

Assessment Area In-Depth

Assessment Area Name: CTS

Institutionalized Persons

Number

% of Total Pop

		Number	% of Total Pop
Institutionalized Persons	Correctional Institutions	86	0.59
	Nursing Homes	156	1.08
	Mental Hospitals	0	0.00
	Juvenile Institutions	0	0.00
	Other Institutions	0	0.00
Persons in Group Quarters	College Dormitories	0	0.00
	Military Quarters	0	0.00
	Homeless Shelters	0	0.00
	Visible in Street	0	0.00
	Other Non-Institution	0	0.00
	Total Persons Institutionalized / In Group Quarters	242	1.67

Percentage of Assessment Area by Tract Category

1990 Population Tract Categories	Census Tracts		Total Population		White		Black		Asian		American Indian		Other Race		Hispanic Origin		Total Minority	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Low Income	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0	0	0.0	0	0.0
Moderate Income	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0	0	0.0	0	0.0
Middle Income	1	33.3	4,452	30.7	3,854	30.2	88	26.4	19	26.4	56	9.5	0	0	435	44.0	598	34.3
Upper Income	2	66.7	10,050	69.3	8,907	69.8	0	73.6	53	73.6	536	90.5	0	0	554	56.0	1,143	65.7
Assessment Area	3	100.0	14,502	100.0	12,761	100.0	88	100.0	72	100.0	592	100.0	0	100.0	989	100.0	1,741	100.0

1990 Household Income

Tract Categories	Total Households		Low Income Households		Moderate Income Households		Middle Income Households		Upper Income Households		Hhlds Below Poverty Level		Hhlds Receiving Public Assist		Renters with Cost > 30% of Inc	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Low Income	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate Income	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Middle Income	1,582	30.4	401	40.5	312	38.7	344	35.4	525	21.6	225	39.8	145	33.7	99	30.1
Upper Income	3,617	69.6	588	59.5	494	61.3	627	64.6	1,908	78.4	340	60.2	285	66.3	230	69.9
Assessment Area	5,199	100.0	989	100.0	806	100.0	971	100.0	2,433	100.0	565	100.0	430	100.0	329	100.0

1990 Family Income Tract Categories	Hhlds That Are Families		Low Income Families		Moderate Inc Families		Middle Income Families		Upper Income Families		Families Below Poverty Level	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Low Income	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate Income	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Middle Income												
Upper Income												
Assessment Area												

1990 Housing Tract Categories	Total Units		Owner-Occup		Renter-Occup		Vacant		Boarded-Up		1-4 Units		5 or More Units		Mobile Homes	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Low Income	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate Income	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Middle Income	2,146	26.3	1,323	32.8	304	26.7	519	17.3	5	8.8	1,091	19.0	0	0.0	1,015	43.7
Upper Income	6,028	73.7	2,707	67.2	834	73.3	2,487	82.7	52	91.2	4,659	81.0	1	100.0	1,308	56.3
Assessment Area	8,174	100.0	4,030	100.0	1,138	100.0	3,006	100.0	57	100.0	5,750	100.0	1	100.0	2,323	100.0

NOTE: Certain demographic data are not available for Puerto Rico. The on-line Help file contains a list of these data.

Economic Patterns Worksheet

Assessment Area Name: CTS

MSA: 2840

Table 1: Employment and Unemployment information from US Bureau of Labor Statistics

	1993	1996	4 th Quarter 1995	4 th Quarter 1996	% Change 1993- 1996**	% Change 1993- 1995***	% Change 1995- 1996****
Establishment Employment							
Total	255,200	270,700	266,300	272,900	6.1%	1.9%	2.5%
Manufacturing	29,700	29,900	28,900	30,600	0.7%	-0.2%	5.9%
Construction	13,300	13,100	13,500	13,200	-1.5%	-0.8%	-2.2%
Mining	600	600	600	500	0.0%	0.0%	-16.7%
Government	59,000	64,900	64,000	64,800	10.0%	3.3%	1.3%
Private Service-Producing							
Transportation & Utilities	12,900	13,800	13,300	14,300	7.0%	0.8%	7.5%
Finance, Insurance & Real Estate	14,100	14,100	13,600	14,000	0.0%	-1.4%	2.9%
Retail & Wholesale Trade	63,500	66,000	66,400	66,800	3.9%	1.6%	0.6%
Services	62,200	68,200	66,100	68,800	9.6%	3.2%	4.1%
Residence Employment							
Labor Force*	413,060	426,509	416,550	421,571	3.3%	1.1%	1.2%
Employed	352,819	370,561	355,011	365,857	5.0%	1.3%	3.1%
Unemployed	60,241	55,948	61,539	55,714	-7.1%	0.0%	-9.5%
Unemployment Rate	14.6%	13.1%	14.8%	13.2%			

NOTE: BLS ESTABLISHMENT EMPLOYMENT is an estimate of wage and salary workers at establishments in the MSA. The residence employment measure is an estimate of persons sixteen or older residing in the MSA who say they are working. These two measures will differ because of multiple job holders in the establishment count, commuting patterns, and the fact that the residence measure includes individuals who are self employed, and the establishment measure does not.

*LABOR FORCE is simply the sum of employed and unemployed persons in the MSA.

**The fifth column represents the percentage growth or decline for the entire period specified in the column heading. This is not an annualized percentage change.

***The sixth column represents the percentage growth or decline for the period specified in the column heading. This is an annualized percentage change.

****The seventh column represents the percentage growth or decline for a one year period as specified in the column heading.

Table 2: Building Permit Information from US Bureau of Census

New Residential Permits*, **	1992	1993	1994	1995	1996	September YTD 1995***	September YTD 1996***
Total	4,994	4,937	5,327	4,931	3,752	3,730	3,002
Single-Family Units	4,446	4,605	4,506	4,024	3,621	2,995	2,864
Multi-Family Units	548	332	821	907	131	735	108

*Building Permit Information represents the permits issued in a particular MSA for single and multifamily housing, in terms of housing units, not the number of building structures. Single-Family housing includes housing with 1-4 units. Multi-Family housing includes structures with 5 or more units.

**Changes in boundaries of permit-issuing authorities due to annexations, new incorporations, etc. may cause problems in comparing the statistics for the same place over a period of time.

***September YTD represents the total permitted units as of September for that year. Although these figures are considered very accurate, corrections can be made until the end of the year.

NOTE: Certain economic data are not available for Puerto Rico.

Economic Patterns Worksheet

Assessment Area Name: CTS

County: 06019

Table 3: Employment, Income, and Population Information from REIS

By County	1990	1994	1995	% Change** 1990-1995	% Change*** 1990-1994	% Change**** 1994-1995
Establishment Employment						
Total Full- & Part-time Employment	347,664	368,913	380,412	9.4%	1.5%	3.1%
Farm Proprietors' Employment	8,258	7,445	7,539	-8.7%	-2.6%	1.3%
Nonfarm Proprietors' Employment	49,169	54,078	54,817	11.5%	2.4%	1.4%
Wage and Salary Employment	290,237	307,390	318,056	9.6%	1.4%	3.5%
By Industry:						
Farm Employment	30,536	27,947	28,812	-5.6%	-2.2%	3.1%
Manufacturing	27,164	27,881	28,686	5.6%	0.7%	2.9%
Construction	18,949	17,440	17,214	-9.2%	-2.1%	-1.3%
Mining	795	746	779	-2.0%	-1.6%	4.4%
Government and Government	53,799	56,955	57,948	7.7%	1.4%	1.7%
Total Private Service-Producing	216,421	237,944	246,973	14.1%	2.4%	3.8%
Transportation & Public Utilities	14,415	14,648	15,329	6.3%	0.4%	4.6%
Finance, Insurance, & Real Estate	24,817	24,917	24,762	-0.2%	0.1%	-0.6%
Retail Trade	54,202	56,874	57,483	6.1%	1.2%	1.1%
Wholesale Trade	16,307	15,771	16,146	-1.0%	-0.8%	2.4%
Services	78,336	89,069	91,949	17.4%	3.3%	3.2%
Ag. Serv., For., Fish., & Other	28,344	36,665	41,304	45.7%	6.6%	12.7%
All Industry Total	347,664	368,913	380,412	9.4%	1.5%	3.1%
Personal Income						
Population (thousands)	672	733	741	10.2%	2.2%	1.0%
Total Personal Income (\$000)	\$11,022,034	\$12,943,667	\$13,572,909	23.1%	4.1%	4.9%
Per Capita Personal Income (dollars)	\$16,404	\$17,661	\$18,329	11.7%	1.6%	3.8%

* REIS establishment employment is an estimate of full-time and part-time jobs by major source and standard industrial classification. Establishment employment only includes employees working at establishments within a particular county or MSA. THE REIS ESTABLISHMENT EMPLOYMENT MEASURES ARE NOT COMPARABLE TO THE BLS ESTABLISHMENT MEASURES SHOWN IN TABLE 1. The major differences are that the REIS data include farm, proprietors (self-employed), and military employment, whereas the BLS data do not include these workers.

** The fourth column represents the percentage growth or decline for the entire period specified in the column heading. This is not an annualized percentage change.

*** The fifth column represents the percentage growth or decline per year for the period specified in the column heading. This is an annualized percentage change.

**** The sixth column represents the percentage growth or decline for a one year period as specified in the column heading.

NOTE: Certain economic data are not available for Puerto Rico.

Economic Patterns Worksheet

Assessment Area Name: CTS

County: 06019

Table 4: Employment Data by Number of Establishments from US Census Bureau

1994 County Business Patterns Type of Industry	Number of Employees*	Total # of Establishments	Number of Establishments		
			With 1-49 Employees	With 50-499 Employees	With 500 or More Employees
Mining	330	17	15	2,411	0
Construction	13,303	1,496	1,455	42	0
Manufacturing	24,336	700	592	46	6
Transportation & Public Utilities	12,967	704	658	172	4
Wholesale Trade	15,108	1,194	1,148	46	0
Retail Trade	46,767	3,668	3,495	172	1
Finance, Insurance & Real Estate	13,680	1,410	1,362	48	0
Administrative Auxiliary**	1,880	105	96	9	0
Services & Other	61,504	5,465	5,285	171	9
Total County	189,875	14,759	14,106	633	20
Total State	9,841,523	723,767	686,385	35,803	1,579

NOTE: The data shown in this table is a count of business establishments and not a count of firms. An establishment is categorized by its size, not by the size of the business that owns it. Second, the data is collected in only one month (March) of each year. Consequently, the information contained in this table may not always be a reliable measure of the economic performance of different sized firms within a region.

* A letter indicates that the data was withheld to avoid disclosure for reasons of confidentiality. "D" denotes figures withheld to avoid disclosure of operations of individual establishments. All other letters denote employment size class data withheld: "A" denotes employment size class between 0-19; "B" 20-99; "C" 100-249; "E" 250-299; "F" 500-999; "G" 1,000-2,499; "H" 2,500-4,999; "I" 5,000-9,999; "J" 10,000-24,999; "K" 25,000-49,999; "L" 50,000-99,999; "M" 100,000 and more.

** This industry category represents a sum of multiple subcategories within the data series. A letter appearing in this row indicates that data was suppressed for reasons of confidentiality in at least one of the subcategories.

NOTE: Certain economic data are not available for Puerto Rico.

Summary of Census Tracts Just Outside the Assessment Area

Assessment Area Name: CTS
Area Just Outside the Assessment Area: ASSESS
Both Originations and Purchases

By Assessment Area:

Summary of Census Tracts Just Outside the Assessment Area

Lending Information HMDA Only	Inside Assessment Area		Just Outside Assessment Area		Low Income Just Outside		Moderate Income Just Outside		Middle Income Just Outside		Upper Income Just Outside		NA Income Just Outside	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Applications*	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Orig/Purch	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Denials	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Demographic Information	Low Income Census Tracts		Moderate Income Census Tracts		Middle Income Census Tracts		Upper Income Census Tracts		NA Income Census Tracts		Total Tracts
	Number	%	Number	%	Number	%	Number	%	Number	%	Number
Inside Assessment Area	0	0.0	0	0.0	1	33.3	2	66.7	0	0.0	3
Just Outside	9	7.1	33	26.2	53	42.1	31	24.6	0	0.0	126

Demographic Information (continued)	Less Than 25% Minority Tracts		25% to Less Than 50% Mnrtly Tracts		50% or Greater Minority Tracts		Total Tracts
	Number	%	Number	%	Number	%	Number
Inside Assessment Area	3	100.0	0	0.0	0	0.0	3
Just Outside	30	23.8	44	34.9	52	41.3	126

*Applications exclude purchases (for the purposes of this worksheet only).

NOTE: Certain economic data are not available for Puerto Rico. The on-line Help file contains a list of these data.

Census Tract Number	Median Family Income		White Population		Black Population		Asian Population		American Indian Population		Other Race Population		Hispanic Origin Population		Residential			
	Dollars	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Apps*	Orig/Purch	Denials	
															Number	Number	Number	%
06019000100	\$7,442	24.8	605	25.8	502	21.4	31	1.3	22	0.9	0	0.0	1,187	50.6	0	0	0	0.0
06019000200	\$16,400	54.6	75	3.2	958	41.5	419	18.2	0	0.0	21	0.9	835	36.2	0	0	0	0.0
06019000300	\$16,587	55.3	63	1.8	1,243	35.8	553	15.9	0	0.0	5	0.1	1,606	46.3	0	0	0	0.0
06019000400	\$18,145	60.5	703	14.0	343	6.8	425	8.5	8.5	80	1.6	47	0.9	3,412	68.1	0	0	0.0
06019000500	\$13,643	45.5	1,226	17.6	632	9.1	1,319	18.9	41	0.6	15	0.2	3,733	53.6	0	0	0	0.0
06019000600	\$11,483	38.3	1,377	17.4	479	6.1	1,686	21.3	11	0.1	74	0.9	4,283	54.1	0	0	0	0.0
06019000700	\$21,330	71.1	314	7.2	1,842	42.3	248	5.7	46	1.1	0	0.0	1,908	43.8	0	0	0	0.0
06019000800	\$28,333	94.4	33	11.8	42	15.1	68	24.4	5	1.8	6	2.2	125	44.8	0	0	0	0.0
06019000900	\$14,426	48.1	39	0.7	3,232	56.5	911	15.9	0	0.0	72	1.3	1,465	25.6	0	0	0	0.0
06019001000	\$14,494	48.3	37	1.6	1,764	75.1	185	7.9	5	0.2	21	0.9	338	14.4	0	0	0	0.0
06019001100	\$17,857	59.5	149	5.5	1,548	57.5	14	0.5	6	0.2	20	0.7	953	35.4	0	0	0	0.0
06019001200	\$21,370	71.2	946	10.3	984	10.8	604	6.6	26	0.3	52	0.6	6,530	71.4	0	0	0	0.0
06019001300	\$16,744	55.8	1,786	13.7	1,540	11.8	2,976	22.8	81	0.6	22	0.2	6,627	50.9	0	0	0	0.0
06019001403	\$34,135	113.7	3,552	67.8	279	5.3	225	4.3	54	1.0	0	0.0	1,130	21.6	0	0	0	0.0
06019001404	\$50,817	169.3	2,997	78.1	149	3.9	185	4.8	30	0.8	7	0.2	469	12.2	0	0	0	0.0
06019001405	\$20,234	67.4	3,064	52.8	1,015	17.5	359	6.2	8	0.1	32	0.6	1,329	22.9	0	0	0	0.0
06019001406	\$36,176	120.5	2,334	56.6	290	7.0	480	11.6	0	0.0	0	0.0	1,022	24.8	0	0	0	0.0
06019001500	\$20,663	68.8	773	32.9	45	1.9	207	8.8	12	0.5	0	0.0	1,316	55.9	0	0	0	0.0
06019001600	\$31,375	104.5	1,525	37.5	27	0.7	302	7.4	79	1.9	22	0.5	2,111	51.9	0	0	0	0.0
06019001700	\$31,875	106.2	2,185	55.2	14	0.4	200	5.1	47	1.2	16	0.4	1,495	37.8	0	0	0	0.0
06019001800	\$27,156	90.5	2,239	53.0	63	1.5	39	0.9	42	1.0	18	0.4	1,823	43.2	0	0	0	0.0
06019001900	\$30,429	101.4	1,176	43.7	218	8.1	192	7.1	22	0.8	8	0.3	1,074	39.9	0	0	0	0.0
06019002000	\$19,477	64.9	2,415	45.9	228	4.3	548	10.4	76	1.4	50	1.0	1,940	36.9	0	0	0	0.0
06019002100	\$24,848	82.8	2,642	52.8	147	2.9	459	9.2	51	1.0	0	0.0	1,705	34.1	0	0	0	0.0
06019002200	\$22,500	75.0	1,990	52.4	151	4.0	257	6.8	15	0.4	6	0.2	1,382	36.4	0	0	0	0.0
06019002300	\$18,670	62.2	1,611	41.4	181	4.6	664	17.1	36	0.9	4	0.1	1,398	35.9	0	0	0	0.0
06019002400	\$16,732	55.8	1,096	22.3	251	5.1	1,301	26.4	4	0.1	0	0.0	2,267	46.1	0	0	0	0.0
06019002500	\$14,355	47.8	2,060	18.3	439	3.9	4,467	39.7	128	1.1	92	0.8	4,066	36.1	0	0	0	0.0
06019002600	\$18,488	61.6	2,133	26.3	265	3.3	602	7.4	69	0.8	7	0.1	5,045	62.1	0	0	0	0.0
06019002700	\$17,458	58.2	2,333	25.8	377	4.2	1,801	19.9	73	0.8	12	0.1	4,435	49.1	0	0	0	0.0
06019002800	\$16,800	56.0	1,475	23.2	229	3.6	2,097	33.0	25	0.4	17	0.3	2,509	39.5	0	0	0	0.0
06019002901	\$30,218	100.7	4,012	60.3	456	6.9	331	5.0	113	1.7	0	0.0	1,737	26.1	0	0	0	0.0
06019002902	\$20,200	67.3	2,273	31.0	438	6.0	2,731	37.3	129	1.8	16	0.2	1,744	23.8	0	0	0	0.0
06019003000	\$26,262	87.5	4,461	58.0	682	8.9	360	4.7	81	1.1	0	0.0	2,103	27.4	0	0	0	0.0
06019003101	\$33,119	110.4	7,751	75.0	260	2.5	480	4.6	137	1.3	0	0.0	1,708	16.5	0	0	0	0.0
06019003102	\$27,049	90.1	4,966	73.0	188	2.8	472	6.9	49	0.7	29	0.4	1,097	16.1	0	0	0	0.0
06019003200	\$29,391	97.9	5,271	66.1	378	4.7	562	7.0	159	2.0	7	0.1	1,601	20.1	0	0	0	0.0
06019003300	\$27,713	92.3	4,373	64.3	157	2.3	498	7.3	22	0.3	6	0.1	1,748	25.7	0	0	0	0.0
06019003400	\$17,841	59.5	2,249	44.2	227	4.5	1,523	29.9	14	0.3	42	0.8	1,032	20.3	0	0	0	0.0
06019003500	\$29,774	99.2	3,005	58.6	190	3.7	486	9.5	27	0.5	12	0.2	1,404	27.4	0	0	0	0.0
06019003600	\$38,062	126.8	3,051	76.8	146	3.7	7	0.2	0	0.0	0	0.0	767	19.3	0	0	0	0.0
06019003700	\$28,513	95.0	4,218	59.2	293	4.1	783	11.0	43	0.6	28	0.4	1,765	24.8	0	0	0	0.0
06019003801	\$38,797	129.3	2,984	60.8	201	4.1	366	7.5	77	1.6	0	0.0	1,283	26.1	0	0	0	0.0

Census Tract Number	Median Family Income		White Population		Black Population		Asian Population		American Indian Population		Other Race Population		Hispanic Origin Population		Residential			
	Dollars	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Apps*	Orig/Purch	Denials	
															Number	Number	Number	%
06019003802	\$31,485	104.9	6,126	61.4	384	3.9	440	4.4	93	0.9	33	0.3	2,897	29.0	0	0	0	0.0
06019003803	\$40,865	136.2	1,792	61.4	34	1.2	179	6.1	0	0.0	0	0.0	915	31.3	0	0	0	0.0
06019003900	\$28,147	93.8	2,423	44.7	19	0.4	50	0.9	49	0.9	0	0.0	2,885	53.2	0	0	0	0.0
06019004000	\$24,587	81.9	2,921	43.5	0	0.0	329	4.9	44	0.7	24	0.4	3,390	50.5	0	0	0	0.0
06019004100	\$30,030	100.1	1,285	43.7	0	0.0	165	5.6	5	0.2	7	0.2	1,477	50.3	0	0	0	0.0
06019004201	\$18,750	62.5	980	39.1	41	1.6	147	5.9	6	0.2	39	1.6	1,294	51.6	0	0	0	0.0
06019004202	\$55,378	184.5	7,633	82.3	253	2.7	545	5.9	0	0.0	0	0.0	840	9.1	0	0	0	0.0
06019004204	\$43,407	144.6	3,213	71.4	289	6.4	270	6.0	0	0.0	11	0.2	720	16.0	0	0	0	0.0
06019004205	\$32,344	107.8	3,511	63.4	343	6.2	312	5.6	46	0.8	7	0.1	1,319	23.8	0	0	0	0.0
06019004301	\$101,461	338.1	2,749	87.9	43	1.4	231	7.4	0	0.0	0	0.0	104	3.3	0	0	0	0.0
06019004302	\$66,060	220.1	4,522	86.3	17	0.3	388	7.4	32	0.6	0	0.0	280	5.3	0	0	0	0.0
06019004303	\$66,859	222.8	3,750	89.3	40	1.0	181	4.3	29	0.7	0	0.0	199	4.7	0	0	0	0.0
06019004402	\$55,752	185.8	7,668	81.5	220	2.3	673	7.2	43	0.5	0	0.0	799	8.5	0	0	0	0.0
06019004404	\$18,313	61.0	699	21.1	93	2.8	702	21.2	54	1.6	0	0.0	1,760	53.2	0	0	0	0.0
06019004498	\$48,427	161.4	4,614	79.0	109	1.9	326	5.6	73	1.2	0	0.0	722	12.4	0	0	0	0.0
06019004503	\$54,178	180.5	4,217	83.7	81	1.6	303	6.0	34	0.7	0	0.0	402	8.0	0	0	0	0.0
06019004504	\$32,420	108.0	3,468	77.3	61	1.4	209	4.7	99	2.2	0	0.0	647	14.4	0	0	0	0.0
06019004505	\$29,516	98.4	2,599	68.7	276	7.3	274	7.2	42	1.1	0	0.0	590	15.6	0	0	0	0.0
06019004506	\$51,184	170.6	2,901	87.0	85	2.5	79	2.4	5	0.1	0	0.0	264	7.9	0	0	0	0.0
06019004600	\$47,115	157.0	4,092	84.2	31	0.6	103	2.1	66	1.4	0	0.0	566	11.7	0	0	0	0.0
06019004701	\$31,141	103.8	3,931	61.6	389	6.1	365	5.7	99	1.6	5	0.1	1,589	24.9	0	0	0	0.0
06019004702	\$25,098	83.6	4,364	50.3	651	7.5	563	6.5	107	1.2	27	0.3	2,957	34.1	0	0	0	0.0
06019004800	\$25,112	83.7	4,215	59.1	373	5.2	482	6.8	0	0.0	0	0.0	2,062	28.9	0	0	0	0.0
06019004900	\$28,891	96.3	3,627	67.2	130	2.4	287	5.3	39	0.7	9	0.2	1,308	24.2	0	0	0	0.0
06019005000	\$33,151	110.5	2,641	70.5	188	5.0	128	3.4	20	0.5	0	0.0	767	20.5	0	0	0	0.0
06019005100	\$28,924	96.4	3,226	65.4	225	4.6	280	5.7	101	2.0	0	0.0	1,103	22.4	0	0	0	0.0
06019005201	\$28,615	95.4	4,899	69.2	373	5.3	216	3.1	27	0.4	11	0.2	1,555	22.0	0	0	0	0.0
06019005202	\$24,057	80.2	2,051	57.1	325	9.0	354	9.8	19	0.5	0	0.0	846	23.5	0	0	0	0.0
06019005301	\$30,135	100.4	3,430	65.6	259	5.0	437	8.4	31	0.6	0	0.0	1,069	20.5	0	0	0	0.0
06019005302	\$30,556	101.8	3,179	68.8	257	5.6	332	7.2	7	0.2	0	0.0	847	18.3	0	0	0	0.0
06019005303	\$27,693	92.3	5,289	61.4	462	5.4	1,070	12.4	105	1.2	38	0.4	1,653	19.2	0	0	0	0.0
06019005403	\$16,732	55.8	2,207	41.6	195	3.7	2,292	43.3	17	0.3	10	0.2	578	10.9	0	0	0	0.0
06019005404	\$38,569	128.5	4,493	76.8	198	3.4	346	5.9	22	0.4	0	0.0	793	13.6	0	0	0	0.0
06019005405	\$50,166	167.2	3,613	81.9	83	1.9	295	6.7	39	0.9	0	0.0	381	8.6	0	0	0	0.0
06019005406	\$43,826	146.0	3,399	79.0	86	2.0	291	6.8	22	0.5	6	0.1	496	11.5	0	0	0	0.0
06019005407	\$50,038	166.7	2,780	76.2	103	2.8	323	8.9	43	1.2	0	0.0	397	10.9	0	0	0	0.0
06019005408	\$0	0.0	829	75.0	49	4.4	74	6.7	0	0.0	10	0.9	144	13.0	0	0	0	0.0
06019005501	\$53,388	177.9	10,377	82.8	144	1.1	993	7.9	96	0.8	0	0.0	926	7.4	0	0	0	0.0
06019005502	\$52,493	174.9	4,038	84.3	50	1.0	194	4.1	71	1.5	4	0.1	431	9.0	0	0	0	0.0
06019005602	\$28,494	94.9	3,636	65.4	63	1.1	490	8.8	55	1.0	0	0.0	1,316	23.7	0	0	0	0.0
06019005603	\$50,844	169.4	3,837	80.4	71	1.5	279	5.8	30	0.6	8	0.2	546	11.4	0	0	0	0.0
06019005604	\$26,944	89.8	5,455	81.5	123	1.8	166	2.5	85	1.3	7	0.1	855	12.8	0	0	0	0.0
06019005701	\$35,889	119.6	2,254	71.8	22	0.7	84	2.7	66	2.1	29	0.9	684	21.8	0	0	0	0.0
06019005702	\$51,662	172.1	2,660	84.8	34	1.1	118	3.8	29	0.9	0	0.0	296	9.4	0	0	0	0.0
06019005703	\$50,015	166.7	2,436	78.3	0	0.0	199	6.4	85	2.7	0	0.0	391	12.6	0	0	0	0.0

Census Tract Number	Median Family Income		White Population		Black Population		Asian Population		American Indian Population		Other Race Population		Hispanic Origin Population		Residential			
	Dollars	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Apps*	Orig/Purch	Denials	
															Number	Number	Number	%
06019005704	\$35,233	117.4	3,958	73.0	59	1.1	247	4.6	82	1.5	0	0.0	1,078	19.9	0	0	0	0
06019005801	\$42,257	140.8	3,569	76.1	60	1.3	295	6.3	114	2.4	0	0.0	650	13.9	0	0	0	0.0
06019005802	\$59,287	197.5	1,365	83.6	0	0.0	99	6.1	0	0.0	0	0.0	168	10.3	0	0	0	0.0
06019005803	\$36,268	120.8	4,340	62.0	159	2.3	502	7.2	160	2.3	0	0.0	1,842	26.3	0	0	0	0.0
06019005901	\$53,236	177.4	5,137	81.9	50	0.8	406	6.5	59	0.9	8	0.1	612	9.8	0	0	0	0.0
06019005902	\$49,130	163.7	5,304	78.5	81	1.2	297	4.4	135	2.0	5	0.1	935	13.8	0	0	0	0.0
06019006000	\$30,202	100.6	2,393	43.6	0	0.0	182	3.3	29	0.5	51	0.9	2,831	51.6	0	0	0	0.0
06019006100	\$27,247	90.8	1,528	27.6	0	0.0	130	2.3	24	0.4	10	0.2	3,848	69.5	0	0	0	0.0
06019006200	\$21,303	71.0	820	10.9	0	0.0	124	1.7	13	0.2	34	0.5	6,500	86.8	0	0	0	0.0
06019006300	\$35,913	119.7	3,031	60.8	0	0.0	220	4.4	44	0.9	0	0.0	1,687	33.9	0	0	0	0.0
06019006500	\$18,119	60.4	1,034	15.8	6	0.1	195	3.0	104	1.6	18	0.3	5,186	79.3	0	0	0	0.0
06019006601	\$26,796	89.3	2,351	34.5	50	0.7	397	5.8	35	0.5	27	0.4	3,954	58.0	0	0	0	0.0
06019006602	\$19,718	65.7	923	19.3	25	0.5	231	4.8	20	0.4	12	0.3	3,577	74.7	0	0	0	0.0
06019006700	\$31,557	105.2	2,200	53.3	0	0.0	261	6.3	18	0.4	0	0.0	1,650	40.0	0	0	0	0.0
06019006801	\$17,214	57.4	361	5.4	0	0.0	74	1.1	0	0.0	9	0.1	6,203	93.3	0	0	0	0.0
06019006802	\$23,396	78.0	821	22.3	0	0.0	122	3.3	4	0.1	8	0.2	2,725	74.0	0	0	0	0.0
06019006900	\$24,688	82.3	625	21.5	0	0.0	220	7.6	0	0.0	0	0.0	2,065	71.0	0	0	0	0.0
06019007001	\$30,202	100.6	3,716	45.6	99	1.2	412	5.1	73	0.9	31	0.4	3,814	46.8	0	0	0	0.0
06019007002	\$23,146	77.1	1,403	35.9	53	1.4	64	1.6	27	0.7	0	0.0	2,364	60.4	0	0	0	0.0
06019007100	\$16,845	56.1	901	16.1	96	1.7	160	2.9	25	0.4	43	0.8	4,355	78.0	0	0	0	0.0
06019007200	\$32,408	108.0	5,579	64.5	41	0.5	174	2.0	63	0.7	0	0.0	2,793	32.3	0	0	0	0.0
06019007300	\$28,164	93.8	1,978	39.5	0	0.0	404	8.1	58	1.2	20	0.4	2,552	50.9	0	0	0	0
06019007400	\$24,732	82.4	1,853	61.9	8	0.3	0	0.0	39	1.3	0	0.0	1,094	36.5	0	0	0	0.0
06019007500	\$25,896	86.3	2,022	47.4	40	0.9	361	8.5	6	0.1	5	0.1	1,831	42.9	0	0	0	0.0
06019007600	\$24,597	82.0	1,792	37.7	38	0.8	168	3.5	0	0.0	44	0.9	2,709	57.0	0	0	0	0.0
06019007700	\$28,067	93.5	2,251	56.0	218	5.4	57	1.4	30	0.7	9	0.2	1,452	36.1	0	0	0	0.0
06019007800	\$19,113	63.7	291	4.0	9	0.1	88	1.2	5	0.1	0	0.0	6,869	94.6	0	0	0	0.0
06019007998	\$24,970	83.2	500	31.4	0	0.0	5	0.3	7	0.4	10	0.6	1,072	67.3	0	0	0	0.0
06019008000	\$35,417	118.0	3,127	72.1	0	0.0	67	1.5	0	0.0	6	0.1	1,135	26.2	0	0	0	0.0
06019008100	\$25,114	83.7	2,176	59.8	24	0.7	74	2.0	39	1.1	16	0.4	1,307	35.9	0	0	0	0.0
06019008200	\$22,664	75.5	1,138	19.3	14	0.2	378	6.4	16	0.3	39	0.7	4,304	73.1	0	0	0	0.0
06019008300	\$17,966	59.9	488	5.3	19	0.2	70	0.8	0	0.0	67	0.7	8,639	93.1	0	0	0	0.0
06019008401	\$22,233	74.1	961	17.5	71	1.3	0	0.0	42	0.8	25	0.5	4,404	80.0	0	0	0	0.0
06019008402	\$21,830	72.7	750	40.4	0	0.0	13	0.7	0	0.0	0	0.0	1,092	58.9	0	0	0	0.0
06019008598	\$0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0	0	0.0
06019008697	\$41,250	137.4	26	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0	0	0.0
06019008698	\$46,250	154.1	28	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0	0	0.0
06019008798	\$0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0	0	0.0
Totals			328,336	50.7	31,585	4.9	55,484	8.6	74,592	0.8	1,568	0.2	230,864	35.6	0	0	0	0.0

Lending Profile Summary: Institution Compared to Market

Assessment Area Name: CTS Both Originations and Purchases

Applicant Characteristics	Population/Hhld Data		Applications & Purchases			Both Originations and Purchases		
	Number	%	Number	Percent		Number	Percent	
Residential Lending	Occ Housing Units		Institution	Institution	Market*	Institution	Institution	Market*
By Race:	Number	%						
White	4,724	91.4%	0	0.0	70.2%	0	0.0	75.7%
Black	18	0.3%	0	0.0	1.0%	0	0.0	0.9%
Asian	17	0.3%	0	0.0	1.2%	0	0.0	1.2%
American Indian	171	3.3%	0	0.0	1.1%	0	0.0	0.9%
Other	0	0.0%	0	0.0	1.1%	0	0.0	0.9%
Hispanic Origin	238	4.6%	0	0.0	9.6%	0	0.0	9.6%
Total	5,168	100.0%	0	0.0	84.1%	0	0.0	89.2%
Race not Reported			0	0.0	15.9%	0	0.0	10.8%
By Income Level of Tract:								
Low Income	0	0.0%	0	0.0	0.0%	0	0.0	0.0%
Moderate Income	0	0.0%	0	0.0	0.0%	0	0.0	0.0%
Middle Income	1,627	31.5%	0	0.0	29.2%	0	0.0	25.5%
Upper Income	3,541	68.5%	0	0.0	70.8%	0	0.0	74.5%
Total	5,168	100.0%	0	0.0	100.0%	0	0.0	0.0%
Tract Income not Reported	0	0.0%	0	0.0	0.0%	0	0.0	0.0%
By Income Level of Applicant								
Low Income			0	0.0	4.1%	0	0.0	1.7%
Moderate Income			0	0.0	10.2%	0	0.0	6.7%
Middle Income			0	0.0	20.6%	0	0.0	21.1%
Upper Income			0	0.0	56.3%	0	0.0	61.2%
Total			0	0.0	91.1%	0	0.0	90.7%
Applicant Income not Reported			0	0.0	8.9%	0	0.0	9.3%

Consumer Lending Category	Pop Aged 18+ Yrs		Both Originations and Purchases Income Level of TRACT			Both Originations and Purchases Income Level of APPLICANT		
	Number	%	Institution	Institution	Market*	Institution	Institution	Market*
Total Consumer Lending								
Low Income	0	0.0%	0	0.0%		0	0.0%	
Moderate Income	0	0.0%	0	0.0%		0	0.0%	
Middle Income	3,385	32.1%	0	0.0%		0	0.0%	
Upper Income	7,173	67.9%	0	0.0%		0	0.0%	
Total	10,558	100.0%	0	0.0%		0	0.0%	
Income not Reported	0	0.0%	0	0.0%		0	0.0%	

* Market is defined as activity by all reporters in a particular assessment area less lender activity.

NOTE: Certain demographic data are not available for Puerto Rico. The on-line Help file contains a list of these data.

Lending Profile Summary: Institution Compared to Market

Assessment Area Name: CTS Both Originations and Purchases

Consumer Lending Category	Both Originations and Purchases Income Level of TRACT			Both Originations and Purchases Income Level of APPLICANT		
	Institution	Institution	Market*	Institution	Institution	Market*
<i>Motor Vehicle</i>						
Low Income	0	0.0%		0	0.0%	
Moderate Income	0	0.0%		0	0.0%	
Middle Income	0	0.0%		0	0.0%	
Upper Income	0	0.0%		0	0.0%	
Total	0	0.0%		0	0.0%	
Income not Reported	0	0.0%		0	0.0%	
<i>Credit Card</i>						
Low Income	0	0.0%		0	0.0%	
Moderate Income	0	0.0%		0	0.0%	
Middle Income	0	0.0%		0	0.0%	
Upper Income	0	0.0%		0	0.0%	
Total	0	0.0%		0	0.0%	
Income not Reported						
<i>Home Equity</i>						
Low Income	0	0.0%		0	0.0%	
Moderate Income	0	0.0%		0	0.0%	
Middle Income	0	0.0%		0	0.0%	
Upper Income	0	0.0%		0	0.0%	
Total	0	0.0%		0	0.0%	
Income not Reported	0	0.0%		0	0.0%	
<i>Other Secured Consumer Loans (Optional)</i>						
Low Income	0	0.0%		0	0.0%	
Moderate Income	0	0.0%		0	0.0%	
Middle Income	0	0.0%		0	0.0%	
Upper Income	0	0.0%		0	0.0%	
Total	0	0.0%		0	0.0%	
Income not Reported	0	0.0%		0	0.0%	
<i>Other Unsecured Consumer Loans (Optional)</i>						
Low Income	0	0.0%		0	0.0%	
Moderate Income	0	0.0%		0	0.0%	
Middle Income	0	0.0%		0	0.0%	
Upper Income	0	0.0%		0	0.0%	
Total	0	0.0%		0	0.0%	
Income not Reported	0	0.0%		0	0.0%	
<i>Other Loan Data (Optional)</i>						
Low Income	0	0.0%		0	0.0%	
Moderate Income	0	0.0%		0	0.0%	
Middle Income	0	0.0%		0	0.0%	
Upper Income	0	0.0%		0	0.0%	
Total	0	0.0%		0	0.0%	
Income not Reported	0	0.0%		0	0.0%	

* Market is defined as activity by all reporters in a particular assessment area less lender activity.

Loan Mix of Reportable Loans and Distribution of Loans In/Out of Assessment Area

**Assessment Area Name: ASSESS
Both Originations and Purchases**

By Assessment Area

	Inside Assessment Area				Outside Assessment Area				Total Loans		Percentage of Reportable Lns		
	Number	Percent	\$000's	Percent	Number	Percent	\$000's	Percent	Number	\$000's	Curr Yr	Prev Yr	2 Yrs Ago
Home Purchase													
FHA/VA/FmHA	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	\$0	0.0%		
Conventional	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	\$0	0.0%		
Total Home Purchase	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	\$0	0.0%		

	Number	Percent	\$000's	Percent	Number	Percent	\$000's	Percent	Number	\$000's	Curr Yr	Prev Yr	2 Yrs Ago
	Other Home												
Refinancing	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	\$0	0.0%		
Home Improvement	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	\$0	0.0%		
Multifamily Housing	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	\$0	0.0%		
Total Other Home	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	\$0	0.0%		
Total Home	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	\$0	0.0%		

	Number	Percent	\$000's	Percent	Number	Percent	\$000's	Percent	Number	\$000's	Curr Yr	Prev Yr	2 Yrs Ago
	Small Business												
Originations	4	100.0	\$500	100.0	0	0.0	\$0	0.0	4	\$500	66.7%		
Purchases*	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	\$0	0.0%		
Total	4	100.0	\$500	100.0	0	0.0	\$0	0.0	4	\$500	66.7%		

Small Business Secured by Residential Real

	Number	Percent	\$000's	Percent	Number	Percent	\$000's	Percent	Number	\$000's	Curr Yr	Prev Yr	2 Yrs Ago
	Estate (Optional)												
Originations	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	\$0	0.0%		
Purchases*	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	\$0	0.0%		
Total	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	\$0	0.0%		

Note: For this report only, affiliate loans have been excluded (as required by CRA Regulations).

* The loan amount reported for purchases for small business and small farm is based on the origination amount of the loan, not the amount purchased by the institution.

Distribution of Loans Across Assessment Area By Income Level of Census Tract

**Assessment Area Name: ASSESS
Both Originations and Purchases**

By Assessment Area

	Low Income Tracts				Moderate Income Tracts				Middle Income Tracts				Upper Income Tracts				Tracts for which Income Not Available				Total				
	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#				
Home Purchase																									
FHA/VA	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0
Conventional	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0
Total	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0
Market (less lender)	164	1.7	\$10,480	1.1	1,534	15.6	\$109,876	11.3	3,707	37.6	\$306,377	31.5	4,444	45.1	\$545,038	56.1	0	0.0	\$0	0.0	0	0.0	\$0	0.0	9,849
Market (all activity)	164	1.7	\$10,480	1.1	1,534	15.6	\$109,876	11.3	3,707	37.6	\$306,377	31.5	4,444	45.1	\$545,038	56.1	0	0.0	\$0	0.0	0	0.0	\$0	0.0	9,849
Market Share*	0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%

Refinancing	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	Total				
Total	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0
Market (less lender)	203	2.9	\$9,464	1.6	1,246	17.8	\$69,646	12.0	2,797	39.9	\$188,701	32.5	2,771	39.5	\$312,134	53.8	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0
Market (all activity)	203	2.9	\$9,464	1.6	1,246	17.8	\$69,646	12.0	2,797	39.9	\$188,701	32.5	2,771	39.5	\$312,134	53.8	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0
Market Share*	0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%

Home Improvement	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	Total				
Total	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0
Market (less lender)	71	2.6	\$1,619	2.5	391	14.3	\$7,777	12.2	1,122	41.2	\$24,343	38.1	1,141	41.9	\$30,235	47.3	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0
Market (all activity)	71	2.6	\$1,619	2.5	391	14.3	\$7,777	12.2	1,122	41.2	\$24,343	38.1	1,141	41.9	\$30,235	47.3	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0
Market Share*	0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%

* Market Share is based on Market (all activity).

** The loan amount reported for purchases for small business and small farm is based on the origination amount of the loan, not the amount purchased by the institution.

Distribution of Loans Across Assessment Area By Income Level of Census Tract

**Assessment Area Name: ASSESS
Both Originations and Purchases**

By Assessment Area

Multifamily Housing	Low Income Tracts				Moderate Income Tracts				Middle Income Tracts				Upper Income Tracts				Tracts for which Income Not Available				Total #
	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	
Total	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0
Market (less lender)	6	7.1	\$3,014	4.8	21	24.7	\$10,422	16.6	47	55.3	\$22,627	36.0	11	12.9	\$26,841	42.7	0	0.0	\$0	0.0	0
Market (all activity)	6	7.1	\$3,014	4.8	21	24.7	\$10,422	16.6	47	55.3	\$22,627	36.0	11	12.9	\$26,841	42.7	0	0.0	\$0	0.0	0
Market Share*	0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%

Total Home	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	Total
	Total	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0
Market (less lender)	444	2.3	\$24,577	1.5	3,192	16.2	\$197,721	11.8	7,673	39.0	\$542,048	32.3	8,367	42.5	\$914,248	54.5	0	0.0	\$0	0.0	0
Market (all activity)	444	2.3	\$24,577	1.5	3,192	16.2	\$197,721	11.8	7,673	39.0	\$542,048	32.3	8,367	42.5	\$914,248	54.5	0	0.0	\$0	0.0	0
Market Share*	0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%

Small Business	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	Total
	Originations	0	0.0	\$0	0.0	0	0.0	\$0	0.0	3	75.0	\$350	70.0	1	25.0	\$150	30.0	0	0.0	\$0	0.0
Purchases**	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0
Market (less lender)	255	5.5	\$15,138	5.1	1,105	23.7	\$79,884	26.8	1,838	39.4	\$105,633	35.4	1,470	31.5	\$97,719	32.8	0	0.0	\$0	0.0	4,668
Market (all activity)	255	5.5	\$15,138	5.1	1,105	23.7	\$79,884	26.7	1,841	39.4	\$105,983	35.5	1,471	31.5	\$97,869	32.7	0	0.0	\$0	0.0	4,672
Market Share*	0.00%		0.00%		0.00%		0.00%		0.00%		0.33%		0.00%		0.15%		0.00%		0.00%		0.09%

Small Business Secured by Residential (Optional)

Real Estate	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	Total
	Originations	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0
Purchases**	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0

* Market Share is based on Market (all activity).

** The loan amount reported for purchases for small business and small farm is based on the origination amount of the loan, not the amount purchased by the institution.

Distribution of Loans Across Assessment Area By Income Level of Census Tract

Assessment Area Name: ASSESS
Both Originations and Purchases

By Assessment Area

	Low Income Tracts				Moderate Income Tracts				Middle Income Tracts				Upper Income Tracts				Tracts for which Income Not Available				Total #
	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	
Small Farm Originations	0	0.0	\$0	0.0					0	0.0	\$0	0.0					0	0.0	\$0	0.0	2
Small Farm Purchases**	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0
Market (less lender)	366	44.6	\$640	0.8	128	15.6	\$25,023	30.1	240	29.2	\$41,319	49.7	87	10.6	\$16,204	19.5	0	0.0	\$0	0.0	821
Market (all activity)	3	0.7	\$640	0.8	129	28.0	\$25,143	30.2	240	52.2	\$41,319	49.6	88	19.1	\$16,229	19.5	0	0.0	\$0	0.0	460
Market Share*	0.00		0.00		0.78		0.48		0.00		0.00		1.14		0.15		0.00	0.0	0.00	0.0	0.43%

Consumer (Optional)	#	%	\$000's	%	Total																
Motor Vehicle	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0
Credit Card	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0
Home Equity	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0
Other Secured Lns	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0
Oth Unsecured Lns	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0
Total	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0

Grand Totals	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	Total
Total	0	0.0			1	16.7			3	50.0			2	33.3			0	0.0			6

Other Loan Data (Optional)	#	%	\$000's	%	Total																
Total	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0

* Market Share is based on Market (all activity).

** The loan amount reported for purchases for small business and small farm is based on the origination amount of the loan, not the amount purchased by the institution.

Distribution of HMDA/Consumer Loans Across Assessment Area By Income Level of Borrower

**Assessment Area Name: ASSESS
Both Originations and Purchases**

By Assessment Area

	Low Income Borrowers				Moderate Income Borrowers				Middle Income Borrowers				Upper Income Borrowers				Borrowers for which Income Not Available				Total #
	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	
Home Purchase																					
FHA/VA	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	33.3	\$399	34.4	4	66.7	\$761	65.6	0	0.0	\$0	0.0	6
Conventional	0	0.0	\$0	0.0	1	50.0	\$20	8.7	0	0.0	\$0	0.0	1	50.0	\$210	91.3	0	0.0	\$0	0.0	2
Total	0	0.0	\$0	0.0	1	12.5	\$20	1.4	0	25.0	\$399	28.7	5	62.5	\$971	69.9	0	0.0	\$0	0.0	8
Market (less lender)	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0
Market (all activity)	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0
Market Share*	0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%

	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	Total
	Refinancing																				
Total	0	0.00	\$0	0.00	1	12.5	\$92	14.5	6	75.0	\$462	73.0	1	12.5	\$79	12.5	0	0.0	\$0	0.0	8
Market (less lender)	0	0.00	\$0	0.00	0	0.00	\$0	0.00	0	0.00	\$0	0.00	0	0.00	\$0	0.00	0	0.00	\$0	0.00	0
Market (all activity)	0	0.00	\$0	0.00	0	0.00	\$0	0.00	0	0.00	\$0	0.00	0	0.00	\$0	0.00	0	0.00	\$0	0.00	0
Market Share*	0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%

	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	Total
	Home Improvement																				
Total	0	0.0	\$0	0.00	2	50.0	\$150	54.7	2	50.0	\$124	45.3	0	0.0	\$0	0.00	0	0.00	\$0	0.00	4
Market (less lender)	0	0.00	\$0	0.00	0	0.00	\$0	0.00	0	0.00	\$0	0.00	0	0.00	\$0	0.00	0	0.00	\$0	0.00	0
Market (all activity)	0	0.00	\$0	0.00	0	0.00	\$0	0.00	0	0.00	\$0	0.00	0	0.00	\$0	0.00	0	0.00	\$0	0.00	0
Market Share*	0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%

* Market Share is based on Market (all activity).

Distribution of HMDA/Consumer Loans Across Assessment Area By Income Level of Borrower

**Assessment Area Name: ASSESS
Both Originations and Purchases**

By Assessment Area

Multifamily Housing	Low Income Borrowers				Moderate Income Borrowers				Middle Income Borrowers				Upper Income Borrowers				Borrowers for which Income Not Available				Total	
	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%		#
Total	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0
Market (less lender)	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0
Market (all activity)	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0
Market Share*	0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%	
Total Home	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	Total	
Total	0	0.0	\$0	0.0	4	20.0	\$262	11.4	10	50.0	\$985	42.9	6	30.0	\$1,050	45.7	0	0.0	\$0	0.0	20	
Market (less lender)	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	
Market (all activity)	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	
Market Share*	0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%	
Consumer (Optional)	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	Total	
Motor Vehicle	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	
Credit Card	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	
Home Equity	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	
Other Secured Lns	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	
Oth Unsecured Lns	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	
Total	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	
Grand Totals	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	Total	
Total	0	0.0	\$0	0.0	4	20.0	\$262	11.4	10	50.0	\$985	42.9	6	30.0	\$1,050	45.7	0	0.0	\$0	0.0	20	
Other Loan Data (Optional)	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	#	%	\$000's	%	Total	
Total	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	0.0	\$0	0.0	0	

* Market Share is based on Market (all activity).

Distribution of Small Business and Small Farm Originations and Purchases*

Assessment Area Name: CTS

By Assessment Area

Distribution of Originations by Gross Annual Revenue

Small Business Originations					
Number of Small Business Loans	Number of Loans to Businesses with Revenues <= \$1 Million	Percentage	Amount (\$000's) of Small Business Loans	Amount (\$000's) of Loans to Businesses with Rev <= \$1 Million	Percentage
2	1	50.0%	\$185	\$35	18.9%
0	0	0.0%	\$0	\$0	0.0%

Small Business Loans Secured by Res Real Estate

Small Farm Originations					
Total Number of Small Farm Loans	Number of Loans to Farms with Rev <= \$1 Million	Percentage	Amount (\$000's) of Small Farm Loans	Amount (\$000's) of Loans to Farms with Rev <= \$1 Million	Percentage
0	0	0.0%	\$0	\$0	0.0%

Small Farm Loans

Distribution of Originations by Loan Amount

Small Business Originations

	<= \$100,000	> \$100,000 to <= \$250,000	> \$250,000 to <= \$1,000,000	Total Originations
# Small Business Loans	1	1	0	2
# Loans to Businesses with Revenues <= \$1 Million	1	0	0	1
% # Loans to Businesses with Revenues <= \$1 Million	100.0%	0.0%	0.0%	50.0%
\$ Small Business Loans	35	150	0	185
\$ Loans to Businesses with Revenues <= \$1 Million	35	0	0	35
\$ Loans to Businesses with Revenues <= \$1 Million	100.0%	0.0%	0.0%	18.9%

Small Business Originations Secured by Residential Real Estate (Optional)

# Small Business Loans	0	0	0	0
# Loans to Businesses with Revenues <= \$1 Million	0	0	0	0
% # Loans to Businesses with Revenues <= \$1 Million	0.0%	0.0%	0.0%	0.0%
\$ Small Business Loans	0	0	0	0
\$ Loans to Businesses with Revenues <= \$1 Million	0	0	0	0
% \$ Loans to Businesses with Revenues <= \$1 Million	0.0%	0.0%	0.0%	0.0%

Small Farm Originations

	<= \$100,000	> \$100,000 to <= \$250,000	> \$250,000 to <= \$1,000,000	Total Originations
# Small Farm Loans	0	0	0	0
# Loans to Farms with Revenues <= \$1 Million	0	0	0	0
% # Loans to Farms with Revenues <= \$1 Million	0.0%	0.0%	0.0%	0.0%
\$ Small Farm Loans	0	0	0	0
\$ Loans to Farms with Revenues <= \$1 Million	0	0	0	0
\$ Loans to Farms with Revenues <= \$1 Million	0.0%	0.0%	0.0%	0.0%

* The loan amount reported for purchases for small business and small farm is based on the origination amount of the loan, not the amount purchased by the institution.

Distribution of Small Business and Small Farm Originations and Purchases*

Assessment Area Name: CTS

By Assessment Area

Distribution of Purchases by Gross Annual Revenue

Small Business Purchases*					
Number of Small Business Loans	Number of Loans to Businesses with Revenues <= \$1 Million	Percentage	Amount (\$000's) of Small Business Loans	Amount (\$000's) of Loans to Businesses with Rev <= \$1 Million	Percentage
Small Business Loans Secured by	0	0.0%	\$0	\$0	0%
Res Real Estate	0	0.0%	\$0	\$0	0.0%

Small Farm Purchases*					
Total Number of Small Farm Loans	Number of Loans to Farms with Rev <= \$1 Million	Percentage	Amount (\$000's) of Small Farm Loans	Amount (\$000's) of Loans to Farms with Rev <= \$1 Million	Percentage
Small Farm Loans	0	0.0%	\$0	\$0	0.0%

Distribution of Purchases* by Loan Amount

Small Business Purchases*

Small Business Loans
 # Loans to Businesses with Revenues <= \$1 Million
 % # Loans to Businesses with Revenues <= \$1 Million
 \$ Small Business Loans
 \$ Loans to Businesses with Revenues <= \$1 Million
 \$ Loans to Businesses with Revenues <= \$1 Million

	<= \$100,000	> \$100,000 to <= \$250,000	> \$250,000 to <= \$1,000,000	Total Purchases*
# Small Business Loans	0	0	0	0
# Loans to Businesses with Revenues <= \$1 Million	0	0	0	0
% # Loans to Businesses with Revenues <= \$1 Million	0.0%	0.0%	0.0%	0.0%
\$ Small Business Loans	0	0	0	0
\$ Loans to Businesses with Revenues <= \$1 Million	0	0	0	0
\$ Loans to Businesses with Revenues <= \$1 Million	0.0%	0.0%	0.0%	0.0%

Small Business Purchases* Secured by Residential Real Estate (Optional)

Small Business Loans
 # Loans to Businesses with Revenues <= \$1 Million
 % # Loans to Businesses with Revenues <= \$1 Million
 \$ Small Business Loans
 \$ Loans to Businesses with Revenues <= \$1 Million
 % \$ Loans to Businesses with Revenues <= \$1 Million

# Small Business Loans	0	0	0	0
# Loans to Businesses with Revenues <= \$1 Million	0	0	0	0
% # Loans to Businesses with Revenues <= \$1 Million	0.0%	0.0%	0.0%	0.0%
\$ Small Business Loans	0	0	0	0
\$ Loans to Businesses with Revenues <= \$1 Million	0	0	0	0
% \$ Loans to Businesses with Revenues <= \$1 Million	0.0%	0.0%	0.0%	0.0%

Small Farm Purchases*

Small Farm Loans
 # Loans to Farms with Revenues <= \$1 Million
 % # Loans to Farms with Revenues <= \$1 Million
 \$ Small Farm Loans
 \$ Loans to Farms with Revenues <= \$1 Million
 \$ Loans to Farms with Revenues <= \$1 Million

	<= \$100,000	> \$100,000 to <= \$250,000	> \$250,000 to <= \$1,000,000	Total Purchases*
# Small Farm Loans	0	0	0	0
# Loans to Farms with Revenues <= \$1 Million	0	0	0	0
% # Loans to Farms with Revenues <= \$1 Million	0.0%	0.0%	0.0%	0.0%
\$ Small Farm Loans	0	0	0	0
\$ Loans to Farms with Revenues <= \$1 Million	0	0	0	0
\$ Loans to Farms with Revenues <= \$1 Million	0.0%	0.0%	0.0%	0.0%

* The loan amount reported for purchases for small business and small farm is based on the origination amount of the loan, not the amount purchased by the institution.

Census Tract Detail Worksheet

Assessment Area Name: 06019006401

Census Tract: 06019006401

<u>DEMOGRAPHIC DATA</u>	<u>Number</u>	<u>Percentage</u>
Total Population	7,425	100.0
White	6,566	88.4
Black	5	0.1
Asian	43	0.6
American Indian	369	5.0
Other	0	0.0
Hispanic Origin	442	6.0
Aged 17 Years or Less	2,073	27.9
Ages 18 to 24 Years	456	6.1
Aged 25 to 64 Years	4,012	54.0
Aged 65+ Years	884	11.9
Total Persons Institutionalized / in Group Quarters	148	2.0
Persons over 18 who speak English "Not Well" or "Not At All"	5	0.1
<u>HOUSEHOLDS</u>		
Total Households	2,596	100.0
Total Families	2,107	81.2
Total Female Headed Households	221	8.5
Female Headed Households Below Poverty Level	88	3.4
<u>INCOME and POVERTY DATA</u>		
Tract Median Family Income and % of MSA Median	\$36,706	122.3*
Tract Median Household Income and % of MSA Median	\$31,592	119.3*
Households w/Income < 50% of Median MSA Income	464	17.9
Households w/Income 50% to <80% of Median MSA Income	387	14.9
Households w/Income 80% to < 120% of Median MSA Income	471	18.1
Households w/Income >=120% of Median MSA Income	1,301	50.1
Households Below Poverty Level	282	10.9
<u>LABOR and BUSINESS</u>		
Unemployed in Labor Force (percentage based on Persons 16 years and over)	316	9.3**
Households by Income Type:		
Wage/Salary	2,021	77.9***
Self-Employed	479	18.5
Social Security	688	26.5
Public Assistance	231	8.9
Retirement	416	16.0

* For a metropolitan tract, the percent income is the tract income divided by its MSA's income. For a rural tract, the percent income is the tract income divided by its state non-metro income.

** Unemployment rate is based on the total persons in the labor force, not on the total population.

NOTE: Certain demographic data are not available for Puerto Rico. The on-line Help file contains a list

Census Tract Detail Worksheet

Assessment Area Name: 06019006401

*** Percentage of households participating that report his income as one of many possible income sources.

Census Tract: 06019006401		
<u>HOUSING</u>	<u>Number</u>	<u>Percentage</u>
Total Housing Units	2,957	100.0
Occupied Housing Units	2,596	87.8
Owner Occupied Housing Units	2,056	69.5
Rental Units	540	18.3
Vacant Housing Units	361	12.2
Median Housing Value	\$113,200	
Median Gross Rent	\$426	
 <u>HOUSING TYPE and CONDITION</u>		
Single Family (1 unit)	1,817	61.4
Single Family (2-4 units)	22	0.7
Multifamily (5 or more)	4	0.1
Mobile Home	1,088	36.8
Median Age of Housing Stock	21 Yrs	
# of Units Boarded-Up	4	0.1
# of Units Lacking Plumbing, Owner Occupied	50	2.4
# of Units Lacking Plumbing, Renter Occupied	1	0.2

NOTE: Certain demographic data are not available for Puerto Rico. The on-line Help file contains a list

Loan Info by Inc of Applicant as a % of MFI and by Revenue of Small Business or Small Farm

Assessment Area Name: 06019006401

Both Originations and Purchases

Census Tract: 06019006401

Home Purchase	Applications & Purchases				Both Originations and Purchases			
	Number	%	Amount (\$000)	%	Number	%	Amount (\$000)	%
Income not Known	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Low Income	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Moderate Income	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Middle Income	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Upper Income	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Total	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Market (less lender)	234		\$27,576		173		\$20,986	
Market (all activity)	234		\$27,576		173		\$20,986	
Market Share	0.00%		0.00%		0.00%		0.00%	
Refinance	Applications & Purchases				Both Originations and Purchases			
	Number	%	Amount (\$000)	%	Number	%	Amount (\$000)	%
Income not Known	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Low Income	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Moderate Income	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Middle Income	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Upper Income	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Total	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Market (less lender)	292		\$31,065		166		\$19,425	
Market (all activity)	292		\$31,065		166		\$19,425	
Market Share	0.00%		0.00%		0.00%		0.00%	
Home Improvement	Applications & Purchases				Both Originations and Purchases			
	Number	%	Amount (\$000)	%	Number	%	Amount (\$000)	%
Income not Known	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Low Income	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Moderate Income	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Middle Income	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Upper Income	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Total	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Market (less lender)	74		\$2,408		42		\$1,422	
Market (all activity)	74		\$2,408		42		\$1,422	
Market Share	0.00%		0.00%		0.00%		0.00%	
Multifamily	Applications & Purchases				Both Originations and Purchases			
	Number	%	Amount (\$000)	%	Number	%	Amount (\$000)	%
Income not Known	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Low Income	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Moderate Income	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Middle Income	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Upper Income	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Total	0	0.0%	\$0	0.0%	0	0.0%	\$0	0.0%
Market (less lender)	0		\$0		0		\$0	
Market (all activity)	0		\$0		0		\$0	
Market Share	0.00%		0.00%		0.00%		0.00%	

*Market Share is based on Market (all activity).

Census Tract Level Demographics

Assessment Area Name: CT6401

1990 Income Range	MSA	ST	County	Census Tract	Population	Number of Hhlds	Median Household Income	Owner Occupied HH Units	Number of Families	Median Family Income	Tract to MSA Income*
Upper: >=120% Count: 1	2840	06	019	0064.01	7,425	2,623	\$31,592	2,056	2,146	\$36,706	122.3
					7,425	2,623	\$31,601	2,056	2,146	\$36,706	122.3
					7,425	2,623	\$31,601	2,056	2,146	\$36,706	122.3

* For non-metro tracts the figure is the percent of tract median family income to its state non-metro median family income.

Penetration Comparison of HMDA/Consumer Loans

Assessment Area Name: HMDA

By Assessment Area

Penetration Comparisons of Loan Products by Income Level of Geographic Area

	Low Income Tracts	Moderate Income Tracts	Middle Income Tracts	Upper Income Tracts	Tracts for which Median Income Not Available
	Number	Number	Number	Number	Number
Home Purchase					
Total Loans (Incl. Purchases)	0	0	0	0	0
1-4 Family Owner Occupied	0	1,130	1,094	959	0
Penetration Ratio*	0.00	0.00	0.00	0.00	0.00
Other Home (Optional)**					
	Number	Number	Number	Number	Number
Total Loans (Incl. Purchases)	0	0	0	0	0
1-4 Family Owner Occupied	0	2,595	1,701	1,050	0
Penetration Ratio*	0.00	0.00	0.00	0.00	0.00
Multifamily					
	Number	Number	Number	Number	Number
Total Loans (Incl. Purchases)	0	0	0	0	0
1-4 Family Owner Occupied	0	4,270	2,946	0	0
Penetration Ratio*	0.00	0.00	0.00	0.00	0.00
Consumer					
	Number	Number	Number	Number	Number
Total Loans (Incl. Purchases)	0	0	0	0	0
1-4 Family Owner Occupied	0	6,309	3,713	965	0
Penetration Ratio*	0.00	1.36	0.91	0.45	0.00

* Penetration Ratio is the number of loans per 1000 housing units (1-4 Family Owner Occupied Units, 1-4 Family Housing Units, Multifamily Units) or per 1000 Households for the Consumer loan category. For example, for the Home Purchase loan category, the penetration ratio for home purchase loans in low income tracts would equal the number of loans that the reporter has made in all low income tracts divided by the total number of 1-4 Family Owner Occupied Units/1000. This attempts to reflect the amount of supply (loans) per 1000 units.

** Other Home is defined as Refinancing and Home Improvement loans only for the purpose of this worksheet.