PUBLIC DISCLOSURE

February 26, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Desjardins Bank, National Association
Charter Number: 23852

1001 East Hallandale Beach Blvd.
Hallandale Beach, FL 33009

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.

Contents

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 majority of loans are originated within the bank's assessment area (AA).
- Excellent distribution of loans in low-and-moderate-income (LMI) geographies.
- Poor distribution of loans among individuals of different income levels.
- The absence of CRA-related complaints.

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 bank's quarterly average LTD ratio from first quarter of 2021 through the fourth quarter of 2024 was 85.7 percent. The quarterly average LTD ratio for three similarly situated banks was 86.4 percent, ranging from a low of 71.3 percent to a high of 95.7 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 of other institutions. The bank's LTD ratio is reasonable given the performance context of the AA, including location, local competition, and the credit needs of the AA.

Lending in Assessment Area

The majority of the bank's loans were inside its AA.

The bank originated 56.8 percent of its total loans inside the bank's AA 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. This performance was factored into the overall analysis of the geographic distribution of lending by income level of geography.

Table 1: Lending Inside and Outside of the Assessment Area										**2022 - 2024**
Loan Category	**Number of Loans**				**Total #**	**Dollar Amount of Loans $(000s)**				**Total $(000s)**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**		**$**	**%**	**$**	**%**	
Home Mortgage	254	56.82	193	43.18	447	91,839	53.72	79,126	46.28	170,966
Total	**254**	**56.82**	**193**	**43.18**	**447**	**91,839**	**53.72**	**79,126**	**46.28**	**170,966**
Source: 1/1/2022 - 12/31/2024 Bank Data.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

Desjardins Bank, National Association (Desjardins or bank), is a single-state community bank headquartered in Hallandale Beach, Florida (FL) and is controlled by Desjardins FSB Holdings, Inc. (DFSB), and wholly owned by the Fédération des caisses Desjardins du Québec (FCDQ). As of December 31, 2024, the Desjardins Group, which includes FCDQ, reported total assets of $470.9 billion Canadian dollars or $327.3 billion US dollars based on the exchange rate of that time. DFSB also operated Desjardins Florida Loan Center, which offered specialized, cross-border banking and loan services for Canadians in Florida; however, this subsidiary was closed in December 2022. This entity is not considered in this evaluation, and its activities do not affect the bank's lending ability.

The bank's AA is comprised of all Broward and Palm Beach Counties (Broward and Palm Beach AA), which are equivalent to the Metropolitan Divisions (MD) 22744 (Fort Lauderdale-Pompano Beach-Sunrise, FL) and 48424 (West Palm Beach-Boca Raton-Delray Beach, FL). Both counties are part of Metropolitan Statistical Area (MSA) 33100 (Miami-Fort Lauderdale-West Palm Beach, FL). During the evaluation period, the bank operated three full-service branches located in Hallandale Beach (main office), Pompano Beach, and Boynton Beach. The bank did not have any merger or acquisition activity during the evaluation period.

Desjardins offers both traditional loan and deposit products to consumers and businesses. Loan products include residential, commercial, and consumer loans with the bank's primary product being 1-4 family residential mortgages. Deposit products include checking, money market, and certificate of deposit accounts. The majority of the bank's customer base are Canadian citizens residing in or visiting South Florida. Approximately 93.4 percent were from foreign depositors (primarily Canadian customers), indicating to a large extent that domestic loans are being funded by foreign deposits.

Desjardins bank customers have access to ATMs at all bank branches which included four ATMs during the assessment period. Two ATMs were located at the bank's main branch in Hallandale Beach, one of these ATMs takes deposits while the other does not. One ATM was located at the Pompano Beach branch, and one was located at the Boynton Beach branch prior to its closure. Desjardins also allows account access through the ATM network offered by Presto! within Publix grocery store chains as well as Allpoint ATMs.

As of December 31, 2024, the bank reported total assets of $353.9 million, total net loans of $267.4 million, and total deposits of $276.7 million. Net loans make up 75.6 percent of total assets, of which 96.4 percent are home mortgages. Tier 1 capital totaled $60.9 million, resulting in a leverage ratio of 17.9 percent.

The bank did not face any legal, financial, or other factors impeding its ability to help meet the credit needs in its AA during the evaluation period. The bank received an overall rating of "Satisfactory" during its previous CRA performance evaluation dated September 27, 2021.

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, 2022, through December 31, 2024. The bank's primary business strategy focuses on residential lending to individuals and investors. In evaluating the bank's lending performance, the OCC analyzed mortgage loans subject to filing under the Home Mortgage Disclosure Act (HMDA). Other lending products were not evaluated due to the lower volume of loan originations during the evaluation period and since they are not considered to be primary products based on the bank's strategy.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of 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. These combined AAs may be evaluated as full- or limited-scope. 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 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) 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.

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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:

- Excellent geographic distribution of loans in LMI geographies.
- Poor distribution of loans among individuals of different income levels.
- No CRA-related complaints were received.

Description of Institution's Operations in Florida

Desjardins' primary business strategy is to provide financial services to customers seeking to purchase secondary residences and investor-owned, residential properties. The bank's primary office in Hallandale Beach, Florida is located in a moderate-income census tract and so is the branch in Boynton Beach while the Pompano Beach branch is located in an upper-income census tract.

The economy in the Broward and Palm Beach AA has strengthened over the evaluation period following the COVID-19 pandemic with unemployment returning to pre-pandemic levels. At year-end 2024, the unemployment level in Broward County and Palm Beach County was 2.9 percent, and 3.1 percent, respectively.

Florida's travel and tourism industry continued to grow in 2023, though at a slower pace. While 2023 set a record with 156.9 million out-of-state visitors, growth has moderated to 1.4 percent signaling a plateau after the post-pandemic surge. Tourism-supported employment in Florida grew by 3.8 percent in 2023, surpassing 2.1 million jobs. Florida's tourism sector has nearly fully returned to pre-pandemic levels, surpassing the broader US recovery across all key categories. While both Florida and the US have not yet fully rebounded in international visitor spending, Florida has moved beyond pre-pandemic benchmarks in tourism GDP, employment, and domestic visitor spending, areas where the US has only recently caught up.

Housing inventory in the Broward and Palm Beach AA increased during the assessment period, but the median price of homes in the AA also increased over the period and remained above pre-pandemic levels. The median prices of homes in December 2024 for Broward County and Palm Beach County were $410,000 and $512,500, respectively, which are significantly higher compared to pre-pandemic levels of $329,000 and $375,000, respectively. While the median household income also increased over the same period, increases in home prices and rental costs outpaced the household income growth, reducing affordability for LMI families.

The five largest employers in Broward County are dominated by the public sector, led by Broward County Public Schools with 27,848 employees, followed by the Memorial Healthcare System with 17,500 employees. The Broward County Government ranks third with over 12,000 employees across its various agencies. Broward Health follows with approximately 11,500 staff members and fifth being Nova Southeastern University (NSU), which employs over 7,000 people. Similarly in Palm Beach County, the top employers are primarily public sector companies. Palm Beach County School District employs the largest number with 22,218 employees, then Florida Atlantic University with 6,335 employees, Palm Beach County Board of Commissioners with 5,873 employees, Tenet Healthcare with 5,734 employees, and NextEra Energy, Inc (the parent company of Florida Power and Light) with 5,598 employees.

Competition for financial services within the Broward and Palm Beach 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, 2024, the FDIC reports that there are 64 banks in the AA where Desjardins ranks 31st and has a market share of 0.18 percent among both state and federally chartered banks.

To assess community needs, we reviewed information from recent interviews with three local community organizations in the Broward and Palm Beach AA. According to the community contacts, the most critical credit need in the AA is financing for the construction and preservation of affordable housing, addressing a shortage that significantly impacts LMI individuals and families as rising home prices have made affordability a primary concern. There is also a need for small business loans from local banks.

Broward and Palm Beach Counties

Assessment Area(s) – Broward and Palm Beach Counties						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	790	5.70	27.59	29.75	34.05	2.91
Population by Geography	3,436,566	4.67	29.45	30.73	34.11	1.05
Housing Units by Geography	1,516,457	4.91	28.48	30.52	34.88	1.20
Owner-Occupied Housing by Geography	833,906	3.42	23.78	31.53	40.38	0.88
Occupied Rental Units by Geography	436,634	7.59	38.13	30.51	22.37	1.39
Vacant Units by Geography	245,917	5.21	27.29	27.12	38.45	1.93
Businesses by Geography	306,135	3.11	25.31	29.58	40.48	1.52
Farms by Geography	6,591	3.66	26.82	31.83	37.11	0.58
Family Distribution by Income Level	799,340	21.96	17.94	18.30	41.81	0.00
Household Distribution by Income Level	1,270,540	23.90	16.65	17.21	42.23	0.00
Unemployment rate (%)	5.96	8.96	7.66	5.45	4.54	8.74
Households Below Poverty Level (%)	12.00	28.72	17.38	10.13	6.66	17.43
Median Family Income (22744 - Fort Lauderdale-Pompano Beach-Sunrise, FL MD)		$73,430			Median Housing Value	$267,400
Median Family Income (48424 - West Palm Beach-Boca Raton-Delray Beach, FL MD)		$79,785			Median Gross Rent	$1,452
Median Family Income (22744 - Fort Lauderdale-Pompano Beach-Sunrise, FL MD) for 2024		$89,100			Families Below Poverty Level	8.94
Median Family Income (48424 - West Palm Beach-Boca Raton-Delray Beach, FL MD) for 2024		$104,000				

FFIEC File - 2020 Census
FFIEC File - 2024 Census
2024 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 the State of Florida

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

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in Broward and Palm Beach AA is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibited excellent 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 distribution of loans in low-income geographies is excellent. The bank's percentage of home mortgage lending in low-income geographies exceeded the percentage of owner-occupied housing units in these geographies and the aggregate lending data. The bank's percentage of home mortgage lending in moderate-income geographies exceeded the percentage of owner-occupied housing units in these geographies and 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 poor 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 distribution of loans to low-income individuals is poor considering performance context. The bank's percentage of home mortgage lending to low-income borrowers was well below the percentage of low-income families, and the aggregate lending data. The bank did not originate loans to low-income families. The percentage of home mortgage lending to moderate-income borrowers was below the percentage of moderate-income families and 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:	01/01/2022 to 12/31/2024	
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		
Broward and Palm Beach Counties, FL	Full-scope	Entire Broward County and Palm Beach County

Appendix B: Summary of State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
Desjardins Bank, National Association	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.

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.

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																			2022 - 2024
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
Broward and Palm Beach AA	254	91,839	100.00	246,815	3.42	7.09	2.69	23.78	33.86	24.40	31.53	28.35	32.29	40.38	28.74	39.93	0.88	1.97	0.69
N Total	**254**	**91,839**	**100.00**	**246,815**	**3.42**	**7.09**	**2.69**	**23.78**	**33.86**	**24.40**	**31.53**	**28.35**	**32.29**	**40.38**	**28.74**	**39.93**	**0.88**	**1.97**	**0.69**

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 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																			2022 - 2024
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
Broward and Palm Beach AA	254	91,839	100.00	246,815	21.96	--	4.42	17.94	4.72	10.43	18.30	6.69	17.92	41.81	50.00	48.62	--	38.58	18.61
Total	**254**	**91,839**	**100.00**	**246,815**	**21.96**	**--**	**4.42**	**17.94**	**4.72**	**10.43**	**18.30**	**6.69**	**17.92**	**41.81**	**50.00**	**48.62**	**--**	**38.58**	**18.61**

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%