



## **PUBLIC DISCLOSURE**

**November 3, 2025**

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

Maple City Savings Bank, FSB  
Charter Number 701899

145 Main Street  
Hornell, NY 14843

Office of the Comptroller of the Currency

5000 Brittonfield Parkway, Suite A132  
East Syracuse, NY 13057

**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 **Outstanding**

**The Lending Test is rated: Outstanding**

The major factors that support this rating include:

- The Lending Test rating is based on Maple City Savings Bank, Federal Savings Bank’s (MCSB or bank) performance in the assessment area (AA) in the state of New York, which demonstrated an overall excellent distribution of loans to geographies of different income levels and an overall excellent distribution of loans to borrowers of different income levels.
- MCSB’s average loan-to-deposit ratio (LTD) is reasonable based on the bank’s size, financial condition, and credit needs of the AA.
- A majority of home mortgage loans originated during the evaluation period were inside the AA.
- The bank has had no consumer complaints regarding its Community Reinvestment Act (CRA) performance during the evaluation period.

### Loan-to-Deposit Ratio

Considering the bank’s size, financial condition, and credit needs of the AA, the bank’s LTD ratio is reasonable. MCSB’s average LTD ratio for the 20-quarter period following the date of the prior evaluation period, January 1, 2020, through the end of the current evaluation period, December 31, 2024, was 87 percent. In comparison, the quarterly average LTD of five similarly situated banks in the surrounding areas was 73.8 percent during the same period, with ratios ranging from a low of 45.1 percent and to a high of 95.7 percent.

### Lending in Assessment Area

A majority of the bank’s loans were inside its AA.

The bank originated and purchased 75 percent of its total loans inside of the AA during the evaluation period. MCSB was not required to maintain data in accordance with the Home Mortgage Disclosure Act (HMDA); therefore, home mortgage performance was assessed based on a loan sample and does not include the entire population of loan originations and purchases. MCSB did not submit affiliate lending data for consideration.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	48	75	16	25	64	5,551	65.3	2,944	34.7	8,495
<b>Total</b>	48	75	16	25	64	5,551	65.3	2,944	34.7	8,495

*Source: Evaluation Period: 1/1/2022 – 12/31/2024 Bank Data  
Due to rounding, totals may not equal 100.0%*

## Description of Institution

MCSB is a full-service intrastate bank headquartered in Hornell, New York. As of December 31, 2024, MCSB had total assets of \$127.8 million. MCSB is wholly owned subsidiary of Maple City Savings Mutual Holding Company, a single bank holding company. Lending products include home mortgages, commercial mortgages, commercial business loans, and consumer loans. Deposit products include various checking accounts, savings accounts, and certificates of deposit.

As of December 31, 2024, MCSB had deposits of \$113.1 million and tier 1 capital of \$10.7 million. Net loans totaled \$94.9 million. Real estate loans composed the vast majority of loans, accounting for \$90.8 million or 95.7 percent of net loans. Of these, one- to four-family residential mortgages were \$73.2 million or 80.6 percent.

MCSB operates within the state of New York with a single AA consisting of the entirety of Steuben and Allegany counties in a non-metropolitan statistical area (MSA) (referred as the NY Non MSA AA). MCSB has two full-service branches, located in Hornell, which are equipped with a drive-up window and a 24-hour non-deposit-taking automated teller machine (ATM). The bank also has a non-deposit-taking ATM at Maple City Financial Services, a related financial services firm.

There were no legal, financial, or other impediments hindering the bank's ability to meet the credit needs of its AA. MCSB's prior CRA evaluation dated June 29, 2020, resulted in an "Outstanding" rating based on an "Outstanding" Lending Test rating.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

This performance evaluation assessed the bank's performance in its AA under the CRA. The OCC evaluated the bank's performance under the Small Bank CRA procedures, which includes the Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of its AA through its primary lending product, home mortgage loans. During the evaluation period, home mortgage loans were 63 percent of total number of loans originated and 72.3 percent loans originated by total dollar originated. The evaluation period was January 1, 2022, to December 31, 2024. The OCC assessed 2022, 2023, and 2024 lending activities against the 2020 U.S. Census data.

MCSB was not required to maintain loan data in accordance with HMDA during the evaluation period. Therefore, the OCC determined the bank's performance under the Lending Test using a random loan sample for home mortgage loans and considered the results in context as they do not represent the bank's total originations and purchases during the evaluation period.

### 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), if applicable 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 the rating for the state of New York. The State Rating is based on the full-scope review of the bank’s NY Non MSA AA.

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

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks 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 Consumer Financial Protection Bureau, 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:** Outstanding

**The Lending Test is rated:** Outstanding

The major factors that support this rating include:

- MCSB had an excellent distribution of home mortgage loans to geographies of different income levels within the AA.
- MCSB had an excellent distribution of home mortgage loans to borrowers of different income levels within the AA during the evaluation period.
- MCSB did not have any CRA related complaints during the evaluation period.

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

The AA consists of the entirety of Allegany and Steuben counties. The AA meets the requirements of the CRA and does not arbitrarily exclude any low- or moderate-income census tracts. According to 2020 U.S. Census data, the AA comprised 47 census tracts consisting of no low-income, four moderate-income, 37 middle-income, and five upper-income census tracts. One census tract had no corresponding census-level income designation available. According to the Federal Financial Institutions Examination Council (FFIEC)'s list of distressed and underserved tracts, there were no census tracts designated as distressed or underserved in the AA.

MCSB's primary lending product in the state of New York during the evaluation period was home mortgage loans within its AA. MCSB offered its full range of traditional loan and deposit products and services through its two branches. Both branches are located in Steuben County in the city of Hornell. The main office is located in a moderate-income census tract while the other branch is located in a middle-income census tract. The bank did not open or close any branches during the evaluation period.

MCSB does not operate in a competitive financial services market. Competition from other financial institutions is low as only seven institutions with 29 offices and \$2.1 billion in total deposits operate in the AA. Per the Federal Deposit Insurance Corporation (FDIC) market share data as of the June 30, 2024, MCSB had a market share of 5 percent in its AA with \$109.3 million in deposits, ranking fourth among competitors. Two banks – Community Bank, National Association with 51.1 percent of total deposits and Five Star Bank with 27.1 percent of total deposits – hold approximately 80 percent of the market share in the AA.

### Economic Data

Economic conditions in the AA remain relatively stable. According to the U.S. Bureau of Labor Statistic (BLS) December 2024 data, the unemployment rate (not seasonally adjusted) in Steuben and Allegheny counties were 3.9 percent and 4.3 percent, respectively, and approximated the state unemployment rate

of 4.2 percent. During the evaluation period, the unemployment rate ranged from a low of 2.8 percent in October 2022 to a high of 5.1 percent in February 2024 in Steuben County and a low of 3.2 percent in October 2022 to a high of 5.7 percent in January 2024 in Allegheny County. Per U.S. Census data, manufacturing, health services, and education are the most prominent industries in Allegany and Steuben counties. Major employers include local school districts, Alfred State College, Alfred University, Alstom SA, Corning Incorporated, and Otis Eastern Inc.

**Community Contacts**

During the evaluation period, the OCC and other financial regulators met with local government offices and nonprofit organizations that provide homeownership services and promote local economic development within the AA. Contacts from these organizations identified a need for affordable housing, homeownership assistance, and housing infrastructure improvements. Contacts also identified that while much of the housing stock is affordable, it old or has not been well-maintained. As a result, much of the housing stock requires significant repairs and renovations, and there is a need for resources to assist with the housing rehabilitation.

Assessment Area - NY Non MSA 2022-2024						
2022-24						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	47	0.00	8.51	78.72	10.64	2.13
Population by Geography	140,040	0.00	7.43	79.49	13.07	0.00
Housing Units by Geography	76,064	0.00	7.78	81.16	11.06	0.00
Owner-Occupied Housing by Geography	43,524	0.00	6.74	79.69	13.57	0.00
Occupied Rental Units by Geography	14,603	0.00	9.59	77.35	13.06	0.00
Vacant Units by Geography	17,937	0.00	8.83	87.82	3.34	0.01
Businesses by Geography	3,707	0.00	7.58	76.77	15.65	0.00
Farms by Geography	340	0.00	5.88	85.59	8.53	0.00
Family Distribution by Income Level	37,474	21.05	18.32	21.01	39.62	0.00
Household Distribution by Income Level	58,127	24.10	16.50	18.22	41.18	0.00
Unemployment rate (%)	5.54	0.00	8.91	5.28	5.20	0.00
Households Below Poverty Level (%)	12.74	0.00	18.46	13.01	7.97	0.00
Median Family Income (Non-MSAs - NY)		\$68,606	Median Housing Value			\$90,700
Median Family Income (Non-MSAs - NY) for 2024		\$83,800	Median Gross Rent			\$706
			Families Below Poverty Level			9.17
FFIEC File - 2024 Census 2024 Dun & Bradstreet SBSF Demographics Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification						

**Scope of Evaluation in New York**

The OCC conducted a full-scope review of the NY Non MSA AA. The evaluation period is January 1, 2022, to December 31, 2024. Home mortgage lending was the only consideration.

## **LENDING TEST**

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

### **Conclusions for Area Receiving a Full-Scope Review**

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

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

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

#### ***Home Mortgage Loans***

Refer to Table 7 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 home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans is excellent. During the evaluation period, the geographic distribution of home mortgage loans exceeded the percentage of households and approximated the aggregate lending in moderate-income geographies. There are no low-income census tracts in the AA.

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

The bank exhibited an excellent distribution of loans to individuals of different income levels, given the product lines offered by the bank.

#### ***Home Mortgage Loans***

Refer to Table 8 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 home mortgage loan originations and purchases.

The distribution of loans to individuals of different income levels is excellent. During the evaluation period, the distribution of home mortgages to low-income borrowers is below the percentage of low-income families but significantly exceeded aggregate lending in the AA. The distribution of home mortgage loans to moderate-income borrowers exceeded the percentage of moderate-income families and aggregate lending in the AA. As noted by community contacts, while housing stock in the AA could be considered affordable, much of the stock is older and requires expensive repairs and renovations. The additional costs are challenging and may limit lending opportunities for low-income families.

### **Responses to Complaints**

MCSB did not receive any CRA related complaints 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>	(01/01/2022 to 12/31/2024)	
<b>Bank Products Reviewed:</b>	Home mortgage loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None	N/A	N/A
<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>		
NY Non MSA AA	Full-Scope	The entirety of Allegany and Steuben counties in New York State

## Appendix B: Summary of State Ratings

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RATINGS	
Overall Bank	Lending Test Rating
Maple City Savings Bank, FSB	Outstanding
State	
New York	Outstanding

## 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/AA.

**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 the 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 low- and moderate-income 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):** 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 CD loans and qualified investments, branch distribution, and CD services).

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

**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/AA.

**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 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.

**Multistate Metropolitan Statistical Area (MMSA):** Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

**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.

**Prior Period Investments:** Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

**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 multistate 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 multistate metropolitan statistical area, the institution will receive a rating for the multistate 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.

**Unfunded Commitments:** Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

**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/AA. 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 7. 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 8. 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/AA. The table also presents aggregate peer data for the years the data is available.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022-2024		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate		
NY Non MSA AA	48	5,551	100	2,219	0	0	0	6.74	8.33	8.83	79.69	91.67	75.35	13.57	0	15.82	0	0	0		
<b>Total</b>	<b>48</b>	<b>5,551</b>	<b>100</b>	<b>2,219</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6.74</b>	<b>8.33</b>	<b>8.83</b>	<b>79.69</b>	<b>91.67</b>	<b>75.35</b>	<b>13.57</b>	<b>0</b>	<b>15.82</b>	<b>0</b>	<b>0</b>	<b>0</b>		

Source: FFIEC File – 2022, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data  
Due to rounding, totals may not equal 100%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022-2024		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate		
NY Non MSA AA	48	5,551	100	2,219	21.05	12.5	8.65	18.32	22.92	22.35	21.01	29.17	25.91	39.62	35.42	31.10	0	0	11.99		
<b>Total</b>	<b>48</b>	<b>5,551</b>	<b>100</b>	<b>2,219</b>	<b>21.05</b>	<b>12.5</b>	<b>8.65</b>	<b>18.32</b>	<b>22.92</b>	<b>22.35</b>	<b>21.01</b>	<b>29.17</b>	<b>25.91</b>	<b>39.62</b>	<b>35.42</b>	<b>31.10</b>	<b>0</b>	<b>0</b>	<b>11.99</b>		

Source: FFIEC File – 2022, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data  
Due to rounding, totals may not equal 100%