Assessment Areas/REMA

DEMOGRAPHIC INFORMATION FOR GEOGRAPHY

Institution: BANKUNITED   Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ MD PARTIA Unit: County: KINGS COUNTY, NY

Categorization: Tract LMI

Data Type	Total #	Low #	Low %	Moderate #	Moderate %	Middle #	Middle %	Upper #	Upper %	N/A #	N/A %
Geographies (Census tracts)	805	91	11.30%	235	29.19%	263	32.67%	170	21.12%	46	5.71%
Population by Geography	2,736,074	392,605	14.35%	906,684	33.14%	867,555	31.71%	525,976	19.22%	43,254	1.58%
Owner-Occupied Housing by Geography	295,080	14,150	4.80%	72,456	24.55%	114,251	38.72%	91,275	30.93%	2,948	1.00%
Business by Geography	362,762	44,794	12.35%	112,569	31.03%	110,316	30.41%	87,501	24.12%	7,582	2.09%
Farms by Geography	1,304	111	8.51%	293	22.47%	378	28.99%	480	36.81%	42	3.22%
Family Distribution by Income Level	594,423	189,487	31.88%	94,833	15.95%	96,600	16.25%	213,503	35.92%	0	0.00%
Distribution of LMI Families throughout AA Geographies	284,320	64,620	22.73%	109,076	38.36%	81,485	28.66%	24,075	8.47%	5,064	1.78%
Households Distribution by Income Level	972,314	316,771	32.58%	139,926	14.39%	142,704	14.68%	372,913	38.35%	0	0.00%
Multi-family units, 5 or more	555,040	109,307	19.69%	163,035	29.37%	155,338	27.99%	118,216	21.30%	9,144	1.65%
Vacant units	83,346	8,687	10.42%	26,345	31.61%	27,177	32.61%	19,918	23.90%	1,219	1.46%
Median Family Income	85,483										
Adjusted Median Family Income for 2026	107,700										
Median Housing Value (NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ (MSA: 35614) and (County: 047))	702,300										
Median Gross Rent (NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ (MSA: 35614) and (County: 047))	1,839										

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Assessment Areas/REMA

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Households Below Poverty Level	18.81%										
Unemployment Rate (2026 US Census)	4.15%										

**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.

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ASSESSMENT SET SUMMARY

Institution: BANKUNITED   Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ MD PARTIA Unit: County: KINGS COUNTY, NY

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	91	11.30%	84,792	14.26%	51,752	27.31%	12,868	13.57%	9,363	9.69%	10,809	5.06%	134,785	13.86%
MOD	235	29.19%	187,191	31.49%	70,511	37.21%	38,565	40.67%	31,054	32.15%	47,061	22.04%	296,712	30.52%
MID	263	32.67%	197,832	33.28%	49,388	26.06%	32,097	33.85%	40,024	41.43%	76,323	35.75%	312,372	32.13%
UPP	170	21.12%	116,643	19.62%	13,926	7.35%	10,149	10.70%	15,277	15.81%	77,291	36.20%	213,883	22.00%
NA	46	5.71%	7,965	1.34%	3,910	2.06%	1,154	1.22%	882	0.91%	2,019	0.95%	14,562	1.50%
TOTAL	805	100.00%	594,423	100.00%	189,487	31.88%	94,833	15.95%	96,600	16.25%	213,503	35.92%	972,314	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	14	1.74%	10,616	1.79%	3,716	1.96%	1,630	1.72%	1,666	1.72%	3,604	1.69%	15,082	1.55%
10 - 19.99%	34	4.22%	24,106	4.06%	8,836	4.66%	3,567	3.76%	3,564	3.69%	8,139	3.81%	34,888	3.59%
20 - 49.99%	214	26.58%	157,179	26.44%	33,797	17.84%	19,009	20.04%	23,230	24.05%	81,143	38.01%	267,027	27.46%
50 - 79.99%	215	26.71%	163,696	27.54%	50,838	26.83%	27,224	28.71%	27,735	28.71%	57,899	27.12%	281,066	28.91%
80 - 100%	315	39.13%	238,826	40.18%	92,300	48.71%	43,403	45.77%	40,405	41.83%	62,718	29.38%	374,251	38.49%
NA	13	1.61%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	805	100.00%	594,423	100.00%	189,487	31.88%	94,833	15.95%	96,600	16.25%	213,503	35.92%	972,314	100.00%

MSA MFI	$
2020 CENSUS MSA MFI(NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ)	85,483
2026 CENSUS MSA MFI(NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ)	107,700

Race/Ethnicity	#	% of Total
Hispanic	516,426	18.87
American Indian	3,964	0.14
Asian	370,776	13.55
Black	729,696	26.67
NHOPI	718	0.03
Other	32,897	1.20

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Assessment Areas/REMA

Race/Ethnicity	#	% of Total
Multiple Races	113,170	4.14
Minority	1,767,647	64.61
White Non-Hispanic	968,427	35.39
Population	2,736,074	100.00

Sex	#	% of Total
Male	1,221,038	44.63
Female	1,355,733	49.55

Businesses	#	% of Total
All Farm	1,304	0.36
All Non-Farm	362,762	99.64
Tot Revs	364,066	100.00

Businesses with Revenue <$1 mil	#	% of Total
Farm Revs < 1 mil	1,277	0.37
Non-Farm Revs < 1 mil	345,865	99.63
Tot Revs < 1 mil	347,142	100.00

Employment Information	#	% of Total
Persons 62 and Older	439,747	16.07
Persons 16 and Older	2,046,251	74.79

Of Persons 16 and Older	#	% of Total
Civilian Employed	1,216,982	59.47
Civilian Unemployed	84,940	4.15
Armed Forces	779	0.04
In Labor Force	1,302,701	63.66
Not in Labor Force	743,550	36.34
Persons 16 and Older Total	2,046,251	100.00

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	498,926	47.26
Mobile Home (Incl. in 1-4 Family Units)	1,358	0.13
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	336	0.03
1-4 Family Units	500,620	47.42

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Assessment Areas/REMA

Housing Units	#	% of Total
Multi-family, 5 or more	555,040	52.58
Total Housing Units	1,055,660	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	295,080	27.95
Renter Occupied Units	677,234	64.15
Occupied Units	972,314	92.10
Vacant Units	83,346	7.90
Total Housing Units	1,055,660	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	71,515	2.61
Speak English not well	184,509	6.74
Speak English well	201,276	7.36
Limited English Proficiency	457,300	16.71
Speak English very well	428,645	15.67
Total Speakers of a Language Other Than English	885,945	32.38
Total Speakers of English Only	1,850,129	67.62
Population	2,736,074	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	805	100.00
Total	805	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.

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Assessment Areas/REMA

BUSINESS COUNTS

Institution: BANKUNITED   Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ MD PARTIA Unit: County: KINGS COUNTY, NY

	# 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	91	0	1,407	1,407	111	42,707	42,818	0	680	680	111	44,794	44,905
2 - MODERATE INCOME	235	4	3,218	3,222	286	107,808	108,094	3	1,543	1,546	293	112,569	112,862
3 - MIDDLE INCOME	263	3	3,136	3,139	373	105,720	106,093	2	1,460	1,462	378	110,316	110,694
4 - UPPER INCOME	170	7	3,220	3,227	469	82,879	83,348	4	1,402	1,406	480	87,501	87,981
0 - NA	46	1	403	404	38	6,751	6,789	3	428	431	42	7,582	7,624
TOTAL	805	15	11,384	11,399	1,277	345,865	347,142	12	5,513	5,525	1,304	362,762	364,066

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.

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Assessment Areas/REMA

DEMOGRAPHIC INFORMATION FOR GEOGRAPHY

Institution: BANKUNITED   Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ MD PARTIA Unit: County: NEW YORK COUNTY, NY

Categorization: Tract LMI

Data Type	Total #	Low #	Low %	Moderate #	Moderate %	Middle #	Middle %	Upper #	Upper %	N/A #	N/A %
Geographies (Census tracts)	310	36	11.61%	44	14.19%	32	10.32%	175	56.45%	23	7.42%
Population by Geography	1,694,251	226,482	13.37%	279,587	16.50%	164,033	9.68%	979,589	57.82%	44,560	2.63%
Owner-Occupied Housing by Geography	182,507	4,860	2.66%	11,414	6.25%	13,458	7.37%	150,057	82.22%	2,718	1.49%
Business by Geography	434,158	21,667	4.99%	29,465	6.79%	20,672	4.76%	318,567	73.38%	43,787	10.09%
Farms by Geography	1,592	65	4.08%	96	6.03%	78	4.90%	1,237	77.70%	116	7.29%
Family Distribution by Income Level	325,483	79,177	24.33%	35,941	11.04%	35,774	10.99%	174,591	53.64%	0	0.00%
Distribution of LMI Families throughout AA Geographies	115,118	36,961	32.11%	34,706	30.15%	13,458	11.69%	27,004	23.46%	2,989	2.60%
Households Distribution by Income Level	758,720	202,879	26.74%	78,204	10.31%	90,758	11.96%	386,879	50.99%	0	0.00%
Multi-family units, 5 or more	841,630	95,883	11.39%	116,552	13.85%	77,123	9.16%	529,893	62.96%	22,179	2.64%
Vacant units	126,108	7,740	6.14%	9,084	7.20%	8,082	6.41%	97,971	77.69%	3,231	2.56%
Median Family Income	85,483										
Adjusted Median Family Income for 2026	107,700										
Median Housing Value (NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ (MSA: 35614) and (County: 061))	702,300										
Median Gross Rent (NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ (MSA: 35614) and (County: 061))	1,839										

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Assessment Areas/REMA

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Households Below Poverty Level	14.87%										
Unemployment Rate (2026 US Census)	3.82%										

**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.

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ASSESSMENT SET SUMMARY

Institution: BANKUNITED   Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ MD PARTIA Unit: County: NEW YORK COUNTY, NY

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	36	11.61%	48,143	14.79%	29,337	37.05%	7,624	21.21%	5,149	14.39%	6,033	3.46%	92,398	12.18%
MOD	44	14.19%	56,991	17.51%	22,971	29.01%	11,735	32.65%	8,739	24.43%	13,546	7.76%	114,444	15.08%
MID	32	10.32%	32,267	9.91%	8,619	10.89%	4,839	13.46%	5,923	16.56%	12,886	7.38%	74,762	9.85%
UPP	175	56.45%	181,528	55.77%	15,836	20.00%	11,168	31.07%	15,380	42.99%	139,144	79.70%	457,275	60.27%
NA	23	7.42%	6,554	2.01%	2,414	3.05%	575	1.60%	583	1.63%	2,982	1.71%	19,841	2.62%
TOTAL	310	100.00%	325,483	100.00%	79,177	24.33%	35,941	11.04%	35,774	10.99%	174,591	53.64%	758,720	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
10 - 19.99%	15	4.84%	16,070	4.94%	627	0.79%	994	2.77%	782	2.19%	13,667	7.83%	33,506	4.42%
20 - 49.99%	146	47.10%	158,632	48.74%	15,553	19.64%	10,529	29.30%	13,800	38.58%	118,750	68.02%	413,805	54.54%
50 - 79.99%	74	23.87%	61,199	18.80%	18,871	23.83%	7,844	21.82%	8,390	23.45%	26,094	14.95%	142,426	18.77%
80 - 100%	73	23.55%	89,582	27.52%	44,126	55.73%	16,574	46.11%	12,802	35.79%	16,080	9.21%	168,983	22.27%
NA	2	0.65%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	310	100.00%	325,483	100.00%	79,177	24.33%	35,941	11.04%	35,774	10.99%	174,591	53.64%	758,720	100.00%

MSA MFI	$
2020 CENSUS MSA MFI(NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ)	85,483
2026 CENSUS MSA MFI(NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ)	107,700

Race/Ethnicity	#	% of Total
Hispanic	402,640	23.77
American Indian	1,895	0.11
Asian	219,624	12.96
Black	199,592	11.78
NHOPI	882	0.05
Other	13,335	0.79

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Assessment Areas/REMA

Race/Ethnicity	#	% of Total
Multiple Races	62,989	3.72
Minority	**900,957**	**53.18**
White Non-Hispanic	**793,294**	**46.82**
Population	**1,694,251**	**100.00**

Sex	#	% of Total
Male	771,617	45.54
Female	857,536	50.61

Businesses	#	% of Total
All Farm	1,592	0.37
All Non-Farm	434,158	99.63
Tot Revs	**435,750**	**100.00**

Businesses with Revenue <$1 mil	#	% of Total
Farm Revs < 1 mil	1,521	0.39
Non-Farm Revs < 1 mil	387,311	99.61
Tot Revs < 1 mil	**388,832**	**100.00**

Employment Information	#	% of Total
Persons 62 and Older	320,177	18.90
Persons 16 and Older	1,418,173	83.71

Of Persons 16 and Older	#	% of Total
Civilian Employed	894,171	63.05
Civilian Unemployed	54,129	3.82
Armed Forces	337	0.02
In Labor Force	**948,637**	**66.89**
Not in Labor Force	**469,536**	**33.11**
Persons 16 and Older Total	**1,418,173**	**100.00**

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	42,053	4.75
Mobile Home (Incl. in 1-4 Family Units)	685	0.08
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	460	0.05
1-4 Family Units	**43,198**	**4.88**

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Assessment Areas/REMA

Housing Units	#	% of Total
Multi-family, 5 or more	841,630	95.12
Total Housing Units	884,828	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	182,507	20.63
Renter Occupied Units	576,213	65.12
Occupied Units	758,720	85.75
Vacant Units	126,108	14.25
Total Housing Units	884,828	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	52,089	3.07
Speak English not well	75,986	4.48
Speak English well	85,136	5.02
Limited English Proficiency	213,211	12.58
Speak English very well	323,043	19.07
Total Speakers of a Language Other Than English	536,254	31.65
Total Speakers of English Only	1,157,997	68.35
Population	1,694,251	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	310	100.00
Total	310	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.

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Assessment Areas/REMA

BUSINESS COUNTS

Institution: BANKUNITED   Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: NEW YORK-JERSEY CITY-WHITE PLAINS, NY-NJ MD PARTIA Unit: County: NEW YORK COUNTY, NY

	# 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	36	1	1,060	1,061	64	20,183	20,247	0	424	424	65	21,667	21,732
2 - MODERATE INCOME	44	0	1,371	1,371	96	27,566	27,662	0	528	528	96	29,465	29,561
3 - MIDDLE INCOME	32	1	842	843	77	19,523	19,600	0	307	307	78	20,672	20,750
4 - UPPER INCOME	175	38	18,671	18,709	1,173	282,726	283,899	26	17,170	17,196	1,237	318,567	319,804
0 - NA	23	1	2,903	2,904	111	37,313	37,424	4	3,571	3,575	116	43,787	43,903
TOTAL	310	41	24,847	24,888	1,521	387,311	388,832	30	22,000	22,030	1,592	434,158	435,750

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.

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Assessment Areas/REMA

DEMOGRAPHIC INFORMATION FOR GEOGRAPHY

Institution: BANKUNITED   Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: NASSAU COUNTY-SUFFOLK COUNTY, NY MD PARTIAL Unit: County: SUFFOLK COUNTY, NY

Categorization: Tract LMI

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Geographies (Census tracts)	385	5	1.30%	90	23.38%	220	57.14%	62	16.10%	8	2.08%
Population by Geography	1,525,920	18,738	1.23%	362,962	23.79%	906,694	59.42%	216,151	14.17%	21,375	1.40%
Owner-Occupied Housing by Geography	403,707	5,056	1.25%	84,156	20.85%	246,883	61.15%	65,531	16.23%	2,081	0.52%
Business by Geography	212,542	1,736	0.82%	44,166	20.78%	127,811	60.13%	37,174	17.49%	1,655	0.78%
Farms by Geography	5,164	66	1.28%	1,247	24.15%	3,027	58.62%	784	15.18%	40	0.77%
Family Distribution by Income Level	361,133	77,869	21.56%	68,880	19.07%	83,845	23.22%	130,539	36.15%	0	0.00%
Distribution of LMI Families throughout AA Geographies	146,749	2,750	1.87%	47,972	32.69%	81,819	55.75%	12,979	8.84%	1,229	0.84%
Households Distribution by Income Level	495,667	127,029	25.63%	81,552	16.45%	98,635	19.90%	188,451	38.02%	0	0.00%
Multi-family units, 5 or more	47,539	199	0.42%	14,024	29.50%	29,236	61.50%	3,444	7.24%	636	1.34%
Vacant units	81,137	822	1.01%	21,694	26.74%	44,783	55.19%	12,580	15.50%	1,258	1.55%
Median Family Income	130,301										
Adjusted Median Family Income for 2026	164,900										
Median Housing Value (NASSAU COUNTY-SUFFOLK COUNTY, NY (MSA: 35004) and (County: 103))	660,000										
Median Gross Rent (NASSAU COUNTY-SUFFOLK COUNTY, NY (MSA: 35004) and (County: 103))	2,257										

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Assessment Areas/REMA

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Households Below Poverty Level	6.53%										
Unemployment Rate (2026 US Census)	2.97%										

**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.

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Assessment Areas/REMA

ASSESSMENT SET SUMMARY

Institution: BANKUNITED   Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: NASSAU COUNTY-SUFFOLK COUNTY, NY MD PARTIAL Unit: County: SUFFOLK COUNTY, NY

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	5	1.30%	3,904	1.08%	1,974	2.54%	776	1.13%	534	0.64%	620	0.47%	6,088	1.23%
MOD	90	23.38%	81,515	22.57%	26,639	34.21%	21,333	30.97%	16,466	19.64%	17,077	13.08%	113,001	22.80%
MID	220	57.14%	218,001	60.37%	41,667	53.51%	40,152	58.29%	56,448	67.32%	79,734	61.08%	300,499	60.63%
UPP	62	16.10%	55,393	15.34%	6,620	8.50%	6,359	9.23%	10,144	12.10%	32,270	24.72%	72,677	14.66%
NA	8	2.08%	2,320	0.64%	969	1.24%	260	0.38%	253	0.30%	838	0.64%	3,402	0.69%
TOTAL	385	100.00%	361,133	100.00%	77,869	21.56%	68,880	19.07%	83,845	23.22%	130,539	36.15%	495,667	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
< 10%	5	1.30%	3,775	1.05%	717	0.92%	710	1.03%	638	0.76%	1,710	1.31%	6,156	1.24%
10 - 19.99%	109	28.31%	103,243	28.59%	16,059	20.62%	16,891	24.52%	23,191	27.66%	47,102	36.08%	140,543	28.35%
20 - 49.99%	203	52.73%	195,446	54.12%	41,950	53.87%	38,362	55.69%	47,405	56.54%	67,729	51.88%	271,400	54.75%
50 - 79.99%	30	7.79%	23,524	6.51%	7,152	9.18%	5,221	7.58%	5,197	6.20%	5,954	4.56%	33,422	6.74%
80 - 100%	37	9.61%	35,145	9.73%	11,991	15.40%	7,696	11.17%	7,414	8.84%	8,044	6.16%	44,146	8.91%
NA	1	0.26%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	385	100.00%	361,133	100.00%	77,869	21.56%	68,880	19.07%	83,845	23.22%	130,539	36.15%	495,667	100.00%

MSA MFI	$
2020 CENSUS MSA MFI(NASSAU COUNTY-SUFFOLK COUNTY, NY)	130,301
2026 CENSUS MSA MFI(NASSAU COUNTY-SUFFOLK COUNTY, NY)	164,900

Race/Ethnicity	#	% of Total
Hispanic	332,959	21.82
American Indian	3,102	0.20
Asian	65,019	4.26
Black	107,268	7.03
NHOPI	241	0.02
Other	9,479	0.62

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Assessment Areas/REMA

Race/Ethnicity	#	% of Total
Multiple Races	40,522	2.66
Minority	**558,590**	**36.61**
White Non-Hispanic	**967,330**	**63.39**
Population	**1,525,920**	**100.00**

Sex	#	% of Total
Male	728,842	47.76
Female	752,522	49.32

Businesses	#	% of Total
All Farm	5,164	2.37
All Non-Farm	212,542	97.63
Tot Revs	**217,706**	**100.00**

Businesses with Revenue <$1 mil	#	% of Total
Farm Revs < 1 mil	5,028	2.51
Non-Farm Revs < 1 mil	195,106	97.49
Tot Revs < 1 mil	**200,134**	**100.00**

Employment Information	#	% of Total
Persons 62 and Older	306,396	20.08
Persons 16 and Older	1,208,010	79.17

Of Persons 16 and Older	#	% of Total
Civilian Employed	752,725	62.31
Civilian Unemployed	35,874	2.97
Armed Forces	839	0.07
In Labor Force	**789,438**	**65.35**
Not in Labor Force	**418,572**	**34.65**
Persons 16 and Older Total	**1,208,010**	**100.00**

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	523,010	90.67
Mobile Home (Incl. in 1-4 Family Units)	6,166	1.07
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	89	0.02
1-4 Family Units	**529,265**	**91.76**

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Assessment Areas/REMA

Housing Units	#	% of Total
Multi-family, 5 or more	47,539	8.24
Total Housing Units	576,804	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	403,707	69.99
Renter Occupied Units	91,960	15.94
Occupied Units	495,667	85.93
Vacant Units	81,137	14.07
Total Housing Units	576,804	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	11,011	0.72
Speak English not well	36,904	2.42
Speak English well	58,537	3.84
Limited English Proficiency	106,452	6.98
Speak English very well	155,651	10.20
Total Speakers of a Language Other Than English	262,103	17.18
Total Speakers of English Only	1,263,817	82.82
Population	1,525,920	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	385	100.00
Total	385	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.

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Assessment Areas/REMA

BUSINESS COUNTS

Institution: BANKUNITED   Assessment Set: 2026 BANKUNITED FACILITY-BASED ASSESSMENT AREAS (2026), Area: NASSAU COUNTY-SUFFOLK COUNTY, NY MD PARTIAL Unit: County: SUFFOLK COUNTY, NY

	# 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	2	172	174	62	1,497	1,559	2	67	69	66	1,736	1,802
2 - MODERATE INCOME	90	10	2,278	2,288	1,210	40,146	41,356	27	1,742	1,769	1,247	44,166	45,413
3 - MIDDLE INCOME	220	31	6,375	6,406	2,950	117,233	120,183	46	4,203	4,249	3,027	127,811	130,838
4 - UPPER INCOME	62	6	1,533	1,539	766	34,819	35,585	12	822	834	784	37,174	37,958
0 - NA	8	0	127	127	40	1,411	1,451	0	117	117	40	1,655	1,695
TOTAL	385	49	10,485	10,534	5,028	195,106	200,134	87	6,951	7,038	5,164	212,542	217,706

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.

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