



## **PUBLIC DISCLOSURE**

April 27, 2020

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Home Federal Bank of Hollywood  
714725

900 North Federal Highway  
Hallandale Beach, FL 33309

Office of the Comptroller of the Currency

9850 N.W. 41 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 Lending Test rating is based on the reasonable distribution of loans to small businesses in low- and moderate-income (LMI) geographies, substantial majority of loans originated in the assessment area (AA), and reasonable loan to-deposit (LTD) ratio.

### Loan-to-Deposit Ratio

Considering the bank’s size, financial condition, and credit needs of the AA, the bank’s LTD ratio is reasonable. The LTD ratio is calculated on a bank-wide basis. Based on the quarterly average LTD ratios from first quarter 2017 through fourth quarter 2019, the bank’s quarterly LTD ratio averaged 89 percent. The bank’s LTD ratio falls outside the range of the average quarterly LTD ratios of three banks (total assets less than \$200 million) operating in the AA for the same period. These similarly situated banks had individual quarterly average ratios ranging from 90.8 percent to 105.6 percent. However, the bank’s LTD ratio reflects a reasonable effort to lend to the community.

### Lending in Assessment Area

As shown in the table below, a substantial majority of the bank’s loans are inside its AA. This conclusion is based on a random sample of 20 business loans that were originated during the evaluation period. The bank originated 100 percent of loans sampled inside its AA during the evaluation period. This analysis is performed at the bank, rather than the AA level. The following table depicts the bank’s lending activity in the AA during the evaluation period.

<b>Lending Inside and Outside of the Assessment Area</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	20	100.0	0	0.0	20	5,655	100.0	0	0.0	5,655
Total	20	100.0	0	0.0	20	5,655	100.0	0	0.0	5,655

## Description of Institution

Home Federal Bank of Hollywood (HFB or bank) is a federally chartered stock association chartered in 1998. The bank is a single state institution with one full-service location in Hallandale Beach, FL. HFB is a subsidiary of Home Bancgroup, Inc., a single-bank holding company also headquartered in Hallandale Beach, FL. The bank did not have any merger or acquisition activity during this evaluation period, nor did it open or close any branches since the last Community Reinvestment Act (CRA) evaluation completed on April 18, 2016.

HFB offers traditional loan and deposit products to consumers and businesses. The single branch location operates lobby, automated teller machine (ATM), and drive-through services. Online banking and bill pay are available through the bank's website.

The bank reported total assets of approximately \$58.3 million and tier 1 capital of \$6.4 million as of March 31, 2020. During the same time period, commercial loans represented 69.6 percent of gross loans, residential real estate loans represented 30.4 percent, and consumer loans represented less than 1 percent of the HFB's gross loans. The bank's primary business strategy focuses on commercial lending.

The bank designated Metropolitan Division (MD) 33124 Miami-Miami Beach-Kendall, FL (Miami-Dade County), MD 22744 Fort Lauderdale-Pompano Beach-Sunrise (Broward County), and MD 48424 West Palm Beach-Boca Raton- Boynton Beach (Palm Beach County) as its AA. These MDs are equivalent to the 33100 Miami-Fort Lauderdale-West Palm Beach, FL Metropolitan Statistical Area (MSA).

During the evaluation period, the bank faced challenges in its efforts to meet the credit needs in its AA. Competition within the Bank's assessment area is high with many large national and regional financial institutions. The limited supply of available housing for LMI individuals as well as high housing costs makes it challenging to make owner-occupied residential real estate loans. The Bank's CRA performance was previously evaluated under Small Bank performance standards on April 18, 2016 and received an overall performance rating of "Satisfactory."

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

We completed a review of the bank's CRA performance within its AA under the Small Bank CRA Examination procedures, based on the Lending Test performance criteria. The evaluation period for the Lending Test is January 1, 2017 through December 31, 2019, focusing on business lending, which is the bank's primary business focus. Residential loans are offered by the bank but are concentrated in one-to-four family properties that are non-owner occupied to small independent investors. Thus, the analysis of residential lending would not yield a meaningful result given the low volume of owner-occupied properties. We did not perform a borrower analysis since there were few loans originated to traditional small business enterprises. The Bank did not originate any consumer loans during the evaluation period. In addition, HFB was not required to report Home Mortgage Disclosure Act (HMDA) data since the number of loan originations did not meet regulatory reporting thresholds.

### **Selection of Areas for Full-Scope Review**

The Bank has one AA, which received a full-scope review.

For the purposes of this evaluation, bank delineated AAs located within the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Please refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

## Ratings

The overall rating is based on the bank's business lending performance in the MSA that received the full-scope review.

## Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the institution, or in any AA by an affiliate whose loans have been considered as part of the institution'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 Bureau of Consumer Financial Protection, as applicable.

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

The OCC will consider any information that HFB engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the bank'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.

## Description of AA

The bank has designated MD 33124 Miami-Miami Beach-Kendall, FL (Miami-Dade County), MD 22744 Fort Lauderdale-Pompano Beach-Sunrise (Broward County), and MD 48424 West Palm Beach-Boca Raton-Boynton Beach (Palm Beach County) as its AA. These MDs are equivalent to the 33100 Miami-Fort Lauderdale-West Palm Beach, FL Metropolitan Statistical Area (MSA). The AA does not reflect illegal discrimination nor arbitrarily exclude any LMI areas. The table below provides demographic data for the Bank's AA.

## Description of Institution's Operations in Miami-Ft. Lauderdale-West Palm Beach Assessment Area (MSA 33100)

Table A – Demographic Information of the Assessment Area						
Assessment Area: MSA 33100 Miami-Ft Lauderdale-West Palm Beach, FL						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,219	6.2	28.2	29.5	33.6	2.5
Population by Geography	5,861,000	5.8	28.9	31.5	33.4	0.4
Housing Units by Geography	2,484,604	5.5	27.9	30.9	35.3	0.3
Owner-Occupied Units by Geography	1,248,038	2.6	23.2	32.9	41.2	0.2
Occupied Rental Units by Geography	799,004	10.1	36.4	30.1	22.9	0.5

Vacant Units by Geography	437,562	5.6	25.9	26.7	41.2	0.6
Businesses by Geography	962,932	4.2	21.9	28.3	44.4	1.2
Farms by Geography	14,056	4.6	24.1	29.7	41.2	0.4
Family Distribution by Income Level	1,330,793	23.1	17.0	17.7	42.2	0.0
Household Distribution by Income Level	2,047,042	25.1	15.7	16.6	42.6	0.0
Median Family Income MSA - 33100 Miami-Ft. Lauderdale-West Palm Beach, FL	\$57,606	Median Housing Value				\$227,861
		Median Gross Rent				\$1,194
		Families Below Poverty Level				16.3%
<i>Source: 2015 ACS Census and 2019 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(* The NA category consists of geographies that have not been assigned an income classification.</i>						

Economic recovery has been sluggish through the evaluation period but improving when considering the increased employment, the decrease in foreclosure filings, the increase in home sales, and other financial market indicators such as increased business profits. According to the Bureau of Labor Statistics, the MSA 33100 unemployment rate has decreased and is lower than the state of Florida and the national rate during the evaluation period.

Unemployment Rates			
	December 2017	December 2018	December 2019
United States	4.1	3.9	3.5
State of Florida	4.0	3.4	2.9
Miami-Fort Lauderdale-West Palm Beach, FL MSA 33100	3.8	3.1	2.2

Given the economic improvements, the lack of affordable housing inventory and high housing costs are key challenges for LMI families to purchase homes. Many lower priced homes are quickly purchased for cash by investors, further limiting the number of affordable homes available to LMI buyers. The 2015 American Community Survey (ACS) Census estimates the median value of owner-occupied housing units for MSA 33100 to be \$227,861, while the poverty level was 16.3 percent.

Based on the median family income at the MSA level, low-income is considered less than 50 percent of the median family income, which would be an income of less than \$28,803 per year. Moderate income is less than 80 percent of the median income, or \$46,085, but not less than 50 percent of the median family income. According to the 2015 ACS Census, 19.1 percent of households spend more than 30 percent of their income for mortgage payments. Rents are also high in the AA with a median monthly gross rent of \$1,194. LMI renters, particularly low-income, also need rental subsidies to assist with rental payments. 19.1 percent of households spend more than 30 percent of their income for rental payments.

Competition for financial services within the AA is intense and includes several branches of nationwide and regional banks, local community banks, credit unions, mortgage companies, and other nonbank financial service providers. As of June 30, 2018, the Federal Deposit Insurance Corporation (FDIC)

reports that HFB is ranked 80th out of 92 financial institutions in the AA with \$38.2 million in total deposits, which represent less than 1 percent in deposit market share.

According to Dunn and Bradstreet, as of June 2019, there were 962,932 non-farm businesses in the AA, of which approximately 91.9 percent are considered small businesses. Major industries include healthcare, real estate development, trade business with Latin America, and tourism. The five largest employers in the AA include Publix Super Markets (39,240 employees), Baptist Health South Florida (23,000 employees), University of Miami (16,188 employees), Memorial Healthcare System (13,841 employees), and American Airlines (13,500 employees).

There are numerous nonprofit organizations located in the AA. These organizations provide various services to LMI people or small businesses, such as, affordable housing opportunities, financial literacy training, support for economic development activities, etc. Opportunities exist for banks to make donations, originate or purchase loans, partner with the nonprofit organizations with a community development mission or purpose in loans relationships to LMI individuals or small businesses, conduct literacy workshops, and more. Opportunities to purchase investments are highly competitive with banks to support the markets of affordable housing for LMI individuals and small business lending.

## **LENDING TEST**

The bank's performance under the Lending Test in the Miami-Ft. Lauderdale-West Palm Beach MSA is rated Satisfactory.

The evaluation period for the Lending Test is from January 1, 2017 through December 31, 2019. The full-scope review focuses on business lending, the bank's primary business. Based on the full-scope review, the bank's performance in the Miami-Ft. Lauderdale-West Palm Beach MSA is reasonable.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits reasonable geographic distribution of loans in the Miami-Ft. Lauderdale-West Palm Beach MSA.

#### ***Small Loans to Businesses***

The geographic distribution of small business loans in the Miami-Ft. Lauderdale-West Palm Beach MSA is reasonable. Please refer to Table Q in the "MMSA" section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations of small loans to businesses.

There were no loans made in low-income geographies in the AA. However, the distribution of small business loans in moderate-income geographies reflected reasonable penetration compared to the aggregate lending distribution of loans and the percentage of businesses in those geographies.

#### ***Lending Gap Analysis***

The bank's small business loan originations in LMI geographies during the evaluation period did not reflect any unexplained conspicuous lending gaps.

## **Responses to Complaints**

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



## Appendix A: Scope of Examination

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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.”

<b>Time Period Reviewed:</b>	01/01/17 to 12/31/19	
<b>Bank Products Reviewed:</b>	Small Business Loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None	Not Applicable	Not Applicable
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
MSA 33100 Miami-Fort Lauderdale-West Palm Beach	Full-Scope	

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	Home Federal Bank of Hollywood
<b>Overall Bank:</b>	Lending Test Rating:
Home Federal Bank of Hollywood	Satisfactory
<b>MSA:</b>	
33100 Miami-Fort Lauderdale-West Palm Beach	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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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/assessment area.

**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 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 LMI 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):** 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, 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 investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**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/assessment area.

**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.

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

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

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

**Small Loan(s) to Farm(s):** 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 or are classified as loans to finance agricultural production and other loans to farmers.

**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.

**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

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### Content of Standardized Tables

A separate set of tables is provided for each state. All MMSAs, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (please 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 30<sup>th</sup> of each year. Tables without data are not included in this Performance Evaluation.

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

- Table O. 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 P. 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 Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data is not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-,

and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data is not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.

- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer 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 households in those geographies.
- Table V. Assessment Area Distribution of Consumer 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 households by income level in each MMSA/AA.



<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																<b>2017-2019</b>		
<b>Assessment Area:</b>	<b>Total Loans to Small Businesses</b>			<b>Low-Income Tracts</b>			<b>Moderate-Income Tracts</b>			<b>Middle-Income Tracts</b>			<b>Upper-Income Tracts</b>			<b>Not Available- Income Tracts</b>		
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>
33100 Miami-Ft. Lauderdale- West Palm Beach, FL	20	5,655	100.0	4.2	0.0	4.4	21.9	25.0	21.5	28.3	35.0	27.4	44.4	35.0	45.4	1.2	5.0	1.3
<b>Total</b>	<b>20</b>	<b>5,655</b>	<b>100.0</b>	<b>4.2</b>	<b>0.0</b>	<b>4.4</b>	<b>21.9</b>	<b>25.0</b>	<b>21.5</b>	<b>28.3</b>	<b>35.0</b>	<b>27.4</b>	<b>44.4</b>	<b>35.0</b>	<b>45.4</b>	<b>1.2</b>	<b>5.0</b>	<b>1.3</b>

*Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2017 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0*