Facility-Based Assessment Areas by Zip Code

The facility-based assessment areas served by this Bank have been delineated by taking into consideration where our bank is actively involved in lending of installment, commercial, and mortgages - including HMDA related loans. These areas have been identified as **Miami-Dade, Broward, Orange and Palm Beach Counties.** The delineation was made, taking into consideration the new Community Reinvestment Act regulatory requirements; as well as other requirements or prohibitions imposed by the Equal Credit Opportunity Act, Fair Lending practices and any other law and their implementing regulation, prohibiting discrimination and redlining. Areas comprised within the boundaries are considered included in the delineated communities. The boundaries are defined as follows:

- **Miami-Dade County.**

  33010; 33012; 33013; 33014; 33015; 33016; 33018; 33030; 33031; 33032; 33033; 33034; 33035; 33054; 33055; 33056; 33109; 33122; 33125; 33126; 33127; 33128; 33129; 33130; 33131; 33132; 33133; 33134; 33135; 33136; 33137; 33138; 33139; 33140; 33141; 33142; 33143; 33144; 33145; 33146; 33147; 33149; 33150; 33154; 33155; 33156; 33157; 33158; 33160; 33161; 33162; 33165; 33166; 33167; 33168; 33169; 33170; 33172; 33173; 33174; 33175; 33176; 33177; 33178; 33179; 33180; 33181; 33182; 33183; 33184; 33185; 33186; 33187; 33189; 33190; 33191; 33193; 33194; 33195; 33196; 33198

- **Broward County:**

  33004; 33009; 33019; 33020; 33021; 33023; 33024; 33025; 33026; 33027; 33028; 33029; 33060; 33062; 33063; 33064; 33065; 33066; 33067; 33068; 33069; 33071; 33073; 33076; 33301; 33304; 33305; 33306; 33308; 33309; 33311; 33312; 33313; 33314; 33315; 33316; 33317; 33319; 33321; 33322; 33323; 33324; 33325; 33326; 33327; 33328; 33330; 33331; 33332; 33334; 33351; 33388; 33394; 33441; 33442

- **Orange County:**

  32703; 32709; 32712; 32751; 32757; 32776; 32789; 32792; 32798; 32801; 32803; 32804; 32805; 32806; 32807; 32808; 32809; 32809; 32810; 32811; 32812; 32814; 32817; 32818; 32819; 32820; 32821; 32822; 32824; 32825; 32826; 32827; 32828; 32829; 32831; 32832; 32833; 32834; 32835; 32836; 32837; 32839; 34734; 34747; 34761; 34786; 34787

- **Palm Beach County:**

  33401, 33403, 33404, 33405, 33406, 33407, 33408, 33409, 33410, 33411, 33412, 33413, 33414, 33415, 33417, 33418, 33426, 33428, 33430, 33431, 33432, 33433, 33434, 33435, 33436, 33437, 33438, 33440, 33444, 33445, 33446, 33449, 33458, 33460, 33461, 33462, 33463, 33467, 33469, 33470, 33472, 33473, 33476, 33477, 33478, 33480, 33483, 33484, 33486, 33487, 33493, 33496, 33498