



## **PUBLIC DISCLOSURE**

February 5, 2024

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Eastbank, National Association  
Charter #18431

183 Centre Street  
New York, NY 10013

Office of the Comptroller of the Currency

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Suite A-30  
Edison, NJ 08837

**NOTE:** This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Satisfactory**.

**The lending test is rated: Satisfactory.**

The major factors that support this rating include:

- The Lending Test rating is based on the state of New York and is rated Satisfactory due to the excellent geographic distribution of loans and the excellent distribution of loans to borrowers of different income levels within the assessment area (AA).
- A substantial majority of the bank's loans are inside the AA.
- Eastbank, National Association's (Eastbank or the bank) average loan-to-deposit (LTD) ratio is reasonable based on the bank's size, financial condition, and credit needs of the AA.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is reasonable.

Eastbank's average quarterly LTD ratio from January 1, 2020 through December 31, 2022 totaled 76.0 percent. The ratio ranged from a quarterly low of 71.0 percent to a quarterly high of 85.1 percent. The OCC compared the bank's average LTD ratio to the average LTD ratio of six similarly situated institutions operating in New York County and Queens County in New York. Total asset sizes of the six similarly situated institutions ranged from \$101.2 million to \$536.6 million as compared to Eastbank's asset size of \$151.0 million. The six similarly situated institutions yielded an average quarterly LTD of 83.2 percent, ranging from an average low of 35.7 percent to an average high of 134.7 percent. Eastbank's quarterly average LTD ratio ranks fourth out of the seven banks.

### Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA.

The bank originated and purchased 75.9 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank level, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

<b>Lending Inside and Outside of the Assessment Area</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business Loans	63	75.9	20	24.1	83	44,474	82.1	9,687	17.9	54,161
<b>Total</b>	<b>63</b>	<b>75.9</b>	<b>20</b>	<b>24.1</b>	<b>83</b>	<b>44,474</b>	<b>82.1</b>	<b>9,687</b>	<b>17.9</b>	<b>54,161</b>

## Description of Institution

Eastbank is a minority-owned depository institution headquartered in the Chinatown neighborhood of Manhattan, New York. The bank was founded in 1984 by a group of Chinese community and business leaders to provide credit and banking services to the Asian-American community of New York City. The bank is wholly owned by Eastbank Corporation EBC, a single bank holding company and has a wholly owned subsidiary, EB America Inc. The bank's community reinvestment performance is not impacted by its holding company nor its subsidiaries. There was no merger activity during the evaluation period.

Eastbank has one AA, which is in the state of New York. The AA consists of portions of New York County, Queens County, and Kings County. Due to geographic barriers, such as Citifield, LaGuardia Airport, and Flushing Meadows Corona Park, and the absence of personal vehicles in the area, the designated portion of Queens County is not contiguous with the rest of the AA. All three counties are located in the New York-Jersey City-White Plains, NY-NJ metropolitan division (MD) #35614 (NY-NJ MD), which is part of the New York-Newark-Jersey City, NY-NJ-PA metropolitan statistical area (MSA) #35620 (NY-NJ-PA MSA). The bank's AA does not arbitrarily exclude any low- or moderate-income (LMI) geographies.

Eastbank has two branch locations located in major and historic Asian-American communities of New York City. The main branch is located in Chinatown, and the second branch is located in Flushing, a neighborhood of Queens. Both branches have automated teller machines (ATM). Each branch has hours of operations during regular business hours Monday through Friday with operating hours on Saturday. However, during the evaluation period, both branches adjusted their hours of operation due to the coronavirus pandemic, which remain in effect. The adjusted hours of operation are 10:00 a.m. to 4:00 p.m. Monday through Friday with branches closed on Saturdays. There were no branch openings or closings during the evaluation period.

Eastbank provides a range of non-complex products and services to serve the Asian-American community. These products include savings accounts, checking accounts, time deposits, and individual retirement accounts. The bank's primary lending focus is commercial real estate (CRE). The bank also offers residential mortgages, installment loans for businesses, and personal loans. Additionally, Eastbank offers special loan and deposit programs to help meet community credit needs. These programs include loan counseling, low impact basic checking accounts, and a "second look" program for any customers with declined consumer credit.

As of December 31, 2022, Eastbank reported \$151.0 million in total assets and net loans and leases of \$90.3 million, representing 59.8 percent of total assets. Real estate loans total \$91.5 million, representing 98.9 percent of gross loans. Real estate loans consist of \$16.3 million in 1-4 family residential mortgages and \$75.3 million in commercial mortgages, of which \$29.6 million are in multifamily mortgages. Eastbank reported \$113.3 million in total deposits. Core deposits totaled \$108.0 million, representing 95.3 percent of total deposits and 88.1 percent of total liabilities. As of December 31, 2022, tier one capital totaled \$34.3 million.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA. Eastbank was rated Satisfactory during the previous CRA Performance Evaluation dated January 6, 2020.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

Eastbank's CRA performance was evaluated under the Small Bank examination procedures, which includes the Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of the AA through its lending activities. In evaluating the lending performance, the OCC reviewed small loans to businesses. Small business loans are Eastbank's only lending product evaluated.

The OCC evaluated the periods of January 1, 2020 to December 31, 2021 (2020-2021 analysis period) and January 1, 2022 to December 31, 2022 (2022 analysis period) separately in the assessment of lending due to adjustments to income categorization and census tract (CT) designation following the results of the 2020 U.S. Census. The 2020-2021 analysis period utilized data from the 2015 ACS Survey. The 2022 analysis period utilized data from the 2020 U.S. Census.

### **Selection of Areas for Full-Scope Review**

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### **Ratings**

The bank's overall rating is based on performance in the state of New York.

The state rating is based on performance in the bank's AA. Refer to the "Scope" section under the state of New York for details regarding how the areas were weighted in arriving at the ratings.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## State Rating

### State of New York

**CRA rating for the State of New York<sup>1</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- Eastbank's LTD ratio is reasonable.
- The bank originated a substantial majority of loans inside the AA.
- The overall distribution of loans to businesses by gross annual revenue within the AA is excellent.
- The overall distribution of loans to businesses in LMI geographies within the AA is excellent.
- There were no CRA-related complaints during the evaluation period.

### Description of Institution's Operations in New York

Eastbank is a minority depository institution that provides traditional loan products, personal and business checking and savings products, and deposit services for Asian-American individuals and businesses throughout the New York metropolitan area. During the evaluation period, the bank's primary focus was CRE loans, mainly consisting of mixed-use properties. While the bank offers all types of deposit services, most of its deposits are retail time deposits from the community.

Eastbank has one AA that consists of designated portions of three counties in the state of New York. The three counties are Kings County, New York County and Queens County. Eastbank's main office is in New York County in the area commonly known as Chinatown. The bank's second branch is in Flushing, located in Queens County. Each branch has an ATM on-site. The AA meets the legal requirements of the regulation and does not arbitrarily exclude LMI geographies.

During the 2020-21 analysis period, the AA consisted of 578 CTs with 61 CTs in lower-income geographies (10.6 percent), 139 CTs in moderate-income geographies (24.0 percent), 148 CTs in middle-income geographies (25.6 percent), and 219 CTs in upper-income geographies (37.9 percent). During the 2022 analysis period, the AA consisted of 612 CTs with 64 CTs in lower-income geographies (10.5 percent), 144 CTs in moderate-income geographies (23.5 percent), 149 CTs in middle-income geographies (24.5 percent), and 226 CTs in upper-income geographies (36.9 percent).

According to the 2022 Census, the overall population of the AA is 2.4 million with 905,751 households and 483,449 families. The median family income for the NY-NJ-PA MSA is \$85,483. The median

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<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

housing value is \$881,797. This high median housing value limits the proportion of properties that are affordable to LMI borrowers; therefore, constraining lending opportunities to LMI borrowers.

The small business lending market is highly competitive. Based on 2022 Small Business Data, there were 238 reporting small business lenders within the AA. The top five small business lenders consisted of American Express National Bank, JPMorgan Chase Bank, NA, Bank of America NA, Capital One, N.A., and Citibank, N.A. The lenders maintain a combined 78.7 percent of total small business market share. As a small institution, Eastbank did not originate enough small business loans to demonstrate any market share within the AA.

According to the June 30, 2022 Federal Deposit Insurance Corporation's Deposit Market Share Report, Eastbank ranked 85 out of 102 institutions in deposit market share inside the AA at 0.01 percent or \$122.3 million. The deposits in the AA comprise 100 percent of Eastbank's total deposits. Eastbank competes in a highly competitive market for deposit shares with large, regional, and community banks, as well as credit unions. The top five deposit holding banks account for 74.3 percent of the deposit market share within the AA. JPMorgan Chase, NA maintains the majority deposit market share at 39.5 percent. Goldman Sachs Bank USA, The Bank of New York Mellon, Bank of America NA, and Citibank, N.A. account for 14.2 percent, 9.9 percent, 5.5 percent, and 5.2 percent of the market share inside the AA, respectively.

### Economics

According to the Bureau of Labor Statistics, the non-seasonally adjusted unemployment rate for the NY-NJ-PA MSA was relatively stable until the pandemic increased unemployment from 4.9 percent in March 2020 to 17.3 percent in May 2020. As of December 2022, the unemployment rate improved to 3.7 percent compared to 4.1 percent in the state of New York and 3.5 percent nationally.

Based on data published from the November 2022 Moody's Analytics report, the relatively strong growth the NY-NJ MD experienced in 2021 and most of 2022 is fading rapidly driven by layoffs in the technology and finance industries as well as permanent changes in working patterns negatively impacting demand for commercial office space. Despite the slower pace, the NY-NJ MD is experiencing widespread gains from the bolstered consumer industries and construction. The growth in the consumer industries stems from the return of international tourism and business travel, but growth remains limited due to labor shortages. Key economic drivers include finance, tourism, and healthcare. The top employers in the area include Montefiore Health System, Mount Sinai Health System, JPMorgan Chase & Co., Bank of America NA, New York Presbyterian Healthcare System, NYU Langone Medical Center, and Macy's, Inc.

### Community Contacts

The OCC reviewed two community contacts performed during the evaluation period to determine local economic conditions, credit needs, and involvement of local financial institutions in the AA. One community contact is an organization assisting LMI New York City residents with affordable housing, small business lending, and social services. Affordable housing is the primary need in the community as the demand for affordable housing exceeds supply in New York City.

The second community contact is an organization that offers a variety of services throughout New York City with a particular focus in Queens County. The organization provides homeownership counseling



and supports small business owners facing displacement due to rising rents. The organization serves as a conduit between small business owners and property owners.

## State of New York

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: 2020-21 Eastbank AA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	578	10.6	24.0	25.6	37.9	1.9
Population by Geography	2,232,969	13.8	26.2	22.0	37.5	0.6
Housing Units by Geography	989,241	10.8	21.7	20.1	46.6	0.9
Owner-Occupied Units by Geography	269,028	4.0	17.9	25.7	51.7	0.7
Occupied Rental Units by Geography	620,348	14.3	24.3	18.5	42.0	0.9
Vacant Units by Geography	99,865	7.1	15.6	15.1	61.1	1.1
Businesses by Geography	509,339	8.3	17.1	13.2	57.1	4.3
Farms by Geography	1,810	5.1	14.8	14.6	62.3	3.2
Family Distribution by Income Level	469,744	30.7	14.5	14.3	40.5	0.0
Household Distribution by Income Level	889,376	28.3	12.9	14.0	44.9	0.0
Median Family Income MSA - 35620 New York-Newark-Jersey City, NY-NJ-PA		\$67,560	Median Housing Value			\$702,898
			Median Gross Rent			\$1,594
			Families Below Poverty Level			16.0%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: 2022 Eastbank AA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	612	10.5	23.5	24.5	36.9	4.6
Population by Geography	2,394,498	12.8	24.3	22.8	38.4	1.8
Housing Units by Geography	1,011,817	10.4	19.5	21.2	46.8	2.1
Owner-Occupied Units by Geography	281,691	4.1	16.9	27.1	50.7	1.2
Occupied Rental Units by Geography	624,060	13.8	21.5	19.5	42.7	2.5
Vacant Units by Geography	106,066	7.0	14.5	15.4	60.5	2.6
Businesses by Geography	537,465	9.2	15.3	13.5	54.3	7.7
Farms by Geography	1,884	6.4	11.6	16.4	58.7	6.8
Family Distribution by Income Level	483,449	27.9	13.5	14.1	44.5	0.0
Household Distribution by Income Level	905,751	27.5	11.9	13.0	47.7	0.0
Median Family Income MSA - 35620 New York-Newark-Jersey City, NY-NJ-PA		\$85,483	Median Housing Value			\$881,797
			Median Gross Rent			\$1,897
			Families Below Poverty Level			13.0%
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data            Due to rounding, totals may not equal 100.0%            (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

## Scope of Evaluation in New York

The rating for the state of New York is based on a full-scope review of the bank's AA. Lending to small businesses is the only lending evaluated under Eastbank's Lending Test. The OCC considered the bank's size, complexity, response to community needs, and competition in the AA to arrive at our rating. The also OCC considered the weight of new loan originations and loan renewals over the evaluation period to arrive at our rating. Eastbank only originated 16 new loans versus 67 loan renewals.

The AA demographic data changed over the course of the evaluation period following the availability of data from the 2020 U.S. Census, effective January 1, 2022. The change in the demographic data requires a separate analysis of the bank's performance for years 2020-2021 and year 2022.

## LENDING TEST

The bank's performance under the Lending Test in New York is rated Satisfactory.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the state of New York is excellent.

## **Distribution of Loans by Income Level of the Geography**

The bank exhibits an excellent geographic distribution of loans in the state of New York.

### ***Small Loans to Businesses***

Refer to Table Q in the state of New York section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

#### 2020-2021

The geographic distribution of small loans to businesses is excellent. The percentage of small loans to businesses in low-income geographies significantly exceeded the percentage of businesses and the aggregate distribution of loans in low-income geographies. The percentage of small loans to businesses in moderate-income geographies significantly exceeded the percentage of businesses and the aggregate distribution of loans in moderate-income geographies.

This analysis contains four new loan originations and 35 loan renewals.

#### 2022

The geographic distribution of small loans to businesses is excellent. The percentage of small loans to businesses in low-income geographies significantly exceeded the percentage of businesses and the aggregate distribution of loans in low-income geographies. The percentage of small loans to businesses in moderate-income geographies significantly exceeded the percentage of businesses and the aggregate distribution of loans in moderate-income geographies.

This analysis contains eight new loan originations and 16 loan renewals.

## **Distribution of Loans by Income Level of the Borrower**

The bank exhibits an excellent distribution of loans to businesses of different sizes, given the product lines offered by the bank.

### ***Small Loans to Businesses***

Refer to Table R in the state of New York section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

#### 2020-2021

The borrower distribution of the bank's small loans to businesses is excellent. The distribution of loans to small businesses with gross annual revenues less than or equal to \$1 million is comparable to the proportion of businesses in the AA with revenues less than \$1 million and significantly exceeds the aggregate distribution of loans to small businesses.

This analysis contains four new loan originations and 35 loan renewals.

2022

The borrower distribution of the bank's small loans to businesses is excellent. The distribution of loans to small businesses with gross annual revenues less than or equal to \$1 million is comparable to the proportion of businesses in the AA with revenues less than \$1 million and significantly exceeds the aggregate distribution of loans to small businesses.

This analysis contains eight new loan originations and 16 loan renewals.

### **Responses to Complaints**

There were no complaints related to CRA during the evaluation period.

## Appendix A: Scope of Examination

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The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	01/01/2020 to 12/31/2022	
<b>Bank Products Reviewed:</b>	Small business loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None.	NA	NA
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>New York</b>		
Eastbank AA	Full-Scope	Partial Counties of New York County, Kings County, and Queens County

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	Eastbank, National Association
Overall Bank:	Lending Test Rating
Eastbank, National Association	Satisfactory
MMSA or State:	
New York	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.



**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rating Area:** A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2020-21</b>	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
2020-21 Eastbank AA	39	27,162	100.0	160,559	8.3	30.8	8.8	17.1	35.9	17.4	13.2	12.8	14.6	57.1	20.5	55.7	4.3	0.0	3.4	
<b>Total</b>	<b>39</b>	<b>27,162</b>	<b>100.0</b>	<b>160,559</b>	<b>8.3</b>	<b>30.8</b>	<b>8.8</b>	<b>17.1</b>	<b>35.9</b>	<b>17.4</b>	<b>13.2</b>	<b>12.8</b>	<b>14.6</b>	<b>57.1</b>	<b>20.5</b>	<b>55.7</b>	<b>4.3</b>	<b>0.0</b>	<b>3.4</b>	

*Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2022</b>	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
2022 Eastbank AA	24	17,312	100.0	144,953	9.2	25.0	10.6	15.3	29.2	17.2	13.5	12.5	15.1	54.3	33.3	50.1	7.7	0.0	6.9	
<b>Total</b>	<b>24</b>	<b>17,312</b>	<b>100.0</b>	<b>144,953</b>	<b>9.2</b>	<b>25.0</b>	<b>10.6</b>	<b>15.3</b>	<b>29.2</b>	<b>17.2</b>	<b>13.5</b>	<b>12.5</b>	<b>15.1</b>	<b>54.3</b>	<b>33.3</b>	<b>50.1</b>	<b>7.7</b>	<b>0.0</b>	<b>6.9</b>	

*Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2020-21</b>
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
2020-21 Eastbank AA	39	27,162	100.0	160,559	89.6	74.4	34.9	4.9	10.3	5.6	15.4	
<b>Total</b>	<b>39</b>	<b>27,162</b>	<b>100.0</b>	<b>160,559</b>	<b>89.6</b>	<b>74.4</b>	<b>34.9</b>	<b>4.9</b>	<b>10.3</b>	<b>5.6</b>	<b>15.4</b>	
<i>Source: 2021 D&amp;B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%</i>												

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2022</b>
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
2022 Eastbank AA	24	17,312	100.0	144,953	90.0	91.7	45.5	4.5	4.2	5.4	4.2	
<b>Total</b>	<b>24</b>	<b>17,312</b>	<b>100.0</b>	<b>144,953</b>	<b>90.0</b>	<b>91.7</b>	<b>45.5</b>	<b>4.5</b>	<b>4.2</b>	<b>5.4</b>	<b>4.2</b>	
<i>Source: 2022 D&amp;B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%</i>												

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.