Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

June 1, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Interamerican Bank, A Federal Savings Bank
Charter Number: 707506

9190 Coral Way
Miami, FL 33165

Office of the Comptroller of the Currency

9850 N.W. 41st Street
Suite 260
Miami, FL 33178

NOTE: 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, and should not 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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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**

The lending test is rated: Satisfactory

The major factors that support this rating include:

- A reasonable loan-to-deposit (LTD) ratio.
- A substantial majority of loans originated within the bank's assessment area (AA).
- A reasonable distribution of loans among individuals of different income levels.
- A poor distribution of loans in low- and moderate-income (LMI) geographies
- No CRA-related complaints were received.

Loan-to-Deposit Ratio

Considering Interamerican Bank's (bank) size, financial condition, and credit needs of the AA, the bank's LTD ratio was reasonable. The bank's quarterly average LTD ratio from first quarter of 2022 through the fourth quarter of 2025 was 82.9 percent. The quarterly average LTD ratio for four similarly situated banks was 83.5 percent, ranging from a low of 53.8 percent to a high of 113.4 percent. Peer banks used in the analysis are similar in asset size and business strategy and have main offices and branches in the AA.

The bank's average LTD is in line with the quarterly average LTD ratio from other institutions and is reasonable given the performance context of the AA, including location, local competition, and the credit needs of the AA.

Lending in Assessment Area

A substantial majority of the bank's loans were inside its AA. The bank originated 91.1 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area **2023-2025**

Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Home Mortgage	51	91.07	5	8.93	56	27,805	86.73	4,255	13.27	32,060
Total	**51**	**91.07**	**5**	**8.93**	**56**	**27,805**	**86.73**	**4,255**	**13.27**	**32,060**

Source: 1/1/2023 - 12/31/2025 Bank Data.
Due to rounding, totals may not equal 100.0%

Description of Institution

Interamerican Bank, a Federal Savings Bank is a single-state federal savings association headquartered in Miami, Florida. The bank was chartered in 1976 and has no holding company, operating subsidiaries, or affiliates. The bank has five branches. Four branches are in Miami-Dade County, with two offices in Miami, one in Kendall, and one in Hialeah. One branch is in Palm Beach County in the city of West Palm Beach.

The bank's AA is comprised of all Miami-Dade, Broward, and Palm Beach Counties (Miami-Dade, Broward, and Palm Beach AA), which are equivalent to the Metropolitan Divisions, (MD) 33124 (Miami-Miami Beach-Kendall), 22744 (Fort Lauderdale-Pompano Beach-Sunrise, FL) and 48424 (West Palm Beach-Boca Raton-Delray Beach, FL). All three counties are part of Metropolitan Statistical Area (MSA) 33100 (Miami-Fort Lauderdale-West Palm Beach, FL).

Interamerican Bank is a full-service bank offering traditional loan and deposit products and services to individuals and businesses. The bank offers a variety of deposit and lending products, including savings and checking accounts, time deposits, retirement accounts, commercial loans, home mortgages, and consumer loans. Additionally, customers have access to other services including online and mobile banking, telephone banking, safe deposit boxes, debit cards, and automated teller machines (ATMs). The bank is part of the Presto network, providing customers free access to their funds at hundreds of locations throughout the state.

As of December 31, 2025, the bank reported total assets of $320.5 million and tier 1 capital of $37.7 million. Deposits totaled $266.6 million, and net loans totaled $220.8 million. Net loans represented 68.9 percent of total assets. Commercial loans represented 57.0 percent of net loans and leases, including multifamily loans. Home mortgage loans and home equity lines of credit (HELOCs) represented 44.1 percent of net loans and leases. Finally, consumer loans represented 1.0 percent of the bank's net loans and leases.

The last CRA Performance Evaluation dated April 24, 2023, the bank was rated "Satisfactory." There were no legal or financial circumstances that impeded the bank's ability to meet the credit needs in its AA during the evaluation period.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The OCC completed a review of the bank's CRA performance under the Small Bank CRA Examination procedures, based on the Lending Test performance criteria. The evaluation period was from January 1, 2023, through December 31, 2025. In evaluating the bank's lending performance, the OCC analyzed mortgage loans subject to filing under the Home Mortgage Disclosure Act (HMDA) in 2023. Because the bank did not meet the loan-volume threshold in 2024 and 2025, it was not required to report HMDA data for those years. As a result, to perform the analysis, examiners reviewed 36 home mortgage loans to assess the bank's lending performance for 2024 and 2025. Other lending products were not evaluated due to the low volume of loan originations during the evaluation period.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA are combined and evaluated as a single AA. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is based on the performance in the state of Florida. The state rating is based on the performance in the Miami-Dade, Broward and Palm Beach AA. Refer to the "Scope" section under each state for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Florida

CRA rating for the State of Florida: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- A reasonable distribution of loans among individuals of different income levels.
- A poor distribution of loans in LMI geographies.
- No CRA-related complaints were received.

Description of Institution's Operations in Florida

The bank's strategic focus is commercial and residential lending. The bank's largest footprint is in Miami-Dade County, where it operates its main office and three branch locations, each equipped with a 24-hour ATM and a drive-through service. This service brings convenience by facilitating after-hours deposits. Of the four offices in Miami-Dade County, two branches are in moderate-income geographies and two in middle-income geographies.

The bank maintains a limited presence in the metropolitan divisions of Broward County and Palm Beach County, where it operates one branch in West Palm Beach. This branch is in a low-income census tract, and is equipped with a 24-hour ATM but does not offer drive-through service.

The level of unemployment in the Miami-Dade, Broward, and Palm Beach AA exceeded the national average, especially for low-income individuals. The unemployment rate of the AA during the evaluation period was 5.6 percent, compared to the annual average national unemployment rate of 4.0 percent. The unemployment rate in the AA was highest among low-income individuals, at 8.5 percent during the evaluation period.

The Miami-Dade, Broward, and Palm Beach AA faces significant housing affordability pressures, as home prices and rents outpace the median household income. The increasing housing costs and limited high-paying job opportunities in the AA are driving the middle-class households and recent college graduates into more affordable cities. The 2025 Rental Market Study by the Shimberg Center for Housing Studies at the University of Florida found that 29.0 percent of all the households in Miami-Dade County are considered low-income and cost-burdened, spending more than 40.0 percent of their income on housing. Similarly, in Broward and Palm Beach Counties, 28.0 percent and 29.0 percent, respectively, of all households are low-income and cost-burdened.

For many median-income households, the cost of financing a moderately priced home would absorb a disproportionate share of their monthly income. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payments of no more than 30 percent of the

applicant's income based on a 30-year mortgage with a six percent interest rate, and not accounting for down payment, homeowners' insurance, real estate taxes, or any additional monthly expenses. Using these assumptions, a low-income borrower in 2023 and 2024 could afford a maximum mortgage payment of $918, $758 and $997 per month in Miami-Dade, Broward, and Palm Beach counties, respectively. In 2025, the maximum affordable monthly mortgage payment was $1,203, $1,090 and $1,398, respectively. This illustrates that low-income borrowers would be challenged to qualify for a mortgage loan within the AA. A moderate-income borrower in 2023 and 2024 could afford a maximum monthly mortgage payment of $1,468, $1,213 and $1,596 in Miami Dade, Broward and Palm Beach counties, respectively. In 2025, the maximum affordable monthly mortgage payment increased to $1,924, $1,744 and $2,236, respectively.

Miami has emerged as one of the nation's largest luxury housing markets, further challenging housing affordability, according to data from Realtor.com. Miami-Dade County also leads the nation in all cash sales which means many buyers are not impacted by elevated mortgage rates. Per a December 2025 Miami Realtor report, 27.2 percent of single-family homes were paid in cash while 50.9 percent of townhomes and condos were paid in cash. Similarly in Broward and Palm Beach Counties, cash sales represented 38.4 percent and 49.9 percent, respectively, of closed sales in December 2025 while only 26.0 percent of U.S. home sales in 2025 are made in cash based on statistics for the National Association of Realtors. Additionally, international buyers purchased 49.0 percent of new South Florida construction, preconstruction, and condo conversion sales over an 18-month period ending in July 2025, according to a report by Miami Realtors, which further limits the inventory available for local buyers.

The Miami-Dade, Broward, and Palm Beach AA is a highly competitive banking market. The bank held $266.6 million in deposits as of year-end 2025 and all of these deposits are in the AA. According to the June 30, 2025, Federal Deposit Insurance Corporation (FDIC) Summary of Deposit Market Share Report, the bank accounted for 0.1 percent of total deposits in the Miami-Dade, Broward, and Palm Beach AA. Competition in the AA is led by three of the largest financial institutions in the country: Bank of America, with a 16.0 percent deposit market share; JPMorgan Chase, with 12.4 percent; and Wells Fargo, with 11.1 percent.

To assess community credit needs, we reviewed information from recent interviews with three local community organizations in the Miami-Dade, Broward, and Palm Beach AA. According to the community contacts, the primary credit need in the AA is financing to support the construction and preservation of affordable housing. This need reflects a shortage of affordable housing options that continues to adversely affect LMI individuals and families, particularly as rising home prices have reduced housing affordability. Community contacts also identified a need for commercial real estate and small business lending.

Miami-Dade, Broward, and Palm Beach Counties

Assessment Area(s) - 2025 Miami-Dade, Broward, Palm Beach AA						
						2023 - 2025
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,497	5.28	26.32	30.46	34.20	3.74
Population by Geography	6,138,333	4.71	27.97	31.44	34.36	1.51
Housing Units by Geography	2,548,767	4.81	27.39	30.86	35.48	1.46
Owner-Occupied Housing by Geography	1,299,739	2.91	21.81	32.09	42.16	1.02
Occupied Rental Units by Geography	873,001	7.80	37.38	30.98	22.05	1.80
Vacant Units by Geography	376,027	4.45	23.50	26.32	43.56	2.18
Businesses by Geography	459,320	2.73	22.98	28.54	43.46	2.29
Farms by Geography	8,773	3.49	25.74	30.42	39.42	0.93
Family Distribution by Income Level	1,418,815	22.46	17.65	18.02	41.88	0.00
Household Distribution by Income Level	2,172,740	24.75	16.01	16.75	42.49	0.00
Unemployment rate (%)	5.56	8.53	7.17	5.09	4.24	8.25
Households Below Poverty Level (%)	14.24	32.13	20.63	12.46	7.84	19.95
Median Family Income (22744 - Fort Lauderdale-Pompano Beach-Sunrise, FL MD)		$73,430	Median Housing Value			$275,800
Median Family Income (33124 - Miami-Miami Beach-Kendall, FL MD)		$60,666	Median Gross Rent			$1,439
Median Family Income (48424 - West Palm Beach-Boca Raton-Delray Beach, FL MD)		$79,785	Families Below Poverty Level			10.59
Median Family Income (22744 - Fort Lauderdale-Pompano Beach-Sunrise, FL MD) for 2025		$96,200				
Median Family Income (33124 - Miami-Miami Beach-Kendall, FL MD) for 2025		$87,200				
Median Family Income (48424 - West Palm Beach-Boca Raton-Delray Beach, FL MD) for 2025		$111,800				

FFIEC File - 2020 Census
FFIEC File - 2024 Census
2025 Dun & Bradstreet SBSF Demographics
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification

Scope of Evaluation in Florida

The rating for the state of Florida is based on a full-scope review of the performance in the Miami-Dade, Broward, and Palm Beach AA.

LENDING TEST

The bank's performance under the Lending Test in Florida is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in Miami-Dade, Broward, and Palm Beach counties was reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibited poor geographic distribution of loans in the State.

Home Mortgage Loans

Refer to Table 7 in the state of Florida section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations.

The bank did not originate any loans in low-income geographies. The bank's percentage of home mortgage lending in moderate-income geographies was near to the percentage of owner-occupied housing units in these geographies, but exceeded the aggregate lending data.

Lending Gap Analysis

There were no unexplained conspicuous gaps identified within the bank's AA considering performance context.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a reasonable distribution of loans to individuals of different income levels given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table 8 in the state of Florida section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations.

The bank's percentage of home mortgage lending to low-income borrowers was below the percentage of low-income families, but exceeded the aggregate lending data. The percentage of home mortgage lending to moderate-income borrowers was below the percentage of moderate-income families but near to the aggregate lending data.

Responses to Complaints

The bank did not receive any CRA-related complaints during the evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term "full-scope," and those that received a less comprehensive review, designated by the term "limited-scope".

Time Period Reviewed:	01/01/2023 to 12/31/2025	
Bank Products Reviewed:	Home mortgage loans	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
None	Not applicable	Not applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Florida		
Miami-Dade, Broward, and Palm Beach Counties, FL	Full-scope	Counties of Miami-Dade, Broward, and Palm Beach, FL

Appendix B: Summary of State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
Interamerican Bank, A FSB	Satisfactory
State:	
Florida	Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of $1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including low- and moderate-income areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): 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, other secured consumer loans, and other unsecured consumer loans.

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

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, 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 conduct 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at 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.

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 state/AA.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a Core Based Statistical Area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties 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 percent 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 percent and less than 80 percent, in the case of a geography.

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

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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

Rating Area: A rated area is a state or multistate metropolitan statistical 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 statistical area, the institution will receive a rating for the multistate metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of $1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the "bank" include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) "aggregate" is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table 7. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table 8. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2023-2025
Assessment Area:	**Total Home Mortgage Loans**				**Low-Income Tracts**			**Moderate-Income Tracts**			**Middle-Income Tracts**			**Upper-Income Tracts**			**Not Available-Income Tracts**		
	#	**$**	**% of Total Number**	**Overall Market**	**% of Owner-Occupied Housing Units**	**% Bank Loans**	**% Aggregate**	**% of Owner-Occupied Housing Units**	**% Bank Loans**	**% Aggregate**	**% of Owner-Occupied Housing Units**	**% Bank Loans**	**% Aggregate**	**% of Owner-Occupied Housing Units**	**% Bank Loans**	**% Aggregate**	**% of Owner-Occupied Housing Units**	**% Bank Loans**	**% Aggregate**
Miami-Dade, Broward, Palm Beach AA	51	27,805	100.00	227,234	22.46	--	3.27	17.65	13.73	7.08	18.02	39.22	14.69	41.88	47.06	52.16	--	--	22.79
Total	**51**	**27,805**	**100.00**	**227,234**	**22.46**	**--**	**3.27**	**17.65**	**13.73**	**7.08**	**18.02**	**39.22**	**14.69**	**41.88**	**47.06**	**52.16**	**--**	**--**	**22.79**
Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2023, 2024 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2023-2025
Assessment Area:	**Total Home Mortgage Loans**				**Low-Income Borrowers**			**Moderate-Income Borrowers**			**Middle-Income Borrowers**			**Upper-Income Borrowers**			**Not Available-Income Borrowers**		
	#	**$**	**% of Total Number**	**Overall Market**	**% Families**	**% Bank Loans**	**% Aggregate**	**% Families**	**% Bank Loans**	**% Aggregate**	**% Families**	**% Bank Loans**	**% Aggregate**	**% Families**	**% Bank Loans**	**% Aggregate**	**% Families**	**% Bank Loans**	**% Aggregate**
Miami-Dade, Broward, Palm Beach AA	51	27,805	100.00	227,234	22.46	5.88	3.27	17.65	3.92	7.08	18.02	5.88	14.69	41.88	72.55	52.16	--	11.76	22.79
Total	51	27,805	100.00	227,234	22.46	5.88	3.27	17.65	3.92	7.08	18.02	5.88	14.69	41.88	72.55	52.16	--	11.76	22.79
Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2023, 2024 HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			