



Bank Hapoalim B.M.
New York Branch
CRA Public File

Last revised September 2025



Bank Hapoalim B.M. New York Branch CRA Public File

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TAB # 1



CRA COMPLAINTS

During the current calendar year and prior two years, 2024 and 2023, Bank Hapoalim B.M. U.S. has received no customer complaints.



TAB # 2

PUBLIC DISCLOSURE

November 27, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank Hapoalim B.M. – New York Branch
Certificate Number: 33686

1120 Avenue of the Americas
New York, New York 10036

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
New York Regional Office

350 Fifth Avenue, Suite 1200
New York, New York 10118

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, nor should it 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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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Outstanding**.

An institution in this group has an outstanding record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Bank of Hapoalim B.M.'s (Bank Hapoalim) outstanding performance under the Community Development Test supports the overall rating. The following points summarize the bank's performance.

Community Development Test

- The institution has a high level of community development loans, community development services, or qualified investments, particularly investments that are not routinely provided by private investors.
- The institution rarely uses innovative or complex qualified investments, community development loans, or community development services.
- The institution exhibits excellent responsiveness to credit and community economic development needs in its assessment area.

DESCRIPTION OF INSTITUTION

Background

Bank Hapoalim is an insured foreign branch of Bank Hapoalim, B.M., which is a foreign banking organization headquartered in Tel Aviv, Israel. Bank Hapoalim has one affiliate, Hapoalim Securities USA, which offers investment products to business customers.

The bank received a “Satisfactory” rating at its previous FDIC Performance Evaluation dated October 12, 2021, based on Interagency Wholesale and Limited Purpose Institution CRA Examination Procedures.

Operations

Bank Hapoalim operates one full-service branch in New York, New York. The bank also operates four non-deposit offices located in Los Angeles, California; Woodcliff Lake, New Jersey; Miami, Florida; and Aventura, Florida. The institution has not opened or closed any insured branches since the previous evaluation and was not involved in any merger or acquisition activity.

The bank primarily provides wholesale banking and financial services to the commercial middle-market business segment. The institution’s credit products include corporate lines of credit, term loans, and letters of credit. The bank offers limited commercial deposit products, including checking and savings accounts and certificates of deposit. The institution also offers online banking, which enables users to administer accounts, review account information, download statements, make bill payments, and transfer funds between accounts. As a wholesale institution, the bank generally does not offer any loan products to retail customers; however, it will do so as an accommodation to existing business customers.

Ability and Capacity

As of September 30, 2024, Bank Hapoalim reported total assets of \$9.5 billion, including total loans of \$7.2 billion and total securities of \$979.8 million. Since the prior evaluation, total assets increased 6.7 percent, total loans increased 63.6 percent, and total securities increased 19.8 percent. The increase in loans and securities was primarily due to a decrease in cash and balances due from depository institutions. Total deposits increased by \$3.3 billion primarily due to a decline in the net deposits due from depository institutions.

The following is the bank's loan portfolio distribution as of September 30, 2024.

| Loan Portfolio Distribution | | |
|-----------------------------------------------------------|------------------|--------------|
| Loan Category | \$(000s) | % |
| Construction, Land Development, and Other Land Loans | 1,458,912 | 20.3 |
| Secured by 1-4 Family Residential Properties | 32,237 | 0.5 |
| Secured by Multifamily (5 or more) Residential Properties | 787,154 | 11.0 |
| Secured by Nonfarm Nonresidential Properties | 1,779,219 | 24.8 |
| Total Real Estate Loans | 4,057,522 | 56.6 |
| Commercial and Industrial Loans | 3,078,810 | 42.9 |
| Other Loans | 38,716 | 0.5 |
| Total Loans | 7,175,048 | 100.0 |
| <i>Source: Reports of Condition and Income 09/30/2024</i> | | |

Examiners did not identify any financial, legal, or other impediments that affect the institution's ability to meet assessment area credit needs.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas in which its CRA performance will be evaluated. The bank designated one assessment area (AA) in the New York-Jersey City-White Plains, NY-NJ Metropolitan Division (MD) #35614, which is part of the larger New York-Newark-Jersey City, NY-NJ Metropolitan Statistical Area (MSA) #35620. The assessment area is comprised of Bronx, Kings, New York, and Queens counties in New York State.

Bank Hapoalim's AA changed during the evaluation period due to the nationally revised metropolitan area delineations published by the United States Office of Management and Budget (OMB), effective February 2023. The OMB published revised demographic data based on the 2020 U.S. Census, which resulted in an increase of 144 census tracts in the AA, as well as some changes to existing geographic income classifications. As a result, the revised delineation reflects an increase of 90 middle-, 76 upper-, and 79 NA-income tracts; and a decrease of 61 low- and 40 moderate-income tracts.

Economic and Demographic Data

According to the 2020 U.S. Census Data, the assessment area has 2,201 census tracts with the following income designations:

- 282 low-income census tracts,
- 557 moderate-income census tracts,
- 685 middle-income census tracts,
- 535 upper-income census tracts,
- 142 census tracts with no income designations (NA tracts).

There are no distressed or underserved middle-income geographies within this AA.

The following table illustrates select demographic characteristics of the assessment area using 2020 U.S. Census and 2023 D&B Data.

| Demographic Information of the Assessment Area | | | | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|---------------|---------------------------------------------------------------------------|------------------|-----------------|-------------------------------|
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 2,201 | 12.8 | 25.3 | 31.1 | 24.3 | 6.5 |
| Population by Geography | 8,308,443 | 16.3 | 28.1 | 28.9 | 25.4 | 1.3 |
| Housing Units by Geography | 3,338,712 | 15.2 | 25.2 | 27.3 | 31.0 | 1.3 |
| Owner-Occupied Units by Geography | 933,287 | 4.0 | 18.5 | 36.9 | 39.8 | 0.8 |
| Occupied Rental Units by Geography | 2,091,244 | 21.1 | 28.9 | 23.7 | 24.8 | 1.5 |
| Vacant Units by Geography | 314,181 | 9.1 | 20.2 | 23.1 | 46.0 | 1.6 |
| Businesses by Geography | 1,360,086 | 10.2 | 20.8 | 22.9 | 41.1 | 5.0 |
| Farms by Geography | 5,233 | 7.3 | 17.4 | 22.8 | 47.9 | 4.5 |
| Family Distribution by Income Level | 1,779,604 | 30.6 | 16.1 | 16.2 | 37.1 | 0.0 |
| Household Distribution by Income Level | 3,024,531 | 31.5 | 14.2 | 14.7 | 39.6 | 0.0 |
| Median Family Income MSA - 35614 New York-Jersey City-White Plains, NY-NJ | | \$85,483 | Median Housing Value Median Gross Rent Families Below Poverty Level | | | \$684,398 \$1,597 14.3% |
| Source: 2020 U.S. Census and 2023 D&B Data Due to rounding, totals may not equal 100.0%. (*) The NA category consists of geographies that have not been assigned an income classification. | | | | | | |

According to 2023 D&B data, there were 1.4 million non-farm businesses operating in the AA. The gross annual revenues (GARs) for these businesses are as follows:

- 93.8 percent have GARs of \$1 million or less;
- 2.5 percent have GARs more than \$1 million; and
- 3.7 percent have unknown revenues.

Non-classifiable establishments represented the greatest percentage of businesses in the AA at 35.3 percent, followed by service industries at 31.1 percent and retail trade at 10.7 percent. The majority of businesses in the AA are small businesses, with 96.2 percent of the businesses operating out of a single location and 54.5 percent of the businesses having four or fewer employees. The top employers in the AA include Montefiore Health System, Mount Sinai Health System, JPMorgan Chase, Bank of America, and New York-Presbyterian Healthcare System.

According to Moody's Analytics, financial market volatility remains a major economic vulnerability. The Federal Reserve raised interest rates eleven times since the prior evaluation, making borrowing more expensive for businesses and individuals, which adversely affected loan demand in general. Higher interest rates have halted consumer loan growth, but have had little effect on the traditionally high housing prices in the area. Higher interest rates have also held back volume, resulting in industry wide layoffs and reduced bonuses. Remote work has impacted the commercial real estate market, with office usage less than half of pre-pandemic levels.

Unemployment in the AA is consistent with national levels. According to data published by the United States Bureau of Labor Statistics, as of October 31, 2024, the unemployment rate in the New York-Newark-Jersey City, NY-NJ-PA MSA was 4.4 percent, which is equal to the overall New York State unemployment rate of 4.4 percent (as of November 30, 2024), and slightly higher than the national rate of 4.2 percent (as of November 30, 2024).

The table below shows the Federal Financial Institutions Examination Council's (FFIEC) median family income ranges for the AA.

| Median Family Income Ranges | | | | |
|----------------------------------------------------------|------------------------|------------------------------------|-----------------------------------|------------------------|
| Median Family Incomes | Low <50% | Moderate 50% to <80% | Middle 80% to <120% | Upper ≥120% |
| New York-Jersey City-White Plains, NY-NJ MD 35614 | | | | |
| 2022 (\$99,000) | <\$49,500 | \$49,500 to <\$79,200 | \$79,200 to <\$118,800 | ≥\$118,800 |
| 2023 (\$99,300) | <\$49,650 | \$49,650 to <\$79,440 | \$79,440 to <\$119,160 | ≥\$119,160 |
| <i>Source: FFIEC</i> | | | | |

Competition

The bank operates in a highly competitive market for financial services. According to the June 30, 2024 FDIC Deposit Market Share Report, there were 106 financial institutions operating 1,342 branches within the AA. Bank Hapoalim ranked 21st with a 0.38 percent market share. The deposit market in the Multistate AA is dominated by large national banks, including JPMorgan Chase Bank, N.A., Goldman Sachs Bank USA, and The Bank of New York Mellon, which have a combined market share of 66.4 percent. These institutions are multi-billion-dollar depository institutions serving much larger multi-regional or multi-state areas in addition to the bank's AA.

Community Contact

To identify the area's community development needs, examiners reviewed a recent community contact with a representative from an economic development organization active in Queens County, New York. The contact indicated that there is a continued need for small business loans, particularly small dollar loans for local businesses. The contact stated that many individual business owners do not have the expertise or credit history to qualify for bank loans, and thereby face difficulties obtaining traditional financing. The contact also noted a need for credit counseling and education, particularly for sole proprietorships that are unfamiliar with available credit products and the credit application process.

Credit Needs

Based on information from the community contact, bank management, and the demographic and economic data, ongoing credit needs in the assessment area include small business lending and affordable housing. The community contact also indicated that there is demand for credit and financial education programs for small business owners.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from October 12, 2021, through November 27, 2024. Examiners used the Interagency Wholesale Institution CRA Examination Procedures to evaluate the bank's performance. These procedures include a Community Development Test that analyzes performance according to the following criteria:

- Number and dollar amount of community development loans, qualified investments, or community development services;
- Use of innovative or complex qualified investments, community development loans, or community development services, and the extent to which investments are not routinely provided by private investors; and
- Responsiveness to community credit and development needs.

Examiners utilized full-scope procedures to analyze the institution's performance in its single assessment area in New York.

Activities Reviewed

This evaluation assessed the institution's performance in meeting the community development needs of its assessment area through community development lending, qualified investments (including grants and donations), and community development services. A wholesale bank is not required to engage in all three types of community development activities to receive a "Satisfactory" or better rating.

This examination considered all of the bank's community development activities conducted within its assessment area and the broader regional and statewide area that includes the bank's assessment area. To assess Bank Hapoalim's performance, examiners relied on bank records, publicly available financial information, demographic and economic information, and other information gathered during the evaluation process.

As a wholesale institution, the bank generally does not extend any loans to retail customers, although it may do so as an accommodation to business customers. Since the bank operates as a wholesale bank primarily focused on commercial lending, examiners did not review or analyze home mortgage, small business, or small farm loan products. The bank's commercial loans were considered under the community development lending criterion, as applicable. This evaluation does not consider any affiliate activities.

CONCLUSIONS ON PERFORMANCE CRITERIA

Investment, Loan, and Service Activity

Bank Hapoalim has a high level of community development loans, qualified investments, and community development services. Examiners reached this conclusion primarily based on the bank's community development lending and investment performance. Examiners reviewed the institution's community development activities and determined they were responsive to the community development needs of the assessment area.

Bank Hapoalim's level of community development lending, investments, and services increased significantly since the prior evaluation. Further, the bank's performance compared favorably to similarly situated wholesale banks operating inside the bank's assessment area. Additionally, the bank originated a high volume of community development loans in the nationwide area.

Community Development Loans

The bank originated 28 community development loans totaling \$249 million during the evaluation period. These community development loans focused on revitalizing and stabilizing primarily low- and moderate-income areas and supporting affordable housing.

This level of community development lending activity represents 2.6 percent of total assets (\$9.5 billion) and 3.5 percent of total loans (\$7.2 billion), as of September 30, 2024. Of the total community development loans, the bank originated 18 loans totaling \$92.1 million within the AA and 10 loans totaling \$156.9 million outside the AA. In terms of dollar distribution, 37.0 percent of the bank's total community development lending was in the AA, and 63.0 percent benefitted the nationwide area.

The bank's total number of community development loans increased by 19 loans and \$169.8 million, or 214.0 percent, compared to the prior evaluation. Although the majority of the bank's community development lending by dollar amount was outside its assessment area, examiners considered these loans because the bank was responsive to the community development needs within its assessment area.

The following table illustrates the bank's community development activity by year and purpose.

| Community Development Lending | | | | | | | | | | |
|----------------------------------------------------------------------------------|--------------------|---------------|--------------------|---------------|----------------------|--------------|-------------------------|----------------|-----------|----------------|
| Activity Year | Affordable Housing | | Community Services | | Economic Development | | Revitalize or Stabilize | | Totals | |
| | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) |
| 2021 (Partial) | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 18,500 | 1 | 18,500 |
| 2022 | 2 | 14,450 | 4 | 40,664 | 1 | 4,000 | 2 | 27,500 | 9 | 86,614 |
| 2023 | 9 | 29,220 | 2 | 5,700 | 1 | 4,000 | 2 | 27,500 | 14 | 66,420 |
| 2024 (Year to date) | 1 | 29,988 | 0 | 0 | 0 | 0 | 3 | 47,500 | 4 | 77,488 |
| Total | 12 | 73,658 | 6 | 46,364 | 2 | 8,000 | 8 | 121,000 | 28 | 249,022 |
| <i>Source: Bank Data</i> <i>Due to rounding, totals may not equal 100.0%.</i> | | | | | | | | | | |

The following are notable examples of the bank's community development loans within its AA:

- In 2022, 2023, and 2024, the bank originated and subsequently renewed a \$9 million working capital loan to a food manufacturing facility located in a moderate-income census tract in Bronx, New York. The proceeds helped to revitalize and stabilize the area by maintaining existing operations of the facility and retaining jobs in the area.
- In 2023, the bank refinanced an existing \$4.7 million mortgage loan on a rehabilitation and nursing facility in Queens, New York. Over 50.0 percent of the facility's revenues are derived from Medicaid, indicating that the patients are primarily low- and moderate-income individuals.
- In 2022, the bank made a \$7.5 million working capital loan to a non-profit community service organization. The organization provides temporary housing and other social services for low-income and homeless individuals in New York City.
- During the evaluation period, the bank originated 12 loans secured by multifamily properties totaling \$73.7 million within the AA, as well as the broader statewide or regional area. These loans support affordable housing, as the housing developments have units specifically designated for low- or moderate-income families.

Qualified Investments

The bank's qualified investments, donations, and grants totaled \$38.2 million during the evaluation period. This represents 0.40 percent of total assets (\$9.5 billion) and 3.9 percent of total securities (\$979.8 million), as of September 30, 2024. The bank's total dollar volume of investments and grants increased by 11.0 percent compared to the previous evaluation. The qualified investments, donations, and grants supported community service, economic development, and affordable housing needs within its AA.

The table below details the bank's qualified investments by year and purpose.

| Qualified Investments | | | | | | | | | | |
|---------------------------------------------------------------------------------|--------------------|--------------|--------------------|---------------|----------------------|--------------|-------------------------|----------|------------|---------------|
| Activity Year | Affordable Housing | | Community Services | | Economic Development | | Revitalize or Stabilize | | Totals | |
| | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) |
| Prior Period | 2 | 5,259 | 0 | 0 | 1 | 5,585 | 0 | 0 | 3 | 10,844 |
| 2021 (Partial) | 0 | 0 | 6 | 12,370 | 0 | 0 | 0 | 0 | 6 | 12,370 |
| 2022 | 0 | 0 | 6 | 6,701 | 0 | 0 | 0 | 0 | 6 | 6,701 |
| 2023 | 0 | 0 | 6 | 6,756 | 2 | 883 | 0 | 0 | 8 | 7,639 |
| 2024 (Year to date) | 0 | 0 | 0 | 0 | 1 | 195 | 0 | 0 | 1 | 195 |
| Subtotal | 2 | 5,259 | 18 | 25,827 | 4 | 6,663 | 0 | 0 | 24 | 37,749 |
| Qualified Grants & Donations | 4 | 18 | 71 | 394 | 4 | 17 | 0 | 0 | 79 | 429 |
| Total | 6 | 5,277 | 89 | 26,221 | 8 | 6,680 | 0 | 0 | 103 | 38,178 |
| <i>Source: Bank Data</i> <i>Due to rounding, totals may not equal 100.0%</i> | | | | | | | | | | |

The following are notable examples of the bank's qualified investments:

- The bank maintained an investment in a Small Business Administration (SBA) Loan Fund with a book value of \$5.6 million. The fund's mission is to promote economic development in low- and moderate-income areas and create jobs for low- and moderate-income individuals in New York.
- During the evaluation period, the bank made three donations totaling \$23,000 to a non-profit community organization that provides free legal services to low-income individuals in the New York City area.
- During the evaluation period, the bank purchased \$25.8 million in certificates of deposits from five community development financial institution (CDFI) and minority depository institutions that serve the bank's assessment area.

Community Development Services

During the evaluation period, bank employees and officers engaged in 44 instances of community development services in the AA. This represents a significant increase in the number of services compared to the previous evaluation. The bank's activities supported various community services primarily benefitting low- and moderate-income individuals.

The following table summarizes the bank's community development services by year and purpose.

| Community Development Services | | | | | |
|--------------------------------|--------------------|--------------------|----------------------|-------------------------|-----------|
| Activity Year | Affordable Housing | Community Services | Economic Development | Revitalize or Stabilize | Totals |
| | # | # | # | # | # |
| 2021 (Partial) | 0 | 4 | 0 | 0 | 4 |
| 2022 | 0 | 8 | 0 | 0 | 8 |
| 2023 | 0 | 24 | 0 | 0 | 24 |
| 2024 (Year to date) | 0 | 8 | 0 | 0 | 8 |
| Total | 0 | 44 | 0 | 0 | 44 |
| <i>Source: Bank Data</i> | | | | | |

The following are notable examples of the bank's community developments services:

- During the evaluation period, the bank partnered with a community service organization that prepares low-income women in New York City for careers in the construction, maintenance, and trade fields to achieve economic independence. The bank also presented financial education seminars to the organization's participants, which included providing information regarding banking and financial literacy.
- In 2024, the bank provided support to two students from a high school located in Harlem through an internship program at Bank Hapoalim. This community service provided educational and employment experience to the students who are primarily from low- and moderate-income families.

Investment, Loan, and Service Initiatives

The bank rarely uses innovative or complex qualified investments, community development loans, or community development services. Although the bank's community development activities are responsive to the assessment area's community development needs, examiners did not consider these activities to be innovative or complex.

Responsiveness to Community Development Needs

The institution exhibits excellent responsiveness to credit and community economic development needs in its assessment areas. In particular, community development activities are responsive to the identified affordable housing and economic development needs in the assessment area.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners reviewed the bank's compliance with the laws relating to discrimination and other illegal credit practices, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners identified no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs; therefore, this consideration did not affect the institution's overall CRA rating.

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is 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.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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 metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

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 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 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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 lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

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

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.



PUBLIC SUMMARY

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION OF BANK HAPOALIM B.M. – NEW YORK BRANCH

AS OF SEPTEMBER 30, 2024

New York State Department of Financial Services
Consumer Protection and Financial Enforcement Division
One State Street, New York NY 10004

NOTE: This Evaluation is not an assessment of the financial condition of this institution. The rating assigned does not represent an analysis, conclusion or opinion of the New York State Department of Financial Services concerning the safety and soundness of this financial institution.

**BANK HAPOALIM B.M.- NEW YORK BRANCH – CRA PERFORMANCE
EVALUATION**

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BANK HAPOALIM B.M.- NEW YORK BRANCH – CRA PERFORMANCE EVALUATION

I - GENERAL INFORMATION

This document is an evaluation (the “Evaluation”) of the Community Reinvestment Act (“CRA”) performance of Bank Hapoalim B.M. – New York Branch (“BHNY” or the “Branch”) prepared by the New York State Department of Financial Services (“DFS” or the “Department”). This Evaluation represents the Department’s current assessment and rating of the Bank’s CRA performance based on an evaluation conducted as of September 30, 2024.

Section 28-b of the New York Banking Law, as amended, requires that when evaluating certain applications, the Superintendent of Financial Services shall assess a banking institution’s record of helping to meet the credit needs of its entire community, including low- and moderate-income (“LMI”) areas, consistent with safe and sound operations.

Part 76 of the General Regulations of the Superintendent (“GRS”) implements Section 28-b and further requires that the Department assess the CRA performance records of regulated financial institutions. Part 76 establishes the framework and criteria by which the Department will evaluate institutions’ performance. Section 76.5 further provides that the Department will prepare a written report summarizing the results of such assessment and will assign to each institution a numerical CRA rating based on a 1 to 4 scoring system. The numerical scores represent an assessment of CRA performance as follows:

- (1) Outstanding record of meeting community credit needs;
- (2) Satisfactory record of meeting community credit needs;
- (3) Needs to improve in meeting community credit needs; and
- (4) Substantial noncompliance in meeting community credit needs.

Section 76.5 further requires that the CRA rating and the Evaluation be made available to the public. Evaluations of banking institutions are primarily based on a review of performance tests and standards described in Section 76.7 and detailed in Sections 76.8 through 76.13. The tests and standards incorporate the 12 assessment factors contained in Section 28-b of the New York Banking Law.

For an explanation of technical terms used in this report, please consult the **GLOSSARY** at the end of this Evaluation.

BANK HAPOALIM B.M.- NEW YORK BRANCH – CRA PERFORMANCE EVALUATION

II- OVERVIEW OF INSTITUTION’S PERFORMANCE

The Department evaluated BHNY according to the community development test for wholesale or limited purpose banking institutions pursuant to Section 76.11 of the GRS. The evaluation period covered October 1, 2021, to September 30, 2024. The Department assigned BHNY a rating of “1,” indicating an “**Outstanding**” record of helping to meet community credit needs.

This rating is based on the following criteria:

A. Community Development Test:

BHNY’s community development performance demonstrated an excellent level of community development loans, qualified investments and services considering the Bank’s capacity and the need and availability of such opportunities for community development in its assessment area.

1. Community Development Lending:

During the evaluation period, BHNY originated \$95.6 million in new community development loans and had no community development loans outstanding from prior evaluation periods.

2. Qualified Investments:

During the evaluation period, BHNY made \$20.7 million in new qualified investments and still had \$16.1 million in qualified investments outstanding from prior evaluation periods. In addition, the Branch made \$456,000 in qualified grants.

3. Community Development Services:

During the evaluation period, BHNY provided 16 instances of community development services.

B. Innovative or Complex Practices:

BHNY demonstrated no use of innovative or complex community development practices.

C. Responsiveness to Credit and Community Development Needs:

BHNY demonstrated an excellent level of responsiveness to credit and community development needs.

This Evaluation was conducted based on a review of the 12 assessment factors set forth in Section 28-b of the New York Banking Law and Part 76 of the General Regulations of the Superintendent.

BANK HAPOALIM B.M.- NEW YORK BRANCH – CRA PERFORMANCE EVALUATION

III - PERFORMANCE CONTEXT

A. Institution Profile

BHNY is a New York State-licensed and Federal Deposit Insurance Corporation (“FDIC”) insured foreign branch with a sole office operating in New York City, New York. BHNY is a branch of Bank Hapoalim B.M., (“BHBM”) which is headquartered in Israel. BHNY is designated as a wholesale bank for CRA purposes. BHBM had an additional uninsured branch in New York City – the Americas Tower Branch (“ATB”). However, ATB’s activities were not considered during this evaluation.

BHNY offers a variety of deposit and other financial and banking services to commercial and corporate customers in the New York City metropolitan area. BHNY does not operate Automatic Teller Machines (ATMs) or originate and/or purchase residential mortgage or other loans for retail customers, nor does it originate small business loans.

In its Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks (“Call Report”), as of September 30, 2024, filed with the FDIC, BHNY reported total assets of \$9.5 billion, of which \$7.2 billion were net loans and lease financing receivables. It also reported total deposits of \$6.8 billion, resulting in a loan-to-deposit ratio of 105.2%. According to the latest available comparative deposit data as of June 30, 2024, BHNY obtained a market share of 0.38%, or \$6.8 billion in a market of \$1.8 trillion, ranking it 21st among 106 deposit-taking institutions in the assessment area.

The following is a summary of the Branch’s loan portfolio, based on Schedule C of the Bank’s December 31, 2021, 2022, 2023, and September 30, 2024, Report of Assets and Liabilities:

| TOTAL GROSS LOANS OUTSTANDING | | | | | | | | |
|---------------------------------------|------------|------|------------|------|------------|------|-----------|------|
| Loan Type | 12/31/2021 | | 12/31/2022 | | 12/31/2023 | | 9/30/2024 | |
| | \$000's | % | \$000's | % | \$000's | % | \$000's | % |
| 1-4 Family Residential Mortgage Loans | 106,785 | 2.2 | 86,165 | 1.6 | 45,879 | 0.8 | 32,237 | 0.4 |
| Commercial & Industrial Loans | 2,199,562 | 44.7 | 2,287,641 | 42.8 | 2,450,221 | 43.7 | 3,078,810 | 42.9 |
| Commercial Mortgage Loans | 1,391,682 | 28.3 | 1,489,455 | 27.8 | 1,564,604 | 27.9 | 1,779,219 | 24.8 |
| Multifamily Mortgages | 488,367 | 9.9 | 497,551 | 9.3 | 457,251 | 8.2 | 787,154 | 11.0 |
| Construction Loans | 665,306 | 13.5 | 909,377 | 17.0 | 1,004,073 | 17.9 | 1,458,912 | 20.3 |
| Other Loans | 73,340 | 1.5 | 79,842 | 1.5 | 80,110 | 1.4 | 38,716 | 0.5 |
| Total Gross Loans | 4,925,042 | | 5,350,031 | | 5,602,138 | | 7,175,048 | |

As illustrated in the above table, BHNY is primarily a commercial lender, with a combined 79% of its loan portfolio in commercial and industrial loans, commercial mortgage loans and multifamily mortgage loans as of September 30, 2024.

Examiners did not find evidence of financial or legal impediments that had an adverse impact on BHNY’s ability to meet the credit needs of its community.

BANK HAPOALIM B.M.- NEW YORK BRANCH – CRA PERFORMANCE EVALUATION

B. Assessment Area

The Bank's assessment area consists of Bronx, Kings, New York, and Queens Counties¹.

There are 2,201 census tracts in the assessment area, of which 282 are low-income, 557 are moderate-income, 685 are middle-income, 535 are upper-income, and 142 are tracts with no income indicated.

| Assessment Area Census Tracts by Income Level | | | | | | | |
|------------------------------------------------------|-----|-----|-----|--------|-------|-------|-------|
| County | N/A | Low | Mod | Middle | Upper | Total | LMI % |
| Bronx | 21 | 129 | 121 | 65 | 25 | 361 | 69.3 |
| Kings | 46 | 91 | 235 | 263 | 170 | 805 | 40.5 |
| New York | 23 | 36 | 44 | 32 | 175 | 310 | 25.8 |
| Queens | 52 | 26 | 157 | 325 | 165 | 725 | 25.2 |
| Total | 142 | 282 | 557 | 685 | 535 | 2,201 | 38.1 |

C. Demographic & Economic Data

The assessment area had a population of 8,308,443 during the evaluation period. Approximately 14.1% of the population was over the age of 65 and 22.5% of the population was under the age of 16.

Of the 1,779,604 families in the assessment area, 30.6% were low-income, 16.1% were moderate-income, 16.2% were middle-income and 37.1% were upper-income. There were 3,024,531 households in the assessment area, of which 17.5% had income below the poverty level and 4.7% were on public assistance.

The weighted average median family income in the assessment area was \$86,982.

There were 3,338,712 housing units within the assessment area, of which 35.9% were one-to-four family units and 63.9% were multifamily units. A majority (62.6%) of the housing units were rental-occupied, 28% were owner-occupied units, and 9.4% were vacant units.

Of the total 2,091,244 rental-occupied units, 50% were in LMI census tracts while 48.5% were in middle- and upper-income census tracts. Average monthly gross rent was \$1,597.

Of the 933,287 owner-occupied housing units, 22.5% were in LMI census tracts while 76.7% were in middle- and upper-income census tracts. The median age of the housing stock was 74 years, and the weighted average median home value in the assessment area was \$684,398.

There were 1,360,086 non-farm businesses in the assessment area. Of these, 93.6% were businesses with reported revenues of less than or equal to \$1 million, 2.6% reported revenues of more than \$1 million, and 3.9% did not report their revenues. Of all the businesses in the assessment area, 98.1% were businesses with less than fifty employees, while 96.1% operated from a single location. The largest industries in the area were services (31.5%), retail trade (10.9%)

¹ Bronx, Kings, and New York Counties are commonly referred to as, respectively, the Bronx, Brooklyn, and Manhattan.

BANK HAPOALIM B.M.- NEW YORK BRANCH – CRA PERFORMANCE EVALUATION

and finance, insurance, and real estate (10.5%); 34.2% of businesses in the assessment area were not classified.

According to New York State Department of Labor data, the average annual unemployment rates for New York State and the four counties in the Branch’s assessment area declined from their respective peaks in 2021. This trend coincided with the diminishing of the COVID-19 pandemic and the resulting improvement in economic conditions. The Bronx consistently had the highest annual average unemployment rates. Additionally, the unemployment rates in all counties in the assessment area exceeded the statewide average in each year of the evaluation period.

| Assessment Area Unemployment Rate | | | | | |
|-----------------------------------|-----------|-------|-------|----------|--------|
| Year | Statewide | Bronx | Kings | New York | Queens |
| 2021 | 7.1 | 13.9 | 10.4 | 7.8 | 9.9 |
| 2022 | 4.3 | 7.9 | 5.9 | 4.6 | 5.3 |
| 2023 | 4.2 | 6.8 | 5.5 | 4.6 | 4.6 |
| Average of Years above | 5.2 | 9.5 | 7.3 | 5.7 | 6.6 |

D. Community Information

DFS examiners conducted meetings with representatives from two nonprofit organizations to gain further insight into community needs.

The first organization focuses on economic development in Queens with a mission to create and retain jobs by assisting small businesses and encouraging entrepreneurship. The representative stated that many small business owners in the community lack the expertise, experience, and financial sophistication necessary to succeed. As a result, certain parts of Queens- most notably the Flushing area, have a high need for financial education, credit assistance, and business counseling for entrepreneurs. The representative also stated that banks needed to do more to understand and work with cultural variations occurring in different areas within Queens. For example, some cultural communities in Queens are reportedly skeptical of banks’ security and privacy practices. The representative recommended that banks endeavor to better understand these cultural differences and effectively meet the credit needs of all community members. The representative also stated that the banking markets varied considerably between different neighborhoods in Queens; Long Island City was served by larger national banks, while Flushing was reliant on local, ethnically focused institutions. Finally, the representative stated that the Rockaways area of Queens contained pockets of poverty.

The second organization aims to enhance the lives of residents of New York City Housing authority (“NYCHA”) housing developments. The representative of this organization stated that while there are many bank branches in the communities it serves, many residents do not grasp basic banking concepts and therefore prefer using non-bank or non-traditional financial services. Furthermore, because income levels of NYCHA residents are often very low, fees make traditional banking impractical for many community members. The representative also opined that NYCHA residents might benefit from financial education provided by partnerships between banks and community organizations, and that such programs would be especially helpful if provided to both youths and their parents.

BANK HAPOALIM B.M.- NEW YORK BRANCH – CRA PERFORMANCE EVALUATION

IV - PERFORMANCE TEST AND ASSESSMENT FACTORS

The Department evaluated BHNY under the wholesale banking institution performance standards pursuant to the “community development test,” as provided in Section 76.11 of the GRS.

Performance criteria include:

- (1) the number and amount of community development loans, qualified investments or community development services;
- (2) the use of innovative or complex qualified investments, community development loans or community development services and the extent to which investments are not routinely provided by private investors; and
- (3) the banking institution’s responsiveness to credit and community development needs.

In addition, the following factors are also considered in assessing BHNY’s record of performance: the extent of participation by the board of directors or board of trustees in formulating CRA policies and reviewing CRA performance; any practices intended to discourage credit applications; evidence of prohibited discriminatory or other illegal credit practices; the Branch’s record of opening and closing offices and providing services at offices; and process factors such as activities to ascertain credit needs; and the extent of marketing and special credit related programs. Finally, the Evaluation considered other factors as delineated in Section 28-b of the New York Banking Law that reasonably bear upon the extent to which a banking institution is helping to meet the credit needs of its entire community.

DFS derived statistics employed in this Evaluation from various sources. BHNY submitted branch-specific information both as part of the Evaluation process and in its Call Report submitted to the Federal Reserve Bank of New York.

DFS derived the demographic data referred to in this report from the 2020 U.S. Census and the FFIEC. DFS based business data on Dun & Bradstreet reports, which Dun & Bradstreet updates annually. DFS obtained unemployment data from the New York State Department of Labor.

The evaluation period included the period from October 1, 2021, to September 30, 2024.

In its prior Community Reinvestment Act Performance Evaluation as of September 30, 2021, DFS assigned BHNY a rating of “2,” reflecting a “Satisfactory” compliance with regulatory standards.

Current CRA Rating: Outstanding

A. Community Development Test:

BHNY’s community development performance demonstrated an excellent level of community development loans, qualified investments, and services, considering BHNY’s capacity and the need and availability of such opportunities for community development in its assessment area.

BANK HAPOALIM B.M.- NEW YORK BRANCH – CRA PERFORMANCE EVALUATION

1. Community Development Lending:

During the evaluation period, BHNY originated \$95.6 million in new community development loans² and had no outstanding community development loans from prior evaluation periods. The Branch's total of new community development loans for the evaluation period (3 years) on an annualized basis was \$33.1 million, which represented a 23.7% increase from the annualized new community development loans of \$25.8 million for the prior evaluation period (3.25 years).

| Community Development Loans | | | | |
|-----------------------------|------------------------|--------|--------------------------------------------|-------|
| | This Evaluation Period | | Outstandings from Prior Evaluation Periods | |
| Purpose | # of Loans | \$000 | # of Loans | \$000 |
| Affordable Housing | 7 | 28,980 | 0 | 0 |
| Economic Development | 5 | 28,500 | 0 | 0 |
| Community Services | 3 | 38,114 | 0 | 0 |
| Revitalize/Stabilize | 0 | 0 | 0 | 0 |
| Total | 15 | 95,594 | 0 | 0 |

Below are highlights of BHNY's community development lending:

- BHNY renewed a \$9 million line of credit twice during the evaluation period for a total of \$18 million to a major food and beverage manufacturer located in a moderate-income census tract in New York City. This company provides employment for LMI individuals in the assessment area.
- BHNY renewed a \$4 million line of credit twice during the evaluation period for a total of \$8 million, to an organization that provides affordable loans and resources to small businesses, including startups, entrepreneurs, women- and minority-owned businesses.
- BHNY renewed a \$3.8 million working capital facility to a nonprofit organization created to address the needs of persons with limited resources in the metropolitan New York City area. The organization offers programs and community services including transitional housing and shelter, food and health services, substance abuse treatment, and educational assistance.

2. Qualified Investments:

During the evaluation period, BHNY made \$20.7 million in new qualified investments and still had \$16.1 million investments outstanding from prior evaluation periods. In addition, BHNY made

² For analysis purposes, renewals of lines of credit that occur during the evaluation period are considered new extensions of credit. However, the level of lending is reviewed across the period of the evaluation.

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\$456,000 in qualified grants. The Branch’s level of total qualified investments and grants on an annualized basis for the evaluation period (3 years) was \$12.4 million, a 12.5% decline from the annualized qualified investments and grants of \$14.2 million for the prior evaluation period (3.25 years). A majority of BHNY’s qualified new investments consisted of certificates of deposit made in community development financial institutions (“CDFIs”), supporting the community development purpose of economic development.

| Qualified Investments and Grants | | | | |
|----------------------------------|------------------------|---------------|--------------------------------------------|---------------|
| | This Evaluation Period | | Outstandings from Prior Evaluation Periods | |
| CD Investments | # of Inv. | \$000 | # of Inv. | \$000 |
| Affordable Housing | | | 3 | 5,461 |
| Economic Development | 21 | 20,736 | 2 | 10,599 |
| Community Services | | | | |
| Revitalization/Stabilization | | | | |
| Total | 21 | 20,736 | 5 | 16,060 |
| | | | | |
| CD Grants | # of Grants | \$000 | Not Applicable | |
| Affordable Housing | 3 | 18 | | |
| Economic Development | 7 | 44 | | |
| Community Services | 73 | 395 | | |
| Revitalization/Stabilization | | | | |
| Total | 83 | 456 | | |

Below are highlights of BHNY’s qualified investments and grants:

- BHNY invested a total of \$19 million in certificates of deposit that are renewed annually with a CDFI that is also a minority depository institution. The CDFI, located in a moderate-income census tract in New York City, serves the banking and credit needs of the underserved, targeting mostly LMI residents and small businesses.
- BHNY invested \$630,395 in certificates of deposit of two credit unions that are also CDFIs. The two credit unions primarily serve LMI residents, underserved communities, and small businesses in New York City.
- BHNY donated a total of \$27,500 to a nonprofit CDFI that offers programs for LMI individuals and small businesses that include loans, grants, education, affordable housing preservation, job placement, financial and credit literacy training, and access to public benefits.
- BHNY made grants totaling \$23,000 to a non-profit organization that provides direct legal services, brief consultations and educational resources through its staff and volunteer attorneys to community development organizations that serve LMI individuals.
- BHNY made grants totaling \$19,500 to an organization that helps individuals and families in the Bronx improve their economic and social well-being. The organization provides

BANK HAPOALIM B.M.- NEW YORK BRANCH – CRA PERFORMANCE EVALUATION

community services such as food, housing, eviction prevention, health care management, education and youth development, job training, and legal services.

- BHNY made grants totaling \$16,000 to a nonprofit organization that provides various services for youths experiencing homelessness. The organization's services include housing, health and wellness, employment, legal, childcare, and education workshops. All of these services are provided free of charge.

3. Community Development Services:

During the evaluation period, BHNY provided 16 community development services.

| Community Development Services | |
|---------------------------------------------|-----------------------------|
| Activity Type | Number of Activities |
| On-Going Board & Committee Memberships | 3 |
| Technical Assistance | |
| Financial Seminars | 11 |
| Credit Counseling | |
| Other Services & Internship | 2 |
| Total Community Development Services | 16 |

Below are highlights of BHNY's community development services:

- BHNY's CRA officer serves on the budget and finance committee of a nonprofit college fund in the assessment area. The fund supports its affiliated college financially, and for this purpose raises and manages private funds. A majority of the students at the college are from LMI backgrounds.
- Throughout the evaluation period, BHNY personnel provided financial literacy workshops through a nonprofit organization whose mission is to help women achieve economic independence.
- BHNY participated in an internship program for underprivileged students from a high school located in the assessment area. The students intern at the Branch and are trained by personnel on BHNY's various financial products and services.

B. Innovative or Complex Practices:

BHNY demonstrated no use of innovative or flexible community development practices.

C. Responsiveness to Credit and Community Development Needs:

BHNY demonstrated an excellent level of responsiveness to credit and community development needs.

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D. Additional Factors

The extent of participation by the banking institution’s Board of Directors/Trustees in formulating the banking institution’s policies and reviewing its performance with respect to the purposes of the CRA

BHNY’s CRA activities are overseen by its CRA committee, which holds meetings semiannually. The CRA officer prepares and submits for review a quarterly performance report to the CRA committee and an annual report to the New York Executive Committee of the Branch. Additionally, BHNY’s internal audit and compliance departments both review CRA activities and provide their respective reports to the CRA committee and senior management.

1. Discrimination and other illegal practices

Any practices intended to discourage applications for types of credit set forth in the banking institution’s CRA Public File.

DFS did not note any practices that were intended to discourage applications for the types of credit offered by the institution.

- *Evidence of prohibited discriminatory or other illegal credit practices.*

DFS did not note any evidence of prohibited discriminatory or other illegal practices.

2. The banking institution’s record of opening and closing offices and providing services at offices

BHNY has not opened or closed any branches since the prior evaluation. As a wholesale bank, BHNY does not offer retail services at its offices.

3. Process Factors

- *Activities conducted by the banking institution to ascertain the credit needs of its community, including the extent of the banking institution’s efforts to communicate with members of its community regarding the credit services being provided by the banking institution.*

The Branch’s CRA officer participates in CRA related community outreach activities, which helps BHNY ascertain the credit needs of its community. In addition, BHNY employees participate as volunteers in nonprofits and other community groups and are thus able to provide feedback regarding community needs and outreach opportunities.

- *The extent of the banking institution’s marketing and special credit-related programs to make members of the community aware of the credit services offered by the banking institution*

As a wholesale bank, BHNY does not market its credit products and services to the general public. However, the Branch’s ongoing interaction and involvement with various community

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organizations allows management and employees to make members of the community aware of the credit products and services offered.

4. Other factors that in the judgment of the Superintendent bear upon the extent to which a banking institution is helping to meet the credit needs of its entire community

DFS noted no other factors.

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V - GLOSSARY

Aggregate Lending

“Aggregate lending” means the number of loans originated and purchased by all reporting lenders in specified categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the assessment area.

Banking Development District (“BDD”) Program

The BDD Program is a program designed to encourage the establishment of bank branches in areas across New York State where there is a demonstrated need for banking services, in recognition of the fact that banks can play an important role in promoting individual wealth, community development, and revitalization. Among others, the BDD Program seeks to reduce the number of unbanked and underbanked New Yorkers and enhance access to credit for consumers and small businesses. More information about the program, may be found at <https://www.dfs.ny.gov> and search for the BDD Program.

Community Development

“Community development” means:

- Affordable housing (including multifamily housing) for LMI individuals;
- Community services targeted to LMI individuals;
- Activities that promote economic development by financing business or farms that meet the size eligibility standards of the United States Small Business Administration (“SBA”) Development Company or Small Business Investment Company programs, or have gross annual incomes of \$1 million or less;
- Activities that revitalize or stabilize LMI geographies, designated disaster areas, or distressed or underserved metropolitan middle-income geographies designated by the Board of Governors of the federal Reserve System, FDIC, and the Office of Comptroller of the Currency; and
- Activities that seek to prevent defaults and/or foreclosures in loans included in the first and third bullet points above.

Community Development Loan

“Community development loan” means a loan that has its *primary purpose* community development. This includes but is not limited to loans to:

- Borrowers for affordable housing rehabilitation and construction, including construction and permanent financing for multifamily rental property serving LMI persons ([DFS multifamily industry letter](#));
- Nonprofit organizations serving primarily LMI or other community development needs;
- Borrowers to construct or rehabilitate community facilities that are in LMI areas or that primarily serve LMI individuals;

BANK HAPOALIM B.M.- NEW YORK BRANCH – CRA PERFORMANCE EVALUATION

-
- Financial intermediaries including community development financial institutions, community development corporations, minority- and women-owned financial institutions, community loan funds or pools, micro-finance institutions, and low-income or community development credit unions that primarily lend or facilitate lending to promote community development;
 - Local, state, and tribal governments for community development activities; and
 - Borrowers to finance environmental clean-up or redevelopment of an industrial site as part of an effort to revitalize the LMI community in which the property is located.

Community Development Service

“Community development service” means a service that has community development as its *primary purpose*, is related to the provision of financial services, and has not been considered in the evaluation of the banking institution's retail banking services. This includes but is not limited to:

- Providing technical assistance on financial matters to nonprofit, tribal or government organizations serving LMI housing or economic revitalization and development needs;
- Providing technical assistance on financial matters to small businesses or community development organizations;
- Lending employees to provide financial services for organizations facilitating affordable housing construction and rehabilitation or development of affordable housing;
- Providing credit counseling, home buyers and home maintenance counseling, financial planning, or other financial services education to promote community development and affordable housing;
- Establishing school savings programs for LMI individuals;
- Providing seminars for LMI persons on banking and bank account record-keeping;
- Making ATM “Training Machines” available for extended periods at LMI community sites or at community facilities that serve LMI individuals; and
- Technical assistance activities to community development organizations such as:
 - ❖ Serving on a loan review committee;
 - ❖ Developing loan application and underwriting standards;
 - ❖ Developing loan processing systems;
 - ❖ Developing secondary market vehicles or programs;
 - ❖ Assisting in marketing financial services, including the development of advertising and promotions, publications, workshops, and conferences;
 - ❖ Furnishing financial services training for staff and management;
 - ❖ Contributing accounting/bookkeeping services; and

BANK HAPOALIM B.M.- NEW YORK BRANCH – CRA PERFORMANCE EVALUATION

-
- ❖ Assisting in fund raising, including soliciting, or arranging investments.

Community Development Financial Institution (“CDFI”)

A CDFI is a financial institution that provides credit and financial services to underserved markets and populations and has a primary mission of community development, serves a target market, is a financing entity, provides development services, remains accountable to its community, and is a non-governmental entity. CDFIs are certified as such by United States Treasury Department’s CDFI Fund.

Fair Market Rents (“FMRs”)

Fair Market Rents are published and developed annually by the US Department of Housing and Urban Development (“HUD”) and used to determine rent payments for affordable housing projects such as Section 8 contracts in defined metropolitan statistical areas (“MSAs”) nationwide. For easy reference of annual FMRs in New York MSAs or counties, go to www.huduser.gov/portal/datasets/fmr.html

Geography

“Geography” means a census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (“HMDA”)

The Home Mortgage Disclosure Act, enacted by Congress in 1975, and subsequently amended, requires institutions to annually report data about applications for residential (including multifamily) financing.

Income Level

The income level for borrowers is based on household or family income. A geography’s income is categorized by median family income for the geography. In both cases, the income is compared to the Metropolitan Statistical Area (“MSA”) or statewide nonmetropolitan median income.

| Income level of individual or geography | % of the area median income |
|------------------------------------------------|------------------------------------|
| Low-income | Less than 50 |
| Moderate-income | At least 50 and less than 80 |
| Middle-income | At least 80 and less than 120 |
| Upper-income | 120 or more |

BANK HAPOALIM B.M.- NEW YORK BRANCH – CRA PERFORMANCE EVALUATION

LMI Geographies

“LMI geographies” means those census tracts or block numbering areas where, according to the most current U.S. Census, the median family income is less than 80% of the area median family income. In the case of tracted areas that are part of a MSA or Primary Metropolitan Statistical Area (“PMSA”), this would relate to the median family income for the MSA or PMSA in which the tracts are located. In the case of Block Numbering Areas (“BNAs”) and tracted areas that are not part of a MSA or PMSA, the area median family income would be the statewide non-metropolitan median family income.

LMI Borrowers

“LMI borrowers” means borrowers whose income, as reported on the loan application which the lender relied upon in making the credit decision, is less than 80% of the area median family income. In cases where the residential property is in a MSA or PMSA, this would relate to the median family income for that MSA or PMSA. Otherwise, the area median family income would be the statewide non-metropolitan median family income. In all instances, the area median family incomes used to measure borrower income levels are updated annually by the Federal Financial Institutions Examination Council (“FFIEC”).

LMI Individuals/Persons

“LMI individuals” or “LMI persons” means individuals or persons whose income is less than 80% of the area median family income. In the case where the individual resides in a MSA or PMSA, this would relate to the median family income for that MSA or PMSA. Otherwise, the area median family income would be the statewide non-metropolitan median family income. In all instances, the area median family incomes used to measure individual income levels are updated annually by the FFIEC.

LMI Penetration Rate

“LMI penetration rate” means the percentage of a bank’s total loans (for a particular product) that was extended to LMI geographies or borrowers. For example, if a bank made 20 out of a total of 100 loans in LMI geographies or to LMI borrowers, the penetration rate would be 20%.

Low-Income Housing Tax Credit (“LIHTC”)

LIHTC were created under the Tax Reform Act of 1986, that provides incentives to invest in projects for the utilization of private equity in the development of affordable housing aimed at low-income Americans. The tax credits provide a dollar-for-dollar reduction in a taxpayer’s federal income tax. It is more commonly attractive to corporations since the passive loss rules and similar tax changes greatly reduced the value of tax credits and deductions to individual taxpayers.

BANK HAPOALIM B.M.- NEW YORK BRANCH – CRA PERFORMANCE EVALUATION

Minority Depository Institutions (“MDIs”)

An MDI is defined as a federal insured depository institution for which (1) 51 percent or more of the voting stock is owned by minority individuals; or (2) a majority of the board of directors is minority and the community that the institution serves is predominantly minority. For more of MDIs, go to FDIC.gov (Minority Depository Institutions Program) including list of MDIs.

New Markets Tax Credit (“NMTC”)

The NMTC Program was established by Congress in December 2000 to stimulate economic and community development and job creation in low-income communities. It permits taxpayers to receive a credit against federal income taxes for making qualified equity investments in Community Development Entities (“CDEs”). The credit provided to the investor totals 39% of the cost of the investment and is claimed over a 7-year period. CDEs must use substantially all the taxpayer’s investments to make qualified investments in low-income communities. The Fund is administered by the CDFI Fund, an agency of the United States Department of the Treasury.

Paycheck Protection Program (“PPP”) Loans

The Coronavirus Aid, Relief, and Economic Security Act (the “CARES Act”) temporarily permits the U.S. Small Business Administration (“SBA”) to guarantee 100% of 7(a) loans under a new program titled the “Paycheck Protection Program”. The intent of the PPP is to help small business cover payroll costs providing for forgiveness of up to the full principal of qualifying loans guaranteed under the PPP subject to certain rules including how much or percentage of the loan proceeds a borrower spends on payroll costs. A small business owner can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Any amount of the PPP loan that is not forgiven shall be repaid over a 5-year term at a fixed interest rate of 1%. The program officially ended May 31, 2021.

Qualified Investment

“Qualified investment” means a lawful investment, deposit, membership share or grant that has community development as its *primary purpose*. This includes but is not limited to investments, deposits, membership shares or grants in or to:

- Financial intermediaries (including community development financial institutions, community development corporations, minority- and women-owned financial institutions, community loan funds, micro-finance institutions and low-income or community development credit unions) that primarily lend or facilitate lending in LMI areas or to LMI individuals to promote community development;
- Organizations engaged in affordable housing rehabilitation and construction;
- Organizations, including, for example, small business investment corporations that promote economic development by financing small businesses;
- Facilities that promote community development in LMI areas or LMI individuals, such as youth programs, homeless centers, soup kitchens, health care facilities, battered women’s centers, and alcohol and drug recovery centers;

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- Projects eligible for low-income housing tax credits;
- State and municipal obligations, such as revenue bonds that specifically support affordable housing or other community development needs;
- Organizations serving LMI housing or other community development needs, such as counseling for credit, home ownership, home maintenance, and other financial services education; and
- Organizations supporting activities essential to the capacity of LMI individuals or geographies to utilize credit to sustain economic development, such as day care operations and job training programs that facilitate access to permanent jobs.

Small Business Loan

A small business loan is a loan less than or equal to \$1 million.



TAB # 3



Bank Hapoalim B.M. U.S. Branches

1. New York (FDIC Insured)
2. Americas Tower (Uninsured)

Both branches are located at 1120 Avenue of the America, New York, NY 10036



| | |
|-------------|-----------------------------------------------------|
| Address | 1120 Ave Of The Americas, New York, New York, 10036 |
| MSA/MD Code | 35614 |
| State Code | 36 |
| County Code | 061 |
| Tract Code | 0096.00 |
| MSA/MD Name | NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ |
| State Name | NEW YORK |
| County Name | NEW YORK COUNTY |



TAB # 4



A list of Bank Hapoalim B.M. U.S branches opened or closed during the current year and prior two calendar years.

No branches were opened during the current calendar year and prior years, 2024 and 2023. Uninsured Plaza branch, located at 1120 Avenue of the Americas, New York, NY 10036, was closed on July 12, 2024.



TAB # 5



March 7, 2025

A List of Retail Services Offered Including Loan and Deposit Products, Transaction Fees, and Hours of Operation

Hours of Operation

| | |
|------------------|------------------------|
| Monday | 9:00AM – 5:00PM |
| Tuesday | 9:00AM – 5:00PM |
| Wednesday | 9:00AM – 5:00PM |
| Thursday | 9:00AM – 5:00PM |
| Friday | 9:00AM – 5:00PM |
| Saturday | Closed |
| Sunday | Closed |

The Bank is closed on Federal Bank Holidays.

Retail Services Offered Including Loan and Deposit Products

See documents attached in folder.

Transaction Fees

See documents attached in folder.



Bank Hapoalim B.M. offers the following Loan and Deposit products

| Loan Products |
|-----------------------------------|
| TERM-COMMERCIAL |
| TERM COMMERCIAL CAPITAL CALL |
| SBA/PPP |
| INSTALLMENT LOAN |
| DEFERRED INTEREST LOAN |
| DEFERRED PRINCIPAL LOAN |
| INTEREST RESERVE LOAN |
| TERM-MORTGAGE |
| TERM-CONSTRUCTION |
| TERM-SPORT |
| TERM-SERVICING RIGHTS |
| TERM-MIDDLE MARKET |
| TERM-BACK TO BACK |
| LOANS-AVAILABLE FOR SALE (AFS) |
| MORTGAGE WAREHOUSING |
| LEASES TYPE A (87/13) REVOLVING |
| LEASES-TYPE A/B/C |
| LEASES-OPERATING NO RESIDUAL |
| PREMIUM FINANCE |
| REVOLVING ADVANCES |
| REVOLVING MORTGAGE |
| REVOLVING-CONSTRUCTION |
| REVOLVING SPORT |
| REVOLVING SERVICE RIGHTS |
| REVOLVING-MIDDLE MARKET |
| REVOLVING BACK TO BACK LOAN |
| REVOLVING CAPITAL CALL |
| REVOLVING MULTI PURPOSE |
| REVOLVING - NOT LEGALLY COMMITTED |
| OVERDRAFT LEGALLY COMMITTED |
| OVERDRAFT NOT LEGALLY COMMITTED |
| STAND BY L/C BID |

| |
|------------------------------------------|
| NONPERF SBLC FIN |
| STANDBY L/C PERFORMANCE |
| NONPERF SBLC PERF |
| STANDBY L/C FINANCIAL |
| STANDBY L/C ADVANCE |
| L/C CONFIRMED |
| COMMERCIAL L/C |
| NONPERF SBLC FIN |
| LETTER OF CREDIT UNCONFIRMED |
| NONPERF LC UNCNF |
| DEFERRED PAYMENT |
| NONPERF DEF PMT LC |
| LC REIMBURSEMENT |
| NOTICE OF ASSETS HELD |
| EVERGREEN STANDBY L/C |
| NONPERF EVERGREEN |
| AIR/STEAMSHIP GUARANTEE |
| SBIC-FUND |
| MARKETABLE SECURITY (FS) CORP BOND |
| MARKETABLE SECURITY (AFS) STRIPPED CNVT |
| MARKETABLE SEC (AFS) CALL/PUT |
| MARKETABLE SEC (AFS) AST BCKED SEC |
| MARKETABLE SEC (AFS) CDO |
| MARKETABLE SEC (AFS) PRIN PROTECT NTS |
| MARKETABLE SEC (AFS) RESTRUCTURED ASSETS |
| MARKETABLE SEC (AFS) EUROBONDS |
| MKT SEC (AFS) INTERMEDIATE TERM NOTES |
| MKT SEC (AFS) FLOATING RATE NOTES |
| INVESTMENT PARTICIPATION IN LP'S |
| EQUITY MEZZANINE FUND |
| MUTUAL FUND INVESTMENT |
| BANKER'S ACCEPTANCE |
| DISCOUNTED BANKERS ACCEPTANCE |
| DISCOUNTED INTEREST LOANS |
| DO NOT USE DISCOUNTED LOANS |
| EURODOLLAR PLACEMENT |
| COMMERCIAL MORTGAGE |
| TERM MORTGAGE |
| LETTER OF CREDIT ADVISING |

| Deposit Products | |
|-------------------------|----------------------|
| DEMAND DEPOSIT ACCOUNTS | ACCOUNT NAME |
| | Loan no deposit acct |
| | DDA foreign non-pers |
| | Dom non-person int |
| | Fgn non-pers int |
| | lola law firm |
| | Escrow agent non-per |
| | lola nys |
| | Investment |
| | Overnight investment |
| | 1031 Exchange master |
| | 1031 Exchange sub |
| | Landlord dom non-per |
| | Landlord fgn non-per |
| | Landlord fgn non-per |
| | 1031 Exchange attrny |
| | Cdar |
| | Cdar reciprocal |
| | Combined stmt DDA |
| | |
| MONEY MARKET ACCOUNTS | Mm dom non-pers |
| | Mm fgn non-pers |
| | Overnight fgn non/ps |
| | Mmda non per dom esc |
| | |
| SAVINGS ACCOUNTS | Tenant domestic pers |
| | Escrow dom non pers |
| | Escrow fgn non pers |
| | Oatd domestic n/psub |
| | Oatd frn non-isr n/p |
| | Oatd fgn isr non-per |
| | |
| TIME DEPOSIT ACCOUNTS | Fixed s/t dom non |
| | Fxd s/t fgn no-il np |
| | Fixed fgn isr non-pe |
| | Fixed dom non-bank s |
| | Fixed s/t fgn non-bk |
| | Fixed l/t fgn non-bk |
| | Prime domestic n/p |
| | Prime foreign n/p |

| | |
|---------------------|----------------------|
| | Fixed l/t dom non |
| | Fixed l/t non-isr |
| | Dom corp libor |
| | Forgn pr inv corp |
| | Fgn pers inv corp CD |
| | Call acct non persnl |
| | Call acct nonper tr1 |
| | Call acct nonper tr2 |
| | Cdars reciprocal |
| | Cdars |
| | Term ecb nonbk inst |
| | Ovnt ecb nonbk inst |
| | |
| NOW ACCOUNTS | Now dom non-pers |

BHI Commercial Banking Fee Schedule

(Effective April 1st, 2025)



| COMMERCIAL ACCOUNT FEES | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| Checking Account Maintenance (Monthly per account) | \$30.00 |
| Money Market Maintenance (MMDA) | Waived |
| GENERAL ACCOUNT SERVICES | |
| Check Deposited (Per item, Delivered to BHI Branch) | \$20.00 |
| Checks Paid (per item) | \$0.40 |
| Deposit Slips Processed (per item) | \$2.00 |
| Return Deposit Item (per item) | \$10.00 |
| Stop Payment (per item) | \$25.00 |
| Stop Payment (range) | \$30.00 |
| Official Bank Checks (per item) | \$40.00 |
| Deposit Administration Fee (Charged as \$0.12 per \$1,000 on monthly average Ledger DDA balance) | \$0.12 per \$1000 |
| BUSINESS ONLINE BANKING SERVICES | |
| Transactional Packages | |
| Multi Access (per company ID) Single Login for Multiple Companies, Fully Transactional All Inclusive: Unlimited Users, Unlimited Accounts, Unlimited Internal Transfers, Wire Module, ACH Module, Mobile Access | \$180.00 |
| Unlimited Online Access (per company ID) Fully Transactional All Inclusive: Unlimited Users, Unlimited Accounts, Unlimited Internal Transfers, Wire Module, ACH Module, Mobile Access | \$130.00 |
| View Only Packages | |
| BHI Online Access (per company ID) Includes: Information Reporting View, One Online User, One Account | \$50.00 |
| Standard Online Access (per company ID) Includes: Information Reporting View, Multiple Online Users, Up to Three Accounts | \$50.00 |
| CASH MANAGEMENT SERVICES | |
| Wire Transfer Services | |
| Incoming Wire (per item) | \$20.00 |
| Outgoing Online Domestic Wire (per item) | \$30.00 |
| Outgoing Online International Wire* (per item) | \$40.00 |
| Outgoing Manual Domestic/International Wire* (per item) | \$130.00 |
| Wire Investigation | \$50.00 |
| Correspondent Bank Fee (Applicable to wire payments requiring a bank where you do not specify one. Fee depends on wire payment) | |
| Payment Amount: | |
| \$1-\$99 | Waived |
| \$100-\$499 | \$5.00 |
| \$500-\$999 | \$10.00 |
| \$1000-\$4999 | \$15.00 |
| >\$5000 | \$20.00 |
| ACH Services | |
| Incoming Domestic and International ACH (per item) | \$0.30 |
| ACH Domestic Payment (per item) | \$0.30 |
| ACH Domestic Collection (per item) | \$0.30 |
| Remote Deposit Capture | |
| RDC Set-Up Fee - New Device - One Time Scanner Acquisition | \$800.00 |
| RDC Set-Up Fee - Existing Device Programming - One Time Fee | \$100.00 |
| CCX (Cash Image File Upload) One Time Implementation Fee | \$1500.00 |
| RDC/CCX Monthly Maintenance | \$80.00 |
| RDC/CCX Deposit (per check) | \$0.30 |
| RDC/CCX Deposit (per batch) | \$2.00 |

Applies to NEW YORK BRANCHES DOMESTIC ACCOUNTS

* For International Fund Transfers, on Business Accounts only, the Bank will receive a rebate fee from intermediary bank up to \$10.00 for each fund transfer, based on transfer amount, where you have not selected the intermediary bank.



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BHI Commercial Banking Fee Schedule

(Effective April 1st, 2025)

| | |
|----------------------------------------------------------------------------------------------|-----------------|
| Positive Pay Services | |
| Check Positive Pay (Monthly per account) | \$50.00 |
| ACH Positive Pay (Monthly per account) | \$50.00 |
| Lockbox | |
| Custom Solution | Fee Varies |
| ZERO BALANCE ACCOUNTS | |
| Zero Balance Account (ZBA) Master (Monthly per account) | \$50.00 |
| Zero Balance Account (ZBA) Sub (Monthly per account) | \$25.00 |
| CONTROLLED DISBURSEMENT | |
| Controlled Disbursement (Monthly per account) | \$250.00 |
| DACA | |
| Deposit Account Control Agreement (DACA) (one time) | \$500.00 |
| Deposit Account Control Agreement (DACA) (monthly) | \$300.00 |
| OTHER | |
| Overdraft Charge (per item) | \$35.00 |
| Interest on Overdraft Balance | Prime + 4% |
| Unavailable Funds Fee (UAF) | \$25.00 |
| Paper Statements for Online Customers (per statement, \$2.00 per page in excess of 20 pages) | \$30.00 |
| Legal Process | \$100.00 |
| Euro Account (Annually, based on Average Daily Balance) | 40 basis points |

Applies to NEW YORK BRANCHES DOMESTIC ACCOUNTS

* For International Fund Transfers, on Business Accounts only, the Bank will receive a rebate fee from intermediary bank up to \$10.00 for each fund transfer, based on transfer amount, where you have not selected the intermediary bank.



BHI Corporate Services Fee Schedule

(Effective April 1st, 2025)



| COMMERCIAL ACCOUNT FEES | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| Checking Account Monthly per account, and will be waived if monthly DDA average collected balance meets/exceeds \$500,000 minimum | \$400.00 |
| Money Market Maintenance (MMDA) | Waived |
| GENERAL ACCOUNT SERVICES | |
| Check Deposited (Per item, Delivered to BHI Branch) | \$20.00 |
| Checks Paid (per item) | \$0.40 |
| Deposit Slips Processed (per item) | \$2.00 |
| Return Deposit Item (per item) | \$10.00 |
| Stop Payment (per item) | \$25.00 |
| Stop Payment (range) | \$30.00 |
| Official Bank Checks (per item) | \$40.00 |
| BUSINESS ONLINE BANKING SERVICES | |
| Transactional Packages | |
| Multi Access (per company ID) Single Login for Multiple Companies, Fully Transactional All Inclusive: Unlimited Users, Unlimited Accounts, Unlimited Internal Transfers, Wire Module, ACH Module, Mobile Access | \$180.00 |
| Unlimited Online Access (per company ID) Fully Transactional All Inclusive: Unlimited Users, Unlimited Accounts, Unlimited Internal Transfers, Wire Module, ACH Module, Mobile Access | \$130.00 |
| View Only Packages | |
| BHI Online Access (per company ID) Includes: Information Reporting View, One Online User, One Account | \$50.00 |
| Standard Online Access (per company ID) Includes: Information Reporting View, Multiple Online Users, Up to Three Accounts | \$50.00 |
| CASH MANAGEMENT SERVICES | |
| Wire Transfer Services | |
| Incoming Wire (per item) | \$20.00 |
| Outgoing Online Domestic Wire (per item) | \$30.00 |
| Outgoing Online International Wire* (per item) | \$40.00 |
| Outgoing Manual Domestic/International Wire* (per item) | \$130.00 |
| Wire Investigation | \$50.00 |
| Correspondent Bank Fee (Applicable to wire payments requiring a bank where you do not specify one. Fee depends on wire payment) | |
| Payment Amount: | |
| \$1-\$99 | Waived |
| \$100-\$499 | \$5.00 |
| \$500-\$999 | \$10.00 |
| \$1000-\$4999 | \$15.00 |
| >\$5000 | \$20.00 |
| ACH Services | |
| Incoming Domestic and International ACH (per item) | \$0.30 |
| ACH Domestic Payment (per item) | \$0.30 |
| ACH Domestic Collection (per item) | \$0.30 |
| Remote Deposit Capture | |
| RDC Set-Up Fee - New Device - One Time Scanner Acquisition | \$800.00 |
| RDC Set-Up Fee - Existing Device Programming - One Time Fee | \$100.00 |
| CCX (Cash Image File Upload) One Time Implementation Fee | \$1500.00 |
| RDC/CCX Monthly Maintenance | \$80.00 |
| RDC/CCX Deposit (per check) | \$0.30 |
| RDC/CCX Deposit (per batch) | \$2.00 |

Applies to NEW YORK BRANCHES DOMESTIC ACCOUNTS

* For International Fund Transfers, on Business Accounts only, the Bank will receive a rebate fee from intermediary bank up to \$10.00 for each fund transfer, based on transfer amount, where you have not selected the intermediary bank.



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BHI Corporate Services Fee Schedule

(Effective April 1st, 2025)

| | |
|----------------------------------------------------------------------------------------------|-----------------|
| Positive Pay Services | |
| Check Positive Pay (Monthly per account) | \$50.00 |
| ACH Positive Pay (Monthly per account) | \$50.00 |
| Lockbox | |
| Custom Solution | Fee Varies |
| ZERO BALANCE ACCOUNTS | |
| Zero Balance Account (ZBA) Master (Monthly per account) | \$50.00 |
| Zero Balance Account (ZBA) Sub (Monthly per account) | \$25.00 |
| CONTROLLED DISBURSEMENT | |
| Controlled Disbursement (Monthly per account) | \$250.00 |
| DACA | |
| Deposit Account Control Agreement (DACA) (one time) | \$500.00 |
| Deposit Account Control Agreement (DACA) (monthly) | \$300.00 |
| OTHER | |
| Overdraft Charge (per item) | \$35.00 |
| Interest on Overdraft Balance | Prime + 4% |
| Unavailable Funds Fee (UAF) | \$25.00 |
| Paper Statements for Online Customers (per statement, \$2.00 per page in excess of 20 pages) | \$30.00 |
| Legal Process | \$100.00 |
| Euro Account (Annually, based on Average Daily Balance) | 40 basis points |

Applies to NEW YORK BRANCHES DOMESTIC ACCOUNTS

* For International Fund Transfers, on Business Accounts only, the Bank will receive a rebate fee from intermediary bank up to \$10.00 for each fund transfer, based on transfer amount, where you have not selected the intermediary bank.



BHI Domestic Accounts Hi-Tech Fee Schedule

(Effective May 1st, 2025)



| COMMERCIAL ACCOUNT FEES | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| Checking Account Maintenance Monthly per account, if monthly DDA average collected balance meets/exceeds \$5,000 minimum | \$30.00 |
| Checking Account Maintenance Monthly per account, if monthly DDA average collected does not meet \$5,000 minimum | \$150.00 |
| Money Market Maintenance (MMDA) | Waived |
| GENERAL ACCOUNT SERVICES | |
| Check Deposited (Per item, Delivered to BHI Branch) | \$20.00 |
| Deposit Slips Processed (per item) | Waived |
| Checks Paid (per item) | \$0.50 |
| Copy of Paid Check | Waived |
| Return Deposit Item (per item) | \$5.00 |
| Stop Payment (per item) | \$12.50 |
| Stop Payment (range) | \$15.00 |
| Official Bank Checks (per item) | \$40.00 |
| BUSINESS ONLINE BANKING SERVICES | |
| Unlimited Online Access (per company ID) Fully Transactional All Inclusive: Unlimited Users, Unlimited Accounts, Unlimited Internal Transfers, Wire Module, ACH Module, Mobile Access | Waived |
| CASH MANAGEMENT SERVICES | |
| Wire Transfer Services | |
| Incoming Wire (per item) | Waived |
| Outgoing Online Domestic Wire (per item) | \$8.00 |
| Outgoing Online International Wire* (per item) | \$15.00 |
| Outgoing Wire to Bank Hapoalim Israel | Waived |
| Outgoing Manual Domestic/International Wire* (per item) | \$130.00 |
| Wire Investigation | \$50.00 |
| Correspondent Bank Fee (Applicable to wire payments requiring a bank where you do not specify one. Fee depends on wire payment) | |
| Payment Amount: | |
| \$1-\$99 | Waived |
| \$100-\$499 | \$5.00 |
| \$500-\$999 | \$10.00 |
| \$1000-\$4999 | \$15.00 |
| >\$5000 | \$20.00 |
| ACH Services | |
| Incoming Domestic and International ACH (per item) | Waived |
| ACH Domestic Payment (per item) | \$0.30 |
| ACH Domestic Collection (per item) | \$0.30 |
| Remote Deposit Capture | |
| RDC Set-Up Fee - New Device - One Time Scanner Acquisition | \$800.00 |
| RDC Set-Up Fee - Existing Device Programming - One Time Fee | \$100.00 |
| CCX (Cash Image File Upload) One Time Implementation Fee | \$1500.00 |
| RDC/CCX Monthly Maintenance | \$90.00 |
| RDC/CCX Deposit (per check) | Waived |
| RDC/CCX Deposit (per batch) | \$0.43 |

Applies to NEW YORK BRANCHES DOMESTIC ACCOUNTS

* For International Fund Transfers, on Business Accounts only, the Bank will receive a rebate fee from intermediary bank up to \$10.00 for each fund transfer, based on transfer amount, where you have not selected the intermediary bank.



Bank Hapoalim B.M. 1120 Avenue of the Americas, New York, NY 10036-2790

www.bhiusa.com



BHI Domestic Accounts Hi-Tech Fee Schedule

(Effective April 1st, 2025)

| | |
|-----------------------------------------------------------------|-----------------|
| Positive Pay Services | |
| Check Positive Pay (Monthly per account) | \$50.00 |
| ACH Positive Pay (Monthly per account) | \$50.00 |
| Lockbox | |
| Custom Solution | Fee Varies |
| ZERO BALANCE ACCOUNTS | |
| Zero Balance Account (ZBA) Master (Monthly per account) | \$50.00 |
| Zero Balance Account (ZBA) Sub (Monthly per account) | \$25.00 |
| CONTROLLED DISBURSEMENT | |
| Controlled Disbursement (Monthly per account) | \$250.00 |
| DACA | |
| Deposit Account Control Agreement (DACA) (one time) | \$500.00 |
| Deposit Account Control Agreement (DACA) (monthly) | \$300.00 |
| OTHER | |
| Overdraft Charge (per item) | \$35.00 |
| Interest on Overdraft Balance | Prime + 4% |
| Unavailable Funds Fee (UAF) | \$25.00 |
| Legal Process | \$100.00 |
| Closing Account (for accounts that are open less than 180 days) | \$150.00 |
| Euro Account (Annually, based on Average Daily Balance) | 40 basis points |

Applies to NEW YORK BRANCHES DOMESTIC ACCOUNTS

* For International Fund Transfers, on Business Accounts only, the Bank will receive a rebate fee from intermediary bank up to \$10.00 for each fund transfer, based on transfer amount, where you have not selected the intermediary bank.



Bank Hapoalim B.M. 1120 Avenue of the Americas, New York, NY 10036-2790

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BHI Commercial Banking Fee Schedule

(Effective April 1st, 2025)



| COMMERCIAL ACCOUNT FEES | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| Checking Account Maintenance (Monthly per account) | \$30.00 |
| Money Market Maintenance (MMDA) | Waived |
| GENERAL ACCOUNT SERVICES | |
| Check Deposited (Per item, Delivered to BHI Branch) | \$20.00 |
| Checks Paid (per item) | \$0.40 |
| Deposit Slips Processed (per item) | \$2.00 |
| Return Deposit Item (per item) | \$10.00 |
| Stop Payment (per item) | \$25.00 |
| Stop Payment (range) | \$30.00 |
| Official Bank Checks (per item) | \$40.00 |
| BUSINESS ONLINE BANKING SERVICES | |
| Transactional Packages | |
| Multi Access (per company ID) Single Login for Multiple Companies, Fully Transactional All Inclusive: Unlimited Users, Unlimited Accounts, Unlimited Internal Transfers, Wire Module, ACH Module, Mobile Access | \$180.00 |
| Unlimited Online Access (per company ID) Fully Transactional All Inclusive: Unlimited Users, Unlimited Accounts, Unlimited Internal Transfers, Wire Module, ACH Module, Mobile Access | \$130.00 |
| View Only Packages | |
| BHI Online Access (per company ID) Includes: Information Reporting View, One Online User, One Account | \$50.00 |
| Standard Online Access (per company ID) Includes: Information Reporting View, Multiple Online Users, Up to Three Accounts | \$50.00 |
| CASH MANAGEMENT SERVICES | |
| Wire Transfer Services | |
| Incoming Wire (per item) | \$20.00 |
| Outgoing Online Domestic Wire (per item) | \$30.00 |
| Outgoing Online International Wire* (per item) | \$40.00 |
| Outgoing Manual Domestic/International Wire* (per item) | \$130.00 |
| Wire Investigation | \$50.00 |
| Correspondent Bank Fee (Applicable to wire payments requiring a bank where you do not specify one. Fee depends on wire payment) | |
| Payment Amount: | |
| \$1-\$99 | Waived |
| \$100-\$499 | \$5.00 |
| \$500-\$999 | \$10.00 |
| \$1000-\$4999 | \$15.00 |
| >\$5000 | \$20.00 |
| ACH Services | |
| Incoming Domestic and International ACH (per item) | \$0.30 |
| ACH Domestic Payment (per item) | \$0.30 |
| ACH Domestic Collection (per item) | \$0.30 |
| Remote Deposit Capture | |
| RDC Set-Up Fee - New Device - One Time Scanner Acquisition | \$800.00 |
| RDC Set-Up Fee - Existing Device Programming - One Time Fee | \$100.00 |
| CCX (Cash Image File Upload) One Time Implementation Fee | \$1500.00 |
| RDC/CCX Monthly Maintenance | \$80.00 |
| RDC/CCX Deposit (per check) | \$0.30 |
| RDC/CCX Deposit (per batch) | \$2.00 |

Applies to NEW YORK BRANCHES DOMESTIC ACCOUNTS

* For International Fund Transfers, on Business Accounts only, the Bank will receive a rebate fee from intermediary bank up to \$10.00 for each fund transfer, based on transfer amount, where you have not selected the intermediary bank.



Bank Hapoalim B.M. 1120 Avenue of the Americas, New York, NY 10036-2790

www.bhiusa.com



BHI Commercial Banking Fee Schedule

(Effective April 1st, 2025)

| | |
|----------------------------------------------------------------------------------------------|-----------------|
| Positive Pay Services | |
| Check Positive Pay (Monthly per account) | \$50.00 |
| ACH Positive Pay (Monthly per account) | \$50.00 |
| Lockbox | |
| Custom Solution | Fee Varies |
| ZERO BALANCE ACCOUNTS | |
| Zero Balance Account (ZBA) Master (Monthly per account) | \$50.00 |
| Zero Balance Account (ZBA) Sub (Monthly per account) | \$25.00 |
| CONTROLLED DISBURSEMENT | |
| Controlled Disbursement (Monthly per account) | \$250.00 |
| DACA | |
| Deposit Account Control Agreement (DACA) (one time) | \$500.00 |
| Deposit Account Control Agreement (DACA) (monthly) | \$300.00 |
| OTHER | |
| Overdraft Charge (per item) | \$35.00 |
| Interest on Overdraft Balance | Prime + 4% |
| Unavailable Funds Fee (UAF) | \$25.00 |
| Paper Statements for Online Customers (per statement, \$2.00 per page in excess of 20 pages) | \$30.00 |
| Legal Process | \$100.00 |
| Euro Account (Annually, based on Average Daily Balance) | 40 basis points |

Applies to NEW YORK BRANCHES DOMESTIC ACCOUNTS

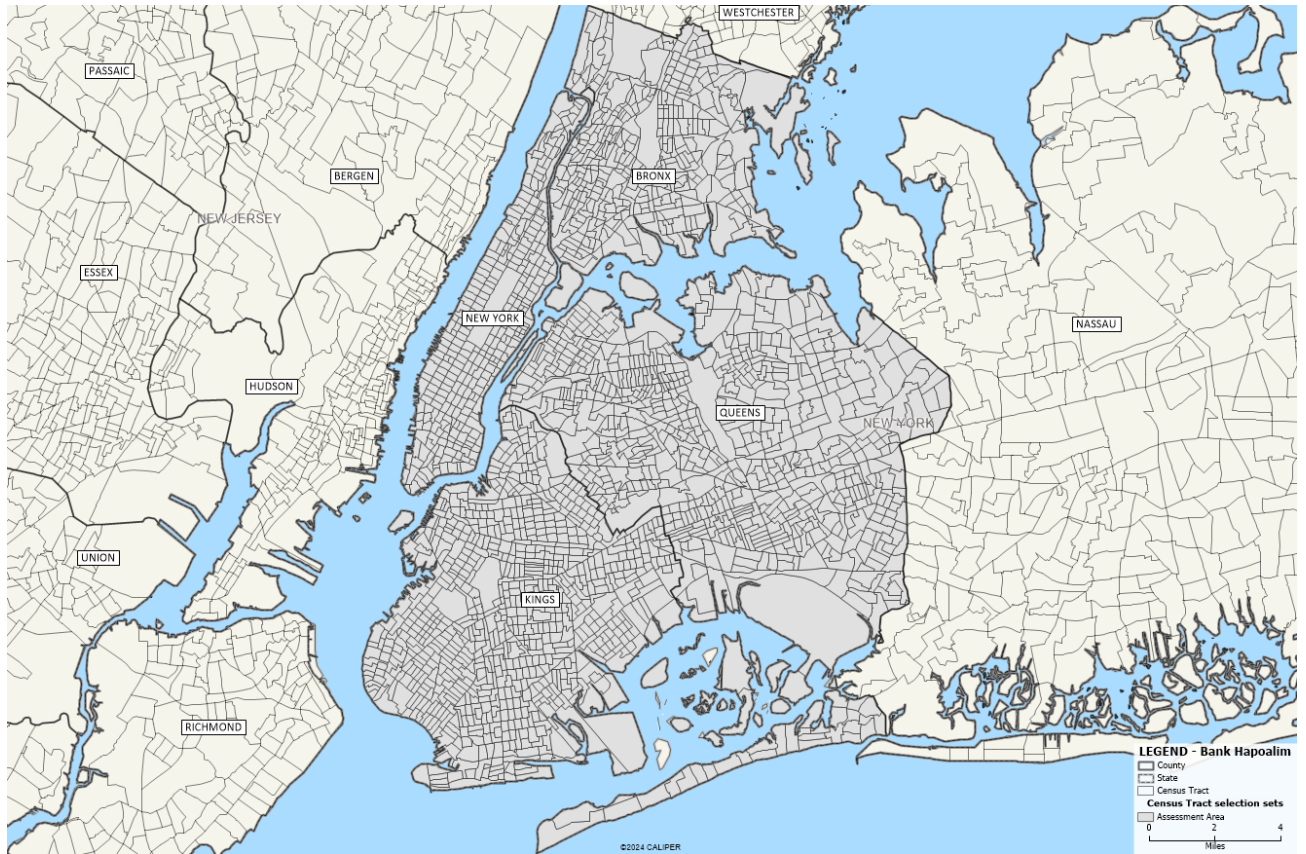
* For International Fund Transfers, on Business Accounts only, the Bank will receive a rebate fee from intermediary bank up to \$10.00 for each fund transfer, based on transfer amount, where you have not selected the intermediary bank.





TAB # 6

Assessment Area Map





Assessment Area Geographies (Census Tracts)

| Bronx County (36-005) | | | | | | | | | |
|-----------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 0001.00 | 0060.00 | 0119.00 | 0173.00 | 0217.00 | 0246.00 | 0295.00 | 0356.00 | 0394.00 | 0431.02 |
| 0002.00 | 0061.00 | 0121.01 | 0175.00 | 0218.00 | 0247.00 | 0296.00 | 0358.00 | 0395.00 | 0434.00 |
| 0004.00 | 0062.00 | 0121.02 | 0177.01 | 0219.00 | 0248.00 | 0297.00 | 0359.00 | 0396.00 | 0435.01 |
| 0016.00 | 0063.01 | 0123.00 | 0177.02 | 0220.00 | 0249.00 | 0300.00 | 0360.00 | 0397.00 | 0435.02 |
| 0019.01 | 0063.02 | 0125.00 | 0179.01 | 0221.01 | 0250.00 | 0301.00 | 0361.00 | 0398.00 | 0435.03 |
| 0019.02 | 0064.00 | 0127.01 | 0179.02 | 0221.02 | 0251.00 | 0302.01 | 0363.00 | 0399.01 | 0436.00 |
| 0019.03 | 0065.00 | 0129.01 | 0181.01 | 0222.00 | 0252.00 | 0302.02 | 0364.00 | 0399.02 | 0442.00 |
| 0019.04 | 0067.00 | 0130.00 | 0181.02 | 0223.00 | 0253.00 | 0307.01 | 0365.01 | 0401.00 | 0444.00 |
| 0020.01 | 0068.00 | 0131.00 | 0183.01 | 0224.01 | 0254.00 | 0309.00 | 0365.02 | 0403.02 | 0448.00 |
| 0020.02 | 0069.00 | 0132.00 | 0183.02 | 0224.03 | 0255.00 | 0310.00 | 0367.00 | 0403.03 | 0449.01 |
| 0023.00 | 0070.00 | 0133.00 | 0184.00 | 0224.04 | 0256.00 | 0312.00 | 0368.00 | 0403.04 | 0449.02 |
| 0024.00 | 0071.00 | 0135.00 | 0185.01 | 0225.00 | 0257.00 | 0314.00 | 0369.01 | 0404.00 | 0451.01 |
| 0025.00 | 0072.00 | 0138.00 | 0185.02 | 0227.01 | 0261.00 | 0316.00 | 0369.02 | 0405.01 | 0451.02 |
| 0027.01 | 0073.00 | 0141.00 | 0189.00 | 0227.02 | 0263.00 | 0318.00 | 0370.00 | 0405.02 | 0456.00 |
| 0027.02 | 0074.00 | 0143.00 | 0193.00 | 0227.03 | 0264.00 | 0319.00 | 0371.00 | 0406.00 | 0458.00 |
| 0028.00 | 0075.00 | 0144.00 | 0194.00 | 0228.00 | 0265.00 | 0323.00 | 0372.00 | 0407.01 | 0460.00 |
| 0031.00 | 0076.00 | 0145.00 | 0195.00 | 0229.01 | 0266.01 | 0324.00 | 0373.00 | 0407.02 | 0462.03 |
| 0033.00 | 0077.00 | 0147.01 | 0197.00 | 0229.02 | 0266.02 | 0326.00 | 0374.00 | 0408.00 | 0462.04 |
| 0035.00 | 0078.00 | 0147.02 | 0199.00 | 0230.00 | 0267.01 | 0328.00 | 0375.04 | 0409.00 | 0462.05 |
| 0037.00 | 0079.00 | 0149.00 | 0200.00 | 0231.00 | 0267.02 | 0330.00 | 0376.00 | 0411.00 | 0462.06 |
| 0038.00 | 0083.00 | 0151.00 | 0201.00 | 0232.00 | 0269.00 | 0332.01 | 0378.00 | 0413.00 | 0462.07 |
| 0039.00 | 0084.00 | 0152.00 | 0202.00 | 0233.01 | 0273.00 | 0332.02 | 0379.00 | 0414.00 | 0462.08 |
| 0040.01 | 0085.00 | 0153.00 | 0204.00 | 0233.02 | 0274.01 | 0334.00 | 0380.00 | 0415.00 | 0462.09 |
| 0041.00 | 0086.00 | 0155.00 | 0205.01 | 0235.01 | 0274.02 | 0335.00 | 0381.00 | 0418.00 | 0484.01 |
| 0042.00 | 0087.00 | 0157.00 | 0205.02 | 0235.02 | 0276.00 | 0336.01 | 0382.00 | 0419.00 | 0484.02 |
| 0043.00 | 0089.00 | 0158.00 | 0206.01 | 0236.00 | 0277.00 | 0336.02 | 0383.01 | 0420.00 | 0504.00 |
| 0044.00 | 0090.00 | 0159.00 | 0209.00 | 0237.02 | 0279.00 | 0337.00 | 0383.03 | 0421.00 | 0516.01 |
| 0046.00 | 0092.00 | 0160.00 | 0210.01 | 0237.03 | 0281.00 | 0338.01 | 0383.04 | 0422.00 | 0516.02 |
| 0048.00 | 0093.01 | 0161.00 | 0210.02 | 0237.04 | 0283.00 | 0338.02 | 0385.00 | 0423.00 | |
| 0050.01 | 0093.02 | 0162.00 | 0211.00 | 0238.00 | 0284.00 | 0340.00 | 0386.00 | 0424.00 | |
| 0050.02 | 0096.00 | 0163.00 | 0212.00 | 0239.00 | 0285.00 | 0342.00 | 0387.00 | 0425.00 | |
| 0051.00 | 0098.00 | 0164.00 | 0213.01 | 0240.00 | 0286.00 | 0343.00 | 0388.00 | 0426.00 | |
| 0052.00 | 0110.00 | 0165.00 | 0213.02 | 0241.00 | 0287.00 | 0344.00 | 0389.00 | 0428.00 | |
| 0053.00 | 0115.02 | 0166.00 | 0215.01 | 0243.00 | 0288.00 | 0345.00 | 0390.00 | 0429.01 | |
| 0054.00 | 0117.01 | 0167.00 | 0215.02 | 0244.00 | 0289.00 | 0348.00 | 0391.00 | 0429.02 | |
| 0056.00 | 0117.02 | 0169.00 | 0216.01 | 0245.01 | 0293.01 | 0350.00 | 0392.00 | 0430.00 | |
| 0059.02 | 0118.00 | 0171.00 | 0216.02 | 0245.02 | 0293.02 | 0351.00 | 0393.00 | 0431.01 | |



| Kings County (36-047) | | | | | | | | | |
|-----------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 0001.00 | 0100.00 | 0190.00 | 0275.00 | 0360.01 | 0443.00 | 0533.00 | 0654.00 | 0822.00 | 1010.00 |
| 0002.00 | 0101.00 | 0191.00 | 0276.00 | 0360.02 | 0444.00 | 0534.00 | 0656.00 | 0824.00 | 1012.00 |
| 0003.01 | 0102.00 | 0192.00 | 0277.00 | 0361.00 | 0445.00 | 0535.00 | 0658.00 | 0826.00 | 1014.00 |
| 0005.01 | 0104.01 | 0193.00 | 0278.00 | 0362.00 | 0446.00 | 0537.00 | 0660.00 | 0828.00 | 1016.00 |
| 0005.02 | 0104.02 | 0194.00 | 0279.00 | 0363.00 | 0447.00 | 0538.00 | 0662.00 | 0830.00 | 1018.00 |
| 0007.00 | 0106.01 | 0195.00 | 0280.00 | 0364.00 | 0448.00 | 0539.00 | 0666.00 | 0832.00 | 1020.00 |
| 0009.00 | 0106.02 | 0196.00 | 0281.00 | 0365.01 | 0449.01 | 0542.00 | 0670.00 | 0834.00 | 1022.00 |
| 0011.00 | 0108.01 | 0197.00 | 0282.00 | 0365.02 | 0449.02 | 0543.00 | 0672.00 | 0836.00 | 1024.00 |
| 0013.00 | 0108.02 | 0198.00 | 0283.00 | 0366.00 | 0450.00 | 0544.00 | 0674.00 | 0838.00 | 1026.00 |
| 0015.01 | 0110.00 | 0199.00 | 0284.00 | 0367.00 | 0452.00 | 0545.00 | 0676.00 | 0840.00 | 1028.01 |
| 0015.02 | 0112.00 | 0200.00 | 0285.01 | 0369.00 | 0453.00 | 0546.00 | 0678.00 | 0846.00 | 1028.02 |
| 0018.01 | 0114.00 | 0201.00 | 0285.02 | 0370.00 | 0454.00 | 0547.00 | 0680.00 | 0848.00 | 1034.01 |
| 0018.02 | 0116.00 | 0202.00 | 0286.00 | 0371.00 | 0456.00 | 0548.00 | 0682.00 | 0850.00 | 1034.02 |
| 0018.03 | 0117.00 | 0203.00 | 0287.00 | 0373.00 | 0458.00 | 0549.00 | 0686.00 | 0852.00 | 1058.01 |
| 0018.04 | 0118.00 | 0204.00 | 0288.00 | 0374.01 | 0460.00 | 0550.00 | 0688.00 | 0854.00 | 1058.04 |
| 0020.00 | 0119.01 | 0205.00 | 0289.00 | 0374.02 | 0462.01 | 0551.00 | 0690.00 | 0856.00 | 1070.01 |
| 0021.00 | 0119.02 | 0206.00 | 0290.00 | 0375.00 | 0462.02 | 0552.00 | 0692.00 | 0858.00 | 1070.02 |
| 0022.00 | 0120.00 | 0207.00 | 0291.00 | 0377.00 | 0464.00 | 0553.00 | 0696.01 | 0860.00 | 1070.03 |
| 0023.00 | 0121.00 | 0208.00 | 0292.00 | 0379.00 | 0468.00 | 0554.00 | 0696.02 | 0862.00 | 1078.00 |
| 0029.01 | 0122.00 | 0210.00 | 0293.00 | 0381.00 | 0470.00 | 0555.00 | 0698.00 | 0864.00 | 1098.00 |
| 0030.00 | 0126.00 | 0211.00 | 0294.00 | 0382.00 | 0472.00 | 0556.00 | 0700.00 | 0866.00 | 1104.00 |
| 0031.01 | 0127.00 | 0212.00 | 0295.00 | 0383.00 | 0474.00 | 0557.00 | 0702.01 | 0868.00 | 1106.00 |
| 0031.02 | 0128.01 | 0213.00 | 0296.00 | 0385.00 | 0476.00 | 0558.00 | 0702.02 | 0870.00 | 1110.00 |
| 0033.00 | 0129.01 | 0214.00 | 0297.00 | 0386.00 | 0477.00 | 0560.00 | 0702.03 | 0872.00 | 1116.00 |
| 0034.00 | 0129.02 | 0215.00 | 0298.00 | 0387.00 | 0478.00 | 0561.00 | 0706.01 | 0874.01 | 1118.00 |
| 0035.00 | 0130.00 | 0216.00 | 0299.00 | 0388.00 | 0480.00 | 0562.00 | 0706.02 | 0876.00 | 1120.00 |
| 0036.00 | 0131.00 | 0217.00 | 0300.00 | 0389.00 | 0481.00 | 0563.01 | 0720.00 | 0878.00 | 1122.00 |
| 0037.00 | 0132.00 | 0218.00 | 0301.00 | 0390.00 | 0482.00 | 0563.02 | 0722.00 | 0880.01 | 1124.00 |
| 0038.00 | 0133.00 | 0219.00 | 0302.00 | 0391.00 | 0484.00 | 0564.00 | 0724.00 | 0880.02 | 1126.00 |
| 0039.00 | 0134.00 | 0220.00 | 0303.00 | 0392.00 | 0485.00 | 0565.00 | 0726.00 | 0882.00 | 1128.00 |
| 0041.00 | 0135.00 | 0221.00 | 0304.00 | 0393.00 | 0486.00 | 0566.00 | 0728.00 | 0884.00 | 1130.00 |
| 0043.00 | 0136.00 | 0222.00 | 0305.00 | 0394.00 | 0488.00 | 0568.00 | 0730.00 | 0886.00 | 1132.00 |
| 0044.00 | 0137.00 | 0224.00 | 0306.00 | 0395.00 | 0489.00 | 0569.00 | 0732.00 | 0888.00 | 1134.00 |
| 0045.00 | 0138.00 | 0226.00 | 0307.00 | 0396.00 | 0490.00 | 0570.00 | 0734.00 | 0890.00 | 1142.01 |
| 0046.00 | 0139.00 | 0227.00 | 0308.00 | 0397.00 | 0491.00 | 0571.00 | 0736.00 | 0892.00 | 1142.02 |
| 0047.00 | 0140.00 | 0228.00 | 0309.00 | 0398.00 | 0492.00 | 0572.00 | 0738.00 | 0894.00 | 1144.00 |
| 0049.00 | 0141.01 | 0229.00 | 0311.00 | 0399.00 | 0493.01 | 0573.00 | 0740.00 | 0896.00 | 1146.00 |
| 0050.00 | 0141.02 | 0230.00 | 0313.00 | 0400.00 | 0493.02 | 0574.00 | 0742.00 | 0898.00 | 1150.00 |
| 0051.00 | 0142.00 | 0231.00 | 0314.01 | 0401.00 | 0494.00 | 0575.00 | 0744.00 | 0900.00 | 1152.00 |
| 0052.01 | 0143.00 | 0232.00 | 0314.02 | 0402.00 | 0495.00 | 0576.00 | 0746.00 | 0902.00 | 1156.00 |
| 0052.02 | 0145.00 | 0233.00 | 0315.00 | 0403.00 | 0496.00 | 0578.00 | 0748.00 | 0906.00 | 1158.00 |
| 0053.01 | 0147.00 | 0234.00 | 0317.01 | 0404.00 | 0497.00 | 0579.01 | 0750.00 | 0908.00 | 1160.00 |
| 0053.02 | 0148.00 | 0235.00 | 0317.02 | 0405.00 | 0498.00 | 0579.02 | 0752.00 | 0910.00 | 1162.00 |
| 0053.03 | 0149.01 | 0236.00 | 0319.00 | 0406.00 | 0499.00 | 0580.00 | 0754.00 | 0912.00 | 1164.00 |
| 0054.00 | 0149.02 | 0238.00 | 0321.00 | 0407.00 | 0500.01 | 0582.00 | 0756.00 | 0916.00 | 1166.00 |



| | | | | | | | | | |
|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 0056.01 | 0150.00 | 0240.00 | 0323.00 | 0408.00 | 0500.02 | 0584.00 | 0758.00 | 0918.00 | 1168.00 |
| 0056.02 | 0151.00 | 0241.00 | 0325.00 | 0409.00 | 0501.00 | 0586.00 | 0760.00 | 0920.00 | 1170.00 |
| 0058.00 | 0152.00 | 0242.00 | 0326.00 | 0410.00 | 0502.02 | 0588.00 | 0762.00 | 0922.00 | 1172.01 |
| 0059.00 | 0153.00 | 0243.00 | 0327.00 | 0411.00 | 0503.00 | 0589.01 | 0764.00 | 0924.00 | 1172.02 |
| 0060.00 | 0154.00 | 0244.00 | 0328.00 | 0412.00 | 0504.01 | 0589.02 | 0766.00 | 0928.00 | 1174.00 |
| 0062.00 | 0155.00 | 0245.00 | 0329.00 | 0413.00 | 0504.02 | 0590.00 | 0768.00 | 0930.00 | 1176.01 |
| 0063.00 | 0157.00 | 0246.00 | 0330.00 | 0414.01 | 0505.00 | 0591.00 | 0770.00 | 0932.00 | 1176.02 |
| 0064.00 | 0159.00 | 0247.00 | 0331.00 | 0414.02 | 0506.00 | 0592.00 | 0772.00 | 0934.00 | 1178.00 |
| 0065.00 | 0160.00 | 0248.00 | 0333.00 | 0415.00 | 0507.00 | 0593.00 | 0774.00 | 0936.00 | 1180.00 |
| 0066.00 | 0161.00 | 0249.00 | 0335.00 | 0416.00 | 0508.01 | 0594.02 | 0776.00 | 0938.00 | 1182.01 |
| 0067.00 | 0162.00 | 0250.00 | 0336.00 | 0417.00 | 0508.03 | 0594.03 | 0780.00 | 0944.01 | 1182.02 |
| 0068.00 | 0163.00 | 0251.00 | 0337.01 | 0418.00 | 0508.04 | 0594.04 | 0782.00 | 0944.02 | 1184.00 |
| 0069.01 | 0164.00 | 0252.00 | 0337.02 | 0419.00 | 0509.00 | 0596.00 | 0784.00 | 0946.00 | 1186.00 |
| 0069.02 | 0165.00 | 0253.00 | 0339.00 | 0420.00 | 0510.01 | 0598.00 | 0786.01 | 0950.00 | 1188.00 |
| 0070.00 | 0166.00 | 0254.00 | 0340.00 | 0421.00 | 0510.02 | 0600.00 | 0786.02 | 0954.00 | 1190.00 |
| 0071.00 | 0167.00 | 0255.00 | 0341.00 | 0422.00 | 0511.00 | 0606.00 | 0788.01 | 0956.00 | 1192.00 |
| 0072.00 | 0168.00 | 0256.00 | 0342.00 | 0423.00 | 0512.00 | 0608.00 | 0788.02 | 0958.00 | 1194.00 |
| 0074.00 | 0169.00 | 0257.00 | 0343.00 | 0424.00 | 0513.00 | 0610.02 | 0790.01 | 0960.00 | 1196.00 |
| 0075.00 | 0170.00 | 0258.00 | 0345.00 | 0425.00 | 0514.00 | 0610.03 | 0790.02 | 0962.00 | 1198.00 |
| 0076.00 | 0171.00 | 0259.01 | 0347.00 | 0426.00 | 0515.00 | 0610.04 | 0792.01 | 0964.00 | 1200.00 |
| 0077.00 | 0172.00 | 0259.02 | 0348.00 | 0427.00 | 0516.01 | 0612.00 | 0792.02 | 0966.00 | 1202.00 |
| 0078.00 | 0174.00 | 0260.00 | 0349.01 | 0428.00 | 0516.02 | 0616.00 | 0794.00 | 0968.00 | 1208.01 |
| 0080.00 | 0175.00 | 0261.00 | 0349.02 | 0429.00 | 0517.00 | 0620.00 | 0796.01 | 0970.00 | 1208.02 |
| 0082.00 | 0176.00 | 0262.00 | 0350.00 | 0430.00 | 0518.00 | 0622.00 | 0796.02 | 0974.00 | 1208.03 |
| 0084.00 | 0177.00 | 0263.00 | 0351.01 | 0431.00 | 0519.00 | 0626.00 | 0798.01 | 0982.00 | 1210.00 |
| 0085.00 | 0178.00 | 0264.00 | 0351.02 | 0432.00 | 0520.00 | 0628.00 | 0798.02 | 0984.00 | 1214.00 |
| 0086.00 | 0179.00 | 0265.00 | 0352.00 | 0433.00 | 0523.00 | 0632.00 | 0800.00 | 0986.00 | 1220.00 |
| 0088.00 | 0180.00 | 0266.00 | 0353.01 | 0434.00 | 0525.00 | 0636.00 | 0802.00 | 0988.00 | 1237.00 |
| 0090.01 | 0181.00 | 0267.00 | 0353.02 | 0435.00 | 0526.00 | 0638.00 | 0804.00 | 0990.00 | 1502.00 |
| 0090.02 | 0182.00 | 0268.00 | 0354.00 | 0436.00 | 0527.00 | 0640.00 | 0806.00 | 0992.00 | 1522.00 |
| 0092.01 | 0183.00 | 0269.00 | 0355.00 | 0437.00 | 0528.00 | 0642.00 | 0808.00 | 0994.00 | 9901.00 |
| 0092.02 | 0184.00 | 0270.00 | 0356.01 | 0438.00 | 0529.00 | 0644.00 | 0810.00 | 0996.00 | |
| 0094.01 | 0185.01 | 0271.00 | 0356.02 | 0439.00 | 0530.00 | 0646.00 | 0814.00 | 0998.00 | |
| 0094.02 | 0186.00 | 0272.00 | 0357.01 | 0440.00 | 0531.01 | 0648.00 | 0816.00 | 1004.00 | |
| 0096.00 | 0187.00 | 0273.00 | 0357.02 | 0441.00 | 0531.02 | 0650.00 | 0818.00 | 1006.00 | |
| 0098.00 | 0188.00 | 0274.00 | 0359.00 | 0442.00 | 0532.00 | 0652.00 | 0820.00 | 1008.00 | |



| New York County (36-061) | | | | | | | | | |
|--------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 0001.00 | 0030.02 | 0062.00 | 0091.00 | 0116.00 | 0139.00 | 0160.01 | 0190.00 | 0221.02 | 0251.00 |
| 0002.01 | 0031.00 | 0063.00 | 0092.00 | 0117.00 | 0140.00 | 0160.02 | 0191.00 | 0222.00 | 0253.00 |
| 0002.02 | 0032.00 | 0064.00 | 0093.00 | 0118.00 | 0142.00 | 0161.00 | 0192.00 | 0223.01 | 0255.00 |
| 0005.00 | 0033.00 | 0065.00 | 0094.00 | 0119.00 | 0143.00 | 0162.00 | 0193.00 | 0223.02 | 0257.00 |
| 0006.00 | 0034.00 | 0066.00 | 0095.00 | 0120.00 | 0144.01 | 0163.00 | 0194.00 | 0224.00 | 0259.00 |
| 0007.00 | 0036.01 | 0067.00 | 0096.00 | 0121.01 | 0144.02 | 0164.00 | 0195.00 | 0225.00 | 0261.00 |
| 0008.00 | 0036.02 | 0068.00 | 0097.00 | 0121.02 | 0145.00 | 0165.00 | 0196.00 | 0226.00 | 0263.00 |
| 0009.00 | 0037.00 | 0069.00 | 0098.00 | 0122.00 | 0146.01 | 0166.00 | 0197.01 | 0227.00 | 0265.00 |
| 0010.01 | 0038.00 | 0070.01 | 0099.01 | 0124.00 | 0146.02 | 0167.00 | 0197.02 | 0228.00 | 0267.00 |
| 0010.02 | 0039.00 | 0070.02 | 0099.02 | 0125.00 | 0147.00 | 0168.00 | 0198.00 | 0229.00 | 0269.00 |
| 0012.00 | 0040.01 | 0071.00 | 0099.03 | 0126.01 | 0148.01 | 0169.00 | 0199.00 | 0230.00 | 0271.00 |
| 0013.00 | 0040.02 | 0072.00 | 0100.00 | 0126.02 | 0148.02 | 0170.00 | 0200.00 | 0231.00 | 0273.00 |
| 0014.01 | 0041.00 | 0073.00 | 0101.00 | 0127.00 | 0149.00 | 0171.00 | 0201.01 | 0232.00 | 0275.00 |
| 0014.02 | 0042.00 | 0074.00 | 0102.00 | 0128.00 | 0150.01 | 0172.00 | 0201.02 | 0233.00 | 0277.00 |
| 0015.01 | 0043.00 | 0075.00 | 0103.00 | 0129.01 | 0150.02 | 0173.00 | 0203.00 | 0234.00 | 0279.00 |
| 0015.02 | 0044.00 | 0076.00 | 0104.00 | 0129.02 | 0151.01 | 0174.01 | 0205.00 | 0235.01 | 0281.00 |
| 0016.00 | 0045.00 | 0077.00 | 0106.01 | 0130.00 | 0151.02 | 0174.02 | 0206.00 | 0235.02 | 0283.00 |
| 0018.00 | 0047.00 | 0078.00 | 0106.02 | 0131.00 | 0152.00 | 0175.00 | 0207.01 | 0236.00 | 0285.00 |
| 0020.00 | 0048.00 | 0079.00 | 0108.01 | 0132.01 | 0153.01 | 0177.00 | 0208.00 | 0237.00 | 0287.00 |
| 0021.00 | 0049.00 | 0080.00 | 0108.02 | 0132.02 | 0153.02 | 0178.00 | 0209.01 | 0238.02 | 0291.00 |
| 0022.01 | 0050.00 | 0081.00 | 0108.03 | 0132.03 | 0154.01 | 0179.00 | 0210.00 | 0238.03 | 0293.00 |
| 0022.02 | 0052.00 | 0082.00 | 0109.00 | 0133.00 | 0154.02 | 0180.00 | 0211.00 | 0238.04 | 0295.00 |
| 0024.00 | 0054.00 | 0083.00 | 0110.00 | 0134.00 | 0154.03 | 0181.00 | 0212.00 | 0239.00 | 0297.00 |
| 0025.00 | 0055.01 | 0084.00 | 0111.00 | 0135.01 | 0155.01 | 0182.00 | 0213.03 | 0240.00 | 0299.00 |
| 0026.01 | 0055.02 | 0086.01 | 0112.01 | 0135.02 | 0155.02 | 0183.00 | 0214.00 | 0241.00 | 0303.00 |
| 0026.02 | 0056.00 | 0086.02 | 0112.02 | 0136.01 | 0156.01 | 0184.00 | 0215.00 | 0242.00 | 0307.00 |
| 0027.00 | 0057.00 | 0086.03 | 0112.03 | 0136.02 | 0156.02 | 0185.00 | 0216.00 | 0243.01 | 0309.00 |
| 0028.00 | 0058.00 | 0087.00 | 0113.00 | 0136.03 | 0157.00 | 0186.00 | 0217.03 | 0243.02 | 0311.00 |
| 0029.01 | 0059.00 | 0088.00 | 0114.01 | 0136.04 | 0158.01 | 0187.00 | 0218.00 | 0245.00 | 0317.03 |
| 0029.02 | 0060.00 | 0089.00 | 0114.02 | 0137.00 | 0158.02 | 0188.00 | 0219.00 | 0247.00 | 0317.04 |
| 0030.01 | 0061.00 | 0090.00 | 0115.00 | 0138.00 | 0159.00 | 0189.00 | 0220.00 | 0249.00 | 0319.00 |



| Queens County (36-081) | | | | | | | | | |
|------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 0001.01 | 0098.00 | 0180.00 | 0274.00 | 0403.01 | 0502.01 | 0599.00 | 0713.03 | 0922.00 | 1191.00 |
| 0001.02 | 0099.00 | 0181.01 | 0275.00 | 0403.02 | 0502.02 | 0600.00 | 0713.04 | 0925.00 | 1193.00 |
| 0001.03 | 0100.00 | 0181.02 | 0276.00 | 0404.00 | 0504.00 | 0601.00 | 0713.05 | 0928.00 | 1195.00 |
| 0001.04 | 0101.00 | 0182.00 | 0277.01 | 0405.01 | 0505.00 | 0603.00 | 0713.06 | 0929.00 | 1199.00 |
| 0002.00 | 0102.00 | 0183.00 | 0277.02 | 0405.02 | 0506.00 | 0606.00 | 0716.00 | 0934.01 | 1201.00 |
| 0004.00 | 0103.00 | 0184.01 | 0278.00 | 0407.01 | 0507.00 | 0607.01 | 0717.01 | 0934.02 | 1203.00 |
| 0006.00 | 0104.00 | 0184.02 | 0279.00 | 0407.02 | 0508.00 | 0608.00 | 0717.02 | 0938.00 | 1205.00 |
| 0007.01 | 0105.00 | 0185.01 | 0280.00 | 0409.01 | 0510.00 | 0610.00 | 0719.00 | 0939.00 | 1207.01 |
| 0007.02 | 0106.00 | 0185.02 | 0281.00 | 0409.02 | 0511.00 | 0612.00 | 0721.00 | 0942.01 | 1207.02 |
| 0008.00 | 0107.01 | 0186.00 | 0282.00 | 0411.00 | 0512.00 | 0613.01 | 0723.00 | 0942.02 | 1211.00 |
| 0010.00 | 0108.00 | 0187.00 | 0283.00 | 0413.00 | 0513.00 | 0613.02 | 0729.00 | 0942.03 | 1215.00 |
| 0012.00 | 0110.00 | 0188.00 | 0284.00 | 0414.00 | 0515.00 | 0614.00 | 0731.00 | 0945.00 | 1223.00 |
| 0014.00 | 0111.00 | 0189.00 | 0285.00 | 0415.00 | 0516.00 | 0616.01 | 0737.00 | 0947.00 | 1227.02 |
| 0016.00 | 0112.00 | 0190.00 | 0287.00 | 0424.00 | 0517.00 | 0616.02 | 0739.00 | 0954.00 | 1227.03 |
| 0018.00 | 0113.00 | 0192.00 | 0288.01 | 0426.00 | 0518.00 | 0618.00 | 0741.00 | 0964.00 | 1227.04 |
| 0019.01 | 0114.00 | 0194.00 | 0288.02 | 0427.00 | 0520.00 | 0619.00 | 0743.00 | 0972.02 | 1241.00 |
| 0019.02 | 0115.00 | 0196.00 | 0288.03 | 0432.00 | 0521.00 | 0620.00 | 0745.00 | 0972.04 | 1247.00 |
| 0019.03 | 0116.00 | 0198.00 | 0289.00 | 0434.00 | 0522.00 | 0621.00 | 0747.00 | 0972.05 | 1257.00 |
| 0020.00 | 0117.00 | 0199.01 | 0291.00 | 0437.01 | 0524.00 | 0622.00 | 0749.00 | 0972.06 | 1265.00 |
| 0022.00 | 0118.00 | 0199.02 | 0293.00 | 0437.02 | 0525.00 | 0623.00 | 0757.01 | 0972.07 | 1267.00 |
| 0024.00 | 0119.00 | 0199.03 | 0294.00 | 0439.00 | 0526.00 | 0624.00 | 0757.02 | 0973.00 | 1277.00 |
| 0025.00 | 0120.00 | 0202.00 | 0295.00 | 0440.00 | 0528.00 | 0625.00 | 0769.01 | 0981.00 | 1283.00 |
| 0026.00 | 0121.00 | 0204.00 | 0297.00 | 0443.01 | 0530.00 | 0626.00 | 0769.02 | 0987.00 | 1291.02 |
| 0028.00 | 0122.00 | 0205.00 | 0299.00 | 0443.02 | 0531.00 | 0627.00 | 0773.00 | 0991.00 | 1291.03 |
| 0030.00 | 0123.01 | 0206.00 | 0306.00 | 0444.00 | 0532.00 | 0629.00 | 0775.00 | 0992.00 | 1291.04 |
| 0031.00 | 0124.00 | 0208.00 | 0309.03 | 0446.01 | 0534.01 | 0630.00 | 0779.02 | 0997.01 | 1301.00 |
| 0032.00 | 0125.00 | 0212.00 | 0309.04 | 0446.02 | 0535.01 | 0632.00 | 0779.03 | 0997.03 | 1333.00 |
| 0033.01 | 0126.01 | 0214.00 | 0309.05 | 0448.00 | 0535.02 | 0633.01 | 0779.04 | 0997.04 | 1339.00 |
| 0033.02 | 0126.02 | 0216.01 | 0309.06 | 0450.00 | 0536.01 | 0633.02 | 0779.05 | 0997.05 | 1341.00 |
| 0034.00 | 0128.00 | 0216.02 | 0317.00 | 0452.00 | 0538.00 | 0635.00 | 0779.06 | 0998.01 | 1347.01 |
| 0036.00 | 0130.00 | 0216.03 | 0320.00 | 0454.00 | 0539.01 | 0637.00 | 0779.07 | 0998.02 | 1347.02 |
| 0037.00 | 0132.00 | 0219.00 | 0327.00 | 0455.00 | 0539.02 | 0638.00 | 0779.08 | 0999.00 | 1367.00 |
| 0038.00 | 0134.00 | 0220.01 | 0328.00 | 0456.00 | 0540.00 | 0639.00 | 0788.00 | 1008.01 | 1377.00 |
| 0039.00 | 0135.00 | 0220.02 | 0329.00 | 0457.00 | 0542.00 | 0641.01 | 0790.00 | 1008.03 | 1385.01 |
| 0040.01 | 0136.00 | 0229.00 | 0330.00 | 0458.00 | 0545.00 | 0641.02 | 0792.00 | 1008.04 | 1385.02 |
| 0040.02 | 0137.00 | 0230.00 | 0331.00 | 0459.00 | 0547.00 | 0645.00 | 0793.00 | 1010.02 | 1399.00 |
| 0042.00 | 0138.00 | 0232.00 | 0334.01 | 0460.00 | 0548.00 | 0646.00 | 0797.01 | 1010.03 | 1403.00 |
| 0043.00 | 0140.00 | 0235.01 | 0334.03 | 0461.00 | 0549.00 | 0650.00 | 0797.02 | 1010.04 | 1409.01 |
| 0044.01 | 0141.00 | 0235.02 | 0334.04 | 0462.00 | 0551.00 | 0654.01 | 0799.00 | 1017.00 | 1409.02 |
| 0045.00 | 0142.01 | 0236.00 | 0334.05 | 0463.00 | 0552.00 | 0654.02 | 0803.01 | 1029.00 | 1417.00 |
| 0047.00 | 0142.02 | 0238.00 | 0337.00 | 0464.00 | 0553.00 | 0655.01 | 0803.02 | 1032.01 | 1429.00 |
| 0050.00 | 0143.00 | 0240.00 | 0339.00 | 0465.00 | 0554.00 | 0656.00 | 0809.00 | 1032.02 | 1435.00 |
| 0051.00 | 0144.00 | 0243.00 | 0347.00 | 0466.00 | 0555.00 | 0657.02 | 0814.00 | 1033.00 | 1441.00 |
| 0052.00 | 0145.00 | 0245.00 | 0351.00 | 0467.00 | 0556.00 | 0657.03 | 0818.00 | 1039.00 | 1447.00 |
| 0053.00 | 0147.00 | 0246.00 | 0352.00 | 0468.00 | 0557.00 | 0659.00 | 0837.00 | 1047.00 | 1451.01 |



| | | | | | | | | | |
|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 0054.00 | 0148.00 | 0247.00 | 0353.00 | 0469.01 | 0558.00 | 0660.00 | 0838.00 | 1059.00 | 1451.02 |
| 0055.00 | 0149.00 | 0249.00 | 0357.00 | 0469.02 | 0559.00 | 0661.00 | 0840.00 | 1072.01 | 1459.00 |
| 0057.00 | 0150.00 | 0251.00 | 0358.00 | 0470.00 | 0560.00 | 0663.01 | 0845.00 | 1072.02 | 1463.00 |
| 0058.00 | 0151.00 | 0253.01 | 0361.00 | 0471.00 | 0561.00 | 0663.02 | 0846.01 | 1085.00 | 1467.00 |
| 0059.00 | 0152.00 | 0253.02 | 0363.00 | 0472.00 | 0562.00 | 0664.01 | 0846.02 | 1093.00 | 1471.00 |
| 0061.00 | 0153.00 | 0254.01 | 0365.00 | 0473.00 | 0564.00 | 0664.02 | 0849.01 | 1097.00 | 1479.00 |
| 0062.01 | 0154.00 | 0254.02 | 0366.00 | 0475.00 | 0565.00 | 0664.03 | 0849.02 | 1099.00 | 1483.00 |
| 0062.02 | 0155.00 | 0255.00 | 0367.00 | 0476.00 | 0566.00 | 0664.04 | 0853.00 | 1113.00 | 1507.01 |
| 0063.00 | 0156.00 | 0257.00 | 0368.00 | 0478.01 | 0567.00 | 0665.01 | 0855.00 | 1123.00 | 1507.02 |
| 0065.01 | 0157.00 | 0258.00 | 0371.00 | 0478.02 | 0568.00 | 0667.01 | 0857.00 | 1129.00 | 1529.01 |
| 0065.02 | 0158.01 | 0259.00 | 0373.00 | 0479.00 | 0577.00 | 0669.00 | 0859.00 | 1133.00 | 1529.02 |
| 0069.00 | 0158.02 | 0260.00 | 0375.01 | 0480.00 | 0579.00 | 0671.00 | 0861.00 | 1139.00 | 1551.01 |
| 0071.00 | 0159.00 | 0261.00 | 0375.02 | 0481.00 | 0580.00 | 0677.00 | 0863.00 | 1141.00 | 1551.03 |
| 0073.00 | 0161.00 | 0262.00 | 0376.00 | 0482.00 | 0581.00 | 0679.00 | 0864.00 | 1147.00 | 1551.04 |
| 0075.00 | 0163.00 | 0263.00 | 0377.00 | 0483.01 | 0582.00 | 0680.00 | 0865.00 | 1151.00 | 1567.00 |
| 0077.00 | 0164.00 | 0264.00 | 0379.00 | 0483.02 | 0583.00 | 0682.00 | 0869.00 | 1155.00 | 1571.01 |
| 0079.00 | 0166.00 | 0265.01 | 0381.00 | 0484.00 | 0585.00 | 0683.00 | 0871.00 | 1157.00 | 1571.02 |
| 0081.00 | 0168.00 | 0265.02 | 0383.01 | 0485.00 | 0587.00 | 0687.00 | 0884.00 | 1159.00 | 1579.01 |
| 0083.00 | 0169.00 | 0266.00 | 0383.02 | 0489.00 | 0589.00 | 0690.00 | 0889.02 | 1161.00 | 1579.02 |
| 0085.00 | 0170.00 | 0267.00 | 0384.00 | 0492.01 | 0590.00 | 0693.00 | 0889.03 | 1163.01 | 1579.03 |
| 0086.00 | 0171.01 | 0269.01 | 0394.00 | 0492.02 | 0591.00 | 0694.00 | 0892.01 | 1163.02 | 1617.00 |
| 0087.00 | 0171.02 | 0269.02 | 0398.00 | 0493.01 | 0592.00 | 0695.00 | 0892.02 | 1167.00 | 1621.00 |
| 0088.00 | 0172.00 | 0270.00 | 0399.01 | 0493.02 | 0593.00 | 0697.01 | 0907.00 | 1171.00 | 9901.00 |
| 0091.00 | 0174.00 | 0271.01 | 0399.02 | 0495.00 | 0594.00 | 0697.02 | 0916.02 | 1175.00 | |
| 0094.00 | 0176.00 | 0271.02 | 0400.00 | 0496.00 | 0595.01 | 0703.00 | 0916.03 | 1181.00 | |
| 0095.00 | 0178.00 | 0272.00 | 0401.01 | 0497.00 | 0595.02 | 0707.00 | 0916.04 | 1185.00 | |
| 0096.00 | 0179.01 | 0273.01 | 0401.02 | 0499.00 | 0596.00 | 0709.00 | 0918.00 | 1187.00 | |
| 0097.00 | 0179.02 | 0273.02 | 0402.00 | 0500.00 | 0598.00 | 0711.00 | 0919.00 | 1189.00 | |



TAB # 7

| Memo Item: Loans by Affiliates | | | | |
|-----------------------------------------|--------------|---------------|--------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| Community Development Loans | | | | |
| Originated | 9 | 323,640 | 0 | 0 |
| Purchased | 0 | 0 | 0 | 0 |
| Total | 9 | 323,640 | 0 | 0 |
| Consortium/Third Party Loans (optional) | | | | |

2023 Institution Disclosure Statement - Table 6

PAGE: 1 OF 10

Assessment Area(s) by Tract

Respondent ID: 0000033686

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK HAPOALIM

ASSESSMENT AREA - 0001

BRONX COUNTY (005), NY

MSA: 35614

Median Family Income < 10%

0276.00*

Median Family Income 20-30%

0020.01* 0027.01* 0027.02* 0033.00* 0044.00* 0051.00* 0053.00* 0065.00* 0067.00* 0121.02* 0145.00*
0161.00* 0177.01* 0185.02* 0205.01* 0235.01* 0237.03* 0237.04* 0369.01* 0369.02* 0375.04* 0383.04*
0385.00*

Median Family Income 30-40%

0023.00* 0035.00* 0043.00* 0052.00* 0073.00* 0079.00* 0085.00* 0086.00* 0087.00* 0090.00* 0115.02*
0117.01* 0129.01* 0144.00* 0147.01* 0149.00* 0151.00* 0153.00* 0155.00* 0165.00* 0213.02* 0215.02*
0221.02* 0223.00* 0243.00* 0245.01* 0245.02* 0277.00* 0324.00* 0359.00* 0361.00* 0363.00* 0383.03*
0393.00* 0403.02* 0403.04* 0429.01* 0431.02* 0435.01* 0458.00*

Median Family Income 40-50%

0025.00* 0039.00* 0041.00* 0046.00* 0048.00* 0050.01* 0050.02* 0054.00* 0059.02* 0060.00* 0062.00*
0069.00* 0075.00* 0089.00* 0093.01* 0119.00* 0125.00* 0127.01* 0131.00* 0135.00* 0141.00* 0147.02*
0157.00* 0167.00* 0173.00* 0175.00* 0181.02* 0189.00* 0193.00* 0197.00* 0199.00* 0211.00* 0220.00*
0227.01* 0227.02* 0229.02* 0233.02* 0239.00* 0241.00* 0263.00* 0267.02* 0273.00* 0328.00* 0338.02*
0365.01* 0365.02* 0367.00* 0374.00* 0379.00* 0380.00* 0381.00* 0387.00* 0395.00* 0399.01* 0401.00*
0403.03* 0405.01* 0407.02* 0411.00* 0415.00* 0419.00* 0421.00* 0429.02* 0431.01* 0462.09*

Median Family Income 50-60%

0016.00* 0020.02* 0031.00* 0063.01* 0064.00* 0068.00* 0072.00* 0077.00* 0083.00* 0092.00* 0121.01*
0123.00* 0143.00* 0177.02* 0179.01* 0179.02* 0181.01* 0183.02* 0185.01* 0195.00* 0200.00* 0201.00*
0205.02* 0209.00* 0213.01* 0216.01* 0217.00* 0219.00* 0221.01* 0225.00* 0229.01* 0231.00* 0233.01*
0247.00* 0251.00* 0253.00* 0255.00* 0283.00* 0289.00* 0330.00* 0332.01* 0336.01* 0348.00* 0371.00*
0373.00* 0383.01* 0389.00* 0391.00* 0396.00* 0397.00* 0399.02* 0405.02* 0406.00* 0407.01* 0408.00*
0420.00* 0423.00* 0460.00* 0462.03*

Median Family Income 60-70%

* denotes no loans made in specified tracts

Respondent ID: 0000033686

Agency: FDIC - 3

Institution: BANK HAPOALIM

| | | | | | | | | | | |
|--------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 0028.00* | 0037.00* | 0056.00* | 0070.00* | 0074.00* | 0076.00* | 0133.00* | 0169.00* | 0202.00* | 0204.00* | 0215.01* |
| 0216.02* | 0218.00* | 0222.00* | 0224.01* | 0227.03* | 0230.00* | 0232.00* | 0235.02* | 0237.02* | 0240.00* | 0256.00* |
| 0257.00* | 0265.00* | 0266.02* | 0267.01* | 0269.00* | 0279.00* | 0296.00* | 0336.02* | 0340.00* | 0378.00* | 0394.00* |
| 0398.00* | 0425.00* | 0462.05* | | | | | | | | |
| Median Family Income 70-80% | | | | | | | | | | |
| 0019.02* | 0071.00* | 0096.00* | 0159.00* | 0183.01* | 0194.00* | 0206.01* | 0210.02* | 0224.04* | 0228.00* | 0236.00* |
| 0238.00* | 0244.00* | 0261.00* | 0264.00* | 0287.00* | 0302.01* | 0338.01* | 0342.00* | 0344.00* | 0368.00* | 0372.00* |
| 0392.00* | 0409.00* | 0413.00* | 0462.08* | | | | | | | |
| Median Family Income 80-90% | | | | | | | | | | |
| 0002.00* | 0019.01* | 0078.00* | 0098.00* | 0138.00* | 0152.00* | 0158.00* | 0210.01* | 0248.00* | 0302.02* | 0316.00* |
| 0332.02* | 0364.00* | 0382.00* | 0386.00* | 0388.00* | 0390.00* | 0414.00* | 0418.00* | 0422.00* | 0430.00* | 0436.00* |
| 0462.07* | | | | | | | | | | |
| Median Family Income 90-100% | | | | | | | | | | |
| 0040.01* | 0042.00* | 0061.00* | 0160.00* | 0164.00* | 0224.03* | 0266.01* | 0285.00* | 0288.00* | 0351.00* | 0358.00* |
| 0370.00* | 0376.00* | 0424.00* | 0444.00* | 0462.04* | | | | | | |
| Median Family Income 100-110% | | | | | | | | | | |
| 0084.00* | 0162.00* | 0212.00* | 0252.00* | 0254.00* | 0281.00* | 0300.00* | 0323.00* | 0326.00* | 0343.00* | 0350.00* |
| 0360.00* | 0434.00* | 0449.02* | 0451.01* | 0451.02* | | | | | | |
| Median Family Income 110-120% | | | | | | | | | | |
| 0004.00* | 0166.00* | 0246.00* | 0250.00* | 0286.00* | 0356.00* | 0404.00* | 0426.00* | 0449.01* | 0462.06* | |
| Median Family Income >= 120% | | | | | | | | | | |
| 0118.00* | 0130.00* | 0132.00* | 0184.00* | 0274.01* | 0274.02* | 0293.01* | 0293.02* | 0295.00* | 0297.00* | 0301.00* |
| 0307.01* | 0309.00* | 0310.00* | 0312.00* | 0314.00* | 0318.00* | 0335.00* | 0337.00* | 0345.00* | 0428.00* | 0448.00* |
| 0456.00* | 0484.01* | 0516.01* | | | | | | | | |
| Median Family Income Not Known | | | | | | | | | | |
| 0001.00* | 0019.03* | 0019.04* | 0024.00* | 0038.00* | 0063.02* | 0093.02* | 0110.00* | 0117.02* | 0163.00* | 0171.00* |
| 0249.00* | 0284.00* | 0319.00* | 0334.00* | 0435.02* | 0435.03* | 0442.00* | 0484.02* | 0504.00* | 0516.02* | |

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 10-20%

2023 Institution Disclosure Statement - Table 6

PAGE: 3 OF 10

Assessment Area(s) by Tract

Respondent ID: 0000033686

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK HAPOALIM

| | | | | | | | | | | | |
|-----------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--|
| 1210.00* | | | | | | | | | | | |
| Median Family Income 20-30% | | | | | | | | | | | |
| 0023.00* | 0085.00* | 0255.00* | 0259.02* | 0382.00* | 0449.01* | 0531.01* | 0539.00* | 0908.00* | 0982.00* | 1156.00* | |
| 1214.00* | | | | | | | | | | | |
| Median Family Income 30-40% | | | | | | | | | | | |
| 0029.01* | 0092.02* | 0104.02* | 0220.00* | 0234.00* | 0236.00* | 0281.00* | 0326.00* | 0330.00* | 0340.00* | 0342.00* | |
| 0347.00* | 0349.01* | 0453.00* | 0489.00* | 0493.01* | 0509.00* | 0529.00* | 0533.00* | 0535.00* | 0545.00* | 0572.00* | |
| 0906.00* | 0910.00* | 0944.02* | 1034.01* | 1058.01* | 1106.00* | 1110.00* | 1178.00* | 1208.02* | | | |
| Median Family Income 40-50% | | | | | | | | | | | |
| 0072.00* | 0108.02* | 0116.00* | 0122.00* | 0128.01* | 0185.01* | 0210.00* | 0212.00* | 0216.00* | 0222.00* | 0230.00* | |
| 0238.00* | 0240.00* | 0283.00* | 0293.00* | 0307.00* | 0328.00* | 0351.01* | 0353.01* | 0356.01* | 0357.01* | 0359.00* | |
| 0360.02* | 0361.00* | 0363.00* | 0417.00* | 0427.00* | 0429.00* | 0433.00* | 0447.00* | 0491.00* | 0493.02* | 0505.00* | |
| 0511.00* | 0525.00* | 0537.00* | 0563.02* | 0610.03* | 0886.00* | 0894.00* | 0900.00* | 0912.00* | 0920.00* | 1058.04* | |
| 1198.00* | 1202.00* | 1237.00* | | | | | | | | | |
| Median Family Income 50-60% | | | | | | | | | | | |
| 0022.00* | 0074.00* | 0084.00* | 0090.02* | 0094.01* | 0096.00* | 0098.00* | 0104.01* | 0106.01* | 0108.01* | 0112.00* | |
| 0114.00* | 0120.00* | 0228.00* | 0232.00* | 0235.00* | 0244.00* | 0247.00* | 0254.00* | 0258.00* | 0266.00* | 0270.00* | |
| 0285.02* | 0287.00* | 0292.00* | 0298.00* | 0299.00* | 0303.00* | 0348.00* | 0360.01* | 0369.00* | 0379.00* | 0381.00* | |
| 0409.00* | 0419.00* | 0425.00* | 0430.00* | 0431.00* | 0441.00* | 0480.00* | 0507.00* | 0510.02* | 0531.02* | 0547.00* | |
| 0556.00* | 0610.04* | 0788.01* | 0820.00* | 0870.00* | 0888.00* | 0916.00* | 0918.00* | 0924.00* | 1070.01* | 1098.00* | |
| 1122.00* | 1134.00* | 1168.00* | 1172.02* | 1174.00* | 1194.00* | 1196.00* | 1200.00* | 1220.00* | | | |
| Median Family Income 60-70% | | | | | | | | | | | |
| 0020.00* | 0071.00* | 0076.00* | 0100.00* | 0102.00* | 0106.02* | 0118.00* | 0126.00* | 0190.00* | 0192.00* | 0196.00* | |
| 0214.00* | 0224.00* | 0250.00* | 0259.01* | 0260.00* | 0268.00* | 0276.00* | 0285.01* | 0286.00* | 0290.00* | 0294.00* | |
| 0296.00* | 0301.00* | 0304.00* | 0306.00* | 0315.00* | 0325.00* | 0329.00* | 0333.00* | 0345.00* | 0351.02* | 0364.00* | |
| 0365.01* | 0373.00* | 0391.00* | 0393.00* | 0394.00* | 0400.00* | 0401.00* | 0403.00* | 0411.00* | 0434.00* | 0435.00* | |
| 0437.00* | 0474.00* | 0484.00* | 0486.00* | 0490.00* | 0506.00* | 0510.01* | 0527.00* | 0530.00* | 0534.00* | 0542.00* | |
| 0590.00* | 0768.00* | 0788.02* | 0790.02* | 0794.00* | 0810.00* | 0862.00* | 0868.00* | 0872.00* | 0884.00* | 0890.00* | |
| 0896.00* | 0902.00* | 0922.00* | 0932.00* | 1120.00* | 1124.00* | 1150.00* | 1152.00* | 1160.00* | 1176.02* | 1182.02* | |

2023 Institution Disclosure Statement - Table 6

PAGE: 4 OF 10

Assessment Area(s) by Tract

Respondent ID: 0000033686

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK HAPOALIM

1184.00* 1188.00*

Median Family Income 70-80%

0015.01* 0094.02* 0140.00* 0184.00* 0194.00* 0198.00* 0213.00* 0218.00* 0226.00* 0233.00* 0241.00*

0242.00* 0246.00* 0248.00* 0251.00* 0252.00* 0256.00* 0261.00* 0264.00* 0273.00* 0277.00* 0284.00*

0295.00* 0300.00* 0321.00* 0327.00* 0337.01* 0339.00* 0341.00* 0350.00* 0356.02* 0362.00* 0365.02*

0366.00* 0367.00* 0392.00* 0397.00* 0405.00* 0406.00* 0414.01* 0416.00* 0422.00* 0423.00* 0438.00*

0439.00* 0444.00* 0446.00* 0448.00* 0462.01* 0464.00* 0470.00* 0472.00* 0482.00* 0485.00* 0492.00*

0496.00* 0508.01* 0508.03* 0512.00* 0516.01* 0518.00* 0546.00* 0554.00* 0592.00* 0738.00* 0742.00*

0758.00* 0762.00* 0792.02* 0802.00* 0804.00* 0806.00* 0816.00* 0824.00* 0826.00* 0854.00* 0876.00*

0878.00* 0882.00* 0966.00* 1104.00* 1126.00* 1128.00* 1130.00* 1132.00* 1144.00* 1146.00* 1158.00*

1162.00* 1164.00* 1166.00* 1176.01*

Median Family Income 80-90%

0054.00* 0058.00* 0068.00* 0078.00* 0088.00* 0090.01* 0110.00* 0138.00* 0142.00* 0178.00* 0182.00*

0186.00* 0208.00* 0217.00* 0253.00* 0263.00* 0272.00* 0274.00* 0282.00* 0308.00* 0311.00* 0331.00*

0337.02* 0349.02* 0353.02* 0354.00* 0355.00* 0374.01* 0374.02* 0375.00* 0377.00* 0387.00* 0395.00*

0398.00* 0410.00* 0414.02* 0418.00* 0424.00* 0428.00* 0445.00* 0456.00* 0460.00* 0476.00* 0478.00*

0481.00* 0514.00* 0516.02* 0523.00* 0526.00* 0584.00* 0586.00* 0598.00* 0606.00* 0650.00* 0720.00*

0722.00* 0736.00* 0764.00* 0766.00* 0772.00* 0782.00* 0786.01* 0796.01* 0796.02* 0814.00* 0822.00*

0828.00* 0830.00* 0836.00* 0850.00* 0856.00* 0858.00* 0860.00* 0866.00* 0874.01* 0880.01* 0898.00*

0956.00* 0958.00* 0996.00* 1022.00* 1116.00* 1118.00* 1142.01* 1142.02* 1172.01* 1182.01*

Median Family Income 90-100%

0056.02* 0070.00* 0080.00* 0082.00* 0101.00* 0150.00* 0180.00* 0188.00* 0193.00* 0200.00* 0257.00*

0262.00* 0278.00* 0279.00* 0280.00* 0288.00* 0289.00* 0291.00* 0302.00* 0319.00* 0336.00* 0371.00*

0383.00* 0386.00* 0389.00* 0399.00* 0402.00* 0415.00* 0420.00* 0421.00* 0426.00* 0432.00* 0436.00*

0450.00* 0497.00* 0513.00* 0532.00* 0544.00* 0549.00* 0552.00* 0558.00* 0574.00* 0576.00* 0580.00*

0594.04* 0608.00* 0622.00* 0626.00* 0662.00* 0676.00* 0696.02* 0724.00* 0726.00* 0750.00* 0774.00*

0798.02* 0832.00* 0834.00* 0846.00* 0864.00* 0934.00* 0936.00* 0938.00* 0962.00* 0974.00* 1004.00*

1014.00* 1018.00* 1186.00* 1192.00*

Median Family Income 100-110%

2023 Institution Disclosure Statement - Table 6

PAGE: 5 OF 10

Assessment Area(s) by Tract

Respondent ID: 0000033686

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK HAPOALIM

| | | | | | | | | | | |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 0064.00* | 0066.00* | 0092.01* | 0127.00* | 0130.00* | 0152.00* | 0170.00* | 0176.00* | 0211.00* | 0219.00* | 0269.00* |
| 0297.00* | 0309.00* | 0317.01* | 0323.00* | 0335.00* | 0370.00* | 0388.00* | 0390.00* | 0396.00* | 0404.00* | 0413.00* |
| 0440.00* | 0499.00* | 0508.04* | 0538.00* | 0550.00* | 0560.00* | 0568.00* | 0570.00* | 0575.00* | 0578.00* | 0582.00* |
| 0588.00* | 0589.01* | 0594.03* | 0596.00* | 0644.00* | 0646.00* | 0682.00* | 0728.00* | 0740.00* | 0776.00* | 0818.00* |
| 0838.00* | 0840.00* | 0968.00* | 0970.00* | 0986.00* | 0988.00* | 0992.00* | 1010.00* | 1012.00* | 1078.00* | 1208.01* |

Median Family Income 110-120%

| | | | | | | | | | | |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 0036.00* | 0059.00* | 0060.00* | 0148.00* | 0160.00* | 0179.00* | 0245.00* | 0265.00* | 0275.00* | 0305.00* | 0314.01* |
| 0412.00* | 0442.00* | 0452.00* | 0458.00* | 0462.02* | 0498.00* | 0504.01* | 0551.00* | 0557.00* | 0563.01* | 0566.00* |
| 0571.00* | 0593.00* | 0610.02* | 0632.00* | 0642.00* | 0656.00* | 0670.00* | 0672.00* | 0678.00* | 0680.00* | 0696.01* |
| 0700.00* | 0732.00* | 0760.00* | 0770.00* | 0784.00* | 0790.01* | 0848.00* | 0880.02* | 0930.00* | 0950.00* | 0984.00* |
| 0994.00* | 0998.00* | 1006.00* | 1008.00* | 1016.00* | 1024.00* | 1026.00* | | | | |

Median Family Income >= 120%

| | | | | | | | | | | |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 0001.00* | 0003.01* | 0005.01* | 0005.02* | 0007.00* | 0009.00* | 0011.00* | 0013.00* | 0015.02* | 0021.00* | 0030.00* |
| 0031.01* | 0033.00* | 0034.00* | 0035.00* | 0037.00* | 0038.00* | 0039.00* | 0041.00* | 0043.00* | 0044.00* | 0045.00* |
| 0046.00* | 0047.00* | 0049.00* | 0050.00* | 0051.00* | 0052.01* | 0052.02* | 0053.01* | 0056.01* | 0062.00* | 0063.00* |
| 0065.00* | 0067.00* | 0069.01* | 0069.02* | 0075.00* | 0077.00* | 0117.00* | 0119.01* | 0121.00* | 0129.01* | 0129.02* |
| 0131.00* | 0132.00* | 0133.00* | 0134.00* | 0135.00* | 0136.00* | 0137.00* | 0139.00* | 0141.01* | 0141.02* | 0143.00* |
| 0145.00* | 0147.00* | 0149.01* | 0149.02* | 0151.00* | 0153.00* | 0155.00* | 0157.00* | 0159.00* | 0161.00* | 0162.00* |
| 0163.00* | 0164.00* | 0165.00* | 0166.00* | 0167.00* | 0168.00* | 0169.00* | 0171.00* | 0172.00* | 0174.00* | 0181.00* |
| 0183.00* | 0187.00* | 0191.00* | 0195.00* | 0197.00* | 0199.00* | 0201.00* | 0202.00* | 0203.00* | 0204.00* | 0205.00* |
| 0206.00* | 0207.00* | 0215.00* | 0227.00* | 0229.00* | 0231.00* | 0243.00* | 0249.00* | 0267.00* | 0271.00* | 0313.00* |
| 0317.02* | 0385.00* | 0408.00* | 0454.00* | 0477.00* | 0494.00* | 0495.00* | 0500.01* | 0500.02* | 0501.00* | 0502.02* |
| 0503.00* | 0504.02* | 0515.00* | 0517.00* | 0519.00* | 0520.00* | 0528.00* | 0548.00* | 0553.00* | 0555.00* | 0561.00* |
| 0562.00* | 0564.00* | 0565.00* | 0569.00* | 0573.00* | 0591.00* | 0594.02* | 0600.00* | 0612.00* | 0616.00* | 0620.00* |
| 0628.00* | 0636.00* | 0638.00* | 0640.00* | 0648.00* | 0652.00* | 0654.00* | 0658.00* | 0660.00* | 0674.00* | 0686.00* |
| 0688.00* | 0690.00* | 0692.00* | 0698.00* | 0702.01* | 0706.01* | 0730.00* | 0734.00* | 0744.00* | 0746.00* | 0748.00* |
| 0752.00* | 0754.00* | 0756.00* | 0780.00* | 0798.01* | 0800.00* | 0928.00* | 0944.01* | 0946.00* | 0954.00* | 0964.00* |
| 0990.00* | 1020.00* | 1028.01* | 1502.00* | 1522.00* | | | | | | |

Median Family Income Not Known

2023 Institution Disclosure Statement - Table 6

PAGE: 6 OF 10

Assessment Area(s) by Tract

Respondent ID: 0000033686

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK HAPOALIM

| | | | | | | | | | | |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 0002.00* | 0018.01* | 0018.02* | 0018.03* | 0018.04* | 0031.02* | 0053.02* | 0053.03* | 0086.00* | 0119.02* | 0154.00* |
| 0175.00* | 0177.00* | 0221.00* | 0314.02* | 0343.00* | 0352.00* | 0357.02* | 0407.00* | 0443.00* | 0449.02* | 0468.00* |
| 0488.00* | 0543.00* | 0579.01* | 0579.02* | 0589.02* | 0666.00* | 0702.02* | 0702.03* | 0706.02* | 0786.02* | 0792.01* |
| 0808.00* | 0852.00* | 0892.00* | 0960.00* | 1028.02* | 1034.02* | 1070.02* | 1070.03* | 1170.00* | 1180.00* | 1190.00* |
| 1208.03* | 9901.00* | | | | | | | | | |

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income 20-30%

0006.00* 0020.00* 0024.00* 0219.00*

Median Family Income 30-40%

0002.01* 0010.02* 0022.01* 0025.00* 0162.00* 0168.00* 0172.00* 0174.01* 0180.00* 0184.00* 0188.00*

0189.00* 0192.00* 0243.02* 0277.00*

Median Family Income 40-50%

0008.00* 0018.00* 0029.02* 0083.00* 0151.01* 0164.00* 0166.00* 0182.00* 0194.00* 0209.01* 0230.00*

0232.00* 0234.00* 0239.00* 0242.00* 0299.00* 0309.00*

Median Family Income 50-60%

0002.02* 0036.01* 0174.02* 0186.00* 0196.00* 0210.00* 0215.00* 0223.01* 0224.00* 0229.00* 0236.00*

0237.00* 0245.00* 0249.00* 0251.00* 0279.00* 0293.00*

Median Family Income 60-70%

0016.00* 0178.00* 0213.03* 0223.02* 0231.00* 0235.02* 0253.00* 0261.00* 0263.00* 0267.00* 0285.00*

0291.00*

Median Family Income 70-80%

0026.01* 0030.01* 0038.00* 0043.00* 0129.02* 0170.00* 0211.00* 0216.00* 0218.00* 0222.00* 0225.00*

0226.00* 0241.00* 0243.01* 0269.00*

Median Family Income 80-90%

0012.00* 0132.03* 0193.00* 0214.00* 0233.00* 0235.01* 0247.00* 0283.00* 0287.00* 0303.00*

Median Family Income 90-100%

0022.02* 0026.02* 0034.00* 0121.01* 0206.00* 0227.00* 0228.00* 0259.00*

Median Family Income 100-110%

Institution: BANK HAPOLIM

Respondent ID: 0000033686

Agency: FDIC - 3

0030.02* 0041.00* 0156.02* 0190.00* 0203.00* 0271.00*

Median Family Income 110-120%

0093.00* 0097.00* 0200.00* 0212.00* 0220.00* 0255.00* 0257.00* 0295.00*

Median Family Income $\geq 120\%$

0007.00* 0009.00* 0010.01* 0013.00* 0014.01* 0015.01* 0015.02* 0021.00* 0027.00* 0031.00* 0032.00*

0033.00* 0036.02* 0037.00* 0039.00* 0040.01* 0040.02* 0042.00* 0044.00* 0045.00* 0047.00* 0048.00*

0049.00* 0050.00* 0052.00* 0054.00* 0055.01* 0055.02* 0056.00* 0057.00* 0058.00* 0059.00* 0060.00*

0061.00* 0062.00* 0063.00* 0064.00* 0065.00* 0066.00* 0067.00* 0068.00* 0069.00* 0070.01* 0070.02*

0071.00* 0072.00* 0073.00* 0074.00* 0075.00* 0076.00* 0077.00* 0078.00* 0079.00* 0080.00* 0081.00*

0082.00* 0084.00* 0086.01* 0086.03* 0087.00* 0088.00* 0089.00* 0090.00* 0091.00* 0092.00* 0095.00*

0099.01* 0099.02* 0099.03* 0100.00* 0101.00* 0103.00* 0104.00* 0106.01* 0106.02* 0108.01* 0108.02*

0108.03* 0109.00* 0110.00* 0111.00* 0112.01* 0112.02* 0112.03* 0114.01* 0114.02* 0115.00* 0116.00*

0117.00* 0118.00* 0120.00* 0122.00* 0124.00* 0125.00* 0126.01* 0126.02* 0127.00* 0128.00* 0129.01*

0130.00* 0131.00* 0133.00* 0134.00* 0135.01* 0136.01* 0136.02* 0136.03* 0136.04* 0137.00* 0138.00*

0139.00* 0140.00* 0142.00* 0144.01* 0144.02* 0145.00* 0146.01* 0146.02* 0147.00* 0148.01* 0148.02*

0149.00* 0150.01* 0150.02* 0151.02* 0152.00* 0153.01* 0153.02* 0154.01* 0154.02* 0154.03* 0155.01*

0155.02* 0156.01* 0157.00* 0158.01* 0158.02* 0159.00* 0160.01* 0160.02* 0161.00* 0163.00* 0165.00*

0167.00* 0169.00* 0171.00* 0173.00* 0175.00* 0177.00* 0179.00* 0181.00* 0183.00* 0185.00* 0187.00*

0191.00* 0195.00* 0197.02* 0198.00* 0199.00* 0201.01* 0201.02* 0205.00* 0207.01* 0208.00* 0221.02*

0238.02* 0238.03* 0238.04* 0265.00* 0273.00* 0275.00* 0281.00* 0307.00* 0317.03* 0317.04*

Median Family Income Not Known

0001.00* 0005.00* 0014.02* 0028.00* 0029.01* 0086.02* 0094.00* 0096.00* 0098.00* 0102.00* 0113.00*

0119.00* 0121.02* 0132.01* 0132.02* 0135.02* 0143.00* 0197.01* 0217.03* 0240.00* 0297.00* 0311.00*

0319.00*

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income 20-30%

0087.00*

Median Family Income 30-40%

2023 Institution Disclosure Statement - Table 6

PAGE: 8 OF 10

Assessment Area(s) by Tract

Respondent ID: 0000033686

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK HAPOALIM

| | | | | | | | | | | | |
|-----------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--|
| 0399.02* | 0849.01* | 0972.02* | 0972.05* | | | | | | | | |
| Median Family Income 40-50% | | | | | | | | | | | |
| 0025.00* | 0043.00* | 0047.00* | 0163.00* | 0254.02* | 0273.02* | 0405.01* | 0407.01* | 0427.00* | 0797.01* | 0797.02* | |
| 0799.00* | 0865.00* | 0869.00* | 0871.00* | 0972.06* | 1161.00* | 1163.01* | 1163.02* | 1167.00* | 1227.02* | | |
| Median Family Income 50-60% | | | | | | | | | | | |
| 0033.02* | 0039.00* | 0040.02* | 0235.02* | 0273.01* | 0275.00* | 0367.00* | 0401.01* | 0403.01* | 0403.02* | 0413.00* | |
| 0415.00* | 0437.02* | 0439.00* | 0443.01* | 0446.02* | 0463.00* | 0467.00* | 0471.00* | 0545.00* | 0559.00* | 0849.02* | |
| 0853.00* | 0855.00* | 0857.00* | 0861.00* | 0863.00* | 0889.02* | 0942.02* | 1008.03* | 1185.00* | 1187.00* | 1191.00* | |
| 1205.00* | | | | | | | | | | | |
| Median Family Income 60-70% | | | | | | | | | | | |
| 0051.00* | 0062.02* | 0085.00* | 0144.00* | 0205.00* | 0212.00* | 0238.00* | 0240.00* | 0249.00* | 0265.01* | 0267.00* | |
| 0269.02* | 0271.01* | 0278.00* | 0334.04* | 0339.00* | 0375.01* | 0375.02* | 0379.00* | 0381.00* | 0401.02* | 0407.02* | |
| 0409.02* | 0437.01* | 0443.02* | 0444.00* | 0446.01* | 0454.00* | 0455.00* | 0460.00* | 0461.00* | 0469.01* | 0549.00* | |
| 0679.00* | 0683.00* | 0779.07* | 0803.01* | 0803.02* | 0845.00* | 0925.00* | 0947.00* | 0972.04* | 0992.00* | 1032.01* | |
| 1085.00* | 1155.00* | 1157.00* | | | | | | | | | |
| Median Family Income 70-80% | | | | | | | | | | | |
| 0002.00* | 0028.00* | 0044.01* | 0052.00* | 0057.00* | 0103.00* | 0105.00* | 0112.00* | 0114.00* | 0122.00* | 0126.02* | |
| 0142.01* | 0148.00* | 0151.00* | 0152.00* | 0157.00* | 0181.01* | 0182.00* | 0192.00* | 0214.00* | 0235.01* | 0236.00* | |
| 0253.01* | 0259.00* | 0261.00* | 0266.00* | 0274.00* | 0277.02* | 0281.00* | 0287.00* | 0291.00* | 0309.06* | 0327.00* | |
| 0347.00* | 0351.00* | 0361.00* | 0363.00* | 0365.00* | 0409.01* | 0411.00* | 0440.00* | 0457.00* | 0462.00* | 0466.00* | |
| 0479.00* | 0481.00* | 0483.01* | 0489.00* | 0493.01* | 0499.00* | 0500.00* | 0551.00* | 0553.00* | 0555.00* | 0579.00* | |
| 0581.00* | 0593.00* | 0687.00* | 0717.01* | 0719.00* | 0743.00* | 0779.08* | 0837.00* | 0907.00* | 0919.00* | 0938.00* | |
| 1099.00* | 1171.00* | 1181.00* | 1189.00* | 1193.00* | 1201.00* | 1203.00* | 1257.00* | 1417.00* | 1451.02* | | |
| Median Family Income 80-90% | | | | | | | | | | | |
| 0004.00* | 0012.00* | 0014.00* | 0024.00* | 0032.00* | 0034.00* | 0042.00* | 0054.00* | 0062.01* | 0081.00* | 0098.00* | |
| 0101.00* | 0120.00* | 0124.00* | 0138.00* | 0156.00* | 0159.00* | 0166.00* | 0176.00* | 0178.00* | 0179.01* | 0184.01* | |
| 0185.01* | 0186.00* | 0189.00* | 0208.00* | 0216.02* | 0245.00* | 0247.00* | 0255.00* | 0257.00* | 0258.00* | 0260.00* | |
| 0263.00* | 0265.02* | 0269.01* | 0271.02* | 0277.01* | 0283.00* | 0293.00* | 0295.00* | 0329.00* | 0353.00* | 0373.00* | |
| 0377.00* | 0448.00* | 0452.00* | 0456.00* | 0470.00* | 0473.00* | 0475.00* | 0482.00* | 0492.01* | 0497.00* | 0502.02* | |

Institution: BANK HAPOALIM

Agency: FDIC - 3

| | | | | | | | | | | |
|-------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 0535.01* | 0547.00* | 0548.00* | 0565.00* | 0577.00* | 0589.00* | 0591.00* | 0595.02* | 0613.01* | 0621.00* | 0745.00* |
| 0779.06* | 0809.00* | 0818.00* | 0846.02* | 0859.00* | 0889.03* | 0929.00* | 0942.03* | 0945.00* | 0998.02* | 1010.04* |
| 1032.02* | 1039.00* | 1047.00* | 1159.00* | 1175.00* | 1347.01* | 1447.00* | 1451.01* | 1463.00* | | |
| Median Family Income 90-100% | | | | | | | | | | |
| 0008.00* | 0016.00* | 0022.00* | 0030.00* | 0038.00* | 0040.01* | 0065.02* | 0071.00* | 0079.00* | 0094.00* | 0104.00* |
| 0108.00* | 0110.00* | 0116.00* | 0126.01* | 0141.00* | 0143.00* | 0147.00* | 0149.00* | 0150.00* | 0154.00* | 0161.00 |
| 0170.00* | 0172.00* | 0180.00* | 0184.02* | 0190.00* | 0194.00* | 0196.00* | 0202.00* | 0204.00* | 0206.00* | 0220.01* |
| 0243.00* | 0251.00* | 0253.02* | 0272.00* | 0279.00* | 0280.00* | 0282.00* | 0309.03* | 0320.00* | 0334.03* | 0384.00* |
| 0399.01* | 0404.00* | 0405.02* | 0414.00* | 0424.00* | 0458.00* | 0465.00* | 0468.00* | 0469.02* | 0480.00* | 0483.02* |
| 0485.00* | 0493.02* | 0502.01* | 0518.00* | 0520.00* | 0530.00* | 0531.00* | 0540.00* | 0542.00* | 0552.00* | 0554.00* |
| 0557.00* | 0587.00* | 0595.01* | 0629.00* | 0635.00* | 0639.00* | 0641.01* | 0664.03* | 0939.00* | 0942.01* | 0954.00* |
| 1139.00* | 1227.03* | 1241.00* | 1347.02* | 1403.00* | | | | | | |
| Median Family Income 100-110% | | | | | | | | | | |
| 0006.00* | 0020.00* | 0036.00* | 0055.00* | 0058.00* | 0059.00* | 0061.00* | 0083.00* | 0096.00* | 0102.00* | 0119.00* |
| 0125.00* | 0128.00* | 0130.00* | 0132.00* | 0142.02* | 0145.00* | 0158.01* | 0158.02* | 0164.00* | 0169.00* | 0187.00* |
| 0198.00* | 0220.02* | 0254.01* | 0262.00* | 0264.00* | 0276.00* | 0285.00* | 0289.00* | 0309.05* | 0317.00* | 0328.00* |
| 0330.00* | 0366.00* | 0371.00* | 0394.00* | 0450.00* | 0459.00* | 0464.00* | 0478.01* | 0478.02* | 0507.00* | 0510.00* |
| 0512.00* | 0513.00* | 0515.00* | 0525.00* | 0532.00* | 0536.01* | 0560.00* | 0567.00* | 0568.00* | 0583.00* | 0585.00* |
| 0598.00* | 0603.00* | 0606.00* | 0627.00* | 0645.00* | 0654.01* | 0657.02* | 0680.00* | 0690.00* | 0693.00* | 0694.00* |
| 0717.02* | 0790.00* | 0814.00* | 0840.00* | 0998.01* | 1008.04* | 1017.00* | 1033.00* | 1147.00* | 1195.00* | 1227.04* |
| 1341.00* | 1377.00* | 1409.02* | 1529.01* | 1621.00* | | | | | | |
| Median Family Income 110-120% | | | | | | | | | | |
| 0007.02* | 0010.00* | 0018.00* | 0086.00* | 0088.00* | 0095.00* | 0113.00* | 0117.00* | 0118.00* | 0121.00* | 0137.00* |
| 0140.00* | 0168.00* | 0183.00* | 0185.02* | 0188.00* | 0230.00* | 0270.00* | 0284.00* | 0288.02* | 0294.00* | 0297.00* |
| 0306.00* | 0309.04* | 0334.01* | 0357.00* | 0472.00* | 0484.00* | 0492.02* | 0496.00* | 0505.00* | 0508.00* | 0522.00* |
| 0526.00* | 0534.01* | 0538.00* | 0539.01* | 0556.00* | 0562.00* | 0620.00* | 0623.00* | 0626.00* | 0633.01* | 0637.00* |
| 0646.00* | 0656.00* | 0660.00* | 0664.02* | 0682.00* | 0695.00* | 0697.02* | 0709.00* | 0713.05* | 0741.00* | 0779.03* |
| 0779.04* | 0779.05* | 0792.00* | 0838.00* | 0846.01* | 0964.00* | 0991.00* | 1029.00* | 1059.00* | 1072.01* | 1151.00* |
| 1199.00* | 1215.00* | 1301.00* | 1367.00* | 1385.01* | 1459.00* | 1467.00* | 1551.03* | 1579.02* | | |
| Median Family Income >= 120% | | | | | | | | | | |

2023 Institution Disclosure Statement - Table 6

PAGE: 10 OF 10

Assessment Area(s) by Tract

Respondent ID: 0000033686

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK HAPOALIM

| | | | | | | | | | | |
|--------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 0001.01* | 0001.02* | 0007.01* | 0019.01* | 0019.02* | 0019.03* | 0026.00* | 0031.00* | 0033.01* | 0045.00* | 0053.00* |
| 0063.00* | 0065.01* | 0069.00* | 0073.00* | 0075.00* | 0077.00* | 0091.00* | 0097.00* | 0100.00* | 0106.00* | 0111.00* |
| 0115.00* | 0123.01* | 0134.00* | 0135.00* | 0136.00* | 0153.00* | 0155.00* | 0174.00* | 0181.02* | 0216.01* | 0232.00* |
| 0288.01* | 0334.05* | 0337.00* | 0352.00* | 0358.00* | 0368.00* | 0376.00* | 0398.00* | 0400.00* | 0402.00* | 0432.00* |
| 0434.00* | 0476.00* | 0495.00* | 0504.00* | 0506.00* | 0511.00* | 0516.00* | 0517.00* | 0521.00* | 0524.00* | 0528.00* |
| 0558.00* | 0564.00* | 0580.00* | 0582.00* | 0592.00* | 0594.00* | 0596.00* | 0600.00* | 0601.00* | 0608.00* | 0610.00* |
| 0612.00* | 0614.00* | 0616.01* | 0616.02* | 0618.00* | 0619.00* | 0622.00* | 0625.00* | 0630.00* | 0632.00* | 0633.02* |
| 0638.00* | 0650.00* | 0657.03* | 0659.00* | 0661.00* | 0663.01* | 0664.01* | 0665.01* | 0667.01* | 0669.00* | 0671.00* |
| 0677.00* | 0697.01* | 0703.00* | 0707.00* | 0711.00* | 0713.03* | 0713.04* | 0713.06* | 0721.00* | 0723.00* | 0729.00* |
| 0731.00* | 0737.00* | 0739.00* | 0747.00* | 0749.00* | 0757.01* | 0757.02* | 0769.01* | 0769.02* | 0773.00* | 0775.00* |
| 0779.02* | 0788.00* | 0864.00* | 0884.00* | 0892.01* | 0916.03* | 0922.00* | 0928.00* | 0934.01* | 0934.02* | 0973.00* |
| 0981.00* | 0987.00* | 0997.01* | 0997.03* | 0997.04* | 0997.05* | 1008.01* | 1010.02* | 1093.00* | 1097.00* | 1113.00* |
| 1123.00* | 1129.00* | 1133.00* | 1141.00* | 1207.01* | 1223.00* | 1247.00* | 1265.00* | 1267.00* | 1277.00* | 1291.02* |
| 1291.03* | 1291.04* | 1333.00* | 1339.00* | 1399.00* | 1409.01* | 1429.00* | 1435.00* | 1441.00* | 1471.00* | 1479.00* |
| 1483.00* | 1507.01* | 1507.02* | 1529.02* | 1551.01* | 1551.04* | 1571.01* | 1571.02* | 1579.01* | 1579.03* | 1617.00* |
| Median Family Income Not Known | | | | | | | | | | |
| 0001.03* | 0001.04* | 0037.00* | 0050.00* | 0099.00* | 0107.01* | 0171.01* | 0171.02* | 0179.02* | 0199.01* | 0199.02* |
| 0199.03* | 0216.03* | 0219.00* | 0229.00* | 0246.00* | 0288.03* | 0299.00* | 0331.00* | 0383.01* | 0383.02* | 0426.00* |
| 0535.02* | 0539.02* | 0561.00* | 0566.00* | 0590.00* | 0599.00* | 0607.01* | 0613.02* | 0624.00* | 0641.02* | 0654.02* |
| 0655.01* | 0663.02* | 0664.04* | 0716.00* | 0793.00* | 0892.02* | 0916.02* | 0916.04* | 0918.00* | 0972.07* | 0999.00* |
| 1010.03* | 1072.02* | 1207.02* | 1211.00* | 1283.00* | 1385.02* | 1567.00* | 9901.00* | | | |

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000033686

Institution: BANK HAPOALIM

Agency: FDIC - 3

| Record Identifier: ¹¹ | Total Composite Records on File | Total Composite Records Without Errors | Total Validity ¹⁰ Errors | Percentage of Validity Errors |
|-----------------------------------------|------------------------------------|----------------------------------------------|----------------------------------------|----------------------------------|
| Transmittal Sheet | 1 | 1 | 0 | 0.00% |
| Small Business Loans | 0 | 0 | 0 | 0.00% |
| Small Farm Loans | 0 | 0 | 0 | 0.00% |
| Community Development Loans | 1 | 1 | 0 | 0.00% |
| Consortium/Third Party Loans (Optional) | 0 | 0 | 0 | 0.00% |
| Assessment Area | 4 | 4 | 0 | 0.00% |
| Total | 6 | 6 | 0 | 0.00% |

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: BANK HAPOALIM

Respondent ID: 0000033686
Agency: FDIC - 3

| Memo Item: Loans by Affiliates | | | | |
|-----------------------------------------|--------------|---------------|--------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| Community Development Loans | | | | |
| Originated | 10 | 152,864 | 0 | 0 |
| Purchased | 0 | 0 | 0 | 0 |
| Total | 10 | 152,864 | 0 | 0 |
| Consortium/Third Party Loans (optional) | | | | |

2022 Institution Disclosure Statement - Table 6

PAGE: 1 OF 10

Assessment Area(s) by Tract

Respondent ID: 0000033686

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK HAPOALIM

ASSESSMENT AREA - 0001

BRONX COUNTY (005), NY

MSA: 35614

Median Family Income < 10%

0276.00*

Median Family Income 20-30%

0020.01* 0027.01* 0027.02* 0033.00* 0044.00* 0051.00* 0053.00* 0065.00* 0067.00* 0121.02* 0145.00*

0161.00* 0177.01* 0185.02* 0205.01* 0235.01* 0237.03* 0237.04* 0369.01* 0369.02* 0375.04* 0383.04*

0385.00*

Median Family Income 30-40%

0023.00* 0035.00* 0043.00* 0052.00* 0073.00* 0079.00* 0085.00* 0086.00* 0087.00* 0090.00* 0115.02*

0117.01* 0129.01* 0144.00* 0147.01* 0149.00* 0151.00* 0153.00* 0155.00* 0165.00* 0213.02* 0215.02*

0221.02* 0223.00* 0243.00* 0245.01* 0245.02* 0277.00* 0324.00* 0359.00* 0361.00* 0363.00* 0383.03*

0393.00* 0403.02* 0403.04* 0429.01* 0431.02* 0435.01* 0458.00*

Median Family Income 40-50%

0025.00* 0039.00* 0041.00* 0046.00* 0048.00* 0050.01* 0050.02* 0054.00* 0059.02* 0060.00* 0062.00*

0069.00* 0075.00* 0089.00* 0093.01* 0119.00* 0125.00* 0127.01* 0131.00* 0135.00* 0141.00* 0147.02*

0157.00* 0167.00* 0173.00* 0175.00* 0181.02* 0189.00* 0193.00* 0197.00* 0199.00* 0211.00* 0220.00*

0227.01* 0227.02* 0229.02* 0233.02* 0239.00* 0241.00* 0263.00* 0267.02* 0273.00* 0328.00* 0338.02*

0365.01* 0365.02* 0367.00* 0374.00* 0379.00* 0380.00* 0381.00* 0387.00* 0395.00* 0399.01* 0401.00*

0403.03* 0405.01* 0407.02* 0411.00* 0415.00* 0419.00* 0421.00* 0429.02* 0431.01* 0462.09*

Median Family Income 50-60%

0016.00* 0020.02* 0031.00* 0063.01* 0064.00* 0068.00* 0072.00* 0077.00* 0083.00* 0092.00* 0121.01*

0123.00* 0143.00* 0177.02* 0179.01* 0179.02* 0181.01* 0183.02* 0185.01* 0195.00* 0200.00* 0201.00*

0205.02* 0209.00* 0213.01* 0216.01* 0217.00* 0219.00* 0221.01* 0225.00* 0229.01* 0231.00* 0233.01*

0247.00* 0251.00* 0253.00* 0255.00* 0283.00* 0289.00* 0330.00* 0332.01* 0336.01* 0348.00* 0371.00*

0373.00* 0383.01* 0389.00* 0391.00* 0396.00* 0397.00* 0399.02* 0405.02* 0406.00* 0407.01* 0408.00*

0420.00* 0423.00* 0460.00* 0462.03*

Median Family Income 60-70%

2022 Institution Disclosure Statement - Table 6

PAGE: 2 OF 10

Assessment Area(s) by Tract

Respondent ID: 0000033686

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK HAPOALIM

| | | | | | | | | | | |
|--------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 0028.00* | 0037.00* | 0056.00* | 0070.00* | 0074.00* | 0076.00* | 0133.00* | 0169.00* | 0202.00* | 0204.00* | 0215.01* |
| 0216.02* | 0218.00* | 0222.00* | 0224.01* | 0227.03* | 0230.00* | 0232.00* | 0235.02* | 0237.02* | 0240.00* | 0256.00* |
| 0257.00* | 0265.00* | 0266.02* | 0267.01* | 0269.00* | 0279.00* | 0296.00* | 0336.02* | 0340.00* | 0378.00* | 0394.00* |
| 0398.00* | 0425.00* | 0462.05* | | | | | | | | |
| Median Family Income 70-80% | | | | | | | | | | |
| 0019.02* | 0071.00* | 0096.00* | 0159.00* | 0183.01* | 0194.00* | 0206.01* | 0210.02* | 0224.04* | 0228.00* | 0236.00* |
| 0238.00* | 0244.00* | 0261.00* | 0264.00* | 0287.00* | 0302.01* | 0338.01* | 0342.00* | 0344.00* | 0368.00* | 0372.00* |
| 0392.00* | 0409.00* | 0413.00* | 0462.08* | | | | | | | |
| Median Family Income 80-90% | | | | | | | | | | |
| 0002.00* | 0019.01* | 0078.00* | 0098.00* | 0138.00* | 0152.00* | 0158.00* | 0210.01* | 0248.00* | 0302.02* | 0316.00* |
| 0332.02* | 0364.00* | 0382.00* | 0386.00* | 0388.00* | 0390.00* | 0414.00* | 0418.00* | 0422.00* | 0430.00* | 0436.00* |
| 0462.07* | | | | | | | | | | |
| Median Family Income 90-100% | | | | | | | | | | |
| 0040.01* | 0042.00* | 0061.00* | 0160.00* | 0164.00* | 0224.03* | 0266.01* | 0285.00* | 0288.00* | 0351.00* | 0358.00* |
| 0370.00* | 0376.00* | 0424.00* | 0444.00* | 0462.04* | | | | | | |
| Median Family Income 100-110% | | | | | | | | | | |
| 0084.00* | 0162.00* | 0212.00* | 0252.00* | 0254.00* | 0281.00* | 0300.00* | 0323.00* | 0326.00* | 0343.00* | 0350.00* |
| 0360.00* | 0434.00* | 0449.02* | 0451.01* | 0451.02* | | | | | | |
| Median Family Income 110-120% | | | | | | | | | | |
| 0004.00* | 0166.00* | 0246.00* | 0250.00* | 0286.00* | 0356.00* | 0404.00* | 0426.00* | 0449.01* | 0462.06* | |
| Median Family Income >= 120% | | | | | | | | | | |
| 0118.00* | 0130.00* | 0132.00* | 0184.00* | 0274.01* | 0274.02* | 0293.01* | 0293.02* | 0295.00* | 0297.00* | 0301.00* |
| 0307.01* | 0309.00* | 0310.00* | 0312.00* | 0314.00* | 0318.00* | 0335.00* | 0337.00* | 0345.00* | 0428.00* | 0448.00* |
| 0456.00* | 0484.01* | 0516.01* | | | | | | | | |
| Median Family Income Not Known | | | | | | | | | | |
| 0001.00* | 0019.03* | 0019.04* | 0024.00* | 0038.00* | 0063.02* | 0093.02* | 0110.00* | 0117.02* | 0163.00* | 0171.00* |
| 0249.00* | 0284.00* | 0319.00* | 0334.00* | 0435.02* | 0435.03* | 0442.00* | 0484.02* | 0504.00* | 0516.02* | |

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 10-20%

2022 Institution Disclosure Statement - Table 6

PAGE: 3 OF 10

Assessment Area(s) by Tract

Respondent ID: 0000033686

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK HAPOALIM

1210.00*
Median Family Income 20-30%
0023.00* 0085.00* 0255.00* 0259.02* 0382.00* 0449.01* 0531.01* 0539.00* 0908.00* 0982.00* 1156.00*
1214.00*
Median Family Income 30-40%
0029.01* 0092.02* 0104.02* 0220.00* 0234.00* 0236.00* 0281.00* 0326.00* 0330.00* 0340.00* 0342.00*
0347.00* 0349.01* 0453.00* 0489.00* 0493.01* 0509.00* 0529.00* 0533.00* 0535.00* 0545.00* 0572.00*
0906.00* 0910.00* 0944.02* 1034.01* 1058.01* 1106.00* 1110.00* 1178.00* 1208.02*
Median Family Income 40-50%
0072.00* 0108.02* 0116.00* 0122.00* 0128.01* 0185.01* 0210.00* 0212.00* 0216.00* 0222.00* 0230.00*
0238.00* 0240.00* 0283.00* 0293.00* 0307.00* 0328.00* 0351.01* 0353.01* 0356.01* 0357.01* 0359.00*
0360.02* 0361.00* 0363.00* 0417.00* 0427.00* 0429.00* 0433.00* 0447.00* 0491.00* 0493.02* 0505.00*
0511.00* 0525.00* 0537.00* 0563.02* 0610.03* 0886.00* 0894.00* 0900.00* 0912.00* 0920.00* 1058.04*
1198.00* 1202.00* 1237.00*
Median Family Income 50-60%
0022.00* 0074.00* 0084.00* 0090.02* 0094.01* 0096.00* 0098.00* 0104.01* 0106.01* 0108.01* 0112.00*
0114.00* 0120.00* 0228.00* 0232.00* 0235.00* 0244.00* 0247.00* 0254.00* 0258.00* 0266.00* 0270.00*
0285.02* 0287.00* 0292.00* 0298.00* 0299.00* 0303.00* 0348.00* 0360.01* 0369.00* 0379.00* 0381.00*
0409.00* 0419.00* 0425.00* 0430.00* 0431.00* 0441.00* 0480.00* 0507.00* 0510.02* 0531.02* 0547.00*
0556.00* 0610.04* 0788.01* 0820.00* 0870.00* 0888.00* 0916.00* 0918.00* 0924.00* 1070.01* 1098.00*
1122.00* 1134.00* 1168.00* 1172.02* 1174.00* 1194.00* 1196.00* 1200.00* 1220.00*
Median Family Income 60-70%
0020.00* 0071.00* 0076.00* 0100.00* 0102.00* 0106.02* 0118.00* 0126.00* 0190.00* 0192.00* 0196.00*
0214.00* 0224.00* 0250.00* 0259.01* 0260.00* 0268.00* 0276.00* 0285.01* 0286.00* 0290.00* 0294.00*
0296.00* 0301.00* 0304.00* 0306.00* 0315.00* 0325.00* 0329.00* 0333.00* 0345.00* 0351.02* 0364.00*
0365.01* 0373.00* 0391.00* 0393.00* 0394.00* 0400.00* 0401.00* 0403.00* 0411.00* 0434.00* 0435.00*
0437.00* 0474.00* 0484.00* 0486.00* 0490.00* 0506.00* 0510.01* 0527.00* 0530.00* 0534.00* 0542.00*
0590.00* 0768.00* 0788.02* 0790.02* 0794.00* 0810.00* 0862.00* 0868.00* 0872.00* 0884.00* 0890.00*
0896.00* 0902.00* 0922.00* 0932.00* 1120.00* 1124.00* 1150.00* 1152.00* 1160.00* 1176.02* 1182.02*

Institution: BANK HAPOALIM

Respondent ID: 0000033686

Agency: FDIC - 3

| | | | | | | | | | | |
|-------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 1184.00* | 1188.00* | | | | | | | | | |
| Median Family Income 70-80% | | | | | | | | | | |
| 0015.01* | 0094.02* | 0140.00* | 0184.00* | 0194.00* | 0198.00* | 0213.00* | 0218.00* | 0226.00* | 0233.00* | 0241.00* |
| 0242.00* | 0246.00* | 0248.00* | 0251.00* | 0252.00* | 0256.00* | 0261.00* | 0264.00* | 0273.00* | 0277.00* | 0284.00* |
| 0295.00* | 0300.00* | 0321.00* | 0327.00* | 0337.01* | 0339.00* | 0341.00* | 0350.00* | 0356.02* | 0362.00* | 0365.02* |
| 0366.00* | 0367.00* | 0392.00* | 0397.00* | 0405.00* | 0406.00* | 0414.01* | 0416.00* | 0422.00* | 0423.00* | 0438.00* |
| 0439.00* | 0444.00* | 0446.00* | 0448.00* | 0462.01* | 0464.00* | 0470.00* | 0472.00* | 0482.00* | 0485.00* | 0492.00* |
| 0496.00* | 0508.01* | 0508.03* | 0512.00* | 0516.01* | 0518.00* | 0546.00* | 0554.00* | 0592.00* | 0738.00* | 0742.00* |
| 0758.00* | 0762.00* | 0792.02* | 0802.00* | 0804.00* | 0806.00* | 0816.00* | 0824.00* | 0826.00* | 0854.00* | 0876.00* |
| 0878.00* | 0882.00* | 0966.00* | 1104.00* | 1126.00* | 1128.00* | 1130.00* | 1132.00* | 1144.00* | 1146.00* | 1158.00* |
| 1162.00* | 1164.00* | 1166.00* | 1176.01* | | | | | | | |
| Median Family Income 80-90% | | | | | | | | | | |
| 0054.00* | 0058.00* | 0068.00* | 0078.00* | 0088.00* | 0090.01* | 0110.00* | 0138.00* | 0142.00* | 0178.00* | 0182.00* |
| 0186.00* | 0208.00* | 0217.00* | 0253.00* | 0263.00* | 0272.00* | 0274.00* | 0282.00* | 0308.00* | 0311.00* | 0331.00* |
| 0337.02* | 0349.02* | 0353.02* | 0354.00* | 0355.00* | 0374.01* | 0374.02* | 0375.00* | 0377.00* | 0387.00* | 0395.00* |
| 0398.00* | 0410.00* | 0414.02* | 0418.00* | 0424.00* | 0428.00* | 0445.00* | 0456.00* | 0460.00* | 0476.00* | 0478.00* |
| 0481.00* | 0514.00* | 0516.02* | 0523.00* | 0526.00* | 0584.00* | 0586.00* | 0598.00* | 0606.00* | 0650.00* | 0720.00* |
| 0722.00* | 0736.00* | 0764.00* | 0766.00* | 0772.00* | 0782.00* | 0786.01* | 0796.01* | 0796.02* | 0814.00* | 0822.00* |
| 0828.00* | 0830.00* | 0836.00* | 0850.00* | 0856.00* | 0858.00* | 0860.00* | 0866.00* | 0874.01* | 0880.01* | 0898.00* |
| 0956.00* | 0958.00* | 0996.00* | 1022.00* | 1116.00* | 1118.00* | 1142.01* | 1142.02* | 1172.01* | 1182.01* | |
| Median Family Income 90-100% | | | | | | | | | | |
| 0056.02* | 0070.00* | 0080.00* | 0082.00* | 0101.00* | 0150.00* | 0180.00* | 0188.00* | 0193.00* | 0200.00* | 0257.00* |
| 0262.00* | 0278.00* | 0279.00* | 0280.00* | 0288.00* | 0289.00* | 0291.00* | 0302.00* | 0319.00* | 0336.00* | 0371.00* |
| 0383.00* | 0386.00* | 0389.00* | 0399.00* | 0402.00* | 0415.00* | 0420.00* | 0421.00* | 0426.00* | 0432.00* | 0436.00* |
| 0450.00* | 0497.00* | 0513.00* | 0532.00* | 0544.00* | 0549.00* | 0552.00* | 0558.00* | 0574.00* | 0576.00* | 0580.00* |
| 0594.04* | 0608.00* | 0622.00* | 0626.00* | 0662.00* | 0676.00* | 0696.02* | 0724.00* | 0726.00* | 0750.00* | 0774.00* |
| 0798.02* | 0832.00* | 0834.00* | 0846.00* | 0864.00* | 0934.00* | 0936.00* | 0938.00* | 0962.00* | 0974.00* | 1004.00* |
| 1014.00* | 1018.00* | 1186.00* | 1192.00* | | | | | | | |
| Median Family Income 100-110% | | | | | | | | | | |

Institution: BANK HAPOALIM

Agency: FDIC - 3

| | | | | | | | | | | |
|--------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 0064.00* | 0066.00* | 0092.01* | 0127.00* | 0130.00* | 0152.00* | 0170.00* | 0176.00* | 0211.00* | 0219.00* | 0269.00* |
| 0297.00* | 0309.00* | 0317.01* | 0323.00* | 0335.00* | 0370.00* | 0388.00* | 0390.00* | 0396.00* | 0404.00* | 0413.00* |
| 0440.00* | 0499.00* | 0508.04* | 0538.00* | 0550.00* | 0560.00* | 0568.00* | 0570.00* | 0575.00* | 0578.00* | 0582.00* |
| 0588.00* | 0589.01* | 0594.03* | 0596.00* | 0644.00* | 0646.00* | 0682.00* | 0728.00* | 0740.00* | 0776.00* | 0818.00* |
| 0838.00* | 0840.00* | 0968.00* | 0970.00* | 0986.00* | 0988.00* | 0992.00* | 1010.00* | 1012.00* | 1078.00* | 1208.01* |
| Median Family Income 110-120% | | | | | | | | | | |
| 0036.00* | 0059.00* | 0060.00* | 0148.00* | 0160.00* | 0179.00* | 0245.00* | 0265.00* | 0275.00* | 0305.00* | 0314.01* |
| 0412.00* | 0442.00* | 0452.00* | 0458.00* | 0462.02* | 0498.00* | 0504.01* | 0551.00* | 0557.00* | 0563.01* | 0566.00* |
| 0571.00* | 0593.00* | 0610.02* | 0632.00* | 0642.00* | 0656.00* | 0670.00* | 0672.00* | 0678.00* | 0680.00* | 0696.01* |
| 0700.00* | 0732.00* | 0760.00* | 0770.00* | 0784.00* | 0790.01* | 0848.00* | 0880.02* | 0930.00* | 0950.00* | 0984.00* |
| 0994.00* | 0998.00* | 1006.00* | 1008.00* | 1016.00* | 1024.00* | 1026.00* | | | | |
| Median Family Income >= 120% | | | | | | | | | | |
| 0001.00* | 0003.01* | 0005.01* | 0005.02* | 0007.00* | 0009.00* | 0011.00* | 0013.00* | 0015.02* | 0021.00* | 0030.00* |
| 0031.01* | 0033.00* | 0034.00* | 0035.00* | 0037.00* | 0038.00* | 0039.00* | 0041.00* | 0043.00* | 0044.00* | 0045.00* |
| 0046.00* | 0047.00* | 0049.00* | 0050.00* | 0051.00* | 0052.01* | 0052.02* | 0053.01* | 0056.01* | 0062.00* | 0063.00* |
| 0065.00* | 0067.00* | 0069.01* | 0069.02* | 0075.00* | 0077.00* | 0117.00* | 0119.01* | 0121.00* | 0129.01* | 0129.02* |
| 0131.00* | 0132.00* | 0133.00* | 0134.00* | 0135.00* | 0136.00* | 0137.00* | 0139.00* | 0141.01* | 0141.02* | 0143.00* |
| 0145.00* | 0147.00* | 0149.01* | 0149.02* | 0151.00* | 0153.00* | 0155.00* | 0157.00* | 0159.00* | 0161.00* | 0162.00* |
| 0163.00* | 0164.00* | 0165.00* | 0166.00* | 0167.00* | 0168.00* | 0169.00* | 0171.00* | 0172.00* | 0174.00* | 0181.00* |
| 0183.00* | 0187.00* | 0191.00* | 0195.00* | 0197.00* | 0199.00* | 0201.00* | 0202.00* | 0203.00* | 0204.00* | 0205.00* |
| 0206.00* | 0207.00* | 0215.00* | 0227.00* | 0229.00* | 0231.00* | 0243.00* | 0249.00* | 0267.00* | 0271.00* | 0313.00* |
| 0317.02* | 0385.00* | 0408.00* | 0454.00* | 0477.00* | 0494.00* | 0495.00* | 0500.01* | 0500.02* | 0501.00* | 0502.02* |
| 0503.00* | 0504.02* | 0515.00* | 0517.00* | 0519.00* | 0520.00* | 0528.00* | 0548.00* | 0553.00* | 0555.00* | 0561.00* |
| 0562.00* | 0564.00* | 0565.00* | 0569.00* | 0573.00* | 0591.00* | 0594.02* | 0600.00* | 0612.00* | 0616.00* | 0620.00* |
| 0628.00* | 0636.00* | 0638.00* | 0640.00* | 0648.00* | 0652.00* | 0654.00* | 0658.00* | 0660.00* | 0674.00* | 0686.00* |
| 0688.00* | 0690.00* | 0692.00* | 0698.00* | 0702.01* | 0706.01* | 0730.00* | 0734.00* | 0744.00* | 0746.00* | 0748.00* |
| 0752.00* | 0754.00* | 0756.00* | 0780.00* | 0798.01* | 0800.00* | 0928.00* | 0944.01* | 0946.00* | 0954.00* | 0964.00* |
| 0990.00* | 1020.00* | 1028.01* | 1502.00* | 1522.00* | | | | | | |
| Median Family Income Not Known | | | | | | | | | | |

2022 Institution Disclosure Statement - Table 6

PAGE: 6 OF 10

Assessment Area(s) by Tract

Respondent ID: 0000033686

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK HAPOALIM

0002.00* 0018.01* 0018.02* 0018.03* 0018.04* 0031.02* 0053.02* 0053.03* 0086.00* 0119.02* 0154.00*
 0175.00* 0177.00* 0221.00* 0314.02* 0343.00* 0352.00* 0357.02* 0407.00* 0443.00* 0449.02* 0468.00*
 0488.00* 0543.00* 0579.01* 0579.02* 0589.02* 0666.00* 0702.02* 0702.03* 0706.02* 0786.02* 0792.01*
 0808.00* 0852.00* 0892.00* 0960.00* 1028.02* 1034.02* 1070.02* 1070.03* 1170.00* 1180.00* 1190.00*
 1208.03* 9901.00*

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income 20-30%

0006.00* 0020.00* 0024.00* 0219.00*

Median Family Income 30-40%

0002.01* 0010.02* 0022.01* 0025.00* 0162.00* 0168.00* 0172.00* 0174.01* 0180.00* 0184.00* 0188.00*
 0189.00* 0192.00* 0243.02* 0277.00*

Median Family Income 40-50%

0008.00* 0018.00* 0029.02* 0083.00* 0151.01* 0164.00* 0166.00* 0182.00* 0194.00* 0209.01* 0230.00*
 0232.00* 0234.00* 0239.00* 0242.00* 0299.00* 0309.00*

Median Family Income 50-60%

0002.02* 0036.01* 0174.02* 0186.00* 0196.00* 0210.00* 0215.00* 0223.01* 0224.00* 0229.00* 0236.00*
 0237.00* 0245.00* 0249.00* 0251.00* 0279.00* 0293.00*

Median Family Income 60-70%

0016.00* 0178.00* 0213.03* 0223.02* 0231.00* 0235.02* 0253.00* 0261.00* 0263.00* 0267.00* 0285.00*
 0291.00*

Median Family Income 70-80%

0026.01* 0030.01* 0038.00* 0043.00* 0129.02* 0170.00* 0211.00* 0216.00* 0218.00* 0222.00* 0225.00*
 0226.00* 0241.00* 0243.01* 0269.00*

Median Family Income 80-90%

0012.00* 0132.03* 0193.00* 0214.00* 0233.00* 0235.01* 0247.00* 0283.00* 0287.00* 0303.00*

Median Family Income 90-100%

0022.02* 0026.02* 0034.00* 0121.01* 0206.00* 0227.00* 0228.00* 0259.00*

Median Family Income 100-110%

2022 Institution Disclosure Statement - Table 6

PAGE: 7 OF 10

Assessment Area(s) by Tract

Respondent ID: 0000033686

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK HAPOALIM

0030.02* 0041.00* 0156.02* 0190.00* 0203.00* 0271.00*

Median Family Income 110-120%

0093.00* 0097.00* 0200.00* 0212.00* 0220.00* 0255.00* 0257.00* 0295.00*

Median Family Income >= 120%

0007.00* 0009.00* 0010.01* 0013.00* 0014.01* 0015.01* 0015.02* 0021.00* 0027.00* 0031.00* 0032.00*

0033.00* 0036.02* 0037.00* 0039.00* 0040.01* 0040.02* 0042.00* 0044.00* 0045.00* 0047.00* 0048.00*

0049.00* 0050.00* 0052.00* 0054.00* 0055.01* 0055.02* 0056.00* 0057.00* 0058.00* 0059.00* 0060.00*

0061.00* 0062.00* 0063.00* 0064.00* 0065.00* 0066.00* 0067.00* 0068.00* 0069.00* 0070.01* 0070.02*

0071.00* 0072.00* 0073.00* 0074.00* 0075.00* 0076.00* 0077.00* 0078.00* 0079.00* 0080.00* 0081.00*

0082.00* 0084.00* 0086.01* 0086.03* 0087.00* 0088.00* 0089.00* 0090.00* 0091.00* 0092.00* 0095.00*

0099.01* 0099.02* 0099.03* 0100.00* 0101.00* 0103.00* 0104.00* 0106.01* 0106.02* 0108.01* 0108.02*

0108.03* 0109.00* 0110.00* 0111.00* 0112.01* 0112.02* 0112.03* 0114.01* 0114.02* 0115.00* 0116.00*

0117.00* 0118.00* 0120.00* 0122.00* 0124.00* 0125.00* 0126.01* 0126.02* 0127.00* 0128.00* 0129.01*

0130.00* 0131.00* 0133.00* 0134.00* 0135.01* 0136.01* 0136.02* 0136.03* 0136.04* 0137.00* 0138.00*

0139.00* 0140.00* 0142.00* 0144.01* 0144.02* 0145.00* 0146.01* 0146.02* 0147.00* 0148.01* 0148.02*

0149.00* 0150.01* 0150.02* 0151.02* 0152.00* 0153.01* 0153.02* 0154.01* 0154.02* 0154.03* 0155.01*

0155.02* 0156.01* 0157.00* 0158.01* 0158.02* 0159.00* 0160.01* 0160.02* 0161.00* 0163.00* 0165.00*

0167.00* 0169.00* 0171.00* 0173.00* 0175.00* 0177.00* 0179.00* 0181.00* 0183.00* 0185.00* 0187.00*

0191.00* 0195.00* 0197.02* 0198.00* 0199.00* 0201.01* 0201.02* 0205.00* 0207.01* 0208.00* 0221.02*

0238.02* 0238.03* 0238.04* 0265.00* 0273.00* 0275.00* 0281.00* 0307.00* 0317.03* 0317.04*

Median Family Income Not Known

0001.00* 0005.00* 0014.02* 0028.00* 0029.01* 0086.02* 0094.00* 0096.00* 0098.00* 0102.00* 0113.00*

0119.00* 0121.02* 0132.01* 0132.02* 0135.02* 0143.00* 0197.01* 0217.03* 0240.00* 0297.00* 0311.00*

0319.00*

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income 20-30%

0087.00*

Median Family Income 30-40%

2022 Institution Disclosure Statement - Table 6

PAGE: 8 OF 10

Assessment Area(s) by Tract

Respondent ID: 0000033686

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK HAPOALIM

| | | | | | | | | | | | |
|-----------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--|
| 0399.02* | 0849.01* | 0972.02* | 0972.05* | | | | | | | | |
| Median Family Income 40-50% | | | | | | | | | | | |
| 0025.00* | 0043.00* | 0047.00* | 0163.00* | 0254.02* | 0273.02* | 0405.01* | 0407.01* | 0427.00* | 0797.01* | 0797.02* | |
| 0799.00* | 0865.00* | 0869.00* | 0871.00* | 0972.06* | 1161.00* | 1163.01* | 1163.02* | 1167.00* | 1227.02* | | |
| Median Family Income 50-60% | | | | | | | | | | | |
| 0033.02* | 0039.00* | 0040.02* | 0235.02* | 0273.01* | 0275.00* | 0367.00* | 0401.01* | 0403.01* | 0403.02* | 0413.00* | |
| 0415.00* | 0437.02* | 0439.00* | 0443.01* | 0446.02* | 0463.00* | 0467.00* | 0471.00* | 0545.00* | 0559.00* | 0849.02* | |
| 0853.00* | 0855.00* | 0857.00* | 0861.00* | 0863.00* | 0889.02* | 0942.02* | 1008.03* | 1185.00* | 1187.00* | 1191.00* | |
| 1205.00* | | | | | | | | | | | |
| Median Family Income 60-70% | | | | | | | | | | | |
| 0051.00* | 0062.02* | 0085.00* | 0144.00* | 0205.00* | 0212.00* | 0238.00* | 0240.00* | 0249.00* | 0265.01* | 0267.00* | |
| 0269.02* | 0271.01* | 0278.00* | 0334.04* | 0339.00* | 0375.01* | 0375.02* | 0379.00* | 0381.00* | 0401.02* | 0407.02* | |
| 0409.02* | 0437.01* | 0443.02* | 0444.00* | 0446.01* | 0454.00* | 0455.00* | 0460.00* | 0461.00* | 0469.01* | 0549.00* | |
| 0679.00* | 0683.00* | 0779.07* | 0803.01* | 0803.02* | 0845.00* | 0925.00* | 0947.00* | 0972.04* | 0992.00* | 1032.01* | |
| 1085.00* | 1155.00* | 1157.00* | | | | | | | | | |
| Median Family Income 70-80% | | | | | | | | | | | |
| 0002.00* | 0028.00* | 0044.01* | 0052.00* | 0057.00* | 0103.00* | 0105.00* | 0112.00* | 0114.00* | 0122.00* | 0126.02* | |
| 0142.01* | 0148.00* | 0151.00* | 0152.00* | 0157.00* | 0181.01* | 0182.00* | 0192.00* | 0214.00* | 0235.01* | 0236.00* | |
| 0253.01* | 0259.00* | 0261.00* | 0266.00* | 0274.00* | 0277.02* | 0281.00* | 0287.00* | 0291.00* | 0309.06* | 0327.00* | |
| 0347.00* | 0351.00* | 0361.00* | 0363.00* | 0365.00* | 0409.01* | 0411.00* | 0440.00* | 0457.00* | 0462.00* | 0466.00* | |
| 0479.00* | 0481.00* | 0483.01* | 0489.00* | 0493.01* | 0499.00* | 0500.00* | 0551.00* | 0553.00* | 0555.00* | 0579.00* | |
| 0581.00* | 0593.00* | 0687.00* | 0717.01* | 0719.00* | 0743.00* | 0779.08* | 0837.00* | 0907.00* | 0919.00* | 0938.00* | |
| 1099.00* | 1171.00* | 1181.00* | 1189.00* | 1193.00* | 1201.00* | 1203.00* | 1257.00* | 1417.00* | 1451.02* | | |
| Median Family Income 80-90% | | | | | | | | | | | |
| 0004.00* | 0012.00* | 0014.00* | 0024.00* | 0032.00* | 0034.00* | 0042.00* | 0054.00* | 0062.01* | 0081.00* | 0098.00* | |
| 0101.00* | 0120.00* | 0124.00* | 0138.00* | 0156.00* | 0159.00* | 0166.00* | 0176.00* | 0178.00* | 0179.01* | 0184.01* | |
| 0185.01* | 0186.00* | 0189.00* | 0208.00* | 0216.02* | 0245.00* | 0247.00* | 0255.00* | 0257.00* | 0258.00* | 0260.00* | |
| 0263.00* | 0265.02* | 0269.01* | 0271.02* | 0277.01* | 0283.00* | 0293.00* | 0295.00* | 0329.00* | 0353.00* | 0373.00* | |
| 0377.00* | 0448.00* | 0452.00* | 0456.00* | 0470.00* | 0473.00* | 0475.00* | 0482.00* | 0492.01* | 0497.00* | 0502.02* | |

2022 Institution Disclosure Statement - Table 6

PAGE: 9 OF 10

Assessment Area(s) by Tract

Respondent ID: 0000033686

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK HAPOALIM

| | | | | | | | | | | |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 0535.01* | 0547.00* | 0548.00* | 0565.00* | 0577.00* | 0589.00* | 0591.00* | 0595.02* | 0613.01* | 0621.00* | 0745.00* |
| 0779.06* | 0809.00* | 0818.00* | 0846.02* | 0859.00* | 0889.03* | 0929.00* | 0942.03* | 0945.00* | 0998.02* | 1010.04* |
| 1032.02* | 1039.00* | 1047.00* | 1159.00* | 1175.00* | 1347.01* | 1447.00* | 1451.01* | 1463.00* | | |

Median Family Income 90-100%

| | | | | | | | | | | |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 0008.00* | 0016.00* | 0022.00* | 0030.00* | 0038.00* | 0040.01* | 0065.02* | 0071.00* | 0079.00* | 0094.00* | 0104.00* |
| 0108.00* | 0110.00* | 0116.00* | 0126.01* | 0141.00* | 0143.00* | 0147.00* | 0149.00* | 0150.00* | 0154.00* | 0161.00* |
| 0170.00* | 0172.00* | 0180.00* | 0184.02* | 0190.00* | 0194.00* | 0196.00* | 0202.00* | 0204.00* | 0206.00* | 0220.01* |
| 0243.00* | 0251.00* | 0253.02* | 0272.00* | 0279.00* | 0280.00* | 0282.00* | 0309.03* | 0320.00* | 0334.03* | 0384.00* |
| 0399.01* | 0404.00* | 0405.02* | 0414.00* | 0424.00* | 0458.00* | 0465.00* | 0468.00* | 0469.02* | 0480.00* | 0483.02* |
| 0485.00* | 0493.02* | 0502.01* | 0518.00* | 0520.00* | 0530.00* | 0531.00* | 0540.00* | 0542.00* | 0552.00* | 0554.00* |
| 0557.00* | 0587.00* | 0595.01* | 0629.00* | 0635.00* | 0639.00* | 0641.01* | 0664.03* | 0939.00* | 0942.01* | 0954.00* |
| 1139.00* | 1227.03* | 1241.00* | 1347.02* | 1403.00* | | | | | | |

Median Family Income 100-110%

| | | | | | | | | | | |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 0006.00* | 0020.00* | 0036.00* | 0055.00* | 0058.00* | 0059.00* | 0061.00* | 0083.00* | 0096.00* | 0102.00* | 0119.00* |
| 0125.00* | 0128.00* | 0130.00* | 0132.00* | 0142.02* | 0145.00* | 0158.01* | 0158.02* | 0164.00* | 0169.00* | 0187.00* |
| 0198.00* | 0220.02* | 0254.01* | 0262.00* | 0264.00* | 0276.00* | 0285.00* | 0289.00* | 0309.05* | 0317.00* | 0328.00* |
| 0330.00* | 0366.00* | 0371.00* | 0394.00* | 0450.00* | 0459.00* | 0464.00* | 0478.01* | 0478.02* | 0507.00* | 0510.00* |
| 0512.00* | 0513.00* | 0515.00* | 0525.00* | 0532.00* | 0536.01* | 0560.00* | 0567.00* | 0568.00* | 0583.00* | 0585.00* |
| 0598.00* | 0603.00* | 0606.00* | 0627.00* | 0645.00* | 0654.01* | 0657.02* | 0680.00* | 0690.00* | 0693.00* | 0694.00* |
| 0717.02* | 0790.00* | 0814.00* | 0840.00* | 0998.01* | 1008.04* | 1017.00* | 1033.00* | 1147.00* | 1195.00* | 1227.04* |
| 1341.00* | 1377.00* | 1409.02* | 1529.01* | 1621.00* | | | | | | |

Median Family Income 110-120%

| | | | | | | | | | | |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 0007.02* | 0010.00* | 0018.00* | 0086.00* | 0088.00* | 0095.00* | 0113.00* | 0117.00* | 0118.00* | 0121.00* | 0137.00* |
| 0140.00* | 0168.00* | 0183.00* | 0185.02* | 0188.00* | 0230.00* | 0270.00* | 0284.00* | 0288.02* | 0294.00* | 0297.00* |
| 0306.00* | 0309.04* | 0334.01* | 0357.00* | 0472.00* | 0484.00* | 0492.02* | 0496.00* | 0505.00* | 0508.00* | 0522.00* |
| 0526.00* | 0534.01* | 0538.00* | 0539.01* | 0556.00* | 0562.00* | 0620.00* | 0623.00* | 0626.00* | 0633.01* | 0637.00* |
| 0646.00* | 0656.00* | 0660.00* | 0664.02* | 0682.00* | 0695.00* | 0697.02* | 0709.00* | 0713.05* | 0741.00* | 0779.03* |
| 0779.04* | 0779.05* | 0792.00* | 0838.00* | 0846.01* | 0964.00* | 0991.00* | 1029.00* | 1059.00* | 1072.01* | 1151.00* |
| 1199.00* | 1215.00* | 1301.00* | 1367.00* | 1385.01* | 1459.00* | 1467.00* | 1551.03* | 1579.02* | | |

Median Family Income >= 120%

2022 Institution Disclosure Statement - Table 6

PAGE: 10 OF 10

Assessment Area(s) by Tract

Respondent ID: 0000033686

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BANK HAPOALIM

| | | | | | | | | | | |
|--------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 0001.01* | 0001.02* | 0007.01* | 0019.01* | 0019.02* | 0019.03* | 0026.00* | 0031.00* | 0033.01* | 0045.00* | 0053.00* |
| 0063.00* | 0065.01* | 0069.00* | 0073.00* | 0075.00* | 0077.00* | 0091.00* | 0097.00* | 0100.00* | 0106.00* | 0111.00* |
| 0115.00* | 0123.01* | 0134.00* | 0135.00* | 0136.00* | 0153.00* | 0155.00* | 0174.00* | 0181.02* | 0216.01* | 0232.00* |
| 0288.01* | 0334.05* | 0337.00* | 0352.00* | 0358.00* | 0368.00* | 0376.00* | 0398.00* | 0400.00* | 0402.00* | 0432.00* |
| 0434.00* | 0476.00* | 0495.00* | 0504.00* | 0506.00* | 0511.00* | 0516.00* | 0517.00* | 0521.00* | 0524.00* | 0528.00* |
| 0558.00* | 0564.00* | 0580.00* | 0582.00* | 0592.00* | 0594.00* | 0596.00* | 0600.00* | 0601.00* | 0608.00* | 0610.00* |
| 0612.00* | 0614.00* | 0616.01* | 0616.02* | 0618.00* | 0619.00* | 0622.00* | 0625.00* | 0630.00* | 0632.00* | 0633.02* |
| 0638.00* | 0650.00* | 0657.03* | 0659.00* | 0661.00* | 0663.01* | 0664.01* | 0665.01* | 0667.01* | 0669.00* | 0671.00* |
| 0677.00* | 0697.01* | 0703.00* | 0707.00* | 0711.00* | 0713.03* | 0713.04* | 0713.06* | 0721.00* | 0723.00* | 0729.00* |
| 0731.00* | 0737.00* | 0739.00* | 0747.00* | 0749.00* | 0757.01* | 0757.02* | 0769.01* | 0769.02* | 0773.00* | 0775.00* |
| 0779.02* | 0788.00* | 0864.00* | 0884.00* | 0892.01* | 0916.03* | 0922.00* | 0928.00* | 0934.01* | 0934.02* | 0973.00* |
| 0981.00* | 0987.00* | 0997.01* | 0997.03* | 0997.04* | 0997.05* | 1008.01* | 1010.02* | 1093.00* | 1097.00* | 1113.00* |
| 1123.00* | 1129.00* | 1133.00* | 1141.00* | 1207.01* | 1223.00* | 1247.00* | 1265.00* | 1267.00* | 1277.00* | 1291.02* |
| 1291.03* | 1291.04* | 1333.00* | 1339.00* | 1399.00* | 1409.01* | 1429.00* | 1435.00* | 1441.00* | 1471.00* | 1479.00* |
| 1483.00* | 1507.01* | 1507.02* | 1529.02* | 1551.01* | 1551.04* | 1571.01* | 1571.02* | 1579.01* | 1579.03* | 1617.00* |
| Median Family Income Not Known | | | | | | | | | | |
| 0001.03* | 0001.04* | 0037.00* | 0050.00* | 0099.00* | 0107.01* | 0171.01* | 0171.02* | 0179.02* | 0199.01* | 0199.02* |
| 0199.03* | 0216.03* | 0219.00* | 0229.00* | 0246.00* | 0288.03* | 0299.00* | 0331.00* | 0383.01* | 0383.02* | 0426.00* |
| 0535.02* | 0539.02* | 0561.00* | 0566.00* | 0590.00* | 0599.00* | 0607.01* | 0613.02* | 0624.00* | 0641.02* | 0654.02* |
| 0655.01* | 0663.02* | 0664.04* | 0716.00* | 0793.00* | 0892.02* | 0916.02* | 0916.04* | 0918.00* | 0972.07* | 0999.00* |
| 1010.03* | 1072.02* | 1207.02* | 1211.00* | 1283.00* | 1385.02* | 1567.00* | 9901.00* | | | |

Error Status Information

Respondent ID: 0000033686

Institution: BANK HAPOALIM

Agency: FDIC - 3

| Record Identifier: ¹¹ | Total Composite Records on File | Total Composite Records Without Errors | Total Validity ¹⁰ Errors | Percentage of Validity Errors |
|-----------------------------------------|------------------------------------|----------------------------------------------|----------------------------------------|----------------------------------|
| Transmittal Sheet | 1 | 1 | 0 | 0.00% |
| Small Business Loans | 0 | 0 | 0 | 0.00% |
| Small Farm Loans | 0 | 0 | 0 | 0.00% |
| Community Development Loans | 1 | 1 | 0 | 0.00% |
| Consortium/Third Party Loans (Optional) | 0 | 0 | 0 | 0.00% |
| Assessment Area | 4 | 4 | 0 | 0.00% |
| Total | 6 | 6 | 0 | 0.00% |

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.
11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: BANK HAPOALIM

Respondent ID: 0000033686
Agency: FDIC - 3

| Memo Item: Loans by Affiliates | | | | |
|-----------------------------------------|--------------|---------------|--------------|---------------|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| Community Development Loans | | | | |
| Originated | 6 | 50,218 | 0 | 0 |
| Purchased | 0 | 0 | 0 | 0 |
| Total | 6 | 50,218 | 0 | 0 |
| Consortium/Third Party Loans (optional) | | | | |

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BANK HAPOALIM

PAGE: 1 OF 1

Respondent ID: 0000033686

Agency: FDIC - 3

ASSESSMENT AREA - 0001

BRONX COUNTY (005), NY 2/

MSA: 35614

Median Family Income 70-80%

0096.00*

KINGS COUNTY (047), NY 2/

MSA: 35614

Median Family Income 40-50%

0096.00*

NEW YORK COUNTY (061), NY 2/

MSA: 35614

Median Family Income >= 120%

0096.00*

QUEENS COUNTY (081), NY 2/

MSA: 35614

Median Family Income >= 120%

0096.00*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2021 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 1

Error Status Information

Respondent ID: 0000033686

Institution: BANK HAPOALIM

Agency: FDIC - 3

| Record Identifier: ¹¹ | Total Composite Records on File | Total Composite Records Without Errors | Total Validity ¹⁰ Errors | Percentage of Validity Errors |
|-----------------------------------------|------------------------------------|----------------------------------------------|----------------------------------------|----------------------------------|
| Transmittal Sheet | 1 | 1 | 0 | 0.00% |
| Small Business Loans | 0 | 0 | 0 | 0.00% |
| Small Farm Loans | 0 | 0 | 0 | 0.00% |
| Community Development Loans | 1 | 1 | 0 | 0.00% |
| Consortium/Third Party Loans (Optional) | 0 | 0 | 0 | 0.00% |
| Assessment Area | 4 | 4 | 0 | 0.00% |
| Total | 6 | 6 | 0 | 0.00% |

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.



TAB # 8



March 7, 2025

Home Mortgage Disclosure Act Notice

Not Applicable (Bank Hapoalim B.M. U.S. offers commercial banking services exclusively)