



## **Community Reinvestment Act**

**Public File**

# **PUBLIC DISCLOSURE**

February 14, 2024

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

OptimumBank  
Certificate Number: 35430

2929 East Commercial Blvd  
Fort Lauderdale, Florida 33308

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Atlanta Regional Office

10 10th Street NE, Suite 900  
Atlanta, Georgia 30309-3849

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

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## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**The Lending Test is rated Satisfactory.**

- The loan-to-deposit ratio is reasonable.
- The bank originated a majority of its loans in the assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution of loans to borrowers reflects, given the demographics of the assessment area, reasonable penetration among businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

**The Community Development Test is rated Outstanding.**

The bank's community development performance demonstrates excellent responsiveness to community development needs in its assessment area through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's assessment area.

## DESCRIPTION OF INSTITUTION

OptimumBank maintains its headquarters in Fort Lauderdale, Florida. OptimumBank Holdings, Inc., a one-bank holding company, wholly owns the bank. The holding company's stock trades publicly on the NASDAQ under the symbol "OPHC." The bank received a Satisfactory rating at the previous FDIC CRA Performance Evaluation, dated May 21, 2018, based on Interagency Small Institution Examination Procedures. Including the main office, the bank operates two full-service offices in Broward County in southeast Florida. Since the last evaluation, the bank relocated its main office from Plantation, Florida to an existing Fort Lauderdale branch in June 2020. Subsequently, in July 2021, the bank closed the Plantation office, which was located in a middle-income census tract.

The bank provides a variety of deposit services to both consumer and commercial clients, including checking, savings, money market, and certificates of deposit accounts. In addition, the bank offers services such as bank by mail with complementary postage-paid envelopes, online banking, mobile banking, telephone banking, electronic bill pay, and person-to-person payments through Zelle. Although the bank does not operate a proprietary Automated Teller Machine (ATM), it issues ATM cards. ATM banking is available through the Publix Presto and Star/Cirrus Networks.

The bank's primary lending focus is commercial lending. The home mortgage loans offered by the bank are mainly for commercial entities to buy investment properties. In addition, the bank will originate home equity lines of credit as an accommodation to existing commercial customers. In terms of commercial lending, the bank offers real estate, equipment, accounts receivable, inventory, and unsecured loans and lines of credit. In 2023, the bank began offering loans through the United States Small Business Administration's (SBA) 7a program. Furthermore, the bank offered SBA Paycheck Protection Program (PPP) loans during the review period. The SBA guarantees these loans under the Coronavirus Aid, Relief, and Economic Security Act. This temporary program provided economic relief to businesses that were adversely impacted by retaining jobs that would otherwise be lost due to business closures as a result of the COVID-19 national emergency, issued on March 13, 2020. During the review period, the bank originated 502 PPP loans totaling \$37.4 million.

Examiners did not identify any financial or legal impediments that would prevent the bank from meeting the assessment area's credit needs. The bank has grown significantly since the last evaluation. According to the December 31, 2023, Consolidated Reports of Condition and Income (Call Report), assets totaled \$791.1 million, an increase of approximately \$702.5 million or 793.0 percent since the bank's previous CRA evaluation. The growth was driven by an increase in most of its loan types. As of December 31, 2023, OptimumBank had total loans of \$678.8 million and total deposits of \$640.7 million. As shown in the following table, commercial real estate and commercial and industrial loans represented the largest portion of the loan portfolio at 68.2 percent, followed by one-to-four family residential properties at 14.2 percent. The loan category distribution has shifted since the last evaluation with a lower percentage of loans secured by 1-4 residential properties and a higher percentage of loans secured by non-farm non-residential properties.

<b>Loan Portfolio Distribution as of 12/31/2023</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	29,584	4.4
Secured by Farmland	2,946	0.4
Secured by 1-4 Family Residential Properties	96,298	14.2
Secured by Multifamily (5 or more) Residential Properties	67,028	9.9
Secured by Nonfarm Nonresidential Properties	421,892	62.1
<b>Total Real Estate Loans</b>	<b>617,748</b>	<b>91.0</b>
Agricultural Production and Other Loans to Farmers	0	0.0
Commercial and Industrial Loans	41,453	6.1
Consumer Loans	19,575	2.9
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	0	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>678,776</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

## **DESCRIPTION OF ASSESSMENT AREA**

The CRA requires each financial institution to define one or more assessment areas within which its performance will be evaluated. OptimumBank’s delineated assessment area has changed since the previous evaluation. At the prior evaluation, the assessment area consisted of all of Broward County and 292 census tracts in Palm Beach County. At this evaluation, the assessment area consists of Broward and Miami-Dade counties. Broward County comprises the entire Fort Lauderdale-Pompano Beach-Sunrise Metropolitan Division (MD). Miami-Dade County comprises the entire Miami-Miami Beach-Kendall MD. Both counties comprise a portion of the Miami-Fort Lauderdale-West Palm Beach (Miami) Metropolitan Statistical Area (MSA). The MSA also includes Palm Beach County, but is not included within its assessment area.

### **Economic and Demographic Data**

The assessment area includes 1,124 census tracts, which consist of 54 low-, 296 moderate-, 346 middle-, and 387 upper-income census tracts. There are 41 census tracts with no income designation. From the 2015 ACS data to the 2020 Census data, there has been an increase in the number of census tracts in the assessment area from 881 to 1,124. The number of low-income census tracts increased by four or 0.5 percent. There was an 18.4 percent increase in the number of moderate-income census tracts from 250 to 296. The number of middle-income census tracts increased 29.6 percent from 267 to 346. There was a 31.6 percent increase in the number of upper-income census tracts from 294 to 387. Additionally, the median housing value increased 41.9 percent from \$226,994 to \$322,022. The following table outlines select demographic data of the assessment area based on the 2020 Census data and 2023 D&B data.

<b>Demographic Information</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	1,124	4.8	26.3	30.8	34.4	3.6
Population by Geography	4,646,142	4.3	27.8	31.2	35.0	1.7
Housing Units by Geography	1,858,692	4.6	27.8	30.4	35.7	1.6
Owner-Occupied Units by Geography	908,466	2.8	21.7	30.9	43.5	1.1
Occupied Rental Units by Geography	698,676	7.3	37.2	31.4	22.2	1.9
Vacant Units by Geography	251,550	3.9	23.3	25.6	44.9	2.3
Businesses by Geography	1,785,938	2.7	22.3	28.9	43.3	2.8
Farms by Geography	17,997	3.4	25.4	28.5	41.2	1.5
Family Distribution by Income Level	1,066,928	22.6	17.7	17.8	41.9	0.0
Household Distribution by Income Level	1,607,142	24.9	15.9	16.7	42.5	0.0
Median Family Income MSA - 22744 Fort Lauderdale-Pompano Beach-Sunrise, FL		\$73,430	Median Housing Value			\$322,022
Median Family Income MSA - 33124 Miami-Miami Beach-Kendall, FL		\$60,666	Median Gross Rent			\$1,441
			Families Below Poverty Level			11.4%

Source: 2020 U.S. Census and 2023 D&B Data  
Due to rounding, totals may not equal 100.0%.  
(\* ) The NA category consists of geographies that have not been assigned an income classification.

The following table reflects the low-, moderate-, middle-, and upper-income median family income (MFI) categories for the Fort Lauderdale-Pompano Beach-Sunrise (Fort Lauderdale) MD. The MFI increased from 2021 to 2023. The maximum MFI for low-income families ranged from \$36,700 to \$44,250, which is low, when considering the median housing value of \$291,831 based on 2020 Census data.

<b>Fort Lauderdale-Pompano Beach-Sunrise Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
2021 (\$73,400)	<\$36,700	\$36,700 to <\$58,720	\$58,720 to <\$88,080	≥\$88,080
2022 (\$82,100)	<\$41,050	\$41,050 to <\$65,680	\$65,680 to <\$98,520	≥\$98,520
2023 (\$88,500)	<\$44,250	\$44,250 to <\$70,800	\$70,800 to <\$106,200	≥\$106,200

Source: FFIEC

The following table reflects the low-, moderate-, middle-, and upper-income MFI categories for the Miami-Miami Beach-Kendall (Miami) MD. The MFI increased from 2021 to 2023. The maximum MFI for low-income families ranged from \$30,500 to \$37,350, which is low, when considering the median housing value of \$346,191 based on 2020 Census data.

<b>Miami-Miami Beach-Kendall Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
2021 (\$61,000)	<\$30,500	\$30,500 to <\$48,800	\$48,800 to <\$73,200	≥\$73,200
2022 (\$68,300)	<\$34,150	\$34,150 to <\$54,640	\$54,640 to <\$81,960	≥\$81,960
2023 (\$74,700)	<\$37,350	\$37,350 to <\$59,760	\$59,760 to <\$89,640	≥\$89,640
<i>Source: FFIEC</i>				

As shown in the following table, data obtained from the U.S. Bureau of Labor Statistics indicates the unemployment rate declined each year in both counties. In 2021 through 2023, the unemployment rate for Broward County was in line with the state and below national rates. In 2021, the unemployment rate for Miami-Dade County was higher than the state, but comparable to national rates. In 2022 and 2023, the unemployment rate for Miami-Dade County was lower than state and national rates.

<b>Unemployment Rates</b>			
<b>Area</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
	<b>%</b>	<b>%</b>	<b>%</b>
Broward County	4.9	2.9	2.7
Miami-Dade County	5.5	2.6	1.8
State of Florida	4.7	3.0	2.9
National Average	5.4	3.6	3.6
<i>Source: Bureau of Labor Statistics</i>			

For Broward County, the 2023 D&B data shows the top industries are non-classifiable establishments, services, and finance, insurance, and retail trade. According to Moody's *Economy.com, Inc., Précis Metro*, dated October 2023, the Fort Lauderdale MD's major employers include Nova Southeastern University (6,387 employees), First Service Residential (6,387 employees), HEICO (4,532 employees), Spirit Airlines (3,790 employees), and American Express (3,500 employees). Tourism is important to the economy, but visitor traffic by both air and sea is still below pre-pandemic levels due to high inflation. The average hotel room price is up more than a third from 2019. It has become more difficult for some younger residents to remain in the area since housing prices became less affordable and increased labor costs drove employers to reduce hiring in 2022.

For Miami-Dade County, the 2023 D&B data shows the top industries are non-classifiable establishments, services, and finance, insurance, and retail trade. According to Moody's *Economy.com, Inc., Précis Metro*, dated November 2023, the Miami MD's major employers include Publix Supermarkets (39,240 employees), Baptist Health South Florida (23,000 employees), American Airlines (13,500 employees), Jackson Health Systems (12,623 employees), and Florida International University (10,499 employees). A tight labor market and house price gains are propelling cost pressures. Annual inflation in the area is running more than two percentage points over the second highest metro area. Tourism has slowed due to higher costs and labor shortages. High housing costs are pricing low-wage workers out of the MD.

## **Competition**

There is a high level of competition for deposits in the assessment area. In addition to competing with large national and regional banks, OptimumBank competes with local banks, credit unions, and finance companies. As of June 30, 2023, 69 FDIC-insured institutions operated 960 offices within the assessment area. The top five banks by deposit market share were Bank of America, N.A.; JP Morgan Chase Bank, N.A.; Wells Fargo Bank, N.A.; Citibank N.A.; and City National Bank of Florida. Collectively, these five banks accounted for 56.7 percent of the deposit market share. OptimumBank ranked 41st in total deposits with a market share of 0.2 percent.

In addition, there is a high level of competition for small business loans in the assessment area. OptimumBank is not required to collect small business data; therefore, the analysis of small business loans under the Lending Test does not include a comparison against aggregate data. However, aggregate data is used here for contextual purposes. Aggregate data for 2023 is not yet available; however, data from 2022 reflects 235 lenders reported 293,451 small business loans. The five most prominent small business lenders were American Express National Bank; Bank of America, N.A.; JPMorgan Chase Bank, N.A.; Citibank, N.A.; and Capital One, collectively accounting for 73.1 percent of the total market share by number of loans.

Aggregate HMDA data for 2023 is not available. As previously noted, OptimumBank was not required to report its home mortgage loan data in 2021 and 2022, and elected not to do so. Therefore, the analysis of home mortgage loans for these years does not include a comparison against aggregate data. However, to provide context, there is a high level of competition for home loans in the assessment area. In 2022, 956 lenders reported the origination and purchase of 113,014 loans. By number of loans, the top five institutions were United Wholesale Mortgage; Rocket Mortgage; Paramount Residential Mortgage; Wells Fargo Bank, N.A.; and Truist Bank. Collectively, these leading institutions accounted for 21.9 percent of the total market share by number of loans originated.

## **Community Contacts**

As part of the evaluation process, examiners contacted one organization and relied on an existing contact with another organization within the assessment area to assist in identifying the credit needs. This information helps determine local financial institution's responsiveness to these credit needs and shows available credit opportunities.

Examiners conducted a community contact with a non-profit economic development organization serving Broward County. The contact stated the need to borrow lessened as higher interest rates have dampened demand for loans. Instead, businesses focused on generating internal capital while organically growing at a moderate pace. The contact stated 95.0 percent of businesses in the Broward area are small businesses, which the contact defined as a business with an employee count of 500 or less and gross annual revenues below \$100 million. The contact explained that over the last few years, the combination of SBA PPP funds and Employment Retention Credits have helped retain businesses. Per the contact, the area's unemployment is between 2.0 and 3.0 percent, which is much lower than the 14.5 percent experienced in 2020; however, some areas in Broward County have a much higher unemployment rate, which can be as high as 20 percent. A job growth catalyst

is the increasing demand for blue collar skills. For example, the marine industry is a legacy industry in the Fort Lauderdale area, and trade careers within the industry are currently in high demand. The organization seeks to help residents in economically challenged neighborhoods by introducing residents to trade schools and technical careers. Lastly, the contact explained that the county benefitted from steady in-migration from younger and working age individuals. However, the increasing cost of living may prevent individuals from relocating to or settling in the area. The contact's main concern was the shortage of affordable housing. As for commercial credit needs, the contact stated the business community has not expressed any unmet credit needs.

Examiners reviewed an existing contact with a representative from a public-private partnership that provides services to businesses from start-ups through successful exit or global expansion in Broward, Miami-Dade, and Palm Beach Counties. The contact stated the biggest challenge in the economy is inflation outpacing employee salaries, which negatively impacts affordability of housing and insurance costs, among other things. Consequently, people are beginning to leave the area due to high costs. There is an essential need for affordable housing and public transportation to the employment centers. According to the contact, financial institutions have been involved in Broward County and have provided foundational money for programs through grants and financial literacy for small businesses. Although institutions have been involved, other opportunities for participation by local financial institutions include working capital loans to assist more small businesses in the early stages of development and financial literacy training for small businesses.

### **Credit and Community Development Needs and Opportunities**

Based on the community contacts, demographic, and economic data, some conclusions regarding the credit needs and opportunities of the assessment area can be derived. The high percentage of low- and moderate-income families at 40.3 percent indicates a continued need for affordable housing. However, it is unlikely that many of these families would qualify for typical home loans. Thus, government-guaranteed home loan programs with more flexible underwriting criteria could provide additional access for these families. As noted by the contacts, there is a shortage of affordable housing, so there is an opportunity for the area. The need for loans and financial literacy training for small businesses is apparent as 94.7 percent of businesses have gross annual revenues of \$1.0 million or less.

## **SCOPE OF EVALUATION**

### **General Information**

This evaluation covers the period from the previous evaluation, dated May 21, 2018, to the current evaluation dated February 14, 2024. Due to its asset growth, Interagency Intermediate Small Institution CRA Examination Procedures, effective January 1, 2024, were used for this evaluation. These procedures consist of two tests: Lending and Community Development. Refer to the Appendices for a detailed description of these tests. Examiners used these procedures to perform a full-scope review of the bank's CRA performance in its Miami MSA assessment area.

## Activities Reviewed

The CRA regulation requires a review of a bank's lending performance in its assessment area with respect to home mortgage, small business, and small farm lending, if significant. Based upon the bank's business strategy, loan portfolio mix, and the number and dollar volume of loans originated during the evaluation period, examiners determined the major product line out of the aforementioned loan types is small business loans, followed by home mortgage loans.

Due to lending fluctuations during the evaluation period, examiners reviewed the universe of the small business originations for the following calendar years: 2021, 2022, and 2023. Bank records were utilized to obtain the aforementioned data. In 2021, the bank originated or renewed 306 small business loans totaling \$19.9 million. Of the 2021 small business loans, 299 loans totaling \$18.3 million were SBA PPP loans. The higher volume of loan originations in 2021 was due to PPP lending, was not reflective of the bank's lending during the entire evaluation period. In 2022, the bank originated or renewed 19 small business loans totaling \$9.5 million. In 2023, the bank originated or renewed 14 small business loans totaling \$6.3 million. As a non-CRA reporter, examiners did not use aggregate small business lending data for comparison purposes; instead, examiners compared small business lending performance to the applicable Dunn & Bradstreet (D&B) business demographic data for each year. However, due to the limited amount of lending within the assessment area in 2023, meaningful conclusions could not be reached. Therefore, the information is presented for informational purposes. Since the bank has a commercial lending focus, examiners gave the most weight in the overall conclusions to the bank's small business lending performance.

The bank was subject to the Home Mortgage Disclosure Act (HMDA) in 2023 only and originated nine loans for \$23.9 million. Therefore, examiners collected data from bank records and reviewed the universe of home mortgage loans originated in 2021 and 2022 to obtain a better picture of home mortgage lending performance. In 2021, the bank originated or renewed 29 home mortgage loans totaling \$37.7 million. In 2022, the bank originated or renewed 39 home mortgage loans totaling \$87.5 million. Since aggregate home mortgage loan data is not available for 2023 and the bank did not report HMDA data in 2021 and 2022, aggregate home mortgage lending data was not used as a standard of comparison for the *Geographic Distribution* criterion. Instead, examiners compared the bank's 2021 home mortgage lending performance to applicable demographic data based on the 2015 American Community Survey Census data and the bank's 2022 and 2023 lending performance to 2020 Census data. For each year, the bank made only one home mortgage loan inside the assessment area to a natural person and the remainder were made to business entities for investment purposes for which income information is not collected. Therefore, an analysis of income based on one loan per year would not result in a meaningful conclusion; thus, the *Borrower Profile* criterion is not included for these loans.

The bank's farm loans represented 0.4 percent of outstanding loans per the December 31, 2023 Call Report information. Therefore, small farm loans are not included in the CRA evaluation.

For the Lending Test, examiners reviewed the number and dollar volume of small business and home mortgage loans. While the number and dollar volume are presented, examiners emphasized performance by number of loans because it is a better indicator of the number of businesses and

individuals served. For the Community Development Test, examiners reviewed the bank’s qualified community development loans, investments, and services since the previous evaluation dated May 21, 2018.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

OptimumBank demonstrated satisfactory performance under the Lending Test. This rating is supported by a reasonable loan-to-deposit ratio; a majority of the loans originated within the assessment area; and a reasonable geographic distribution of loans.

#### **Loan-to-Deposit Ratio**

The net loan-to-deposit (NLTD) ratio is reasonable given the institution’s size, financial condition, and assessment area’s credit needs. The NLTD ratio for the previous 23 quarters averaged 96.8 percent. This ratio is calculated on a net basis, excluding the loan loss reserves and unearned income. Since the previous evaluation, the NLTD ratio ranged from a high of 136.02 percent on June 30, 2018 to a low of 72.8 percent on September 30, 2021. Both loans and deposits have steadily increased from quarter to quarter during the evaluation period. The NLTD ratio fluctuated during the period due to different quarterly growth rates for loans and deposits. OptimumBank maintained an average NLTD ratio that was higher than all four comparable banks. The following table presents OptimumBank’s average NLTD ratio as well as the ratios for comparable institutions selected based on size, geographic location, branch network, and/or lending focus.

<b>Net Loan-to-Deposit Ratio Comparison</b>		
<b>Bank</b>	<b>Total Assets as of 12/31/23 \$(000s)</b>	<b>Average NLTD Ratio (%)</b>
<b>OptimumBank, Fort Lauderdale, FL</b>	<b>791,052</b>	<b>96.8</b>
Mainstreet Community Bank, DeLand, FL	774,020	72.6
International Finance Bank, Miami, FL	1,049,917	90.1
Grove Bank and Trust, Miami, FL	1,051,986	48.8
First State Bank of the Florida Keys, Key West, FL	1,176,887	78.4
<i>Source: Call Reports 6/30/2018 – 12/31/2023</i>		

#### **Assessment Area Concentration**

As shown in the following table, overall, OptimumBank originated a majority of its home mortgage and small business loans, by number and dollar volume, within the assessment area. Management reported that home mortgage lending declined in 2023 due to property price increases, which negatively impacted loan demand.

Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2021	16	55.2	13	44.8	29	20,717	55.0	16,943	45.0	37,660
2022	21	53.8	18	46.2	39	47,219	54.0	40,301	46.0	87,520
2023	3	33.3	6	66.7	9	6,120	25.6	17,742	74.4	23,862
<b>Subtotal</b>	<b>40</b>	<b>51.9</b>	<b>37</b>	<b>48.1</b>	<b>77</b>	<b>74,056</b>	<b>49.7</b>	<b>74,986</b>	<b>50.3</b>	<b>149,042</b>
Small Business										
2021	177	57.8	129	42.2	306	9,419	47.3	10,492	52.7	19,911
2022	13	68.4	6	31.6	19	6,837	71.9	2,678	28.1	9,515
2023	7	50.0	7	50.0	14	3,175	50.8	3,081	49.2	6,256
<b>Subtotal</b>	<b>197</b>	<b>58.1</b>	<b>142</b>	<b>41.9</b>	<b>339</b>	<b>19,431</b>	<b>54.5</b>	<b>16,251</b>	<b>45.5</b>	<b>35,682</b>
<b>Total</b>	<b>237</b>	<b>57.0</b>	<b>179</b>	<b>43.0</b>	<b>416</b>	<b>93,487</b>	<b>50.6</b>	<b>91,237</b>	<b>49.4</b>	<b>184,724</b>
<i>Source: Bank Data</i> <i>Due to rounding, totals may not equal 100.0%.</i>										

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. Reasonable small business lending performance and excellent home mortgage lending performance supports this conclusion. The bank's level of small business lending declined during the years reviewed. Due to the limited number of small business and home mortgage loans originated in 2023 meaningful conclusions could not be reached.

#### *Small Business Loans*

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area given competition. The bank's percentage of lending in low-income census tracts in 2021 was higher than the percentage of businesses in these tracts. Although the bank made no loans in low-income census tracts in 2022, the bank's performance is reasonable due to the limited number of percentage of businesses that operate within these tracts and the high level of competition in the assessment area. In 2021, the bank's percentage of lending by number in moderate-income census tracts was below demographic data, but comparable and lending in 2022 for moderate income census tracts was above demographic data.

<b>Geographic Distribution of Small Business Loans</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>Low</b>					
2021	3.8	8	4.5	408	4.3
2022	2.6	0	0.0	0	0.0
2023	2.7	0	0.0	0	0.0
<b>Moderate</b>					
2021	22.4	27	15.3	2,695	28.6
2022	22.1	3	23.1	2,013	29.5
2023	22.3	1	14.3	850	26.8
<b>Middle</b>					
2021	28.0	48	27.1	2,708	28.8
2022	29.0	4	30.8	2,708	39.6
2023	28.9	2	28.6	1,650	52.0
<b>Upper</b>					
2021	44.4	94	53.1	3,608	38.3
2022	43.6	4	30.8	855	12.5
2023	43.3	1	14.3	50	1.5
<b>Not Available</b>					
2021	1.4	0	0.0	0	0.0
2022	2.7	2	15.3	1,261	18.4
2023	2.8	3	42.8	625	19.7
<b>Total</b>					
<b>2021</b>	<b>100.0</b>	<b>177</b>	<b>100.0</b>	<b>9,419</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>13</b>	<b>100.0</b>	<b>6,837</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>3,175</b>	<b>100.0</b>
<i>Source: 2021 - 2023 D&amp;B Data; Bank Data Due to rounding, totals may not equal 100.0%.</i>					

### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects excellent dispersion throughout the assessment area. Lending performance in low-income census tracts significantly surpassed demographic data in 2021 and although below demographic data in 2022, lending is considered reasonable given the limited number of percent of owner-occupied housing units and the competition within the assessment area and bank products offered. In 2021 and 2022, the bank's percentage of home mortgage lending in moderate-income census tracts significantly exceeded and exceeded, respectively, the percentage of owner-occupied housing units in these tracts.

Geographic Distribution of Home Mortgage Loans					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low					
2021	2.4	2	12.5	5,315	25.6
2022	2.8	0	0.0	0	0.0
2023	2.8	0	0.0	0	0.0
Moderate					
2021	23.1	7	43.8	6,186	29.9
2022	21.7	7	33.3	10,839	22.9
2023	21.7	0	0.0	0	0.0
Middle					
2021	23.1	2	12.5	1,505	7.3
2022	30.9	8	41.7	16,325	34.6
2023	30.9	1	33.3	1,000	16.3
Upper					
2021	41.5	4	25.0	5,911	28.5
2022	43.5	6	25.0	20,055	42.5
2023	43.5	2	66.7	5,120	83.7
Not Available					
2021	0.1	1	6.2	1,800	8.7
2022	1.1	0	0.0	0	0.0
2023	1.1	0	0.0	0	0.0
<b>Total</b>					
<b>2021</b>	<b>100.0</b>	16	<b>100.0</b>	20,717	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	21	<b>100.0</b>	47,219	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	3	<b>100.0</b>	6,120	<b>100.0</b>
Source: 2015 ACS & 2020 Census Data; Bank Data Due to rounding, totals may not equal 100.0%.					

## **Borrower Profile**

The borrower profile distribution reflects reasonable penetration among businesses of different sizes. Small business lending performance supports this conclusion.

### *Small Business Loans*

The distribution of borrowers reflects reasonable penetration among business customers of different sizes. As shown in the following table, for 2021 and 2022, the bank's percentage of loans to businesses with revenues of \$1.0 million or less was well below demographic data. However, due to the large number of SBA PPP loans originated in 2021, a significant number of loans were

originated where revenue information was not available. If these loans are excluded, 2021 lending performance increases to 66.7 percent. This level of lending is considerate adequate given the level of competition and loan demand within the assessment area. Similarly, lending in 2022 was significantly below demographic data, but remains reasonable given the level of competition and loan demand.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;=\$1,000,000</b>					
2021	94.5	4	2.3	1,912	20.3
2022	95.1	9	69.2	5,282	77.3
2023	94.7	3	42.9	975	30.7
<b>&gt;\$1,000,000</b>					
2021	1.9	2	1.1	536	5.7
2022	1.6	2	15.4	1,350	19.7
2023	1.4	4	57.1	2,200	69.3
<b>Revenue Not Available</b>					
2021	3.6	171	96.6	6,971	74.0
2022	3.3	2	15.4	205	3.0
2023	3.9	0	0.0	0	0.0
<b>Totals</b>					
<b>2021</b>	<b>100.0</b>	<b>177</b>	<b>100.0</b>	<b>9,419</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>13</b>	<b>100.0</b>	<b>6,837</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>3,175</b>	<b>100.0</b>
<i>Source: 2020-2023 D&amp;B Data; Bank Data Due to rounding, totals may not equal 100.0%.</i>					

Further, the bank originated a substantial majority of the SBA PPP loans in amounts under \$250,000, with a significant majority of those loans originated in amounts under \$100,000. As illustrated in the following table, the volume of small-sized loans demonstrates the bank’s willingness to meet small business credit needs.

<b>Distribution of PPP Loans by Loan Size</b>				
<b>Loan Size</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<\$100,000	154	90.0	4,208	60.3
\$100,000 - \$249,000	15	8.8	2,209	31.7
\$250,000 - \$1,000,000	2	1.2	554	8.0
<b>Totals</b>	<b>171</b>	<b>100.0</b>	<b>6,971</b>	<b>100.0</b>
<i>Source: 2021 Bank Data</i>				

**Response to Complaints**

The institution has not received any CRA-related complaints since the previous evaluation. Therefore, this criterion did not affect the Lending Test rating.

**COMMUNITY DEVELOPMENT TEST**

OptimumBank demonstrated excellent responsiveness to the community development needs of its assessment areas. The bank met those needs through community development loans, qualified investments, and community development services. Examiners considered the institution’s capacity and the need and availability of such opportunities for community development in the assessment area.

**Community Development Loans**

OptimumBank originated 40 community development loans totaling \$26.1 million during the evaluation period. This level of activity represents 10.3 percent of average total loans and 8.0 percent of average total assets. These percentages were higher than similarly situated banks. By number of loans, the bank originated 97.5 percent of its community development loans in the assessment area. Specifically, the community development loans include one loan outside of the bank’s assessment area, but within the greater MSA area. Since the bank was responsive to the community development needs of the assessment area, examiners considered this loan within the bank’s performance. The community development loan originated outside of the assessment area consisted of a \$450,000 loan to a business for the addition and installation of 12 mobile home lots and mobile homes in a low-income census tract. The lot and mobile home rents combined were below the United States Department of Housing and Urban Development’s (HUD) Fair Market Rents and; therefore, providing affordable housing for low- and moderate-income individuals and families.

Further, 35 loans totaling \$3.8 million were PPP loans made in low- or moderate-income census tracts to stabilize these areas. Please refer to the following table for additional information regarding community development loans.

<b>Community Development Lending</b>										
<b>Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Total</b>	
	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>
2020	-	-	-	-	-	-	35	3,844	35	3,844
2021	1	600	-	-	-	-	-	-	1	600
2022	-	-	-	-	1	11,850	1	7,500	2	19,350
2023	1	450	-	-	-	-	1	1,819	2	2,269
2024 (YTD)	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2</b>	<b>1,050</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>11,850</b>	<b>37</b>	<b>13,163</b>	<b>40</b>	<b>26,063</b>

*Source: Bank Data*

The following are examples of the bank's community development loans in the assessment area.

- In 2022, the bank originated an \$11.9 million loan to purchase a hotel located in a moderate-income census tract. The loan met the SBA size limitations and supported economic development by retaining 34 jobs for mainly low-income workers. The property is in an Opportunity Zone located in the City of Hollywood.
- In 2022, the bank originated a \$7.5 million loan to purchase four properties in a moderate-income census tract to expand an educational facility. These funds will renovate the old buildings on the properties and convert them into classrooms and administrative buildings, which helps revitalize and/or stabilize the census tract.
- In 2020, the bank originated 35 PPP loans totaling \$3.8 million to businesses in low- and moderate-income census tracts. These loans helped stabilize the tracts by maintaining jobs during the COVID-19 pandemic.

### **Qualified Investments**

Since the previous CRA evaluation, OptimumBank made three qualified investments, including one donation, for approximately \$4.0 million. The dollar amount of qualified investments equates to 1.2 percent of total average assets and 19.8 percent of average total securities. These percentages were higher than similarly situated banks. The following detail the qualified investments made during the evaluation period.

- The bank invested \$3 million in a Broward County School District Bond to support community services to low- and moderate-income children. The majority of students in Broward County receive free and reduced price meals. The qualified donation was to a non-profit senior organization that provides community services to a 270-unit Section 8 housing community in Broward County.
- The bank purchased a \$1 million certificate of deposit in a minority-owned certified development financial institution located outside of the assessment area. This purchase in 2023 supports economic development.
- The bank also donated \$5,133 to a non-profit senior organization that provides community services to a 270-unit Section 8 housing community in Broward County.

### **Community Development Services**

Since the previous CRA evaluation, four bank employees have provided financial expertise and assistance in eight instances to two community development organizations. The bank's level of community development services is lower than similarly situated banks. However, OptimumBank became subject to the Intermediate Small Institution Examination Procedures and in turn the Community Development Test effective January 1, 2024. The following detail the community development services provided by the bank.

- From 2019 – 2023, a lender served as a Board member of the Broward Human Services Network from 2019 through 2023. In 2024, he serves as treasurer.
- On January 10, 2024, three employees provided financial fraud training to residents of a Section 8 senior housing community within the assessment area.

In terms of retail services that may be desirable to low- and moderate-income individuals the bank offers a no fee consumer checking account that has free bill pay, online banking, check card, mobile banking and mobile deposit, and first order of checks. There is also a free business account for businesses with less than 250 monthly transactions.

### **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

## APPENDICES

### INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

#### **Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

#### **Community Development Test**

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

## 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.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
  - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

**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.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**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. Other family 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).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g, 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 applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

**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.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area** (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**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 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.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

**Small Farm Loan:** A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

**Upper-Income:** Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.



**CRA Public File**

**Public Comments**

**Current Year and Two Prior Calendar Years**

None.



## CRA Public File

### Branch Office Hours & Locations

#### Fort Lauderdale – Corporate/Main Office

Street Address	2929 E COMMERCIAL BLVD, SUITE 101	MSA/MD Code	22744
City Name	FT LAUDERDALE	State Code	12
State Abbreviation	FL	County Code	011
Zip Code	33308	Tract Code	0402.03
Tract Income Level	Upper		

Lobby Hours of Operation: Monday through Friday 9:00 a.m. to 4:00 p.m.  
Lending Hours of Operation: Monday through Friday 9:00 a.m. to 5:00 p.m.  
Telephone (954) 900-2850

#### Deerfield Beach – Branch – Moved from 2215 W Hillsboro Blvd on 2/24/2025

Street Address	2201 W HILLSBORO BLVD	MSA/MD Code	22744
City Name	DEERFIELD BEACH	State Code	12
State Abbreviation	FL	County Code	011
Zip Code	33442	Tract Code	0103.08
Tract Income Level	Upper		

Lobby Hours of Operation: Monday through Friday 9:00 a.m. to 4:00 p.m.  
Telephone (954) 900-2880

#### North Miami Beach – Branch opened July 8, 2024

Street Address	757 NE 167 <sup>th</sup> STREET	MSA/MD Code	33124
City Name	NORTH MIAMI BEACH	State Code	12
State Abbreviation	FL	County Code	086
Zip Code	33162	Tract Code	0002.13
Tract Income Level	Middle		

Lobby Hours of Operation: Monday through Friday 9:00 a.m. to 4:00 p.m.  
Telephone (954) 900-2820





## CRA Public File

### Branch Offices Opened or Closed

#### Closed - Plantation – Branch – July 16, 2021

Street Address	10197 CLEARY BLVD	MSA/MD Code	22744
City Name	FT LAUDERDALE	State Code	12
State Abbreviation	FL	County Code	011
Zip Code	33324	Tract Code	0606.09
Tract Income Level	Middle		

Lobby and Drive Thru - Hours of Operation: Monday through Friday 9:00 a.m. to 4:00 p.m.  
Telephone: (954) 900-2860

#### North Miami Beach – Branch opened July 8, 2024

Street Address	757 NE 167 <sup>th</sup> STREET	MSA/MD Code	33124
City Name	NORTH MIAMI BEACH	State Code	12
State Abbreviation	FL	County Code	086
Zip Code	33162	Tract Code	0002.13
Tract Income Level	Middle		

Lobby Hours of Operation: Monday through Friday 9:00 a.m. to 4:00 p.m.  
Telephone (954) 900-2820



## CRA Public File

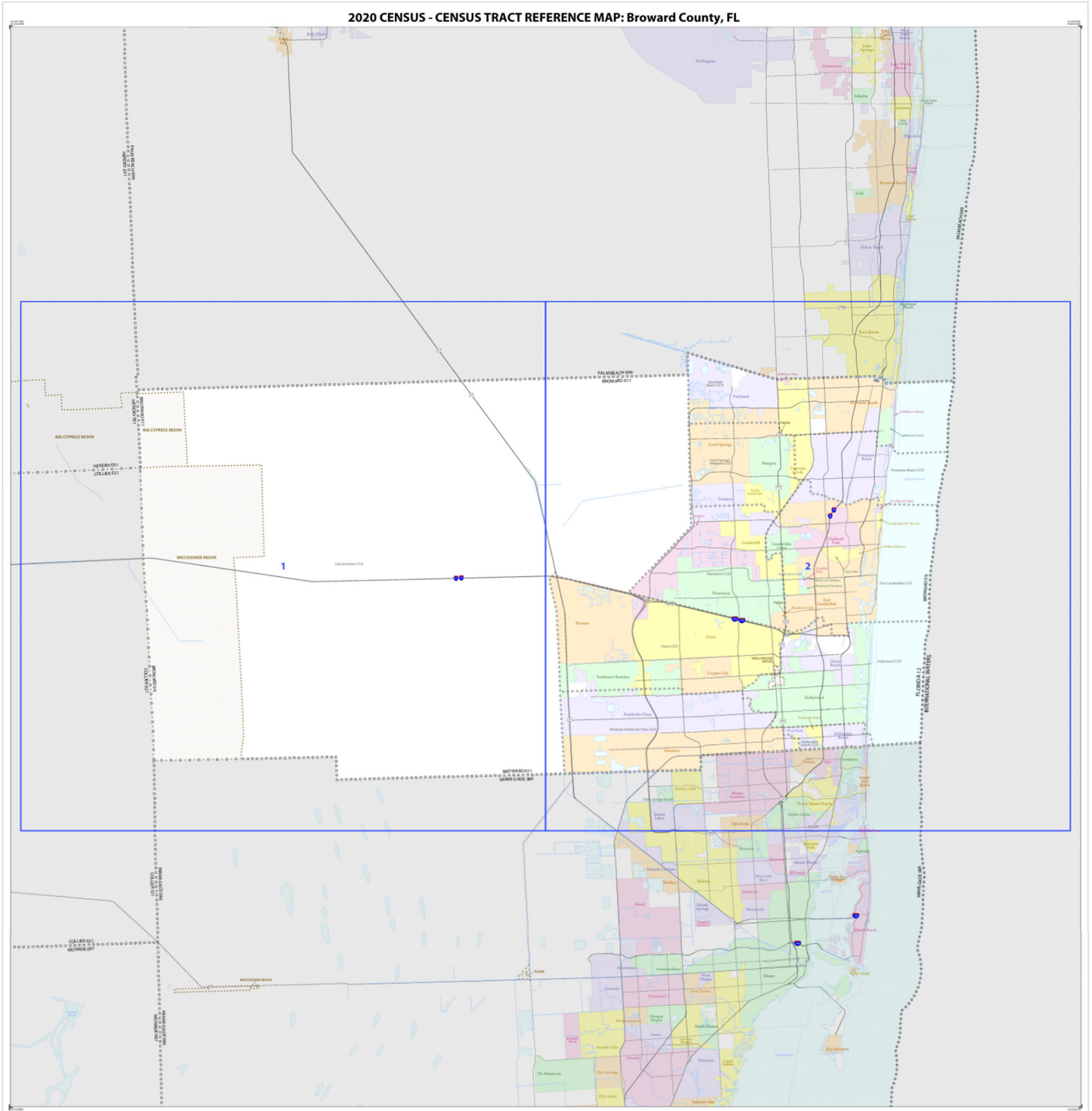
### CRA Assessment Area

#### Assessment Area Description

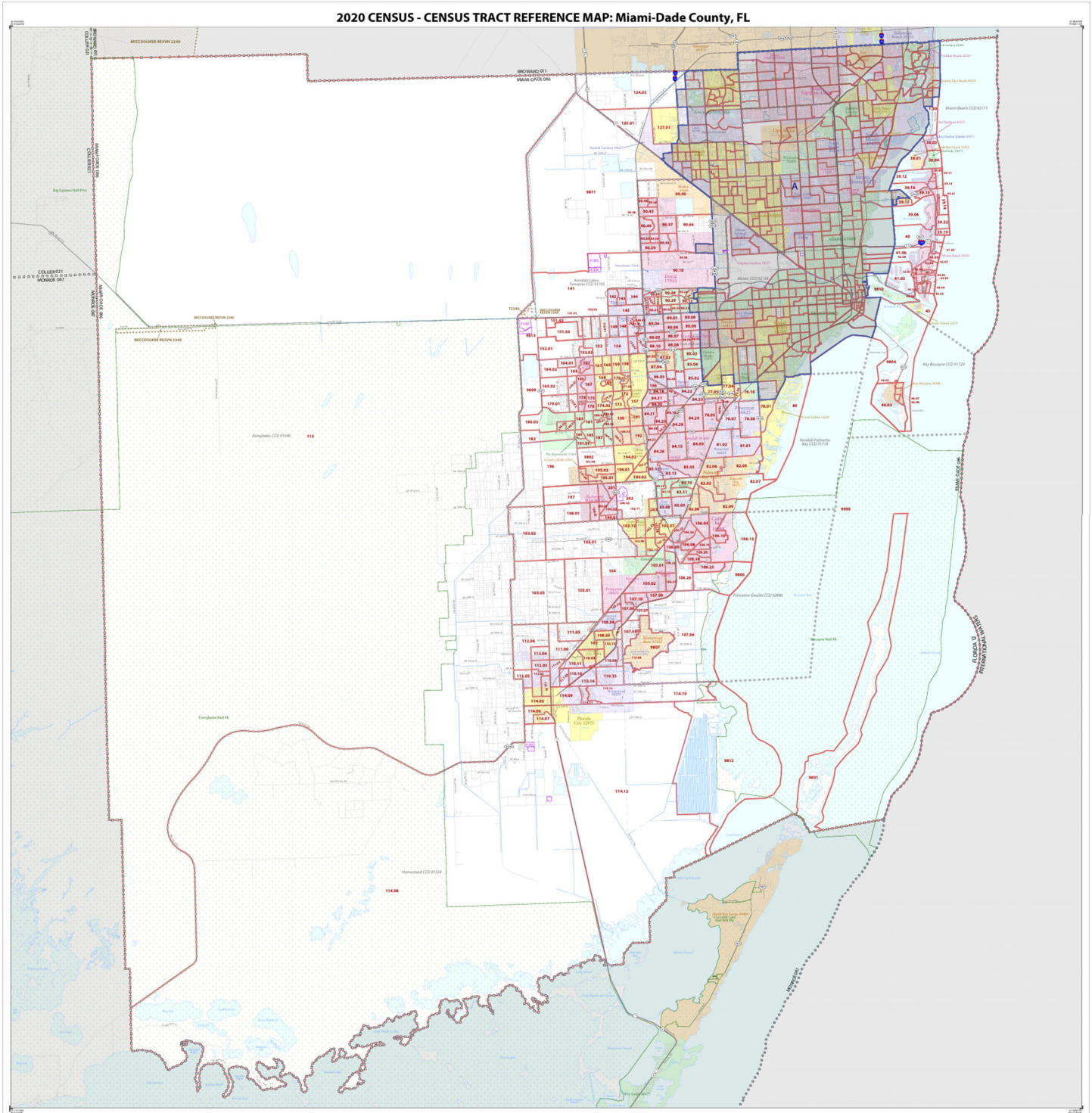
All of Broward County and Miami-Dade County in which the Bank can reasonably be expected to serve.



# Broward County Assessment Area Map



# Miami-Dade County Assessment Area Map



### Broward County Census Tracts

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	BROWARD COUNTY	22744	12	11	101.02	Upper
FL	BROWARD COUNTY	22744	12	11	101.03	Middle
FL	BROWARD COUNTY	22744	12	11	101.04	Middle
FL	BROWARD COUNTY	22744	12	11	102.01	Middle
FL	BROWARD COUNTY	22744	12	11	102.02	Moderate
FL	BROWARD COUNTY	22744	12	11	103.04	Moderate
FL	BROWARD COUNTY	22744	12	11	103.05	Moderate
FL	BROWARD COUNTY	22744	12	11	103.06	Moderate
FL	BROWARD COUNTY	22744	12	11	103.07	Moderate
FL	BROWARD COUNTY	22744	12	11	103.08	Upper
FL	BROWARD COUNTY	22744	12	11	104.01	Upper
FL	BROWARD COUNTY	22744	12	11	104.02	Moderate
FL	BROWARD COUNTY	22744	12	11	104.03	Moderate
FL	BROWARD COUNTY	22744	12	11	104.05	Low
FL	BROWARD COUNTY	22744	12	11	104.06	Upper
FL	BROWARD COUNTY	22744	12	11	104.07	Middle
FL	BROWARD COUNTY	22744	12	11	105.02	Upper
FL	BROWARD COUNTY	22744	12	11	105.03	Upper
FL	BROWARD COUNTY	22744	12	11	105.04	Upper
FL	BROWARD COUNTY	22744	12	11	106.01	Upper
FL	BROWARD COUNTY	22744	12	11	106.03	Upper
FL	BROWARD COUNTY	22744	12	11	106.04	Upper
FL	BROWARD COUNTY	22744	12	11	106.05	Upper
FL	BROWARD COUNTY	22744	12	11	106.06	Upper
FL	BROWARD COUNTY	22744	12	11	106.09	Upper
FL	BROWARD COUNTY	22744	12	11	106.1	Middle
FL	BROWARD COUNTY	22744	12	11	106.11	Upper
FL	BROWARD COUNTY	22744	12	11	106.12	Upper
FL	BROWARD COUNTY	22744	12	11	106.13	Middle
FL	BROWARD COUNTY	22744	12	11	106.14	Middle
FL	BROWARD COUNTY	22744	12	11	106.15	Upper
FL	BROWARD COUNTY	22744	12	11	107.01	Moderate
FL	BROWARD COUNTY	22744	12	11	107.02	Moderate
FL	BROWARD COUNTY	22744	12	11	108	Middle
FL	BROWARD COUNTY	22744	12	11	109.01	Upper
FL	BROWARD COUNTY	22744	12	11	109.02	Middle
FL	BROWARD COUNTY	22744	12	11	110	Upper
FL	BROWARD COUNTY	22744	12	11	201.01	Middle
FL	BROWARD COUNTY	22744	12	11	201.03	Moderate
FL	BROWARD COUNTY	22744	12	11	201.04	Middle
FL	BROWARD COUNTY	22744	12	11	202.04	Middle
FL	BROWARD COUNTY	22744	12	11	202.05	Middle
FL	BROWARD COUNTY	22744	12	11	202.06	Middle
FL	BROWARD COUNTY	22744	12	11	202.09	Middle
FL	BROWARD COUNTY	22744	12	11	202.1	Middle
FL	BROWARD COUNTY	22744	12	11	202.11	Middle
FL	BROWARD COUNTY	22744	12	11	202.12	Moderate
FL	BROWARD COUNTY	22744	12	11	202.13	Moderate
FL	BROWARD COUNTY	22744	12	11	202.14	Middle
FL	BROWARD COUNTY	22744	12	11	203.02	Moderate
FL	BROWARD COUNTY	22744	12	11	203.08	Moderate

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	BROWARD COUNTY	22744	12	11	203.09	Upper
FL	BROWARD COUNTY	22744	12	11	203.11	Moderate
FL	BROWARD COUNTY	22744	12	11	203.12	Middle
FL	BROWARD COUNTY	22744	12	11	203.13	Moderate
FL	BROWARD COUNTY	22744	12	11	203.14	Middle
FL	BROWARD COUNTY	22744	12	11	203.15	Upper
FL	BROWARD COUNTY	22744	12	11	203.16	Middle
FL	BROWARD COUNTY	22744	12	11	203.17	Upper
FL	BROWARD COUNTY	22744	12	11	203.18	Upper
FL	BROWARD COUNTY	22744	12	11	203.19	Upper
FL	BROWARD COUNTY	22744	12	11	203.2	Middle
FL	BROWARD COUNTY	22744	12	11	203.21	Upper
FL	BROWARD COUNTY	22744	12	11	203.22	Upper
FL	BROWARD COUNTY	22744	12	11	203.23	Moderate
FL	BROWARD COUNTY	22744	12	11	203.24	Moderate
FL	BROWARD COUNTY	22744	12	11	203.25	Middle
FL	BROWARD COUNTY	22744	12	11	203.26	Middle
FL	BROWARD COUNTY	22744	12	11	204.04	Moderate
FL	BROWARD COUNTY	22744	12	11	204.05	Moderate
FL	BROWARD COUNTY	22744	12	11	204.06	Middle
FL	BROWARD COUNTY	22744	12	11	204.07	Moderate
FL	BROWARD COUNTY	22744	12	11	204.12	Moderate
FL	BROWARD COUNTY	22744	12	11	204.14	Middle
FL	BROWARD COUNTY	22744	12	11	204.15	Middle
FL	BROWARD COUNTY	22744	12	11	204.16	Middle
FL	BROWARD COUNTY	22744	12	11	204.17	Moderate
FL	BROWARD COUNTY	22744	12	11	204.18	Upper
FL	BROWARD COUNTY	22744	12	11	204.19	Middle
FL	BROWARD COUNTY	22744	12	11	204.2	Moderate
FL	BROWARD COUNTY	22744	12	11	204.21	Moderate
FL	BROWARD COUNTY	22744	12	11	205.01	Middle
FL	BROWARD COUNTY	22744	12	11	205.02	Moderate
FL	BROWARD COUNTY	22744	12	11	301	Upper
FL	BROWARD COUNTY	22744	12	11	302.01	Moderate
FL	BROWARD COUNTY	22744	12	11	302.02	Middle
FL	BROWARD COUNTY	22744	12	11	302.03	Middle
FL	BROWARD COUNTY	22744	12	11	303.01	Low
FL	BROWARD COUNTY	22744	12	11	303.02	Moderate
FL	BROWARD COUNTY	22744	12	11	304.01	Middle
FL	BROWARD COUNTY	22744	12	11	304.02	Low
FL	BROWARD COUNTY	22744	12	11	305	Moderate
FL	BROWARD COUNTY	22744	12	11	306.01	Moderate
FL	BROWARD COUNTY	22744	12	11	306.02	Moderate
FL	BROWARD COUNTY	22744	12	11	307.02	Upper
FL	BROWARD COUNTY	22744	12	11	307.03	Moderate
FL	BROWARD COUNTY	22744	12	11	307.04	Upper
FL	BROWARD COUNTY	22744	12	11	307.05	Moderate
FL	BROWARD COUNTY	22744	12	11	308.03	Low
FL	BROWARD COUNTY	22744	12	11	308.04	Low
FL	BROWARD COUNTY	22744	12	11	308.05	Moderate
FL	BROWARD COUNTY	22744	12	11	308.06	Moderate
FL	BROWARD COUNTY	22744	12	11	309.02	Upper
FL	BROWARD COUNTY	22744	12	11	309.03	Middle
FL	BROWARD COUNTY	22744	12	11	309.04	Middle

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	BROWARD COUNTY	22744	12	11	310.01	Moderate
FL	BROWARD COUNTY	22744	12	11	310.02	Middle
FL	BROWARD COUNTY	22744	12	11	311.01	Upper
FL	BROWARD COUNTY	22744	12	11	311.02	Upper
FL	BROWARD COUNTY	22744	12	11	312.03	Middle
FL	BROWARD COUNTY	22744	12	11	312.04	Middle
FL	BROWARD COUNTY	22744	12	11	312.05	Upper
FL	BROWARD COUNTY	22744	12	11	312.06	Upper
FL	BROWARD COUNTY	22744	12	11	312.07	Upper
FL	BROWARD COUNTY	22744	12	11	401.01	Middle
FL	BROWARD COUNTY	22744	12	11	401.02	Upper
FL	BROWARD COUNTY	22744	12	11	402.03	Upper
FL	BROWARD COUNTY	22744	12	11	402.04	Middle
FL	BROWARD COUNTY	22744	12	11	402.05	Upper
FL	BROWARD COUNTY	22744	12	11	402.06	Upper
FL	BROWARD COUNTY	22744	12	11	403	Moderate
FL	BROWARD COUNTY	22744	12	11	404.01	Upper
FL	BROWARD COUNTY	22744	12	11	404.02	Upper
FL	BROWARD COUNTY	22744	12	11	405.02	Upper
FL	BROWARD COUNTY	22744	12	11	405.03	Upper
FL	BROWARD COUNTY	22744	12	11	405.05	Unknown
FL	BROWARD COUNTY	22744	12	11	405.06	Upper
FL	BROWARD COUNTY	22744	12	11	406.01	Upper
FL	BROWARD COUNTY	22744	12	11	406.02	Upper
FL	BROWARD COUNTY	22744	12	11	407.01	Upper
FL	BROWARD COUNTY	22744	12	11	407.02	Upper
FL	BROWARD COUNTY	22744	12	11	408.01	Middle
FL	BROWARD COUNTY	22744	12	11	408.02	Middle
FL	BROWARD COUNTY	22744	12	11	409.01	Moderate
FL	BROWARD COUNTY	22744	12	11	409.02	Moderate
FL	BROWARD COUNTY	22744	12	11	410	Moderate
FL	BROWARD COUNTY	22744	12	11	411	Moderate
FL	BROWARD COUNTY	22744	12	11	412	Moderate
FL	BROWARD COUNTY	22744	12	11	413	Moderate
FL	BROWARD COUNTY	22744	12	11	414	Moderate
FL	BROWARD COUNTY	22744	12	11	415	Low
FL	BROWARD COUNTY	22744	12	11	416.01	Moderate
FL	BROWARD COUNTY	22744	12	11	416.02	Moderate
FL	BROWARD COUNTY	22744	12	11	417	Moderate
FL	BROWARD COUNTY	22744	12	11	418.01	Upper
FL	BROWARD COUNTY	22744	12	11	418.02	Upper
FL	BROWARD COUNTY	22744	12	11	419	Upper
FL	BROWARD COUNTY	22744	12	11	420	Upper
FL	BROWARD COUNTY	22744	12	11	421	Middle
FL	BROWARD COUNTY	22744	12	11	422	Upper
FL	BROWARD COUNTY	22744	12	11	423.01	Upper
FL	BROWARD COUNTY	22744	12	11	423.02	Upper
FL	BROWARD COUNTY	22744	12	11	424	Upper
FL	BROWARD COUNTY	22744	12	11	425.01	Upper
FL	BROWARD COUNTY	22744	12	11	425.02	Upper
FL	BROWARD COUNTY	22744	12	11	426.01	Upper
FL	BROWARD COUNTY	22744	12	11	426.02	Middle
FL	BROWARD COUNTY	22744	12	11	427	Moderate
FL	BROWARD COUNTY	22744	12	11	428.01	Moderate

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	BROWARD COUNTY	22744	12	11	428.02	Low
FL	BROWARD COUNTY	22744	12	11	429	Moderate
FL	BROWARD COUNTY	22744	12	11	430.01	Upper
FL	BROWARD COUNTY	22744	12	11	430.02	Middle
FL	BROWARD COUNTY	22744	12	11	431	Upper
FL	BROWARD COUNTY	22744	12	11	433.01	Upper
FL	BROWARD COUNTY	22744	12	11	433.02	Moderate
FL	BROWARD COUNTY	22744	12	11	501	Moderate
FL	BROWARD COUNTY	22744	12	11	502.04	Middle
FL	BROWARD COUNTY	22744	12	11	502.05	Upper
FL	BROWARD COUNTY	22744	12	11	502.06	Middle
FL	BROWARD COUNTY	22744	12	11	502.07	Moderate
FL	BROWARD COUNTY	22744	12	11	502.08	Moderate
FL	BROWARD COUNTY	22744	12	11	503.01	Middle
FL	BROWARD COUNTY	22744	12	11	503.06	Moderate
FL	BROWARD COUNTY	22744	12	11	503.08	Moderate
FL	BROWARD COUNTY	22744	12	11	503.09	Low
FL	BROWARD COUNTY	22744	12	11	503.11	Moderate
FL	BROWARD COUNTY	22744	12	11	503.12	Moderate
FL	BROWARD COUNTY	22744	12	11	503.13	Moderate
FL	BROWARD COUNTY	22744	12	11	503.14	Low
FL	BROWARD COUNTY	22744	12	11	503.15	Moderate
FL	BROWARD COUNTY	22744	12	11	503.16	Middle
FL	BROWARD COUNTY	22744	12	11	504.01	Middle
FL	BROWARD COUNTY	22744	12	11	504.02	Middle
FL	BROWARD COUNTY	22744	12	11	505.01	Middle
FL	BROWARD COUNTY	22744	12	11	505.02	Middle
FL	BROWARD COUNTY	22744	12	11	506.01	Upper
FL	BROWARD COUNTY	22744	12	11	506.02	Middle
FL	BROWARD COUNTY	22744	12	11	507.01	Middle
FL	BROWARD COUNTY	22744	12	11	507.02	Moderate
FL	BROWARD COUNTY	22744	12	11	508	Moderate
FL	BROWARD COUNTY	22744	12	11	509	Upper
FL	BROWARD COUNTY	22744	12	11	510.01	Upper
FL	BROWARD COUNTY	22744	12	11	510.02	Upper
FL	BROWARD COUNTY	22744	12	11	601.05	Middle
FL	BROWARD COUNTY	22744	12	11	601.07	Moderate
FL	BROWARD COUNTY	22744	12	11	601.09	Middle
FL	BROWARD COUNTY	22744	12	11	601.11	Moderate
FL	BROWARD COUNTY	22744	12	11	601.13	Middle
FL	BROWARD COUNTY	22744	12	11	601.14	Upper
FL	BROWARD COUNTY	22744	12	11	601.15	Moderate
FL	BROWARD COUNTY	22744	12	11	601.16	Middle
FL	BROWARD COUNTY	22744	12	11	601.17	Moderate
FL	BROWARD COUNTY	22744	12	11	601.18	Upper
FL	BROWARD COUNTY	22744	12	11	601.19	Upper
FL	BROWARD COUNTY	22744	12	11	601.2	Upper
FL	BROWARD COUNTY	22744	12	11	601.21	Upper
FL	BROWARD COUNTY	22744	12	11	601.22	Upper
FL	BROWARD COUNTY	22744	12	11	601.23	Moderate
FL	BROWARD COUNTY	22744	12	11	601.24	Moderate
FL	BROWARD COUNTY	22744	12	11	601.25	Middle
FL	BROWARD COUNTY	22744	12	11	601.26	Upper
FL	BROWARD COUNTY	22744	12	11	601.27	Moderate

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	BROWARD COUNTY	22744	12	11	601.28	Moderate
FL	BROWARD COUNTY	22744	12	11	601.29	Moderate
FL	BROWARD COUNTY	22744	12	11	601.3	Moderate
FL	BROWARD COUNTY	22744	12	11	602.03	Moderate
FL	BROWARD COUNTY	22744	12	11	602.06	Middle
FL	BROWARD COUNTY	22744	12	11	602.07	Moderate
FL	BROWARD COUNTY	22744	12	11	602.08	Moderate
FL	BROWARD COUNTY	22744	12	11	602.09	Middle
FL	BROWARD COUNTY	22744	12	11	602.1	Upper
FL	BROWARD COUNTY	22744	12	11	602.11	Moderate
FL	BROWARD COUNTY	22744	12	11	602.12	Upper
FL	BROWARD COUNTY	22744	12	11	602.14	Low
FL	BROWARD COUNTY	22744	12	11	602.15	Low
FL	BROWARD COUNTY	22744	12	11	603.02	Moderate
FL	BROWARD COUNTY	22744	12	11	603.03	Moderate
FL	BROWARD COUNTY	22744	12	11	603.04	Moderate
FL	BROWARD COUNTY	22744	12	11	603.05	Moderate
FL	BROWARD COUNTY	22744	12	11	603.06	Moderate
FL	BROWARD COUNTY	22744	12	11	604.01	Middle
FL	BROWARD COUNTY	22744	12	11	604.02	Moderate
FL	BROWARD COUNTY	22744	12	11	604.04	Middle
FL	BROWARD COUNTY	22744	12	11	604.05	Low
FL	BROWARD COUNTY	22744	12	11	605.01	Middle
FL	BROWARD COUNTY	22744	12	11	605.03	Upper
FL	BROWARD COUNTY	22744	12	11	605.04	Upper
FL	BROWARD COUNTY	22744	12	11	605.05	Middle
FL	BROWARD COUNTY	22744	12	11	606.03	Middle
FL	BROWARD COUNTY	22744	12	11	606.05	Middle
FL	BROWARD COUNTY	22744	12	11	606.06	Middle
FL	BROWARD COUNTY	22744	12	11	606.07	Upper
FL	BROWARD COUNTY	22744	12	11	606.08	Middle
FL	BROWARD COUNTY	22744	12	11	606.09	Middle
FL	BROWARD COUNTY	22744	12	11	607	Upper
FL	BROWARD COUNTY	22744	12	11	608.01	Middle
FL	BROWARD COUNTY	22744	12	11	608.02	Middle
FL	BROWARD COUNTY	22744	12	11	609	Upper
FL	BROWARD COUNTY	22744	12	11	610.01	Upper
FL	BROWARD COUNTY	22744	12	11	610.03	Upper
FL	BROWARD COUNTY	22744	12	11	610.04	Middle
FL	BROWARD COUNTY	22744	12	11	611	Moderate
FL	BROWARD COUNTY	22744	12	11	701.02	Middle
FL	BROWARD COUNTY	22744	12	11	701.03	Middle
FL	BROWARD COUNTY	22744	12	11	701.04	Moderate
FL	BROWARD COUNTY	22744	12	11	702.04	Middle
FL	BROWARD COUNTY	22744	12	11	702.05	Upper
FL	BROWARD COUNTY	22744	12	11	702.08	Upper
FL	BROWARD COUNTY	22744	12	11	702.09	Upper
FL	BROWARD COUNTY	22744	12	11	702.1	Middle
FL	BROWARD COUNTY	22744	12	11	702.11	Upper
FL	BROWARD COUNTY	22744	12	11	702.12	Middle
FL	BROWARD COUNTY	22744	12	11	702.13	Middle
FL	BROWARD COUNTY	22744	12	11	703.04	Upper
FL	BROWARD COUNTY	22744	12	11	703.06	Upper
FL	BROWARD COUNTY	22744	12	11	703.1	Upper

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	BROWARD COUNTY	22744	12	11	703.11	Upper
FL	BROWARD COUNTY	22744	12	11	703.12	Upper
FL	BROWARD COUNTY	22744	12	11	703.14	Upper
FL	BROWARD COUNTY	22744	12	11	703.15	Upper
FL	BROWARD COUNTY	22744	12	11	703.16	Upper
FL	BROWARD COUNTY	22744	12	11	703.18	Upper
FL	BROWARD COUNTY	22744	12	11	703.19	Upper
FL	BROWARD COUNTY	22744	12	11	703.2	Upper
FL	BROWARD COUNTY	22744	12	11	703.21	Upper
FL	BROWARD COUNTY	22744	12	11	703.23	Middle
FL	BROWARD COUNTY	22744	12	11	703.24	Moderate
FL	BROWARD COUNTY	22744	12	11	703.25	Middle
FL	BROWARD COUNTY	22744	12	11	703.26	Upper
FL	BROWARD COUNTY	22744	12	11	703.27	Moderate
FL	BROWARD COUNTY	22744	12	11	703.28	Middle
FL	BROWARD COUNTY	22744	12	11	703.29	Upper
FL	BROWARD COUNTY	22744	12	11	703.3	Upper
FL	BROWARD COUNTY	22744	12	11	703.31	Upper
FL	BROWARD COUNTY	22744	12	11	704.01	Upper
FL	BROWARD COUNTY	22744	12	11	704.02	Upper
FL	BROWARD COUNTY	22744	12	11	704.03	Upper
FL	BROWARD COUNTY	22744	12	11	704.04	Upper
FL	BROWARD COUNTY	22744	12	11	704.05	Upper
FL	BROWARD COUNTY	22744	12	11	705.01	Upper
FL	BROWARD COUNTY	22744	12	11	705.03	Middle
FL	BROWARD COUNTY	22744	12	11	705.04	Low
FL	BROWARD COUNTY	22744	12	11	706.01	Moderate
FL	BROWARD COUNTY	22744	12	11	706.02	Middle
FL	BROWARD COUNTY	22744	12	11	801.02	Middle
FL	BROWARD COUNTY	22744	12	11	801.03	Middle
FL	BROWARD COUNTY	22744	12	11	801.04	Middle
FL	BROWARD COUNTY	22744	12	11	801.05	Middle
FL	BROWARD COUNTY	22744	12	11	802	Middle
FL	BROWARD COUNTY	22744	12	11	804.02	Unknown
FL	BROWARD COUNTY	22744	12	11	804.03	Middle
FL	BROWARD COUNTY	22744	12	11	804.05	Moderate
FL	BROWARD COUNTY	22744	12	11	804.06	Middle
FL	BROWARD COUNTY	22744	12	11	805	Moderate
FL	BROWARD COUNTY	22744	12	11	901.02	Upper
FL	BROWARD COUNTY	22744	12	11	901.03	Moderate
FL	BROWARD COUNTY	22744	12	11	901.04	Upper
FL	BROWARD COUNTY	22744	12	11	902	Upper
FL	BROWARD COUNTY	22744	12	11	903.01	Moderate
FL	BROWARD COUNTY	22744	12	11	903.03	Unknown
FL	BROWARD COUNTY	22744	12	11	903.04	Upper
FL	BROWARD COUNTY	22744	12	11	904.01	Middle
FL	BROWARD COUNTY	22744	12	11	904.03	Moderate
FL	BROWARD COUNTY	22744	12	11	904.04	Moderate
FL	BROWARD COUNTY	22744	12	11	905.02	Upper
FL	BROWARD COUNTY	22744	12	11	905.03	Upper
FL	BROWARD COUNTY	22744	12	11	905.04	Moderate
FL	BROWARD COUNTY	22744	12	11	906.01	Middle
FL	BROWARD COUNTY	22744	12	11	906.02	Upper
FL	BROWARD COUNTY	22744	12	11	907	Upper

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	BROWARD COUNTY	22744	12	11	908.01	Middle
FL	BROWARD COUNTY	22744	12	11	908.02	Middle
FL	BROWARD COUNTY	22744	12	11	909	Upper
FL	BROWARD COUNTY	22744	12	11	910	Middle
FL	BROWARD COUNTY	22744	12	11	911	Moderate
FL	BROWARD COUNTY	22744	12	11	912.01	Moderate
FL	BROWARD COUNTY	22744	12	11	912.02	Middle
FL	BROWARD COUNTY	22744	12	11	913	Middle
FL	BROWARD COUNTY	22744	12	11	914	Moderate
FL	BROWARD COUNTY	22744	12	11	915	Moderate
FL	BROWARD COUNTY	22744	12	11	916.01	Moderate
FL	BROWARD COUNTY	22744	12	11	916.02	Middle
FL	BROWARD COUNTY	22744	12	11	917.01	Moderate
FL	BROWARD COUNTY	22744	12	11	917.02	Moderate
FL	BROWARD COUNTY	22744	12	11	918.02	Middle
FL	BROWARD COUNTY	22744	12	11	918.03	Moderate
FL	BROWARD COUNTY	22744	12	11	918.04	Middle
FL	BROWARD COUNTY	22744	12	11	919.01	Middle
FL	BROWARD COUNTY	22744	12	11	919.03	Moderate
FL	BROWARD COUNTY	22744	12	11	919.04	Low
FL	BROWARD COUNTY	22744	12	11	920	Upper
FL	BROWARD COUNTY	22744	12	11	1001.03	Moderate
FL	BROWARD COUNTY	22744	12	11	1001.04	Middle
FL	BROWARD COUNTY	22744	12	11	1001.05	Upper
FL	BROWARD COUNTY	22744	12	11	1001.06	Moderate
FL	BROWARD COUNTY	22744	12	11	1001.07	Upper
FL	BROWARD COUNTY	22744	12	11	1001.08	Middle
FL	BROWARD COUNTY	22744	12	11	1002.01	Moderate
FL	BROWARD COUNTY	22744	12	11	1002.03	Low
FL	BROWARD COUNTY	22744	12	11	1002.04	Moderate
FL	BROWARD COUNTY	22744	12	11	1003.01	Moderate
FL	BROWARD COUNTY	22744	12	11	1003.02	Unknown
FL	BROWARD COUNTY	22744	12	11	1004	Moderate
FL	BROWARD COUNTY	22744	12	11	1005.01	Low
FL	BROWARD COUNTY	22744	12	11	1005.02	Low
FL	BROWARD COUNTY	22744	12	11	1006	Moderate
FL	BROWARD COUNTY	22744	12	11	1007	Moderate
FL	BROWARD COUNTY	22744	12	11	1008.01	Moderate
FL	BROWARD COUNTY	22744	12	11	1008.03	Moderate
FL	BROWARD COUNTY	22744	12	11	1008.04	Moderate
FL	BROWARD COUNTY	22744	12	11	1101	Middle
FL	BROWARD COUNTY	22744	12	11	1103.01	Middle
FL	BROWARD COUNTY	22744	12	11	1103.03	Upper
FL	BROWARD COUNTY	22744	12	11	1103.07	Upper
FL	BROWARD COUNTY	22744	12	11	1103.08	Middle
FL	BROWARD COUNTY	22744	12	11	1103.09	Middle
FL	BROWARD COUNTY	22744	12	11	1103.11	Middle
FL	BROWARD COUNTY	22744	12	11	1103.12	Moderate
FL	BROWARD COUNTY	22744	12	11	1103.13	Middle
FL	BROWARD COUNTY	22744	12	11	1103.19	Upper
FL	BROWARD COUNTY	22744	12	11	1103.21	Upper
FL	BROWARD COUNTY	22744	12	11	1103.23	Moderate
FL	BROWARD COUNTY	22744	12	11	1103.26	Upper
FL	BROWARD COUNTY	22744	12	11	1103.27	Upper

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	BROWARD COUNTY	22744	12	11	1103.28	Upper
FL	BROWARD COUNTY	22744	12	11	1103.3	Upper
FL	BROWARD COUNTY	22744	12	11	1103.32	Upper
FL	BROWARD COUNTY	22744	12	11	1103.33	Upper
FL	BROWARD COUNTY	22744	12	11	1103.34	Low
FL	BROWARD COUNTY	22744	12	11	1103.37	Middle
FL	BROWARD COUNTY	22744	12	11	1103.38	Middle
FL	BROWARD COUNTY	22744	12	11	1103.39	Middle
FL	BROWARD COUNTY	22744	12	11	1103.41	Middle
FL	BROWARD COUNTY	22744	12	11	1103.44	Upper
FL	BROWARD COUNTY	22744	12	11	1103.45	Upper
FL	BROWARD COUNTY	22744	12	11	1103.46	Moderate
FL	BROWARD COUNTY	22744	12	11	1103.47	Upper
FL	BROWARD COUNTY	22744	12	11	1103.48	Middle
FL	BROWARD COUNTY	22744	12	11	1103.49	Unknown
FL	BROWARD COUNTY	22744	12	11	1103.5	Upper
FL	BROWARD COUNTY	22744	12	11	1103.51	Moderate
FL	BROWARD COUNTY	22744	12	11	1103.52	Upper
FL	BROWARD COUNTY	22744	12	11	1103.53	Middle
FL	BROWARD COUNTY	22744	12	11	1103.54	Low
FL	BROWARD COUNTY	22744	12	11	1103.55	Low
FL	BROWARD COUNTY	22744	12	11	1103.56	Upper
FL	BROWARD COUNTY	22744	12	11	1103.57	Upper
FL	BROWARD COUNTY	22744	12	11	1103.58	Upper
FL	BROWARD COUNTY	22744	12	11	1103.59	Upper
FL	BROWARD COUNTY	22744	12	11	1103.6	Upper
FL	BROWARD COUNTY	22744	12	11	1103.61	Upper
FL	BROWARD COUNTY	22744	12	11	1103.62	Unknown
FL	BROWARD COUNTY	22744	12	11	1103.63	Middle
FL	BROWARD COUNTY	22744	12	11	1103.64	Upper
FL	BROWARD COUNTY	22744	12	11	1103.65	Middle
FL	BROWARD COUNTY	22744	12	11	1103.66	Middle
FL	BROWARD COUNTY	22744	12	11	1103.67	Moderate
FL	BROWARD COUNTY	22744	12	11	1103.68	Upper
FL	BROWARD COUNTY	22744	12	11	1104.02	Middle
FL	BROWARD COUNTY	22744	12	11	1104.03	Middle
FL	BROWARD COUNTY	22744	12	11	1104.04	Middle
FL	BROWARD COUNTY	22744	12	11	1105.01	Middle
FL	BROWARD COUNTY	22744	12	11	1105.02	Middle
FL	BROWARD COUNTY	22744	12	11	1106	Moderate
FL	BROWARD COUNTY	22744	12	11	9800	Unknown
FL	BROWARD COUNTY	22744	12	11	9900	Unknown

## Miami Dade County Census Tracts

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	MIAMI-DADE COUNTY	33124	12	086	0001.07	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0001.09	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0001.15	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0001.18	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0001.20	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0001.21	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0001.22	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0001.23	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0001.24	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0001.25	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0001.26	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0001.27	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0001.28	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0001.29	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0001.30	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0001.31	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0001.32	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0001.34	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0001.40	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0001.41	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	0001.42	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0001.43	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0001.44	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	0001.45	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0001.46	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0002.04	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0002.06	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0002.11	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0002.12	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0002.13	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0002.15	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0002.16	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0002.18	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0002.19	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0002.20	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0002.21	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0002.22	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0002.23	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0002.24	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0002.25	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0002.26	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0002.27	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0002.28	Moderate

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	MIAMI-DADE COUNTY	33124	12	086	0003.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0003.06	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0003.07	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0003.08	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0003.09	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0003.10	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0003.11	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0003.12	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0004.02	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0004.05	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0004.08	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0004.09	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0004.10	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0004.11	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0004.13	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0004.14	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0004.15	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0004.16	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0004.17	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0004.18	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0004.19	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0004.20	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0005.04	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0005.05	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0005.06	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0005.07	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0005.08	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0005.09	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0006.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0006.02	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0006.03	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0006.05	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0006.07	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0006.09	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0006.10	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0006.11	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0006.12	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0007.05	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0007.10	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0007.11	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0007.12	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0007.13	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0007.14	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0007.15	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0007.16	Middle

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	MIAMI-DADE COUNTY	33124	12	086	0007.17	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0007.18	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0007.19	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0007.20	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0008.04	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0008.05	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0008.06	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0008.07	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0008.08	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0009.03	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0009.04	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0009.05	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0009.06	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	0009.07	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0009.08	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0010.03	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0010.04	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0010.05	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0010.06	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0010.07	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0010.08	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0011.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0011.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0011.03	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0011.04	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0012.04	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0012.05	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0012.06	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0012.07	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0012.08	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	0012.09	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0013.01	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0013.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0014.01	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0014.02	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0015.01	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0015.02	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0016.03	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0016.05	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0016.06	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0016.07	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0016.08	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0017.01	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0017.02	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0017.04	Low

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	MIAMI-DADE COUNTY	33124	12	086	0017.05	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0018.01	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0018.02	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0018.03	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0019.01	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0019.03	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0019.04	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0020.01	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0020.03	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0020.04	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0021.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0022.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0022.02	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0023.00	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0024.02	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0024.03	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0024.04	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0025.01	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0025.02	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0026.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0027.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0027.05	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0027.07	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0027.08	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0027.09	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0027.10	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0028.00	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0029.00	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0030.01	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0030.04	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0030.05	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0030.06	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0031.00	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0034.00	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0036.03	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0036.04	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0036.05	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0036.06	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0036.07	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0037.03	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0037.04	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0037.05	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	0037.06	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	0037.07	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0037.08	Upper

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	MIAMI-DADE COUNTY	33124	12	086	0037.09	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0037.10	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0038.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0038.03	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0038.04	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0039.06	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0039.09	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0039.11	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0039.12	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0039.13	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0039.14	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0039.15	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0039.16	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0039.17	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0039.18	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0039.19	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0039.21	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0039.22	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0040.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0041.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0041.03	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0041.05	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0041.06	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0042.04	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0042.05	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0042.06	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0042.07	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0042.08	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0043.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0043.03	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0043.04	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0044.03	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0044.04	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0044.05	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0044.06	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0045.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0046.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0046.05	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0046.07	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0046.08	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0047.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0047.03	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0047.04	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0047.05	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0049.01	Moderate

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	MIAMI-DADE COUNTY	33124	12	086	0049.03	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0049.04	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0050.02	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0050.03	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0050.04	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0051.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0051.03	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0051.04	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0052.01	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0052.02	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0053.03	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0053.04	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0053.05	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0053.06	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0054.03	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0054.05	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0054.06	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0054.07	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0054.09	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0054.10	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0055.03	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0055.04	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0055.05	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0055.06	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0056.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0057.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0057.05	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0057.06	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0057.07	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0057.08	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0058.03	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0058.04	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0058.05	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0058.06	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0059.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0059.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0059.03	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0059.04	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0060.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0060.03	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0060.04	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0061.03	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0061.04	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0061.05	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0061.06	Upper

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	MIAMI-DADE COUNTY	33124	12	086	0062.01	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0062.03	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0062.05	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0062.06	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0063.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0063.03	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0063.04	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0064.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0064.02	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0064.03	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0065.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0065.03	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0065.04	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0066.03	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0066.04	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0066.05	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	0066.06	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0066.07	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0066.08	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0067.05	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0067.06	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0067.07	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0067.09	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0067.13	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0067.14	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0067.15	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	0067.16	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	0067.17	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0067.18	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0067.19	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0067.20	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0067.21	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0067.22	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0068.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0068.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0069.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0069.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0070.03	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0070.04	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0070.05	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0070.06	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0070.07	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0071.01	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	0071.03	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	0071.04	Upper

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	MIAMI-DADE COUNTY	33124	12	086	0072.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0073.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0074.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0074.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0074.03	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0075.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0075.03	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0076.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0076.03	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0076.05	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0076.07	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0076.08	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0076.09	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0076.10	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0077.04	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0077.05	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0077.06	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0077.07	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	0077.08	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0077.09	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0078.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0078.05	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0078.06	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0078.07	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0078.08	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0078.09	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0079.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0079.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0080.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0081.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0081.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0082.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0082.05	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0082.06	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0082.07	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0082.08	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0082.09	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0083.05	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0083.08	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0083.09	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0083.10	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0083.11	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0083.12	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0083.13	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0083.14	Middle

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	MIAMI-DADE COUNTY	33124	12	086	0083.15	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0084.09	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0084.15	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0084.16	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0084.18	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0084.19	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0084.20	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0084.21	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0084.22	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0084.23	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0084.24	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0084.25	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	0084.26	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0084.27	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0084.28	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0084.29	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0084.30	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0084.31	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0085.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0085.03	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0085.04	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0086.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0086.03	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0086.04	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0087.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0087.03	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0087.04	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0088.05	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0088.06	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0088.07	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0088.08	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0088.09	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0088.10	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0089.04	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	0089.06	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0089.07	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0089.08	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0089.09	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0089.10	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0089.11	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0090.10	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0090.14	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0090.15	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0090.20	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0090.21	Moderate

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	MIAMI-DADE COUNTY	33124	12	086	0090.22	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0090.24	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0090.26	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0090.27	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0090.28	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0090.29	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0090.30	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0090.31	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0090.39	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0090.40	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0090.43	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0090.44	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0090.48	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0090.49	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0090.50	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0090.51	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0090.52	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0090.53	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0090.54	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0090.55	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0090.56	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0090.57	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0090.58	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0090.59	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0090.60	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0090.61	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0090.62	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0090.63	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0090.64	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0090.65	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0090.66	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0091.01	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0091.02	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0092.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0093.05	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0093.12	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0093.14	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0093.15	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0093.16	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0093.17	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0093.18	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0093.19	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0093.20	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0093.21	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	0093.22	Low

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	MIAMI-DADE COUNTY	33124	12	086	0093.23	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0093.24	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0093.25	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0093.26	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0093.27	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	0094.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0094.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0095.03	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0095.04	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0095.05	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0095.06	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0096.01	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0096.02	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0097.03	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0097.04	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0097.05	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0097.06	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0098.03	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0098.04	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0098.06	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0098.09	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0098.10	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0098.11	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0098.12	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0099.03	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0099.04	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0099.05	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0099.06	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0099.07	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0099.08	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0099.09	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0100.10	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0100.12	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0100.13	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0100.15	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0100.16	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0100.17	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0100.18	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0100.19	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0100.20	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0100.21	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0100.22	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0100.23	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0100.24	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0100.25	Middle

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	MIAMI-DADE COUNTY	33124	12	086	0100.26	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0101.93	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0101.98	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0102.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0102.05	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0102.07	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0102.08	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0102.09	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0102.11	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0102.12	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0102.13	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0102.14	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0103.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0103.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0103.03	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0104.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0105.01	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0105.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0106.04	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0106.08	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0106.09	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0106.10	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0106.13	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0106.18	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0106.19	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0106.20	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0106.21	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0106.22	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0106.23	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0106.24	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0106.25	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0106.26	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0107.05	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0107.06	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0107.07	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0107.08	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0107.09	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0107.10	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0108.03	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0108.04	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0108.05	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0108.06	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0109.00	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0110.03	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0110.08	Middle

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	MIAMI-DADE COUNTY	33124	12	086	0110.09	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0110.10	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0110.11	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0110.12	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0110.13	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0110.14	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0110.15	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0111.03	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0111.04	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0111.05	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0111.06	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0112.03	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0112.04	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0112.05	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0112.06	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0113.01	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	0113.02	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0114.05	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0114.06	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0114.07	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0114.08	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0114.09	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0114.10	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0114.11	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0114.12	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0115.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0116.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0116.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0117.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0117.02	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0118.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0119.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0120.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0120.02	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0121.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0121.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0121.03	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0121.04	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0121.05	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0122.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0123.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0123.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0124.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0124.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0124.03	Upper

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	MIAMI-DADE COUNTY	33124	12	086	0125.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0125.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0126.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0126.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0127.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0127.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0128.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0128.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0129.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0130.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0131.00	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0132.01	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0132.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0133.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0133.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0134.00	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0135.00	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0136.00	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0137.00	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0138.01	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0138.02	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	0139.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0141.00	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	0142.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0143.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0144.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0145.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0146.01	Low
FL	MIAMI-DADE COUNTY	33124	12	086	0146.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0147.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0147.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0148.00	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0149.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0150.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0150.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0151.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0151.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0151.03	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0152.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0152.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0153.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0154.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0155.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0155.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0156.00	Middle

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	MIAMI-DADE COUNTY	33124	12	086	0157.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0158.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0159.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0160.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0161.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0162.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0163.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0164.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0164.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0165.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0165.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0166.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0167.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0168.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0169.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0170.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0171.01	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0171.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0172.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0173.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0174.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0174.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0175.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0176.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0177.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0178.00	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0179.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0179.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0180.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0180.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0180.03	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0181.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0182.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0183.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0184.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0185.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0186.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0186.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0187.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0188.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0188.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0188.03	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0189.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0189.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0190.00	Upper

State Abbr	County Name	MSA/MD code	State code	County code	Tract code	Tract Income Level
FL	MIAMI-DADE COUNTY	33124	12	086	0191.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0192.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0193.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0193.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0194.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0194.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0195.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0195.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0196.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0197.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0198.01	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0198.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0199.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0199.02	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0200.01	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	0200.02	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0201.00	Upper
FL	MIAMI-DADE COUNTY	33124	12	086	0202.00	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	0203.00	Moderate
FL	MIAMI-DADE COUNTY	33124	12	086	4901.00	Middle
FL	MIAMI-DADE COUNTY	33124	12	086	9801.00	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	9802.00	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	9803.00	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	9804.00	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	9805.00	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	9806.00	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	9807.00	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	9808.00	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	9809.00	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	9810.00	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	9811.00	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	9812.00	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	9813.00	Unknown
FL	MIAMI-DADE COUNTY	33124	12	086	9900.00	Unknown



## CRA Public File

### Products & Services

#### Deposit Products & Services:

- Certificates of Deposit
- C.D. IRA Accounts
- Not-for-Profit Checking
- Optimum Money Market Checking
- Premier Money Market Checking
- 50+ Interest Checking
- Direct Interest Checking
- Ultimate Interest Checking
- Second Chance Checking
- Simply Free Checking
- Simply Free Business Checking
- Business Interest Checking
- IOLTA Business Checking
- Commercial Checking
- Regular Savings
- Schedule of Fees
  
- Personal ATM Card
- Personal Debit Card
- Business Debit Card
- Online Banking, Bill Pay, and Mobile Banking
- Merchant Services
- Courier Service

#### Loan Products:

- Commercial Loans, including Real Estate Loans
- Consumer HELOC





## Schedule of Fees

Service Fees	
Account Closed Within 90 Days (Closing Service Charge)	\$15.00
Attorney Costs	As billed
Bulk Currency Deposit Processing, per hour	No Charge
Coin Processing - deposit or purchase, loose or rolled	2.5% of amount
Counter Checks, each	No Charge
Courier Service	At cost
Dormant Account Fee, per statement cycle (Checking accounts dormant after one year, Savings accounts dormant after two years)	\$7.00
Excess Transaction Fee (Money Market and Savings Accounts) - Withdrawal, check paid, automatic transfer or payment in excess of six during a statement cycle per item.	\$10.00
Fee per Balance Inquiry, Cash Withdrawals and Point of Sale Transactions*	No Charge
Handle Legal Document Served (Levies, Garnishments, Subpoenas, Summons)	\$100.00
Handling Fee (IOTA), per statement cycle	\$25.00
Lost ATM/Visa® Check Card Replacement	\$10.00
Night Drop Bags	No Charge
Notary Service - Customer, per document	\$2.00
Stop Payment (valid for 180 Days/6 months)	\$25.00
Strapped Currency, per strap	No Charge
Withdrawal at a Foreign ATM*	No Charge
<b>Online Banking, Bill Pay and Mobile Banking Services</b>	
Business Online Banking, Bill Pay and Mobile Banking with Check Capture	No Charge
Personal Online Banking, Bill Pay and Mobile Banking with Check Capture	No Charge
Personal Account Zelle Transactions	No Charge
<b>Official Check – One Check per Month</b>	
Each Additional Check	\$5.00
Non-Customer (Exchange Check)	\$10.00
Internal Transfer Fee processed by Bank employee, per transfer	\$5.00
<b>Research Fees</b>	
Per Hour	\$30.00
Per Copy	\$3.00
Account Printout	\$3.00
<b>Wire Fees</b>	
Domestic Incoming Wire Fee, per wire	\$15.00
Domestic Outgoing Online Wire Fee, per wire (input via online banking)	\$25.00
Domestic Outgoing Manual Wire Fee, per wire (in person, email, or correspondent bank)	\$30.00
International Incoming Wire Fee, per wire	\$15.00
International Outgoing Wire Fee, per wire (input via online banking)	\$50.00
International Outgoing Manual Wire Fee, per wire (in person, email, or correspondent bank)	\$60.00
Outgoing Wire Confirmation Fee, per wire (under \$15,000.00)	\$5.00
<b>NOTE: Wire fees may be reflected on statements as "Wire Transfer Fee"</b>	

<b>Service Fees Continued</b>	
<b>Overdraft and Returned Item Fees</b>	
Consecutive Days OD Fee, per day after 5th business day	\$5.00
Deposited Item Return Fee (Also applies to returned cashed check)	\$10.00
Overdraft Protection Transfer, per transfer	\$5.00
Overdraft/ NSF Fee (Overdraft/Return or Paid Check Charge, per item**)	\$30.00
<b>Collection Fees</b>	
Domestic Incoming, per collection	\$20.00 + Costs
Domestic Outgoing, per collection	\$20.00 + Costs
Foreign Incoming, per collection	\$30.00 + Costs
Foreign Outgoing, per collection	\$30.00 + Costs
Foreign, per collection (Canadian in US Dollars)	No Charge
<b>Individual Retirement Plan (IRA) Fees</b>	
Plan Opening	No Charge
Plan Administration	No Charge
Plan Closing	\$25.00
<b>Deposit Account Control Agreement (DACA) Fees</b>	
Implementation Fee	\$500.00
Monthly Fee	\$250.00

\*When you use an ATM , you may be charged a fee by the ATM operator or any networks used (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer), the fee(s) will be reversed at month-end. OptimumBank is a member of the Publix Presto Network. OptimumBank customers enjoy SURCHARGE-FREE access to their OptimumBank accounts at ATMs at any Publix location.

\*\*The Overdraft/NSF/Return Check Fee applies to overdrafts created by check, in-person withdrawal, or other electronic means. Consumer accounts are limited to no more than 5 Overdraft/NSF fees per day.

Accurate as of February 27, 2026. Additional fees may apply. Please refer to your Truth in Savings Disclosure for full details.



## CRA PUBLIC FILE

### HMDA DISCLOSURE STATEMENT

The HMDA data about our residential mortgage lending is available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)).



CRA Public File

**Loan to Deposit Ratio**

<b><u>Quarter Ending</u></b>	<b><u>Ratio</u></b>
December 31, 2025	101.50%
September 30, 2025	83.58%
June 30, 2025	88.02%
March 31, 2025	92.64%
December 31, 2024	102.66%
September 30, 2024	95.22%
June 30, 2024	98.49%
March 31, 2024	93.23%