exceeded aggregate performance by dollar value in 2021 and 2024 but underperformed compared to other lenders in both 2022 and 2023. A significant upturn occurred in 2024, during which MCB performed substantially better than the three preceding years in both the number and total dollar value of small business loans.

For each year of the evaluation period, more than 90% of businesses located in the Bank's assessment area were businesses with revenues of less than \$1 million. This indicates that the Bank may have additional opportunity to originate more loans to such businesses considering only 27.7% by number of its small business lending during the evaluation period was made to businesses with revenue of less than \$1 million.

In 2021, MCB originated 19 PPP loans for \$1.7 million within its assessment area. The PPP program did not require banks to collect and maintain revenue information to approve these loans and MCB did not collect and maintain revenue information on loans approved through the PPP loan program. Therefore, the Department excluded these loans from the table below. Notably, of the 19 PPP loans originated by MCB, 14 or 73.7%, of those loans were for loan amounts of less than or equal to \$100,000.

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

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

Distribution of Small Business Lending by Revenue Size of Business									
2021									
Rev. Size	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	
Rev. <= \$1MM	6	30.0%	3,608	28.4%	145,641	37.5%	2,557,266	18.3%	91.6%
Rev. > \$1MM	10	50.0%	6,050	47.7%					3.4%
Rev. Unknown	4	20.0%	3,025	23.9%					5.1%
Total	20		12,683		388,267		13,987,775		
2022									
Rev. Size	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	
Rev. <= \$1MM	5	29.4%	2,104	21.6%	169,055	49.1%	2,752,105	31.7%	91.9%
Rev. > \$1MM	10	58.8%	5,642	57.9%					3.1%
Rev. Unknown	2	11.8%	2,000	20.5%					5.0%
Total	17		9,746		344,633		8,679,053		
2023									
Rev. Size	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	
Rev. <= \$1MM	1	6.7%	925	11.5%	190,130	54.0%	2,756,550	33.8%	93.7%
Rev. > \$1MM	11	73.3%	6,400	79.3%					2.5%
Rev. Unknown	3	20.0%	750	9.3%					3.9%
Total	15		8,075		352,374		8,145,179		
2024									
Rev. Size	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	
Rev. <= \$1MM	6	46.2%	3,900	48.0%	210,764	54.2%	3,004,208	33.7%	93.9%
Rev. > \$1MM	4	30.8%	2,229	27.4%					2.4%
Rev. Unknown	3	23.1%	2,000	24.6%					3.7%
Total	13		8,129		388,669		8,918,889		
GRAND TOTAL									
Rev. Size	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	
Rev. <= \$1MM	18	27.7%	10,537	27.3%	715,590	48.5%	11,070,129	27.9%	
Rev. > \$1MM	35	53.8%	20,321	52.6%					
Rev. Unknown	12	18.5%	7,775	20.1%					
Total	65		38,633		1,473,943		39,730,896		

5. Community Development Lending:

During the evaluation period, MCB originated \$532.8 million in new community development loans and had \$165.3 million outstanding from prior evaluation periods. This demonstrated an excellent level of community development lending over the course of the evaluation period.¹

MCB's total community development lending of \$698.1 million for the current evaluation period represented a considerable 58% increase over the \$441.4 million recorded in the prior evaluation. On an annualized basis, the \$177.6 million per year of new community development lending

¹For analysis purposes, renewals of lines of credit that occur during the evaluation period are considered new extensions of credit. However, the level of lending is reviewed across the time period of the exam.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

during the current three-year period represents a 31% increase from the \$135.8 million per year approved during the prior 3.25-year evaluation period.

Loans to support community services accounted for 47% by number and 59% by dollar value of the current evaluation period's total amount of new community development loans. These funds financed commercial mortgages and construction projects for facilities such as schools, shelters, and healthcare centers, which mainly benefitted LMI individuals and families. In addition, 39% by number and 31% by dollar value of new community development loans were directed toward multi-family properties providing affordable housing for LMI individuals and families while the remaining 14% by number and 10% by dollar value was utilized to finance projects for neighborhood revitalization and economic development initiatives.

Community Development Loans				
	This Evaluation Period		Outstandings from Prior Evaluation Periods	
Purpose	# of Loans	\$000	# of Loans	\$000
Affordable Housing	20	166,852	22	100,713
Economic Development	1	1,000	0	0
Community Services	24	312,995	6	61,078
Revitalization/Stabilization	6	52,000	1	3,473
Total	51	532,847	29	165,264

Below are highlights of MCB's community development lending:

- MCB refinanced a \$60 million commercial mortgage for a large skilled rehabilitation and nursing facility located in Bronx County. The majority of this facility's revenues comes from Medicaid.
- MCB refinanced a \$38 million commercial mortgage loan for two school facilities in a moderate-income tract in Queens County. These buildings each house a charter school providing educational opportunities for LMI students and all attending students are eligible for free breakfast and lunch. One charter school serves NYC teens who are over-aged and under-credited who are studying to achieve a high-school diploma while the other charter school serves grades kindergarten through four.
- MCB extended a \$23.4 million commercial term loan to a nonprofit skilled nursing provider operating a large facility in Kings County. The organization receives the majority of its funding from Medicaid and other government programs.
- MCB originated a \$19.3 million commercial mortgage loan that refinanced an existing \$11.3 million mortgage collateralized by a residential building in Bronx County. The property includes affordable units. Specifically, 70% of units will have rents subsidized through the Section 8 program and 30% of units will have rents subsidized through New York City's City FHEPS program ("City Fighting Homelessness and Eviction Prevention

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

Supplement”), which is a voucher program which helps families currently living in New York City shelters to move into affordable apartments in New York City.

- MCB originated a loan of \$17.4 million to finance the development of a multi-family apartment building in Bronx County surrounded by an area which is predominantly low-income. The project qualifies for the 35-year, 421-a tax exemption and 100% of the units have been placed with the City FHEPS program.
- MCB renewed an existing \$4.6 million commercial first mortgage term loan collateralized by a hotel that will be converted into a homeless shelter in Kings County. The shelter will be operated by a New York City not-for-profit organization that provides housing and social services including youth programs and employment services.

a. Flexible and/or Innovative Lending Practices:

MCB made occasional use of flexible or innovative lending practices:

- PPP Loans: In 2021, the Bank originated 19 PPP loans totaling \$1.7 million within its New York assessment area of which two loans were specifically directed toward small businesses in moderate-income census tracts.
- SBA Lending: In December 2024, the Bank became an approved SBA lender.. This designation allows MCB to offer small businesses loan terms which are more accommodating than traditional financing permits.
- CDFI Co-Lending: The Bank launched a CDFI Co-Lending program in the 3rd quarter of 2024. This initiative allows the Bank to collaborate directly with CDFIs in its assessment area, injecting needed liquidity into their operations. Through formalized co-lending agreements, the Bank provides 50% of the loan capital for small businesses, matching the CDFI’s contribution. The first co-lending loan under this program was successfully provided to a manufacturer in the Bronx in December 2024, with the partner CDFI managing the servicing of the loan.

B. Investment Test: Low Satisfactory

The Department evaluated 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.*

1. Qualified Investments

During the evaluation period, MCB made \$6.9 million in new qualified investments and had \$32.1 million outstanding from prior evaluation periods. In addition, MCB made \$511,168 in qualified grants. This demonstrated an adequate level of qualified investments and grants over the

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

course of the evaluation period. By dollar value, 94.9% of total investments (current investments plus prior period outstandings) supported affordable housing and 5.1% supported economic development.

Qualified Investments and Grants				
	This Evaluation Period		Outstandings from Prior Evaluation Periods	
	# of Inv.	\$000	# of Inv.	\$000
CD Investments				
Affordable Housing	2	5,868	14	31,094
Economic Development	3	998	2	1,000
Community Services				
Revitalization/Stabilizatio				
Total	5	6,866	16	32,094
CD Grants	# of Grants	\$000	Not Applicable	
Affordable Housing	8	135		
Economic Development	3	35		
Community Services	27	341		
Revitalization/Stabilizatio				
Total	38	511		

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

Investments

- MCB invested \$3 million in a specialized community development fund dedicated to addressing the affordable housing needs of low- and moderate-income ("LMI") residents within the Bank's assessment area. This fund strategically identifies and acquires affordable housing investments, primarily those supported by Low-Income Housing Tax Credits ("LIHTC"). This \$3 million investment directly financed affordable housing for a LIHTC-funded senior living community located in New York County.
- MCB invested \$2.7 million in mortgage-backed securities ("MBS") issued by Freddie Mac. The underlying collateral for these MBS consists of residential mortgage loans extended to LMI properties in Kings, Queens, and Nassau counties.
- MCB made a \$498,000 investment into two CDFI banking institutions operating in Bronx and Kings counties. The investments will boost local economies by delivering essential banking, credit, and economic development services to underserved residents in low-income neighborhoods.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

Grants

- MCB donated \$62,250 to an organization dedicated to serving unemployed and under employed women, particularly women of color and single parents in New York City. The organization provides free workplace training, support services, job placement, and tools needed to enter the workplace.
- MCB donated \$51,000 to a nonprofit organization dedicating to inspiring and preparing young people for success. The organization provides high-quality K-12 in-school, workplace-based, after-school, and summer educational programs to young people in high-need communities within the Bank's assessment area.
- MCB donated \$42,000 to an organization whose mission is to inspire and guide disadvantaged New York City women to enter the workforce and achieve success. The funds will be used to support the organization's general operating expenses such as providing professional attire, resume and interview coaching, and workshops that provide professional development.

2. Innovativeness of Qualified Investments:

MCB made limited use of innovative investments to support community development. An investment in a Community Development Fund directly impacted a LIHTC affordable housing project in Bronx County. Other qualified investments were made in CDFIs and MBS primarily to support affordable housing initiatives.

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

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

C. Service Test: Low Satisfactory

The Department evaluated 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:

MCB has an adequate branch network, delivery systems, branch hours and services, and alternative

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

delivery systems, including as it relates to LMI individuals.

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

MCB has an adequate distribution of branches within its assessment area. MCB maintains a network of six full-service branches including its main office at 99 Park Avenue and three other branches in New York County, one branch in Kings County, and a branch in Nassau County. One branch in Boro Park, Kings County is in a low-income census tract. The branch in Great Neck in Nassau County is in a middle-income census tract. Of the four New York County branches, two are in upper-income census tracts, while the income status of the other two census tracts is unknown.

Distribution of Branches within the Assessment Area							
County	N/A #	Low #	Moderate #	Middle #	Upper #	Total #	LMI %
Kings	0	1	0	0	0	1	100%
Nassau	0	0	0	1	0	1	0%
New York	2	0	0	0	2	4	0%
Total	2	1	-	1	2	6	17%

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 in LMI geographies and/or for LMI individuals. MCB did not open or close any branches in its assessment area during the evaluation period.

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

MCB's service delivery systems were readily accessible to geographies and individuals of different income levels in its assessment area. The Bank had several alternative systems including ATM, telephone banking, online banking, and mobile banking options. These systems as described below provided additional availability and access to banking services for both retail and business customers.

- The Bank's ATM network consists of 17 machines. Each branch offers two full service, deposit-taking ATMs and a third cash-only machine except for the Great Neck location, which provides three full-service ATMs including one accessible drive-up ATM, and the Lexington Avenue branch which maintains one full-service and one cash-only ATM.
- Telephone Banking – MCB's telephone banking service gives its clients access to their accounts 24 hours a day, 7 days a week. Clients can check balances, verify deposits, verify checks paid, and withdrawals.
- Online/Mobile Banking – MCB's mobile banking services are available for 24 hours a day, 7 days a week. With mobile and online banking platforms, clients can view account

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

balances, transactions, pay bills, move money between accounts, and deposit checks remotely. MCB introduced mobile digital account opening in 2022 which allows consumers to open new accounts remotely. Additionally, MCB offers free person-to-person transfers through Zelle on its mobile app and digital website.

d. Range of services provided:

Branch hours are generally Monday through Friday from 8:30 AM to either 4:00 PM or 5:00 PM. Two branches in New York County and the one in Kings County have extended weekday hours at least one day per week until 6:00 PM. One branch in New York County and the Nassau County branch are open on Saturdays by appointment. The Kings County branch also has extended hours on Sundays from 10:00 AM to 2:00 PM during winter months.

MCB offers the following banking products and services that benefit LMI individuals and small businesses:

- Basic Banking Account – This account has no minimum balance requirement and permits 12 free withdrawals each month for a monthly fee of \$3.
- Interest on Lawyer Account Fund (“IOLA”) – MCB is a Platinum Partner bank in the New York State IOLA program, which provides vital assistance for low-income New Yorkers facing civil legal issues related to essential needs like housing, employment, and healthcare. The Bank pays interest that is the greater of 60% of the Fed Funds Target Rate or 1.00% more, and the interest earned on deposits held in IOLA accounts are remitted to the IOLA Fund, which is then used to finance legal aid for low-income individuals.
- Small Business Lending via SBA-7(a) and CDFI Co-Lending Programs – In 2024, the Bank offered the SBA-7a loan program as an approved SBA lender offering flexible, government-backed loans to small businesses for various operating purposes. In addition, the Bank launched an initiative aimed at supporting small businesses with micro-loan funding through partnerships with local CDFIs.

2. Community Development Services:

MCB provided an adequate level of community development services. MCB’s directors, management, and staff provided 29 instances of qualifying community development services. These services included offering financial expertise and technical assistance by having Board and management staff serve as board or committee members for nonprofit organizations. Additionally, MCB partnered with nonprofits to deliver financial literacy education to youth and women in LMI communities.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

Community Development Services	
Activity Type	Number of Activities
On-Going Board & Committee Memberships	8
Technical Assistance	2
Seminars	19
Credit Counseling	0
Total Community Development Services	29

Below are highlights of MCB's community development services.

- A vice president of the Bank served as the treasurer for a nonprofit organization in New York City that provides music education programs for students from LMI families and financial aid to help LMI students continue their music studies.
- A vice president of MCB served as treasurer for an organization in Bronx County that provides numerous community support services and programs including programs targeted directly to LMI people, such as skill training and social support services, as well as emergency financial assistance to families.
- MCB employees provided financial literacy education in multiple schools in New York City. The majority of students at these schools were economically disadvantaged.
- At its headquarters address, MCB hosted clients of a New York City non-profit organization that helps disadvantaged women become employed. MCB held two of these events. At these events, the organization's clients received individual resume assistance and interview coaching from MCB employees.

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.

The CRA Director is ultimately responsible for the strategic oversight and execution of the bank's CRA program. This involves proactively identifying opportunities for qualifying lending, services, and investments, while advising business lines and management on CRA compliance. The CRA Director also provides annual CRA training and CRA awareness initiatives across the institution.

The CRA and Fair Banking Committee ("CFBC"), chaired by the CRA Director, is the central-CRA related management committee at the Bank and comprises the Chief Executive Officer, Chief Financial Officer, and Chief Risk Officer plus senior leaders from various divisions including legal, operations, retail, and lending. The CRA Director provides quarterly updates to the CFBC, whose findings and recommendations are then escalated to the Board's Risk Committee.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

Furthermore, the Director conducts annual board-level training on regulatory changes and oversees an annual CRA self-assessment to monitor performance. The most recent self-assessment for the 2022-2024 period was independently conducted by a third party, and the results were discussed at the most recent 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 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.*

The Bank's CRA managing staff has focused on collaborating with community-based organizations to address critical needs such as expanding affordable housing, fostering small business development, enhancing workforce development, and promoting financial health and financial education. Also, the Bank increased its support for CDFIs and community organizations that prioritize small business lending. To ensure continued community engagement and formalize this lending commitment, quarterly service goals for branch teams were implemented.

- *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 market specific products or credit promotions. However, the Bank has engaged in meetings with NYS-CDFI representatives to discuss small business co-lending opportunities. Additionally, the Bank's deposit-based Basic Banking account is promoted through financial education events with non-profit partners.

- *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.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

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

During the evaluation period, MCB originated the following three community development credit facilities totaling \$25.2 million in New York State, but outside the Bank's assessment area:

- Financing totaling \$19.9 million, which included an extension of a term loan and renewed working capital line of credit for a skilled nursing home in Suffolk County, New York. The proceeds originally financed the acquisition of the nursing facility and ongoing operational support. The majority of the nursing facility's revenue is derived from Medicaid reimbursements;
- Renewal of a \$3 million working capital line of credit for an additional three-year term to a rehabilitation and nursing center in Suffolk County, New York. The majority of this facility's revenue is received from Medicaid; and
- Renewal of a \$2.3 million working capital line of credit for a skilled nursing facility operating in Chautauqua County, New York. The majority of this facility's revenue is received from Medicaid.

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 (DFS multifamily industry letter www.dfs.ny.gov/industry_guidance/industry_letters/il20141204_guidelines_bank_lending_multifamily_properties_cra_updated) ;

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

- Nonprofit organizations serving primarily LMI or other community development needs;
- Borrowers to construct or rehabilitate community facilities that are 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 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.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

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.

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

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.

Income level of individual or geography	% of the area median income
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

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

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 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 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.

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

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.

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;

METROPOLITAN COMMERCIAL BANK – CRA PERFORMANCE EVALUATION

- 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 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.

From: Ricardo Gonzalez [REDACTED]
Sent: Monday, November 24, 2025 3:06 PM
To: [REDACTED]
Cc: Daniel Delehanty [REDACTED]
[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 50th 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 info@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

[illegible][illegible][illegible]

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	This Location has a Drive-up Facility	
		Wednesday	8:30AM-5:00PM		
		Thursday	8:30AM-5:00PM		
		Friday	8:30AM-5:00PM		
		Saturday	By Appt Only		
Metropolitan Commercial Bank.  The Entrepreneurial Bank					
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		



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		



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		

West Palm Banking Center				ATMs	
Address	Phone	Hours		Full Service	Cash Only
180 Lakeview Ave Suite 1220 West Palm Beach, FL 33401	561-372-1600	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		

Section 5: Products/Services/Fees

METROPOLITAN COMMERCIAL BANK

Products and Services 2026

Personal Banking

<i>Savings</i>	· Certificates of Deposit · Money Market Accounts · Ultra Insured Money Market Accounts · High Yield Savings Accounts · Simcha Savings Accounts
<i>Checking</i>	· Personal Checking · Basic Checking · NOW Checking
<i>Services</i>	· Online Banking · Bill Payment · Mobile Banking · e-Statements · Account Alerts · Debit Cards · Direct Deposit · Wire Services · Telephone Banking · Mobile Deposit · ACH Services · Zelle (Consumer)

Business Banking

<i>Savings</i>	· Certificates of Deposit · Money Market Accounts · Ultra Insured Money Market Accounts · Client Benefit Escrow Accounts (CBEA)
<i>Checking</i>	· Essential Checking · Enhanced Checking · Platinum Checking · Business NOW Checking · IOLA Accounts

Services

- Online Banking
- Bill Payment
- Mobile Banking
- e-Statements
- Merchant Services
- Residential Healthcare
- Remote Deposit
- ACH Origination
- Wire Services
- Positive Pay
- Mobile Deposit
- Lockbox
- Zelle for Business
- Escrow Services
- Same-Day ACH Service

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
- Positive Pay
- Zelle Services

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

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

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

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 ¹
Received	\$ 35.00
USD Checks on Canada (Minimum)	\$ 25.00 ¹
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

¹ 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 ¹	\$50,000.00	\$ 35.00	\$5,000
Enhanced Checking ²	\$15,000.00	\$ 30.00	\$5,000
Essential Checking ³	\$ 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

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

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

³ 200 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

For a complete listing of our Banking Centers, please visit our web site at
www.MCBankNY.com

MCB-PFS-1224

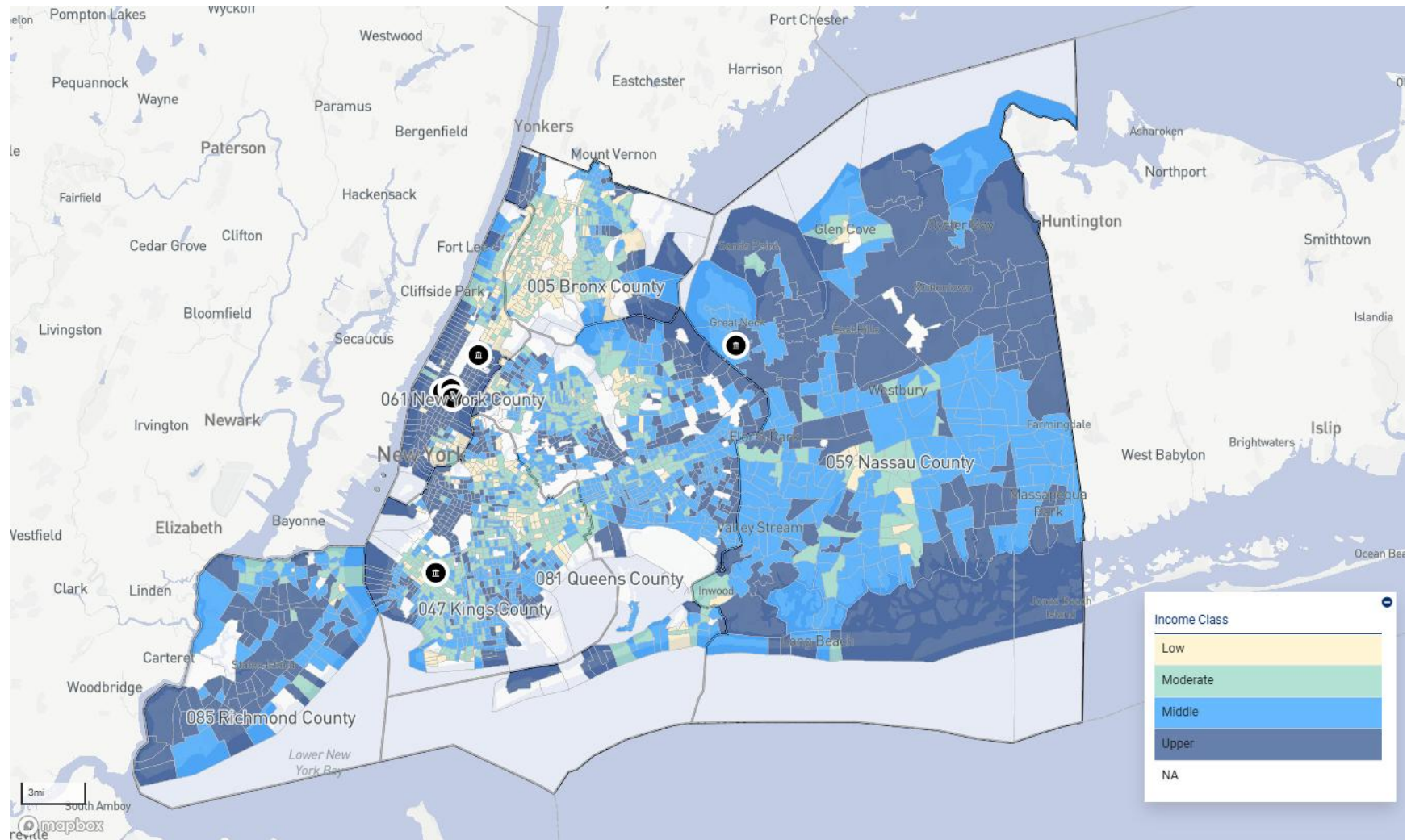
Metropolitan Commercial Bank is a registered
trademark of Metropolitan Commercial Bank.
© 2024 Metropolitan Commercial Bank

Member
FDIC

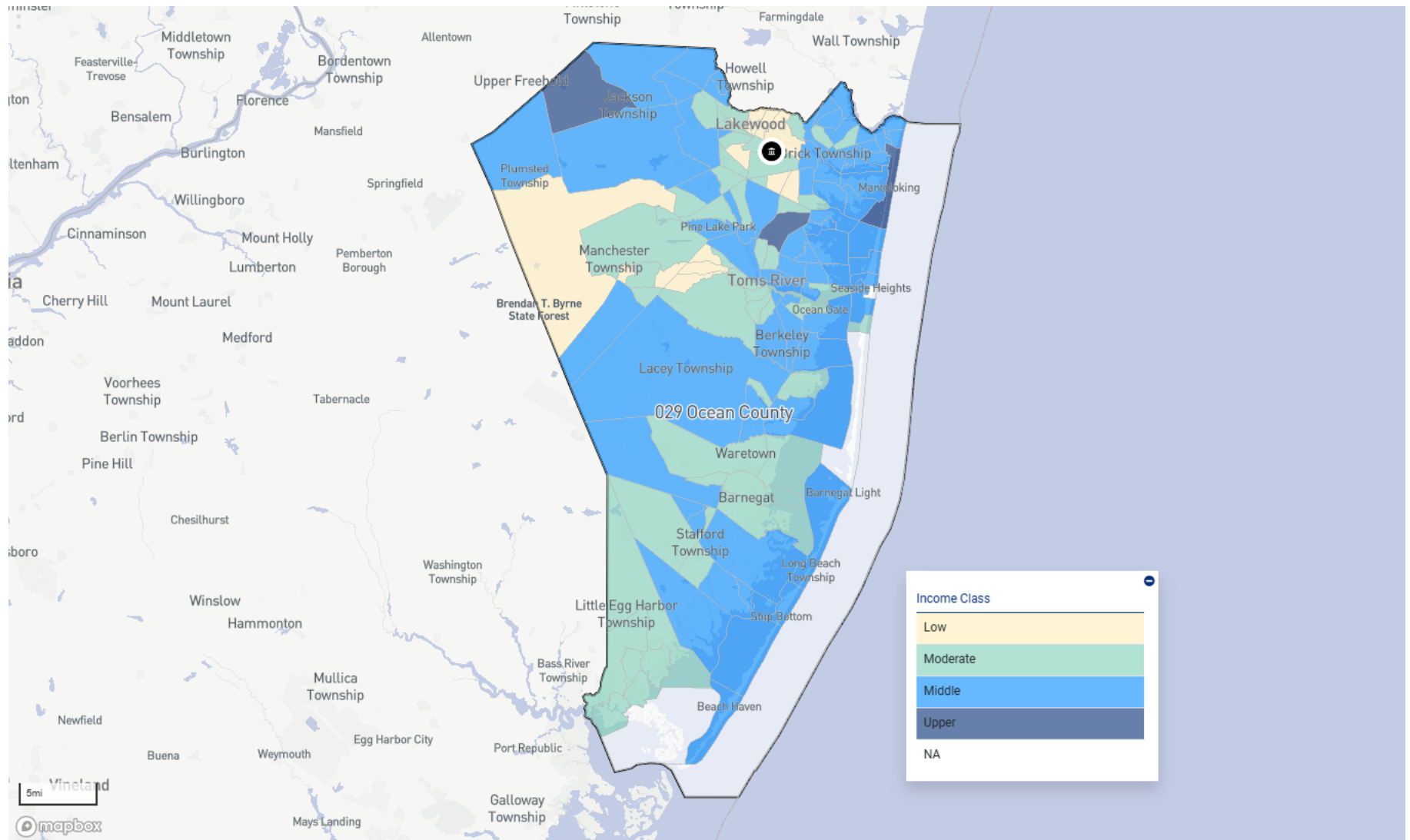
 **EQUAL HOUSING
LENDER**

Section 6: Assessment Areas

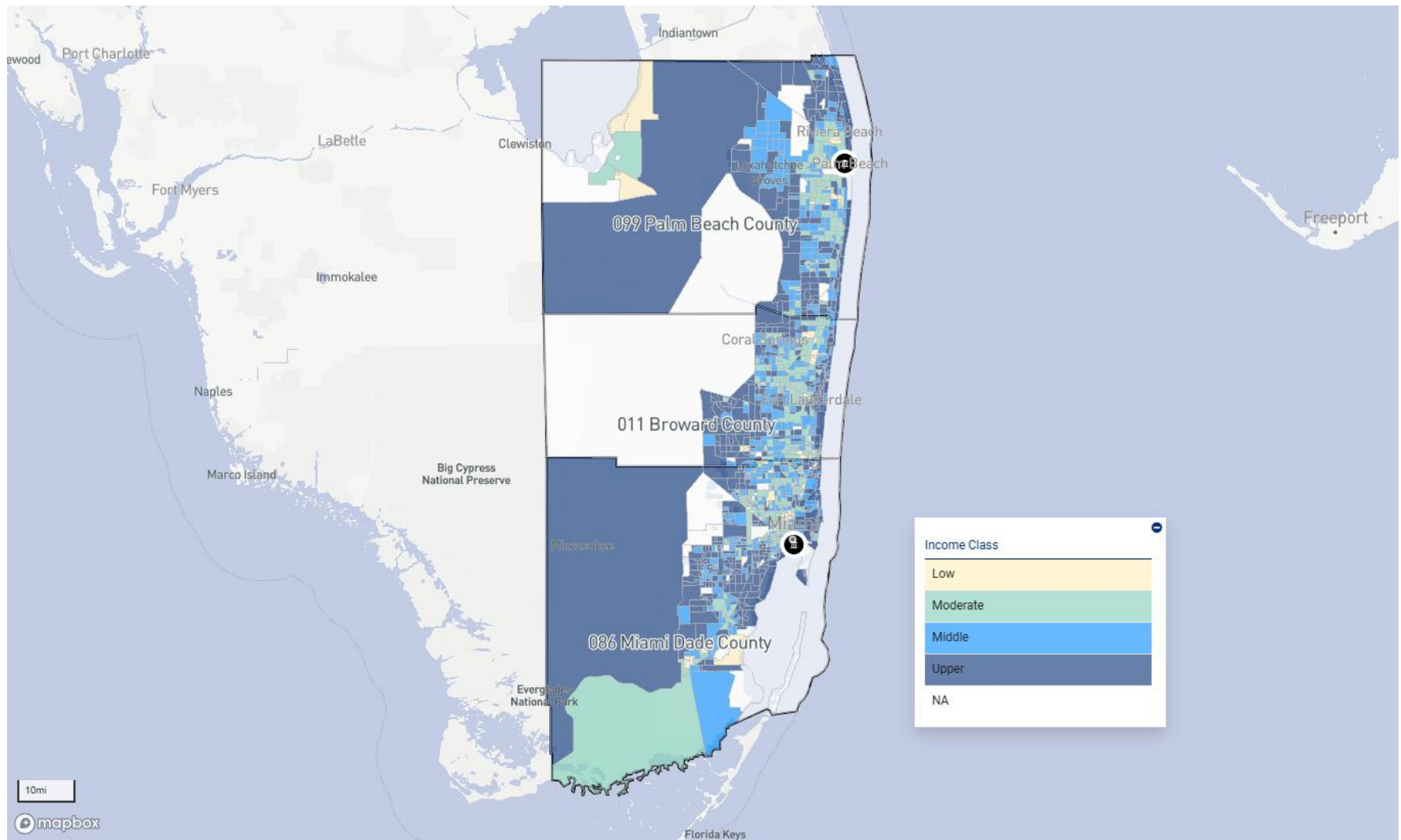
2026 Assessment Areas



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: ALL 2026 AA COUNTIES (2026)

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

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[illegible]

[illegible]

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[illegible]

[illegible]

[illegible]

[illegible]

34	NEW JERSEY	029	OCEAN COUNTY	7172.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	VISTA CENTER CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7173.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$145,000	UPPER INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7174.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7175.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7175.02	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7180.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	NEW EGYPT CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7200.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7201.02	29484	LAKEWOOD-NEW BRUNSWICK, NJ	CRESTWOOD VILLAGE CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7201.04	29484	LAKEWOOD-NEW BRUNSWICK, NJ	CRESTWOOD VILLAGE CDP, NJ	\$145,000	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7201.05	29484	LAKEWOOD-NEW BRUNSWICK, NJ	CRESTWOOD VILLAGE CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7201.06	29484	LAKEWOOD-NEW BRUNSWICK, NJ	PINE RIDGE AT CRESTWOOD CDP, NJ	\$145,000	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7201.07	29484	LAKEWOOD-NEW BRUNSWICK, NJ	CRESTWOOD VILLAGE CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7202.02	29484	LAKEWOOD-NEW BRUNSWICK, NJ	LAKEHURST BOROUGH, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7202.03	29484	LAKEWOOD-NEW BRUNSWICK, NJ	LEISURE VILLAGE WEST CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7202.04	29484	LAKEWOOD-NEW BRUNSWICK, NJ	PINE LAKE PARK CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7202.05	29484	LAKEWOOD-NEW BRUNSWICK, NJ	LEISURE KNOLL CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7202.06	29484	LAKEWOOD-NEW BRUNSWICK, NJ	CEDAR GLEN WEST CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7210.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	LAKEHURST BOROUGH, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7220.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7220.03	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7220.04	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7221.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7222.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7223.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$145,000	UPPER INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7224.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7224.02	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7225.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	DOVER BEACHES NORTH CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7226.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7227.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7227.02	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7228.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7229.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7230.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7231.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7232.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7233.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7234.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7235.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7236.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TOMS RIVER CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7240.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	SOUTH TOMS RIVER BOROUGH, NJ	\$145,000	MODERATE INCOME	Y
34	NEW JERSEY	029	OCEAN COUNTY	7250.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ	BEACHWOOD BOROUGH, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7250.02	29484	LAKEWOOD-NEW BRUNSWICK, NJ	BEACHWOOD BOROUGH, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7251.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	BEACHWOOD BOROUGH, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7260.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	ISLAND HEIGHTS BOROUGH, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7270.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ	LAVALLETTE BOROUGH, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7270.02	29484	LAKEWOOD-NEW BRUNSWICK, NJ	DOVER BEACHES SOUTH CDP, NJ	\$145,000	MIDDLE INCOME	N

34	NEW JERSEY	029	OCEAN COUNTY	7280.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ	SEASIDE PARK BOROUGH, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7280.02	29484	LAKEWOOD-NEW BRUNSWICK, NJ	SEASIDE PARK BOROUGH, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7280.03	29484	LAKEWOOD-NEW BRUNSWICK, NJ	SEASIDE HEIGHTS BOROUGH, NJ	\$145,000	NA	N
34	NEW JERSEY	029	OCEAN COUNTY	7280.04	29484	LAKEWOOD-NEW BRUNSWICK, NJ	SEASIDE HEIGHTS BOROUGH, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7290.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	OCEAN GATE BOROUGH, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7300.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	PINE BEACH BOROUGH, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7310.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7310.02	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7311.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7311.02	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7311.03	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7312.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ	HOLIDAY CITY-BERKELEY CDP, NJ	\$145,000	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7312.02	29484	LAKEWOOD-NEW BRUNSWICK, NJ	HOLIDAY CITY-BERKELEY CDP, NJ	\$145,000	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7312.03	29484	LAKEWOOD-NEW BRUNSWICK, NJ	HOLIDAY CITY-BERKELEY CDP, NJ	\$145,000	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7312.04	29484	LAKEWOOD-NEW BRUNSWICK, NJ	HOLIDAY CITY SOUTH CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7312.05	29484	LAKEWOOD-NEW BRUNSWICK, NJ	HOLIDAY CITY SOUTH CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7312.06	29484	LAKEWOOD-NEW BRUNSWICK, NJ	HOLIDAY CITY-BERKELEY CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7320.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ	FORKED RIVER CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7320.03	29484	LAKEWOOD-NEW BRUNSWICK, NJ	FORKED RIVER CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7320.04	29484	LAKEWOOD-NEW BRUNSWICK, NJ	FORKED RIVER CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7321.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7321.03	29484	LAKEWOOD-NEW BRUNSWICK, NJ	FORKED RIVER CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7321.04	29484	LAKEWOOD-NEW BRUNSWICK, NJ	FORKED RIVER CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7330.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ	WARETOWN CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7330.02	29484	LAKEWOOD-NEW BRUNSWICK, NJ	WARETOWN CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7340.02	29484	LAKEWOOD-NEW BRUNSWICK, NJ	BARNEGAT CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7340.03	29484	LAKEWOOD-NEW BRUNSWICK, NJ	BARNEGAT CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7340.04	29484	LAKEWOOD-NEW BRUNSWICK, NJ	OCEAN ACRES CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7340.05	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7350.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ	OCEAN ACRES CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7350.03	29484	LAKEWOOD-NEW BRUNSWICK, NJ	OCEAN ACRES CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7350.04	29484	LAKEWOOD-NEW BRUNSWICK, NJ	OCEAN ACRES CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7351.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7351.04	29484	LAKEWOOD-NEW BRUNSWICK, NJ	MANAHAWKIN CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7351.05	29484	LAKEWOOD-NEW BRUNSWICK, NJ	BEACH HAVEN WEST CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7351.06	29484	LAKEWOOD-NEW BRUNSWICK, NJ	BEACH HAVEN WEST CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7360.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7360.02	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7361.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ	MYSTIC ISLAND CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7361.05	29484	LAKEWOOD-NEW BRUNSWICK, NJ	MYSTIC ISLAND CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7361.06	29484	LAKEWOOD-NEW BRUNSWICK, NJ	MYSTIC ISLAND CDP, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7361.07	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7370.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	TUCKERTON BOROUGH, NJ	\$145,000	MODERATE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7380.01	29484	LAKEWOOD-NEW BRUNSWICK, NJ	NORTH BEACH HAVEN CDP, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7380.02	29484	LAKEWOOD-NEW BRUNSWICK, NJ	BEACH HAVEN BOROUGH, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7381.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	BARNEGAT LIGHT BOROUGH, NJ	\$145,000	MIDDLE INCOME	N

34	NEW JERSEY	029	OCEAN COUNTY	7390.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	SHIP BOTTOM BOROUGH, NJ	\$145,000	MIDDLE INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7391.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	CEDAR GLEN LAKES CDP, NJ	\$145,000	LOW INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	7392.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ	BAY HEAD BOROUGH, NJ	\$145,000	UPPER INCOME	N
34	NEW JERSEY	029	OCEAN COUNTY	9800.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$145,000	NA	Y
34	NEW JERSEY	029	OCEAN COUNTY	9801.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$145,000	NA	Y
34	NEW JERSEY	029	OCEAN COUNTY	9900.00	29484	LAKEWOOD-NEW BRUNSWICK, NJ		\$145,000	NA	X
36	NEW YORK	047	KINGS COUNTY	0001.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	0002.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	NA	Y
36	NEW YORK	047	KINGS COUNTY	0003.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	0005.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	0005.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	0007.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	0009.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	0011.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	Y
36	NEW YORK	047	KINGS COUNTY	0013.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	Y
36	NEW YORK	047	KINGS COUNTY	0015.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	0015.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	Y
36	NEW YORK	047	KINGS COUNTY	0018.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	NA	Y
36	NEW YORK	047	KINGS COUNTY	0018.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	NA	Y
36	NEW YORK	047	KINGS COUNTY	0018.03	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	NA	Y
36	NEW YORK	047	KINGS COUNTY	0018.04	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	NA	X
36	NEW YORK	047	KINGS COUNTY	0020.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	0021.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	0022.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	0023.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	LOW INCOME	Y
36	NEW YORK	047	KINGS COUNTY	0029.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	LOW INCOME	Y
36	NEW YORK	047	KINGS COUNTY	0030.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	0031.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	Y
36	NEW YORK	047	KINGS COUNTY	0031.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	NA	X
36	NEW YORK	047	KINGS COUNTY	0033.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	Y
36	NEW YORK	047	KINGS COUNTY	0034.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	0035.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	Y
36	NEW YORK	047	KINGS COUNTY	0036.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MIDDLE INCOME	N
36	NEW YORK	047	KINGS COUNTY	0037.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	Y
36	NEW YORK	047	KINGS COUNTY	0038.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	0039.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	0041.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	0043.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	0044.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	0045.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	0046.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	0047.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	0049.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	0050.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	0051.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	0052.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N

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36	NEW YORK	047	KINGS COUNTY	1172.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MIDDLE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1172.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1174.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1176.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1176.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1178.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	LOW INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1180.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	NA	Y
36	NEW YORK	047	KINGS COUNTY	1182.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MIDDLE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1182.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1184.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1186.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MIDDLE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1188.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1190.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	NA	Y
36	NEW YORK	047	KINGS COUNTY	1192.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MIDDLE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1194.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1196.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1198.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	LOW INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1200.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1202.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	LOW INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1208.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MIDDLE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1208.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	LOW INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1208.03	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	NA	Y
36	NEW YORK	047	KINGS COUNTY	1210.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	LOW INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1214.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	LOW INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1220.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MODERATE INCOME	Y
36	NEW YORK	047	KINGS COUNTY	1237.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	LOW INCOME	N
36	NEW YORK	047	KINGS COUNTY	1502.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	N
36	NEW YORK	047	KINGS COUNTY	1522.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	Y
36	NEW YORK	047	KINGS COUNTY	9901.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ		\$108,300	NA	X
36	NEW YORK	059	NASSAU COUNTY	3001.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	KINGS POINT VILLAGE, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3003.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GREAT NECK VILLAGE, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3004.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GREAT NECK VILLAGE, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3005.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GREAT NECK ESTATES VILLAGE, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3006.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GREAT NECK GARDENS CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3007.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GREAT NECK PLAZA VILLAGE, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3008.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	UNIVERSITY GARDENS CDP, NY	\$164,300	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3009.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LAKE SUCCESS VILLAGE, NY	\$164,300	UPPER INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3009.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH HILLS VILLAGE, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3010.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PORT WASHINGTON CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3011.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MANORHAVEN VILLAGE, NY	\$164,300	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3011.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PORT WASHINGTON CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3012.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BAXTER ESTATES VILLAGE, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3013.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PORT WASHINGTON CDP, NY	\$164,300	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3014.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PORT WASHINGTON CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3015.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PLANDOME VILLAGE, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3016.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FLOWER HILL VILLAGE, NY	\$164,300	UPPER INCOME	N

36	NEW YORK	059	NASSAU COUNTY	3017.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MUNSEY PARK VILLAGE, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3018.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MANHASSET CDP, NY	\$164,300	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3019.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MANHASSET CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3020.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLENWOOD LANDING CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3021.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	EAST HILLS VILLAGE, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3021.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	EAST HILLS VILLAGE, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3022.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ROSLYN VILLAGE, NY	\$164,300	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3023.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	SEARINGTOWN CDP, NY	\$164,300	UPPER INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3024.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ALBERTSON CDP, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3025.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ROSLYN HEIGHTS CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3025.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	OLD WESTBURY VILLAGE, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3026.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FLORAL PARK VILLAGE, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3027.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH NEW HYDE PARK CDP, NY	\$164,300	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3028.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH NEW HYDE PARK CDP, NY	\$164,300	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3029.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NORTH NEW HYDE PARK CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3030.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NEW HYDE PARK VILLAGE, NY	\$164,300	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3031.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MANHASSET HILLS CDP, NY	\$164,300	UPPER INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3031.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HERRICKS CDP, NY	\$164,300	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3032.03	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GARDEN CITY PARK CDP, NY	\$164,300	UPPER INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3032.04	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GARDEN CITY PARK CDP, NY	\$164,300	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3033.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WILLISTON PARK VILLAGE, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3033.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WILLISTON PARK VILLAGE, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3034.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	EAST WILLISTON VILLAGE, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3035.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MINEOLA VILLAGE, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3036.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GARDEN CITY VILLAGE, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3037.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	MINEOLA VILLAGE, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3038.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	CARLE PLACE CDP, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3039.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NEW CASSEL CDP, NY	\$164,300	UPPER INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3040.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WESTBURY VILLAGE, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	3040.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WESTBURY VILLAGE, NY	\$164,300	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3041.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WESTBURY VILLAGE, NY	\$164,300	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3042.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NEW CASSEL CDP, NY	\$164,300	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3042.03	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NEW CASSEL CDP, NY	\$164,300	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	3042.04	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NEW CASSEL CDP, NY	\$164,300	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4043.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BELLEROSE VILLAGE, NY	\$164,300	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4044.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FLORAL PARK VILLAGE, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4045.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FLORAL PARK VILLAGE, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4046.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FLORAL PARK VILLAGE, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4047.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	NEW HYDE PARK VILLAGE, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4048.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ELMONT CDP, NY	\$164,300	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4049.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ELMONT CDP, NY	\$164,300	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4049.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ELMONT CDP, NY	\$164,300	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4050.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ELMONT CDP, NY	\$164,300	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4051.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ELMONT CDP, NY	\$164,300	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4052.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	ELMONT CDP, NY	\$164,300	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	4053.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	FRANKLIN SQUARE CDP, NY	\$164,300	MIDDLE INCOME	N

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36	NEW YORK	059	NASSAU COUNTY	4166.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LONG BEACH CITY, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4167.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LONG BEACH CITY, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4167.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LONG BEACH CITY, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4168.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LONG BEACH CITY, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4168.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LONG BEACH CITY, NY	\$164,300	MODERATE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	4169.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LIDO BEACH CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5170.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLEN COVE CITY, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5171.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLEN COVE CITY, NY	\$164,300	MODERATE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5171.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLEN COVE CITY, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5172.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLEN COVE CITY, NY	\$164,300	LOW INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5172.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLEN COVE CITY, NY	\$164,300	NA	Y
36	NEW YORK	059	NASSAU COUNTY	5173.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLEN COVE CITY, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5173.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLEN COVE CITY, NY	\$164,300	MODERATE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5174.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	SEA CLIFF VILLAGE, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5175.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLENWOOD LANDING CDP, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5176.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GLEN HEAD CDP, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5177.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	GREENVALE CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5177.05	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BROOKVILLE VILLAGE, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5178.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LATTINGTOWN VILLAGE, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5178.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	LOCUST VALLEY CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5179.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BAYVILLE VILLAGE, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5179.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	BAYVILLE VILLAGE, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5180.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	OYSTER BAY CDP, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5181.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	EAST NORWICH CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5182.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	COVE NECK VILLAGE, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5182.03	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WOODBURY CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5182.04	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	WOODBURY CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5183.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	SYOSSET CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5184.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	SYOSSET CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5185.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	JERICO CDP, NY	\$164,300	UPPER INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5185.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	JERICO CDP, NY	\$164,300	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5186.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	JERICO CDP, NY	\$164,300	UPPER INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5187.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	SYOSSET CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5188.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	SYOSSET CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5189.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HICKSVILLE CDP, NY	\$164,300	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5190.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HICKSVILLE CDP, NY	\$164,300	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5191.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HICKSVILLE CDP, NY	\$164,300	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5192.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HICKSVILLE CDP, NY	\$164,300	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5193.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HICKSVILLE CDP, NY	\$164,300	MIDDLE INCOME	Y
36	NEW YORK	059	NASSAU COUNTY	5194.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HICKSVILLE CDP, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5195.00	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	HICKSVILLE CDP, NY	\$164,300	MIDDLE INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5196.01	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PLAINVIEW CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5196.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PLAINVIEW CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5197.02	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PLAINVIEW CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5197.03	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PLAINVIEW CDP, NY	\$164,300	UPPER INCOME	N
36	NEW YORK	059	NASSAU COUNTY	5197.04	35004	NASSAU COUNTY-SUFFOLK COUNTY, NY	PLAINVIEW CDP, NY	\$164,300	UPPER INCOME	N

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36	NEW YORK	085	RICHMOND COUNTY	0319.01	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MODERATE INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0319.02	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	MIDDLE INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	0323.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ	NEW YORK CITY, NY	\$108,300	UPPER INCOME	Y
36	NEW YORK	085	RICHMOND COUNTY	9901.00	35614	NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ		\$108,300	NA	X
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.07	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SUNNY ISLES BEACH CITY, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.09	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH MIAMI CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.15	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GOLDEN BEACH TOWN, FL	\$89,800	UPPER INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.18	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SUNNY ISLES BEACH CITY, FL	\$89,800	UPPER INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.20	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH MIAMI CITY, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.21	33124	MIAMI-MIAMI BEACH-KENDALL, FL	AVENTURA CITY, FL	\$89,800	UPPER INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.22	33124	MIAMI-MIAMI BEACH-KENDALL, FL	AVENTURA CITY, FL	\$89,800	UPPER INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.23	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SUNNY ISLES BEACH CITY, FL	\$89,800	UPPER INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.24	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH MIAMI CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.25	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SUNNY ISLES BEACH CITY, FL	\$89,800	MIDDLE INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.26	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SUNNY ISLES BEACH CITY, FL	\$89,800	MIDDLE INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.27	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH MIAMI BEACH CITY, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.28	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH MIAMI CITY, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.29	33124	MIAMI-MIAMI BEACH-KENDALL, FL	AVENTURA CITY, FL	\$89,800	UPPER INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.30	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SUNNY ISLES BEACH CITY, FL	\$89,800	UPPER INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.31	33124	MIAMI-MIAMI BEACH-KENDALL, FL	AVENTURA CITY, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.32	33124	MIAMI-MIAMI BEACH-KENDALL, FL	AVENTURA CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.34	33124	MIAMI-MIAMI BEACH-KENDALL, FL	AVENTURA CITY, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.40	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SUNNY ISLES BEACH CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.41	33124	MIAMI-MIAMI BEACH-KENDALL, FL	AVENTURA CITY, FL	\$89,800	NA	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.42	33124	MIAMI-MIAMI BEACH-KENDALL, FL	AVENTURA CITY, FL	\$89,800	UPPER INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.43	33124	MIAMI-MIAMI BEACH-KENDALL, FL	AVENTURA CITY, FL	\$89,800	UPPER INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.44	33124	MIAMI-MIAMI BEACH-KENDALL, FL	AVENTURA CITY, FL	\$89,800	NA	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.45	33124	MIAMI-MIAMI BEACH-KENDALL, FL	AVENTURA CITY, FL	\$89,800	UPPER INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0001.46	33124	MIAMI-MIAMI BEACH-KENDALL, FL	AVENTURA CITY, FL	\$89,800	UPPER INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0002.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GOLDEN GLADES CDP, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0002.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH MIAMI BEACH CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0002.11	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH MIAMI BEACH CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0002.12	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH MIAMI BEACH CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0002.13	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH MIAMI BEACH CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0002.15	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GOLDEN GLADES CDP, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0002.16	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GOLDEN GLADES CDP, FL	\$89,800	MIDDLE INCOME	

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12	FLORIDA	086	MIAMI-DADE COUNTY	0007.17	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0007.18	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0007.19	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$89,800	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0007.20	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0008.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0008.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0008.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0008.07	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0008.08	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0009.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GLADEVIEW CDP, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0009.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0009.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	WEST LITTLE RIVER CDP, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0009.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	WEST LITTLE RIVER CDP, FL	\$89,800	NA	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0009.07	33124	MIAMI-MIAMI BEACH-KENDALL, FL	WEST LITTLE RIVER CDP, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0009.08	33124	MIAMI-MIAMI BEACH-KENDALL, FL	WEST LITTLE RIVER CDP, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0010.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	WEST LITTLE RIVER CDP, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0010.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GLADEVIEW CDP, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0010.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	PINEWOOD CDP, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0010.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	EL PORTAL VILLAGE, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0010.07	33124	MIAMI-MIAMI BEACH-KENDALL, FL	WEST LITTLE RIVER CDP, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0010.08	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0011.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL		\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0011.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI SHORES VILLAGE, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0011.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI SHORES VILLAGE, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0011.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	EL PORTAL VILLAGE, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0012.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH MIAMI CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0012.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	BISCAYNE PARK VILLAGE, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0012.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI SHORES VILLAGE, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0012.07	33124	MIAMI-MIAMI BEACH-KENDALL, FL	BISCAYNE PARK VILLAGE, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0012.08	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH MIAMI CITY, FL	\$89,800	NA	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0012.09	33124	MIAMI-MIAMI BEACH-KENDALL, FL		\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0013.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0013.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0014.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$89,800	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0014.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0015.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$89,800	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0015.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GLADEVIEW CDP, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0016.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0016.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$89,800	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0016.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0016.07	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0016.08	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HIALEAH CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0017.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	BROWNSVILLE CDP, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0017.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	BROWNSVILLE CDP, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0017.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$89,800	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0017.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$89,800	MIDDLE INCOME	Y

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12	FLORIDA	086	MIAMI-DADE COUNTY	0038.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	BAY HARBOR ISLANDS TOWN, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0038.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	BAL HARBOUR VILLAGE, FL	\$89,800	UPPER INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0038.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	INDIAN CREEK VILLAGE, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0039.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	UPPER INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0039.09	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0039.11	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0039.12	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0039.13	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0039.14	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0039.15	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0039.16	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0039.17	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH BAY VILLAGE CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0039.18	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NORTH BAY VILLAGE CITY, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0039.19	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0039.21	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0039.22	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0040.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	UPPER INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0041.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	UPPER INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0041.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0041.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0041.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	UPPER INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0042.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0042.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0042.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0042.07	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	MIDDLE INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0042.08	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0043.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	MIDDLE INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0043.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0043.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0044.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0044.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0044.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0044.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI BEACH CITY, FL	\$89,800	UPPER INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0045.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	FISHER ISLAND CDP, FL	\$89,800	UPPER INCOME	N
12	FLORIDA	086	MIAMI-DADE COUNTY	0046.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	KEY BISCAYNE VILLAGE, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0046.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	KEY BISCAYNE VILLAGE, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0046.07	33124	MIAMI-MIAMI BEACH-KENDALL, FL	KEY BISCAYNE VILLAGE, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0046.08	33124	MIAMI-MIAMI BEACH-KENDALL, FL	KEY BISCAYNE VILLAGE, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0047.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI SPRINGS CITY, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0047.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI SPRINGS CITY, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0047.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	VIRGINIA GARDENS VILLAGE, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0047.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI SPRINGS CITY, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0049.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0049.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0049.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0050.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$89,800	MODERATE INCOME	Y

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12	FLORIDA	086	MIAMI-DADE COUNTY	0102.12	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SOUTH MIAMI HEIGHTS CDP, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0102.13	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GOULDS CDP, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0102.14	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SOUTH MIAMI HEIGHTS CDP, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0103.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL		\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0103.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL		\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0103.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL		\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0104.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GOULDS CDP, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0105.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GOULDS CDP, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0105.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	PRINCETON CDP, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0106.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	CUTLER BAY TOWN, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0106.08	33124	MIAMI-MIAMI BEACH-KENDALL, FL	CUTLER BAY TOWN, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0106.09	33124	MIAMI-MIAMI BEACH-KENDALL, FL	CUTLER BAY TOWN, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0106.10	33124	MIAMI-MIAMI BEACH-KENDALL, FL	CUTLER BAY TOWN, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0106.13	33124	MIAMI-MIAMI BEACH-KENDALL, FL	CUTLER BAY TOWN, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0106.18	33124	MIAMI-MIAMI BEACH-KENDALL, FL	CUTLER BAY TOWN, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0106.19	33124	MIAMI-MIAMI BEACH-KENDALL, FL	CUTLER BAY TOWN, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0106.20	33124	MIAMI-MIAMI BEACH-KENDALL, FL	CUTLER BAY TOWN, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0106.21	33124	MIAMI-MIAMI BEACH-KENDALL, FL	PRINCETON CDP, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0106.22	33124	MIAMI-MIAMI BEACH-KENDALL, FL	GOULDS CDP, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0106.23	33124	MIAMI-MIAMI BEACH-KENDALL, FL	CUTLER BAY TOWN, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0106.24	33124	MIAMI-MIAMI BEACH-KENDALL, FL	CUTLER BAY TOWN, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0106.25	33124	MIAMI-MIAMI BEACH-KENDALL, FL	CUTLER BAY TOWN, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0106.26	33124	MIAMI-MIAMI BEACH-KENDALL, FL	CUTLER BAY TOWN, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0107.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL		\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0107.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HOMESTEAD CITY, FL	\$89,800	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0107.07	33124	MIAMI-MIAMI BEACH-KENDALL, FL		\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0107.08	33124	MIAMI-MIAMI BEACH-KENDALL, FL	PRINCETON CDP, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0107.09	33124	MIAMI-MIAMI BEACH-KENDALL, FL	PRINCETON CDP, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0107.10	33124	MIAMI-MIAMI BEACH-KENDALL, FL	PRINCETON CDP, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0108.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NARANJA CDP, FL	\$89,800	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0108.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	NARANJA CDP, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0108.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL	LEISURE CITY CDP, FL	\$89,800	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0108.06	33124	MIAMI-MIAMI BEACH-KENDALL, FL	LEISURE CITY CDP, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0109.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	LEISURE CITY CDP, FL	\$89,800	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0110.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HOMESTEAD CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0110.08	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HOMESTEAD CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0110.09	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HOMESTEAD CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0110.10	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HOMESTEAD CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0110.11	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HOMESTEAD CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0110.12	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HOMESTEAD CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0110.13	33124	MIAMI-MIAMI BEACH-KENDALL, FL	LEISURE CITY CDP, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0110.14	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HOMESTEAD CITY, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0110.15	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HOMESTEAD CITY, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0111.03	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HOMESTEAD CITY, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0111.04	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HOMESTEAD CITY, FL	\$89,800	LOW INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0111.05	33124	MIAMI-MIAMI BEACH-KENDALL, FL		\$89,800	UPPER INCOME	Y

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12	FLORIDA	086	MIAMI-DADE COUNTY	0199.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	RICHMOND WEST CDP, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0200.01	33124	MIAMI-MIAMI BEACH-KENDALL, FL	RICHMOND WEST CDP, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0200.02	33124	MIAMI-MIAMI BEACH-KENDALL, FL	RICHMOND WEST CDP, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0201.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	RICHMOND WEST CDP, FL	\$89,800	UPPER INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0202.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SOUTH MIAMI HEIGHTS CDP, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	0203.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	SOUTH MIAMI HEIGHTS CDP, FL	\$89,800	MODERATE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	4901.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$89,800	MIDDLE INCOME	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	9801.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL		\$89,800	NA	X
12	FLORIDA	086	MIAMI-DADE COUNTY	9802.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL		\$89,800	NA	X
12	FLORIDA	086	MIAMI-DADE COUNTY	9803.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	CORAL GABLES CITY, FL	\$89,800	NA	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	9804.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$89,800	NA	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	9805.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$89,800	NA	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	9806.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	CUTLER BAY TOWN, FL	\$89,800	NA	X
12	FLORIDA	086	MIAMI-DADE COUNTY	9807.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	HOMESTEAD BASE CDP, FL	\$89,800	NA	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	9808.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	OPA-LOCKA CITY, FL	\$89,800	NA	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	9809.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL		\$89,800	NA	X
12	FLORIDA	086	MIAMI-DADE COUNTY	9810.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MIAMI CITY, FL	\$89,800	NA	N
12	FLORIDA	086	MIAMI-DADE COUNTY	9811.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL	MEDLEY TOWN, FL	\$89,800	NA	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	9812.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL		\$89,800	NA	X
12	FLORIDA	086	MIAMI-DADE COUNTY	9813.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL		\$89,800	NA	Y
12	FLORIDA	086	MIAMI-DADE COUNTY	9900.00	33124	MIAMI-MIAMI BEACH-KENDALL, FL		\$89,800	NA	X
12	FLORIDA	099	PALM BEACH COUNTY	0001.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	JUPITER TOWN, FL	\$107,600	MIDDLE INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0001.03	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	TEQUESTA VILLAGE, FL	\$107,600	UPPER INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0001.04	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	JUPITER TOWN, FL	\$107,600	MIDDLE INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0002.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	JUPITER TOWN, FL	\$107,600	UPPER INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0002.04	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	JUPITER TOWN, FL	\$107,600	MIDDLE INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0002.08	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	CABANA COLONY CDP, FL	\$107,600	UPPER INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0002.10	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	JUPITER TOWN, FL	\$107,600	UPPER INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0002.11	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	JUPITER TOWN, FL	\$107,600	UPPER INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0002.13	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	JUPITER TOWN, FL	\$107,600	MODERATE INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0002.14	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	JUPITER TOWN, FL	\$107,600	UPPER INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0002.16	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	JUPITER TOWN, FL	\$107,600	MIDDLE INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0002.17	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	JUPITER TOWN, FL	\$107,600	UPPER INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0002.18	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	PALM BEACH GARDENS CITY, FL	\$107,600	NA	N
12	FLORIDA	099	PALM BEACH COUNTY	0002.19	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	PALM BEACH GARDENS CITY, FL	\$107,600	UPPER INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0002.20	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	JUPITER TOWN, FL	\$107,600	UPPER INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0002.21	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	JUPITER TOWN, FL	\$107,600	UPPER INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0002.22	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	JUPITER TOWN, FL	\$107,600	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0002.23	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	JUPITER TOWN, FL	\$107,600	UPPER INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0003.01	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	JUPITER TOWN, FL	\$107,600	UPPER INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0003.03	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	PALM BEACH GARDENS CITY, FL	\$107,600	UPPER INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0003.04	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	CABANA COLONY CDP, FL	\$107,600	MIDDLE INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0004.05	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	JUPITER TOWN, FL	\$107,600	UPPER INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0004.06	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	JUNO BEACH TOWN, FL	\$107,600	UPPER INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0004.07	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	JUPITER TOWN, FL	\$107,600	UPPER INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0004.08	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	JUPITER TOWN, FL	\$107,600	UPPER INCOME	N

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12	FLORIDA	099	PALM BEACH COUNTY	0078.52	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	WESTLAKE CITY, FL	\$107,600	NA	X
12	FLORIDA	099	PALM BEACH COUNTY	0078.53	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	THE ACREAGE CDP, FL	\$107,600	UPPER INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0079.09	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	PALM BEACH GARDENS CITY, FL	\$107,600	UPPER INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0079.13	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	THE ACREAGE CDP, FL	\$107,600	MIDDLE INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0079.14	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	THE ACREAGE CDP, FL	\$107,600	MIDDLE INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0079.15	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	THE ACREAGE CDP, FL	\$107,600	UPPER INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0079.16	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	THE ACREAGE CDP, FL	\$107,600	MIDDLE INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0079.17	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BELLE GLADE CITY, FL	\$107,600	UPPER INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0079.18	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	THE ACREAGE CDP, FL	\$107,600	MIDDLE INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0079.19	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	THE ACREAGE CDP, FL	\$107,600	MIDDLE INCOME	N
12	FLORIDA	099	PALM BEACH COUNTY	0080.01	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	CANAL POINT CDP, FL	\$107,600	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0080.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	PAHOKEE CITY, FL	\$107,600	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0081.01	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BELLE GLADE CITY, FL	\$107,600	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0081.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BELLE GLADE CITY, FL	\$107,600	NA	X
12	FLORIDA	099	PALM BEACH COUNTY	0082.01	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BELLE GLADE CITY, FL	\$107,600	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0082.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BELLE GLADE CITY, FL	\$107,600	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0082.03	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BELLE GLADE CITY, FL	\$107,600	LOW INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	0083.01	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BELLE GLADE CITY, FL	\$107,600	NA	Y
12	FLORIDA	099	PALM BEACH COUNTY	0083.02	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	BELLE GLADE CITY, FL	\$107,600	MODERATE INCOME	Y
12	FLORIDA	099	PALM BEACH COUNTY	9800.00	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL		\$107,600	NA	X
12	FLORIDA	099	PALM BEACH COUNTY	9801.00	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	PALM BEACH GARDENS CITY, FL	\$107,600	NA	Y
12	FLORIDA	099	PALM BEACH COUNTY	9802.00	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	PALM BEACH GARDENS CITY, FL	\$107,600	NA	Y
12	FLORIDA	099	PALM BEACH COUNTY	9804.00	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL		\$107,600	NA	X
12	FLORIDA	099	PALM BEACH COUNTY	9805.00	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL	HAVERHILL TOWN, FL	\$107,600	NA	X
12	FLORIDA	099	PALM BEACH COUNTY	9900.00	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL		\$107,600	NA	X
12	FLORIDA	099	PALM BEACH COUNTY	9901.00	48424	WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL		\$107,600	NA	X

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2026 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun

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.

