

Assessment Areas/REMA

DEMOGRAPHIC INFORMATION FOR GEOGRAPHY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: CAPE CORAL-FT MYERS, FL MSA Unit:
 County: LEE COUNTY, FL

Categorization: Tract LMI

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Geographies (Census tracts)	223	5	2.24%	48	21.52%	99	44.39%	66	29.60%	5	2.24%
Population by Geography	760,822	17,508	2.30%	180,136	23.68%	355,606	46.74%	201,167	26.44%	6,405	0.84%
Owner-Occupied Housing by Geography	209,905	2,001	0.95%	35,911	17.11%	104,100	49.59%	67,395	32.11%	498	0.24%
Business by Geography	143,047	3,199	2.24%	33,705	23.56%	64,046	44.77%	41,272	28.85%	825	0.58%
Farms by Geography	4,026	88	2.19%	993	24.66%	1,888	46.90%	1,051	26.11%	6	0.15%
Family Distribution by Income Level	187,877	36,213	19.27%	35,613	18.96%	39,163	20.85%	76,888	40.92%	0	0.00%
Distribution of LMI Families throughout AA Geographies	71,826	2,810	3.91%	23,695	32.99%	32,793	45.66%	12,336	17.17%	192	0.27%
Households Distribution by Income Level	288,916	64,539	22.34%	49,163	17.02%	55,605	19.25%	119,609	41.40%	0	0.00%
Multi-family units, 5 or more	87,384	1,611	1.84%	17,375	19.88%	30,789	35.23%	36,245	41.48%	1,364	1.56%
Vacant units	112,336	1,212	1.08%	16,709	14.87%	44,301	39.44%	47,463	42.25%	2,651	2.36%
Median Family Income	71,043										
Adjusted Median Family Income for 2026	92,500										
Median Housing Value (CAPE CORAL-FORT MYERS, FL (MSA: 15980) and (County: 071))	396,500										
Median Gross Rent (CAPE CORAL-FORT MYERS, FL (MSA: 15980) and (County: 071))	1,871										
Households Below Poverty Level	11.20%										
Unemployment Rate (2026 US Census)	2.64%										

Assessment Areas/REMA

***Note the Families by Income Level and Household by Income levels are the counts of the families in each income level, not the counts of families in each tract income level*

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

ASSESSMENT SET SUMMARY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: CAPE CORAL-FT MYERS, FL MSA Unit: County: LEE COUNTY, FL

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	5	2.24%	3,564	1.90%	2,029	5.60%	781	2.19%	420	1.07%	334	0.43%	5,677	1.96%
MOD	48	21.52%	40,161	21.38%	12,910	35.65%	10,785	30.28%	8,764	22.38%	7,702	10.02%	64,785	22.42%
MID	99	44.39%	87,762	46.71%	15,603	43.09%	17,190	48.27%	21,001	53.62%	33,968	44.18%	135,952	47.06%
UPP	66	29.60%	55,937	29.77%	5,618	15.51%	6,718	18.86%	8,900	22.73%	34,701	45.13%	81,720	28.29%
NA	5	2.24%	453	0.24%	53	0.15%	139	0.39%	78	0.20%	183	0.24%	782	0.27%
TOTAL	223	100.00%	187,877	100.00%	36,213	19.27%	35,613	18.96%	39,163	20.85%	76,888	40.92%	288,916	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	43	19.28%	28,618	15.23%	3,897	10.76%	4,573	12.84%	4,822	12.31%	15,326	19.93%	46,058	15.94%
10 - 19.99%	53	23.77%	44,211	23.53%	5,813	16.05%	7,257	20.38%	8,173	20.87%	22,968	29.87%	71,455	24.73%
20 - 49.99%	81	36.32%	75,877	40.39%	13,189	36.42%	14,337	40.26%	17,744	45.31%	30,607	39.81%	115,479	39.97%
50 - 79.99%	36	16.14%	33,327	17.74%	10,826	29.90%	7,755	21.78%	7,338	18.74%	7,408	9.63%	46,462	16.08%
80 - 100%	8	3.59%	5,844	3.11%	2,488	6.87%	1,691	4.75%	1,086	2.77%	579	0.75%	9,462	3.28%
NA	2	0.90%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	223	100.00%	187,877	100.00%	36,213	19.27%	35,613	18.96%	39,163	20.85%	76,888	40.92%	288,916	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(CAPE CORAL-FORT MYERS, FL)	71,043
2026 CENSUS MSA MFI(CAPE CORAL-FORT MYERS, FL)	92,500

Race/Ethnicity	#	% of Total
Hispanic	173,161	22.76
American Indian	1,228	0.16
Asian	12,789	1.68
Black	55,958	7.35
NHOPI	244	0.03
Other	3,974	0.52

Assessment Areas/REMA

Race/Ethnicity	#	% of Total
Multiple Races	22,992	3.02
Minority	270,346	35.53
White Non-Hispanic	490,476	64.47
Population	760,822	100.00

Sex	#	% of Total
Male	370,506	48.70
Female	386,064	50.74

Businesses	#	% of Total
All Farm	4,026	2.74
All Non-Farm	143,047	97.26
Tot Revs	147,073	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	3,927	2.84
Non-Farm Revs < 1 mil	134,497	97.16
Tot Revs < 1 mil	138,424	100.00

Employment Information	#	% of Total
Persons 62 and Older	248,240	32.63
Persons 16 and Older	638,747	83.95

Of Persons 16 and Older	#	% of Total
Civilian Employed	323,278	50.61
Civilian Unemployed	16,836	2.64
Armed Forces	237	0.04
In Labor Force	340,351	53.28
Not in Labor Force	298,396	46.72
Persons 16 and Older Total	638,747	100.00

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	273,672	68.20
Mobile Home (Incl. in 1-4 Family Units)	39,299	9.79
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	897	0.22
1-4 Family Units	313,868	78.22

Assessment Areas/REMA

Housing Units	#	% of Total
Multi-family, 5 or more	87,384	21.78
Total Housing Units	401,252	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	209,905	52.31
Renter Occupied Units	79,011	19.69
Occupied Units	288,916	72.00
Vacant Units	112,336	28.00
Total Housing Units	401,252	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	15,855	2.08
Speak English not well	22,433	2.95
Speak English well	25,974	3.41
Limited English Proficiency	64,262	8.45
Speak English very well	72,774	9.57
Total Speakers of a Language Other Than English	137,036	18.01
Total Speakers of English Only	623,786	81.99
Population	760,822	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	223	100.00
Total	223	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

BUSINESS COUNTS

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: CAPE CORAL-FT MYERS, FL MSA Unit:
 County: LEE COUNTY, FL

	# Tracts	Revenue N/A			Revenue ≤ \$1M			Revenue > \$1M			Total		
		Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total
1 - LOW INCOME	5	3	183	186	85	2,942	3,027	0	74	74	88	3,199	3,287
2 - MODERATE INCOME	48	15	1,553	1,568	969	31,524	32,493	9	628	637	993	33,705	34,698
3 - MIDDLE INCOME	99	24	2,666	2,690	1,850	60,504	62,354	14	876	890	1,888	64,046	65,934
4 - UPPER INCOME	66	19	1,734	1,753	1,017	38,783	39,800	15	755	770	1,051	41,272	42,323
0 - NA	5	0	60	60	6	744	750	0	21	21	6	825	831
TOTAL	223	61	6,196	6,257	3,927	134,497	138,424	38	2,354	2,392	4,026	143,047	147,073

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

DEMOGRAPHIC INFORMATION FOR GEOGRAPHY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL MD Unit: MSA: FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL

Categorization: Tract LMI

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Geographies (Census tracts)	417	20	4.80%	120	28.78%	125	29.98%	144	34.53%	8	1.92%
Population by Geography	1,944,375	72,746	3.74%	585,564	30.12%	575,580	29.60%	690,035	35.49%	20,450	1.05%
Owner-Occupied Housing by Geography	442,633	15,738	3.56%	111,948	25.29%	127,013	28.69%	183,606	41.48%	4,328	0.98%
Business by Geography	585,242	14,265	2.44%	159,881	27.32%	170,707	29.17%	234,091	40.00%	6,298	1.08%
Farms by Geography	6,746	133	1.97%	1,989	29.48%	2,002	29.68%	2,581	38.26%	41	0.61%
Family Distribution by Income Level	447,453	97,572	21.81%	81,935	18.31%	80,854	18.07%	187,092	41.81%	0	0.00%
Distribution of LMI Families throughout AA Geographies	179,507	12,724	7.09%	78,141	43.53%	50,910	28.36%	35,515	19.78%	2,217	1.24%
Households Distribution by Income Level	704,942	166,571	23.63%	118,741	16.84%	122,844	17.43%	296,786	42.10%	0	0.00%
Multi-family units, 5 or more	335,483	26,160	7.80%	121,245	36.14%	95,612	28.50%	87,390	26.05%	5,076	1.51%
Vacant units	121,440	5,834	4.80%	37,431	30.82%	32,129	26.46%	43,732	36.01%	2,314	1.91%
Median Family Income	73,430										
Adjusted Median Family Income for 2026	96,200										
Median Housing Value (FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL (MSA: 22744) and (County: 011))	471,900										
Median Gross Rent (FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL (MSA: 22744) and (County: 011))	2,106										

Assessment Areas/REMA

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Households Below Poverty Level	12.82%										
Unemployment Rate (2026 US Census)	3.88%										

***Note the Families by Income Level and Household by Income levels are the counts of the families in each income level, not the counts of families in each tract income level*

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

ASSESSMENT SET SUMMARY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL MD Unit: MSA: FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	20	4.80%	16,428	3.67%	9,271	9.50%	3,453	4.21%	1,976	2.44%	1,728	0.92%	31,683	4.49%
MOD	120	28.78%	129,009	28.83%	43,105	44.18%	35,036	42.76%	23,984	29.66%	26,884	14.37%	212,325	30.12%
MID	125	29.98%	128,312	28.68%	26,385	27.04%	24,525	29.93%	29,358	36.31%	48,044	25.68%	208,832	29.62%
UPP	144	34.53%	169,353	37.85%	16,989	17.41%	18,526	22.61%	24,951	30.86%	108,887	58.20%	244,115	34.63%
NA	8	1.92%	4,351	0.97%	1,822	1.87%	395	0.48%	585	0.72%	1,549	0.83%	7,987	1.13%
TOTAL	417	100.00%	447,453	100.00%	97,572	21.81%	81,935	18.31%	80,854	18.07%	187,092	41.81%	704,942	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
10 - 19.99%	20	4.80%	12,755	2.85%	1,923	1.97%	1,542	1.88%	1,840	2.28%	7,450	3.98%	27,749	3.94%
20 - 49.99%	86	20.62%	81,817	18.29%	12,341	12.65%	11,333	13.83%	12,488	15.45%	45,655	24.40%	149,177	21.16%
50 - 79.99%	192	46.04%	219,920	49.15%	42,727	43.79%	39,109	47.73%	41,023	50.74%	97,061	51.88%	336,505	47.74%
80 - 100%	118	28.30%	132,961	29.72%	40,581	41.59%	29,951	36.55%	25,503	31.54%	36,926	19.74%	191,511	27.17%
NA	1	0.24%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	417	100.00%	447,453	100.00%	97,572	21.81%	81,935	18.31%	80,854	18.07%	187,092	41.81%	704,942	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL)	73,430
2026 CENSUS MSA MFI(FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL)	96,200

Race/Ethnicity	#	% of Total
Hispanic	608,703	31.31
American Indian	2,917	0.15
Asian	74,040	3.81
Black	517,618	26.62
NHOPI	696	0.04
Other	21,389	1.10

Assessment Areas/REMA

Race/Ethnicity	#	% of Total
Multiple Races	74,782	3.85
Minority	1,300,145	66.87
White Non-Hispanic	644,230	33.13
Population	1,944,375	100.00

Sex	#	% of Total
Male	946,047	48.66
Female	996,226	51.24

Businesses	#	% of Total
All Farm	6,746	1.14
All Non-Farm	585,242	98.86
Tot Revs	591,988	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	6,587	1.17
Non-Farm Revs < 1 mil	554,064	98.83
Tot Revs < 1 mil	560,651	100.00

Employment Information	#	% of Total
Persons 62 and Older	394,403	20.28
Persons 16 and Older	1,578,031	81.16

Of Persons 16 and Older	#	% of Total
Civilian Employed	974,826	61.77
Civilian Unemployed	61,269	3.88
Armed Forces	1,307	0.08
In Labor Force	1,037,402	65.74
Not in Labor Force	540,629	34.26
Persons 16 and Older Total	1,578,031	100.00

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	467,062	56.52
Mobile Home (Incl. in 1-4 Family Units)	23,084	2.79
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	753	0.09
1-4 Family Units	490,899	59.40

Assessment Areas/REMA

Housing Units	#	% of Total
Multi-family, 5 or more	335,483	40.60
Total Housing Units	826,382	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	442,633	53.56
Renter Occupied Units	262,309	31.74
Occupied Units	704,942	85.30
Vacant Units	121,440	14.70
Total Housing Units	826,382	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	36,358	1.87
Speak English not well	92,485	4.76
Speak English well	141,396	7.27
Limited English Proficiency	270,239	13.90
Speak English very well	375,376	19.31
Total Speakers of a Language Other Than English	645,615	33.20
Total Speakers of English Only	1,298,760	66.80
Population	1,944,375	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	417	100.00
Total	417	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

BUSINESS COUNTS

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL MD Unit: MSA: FORT LAUDERDALE-POMPANO BEACH-SUNRISE, FL

	# Tracts	Revenue N/A			Revenue ≤ \$1M			Revenue > \$1M			Total		
		Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total
1 - LOW INCOME	20	1	600	601	131	13,393	13,524	1	272	273	133	14,265	14,398
2 - MODERATE INCOME	120	23	6,022	6,045	1,950	151,064	153,014	16	2,795	2,811	1,989	159,881	161,870
3 - MIDDLE INCOME	125	22	6,746	6,768	1,963	161,521	163,484	17	2,440	2,457	2,002	170,707	172,709
4 - UPPER INCOME	144	42	9,043	9,085	2,504	222,164	224,668	35	2,884	2,919	2,581	234,091	236,672
0 - NA	8	1	271	272	39	5,922	5,961	1	105	106	41	6,298	6,339
TOTAL	417	89	22,682	22,771	6,587	554,064	560,651	70	8,496	8,566	6,746	585,242	591,988

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

DEMOGRAPHIC INFORMATION FOR GEOGRAPHY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: MIAMI-MIAMI BEACH-KENDALL, FL
 MD Unit: MSA: MIAMI-MIAMI BEACH-KENDALL, FL

Categorization: Tract LMI

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Geographies (Census tracts)	707	34	4.81%	176	24.89%	221	31.26%	243	34.37%	33	4.67%
Population by Geography	2,701,767	128,841	4.77%	705,173	26.10%	873,882	32.34%	936,847	34.68%	57,024	2.11%
Owner-Occupied Housing by Geography	465,833	9,359	2.01%	85,199	18.29%	154,122	33.09%	211,212	45.34%	5,941	1.28%
Business by Geography	790,643	17,866	2.26%	151,352	19.14%	222,426	28.13%	372,862	47.16%	26,137	3.31%
Farms by Geography	6,890	244	3.54%	1,575	22.86%	1,878	27.26%	3,082	44.73%	111	1.61%
Family Distribution by Income Level	619,475	143,107	23.10%	107,004	17.27%	109,336	17.65%	260,028	41.98%	0	0.00%
Distribution of LMI Families throughout AA Geographies	250,111	21,314	8.52%	98,955	39.56%	78,773	31.50%	46,382	18.54%	4,687	1.87%
Households Distribution by Income Level	902,200	234,037	25.94%	136,378	15.12%	145,259	16.10%	386,526	42.84%	0	0.00%
Multi-family units, 5 or more	454,136	26,613	5.86%	126,580	27.87%	134,584	29.64%	154,253	33.97%	12,106	2.67%
Vacant units	130,110	3,933	3.02%	21,260	16.34%	32,262	24.80%	69,224	53.20%	3,431	2.64%
Median Family Income	60,666										
Adjusted Median Family Income for 2026	87,200										
Median Housing Value (MIAMI-MIAMI BEACH-KENDALL, FL (MSA: 33124) and (County: 086))	547,200										
Median Gross Rent (MIAMI-MIAMI BEACH-KENDALL, FL (MSA: 33124) and (County: 086))	2,050										
Households Below Poverty Level	17.38%										

Assessment Areas/REMA

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Unemployment Rate (2026 US Census)	3.18%										

***Note the Families by Income Level and Household by Income levels are the counts of the families in each income level, not the counts of families in each tract income level*

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

ASSESSMENT SET SUMMARY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: MIAMI-MIAMI BEACH-KENDALL, FL MD Unit: MSA: MIAMI-MIAMI BEACH-KENDALL, FL

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	34	4.81%	29,196	4.71%	16,332	11.41%	4,982	4.66%	4,165	3.81%	3,717	1.43%	44,301	4.91%
MOD	176	24.89%	161,334	26.04%	55,832	39.01%	43,123	40.30%	27,769	25.40%	34,610	13.31%	245,002	27.16%
MID	221	31.26%	204,206	32.96%	42,773	29.89%	36,000	33.64%	48,162	44.05%	77,271	29.72%	291,342	32.29%
UPP	243	34.37%	215,349	34.76%	24,769	17.31%	21,613	20.20%	28,217	25.81%	140,750	54.13%	305,990	33.92%
NA	33	4.67%	9,390	1.52%	3,401	2.38%	1,286	1.20%	1,023	0.94%	3,680	1.42%	15,565	1.73%
TOTAL	707	100.00%	619,475	100.00%	143,107	23.10%	107,004	17.27%	109,336	17.65%	260,028	41.98%	902,200	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	1	0.14%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
20 - 49.99%	27	3.82%	19,757	3.19%	2,431	1.70%	1,837	1.72%	2,036	1.86%	13,453	5.17%	36,198	4.01%
50 - 79.99%	144	20.37%	105,692	17.06%	13,421	9.38%	11,975	11.19%	14,535	13.29%	65,761	25.29%	186,164	20.63%
80 - 100%	529	74.82%	494,026	79.75%	127,255	88.92%	93,192	87.09%	92,765	84.84%	180,814	69.54%	679,838	75.35%
NA	6	0.85%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	707	100.00%	619,475	100.00%	143,107	23.10%	107,004	17.27%	109,336	17.65%	260,028	41.98%	902,200	100.00%

MSA MFI		\$
2020 CENSUS MSA MFI(MIAMI-MIAMI BEACH-KENDALL, FL)		60,666
2026 CENSUS MSA MFI(MIAMI-MIAMI BEACH-KENDALL, FL)		87,200

Race/Ethnicity	#	% of Total
Hispanic	1,856,938	68.73
American Indian	1,589	0.06
Asian	41,672	1.54
Black	378,756	14.02
NHOPI	385	0.01
Other	14,667	0.54
Multiple Races	46,243	1.71
Minority	2,340,250	86.62

Assessment Areas/REMA

Race/Ethnicity	#	% of Total
White Non-Hispanic	361,517	13.38
Population	2,701,767	100.00

Sex	#	% of Total
Male	1,315,460	48.69
Female	1,390,068	51.45

Businesses	#	% of Total
All Farm	6,890	0.86
All Non-Farm	790,643	99.14
Tot Revs	797,533	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	6,767	0.89
Non-Farm Revs < 1 mil	752,032	99.11
Tot Revs < 1 mil	758,799	100.00

Employment Information	#	% of Total
Persons 62 and Older	527,558	19.53
Persons 16 and Older	2,217,106	82.06

Of Persons 16 and Older	#	% of Total
Civilian Employed	1,326,437	59.83
Civilian Unemployed	70,536	3.18
Armed Forces	1,729	0.08
In Labor Force	1,398,702	63.09
Not in Labor Force	818,404	36.91
Persons 16 and Older Total	2,217,106	100.00

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	564,837	54.72
Mobile Home (Incl. in 1-4 Family Units)	12,890	1.25
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	447	0.04
1-4 Family Units	578,174	56.01
Multi-family, 5 or more	454,136	43.99
Total Housing Units	1,032,310	100.00

Assessment Areas/REMA

Housing Occupancy	#	% of Total
Owner Occupied Units	465,833	45.13
Renter Occupied Units	436,367	42.27
Occupied Units	902,200	87.40
Vacant Units	130,110	12.60
Total Housing Units	1,032,310	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	214,995	7.96
Speak English not well	311,287	11.52
Speak English well	314,145	11.63
Limited English Proficiency	840,427	31.11
Speak English very well	799,472	29.59
Total Speakers of a Language Other Than English	1,639,899	60.70
Total Speakers of English Only	1,061,868	39.30
Population	2,701,767	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	707	100.00
Total	707	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

BUSINESS COUNTS

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: MIAMI-MIAMI BEACH-KENDALL, FL
 MD Unit: MSA: MIAMI-MIAMI BEACH-KENDALL, FL

	# Tracts	Revenue N/A			Revenue ≤ \$1M			Revenue > \$1M			Total		
		Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total
1 - LOW INCOME	34	2	595	597	239	17,088	17,327	3	183	186	244	17,866	18,110
2 - MODERATE INCOME	176	18	4,997	5,015	1,547	144,413	145,960	10	1,942	1,952	1,575	151,352	152,927
3 - MIDDLE INCOME	221	15	6,653	6,668	1,850	213,868	215,718	13	1,905	1,918	1,878	222,426	224,304
4 - UPPER INCOME	243	32	14,921	14,953	3,021	352,553	355,574	29	5,388	5,417	3,082	372,862	375,944
0 - NA	33	0	1,358	1,358	110	24,110	24,220	1	669	670	111	26,137	26,248
TOTAL	707	67	28,524	28,591	6,767	752,032	758,799	56	10,087	10,143	6,890	790,643	797,533

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

DEMOGRAPHIC INFORMATION FOR GEOGRAPHY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: NAPLES-MARCO ISLAND, FL MSA

Unit: County: COLLIER COUNTY, FL

Categorization: Tract LMI

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Geographies (Census tracts)	109	8	7.34%	21	19.27%	44	40.37%	33	30.28%	3	2.75%
Population by Geography	375,752	26,559	7.07%	81,765	21.76%	151,194	40.24%	111,872	29.77%	4,362	1.16%
Owner-Occupied Housing by Geography	110,083	2,479	2.25%	19,187	17.43%	44,798	40.69%	42,257	38.39%	1,362	1.24%
Business by Geography	85,477	2,255	2.64%	12,331	14.43%	34,127	39.93%	35,850	41.94%	914	1.07%
Farms by Geography	1,737	144	8.29%	429	24.70%	661	38.05%	486	27.98%	17	0.98%
Family Distribution by Income Level	98,121	21,522	21.93%	17,687	18.03%	19,183	19.55%	39,729	40.49%	0	0.00%
Distribution of LMI Families throughout AA Geographies	39,209	4,252	10.84%	12,241	31.22%	14,991	38.23%	7,231	18.44%	494	1.26%
Households Distribution by Income Level	147,977	35,135	23.74%	24,897	16.82%	25,001	16.90%	62,944	42.54%	0	0.00%
Multi-family units, 5 or more	79,428	2,530	3.19%	8,414	10.59%	33,561	42.25%	34,360	43.26%	563	0.71%
Vacant units	70,371	1,129	1.60%	7,404	10.52%	29,794	42.34%	31,118	44.22%	926	1.32%
Median Family Income	84,784										
Adjusted Median Family Income for 2026	113,600										
Median Housing Value (NAPLES-MARCO ISLAND, FL (MSA: 34940) and (County: 021))	636,600										
Median Gross Rent (NAPLES-MARCO ISLAND, FL (MSA: 34940) and (County: 021))	2,032										
Households Below Poverty Level	9.49%										
Unemployment Rate (2026 US Census)	2.28%										

Assessment Areas/REMA

***Note the Families by Income Level and Household by Income levels are the counts of the families in each income level, not the counts of families in each tract income level*

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

ASSESSMENT SET SUMMARY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: NAPLES-MARCO ISLAND, FL MSA Unit: County: COLLIER COUNTY, FL

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	8	7.34%	5,236	5.34%	3,211	14.92%	1,041	5.89%	571	2.98%	413	1.04%	7,115	4.81%
MOD	21	19.27%	20,029	20.41%	6,684	31.06%	5,557	31.42%	4,024	20.98%	3,764	9.47%	28,233	19.08%
MID	44	40.37%	39,169	39.92%	7,728	35.91%	7,263	41.06%	9,381	48.90%	14,797	37.24%	60,737	41.04%
UPP	33	30.28%	32,351	32.97%	3,569	16.58%	3,662	20.70%	5,082	26.49%	20,038	50.44%	50,234	33.95%
NA	3	2.75%	1,336	1.36%	330	1.53%	164	0.93%	125	0.65%	717	1.80%	1,658	1.12%
TOTAL	109	100.00%	98,121	100.00%	21,522	21.93%	17,687	18.03%	19,183	19.55%	39,729	40.49%	147,977	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	19	17.43%	14,855	15.14%	1,715	7.97%	1,824	10.31%	2,117	11.04%	9,199	23.15%	24,644	16.65%
10 - 19.99%	27	24.77%	25,226	25.71%	3,610	16.77%	3,717	21.02%	5,326	27.76%	12,573	31.65%	38,356	25.92%
20 - 49.99%	40	36.70%	37,855	38.58%	8,353	38.81%	6,889	38.95%	7,952	41.45%	14,661	36.90%	58,839	39.76%
50 - 79.99%	10	9.17%	10,399	10.60%	2,969	13.80%	3,005	16.99%	2,342	12.21%	2,083	5.24%	13,385	9.05%
80 - 100%	12	11.01%	9,786	9.97%	4,875	22.65%	2,252	12.73%	1,446	7.54%	1,213	3.05%	12,753	8.62%
NA	1	0.92%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	109	100.00%	98,121	100.00%	21,522	21.93%	17,687	18.03%	19,183	19.55%	39,729	40.49%	147,977	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(NAPLES-MARCO ISLAND, FL)	84,784
2026 CENSUS MSA MFI(NAPLES-MARCO ISLAND, FL)	113,600

Race/Ethnicity	#	% of Total
Hispanic	102,249	27.21
American Indian	551	0.15
Asian	5,419	1.44
Black	22,554	6.00
NHOPI	61	0.02
Other	1,502	0.40

Assessment Areas/REMA

Race/Ethnicity	#	% of Total
Multiple Races	7,961	2.12
Minority	140,297	37.34
White Non-Hispanic	235,455	62.66
Population	375,752	100.00

Sex	#	% of Total
Male	186,753	49.70
Female	192,592	51.26

Businesses	#	% of Total
All Farm	1,737	1.99
All Non-Farm	85,477	98.01
Tot Revs	87,214	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	1,680	2.05
Non-Farm Revs < 1 mil	80,431	97.95
Tot Revs < 1 mil	82,111	100.00

Employment Information	#	% of Total
Persons 62 and Older	137,414	36.57
Persons 16 and Older	321,781	85.64

Of Persons 16 and Older	#	% of Total
Civilian Employed	159,715	49.63
Civilian Unemployed	7,340	2.28
Armed Forces	71	0.02
In Labor Force	167,126	51.94
Not in Labor Force	154,655	48.06
Persons 16 and Older Total	321,781	100.00

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	127,675	58.47
Mobile Home (Incl. in 1-4 Family Units)	11,094	5.08
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	151	0.07
1-4 Family Units	138,920	63.62

Assessment Areas/REMA

Housing Units	#	% of Total
Multi-family, 5 or more	79,428	36.38
Total Housing Units	218,348	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	110,083	50.42
Renter Occupied Units	37,894	17.35
Occupied Units	147,977	67.77
Vacant Units	70,371	32.23
Total Housing Units	218,348	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	9,370	2.49
Speak English not well	22,948	6.11
Speak English well	16,401	4.36
Limited English Proficiency	48,719	12.97
Speak English very well	50,582	13.46
Total Speakers of a Language Other Than English	99,301	26.43
Total Speakers of English Only	276,451	73.57
Population	375,752	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	109	100.00
Total	109	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

BUSINESS COUNTS

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: NAPLES-MARCO ISLAND, FL MSA

Unit: County: COLLIER COUNTY, FL

	# Tracts	Revenue N/A			Revenue ≤ \$1M			Revenue > \$1M			Total		
		Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total
1 - LOW INCOME	8	1	155	156	133	2,046	2,179	10	54	64	144	2,255	2,399
2 - MODERATE INCOME	21	6	440	446	416	11,798	12,214	7	93	100	429	12,331	12,760
3 - MIDDLE INCOME	44	4	1,362	1,366	649	32,121	32,770	8	644	652	661	34,127	34,788
4 - UPPER INCOME	33	6	1,610	1,616	466	33,595	34,061	14	645	659	486	35,850	36,336
0 - NA	3	0	36	36	16	871	887	1	7	8	17	914	931
TOTAL	109	17	3,603	3,620	1,680	80,431	82,111	40	1,443	1,483	1,737	85,477	87,214

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

DEMOGRAPHIC INFORMATION FOR GEOGRAPHY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: NORTH PORT-BRADENTON-SARASOTA, FL MSA Unit: County: MANATEE COUNTY, FL

Categorization: Tract LMI

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Geographies (Census tracts)	94	4	4.26%	28	29.79%	36	38.30%	25	26.60%	1	1.06%
Population by Geography	399,710	14,522	3.63%	114,017	28.52%	146,040	36.54%	125,131	31.31%	0	0.00%
Owner-Occupied Housing by Geography	110,989	2,691	2.42%	25,274	22.77%	46,608	41.99%	36,416	32.81%	0	0.00%
Business by Geography	66,982	1,148	1.71%	14,651	21.87%	28,401	42.40%	22,782	34.01%	0	0.00%
Farms by Geography	2,074	47	2.27%	570	27.48%	870	41.95%	587	28.30%	0	0.00%
Family Distribution by Income Level	99,157	20,975	21.15%	19,757	19.92%	19,715	19.88%	38,710	39.04%	0	0.00%
Distribution of LMI Families throughout AA Geographies	40,732	2,443	6.00%	16,343	40.12%	14,408	35.37%	7,538	18.51%	0	0.00%
Households Distribution by Income Level	150,345	35,112	23.35%	28,171	18.74%	27,100	18.03%	59,962	39.88%	0	0.00%
Multi-family units, 5 or more	35,580	1,061	2.98%	13,814	38.83%	11,893	33.43%	8,812	24.77%	0	0.00%
Vacant units	44,615	1,194	2.68%	12,566	28.17%	17,718	39.71%	13,137	29.45%	0	0.00%
Median Family Income	77,172										
Adjusted Median Family Income for 2026	106,100										
Median Housing Value (NORTH PORT-BRADENTON-SARASOTA, FL (MSA: 35840) and (County: 081))	452,100										
Median Gross Rent (NORTH PORT-BRADENTON-SARASOTA, FL (MSA: 35840) and (County: 081))	1,920										
Households Below Poverty Level	9.67%										

Assessment Areas/REMA

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Unemployment Rate (2026 US Census)	3.00%										

***Note the Families by Income Level and Household by Income levels are the counts of the families in each income level, not the counts of families in each tract income level*

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

ASSESSMENT SET SUMMARY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: NORTH PORT-BRADENTON-SARASOTA, FL MSA Unit: County: MANATEE COUNTY, FL

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	4	4.26%	3,021	3.05%	1,622	7.73%	821	4.16%	335	1.70%	243	0.63%	5,043	3.35%
MOD	28	29.79%	26,109	26.33%	9,205	43.89%	7,138	36.13%	4,842	24.56%	4,924	12.72%	43,261	28.77%
MID	36	38.30%	37,835	38.16%	6,893	32.86%	7,515	38.04%	8,860	44.94%	14,567	37.63%	58,526	38.93%
UPP	25	26.60%	32,192	32.47%	3,255	15.52%	4,283	21.68%	5,678	28.80%	18,976	49.02%	43,515	28.94%
NA	1	1.06%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	94	100.00%	99,157	100.00%	20,975	21.15%	19,757	19.92%	19,715	19.88%	38,710	39.04%	150,345	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	5	5.32%	4,756	4.80%	523	2.49%	826	4.18%	856	4.34%	2,551	6.59%	7,434	4.94%
10 - 19.99%	28	29.79%	30,781	31.04%	4,831	23.03%	5,146	26.05%	6,338	32.15%	14,466	37.37%	46,082	30.65%
20 - 49.99%	45	47.87%	48,804	49.22%	9,269	44.19%	9,951	50.37%	9,989	50.67%	19,595	50.62%	74,916	49.83%
50 - 79.99%	14	14.89%	13,530	13.65%	5,946	28.35%	3,581	18.13%	2,321	11.77%	1,682	4.35%	20,178	13.42%
80 - 100%	1	1.06%	1,286	1.30%	406	1.94%	253	1.28%	211	1.07%	416	1.07%	1,735	1.15%
NA	1	1.06%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	94	100.00%	99,157	100.00%	20,975	21.15%	19,757	19.92%	19,715	19.88%	38,710	39.04%	150,345	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(NORTH PORT-BRADENTON-SARASOTA, FL)	77,172
2026 CENSUS MSA MFI(NORTH PORT-BRADENTON-SARASOTA, FL)	106,100

Race/Ethnicity	#	% of Total
Hispanic	70,979	17.76
American Indian	779	0.19
Asian	8,433	2.11
Black	31,147	7.79
NHOPI	246	0.06
Other	1,583	0.40

Assessment Areas/REMA

Race/Ethnicity	#	% of Total
Multiple Races	13,442	3.36
Minority	126,609	31.68
White Non-Hispanic	273,101	68.32
Population	399,710	100.00

Sex	#	% of Total
Male	190,162	47.57
Female	203,685	50.96

Businesses	#	% of Total
All Farm	2,074	3.00
All Non-Farm	66,982	97.00
Tot Revs	69,056	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	2,011	3.10
Non-Farm Revs < 1 mil	62,769	96.90
Tot Revs < 1 mil	64,780	100.00

Employment Information	#	% of Total
Persons 62 and Older	125,984	31.52
Persons 16 and Older	330,206	82.61

Of Persons 16 and Older	#	% of Total
Civilian Employed	165,297	50.06
Civilian Unemployed	9,906	3.00
Armed Forces	396	0.12
In Labor Force	175,599	53.18
Not in Labor Force	154,607	46.82
Persons 16 and Older Total	330,206	100.00

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	129,146	66.24
Mobile Home (Incl. in 1-4 Family Units)	29,891	15.33
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	343	0.18
1-4 Family Units	159,380	81.75

Assessment Areas/REMA

Housing Units	#	% of Total
Multi-family, 5 or more	35,580	18.25
Total Housing Units	194,960	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	110,989	56.93
Renter Occupied Units	39,356	20.19
Occupied Units	150,345	77.12
Vacant Units	44,615	22.88
Total Housing Units	194,960	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	2,158	0.54
Speak English not well	8,185	2.05
Speak English well	12,323	3.08
Limited English Proficiency	22,666	5.67
Speak English very well	31,327	7.84
Total Speakers of a Language Other Than English	53,993	13.51
Total Speakers of English Only	345,717	86.49
Population	399,710	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	94	100.00
Total	94	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

BUSINESS COUNTS

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: NORTH PORT-BRADENTON-SARASOTA, FL MSA Unit: County: MANATEE COUNTY, FL

	# Tracts	Revenue N/A			Revenue ≤ \$1M			Revenue > \$1M			Total		
		Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total
1 - LOW INCOME	4	0	43	43	47	1,080	1,127	0	25	25	47	1,148	1,195
2 - MODERATE INCOME	28	7	650	657	561	13,782	14,343	2	219	221	570	14,651	15,221
3 - MIDDLE INCOME	36	14	1,499	1,513	836	26,250	27,086	20	652	672	870	28,401	29,271
4 - UPPER INCOME	25	9	885	894	567	21,657	22,224	11	240	251	587	22,782	23,369
0 - NA	1	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	94	30	3,077	3,107	2,011	62,769	64,780	33	1,136	1,169	2,074	66,982	69,056

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

DEMOGRAPHIC INFORMATION FOR GEOGRAPHY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: NORTH PORT-BRADENTON-SARASOTA, FL MSA Unit: County: SARASOTA COUNTY, FL

Categorization: Tract LMI

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Geographies (Census tracts)	123	1	0.81%	20	16.26%	63	51.22%	37	30.08%	2	1.63%
Population by Geography	434,006	3,962	0.91%	72,186	16.63%	217,778	50.18%	138,628	31.94%	1,452	0.33%
Owner-Occupied Housing by Geography	144,135	432	0.30%	20,899	14.50%	72,483	50.29%	49,890	34.61%	431	0.30%
Business by Geography	99,688	661	0.66%	12,436	12.47%	50,011	50.17%	36,173	36.29%	407	0.41%
Farms by Geography	2,514	22	0.88%	427	16.98%	1,238	49.24%	811	32.26%	16	0.64%
Family Distribution by Income Level	117,532	19,759	16.81%	22,790	19.39%	24,494	20.84%	50,489	42.96%	0	0.00%
Distribution of LMI Families throughout AA Geographies	42,549	611	1.44%	10,476	24.62%	22,070	51.87%	9,267	21.78%	125	0.29%
Households Distribution by Income Level	189,228	39,710	20.99%	32,012	16.92%	35,686	18.86%	81,820	43.24%	0	0.00%
Multi-family units, 5 or more	49,972	323	0.65%	4,536	9.08%	23,424	46.87%	21,689	43.40%	0	0.00%
Vacant units	55,682	230	0.41%	7,165	12.87%	25,813	46.36%	22,420	40.26%	54	0.10%
Median Family Income	77,172										
Adjusted Median Family Income for 2026	106,100										
Median Housing Value (NORTH PORT-BRADENTON-SARASOTA, FL (MSA: 35840) and (County: 115))	452,100										
Median Gross Rent (NORTH PORT-BRADENTON-SARASOTA, FL (MSA: 35840) and (County: 115))	1,920										

Assessment Areas/REMA

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Households Below Poverty Level	8.22%										
Unemployment Rate (2026 US Census)	1.95%										

***Note the Families by Income Level and Household by Income levels are the counts of the families in each income level, not the counts of families in each tract income level*

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

ASSESSMENT SET SUMMARY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: NORTH PORT-BRADENTON-SARASOTA, FL MSA Unit: County: SARASOTA COUNTY, FL

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	1	0.81%	721	0.61%	512	2.59%	99	0.43%	49	0.20%	61	0.12%	1,368	0.72%
MOD	20	16.26%	18,380	15.64%	4,817	24.38%	5,659	24.83%	3,680	15.02%	4,224	8.37%	29,607	15.65%
MID	63	51.22%	58,556	49.82%	9,919	50.20%	12,151	53.32%	14,124	57.66%	22,362	44.29%	96,776	51.14%
UPP	37	30.08%	39,453	33.57%	4,422	22.38%	4,845	21.26%	6,558	26.77%	23,628	46.80%	60,981	32.23%
NA	2	1.63%	422	0.36%	89	0.45%	36	0.16%	83	0.34%	214	0.42%	496	0.26%
TOTAL	123	100.00%	117,532	100.00%	19,759	16.81%	22,790	19.39%	24,494	20.84%	50,489	42.96%	189,228	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	39	31.71%	34,445	29.31%	4,828	24.43%	5,380	23.61%	7,024	28.68%	17,213	34.09%	55,840	29.51%
10 - 19.99%	42	34.15%	42,533	36.19%	6,129	31.02%	7,546	33.11%	8,807	35.96%	20,051	39.71%	66,575	35.18%
20 - 49.99%	38	30.89%	37,485	31.89%	7,537	38.14%	9,284	40.74%	7,876	32.15%	12,788	25.33%	61,362	32.43%
50 - 79.99%	2	1.63%	2,348	2.00%	753	3.81%	481	2.11%	738	3.01%	376	0.74%	4,083	2.16%
80 - 100%	1	0.81%	721	0.61%	512	2.59%	99	0.43%	49	0.20%	61	0.12%	1,368	0.72%
NA	1	0.81%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	123	100.00%	117,532	100.00%	19,759	16.81%	22,790	19.39%	24,494	20.84%	50,489	42.96%	189,228	100.00%

MSA MFI		\$
2020 CENSUS MSA MFI(NORTH PORT-BRADENTON-SARASOTA, FL)		77,172
2026 CENSUS MSA MFI(NORTH PORT-BRADENTON-SARASOTA, FL)		106,100

Race/Ethnicity	#	% of Total
Hispanic	43,236	9.96
American Indian	695	0.16
Asian	8,407	1.94
Black	16,165	3.72
NHOPI	168	0.04
Other	1,902	0.44

Assessment Areas/REMA

Race/Ethnicity	#	% of Total
Multiple Races	13,733	3.16
Minority	84,306	19.43
White Non-Hispanic	349,700	80.57
Population	434,006	100.00

Sex	#	% of Total
Male	203,968	47.00
Female	223,798	51.57

Businesses	#	% of Total
All Farm	2,514	2.46
All Non-Farm	99,688	97.54
Tot Revs	102,202	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	2,455	2.56
Non-Farm Revs < 1 mil	93,372	97.44
Tot Revs < 1 mil	95,827	100.00

Employment Information	#	% of Total
Persons 62 and Older	177,903	40.99
Persons 16 and Older	374,668	86.33

Of Persons 16 and Older	#	% of Total
Civilian Employed	174,884	46.68
Civilian Unemployed	7,292	1.95
Armed Forces	71	0.02
In Labor Force	182,247	48.64
Not in Labor Force	192,421	51.36
Persons 16 and Older Total	374,668	100.00

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	173,074	70.67
Mobile Home (Incl. in 1-4 Family Units)	21,433	8.75
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	431	0.18
1-4 Family Units	194,938	79.60

Assessment Areas/REMA

Housing Units	#	% of Total
Multi-family, 5 or more	49,972	20.40
Total Housing Units	244,910	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	144,135	58.85
Renter Occupied Units	45,093	18.41
Occupied Units	189,228	77.26
Vacant Units	55,682	22.74
Total Housing Units	244,910	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	1,538	0.35
Speak English not well	5,857	1.35
Speak English well	11,276	2.60
Limited English Proficiency	18,671	4.30
Speak English very well	27,369	6.31
Total Speakers of a Language Other Than English	46,040	10.61
Total Speakers of English Only	387,966	89.39
Population	434,006	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	123	100.00
Total	123	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

BUSINESS COUNTS

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: NORTH PORT-BRADENTON-SARASOTA, FL MSA Unit: County: SARASOTA COUNTY, FL

	# Tracts	Revenue N/A			Revenue ≤ \$1M			Revenue > \$1M			Total		
		Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total
1 - LOW INCOME	1	0	38	38	22	610	632	0	13	13	22	661	683
2 - MODERATE INCOME	20	5	444	449	419	11,839	12,258	3	153	156	427	12,436	12,863
3 - MIDDLE INCOME	63	14	2,555	2,569	1,216	46,601	47,817	8	855	863	1,238	50,011	51,249
4 - UPPER INCOME	37	15	1,521	1,536	784	33,932	34,716	12	720	732	811	36,173	36,984
0 - NA	2	1	12	13	14	390	404	1	5	6	16	407	423
TOTAL	123	35	4,570	4,605	2,455	93,372	95,827	24	1,746	1,770	2,514	99,688	102,202

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

DEMOGRAPHIC INFORMATION FOR GEOGRAPHY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: ORLANDO-KISSIMMEE-SANFORD, FL
MSA PARTIAL Unit: County: ORANGE COUNTY, FL

Categorization: Tract LMI

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Geographies (Census tracts)	267	13	4.87%	81	30.34%	75	28.09%	92	34.46%	6	2.25%
Population by Geography	1,429,908	70,569	4.94%	417,064	29.17%	386,168	27.01%	528,717	36.98%	27,390	1.92%
Owner-Occupied Housing by Geography	262,241	5,020	1.91%	62,535	23.85%	73,485	28.02%	119,840	45.70%	1,361	0.52%
Business by Geography	340,202	8,691	2.55%	100,438	29.52%	88,717	26.08%	136,445	40.11%	5,911	1.74%
Farms by Geography	5,207	150	2.88%	1,513	29.06%	1,635	31.40%	1,851	35.55%	58	1.11%
Family Distribution by Income Level	309,344	68,119	22.02%	55,392	17.91%	56,919	18.40%	128,914	41.67%	0	0.00%
Distribution of LMI Families throughout AA Geographies	123,511	8,148	6.60%	56,592	45.82%	32,864	26.61%	23,489	19.02%	2,418	1.96%
Households Distribution by Income Level	468,075	106,221	22.69%	79,411	16.97%	86,804	18.54%	195,639	41.80%	0	0.00%
Multi-family units, 5 or more	153,109	13,249	8.65%	61,387	40.09%	37,415	24.44%	34,870	22.77%	6,188	4.04%
Vacant units	77,899	5,911	7.59%	24,727	31.74%	18,962	24.34%	26,400	33.89%	1,899	2.44%
Median Family Income	70,774										
Adjusted Median Family Income for 2026	98,100										
Median Housing Value (ORLANDO-KISSIMMEE-SANFORD, FL (MSA: 36740) and (County: 095))	409,400										
Median Gross Rent (ORLANDO-KISSIMMEE-SANFORD, FL (MSA: 36740) and (County: 095))	1,877										

Assessment Areas/REMA

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Households Below Poverty Level	13.48%										
Unemployment Rate (2026 US Census)	3.69%										

***Note the Families by Income Level and Household by Income levels are the counts of the families in each income level, not the counts of families in each tract income level*

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

ASSESSMENT SET SUMMARY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: ORLANDO-KISSIMMEE-SANFORD, FL MSA PARTIAL Unit: County: ORANGE COUNTY, FL

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	13	4.87%	10,936	3.54%	5,844	8.58%	2,304	4.16%	1,670	2.93%	1,118	0.87%	18,991	4.06%
MOD	81	30.34%	91,980	29.73%	32,205	47.28%	24,387	44.03%	16,778	29.48%	18,610	14.44%	143,339	30.62%
MID	75	28.09%	83,989	27.15%	16,697	24.51%	16,167	29.19%	19,068	33.50%	32,057	24.87%	128,081	27.36%
UPP	92	34.46%	118,586	38.33%	11,504	16.89%	11,985	21.64%	18,876	33.16%	76,221	59.13%	170,262	36.37%
NA	6	2.25%	3,853	1.25%	1,869	2.74%	549	0.99%	527	0.93%	908	0.70%	7,402	1.58%
TOTAL	267	100.00%	309,344	100.00%	68,119	22.02%	55,392	17.91%	56,919	18.40%	128,914	41.67%	468,075	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
10 - 19.99%	8	3.00%	6,464	2.09%	410	0.60%	443	0.80%	695	1.22%	4,916	3.81%	10,037	2.14%
20 - 49.99%	76	28.46%	81,441	26.33%	9,416	13.82%	9,324	16.83%	12,760	22.42%	49,941	38.74%	126,466	27.02%
50 - 79.99%	119	44.57%	148,707	48.07%	30,980	45.48%	28,345	51.17%	29,505	51.84%	59,877	46.45%	225,257	48.12%
80 - 100%	63	23.60%	72,732	23.51%	27,313	40.10%	17,280	31.20%	13,959	24.52%	14,180	11.00%	106,315	22.71%
NA	1	0.37%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	267	100.00%	309,344	100.00%	68,119	22.02%	55,392	17.91%	56,919	18.40%	128,914	41.67%	468,075	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(ORLANDO-KISSIMMEE-SANFORD, FL)	70,774
2026 CENSUS MSA MFI(ORLANDO-KISSIMMEE-SANFORD, FL)	98,100

Race/Ethnicity	#	% of Total
Hispanic	473,025	33.08
American Indian	2,207	0.15
Asian	76,870	5.38
Black	263,624	18.44
NHOPI	1,114	0.08
Other	16,015	1.12
Multiple Races	65,691	4.59

Assessment Areas/REMA

Race/Ethnicity	#	% of Total
Minority	898,546	62.84
White Non-Hispanic	531,362	37.16
Population	1,429,908	100.00

Sex	#	% of Total
Male	673,456	47.10
Female	700,328	48.98

Businesses	#	% of Total
All Farm	5,207	1.51
All Non-Farm	340,202	98.49
Tot Revs	345,409	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	5,054	1.56
Non-Farm Revs < 1 mil	319,374	98.44
Tot Revs < 1 mil	324,428	100.00

Employment Information	#	% of Total
Persons 62 and Older	203,620	14.24
Persons 16 and Older	1,102,670	77.11

Of Persons 16 and Older	#	% of Total
Civilian Employed	697,785	63.28
Civilian Unemployed	40,667	3.69
Armed Forces	1,166	0.11
In Labor Force	739,618	67.08
Not in Labor Force	363,052	32.92
Persons 16 and Older Total	1,102,670	100.00

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	372,842	68.29
Mobile Home (Incl. in 1-4 Family Units)	19,737	3.62
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	286	0.05
1-4 Family Units	392,865	71.96
Multi-family, 5 or more	153,109	28.04

Assessment Areas/REMA

Housing Units	#	% of Total
Total Housing Units	545,974	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	262,241	48.03
Renter Occupied Units	205,834	37.70
Occupied Units	468,075	85.73
Vacant Units	77,899	14.27
Total Housing Units	545,974	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	26,861	1.88
Speak English not well	60,700	4.25
Speak English well	81,383	5.69
Limited English Proficiency	168,944	11.82
Speak English very well	231,603	16.20
Total Speakers of a Language Other Than English	400,547	28.01
Total Speakers of English Only	1,029,361	71.99
Population	1,429,908	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	267	100.00
Total	267	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

BUSINESS COUNTS

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: ORLANDO-KISSIMMEE-SANFORD, FL
MSA PARTIAL Unit: County: ORANGE COUNTY, FL

	# Tracts	Revenue N/A			Revenue ≤ \$1M			Revenue > \$1M			Total		
		Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total
1 - LOW INCOME	13	3	343	346	147	8,260	8,407	0	88	88	150	8,691	8,841
2 - MODERATE INCOME	81	29	5,467	5,496	1,463	93,062	94,525	21	1,909	1,930	1,513	100,438	101,951
3 - MIDDLE INCOME	75	27	3,902	3,929	1,588	83,389	84,977	20	1,426	1,446	1,635	88,717	90,352
4 - UPPER INCOME	92	25	5,620	5,645	1,801	129,210	131,011	25	1,615	1,640	1,851	136,445	138,296
0 - NA	6	2	327	329	55	5,453	5,508	1	131	132	58	5,911	5,969
TOTAL	267	86	15,659	15,745	5,054	319,374	324,428	67	5,169	5,236	5,207	340,202	345,409

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

DEMOGRAPHIC INFORMATION FOR GEOGRAPHY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: ORLANDO-KISSIMMEE-SANFORD, FL MSA PARTIAL Unit: County: SEMINOLE COUNTY, FL

Categorization: Tract LMI

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Geographies (Census tracts)	89	1	1.12%	12	13.48%	36	40.45%	40	44.94%	0	0.00%
Population by Geography	470,856	2,778	0.59%	49,603	10.53%	187,538	39.83%	230,937	49.05%	0	0.00%
Owner-Occupied Housing by Geography	117,211	298	0.25%	9,741	8.31%	45,235	38.59%	61,937	52.84%	0	0.00%
Business by Geography	106,019	579	0.55%	10,965	10.34%	42,097	39.71%	52,378	49.40%	0	0.00%
Farms by Geography	2,386	15	0.63%	322	13.50%	831	34.83%	1,218	51.05%	0	0.00%
Family Distribution by Income Level	120,049	19,488	16.23%	17,896	14.91%	22,359	18.62%	60,306	50.23%	0	0.00%
Distribution of LMI Families throughout AA Geographies	37,384	510	1.36%	6,260	16.75%	17,931	47.96%	12,683	33.93%	0	0.00%
Households Distribution by Income Level	178,094	33,897	19.03%	27,368	15.37%	30,888	17.34%	85,941	48.26%	0	0.00%
Multi-family units, 5 or more	40,704	531	1.30%	5,359	13.17%	22,749	55.89%	12,065	29.64%	0	0.00%
Vacant units	13,979	117	0.84%	1,980	14.16%	6,615	47.32%	5,267	37.68%	0	0.00%
Median Family Income	70,774										
Adjusted Median Family Income for 2026	98,100										
Median Housing Value (ORLANDO-KISSIMMEE-SANFORD, FL (MSA: 36740) and (County: 117))	409,400										
Median Gross Rent (ORLANDO-KISSIMMEE-SANFORD, FL (MSA: 36740) and (County: 117))	1,877										
Households Below Poverty Level	9.64%										
Unemployment Rate (2026 US Census)	3.02%										

Assessment Areas/REMA

***Note the Families by Income Level and Household by Income levels are the counts of the families in each income level, not the counts of families in each tract income level*

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

ASSESSMENT SET SUMMARY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: ORLANDO-KISSIMMEE-SANFORD, FL MSA PARTIAL Unit: County: SEMINOLE COUNTY, FL

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	1	1.12%	590	0.49%	376	1.93%	134	0.75%	23	0.10%	57	0.09%	1,063	0.60%
MOD	12	13.48%	11,352	9.46%	3,728	19.13%	2,532	14.15%	2,041	9.13%	3,051	5.06%	18,730	10.52%
MID	36	40.45%	47,184	39.30%	9,721	49.88%	8,210	45.88%	10,364	46.35%	18,889	31.32%	76,271	42.83%
UPP	40	44.94%	60,923	50.75%	5,663	29.06%	7,020	39.23%	9,931	44.42%	38,309	63.52%	82,030	46.06%
TOTAL	89	100.00%	120,049	100.00%	19,488	16.23%	17,896	14.91%	22,359	18.62%	60,306	50.23%	178,094	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
10 - 19.99%	1	1.12%	1,653	1.38%	155	0.80%	257	1.44%	235	1.05%	1,006	1.67%	2,242	1.26%
20 - 49.99%	59	66.29%	83,982	69.96%	11,001	56.45%	11,427	63.85%	15,110	67.58%	46,444	77.01%	120,616	67.73%
50 - 79.99%	27	30.34%	33,492	27.90%	7,880	40.44%	5,981	33.42%	6,924	30.97%	12,707	21.07%	53,531	30.06%
80 - 100%	2	2.25%	922	0.77%	452	2.32%	231	1.29%	90	0.40%	149	0.25%	1,705	0.96%
TOTAL	89	100.00%	120,049	100.00%	19,488	16.23%	17,896	14.91%	22,359	18.62%	60,306	50.23%	178,094	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(ORLANDO-KISSIMMEE-SANFORD, FL)	70,774
2026 CENSUS MSA MFI(ORLANDO-KISSIMMEE-SANFORD, FL)	98,100

Race/Ethnicity	#	% of Total
Hispanic	106,539	22.63
American Indian	765	0.16
Asian	25,164	5.34
Black	50,276	10.68
NHOPI	243	0.05
Other	2,975	0.63
Multiple Races	20,822	4.42
Minority	206,784	43.92
White Non-Hispanic	264,072	56.08

Assessment Areas/REMA

Race/Ethnicity	#	% of Total
Population	470,856	100.00

Sex	#	% of Total
Male	225,653	47.92
Female	241,042	51.19

Businesses	#	% of Total
All Farm	2,386	2.20
All Non-Farm	106,019	97.80
Tot Revs	108,405	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	2,314	2.29
Non-Farm Revs < 1 mil	98,947	97.71
Tot Revs < 1 mil	101,261	100.00

Employment Information	#	% of Total
Persons 62 and Older	89,428	18.99
Persons 16 and Older	380,343	80.78

Of Persons 16 and Older	#	% of Total
Civilian Employed	240,266	63.17
Civilian Unemployed	11,495	3.02
Armed Forces	538	0.14
In Labor Force	252,299	66.33
Not in Labor Force	128,044	33.67
Persons 16 and Older Total	380,343	100.00

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	146,695	76.37
Mobile Home (Incl. in 1-4 Family Units)	4,609	2.40
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	65	0.03
1-4 Family Units	151,369	78.81
Multi-family, 5 or more	40,704	21.19
Total Housing Units	192,073	100.00

Assessment Areas/REMA

Housing Occupancy	#	% of Total
Owner Occupied Units	117,211	61.02
Renter Occupied Units	60,883	31.70
Occupied Units	178,094	92.72
Vacant Units	13,979	7.28
Total Housing Units	192,073	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	2,917	0.62
Speak English not well	9,059	1.92
Speak English well	16,522	3.51
Limited English Proficiency	28,498	6.05
Speak English very well	61,122	12.98
Total Speakers of a Language Other Than English	89,620	19.03
Total Speakers of English Only	381,236	80.97
Population	470,856	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	89	100.00
Total	89	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

BUSINESS COUNTS

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: ORLANDO-KISSIMMEE-SANFORD, FL
MSA PARTIAL Unit: County: SEMINOLE COUNTY, FL

	# Tracts	Revenue N/A			Revenue ≤ \$1M			Revenue > \$1M			Total		
		Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total
1 - LOW INCOME	1	1	49	50	14	513	527	0	17	17	15	579	594
2 - MODERATE INCOME	12	3	647	650	317	10,097	10,414	2	221	223	322	10,965	11,287
3 - MIDDLE INCOME	36	18	2,083	2,101	806	39,231	40,037	7	783	790	831	42,097	42,928
4 - UPPER INCOME	40	23	2,358	2,381	1,177	49,106	50,283	18	914	932	1,218	52,378	53,596
TOTAL	89	45	5,137	5,182	2,314	98,947	101,261	27	1,935	1,962	2,386	106,019	108,405

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

DEMOGRAPHIC INFORMATION FOR GEOGRAPHY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: PORT ST. LUCIE, FL MSA PARTIAL
 Unit: County: MARTIN COUNTY, FL

Categorization: Tract LMI

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Geographies (Census tracts)	43	1	2.33%	5	11.63%	12	27.91%	21	48.84%	4	9.30%
Population by Geography	158,431	2,169	1.37%	17,331	10.94%	48,407	30.55%	85,462	53.94%	5,062	3.20%
Owner-Occupied Housing by Geography	51,489	238	0.46%	4,233	8.22%	14,321	27.81%	31,563	61.30%	1,134	2.20%
Business by Geography	37,652	1,271	3.38%	4,100	10.89%	10,507	27.91%	21,235	56.40%	539	1.43%
Farms by Geography	1,229	51	4.15%	170	13.83%	335	27.26%	614	49.96%	59	4.80%
Family Distribution by Income Level	40,162	6,367	15.85%	5,731	14.27%	7,151	17.81%	20,913	52.07%	0	0.00%
Distribution of LMI Families throughout AA Geographies	12,098	372	3.07%	2,295	18.97%	3,900	32.24%	4,965	41.04%	566	4.68%
Households Distribution by Income Level	64,870	13,718	21.15%	9,484	14.62%	10,678	16.46%	30,990	47.77%	0	0.00%
Multi-family units, 5 or more	17,180	39	0.23%	3,416	19.88%	5,224	30.41%	8,456	49.22%	45	0.26%
Vacant units	15,672	160	1.02%	1,436	9.16%	5,103	32.56%	8,799	56.14%	174	1.11%
Median Family Income	68,546										
Adjusted Median Family Income for 2026	89,300										
Median Housing Value (PORT ST. LUCIE, FL (MSA: 38940) and (County: 085))	420,200										
Median Gross Rent (PORT ST. LUCIE, FL (MSA: 38940) and (County: 085))	1,722										
Households Below Poverty Level	9.24%										
Unemployment Rate (2026 US Census)	2.37%										

Assessment Areas/REMA

***Note the Families by Income Level and Household by Income levels are the counts of the families in each income level, not the counts of families in each tract income level*

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

ASSESSMENT SET SUMMARY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: PORT ST. LUCIE, FL MSA PARTIAL Unit: County: MARTIN COUNTY, FL

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	1	2.33%	501	1.25%	281	4.41%	91	1.59%	98	1.37%	31	0.15%	810	1.25%
MOD	5	11.63%	3,944	9.82%	1,221	19.18%	1,074	18.74%	813	11.37%	836	4.00%	7,455	11.49%
MID	12	27.91%	11,040	27.49%	2,046	32.13%	1,854	32.35%	2,354	32.92%	4,786	22.89%	19,211	29.61%
UPP	21	48.84%	23,621	58.81%	2,423	38.06%	2,542	44.36%	3,830	53.56%	14,826	70.89%	36,093	55.64%
NA	4	9.30%	1,056	2.63%	396	6.22%	170	2.97%	56	0.78%	434	2.08%	1,301	2.01%
TOTAL	43	100.00%	40,162	100.00%	6,367	15.85%	5,731	14.27%	7,151	17.81%	20,913	52.07%	64,870	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	6	13.95%	6,282	15.64%	635	9.97%	637	11.11%	1,035	14.47%	3,975	19.01%	10,519	16.22%
10 - 19.99%	18	41.86%	18,621	46.36%	2,171	34.10%	2,242	39.12%	3,184	44.53%	11,024	52.71%	29,368	45.27%
20 - 49.99%	10	23.26%	11,203	27.89%	2,122	33.33%	1,996	34.83%	2,051	28.68%	5,034	24.07%	18,897	29.13%
50 - 79.99%	6	13.95%	3,621	9.02%	1,268	19.92%	788	13.75%	865	12.10%	700	3.35%	5,596	8.63%
80 - 100%	1	2.33%	435	1.08%	171	2.69%	68	1.19%	16	0.22%	180	0.86%	490	0.76%
NA	2	4.65%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	43	100.00%	40,162	100.00%	6,367	15.85%	5,731	14.27%	7,151	17.81%	20,913	52.07%	64,870	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(PORT ST. LUCIE, FL)	68,546
2026 CENSUS MSA MFI(PORT ST. LUCIE, FL)	89,300

Race/Ethnicity	#	% of Total
Hispanic	24,187	15.27
American Indian	218	0.14
Asian	2,246	1.42
Black	7,277	4.59
NHOPI	42	0.03
Other	525	0.33
Multiple Races	4,720	2.98
Minority	39,215	24.75

Assessment Areas/REMA

Race/Ethnicity	#	% of Total
White Non-Hispanic	119,216	75.25
Population	158,431	100.00

Sex	#	% of Total
Male	79,123	49.94
Female	81,297	51.31

Businesses	#	% of Total
All Farm	1,229	3.16
All Non-Farm	37,652	96.84
Tot Revs	38,881	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	1,194	3.30
Non-Farm Revs < 1 mil	35,005	96.70
Tot Revs < 1 mil	36,199	100.00

Employment Information	#	% of Total
Persons 62 and Older	57,963	36.59
Persons 16 and Older	137,270	86.64

Of Persons 16 and Older	#	% of Total
Civilian Employed	67,052	48.85
Civilian Unemployed	3,250	2.37
Armed Forces	245	0.18
In Labor Force	70,547	51.39
Not in Labor Force	66,723	48.61
Persons 16 and Older Total	137,270	100.00

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	55,865	69.36
Mobile Home (Incl. in 1-4 Family Units)	7,434	9.23
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	63	0.08
1-4 Family Units	63,362	78.67
Multi-family, 5 or more	17,180	21.33
Total Housing Units	80,542	100.00

Assessment Areas/REMA

Housing Occupancy	#	% of Total
Owner Occupied Units	51,489	63.93
Renter Occupied Units	13,381	16.61
Occupied Units	64,870	80.54
Vacant Units	15,672	19.46
Total Housing Units	80,542	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	1,064	0.67
Speak English not well	2,601	1.64
Speak English well	3,687	2.33
Limited English Proficiency	7,352	4.64
Speak English very well	9,697	6.12
Total Speakers of a Language Other Than English	17,049	10.76
Total Speakers of English Only	141,382	89.24
Population	158,431	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	43	100.00
Total	43	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

BUSINESS COUNTS

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: PORT ST. LUCIE, FL MSA PARTIAL
 Unit: County: MARTIN COUNTY, FL

	# Tracts	Revenue N/A			Revenue ≤ \$1M			Revenue > \$1M			Total		
		Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total
1 - LOW INCOME	1	1	101	102	48	1,081	1,129	2	89	91	51	1,271	1,322
2 - MODERATE INCOME	5	5	309	314	162	3,658	3,820	3	133	136	170	4,100	4,270
3 - MIDDLE INCOME	12	2	594	596	328	9,694	10,022	5	219	224	335	10,507	10,842
4 - UPPER INCOME	21	8	862	870	598	20,061	20,659	8	312	320	614	21,235	21,849
0 - NA	4	0	23	23	58	511	569	1	5	6	59	539	598
TOTAL	43	16	1,889	1,905	1,194	35,005	36,199	19	758	777	1,229	37,652	38,881

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

DEMOGRAPHIC INFORMATION FOR GEOGRAPHY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: SEBASTIAN-VERO BEACH, FL MSA

Unit: County: INDIAN RIVER COUNTY, FL

Categorization: Tract LMI

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Geographies (Census tracts)	45	2	4.44%	10	22.22%	15	33.33%	16	35.56%	2	4.44%
Population by Geography	159,788	4,911	3.07%	37,838	23.68%	65,825	41.20%	51,214	32.05%	0	0.00%
Owner-Occupied Housing by Geography	48,767	885	1.81%	8,736	17.91%	21,056	43.18%	18,090	37.09%	0	0.00%
Business by Geography	25,493	293	1.15%	5,792	22.72%	10,787	42.31%	8,570	33.62%	51	0.20%
Farms by Geography	973	13	1.34%	300	30.83%	427	43.88%	229	23.54%	4	0.41%
Family Distribution by Income Level	37,647	7,164	19.03%	6,986	18.56%	8,104	21.53%	15,393	40.89%	0	0.00%
Distribution of LMI Families throughout AA Geographies	14,150	461	3.26%	4,564	32.25%	6,417	45.35%	2,708	19.14%	0	0.00%
Households Distribution by Income Level	60,959	14,072	23.08%	10,730	17.60%	10,799	17.72%	25,358	41.60%	0	0.00%
Multi-family units, 5 or more	15,659	178	1.14%	4,486	28.65%	4,708	30.07%	6,287	40.15%	0	0.00%
Vacant units	20,226	417	2.06%	4,735	23.41%	6,790	33.57%	8,284	40.96%	0	0.00%
Median Family Income	72,001										
Adjusted Median Family Income for 2026	93,200										
Median Housing Value (SEBASTIAN-VERO BEACH-WEST VERO CORRIDOR, FL (MSA: 42680) and (County: 061))	399,800										
Median Gross Rent (SEBASTIAN-VERO BEACH-WEST VERO CORRIDOR, FL (MSA: 42680) and (County: 061))	1,509										

Assessment Areas/REMA

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Households Below Poverty Level	9.55%										
Unemployment Rate (2026 US Census)	2.99%										

***Note the Families by Income Level and Household by Income levels are the counts of the families in each income level, not the counts of families in each tract income level*

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

ASSESSMENT SET SUMMARY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: SEBASTIAN-VERO BEACH, FL MSA Unit: County: INDIAN RIVER COUNTY, FL

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	2	4.44%	606	1.61%	384	5.36%	77	1.10%	54	0.67%	91	0.59%	1,405	2.30%
MOD	10	22.22%	7,774	20.65%	2,595	36.22%	1,969	28.18%	1,525	18.82%	1,685	10.95%	12,204	20.02%
MID	15	33.33%	15,831	42.05%	3,023	42.20%	3,394	48.58%	4,403	54.33%	5,011	32.55%	26,498	43.47%
UPP	16	35.56%	13,436	35.69%	1,162	16.22%	1,546	22.13%	2,122	26.18%	8,606	55.91%	20,852	34.21%
NA	2	4.44%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	45	100.00%	37,647	100.00%	7,164	19.03%	6,986	18.56%	8,104	21.53%	15,393	40.89%	60,959	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	10	22.22%	6,907	18.35%	553	7.72%	663	9.49%	928	11.45%	4,763	30.94%	11,656	19.12%
10 - 19.99%	12	26.67%	11,991	31.85%	2,302	32.13%	2,266	32.44%	2,651	32.71%	4,772	31.00%	20,034	32.86%
20 - 49.99%	17	37.78%	16,734	44.45%	3,491	48.73%	3,570	51.10%	4,207	51.91%	5,466	35.51%	26,245	43.05%
50 - 79.99%	3	6.67%	1,673	4.44%	597	8.33%	425	6.08%	299	3.69%	352	2.29%	2,231	3.66%
80 - 100%	1	2.22%	342	0.91%	221	3.08%	62	0.89%	19	0.23%	40	0.26%	793	1.30%
NA	2	4.44%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	45	100.00%	37,647	100.00%	7,164	19.03%	6,986	18.56%	8,104	21.53%	15,393	40.89%	60,959	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(SEBASTIAN-VERO BEACH-WEST VERO CORRIDOR, FL)	72,001
2026 CENSUS MSA MFI(SEBASTIAN-VERO BEACH-WEST VERO CORRIDOR, FL)	93,200

Race/Ethnicity	#	% of Total
Hispanic	20,832	13.04
American Indian	273	0.17
Asian	2,341	1.47
Black	13,079	8.19
NHOPI	52	0.03
Other	730	0.46
Multiple Races	5,059	3.17
Minority	42,366	26.51

Assessment Areas/REMA

Race/Ethnicity	#	% of Total
White Non-Hispanic	117,422	73.49
Population	159,788	100.00

Sex	#	% of Total
Male	75,339	47.15
Female	81,625	51.08

Businesses	#	% of Total
All Farm	973	3.68
All Non-Farm	25,493	96.32
Tot Revs	26,466	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	941	3.76
Non-Farm Revs < 1 mil	24,103	96.24
Tot Revs < 1 mil	25,044	100.00

Employment Information	#	% of Total
Persons 62 and Older	59,144	37.01
Persons 16 and Older	134,917	84.44

Of Persons 16 and Older	#	% of Total
Civilian Employed	60,128	44.57
Civilian Unemployed	4,034	2.99
Armed Forces	456	0.34
In Labor Force	64,618	47.89
Not in Labor Force	70,299	52.11
Persons 16 and Older Total	134,917	100.00

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	59,540	73.34
Mobile Home (Incl. in 1-4 Family Units)	5,887	7.25
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	99	0.12
1-4 Family Units	65,526	80.71
Multi-family, 5 or more	15,659	19.29
Total Housing Units	81,185	100.00

Assessment Areas/REMA

Housing Occupancy	#	% of Total
Owner Occupied Units	48,767	60.07
Renter Occupied Units	12,192	15.02
Occupied Units	60,959	75.09
Vacant Units	20,226	24.91
Total Housing Units	81,185	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	750	0.47
Speak English not well	2,229	1.39
Speak English well	3,742	2.34
Limited English Proficiency	6,721	4.21
Speak English very well	10,282	6.43
Total Speakers of a Language Other Than English	17,003	10.64
Total Speakers of English Only	142,785	89.36
Population	159,788	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	45	100.00
Total	45	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

BUSINESS COUNTS

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: SEBASTIAN-VERO BEACH, FL MSA
 Unit: County: INDIAN RIVER COUNTY, FL

	# Tracts	Revenue N/A			Revenue ≤ \$1M			Revenue > \$1M			Total		
		Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total
1 - LOW INCOME	2	0	10	10	13	282	295	0	1	1	13	293	306
2 - MODERATE INCOME	10	4	217	221	289	5,483	5,772	7	92	99	300	5,792	6,092
3 - MIDDLE INCOME	15	2	406	408	418	10,209	10,627	7	172	179	427	10,787	11,214
4 - UPPER INCOME	16	6	345	351	218	8,087	8,305	5	138	143	229	8,570	8,799
0 - NA	2	0	3	3	3	42	45	1	6	7	4	51	55
TOTAL	45	12	981	993	941	24,103	25,044	20	409	429	973	25,493	26,466

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

DEMOGRAPHIC INFORMATION FOR GEOGRAPHY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: ST. PETERSBURG-CLEARWATER-LARGO, FL MD Unit: County: PINELLAS COUNTY, FL

Categorization: Tract LMI

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Geographies (Census tracts)	275	7	2.55%	65	23.64%	127	46.18%	67	24.36%	9	3.27%
Population by Geography	959,107	22,004	2.29%	237,701	24.78%	453,059	47.24%	231,311	24.12%	15,032	1.57%
Owner-Occupied Housing by Geography	281,412	2,785	0.99%	59,032	20.98%	136,481	48.50%	79,973	28.42%	3,141	1.12%
Business by Geography	218,612	2,914	1.33%	40,158	18.37%	88,607	40.53%	81,613	37.33%	5,320	2.43%
Farms by Geography	4,006	89	2.22%	973	24.29%	1,848	46.13%	1,055	26.34%	41	1.02%
Family Distribution by Income Level	232,884	47,970	20.60%	44,331	19.04%	45,336	19.47%	95,247	40.90%	0	0.00%
Distribution of LMI Families throughout AA Geographies	92,301	2,965	3.21%	31,211	33.81%	42,310	45.84%	14,558	15.77%	1,257	1.36%
Households Distribution by Income Level	413,239	96,282	23.30%	69,481	16.81%	71,160	17.22%	176,316	42.67%	0	0.00%
Multi-family units, 5 or more	151,190	950	0.63%	38,288	25.32%	65,101	43.06%	40,705	26.92%	6,146	4.07%
Vacant units	97,559	2,019	2.07%	23,782	24.38%	38,311	39.27%	30,357	31.12%	3,090	3.17%
Median Family Income	75,478										
Adjusted Median Family Income for 2026	98,900										
Median Housing Value (ST. PETERSBURG-CLEARWATER-LARGO, FL (MSA: 41304) and (County: 103))	398,400										
Median Gross Rent (ST. PETERSBURG-CLEARWATER-LARGO, FL (MSA: 41304) and (County: 103))	1,752										

Assessment Areas/REMA

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Households Below Poverty Level	11.27%										
Unemployment Rate (2026 US Census)	3.00%										

***Note the Families by Income Level and Household by Income levels are the counts of the families in each income level, not the counts of families in each tract income level*

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

ASSESSMENT SET SUMMARY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: ST. PETERSBURG-CLEARWATER-LARGO, FL MD Unit: County: PINELLAS COUNTY, FL

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	7	2.55%	3,820	1.64%	2,240	4.67%	725	1.64%	497	1.10%	358	0.38%	6,511	1.58%
MOD	65	23.64%	53,354	22.91%	17,254	35.97%	13,957	31.48%	9,571	21.11%	12,572	13.20%	100,298	24.27%
MID	127	46.18%	110,438	47.42%	20,607	42.96%	21,703	48.96%	24,891	54.90%	43,237	45.39%	196,675	47.59%
UPP	67	24.36%	62,736	26.94%	6,928	14.44%	7,630	17.21%	10,057	22.18%	38,121	40.02%	101,870	24.65%
NA	9	3.27%	2,536	1.09%	941	1.96%	316	0.71%	320	0.71%	959	1.01%	7,885	1.91%
TOTAL	275	100.00%	232,884	100.00%	47,970	20.60%	44,331	19.04%	45,336	19.47%	95,247	40.90%	413,239	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	8	2.91%	5,997	2.58%	1,034	2.16%	998	2.25%	1,189	2.62%	2,776	2.91%	11,697	2.83%
10 - 19.99%	98	35.64%	86,202	37.01%	13,568	28.28%	13,536	30.53%	15,665	34.55%	43,433	45.60%	146,122	35.36%
20 - 49.99%	142	51.64%	122,864	52.76%	27,054	56.40%	25,956	58.55%	25,497	56.24%	44,357	46.57%	223,847	54.17%
50 - 79.99%	18	6.55%	13,191	5.66%	4,347	9.06%	2,954	6.66%	2,090	4.61%	3,800	3.99%	24,130	5.84%
80 - 100%	7	2.55%	4,630	1.99%	1,967	4.10%	887	2.00%	895	1.97%	881	0.92%	7,443	1.80%
NA	2	0.73%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	275	100.00%	232,884	100.00%	47,970	20.60%	44,331	19.04%	45,336	19.47%	95,247	40.90%	413,239	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(ST. PETERSBURG-CLEARWATER-LARGO, FL)	75,478
2026 CENSUS MSA MFI(ST. PETERSBURG-CLEARWATER-LARGO, FL)	98,900

Race/Ethnicity	#	% of Total
Hispanic	102,439	10.68
American Indian	1,942	0.20
Asian	33,700	3.51
Black	91,431	9.53
NHOPI	797	0.08
Other	4,835	0.50

Assessment Areas/REMA

Race/Ethnicity	#	% of Total
Multiple Races	39,500	4.12
Minority	274,644	28.64
White Non-Hispanic	684,463	71.36
Population	959,107	100.00

Sex	#	% of Total
Male	465,985	48.59
Female	505,000	52.65

Businesses	#	% of Total
All Farm	4,006	1.80
All Non-Farm	218,612	98.20
Tot Revs	222,618	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	3,910	1.87
Non-Farm Revs < 1 mil	205,058	98.13
Tot Revs < 1 mil	208,968	100.00

Employment Information	#	% of Total
Persons 62 and Older	285,599	29.78
Persons 16 and Older	832,504	86.80

Of Persons 16 and Older	#	% of Total
Civilian Employed	458,965	55.13
Civilian Unemployed	24,940	3.00
Armed Forces	1,994	0.24
In Labor Force	485,899	58.37
Not in Labor Force	346,605	41.63
Persons 16 and Older Total	832,504	100.00

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	313,380	61.35
Mobile Home (Incl. in 1-4 Family Units)	45,763	8.96
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	465	0.09
1-4 Family Units	359,608	70.40

Assessment Areas/REMA

Housing Units	#	% of Total
Multi-family, 5 or more	151,190	29.60
Total Housing Units	510,798	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	281,412	55.09
Renter Occupied Units	131,827	25.81
Occupied Units	413,239	80.90
Vacant Units	97,559	19.10
Total Housing Units	510,798	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	4,365	0.46
Speak English not well	14,733	1.54
Speak English well	25,025	2.61
Limited English Proficiency	44,123	4.60
Speak English very well	74,557	7.77
Total Speakers of a Language Other Than English	118,680	12.37
Total Speakers of English Only	840,427	87.63
Population	959,107	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	275	100.00
Total	275	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

BUSINESS COUNTS

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: ST. PETERSBURG-CLEARWATER-LARGO, FL MD Unit: County: PINELLAS COUNTY, FL

	# Tracts	Revenue N/A			Revenue ≤ \$1M			Revenue > \$1M			Total		
		Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total
1 - LOW INCOME	7	1	147	148	86	2,697	2,783	2	70	72	89	2,914	3,003
2 - MODERATE INCOME	65	23	1,890	1,913	944	37,527	38,471	6	741	747	973	40,158	41,131
3 - MIDDLE INCOME	127	22	4,320	4,342	1,805	82,436	84,241	21	1,851	1,872	1,848	88,607	90,455
4 - UPPER INCOME	67	13	3,119	3,132	1,035	77,441	78,476	7	1,053	1,060	1,055	81,613	82,668
0 - NA	9	1	259	260	40	4,957	4,997	0	104	104	41	5,320	5,361
TOTAL	275	60	9,735	9,795	3,910	205,058	208,968	36	3,819	3,855	4,006	218,612	222,618

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

DEMOGRAPHIC INFORMATION FOR GEOGRAPHY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: TAMPA, FL MD PARTIAL Unit: County: HILLSBOROUGH COUNTY, FL

Categorization: Tract LMI

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Geographies (Census tracts)	335	25	7.46%	81	24.18%	100	29.85%	115	34.33%	14	4.18%
Population by Geography	1,459,762	81,982	5.62%	324,835	22.25%	460,198	31.53%	576,846	39.52%	15,901	1.09%
Owner-Occupied Housing by Geography	320,042	6,062	1.89%	63,816	19.94%	99,740	31.16%	149,705	46.78%	719	0.22%
Business by Geography	306,716	13,827	4.51%	63,152	20.59%	86,206	28.11%	139,442	45.46%	4,089	1.33%
Farms by Geography	6,381	231	3.62%	1,351	21.17%	2,212	34.67%	2,566	40.21%	21	0.33%
Family Distribution by Income Level	338,683	69,070	20.39%	55,632	16.43%	63,031	18.61%	150,950	44.57%	0	0.00%
Distribution of LMI Families throughout AA Geographies	124,702	10,644	8.54%	43,958	35.25%	39,467	31.65%	29,534	23.68%	1,099	0.88%
Households Distribution by Income Level	539,919	120,730	22.36%	86,291	15.98%	93,003	17.23%	239,895	44.43%	0	0.00%
Multi-family units, 5 or more	136,444	16,950	12.42%	29,644	21.73%	44,207	32.40%	41,390	30.33%	4,253	3.12%
Vacant units	50,795	4,416	8.69%	12,314	24.24%	16,757	32.99%	16,533	32.55%	775	1.53%
Median Family Income	69,728										
Adjusted Median Family Income for 2026	98,100										
Median Housing Value (TAMPA, FL (MSA: 45294) and (County: 057))	383,200										
Median Gross Rent (TAMPA, FL (MSA: 45294) and (County: 057))	1,786										
Households Below Poverty Level	13.39%										
Unemployment Rate (2026 US Census)	3.35%										

Assessment Areas/REMA

***Note the Families by Income Level and Household by Income levels are the counts of the families in each income level, not the counts of families in each tract income level*

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

ASSESSMENT SET SUMMARY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: TAMPA, FL MD PARTIAL Unit: County: HILLSBOROUGH COUNTY, FL

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	25	7.46%	13,760	4.06%	8,190	11.86%	2,454	4.41%	1,606	2.55%	1,510	1.00%	30,946	5.73%
MOD	81	24.18%	74,217	21.91%	25,085	36.32%	18,873	33.92%	14,198	22.53%	16,061	10.64%	124,096	22.98%
MID	100	29.85%	104,321	30.80%	19,967	28.91%	19,500	35.05%	24,402	38.71%	40,452	26.80%	170,519	31.58%
UPP	115	34.33%	144,526	42.67%	14,907	21.58%	14,627	26.29%	22,575	35.82%	92,417	61.22%	209,268	38.76%
NA	14	4.18%	1,859	0.55%	921	1.33%	178	0.32%	250	0.40%	510	0.34%	5,090	0.94%
TOTAL	335	100.00%	338,683	100.00%	69,070	20.39%	55,632	16.43%	63,031	18.61%	150,950	44.57%	539,919	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	5	1.49%	4,532	1.34%	889	1.29%	913	1.64%	1,085	1.72%	1,645	1.09%	9,326	1.73%
10 - 19.99%	10	2.99%	7,758	2.29%	919	1.33%	1,133	2.04%	1,044	1.66%	4,662	3.09%	12,275	2.27%
20 - 49.99%	133	39.70%	140,239	41.41%	17,894	25.91%	17,098	30.73%	23,605	37.45%	81,642	54.09%	213,367	39.52%
50 - 79.99%	137	40.90%	149,885	44.26%	33,458	48.44%	28,571	51.36%	31,134	49.39%	56,722	37.58%	243,616	45.12%
80 - 100%	45	13.43%	36,269	10.71%	15,910	23.03%	7,917	14.23%	6,163	9.78%	6,279	4.16%	61,335	11.36%
NA	5	1.49%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	335	100.00%	338,683	100.00%	69,070	20.39%	55,632	16.43%	63,031	18.61%	150,950	44.57%	539,919	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(TAMPA, FL)	69,728
2026 CENSUS MSA MFI(TAMPA, FL)	98,100

Race/Ethnicity	#	% of Total
Hispanic	427,381	29.28
American Indian	2,817	0.19
Asian	69,928	4.79
Black	224,479	15.38
NHOPI	914	0.06
Other	9,655	0.66

Assessment Areas/REMA

Race/Ethnicity	#	% of Total
Multiple Races	56,797	3.89
Minority	791,971	54.25
White Non-Hispanic	667,791	45.75
Population	1,459,762	100.00

Sex	#	% of Total
Male	709,815	48.63
Female	741,543	50.80

Businesses	#	% of Total
All Farm	6,381	2.04
All Non-Farm	306,716	97.96
Tot Revs	313,097	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	6,169	2.11
Non-Farm Revs < 1 mil	286,161	97.89
Tot Revs < 1 mil	292,330	100.00

Employment Information	#	% of Total
Persons 62 and Older	253,666	17.38
Persons 16 and Older	1,164,334	79.76

Of Persons 16 and Older	#	% of Total
Civilian Employed	714,057	61.33
Civilian Unemployed	39,037	3.35
Armed Forces	5,311	0.46
In Labor Force	758,405	65.14
Not in Labor Force	405,929	34.86
Persons 16 and Older Total	1,164,334	100.00

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	413,487	70.00
Mobile Home (Incl. in 1-4 Family Units)	39,631	6.71
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	1,152	0.20
1-4 Family Units	454,270	76.90

Assessment Areas/REMA

Housing Units	#	% of Total
Multi-family, 5 or more	136,444	23.10
Total Housing Units	590,714	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	320,042	54.18
Renter Occupied Units	219,877	37.22
Occupied Units	539,919	91.40
Vacant Units	50,795	8.60
Total Housing Units	590,714	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	31,102	2.13
Speak English not well	50,051	3.43
Speak English well	61,745	4.23
Limited English Proficiency	142,898	9.79
Speak English very well	198,802	13.62
Total Speakers of a Language Other Than English	341,700	23.41
Total Speakers of English Only	1,118,062	76.59
Population	1,459,762	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	335	100.00
Total	335	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

BUSINESS COUNTS

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: TAMPA, FL MD PARTIAL Unit: County: HILLSBOROUGH COUNTY, FL

	# Tracts	Revenue N/A			Revenue ≤ \$1M			Revenue > \$1M			Total		
		Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total
1 - LOW INCOME	25	7	1,054	1,061	220	12,329	12,549	4	444	448	231	13,827	14,058
2 - MODERATE INCOME	81	35	3,528	3,563	1,295	58,021	59,316	21	1,603	1,624	1,351	63,152	64,503
3 - MIDDLE INCOME	100	38	4,137	4,175	2,138	80,775	82,913	36	1,294	1,330	2,212	86,206	88,418
4 - UPPER INCOME	115	31	6,132	6,163	2,499	131,474	133,973	36	1,836	1,872	2,566	139,442	142,008
0 - NA	14	3	345	348	17	3,562	3,579	1	182	183	21	4,089	4,110
TOTAL	335	114	15,196	15,310	6,169	286,161	292,330	98	5,359	5,457	6,381	306,716	313,097

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

DEMOGRAPHIC INFORMATION FOR GEOGRAPHY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL MD Unit: MSA: WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL

Categorization: Tract LMI

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Geographies (Census tracts)	373	25	6.70%	98	26.27%	110	29.49%	125	33.51%	15	4.02%
Population by Geography	1,492,191	87,659	5.87%	426,440	28.58%	480,583	32.21%	482,030	32.30%	15,479	1.04%
Owner-Occupied Housing by Geography	391,273	12,790	3.27%	86,363	22.07%	135,944	34.74%	153,147	39.14%	3,029	0.77%
Business by Geography	411,106	16,582	4.03%	95,144	23.14%	123,950	30.15%	166,846	40.58%	8,584	2.09%
Farms by Geography	7,580	396	5.22%	1,912	25.22%	2,529	33.36%	2,687	35.45%	56	0.74%
Family Distribution by Income Level	351,887	77,930	22.15%	61,429	17.46%	65,410	18.59%	147,118	41.81%	0	0.00%
Distribution of LMI Families throughout AA Geographies	139,359	12,953	9.29%	53,690	38.53%	43,731	31.38%	27,689	19.87%	1,296	0.93%
Households Distribution by Income Level	565,598	137,118	24.24%	92,836	16.41%	95,850	16.95%	239,794	42.40%	0	0.00%
Multi-family units, 5 or more	215,258	16,730	7.77%	63,315	29.41%	62,466	29.02%	67,164	31.20%	5,583	2.59%
Vacant units	124,477	6,975	5.60%	29,674	23.84%	34,562	27.77%	50,828	40.83%	2,438	1.96%
Median Family Income	79,785										
Adjusted Median Family Income for 2026	111,800										
Median Housing Value (WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL (MSA: 48424) and (County: 099))	513,700										
Median Gross Rent (WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL (MSA: 48424) and (County: 099))	2,121										

Assessment Areas/REMA

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Households Below Poverty Level	10.99%										
Unemployment Rate (2026 US Census)	3.59%										

***Note the Families by Income Level and Household by Income levels are the counts of the families in each income level, not the counts of families in each tract income level*

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

ASSESSMENT SET SUMMARY

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL MD Unit: MSA: WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	25	6.70%	17,217	4.89%	10,012	12.85%	2,941	4.79%	2,400	3.67%	1,864	1.27%	29,970	5.30%
MOD	98	26.27%	88,674	25.20%	30,854	39.59%	22,836	37.17%	17,565	26.85%	17,419	11.84%	152,487	26.96%
MID	110	29.49%	118,476	33.67%	21,732	27.89%	21,999	35.81%	27,730	42.39%	47,015	31.96%	187,356	33.13%
UPP	125	33.51%	124,372	35.34%	14,349	18.41%	13,340	21.72%	17,273	26.41%	79,410	53.98%	190,333	33.65%
NA	15	4.02%	3,148	0.89%	983	1.26%	313	0.51%	442	0.68%	1,410	0.96%	5,452	0.96%
TOTAL	373	100.00%	351,887	100.00%	77,930	22.15%	61,429	17.46%	65,410	18.59%	147,118	41.81%	565,598	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	19	5.09%	14,800	4.21%	1,708	2.19%	1,861	3.03%	2,202	3.37%	9,029	6.14%	25,653	4.54%
10 - 19.99%	51	13.67%	45,762	13.00%	6,018	7.72%	5,936	9.66%	6,465	9.88%	27,343	18.59%	78,872	13.94%
20 - 49.99%	161	43.16%	159,129	45.22%	27,185	34.88%	24,250	39.48%	29,185	44.62%	78,509	53.36%	256,743	45.39%
50 - 79.99%	84	22.52%	83,688	23.78%	22,352	28.68%	18,532	30.17%	18,603	28.44%	24,201	16.45%	135,583	23.97%
80 - 100%	51	13.67%	48,508	13.79%	20,667	26.52%	10,850	17.66%	8,955	13.69%	8,036	5.46%	68,747	12.15%
NA	7	1.88%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	373	100.00%	351,887	100.00%	77,930	22.15%	61,429	17.46%	65,410	18.59%	147,118	41.81%	565,598	100.00%

MSA MFI		\$
2020 CENSUS MSA MFI(WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL)		79,785
2026 CENSUS MSA MFI(WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL)		111,800

Race/Ethnicity	#	% of Total
Hispanic	349,933	23.45
American Indian	1,536	0.10
Asian	43,356	2.91
Black	255,724	17.14
NHOPI	494	0.03

Assessment Areas/REMA

Race/Ethnicity	#	% of Total
Other	10,766	0.72
Multiple Races	50,623	3.39
Minority	712,432	47.74
White Non-Hispanic	779,759	52.26
Population	1,492,191	100.00

Sex	#	% of Total
Male	718,494	48.15
Female	763,563	51.17

Businesses	#	% of Total
All Farm	7,580	1.81
All Non-Farm	411,106	98.19
Tot Revs	418,686	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	7,368	1.87
Non-Farm Revs < 1 mil	387,108	98.13
Tot Revs < 1 mil	394,476	100.00

Employment Information	#	% of Total
Persons 62 and Older	410,084	27.48
Persons 16 and Older	1,232,309	82.58

Of Persons 16 and Older	#	% of Total
Civilian Employed	686,067	55.67
Civilian Unemployed	44,180	3.59
Armed Forces	470	0.04
In Labor Force	730,717	59.30
Not in Labor Force	501,592	40.70
Persons 16 and Older Total	1,232,309	100.00

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	456,063	66.09
Mobile Home (Incl. in 1-4 Family Units)	18,457	2.67
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	297	0.04

Assessment Areas/REMA

Housing Units	#	% of Total
1-4 Family Units	474,817	68.81
Multi-family, 5 or more	215,258	31.19
Total Housing Units	690,075	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	391,273	56.70
Renter Occupied Units	174,325	25.26
Occupied Units	565,598	81.96
Vacant Units	124,477	18.04
Total Housing Units	690,075	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	28,702	1.92
Speak English not well	64,567	4.33
Speak English well	82,412	5.52
Limited English Proficiency	175,681	11.77
Speak English very well	202,047	13.54
Total Speakers of a Language Other Than English	377,728	25.31
Total Speakers of English Only	1,114,463	74.69
Population	1,492,191	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	373	100.00
Total	373	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

BUSINESS COUNTS

Institution: BANKUNITED Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL MD Unit: MSA: WEST PALM BEACH-BOCA RATON-DELRAY BEACH, FL

	# Tracts	Revenue N/A			Revenue ≤ \$1M			Revenue > \$1M			Total		
		Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total	Farm	Non-Farm	Total
1 - LOW INCOME	25	9	967	976	380	15,256	15,636	7	359	366	396	16,582	16,978
2 - MODERATE INCOME	98	24	4,128	4,152	1,858	89,382	91,240	30	1,634	1,664	1,912	95,144	97,056
3 - MIDDLE INCOME	110	39	4,949	4,988	2,463	117,469	119,932	27	1,532	1,559	2,529	123,950	126,479
4 - UPPER INCOME	125	29	6,897	6,926	2,616	157,357	159,973	42	2,592	2,634	2,687	166,846	169,533
0 - NA	15	4	423	427	51	7,644	7,695	1	517	518	56	8,584	8,640
TOTAL	373	105	17,364	17,469	7,368	387,108	394,476	107	6,634	6,741	7,580	411,106	418,686

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.