



Industrial Bank CRA Assessment Area

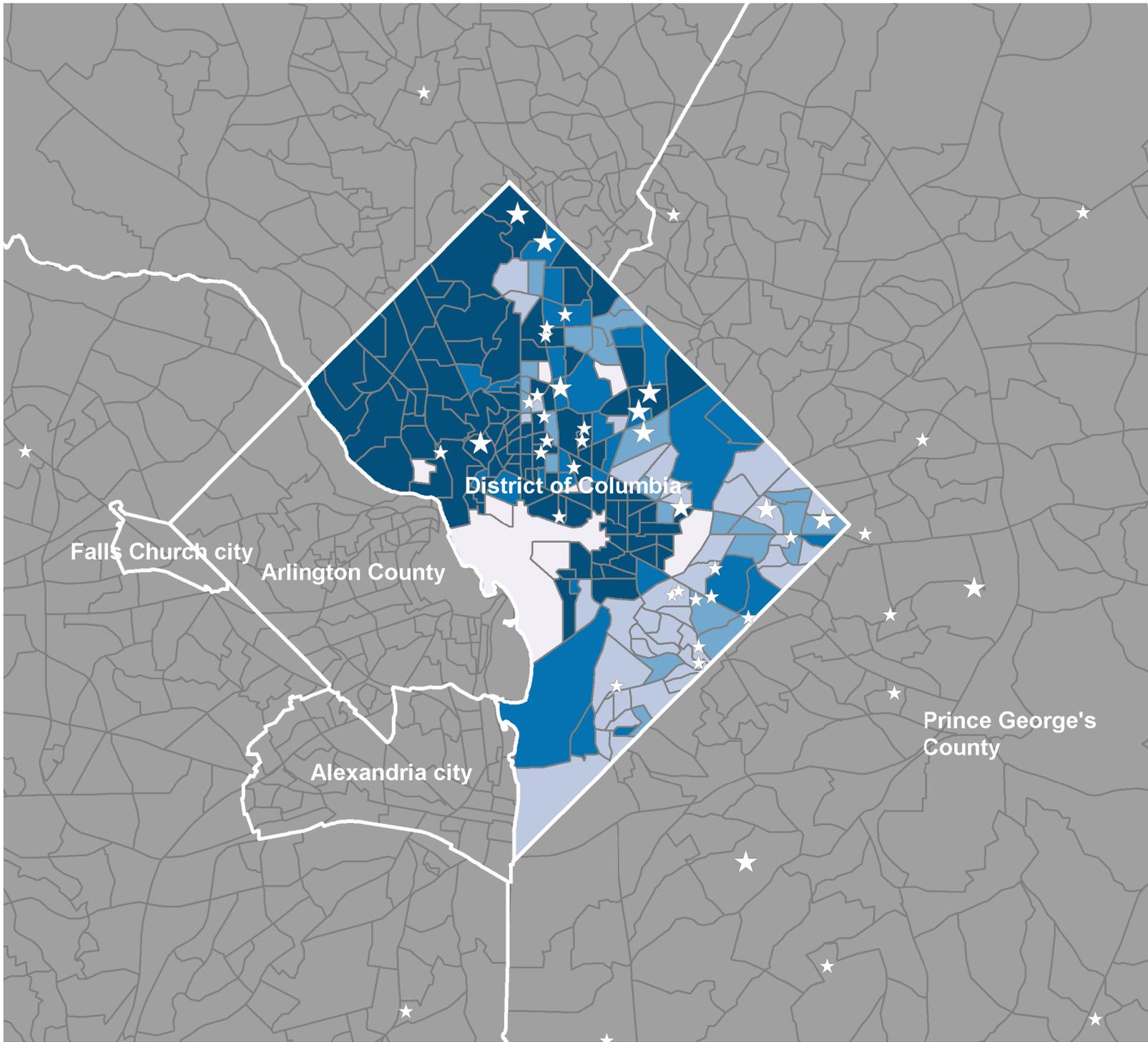
The Bank's Facility-Based Assessment Areas includes geographies in which the Bank has its branch locations, in addition to the surrounding geographies in which the Bank originates a substantial portion of its loans. Low- or moderate-income geographies were not arbitrarily excluded. The Bank has defined three non-contiguous assessment areas within two Multi-State Metropolitan Statistical Areas (MSAs): Multi-State MSA 47900 and Multi-State MSA 35620.

MSA 47900 (Washington-Arlington-Alexandria, DC-VA-MD-WV): The bank has one assessment area within MSA 47900, which consists of Washington, D.C; Prince Georges County, Maryland; Arlington County, Virginia; and Alexandria City, Virginia.

MSA 35620 (New York-Newark-Jersey City, NY-NJ-PA): The bank has two assessment areas within MSA 35620. The first assessment area includes only Essex County, New Jersey, and the second assessment area includes only New York County, New York. The Bank added the Essex County and New York County assessment areas following the acquisition of City National Bank in 2019.

INDUSTRIAL BANK - 2025 CRA - ASSESSMENT AREA INCOME MAP

DC Metro Assessment Area 2024*



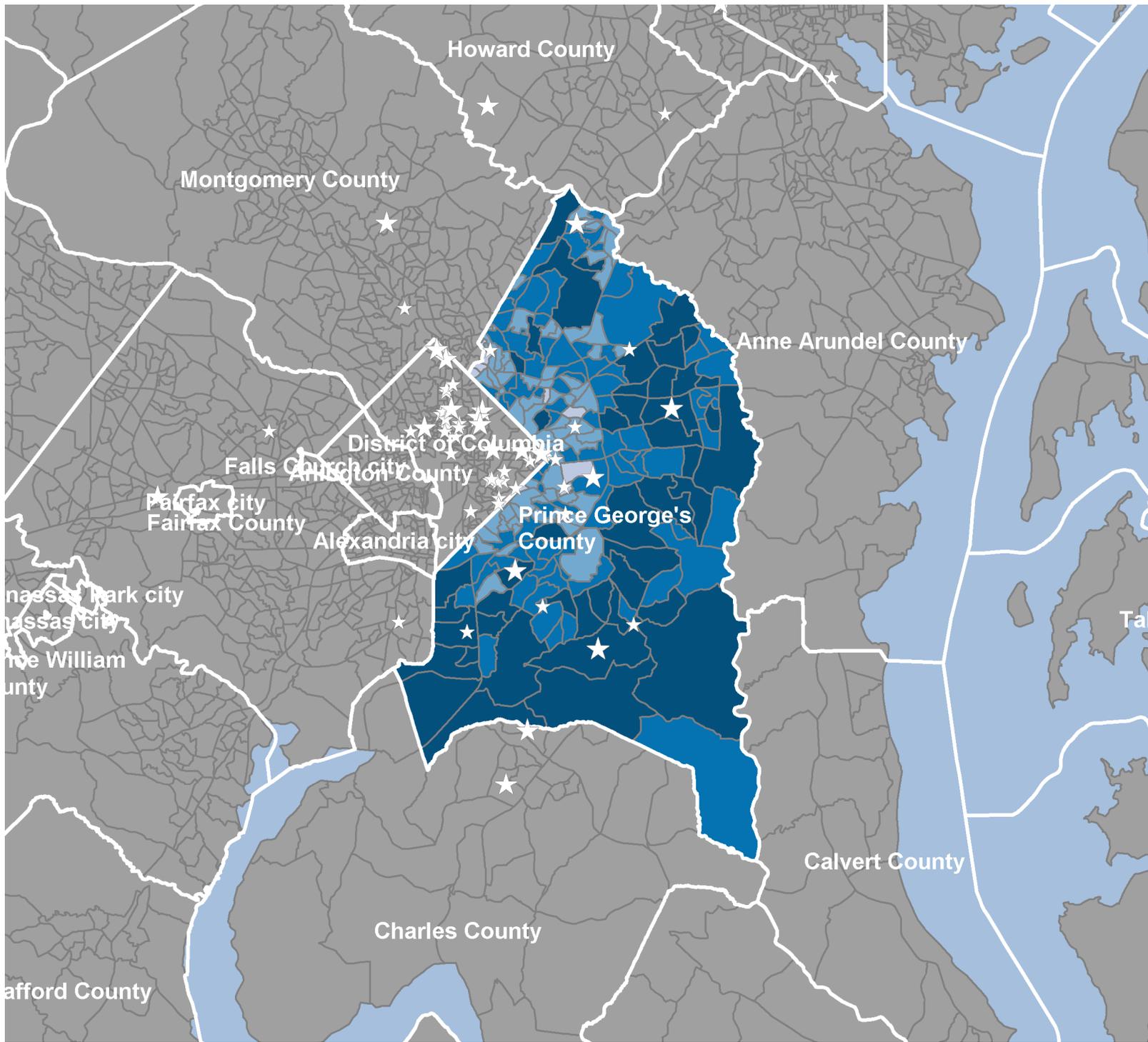
Income Level

- NA
- Low
- Moderate
- Middle
- Upper

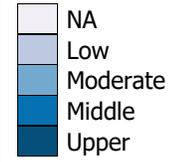
- ☆ Applications/Loans
- 🏦 Bank Branches

INDUSTRIAL BANK - 2025 CRA - ASSESSMENT AREA INCOME MAP

MD Assessment Area 2024



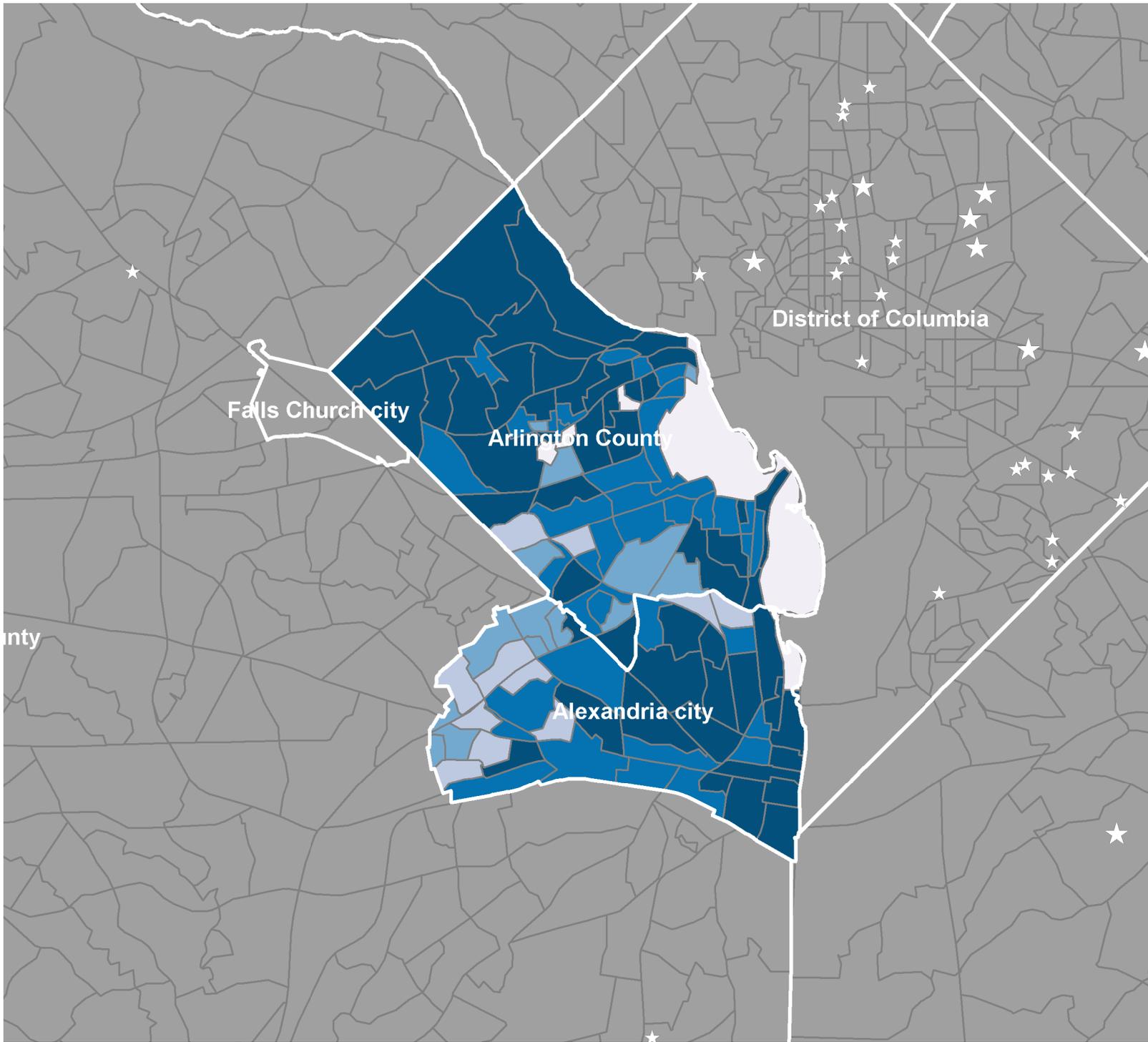
Income Level



- ☆ Applications/Loans
- ⌘ Bank Branches

INDUSTRIAL BANK - 2025 CRA - ASSESSMENT AREA INCOME MAP

VA Assessment Area 2024



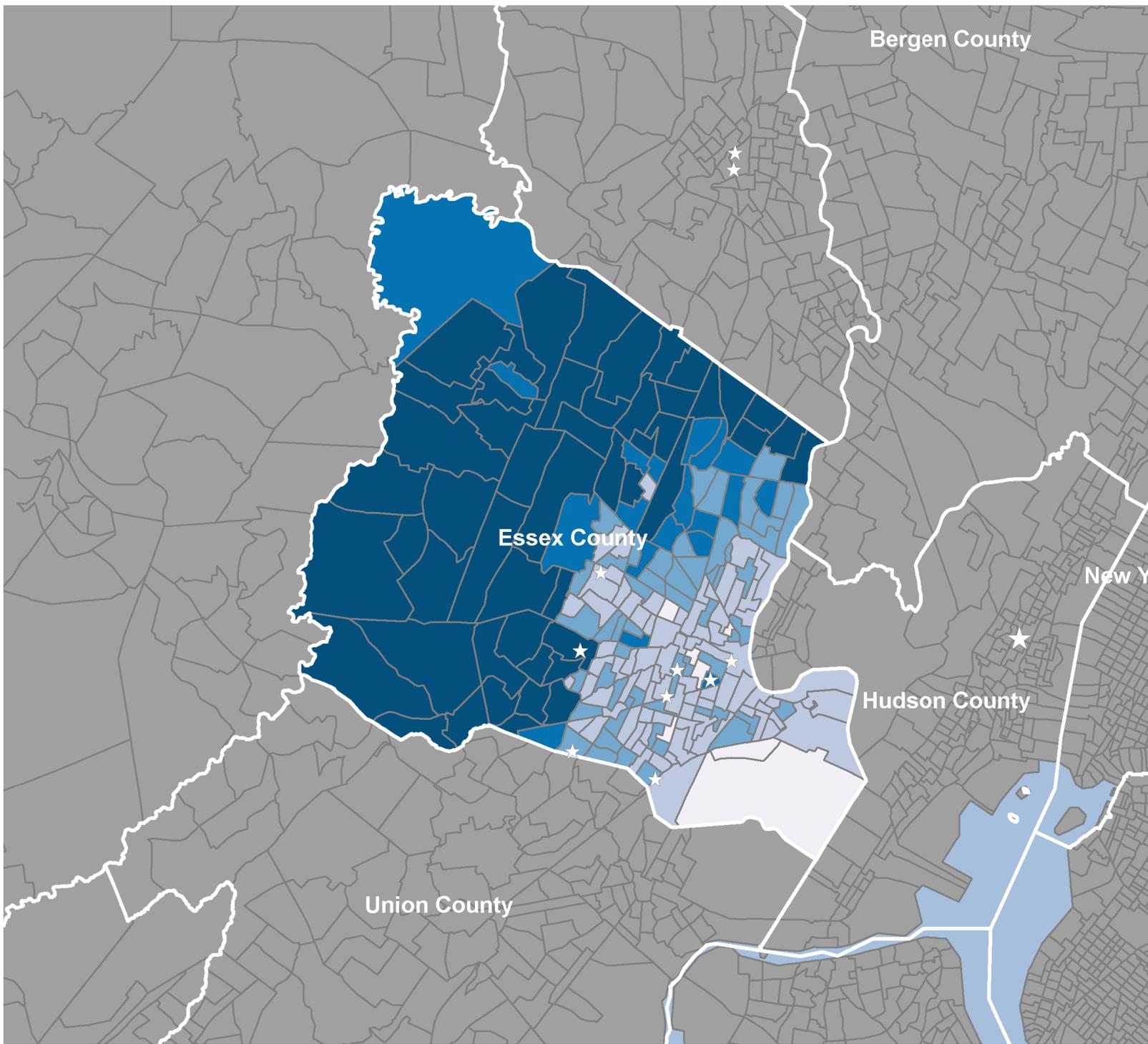
Income Level

- NA
- Low
- Moderate
- Middle
- Upper

- ☆ Applications/Loans
- 🏦 Bank Branches

INDUSTRIAL BANK - 2025 CRA - ASSESSMENT AREA INCOME MAP

New Jersey Assessment Area 2024



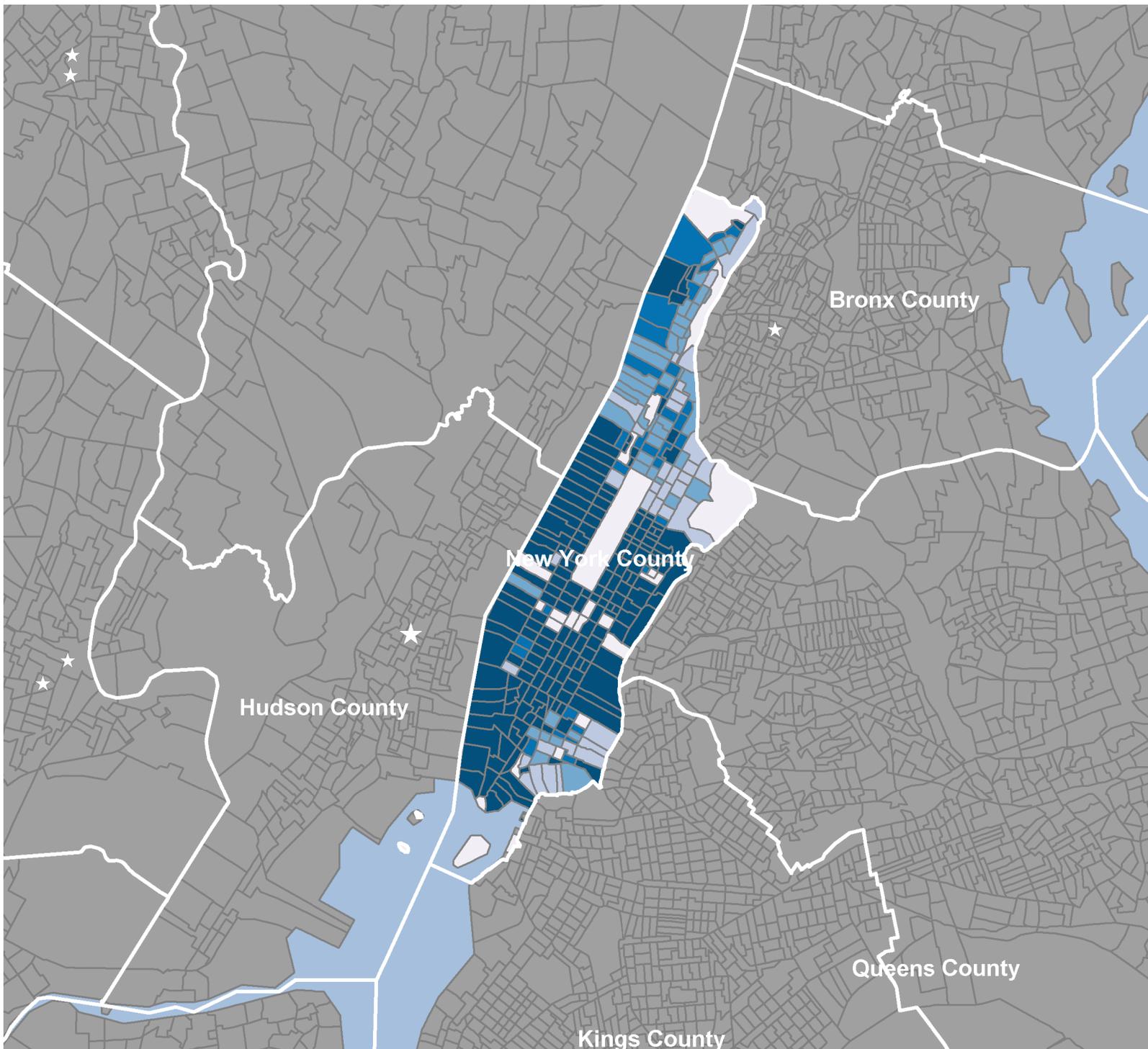
Income Level

- NA
- Low
- Moderate
- Middle
- Upper

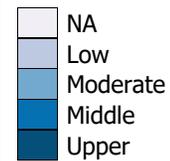
- ☆ Applications/Loans
- 🏦 Bank Branches

INDUSTRIAL BANK - 2025 CRA - ASSESSMENT AREA INCOME MAP

New York Assessment Area 2024



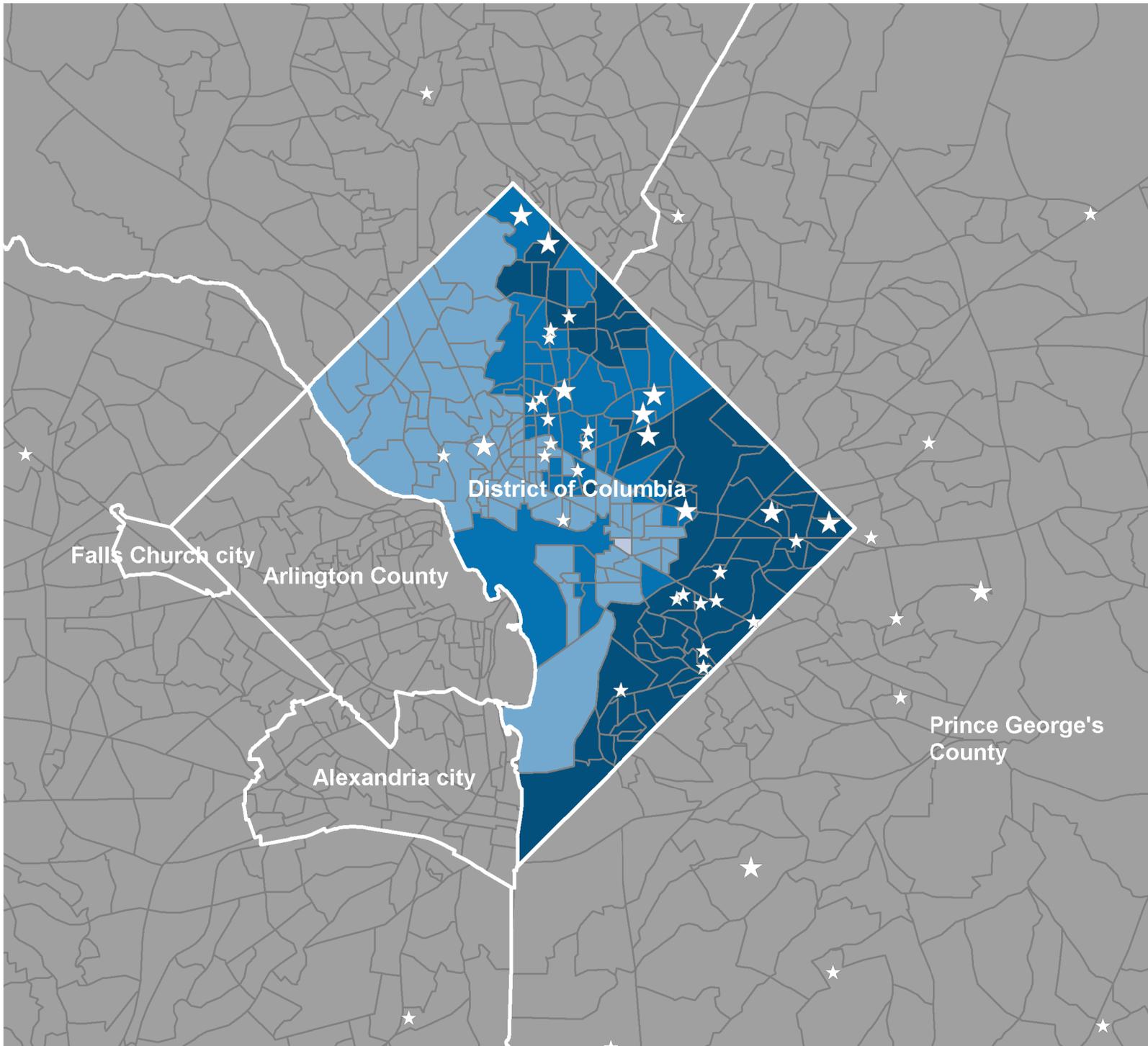
Income Level



- ☆ Applications/Loans
- 🏦 Bank Branches

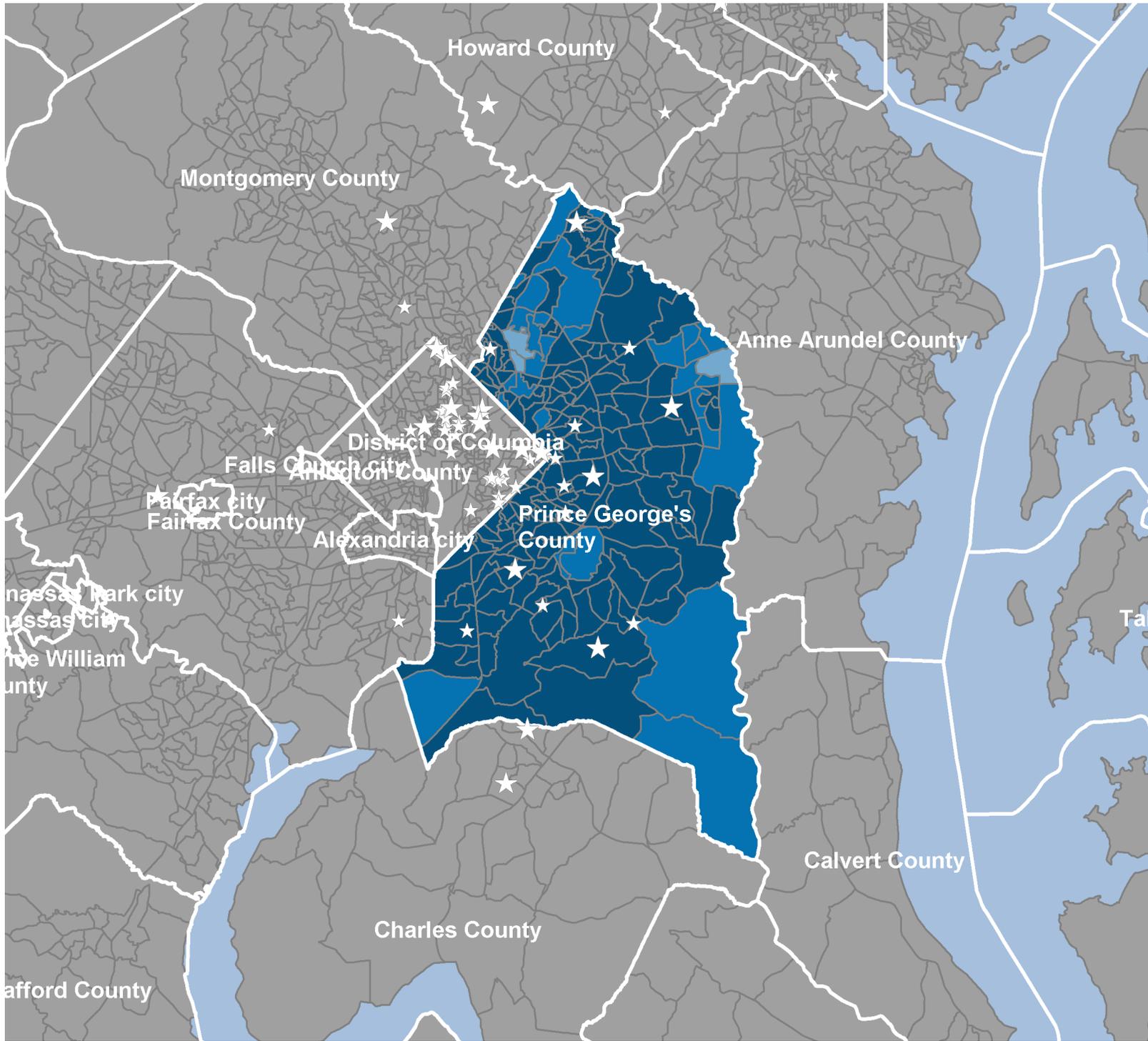
INDUSTRIAL BANK - 2025 CRA - MINORITY PERCENTAGE MAP

DC Metro Assessment Area 2024*



INDUSTRIAL BANK - 2025 CRA - MINORITY PERCENTAGE MAP

MD Assessment Area 2024

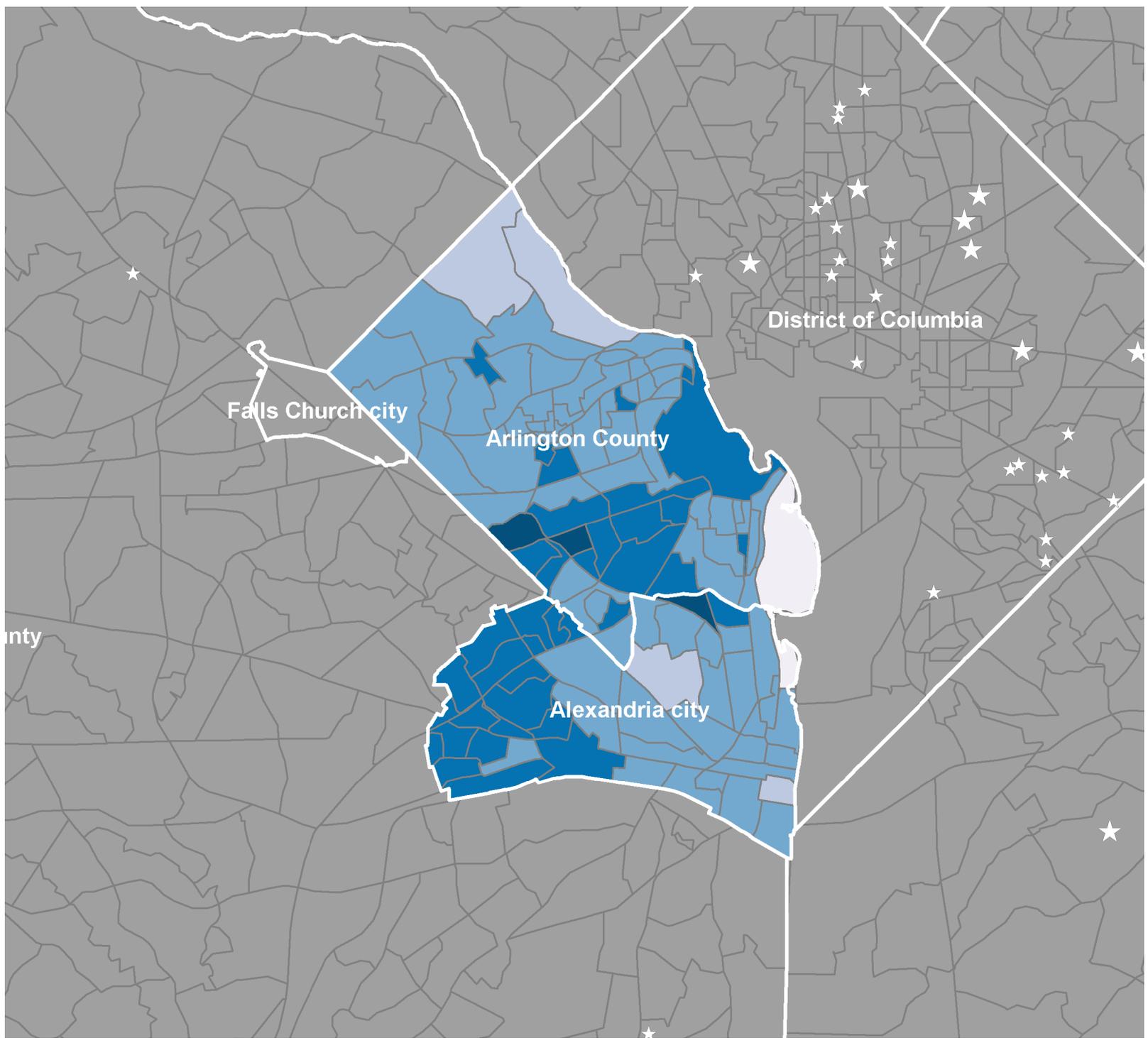


Minority Percent

- 0% ... <10% Minority
- 10% ... <20% Minority
- 20% ... <50% Minority
- 50% ... <80% Minority
- 80% ... 100% Minority

☆ Applications/Loans
🏦 Bank Branches

INDUSTRIAL BANK - 2025 CRA - MINORITY PERCENTAGE MAP
VA Assessment Area 2024



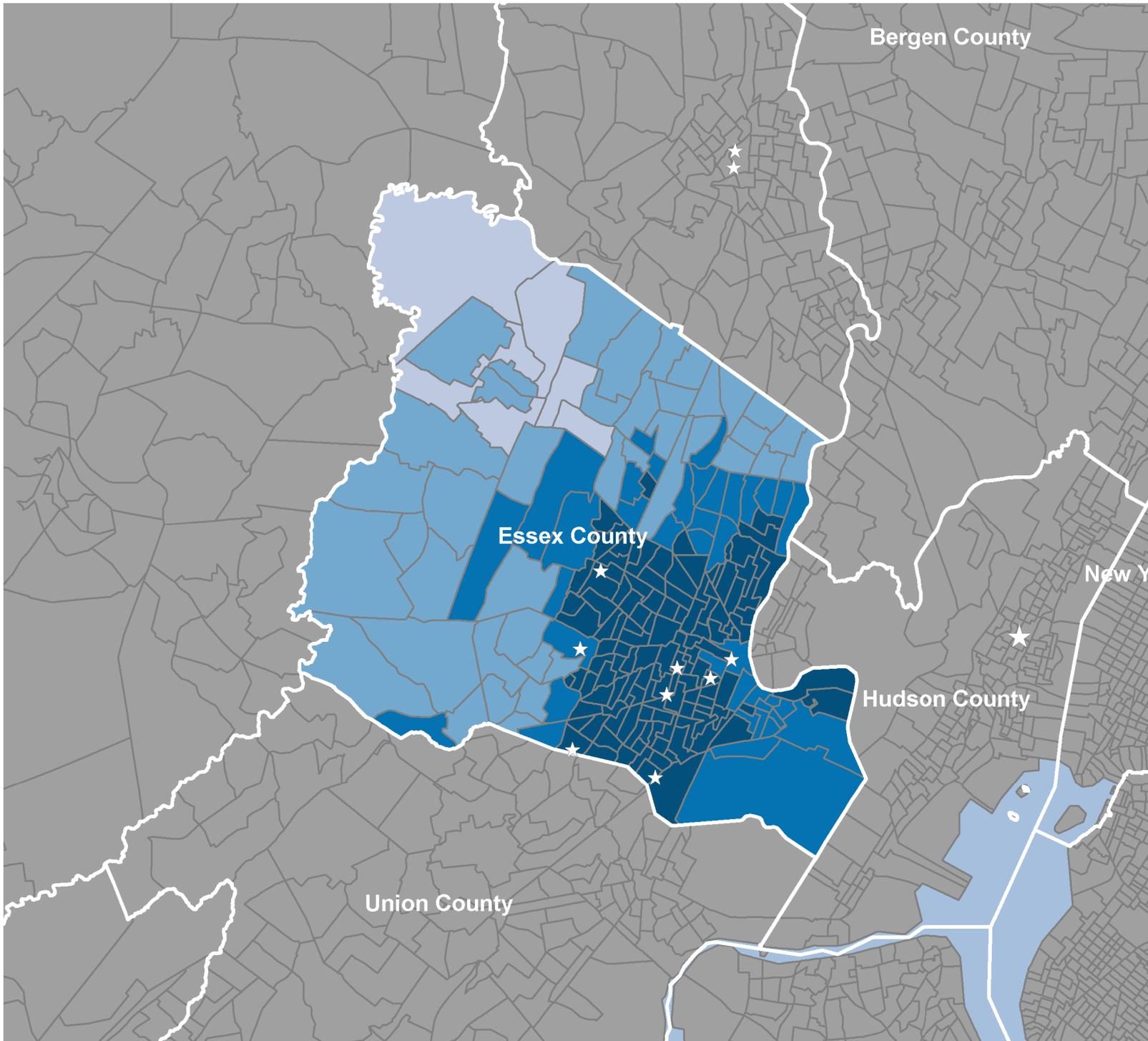
Minority Percent

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- 20% ... <50% Minority
- 50% ... <80% Minority
- 80% ... 100% Minority

☆ Applications/Loans
🏦 Bank Branches

INDUSTRIAL BANK - 2025 CRA - MINORITY PERCENTAGE MAP

New Jersey Assessment Area 2024



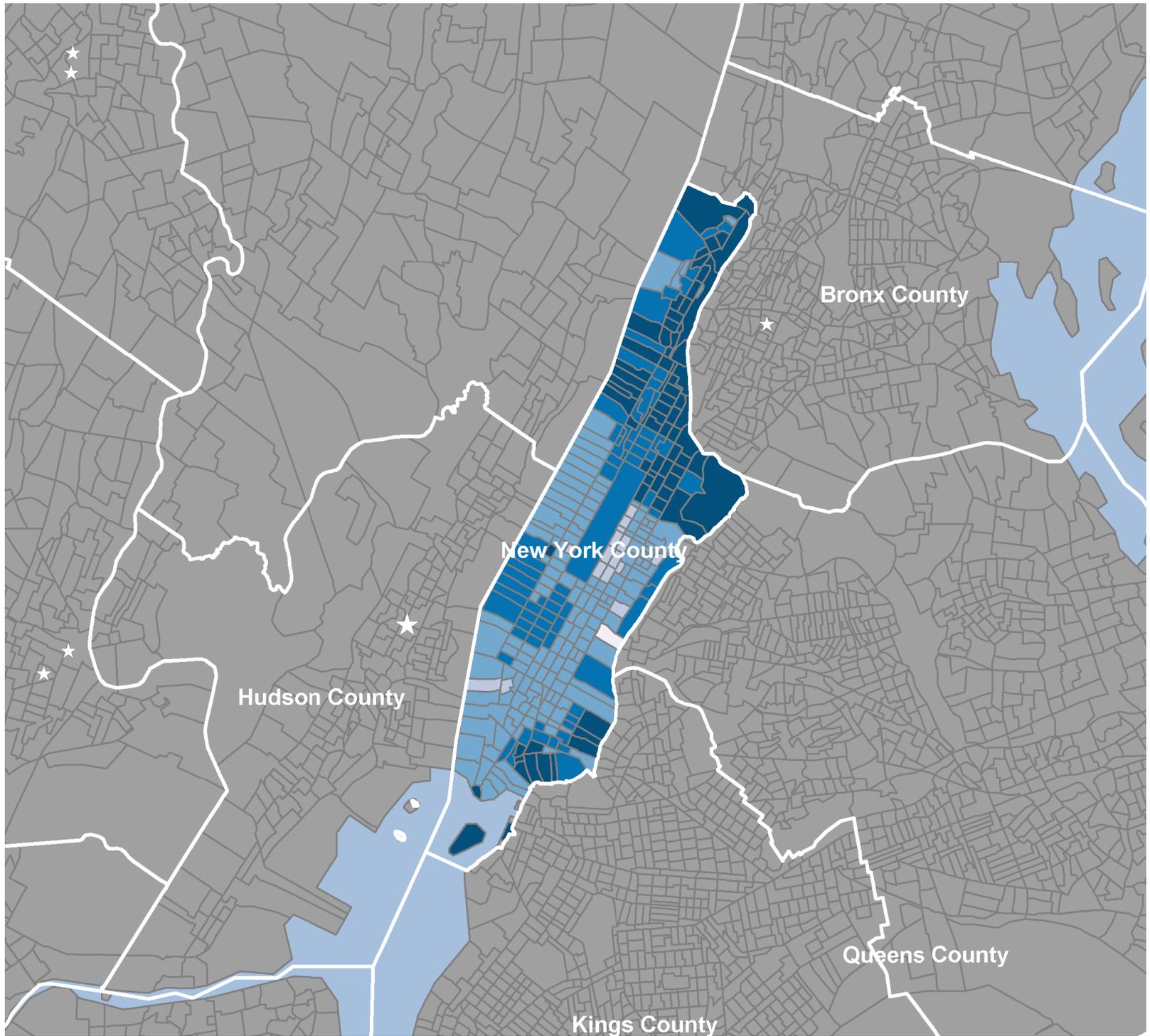
Minority Percent



- ☆ Applications/Loans
- 🏦 Bank Branches

INDUSTRIAL BANK - 2025 CRA - MINORITY PERCENTAGE MAP

New York Assessment Area 2024



Minority Percent

- 0% ... <10% Minority
- 10% ... <20% Minority
- 20% ... <50% Minority
- 50% ... <80% Minority
- 80% ... 100% Minority

☆ Applications/Loans
🏦 Bank Branches