## **Facility-Based Assessment Areas**

One Florida Bank has two Facility-Based Assessment Areas (AA). The first includes counties in Central Florida and the second consists of counties in the Panhandle of Northern Florida.

The Central Florida Assessment Area includes:

• Orange (095), Seminole (117), Lake (069) and Osceola (097) Counties which comprise the Orlando–Kissimmee-Sanford (36740) Metropolitan Statistical Area (MSA).

The Panhandle of Northern Florida Assessment Area includes:

• Bay (005) and Washington (133) County which comprise the Panama City – Panama City Beach (37460) MSA and Holmes (059) County which is outside of a Metropolitan Statistical Area (MSA).

## **Map of Facility-Based Assessment Areas**

The counties in the assessment areas are highlighted in yellow on the map of Florida shown below:

