

# Real Estate, In-Out Ratio Page

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Presented to: **Align Credit Union**  
**April 1, 2025**

Presented by: **Ncontracts**

Loans: LOAN AIRES.csv

Deposits: Updated Deposit file (002).csv

CRA LAR: N/A

HMDA: 2024 HMDA Transmittal

CRA Benchmark Data: 2023 Public CRA Data as of Dec 16, 2024

HMDA Benchmark Data: 2023 Public HMDA Data as of July 11, 2024

Census Data: 2024 Census Data released March 7, 2024

What is the In-Out Ratio for my residential real estate loans?

90% Of Inside Area(s)  
Loans

90% Of Inside Area(s)  
Loan Amount

**In-Out Ratio**

	Census Tracts	Lending Census Tracts		Real Estate Loans			
		#	%	#	%	\$ (000)	%
<b>Inside Area(s)</b>	1,133	185	87.26 %	261	90.31 %	\$41,740	89.59 %
<b>Outside Area</b>	0	27	12.74 %	28	9.69 %	\$4,848	10.41 %
<b>Total</b>	1,133	212	100.00 %	289	100.00 %	\$46,588	100.00 %

**Applied Filters**

- CRA Loans Action Taken Date: (1/1/2024 - 12/31/2024)
- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2024 - 12/31/2024)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Real Estate Loans by Assessment Area

	Census Tracts		Lending Census Tracts		Real Estate Loans			
	#	%	#	%	#	%	\$ (000)	%
<b>Inside Area(s)</b>								
<b>Align Credit Union</b>	1,133	100.00 %	185	87.26 %	261	90.31 %	\$41,740	89.59 %
<b>Outside Area</b>								
	0	0.00 %	27	12.74 %	28	9.69 %	\$4,848	10.41 %
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	1,133	100.00 %	212	100.00 %	289	100.00 %	\$46,588	100.00 %

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