



PUBLIC DISCLOSURE

August 29, 2016

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Maspeth FS & LA
Charter Number: **705138**

5618 69th St
Maspeth, NY 11378-1855

Office of the Comptroller of the Currency

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Suite 610
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 following table indicates the performance level of **Maspeth FS & LA** with respect to the lending, investment, and service tests:

Performance Levels	Maspeth FS & LA Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory			
Low Satisfactory	X	X	X
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- Maspeth FS & LA’s lending activity reflects adequate responsiveness to the credit needs in both assessment areas (“AA”);
- The institution’s geographic distribution of lending activity reflects excellent penetration throughout the assessment area (“AA”);
- The borrower distribution of loans by income level of the borrower reflects adequate penetration;
- An adequate percentage of loans were made within the institution’s AAs;
- There were no community development (“CD”) loans made during the review period;
- The institution provides an adequate level of CD services;
- The institution makes no use of innovative or flexible lending practices in order to serve AA credit needs;
- The institution has an adequate level of qualified CD investments that were responsive to community needs; and
- The institution’s branches and delivery systems provide reasonable accessibility for low- to moderate-income individuals in the AAs.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: 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; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity 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 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, loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 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 income that is 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 MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development 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 it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget and any other area designated as such by the appropriate federal financial supervisory agency.

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

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as having at

least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county 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.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Rated Area: A rated area is a state or multi-state metropolitan 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 area, the institution will receive a rating for the multi-state metropolitan 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) and the Thrift Financial Reporting (TFR) 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 One 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.

Description of Institution

Maspeth Federal Savings & Loan Association (subsequently referred to as “Maspeth FS&LA” or “Maspeth”) is a \$1.7 billion federally chartered savings and loan association. The association is an intrastate community and service oriented financial institution in Queens County, New York. Maspeth provides banking services through one loan processing center in Queens County and six branch offices. Five branches are in Queens County, including the Main Office and one branch is in the adjacent Nassau County, New York. Maspeth operates as a traditional savings and loan association that offers retail banking services, real estate financing, and consumer & commercial banking products.

As of June 30, 2016, Maspeth’s loan portfolio totaled \$1.62 million or 92.8 percent of total assets. The majority of the Maspeth’s loan portfolio is comprised of loans secured by real estate, with 57 percent of total loans (or \$924 million) secured by 1 to 4 family residential properties and nearly 24 percent (or \$397 million) secured by non-farm, non-residential properties. See Table 1 for details on the loan portfolio composition by dollar amount. The Bank’s Tier 1 Capital base totaled \$567.75 million as of June 30, 2016.

Loan Category	Amount (\$000's)	Percent of Total Loans	Percent of Total Assets
Secured 1-4 family residences	\$924,399	56.73%	52.62%
Non-farm, non-residential	397,304	24.38%	22.62%
Construction & Land development	94,980	5.83%	5.41%
Commercial & Industrial & Agricultural	0	0.00%	0.00%
Other consumer	162	0.01%	0.01%
Other & Multi-family	212,764	13.06%	12.11%
Total	\$1,629,609	100.00%	92.76%

Maspeth’s has two assessment areas within the state of New York which consists of Queens County and Suffolk County. The 35614- New York, Jersey City, White Plains, NY NY-NJ, MD and 35004-Nassau County-Suffolk County, NY MDs include all census tracts of the bank’s assessment areas.

Competition for loans and depositors within Maspeth’s two assessment areas is aggressive. In addition to the larger financial institutions with greater resources, name recognition and market presence, the association continues to compete with other savings and loans, savings banks, commercial banks and credit unions. However, despite the competition, Maspeth has been very successful in maintaining its deposit base. As of June 30, 2016, Maspeth reported total deposits of \$1.16 billion. According to June 30, 2015 FDIC Summary of Deposits Data, Maspeth ranked 30 out of 53 institutions competing within the New York, Jersey City, White Plains, NY, NY-NJ, MD and 23 out of 37 in the Nassau County-Suffolk County, NY MD.

There are no impediments, legal or otherwise, which would hinder the bank’s ability to help meet the credit needs of its assessment area. The last CRA exam dated September 4, 2012 resulted in a “Satisfactory” rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The examination included a review of HMDA reportable residential mortgage loans for the 36-month evaluation period of January 1, 2013 through December 31, 2015. The HMDA-reportable loans consisted of one-to-four family, refinance, multifamily and home improvement loans. We did not evaluate small loans to businesses as there was a limited number of loans. Demographic information for Queens and Nassau counties are derived from the 2015 U.S. Department of Housing and Urban Development Data. Peer mortgage data used in the market comparison is based on 2014 data, which is the most current data available. Community development loans, investments, and services were also included in this evaluation. The time-period used for this evaluation is September 4, 2012 through August 29, 2016.

The bank's performance was evaluated using existing OCC CRA Large Bank Examination procedures.

The HMDA data from January 1, 2013 through December 31, 2015 was evaluated against the 2010 U.S. Census.

Data Integrity

Prior to this evaluation, we reviewed the accuracy of the bank's data for loans made during the evaluation period. Based on a sample of each primary loan type, our testing indicated no substantive inaccuracies in the data and determined it can be relied upon for this CRA evaluation.

Selection of Areas for Full-Scope Review

Maspeth designates all of Queens County, New York and Nassau County New York as its assessment area (AA). Queens County is located in the New York, Jersey City, White Plains, NY NY-NJ MD #35614 and Nassau County is located in the Nassau County – Suffolk County, NY MD #35004. The AAs do not arbitrarily exclude any low- or moderate-income geographies. Community development loans, investments and services submitted by bank management were also verified to ensure they met the regulatory definition of community development.

Please refer to Appendix A for more information regarding the scope of the evaluation and Appendix B for further information regarding the market profile of the full-scope AA.

Ratings

The bank's overall rating is based solely on those areas that received full-scope reviews. The activities in Queens County and the Nassau County AAs were reviewed, with greater weight placed on the results from the Queens County AA as the majority of the total deposits are generated at the Queens bank

branches. Additionally, five of the six branches and the loan-processing center are also located in the Queens AA.

Other

We contacted two non-for-profit community organizations operating in the Queens, NY area. The organizations provide services to preserve and upgrade the housing stock within the area through graffiti removal and providing property management education courses, and social service assistance to recent immigrants. These services provide housing assistance and community development for low- and moderate-income families in the bank's AA. The contacts identified the need for additional unrestricted grants for local not-for-profit organizations to develop additional programs and services for increased responsiveness to community needs. The community contact stated that a variety of opportunities exist for community development lending, investments, and services within the areas they serve. Specifically, the contact identified the need for increasing financial literacy in the community and increased awareness of various social service programs available. The contact also stated that local financial institutions, including Maspeth, have supported the local community by providing financing opportunities, grants to different organizations, and even providing office space free of charge for one of the organizations.

Fair Lending or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. 25.28(c), or 12 C.F.R. 195.28(c), in determining a national bank's (bank) or Federal savings association's (FSA) CRA rating, respectively, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank or FSA, or in any assessment area by an affiliate whose loans have been considered as part of the bank's or FSA's lending performance.

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

Conclusions with Respect to Performance Tests

LENDING TEST

Under the lending test, the areas reviewed included the institution's lending activity within its assessment area, the geographic distribution of loans, the borrower's profile and evidence that loans were made to all income groups. Additional areas reviewed included the institution's responsiveness to the credit needs of highly economically disadvantaged geographies and individuals, community development lending activities, and the use of innovative and flexible loan products to serve the assessment area credit needs

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test is rated "Low Satisfactory". Based on full-scope reviews, the bank's performance in the New York Metropolitan Area is adequate.

Lending Activity

Refer to Table 1: Lending Volume is contained in Appendix C for the facts and data used to evaluate Maspeth's lending activity. For the review period evaluated, Maspeth originated 370 reportable loans for \$181 million in the institution's AA. The institution's lending activity reflects an adequate response to the credit needs in both assessment areas. Maspeth faces substantial competition for loans in its

assessment areas due to the high density of financial institutions in the New York metropolitan area. Note that only 2014 aggregate HMDA peer lender figures were available at the time of this review.

Queens AA

Maspeth's lending activity reflects an adequate response to the Queens AA's credit needs. The bank ranks 63rd among 242 institutions in home purchase lending based on 2014 Peer Mortgage Data. The bank holds 0.27 percent, or \$15 million, of the market share. A total of \$4.4 billion in home purchase loans were originated or purchased in 2014 in the AA.

Maspeth was unranked among 93 lenders in home improvement lending based on the Peer Mortgage Data. The bank did not originate or purchase home improvement loans in 2014. A total of \$107.4 million in home improvement loans were originated or purchased in the Queens AA during 2014.

Maspeth ranks 17th among 234 lenders in refinance lending based on the Peer Mortgage Data. The bank holds 1.04 percent, or \$21.8 million, of the market share. A total \$1.5 billion in refinance loans were originated or purchased in the Queens AA.

Nassau AA

Maspeth's lending activity reflects an adequate response to the Nassau AA's credit needs. The bank ranks 92nd among 200 institutions in home purchase lending based on 2014 Peer Mortgage Data. The bank holds less than one percent, or \$2.7 million, of the market share. A total of \$1.7 billion in home purchase loans were originated or purchased in 2014 in the AA. Competition in home purchase lending is high with the top lender holding 19 percent of the market share. The bank ranked second holds 12 percent of the market share. These top two lenders are multi-national, diversified financial institutions.

Maspeth ranks 38th among 65 lenders in home improvement lending based on the Peer Mortgage Data. At \$481 thousand, Maspeth held less than one percent of the Nassau AA market share for home improvement lending. A total of \$57.9 million in home improvement loans were originated or purchased in 2014.

Maspeth ranks 48th among 190 lenders in refinance lending based on the Peer Mortgage Data. The bank holds 0.4 percent, or \$5.4 million, of the 2014 market share. A total of \$668.8 million in refinance loans were originated or purchased in the Nassau AA.

Distribution of Loans by Income Level of the Geography

Overall, the geographic distribution of the bank's lending across all loan types is excellent.

Home Mortgage Loans

Refer to Tables 2, 3, 4 and 5 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases and multifamily mortgage loan originations. Conclusions place greater weight on home purchase and refinance loan types. The level of home improvement and multifamily lending in the AA was moderate, with 45 loans (or 12.6 percent) in home improvement and 76 loans (or 21.3 percent) in multifamily.

The overall geographic distribution of home mortgage loans by income level is excellent within the bank's AAs.

Home Purchase

Maspeth's geographic distribution of home purchase loans reflects excellent penetration throughout the AAs.

Queens AA

During the review period, Maspeth originated 110 home purchase loans in the Queens AA. Maspeth originated a small number of low-income home purchase loans; however this was due to a limited number of low-income geographies in the AA. More weight was given to the moderate-income geographies. One percent of home purchase lending was in low-income geographies, which aligns with the one percent of the AA's owner occupied units were located in those geographies. However, 30.91 percent of its lending was in moderate-income geographies, which exceeds the 18.53 percent of owner occupied units in the moderate-income geographies. This also compares well against the level of home purchase lending by all Queens AA financial institutions, which aggregated 1.56 percent for low-income and 18.39 percent for moderate-income geographies.

Nassau AA

During the review period, Maspeth originated 15 home purchase loans in the Nassau AA. Maspeth originated zero home purchase loans low-income geographies and 6.67 percent in moderate geographies. This is similar to the Queens AA, as there is a limited number of low-income geographies in the AA. Of the percentage of the AA's owner occupied units, 1.12 percent was in low-income and 7.97 was in moderate income geographies. This level of lending to low and moderate geographies is similar to the peer level of home purchase lending by all Nassau AA financial institutions, which aggregated 1.43 percent for low-income geographies and 9.04 percent for moderate-income geographies.

Home Improvement

Maspeth's geographic distribution of home improvement loans reflects excellent penetration throughout the AAs.

Queens AA

During the review period, Maspeth originated 41 loans in the Queens AA. Maspeth did not originate any home improvement loans in low-income geographies in the noted period, primarily due to limited number of low-income geography opportunities in the AA. More weight was given to the moderate-income geographies. Maspeth originated 24.39 percent of home improvement loans in moderate-income geographies, which exceeds 18.53 percent of owner occupied units in moderate-income geographies. This also compares well against the level of home improvement lending by all Queens AA financial institutions, which aggregated 1 percent for low-income and 19.30 percent for moderate-income geographies.

Nassau AA

From 2013 to 2015, Maspeth originated four loans in the Nassau AA. None of the lending was in low-income geographies, while only 1.12 percent of the owner occupied units were located in low-income geographies. Maspeth originated 25.00 percent of home improvement loans in moderate-income geographies, which exceeds the 7.97 percent of owner occupied units located in these geographies. This compares well against the level of home improvement lending by all Nassau AA financial institutions, which aggregated zero lending in low-income geographies and 19.30 percent in moderate-income geographies.

Refinance

Maspeth's geographic distribution of refinance loans reflects good penetration throughout the AAs.

Queens AA

Maspeth originated 103 refinance loans in the Queens AA. Maspeth originated a small number of low-income home refinance loans in the noted period; however, this was due to a limited number of low-income geography opportunities in the AA. More weight was placed on moderate-income geographies. Maspeth originated 0.97 percent of home mortgage refinance loans in low-income geographies, while one percent of owner occupied units were located in those geographies. Maspeth originated 25.24 percent of home mortgage refinance loans in moderate-income geographies, which exceeds 18.53 percent of owner occupied units in those geographies. This performance compares well against the level of refinance lending by all Queens AA financial institutions, which aggregated 1.45 percent and 18.35 percent of home mortgage refinance loan origination in low- and moderate-income geographies, respectively.

Nassau AA

From 2013 to 2015, Maspeth originated eight refinance loans in the Nassau AA. None of the lending was in low-income geographies. One percent of owner occupied units were located in low-income geographies. This is adequate when compared against the peer level of home purchase lending by all Nassau AA financial institutions, which aggregated 0.94 percent for low-income geographies. Lending in moderate-income geographies was good at 12.50 percent, exceeding the 7.97 percentage of owner-occupied units in moderate-income geographies and the 6.70 percent level of refinance lending by all Nassau AA institutions in those geographies.

Multifamily

Maspeth's geographic distribution of multifamily lending reflects excellent penetration throughout the AAs.

Queens AA

From 2013 to 2015, Maspeth originated 75 multifamily loans in the Queens AA. Maspeth originated 6.67 percent of multifamily loans in low-income geographies; closely aligning with the 6.90 percent of multifamily units located in those geographies. Maspeth originated 45.33 percent of multifamily loans in moderate-income geographies, which exceeds the level of multifamily units of 40 percent in the moderate-income geographies. This also compares well against the level of multifamily lending by all Queens AA financial institutions, which aggregated 4.03 percent for low-income and 41.71 percent for moderate-income geographies.

Nassau AA

From 2013 to 2015, Maspeth originated one multifamily loan in the Nassau AA, in a moderate-income geography. Of multifamily lending, 20.96 and 18.68 percent of the AA's multifamily units were located in low- and moderate- income geographies. The level of multifamily lending of all Nassau AA financial institutions aggregated 10.53 and 21.05 percent for low- and moderate-income geographies, respectively.

Lending Gap Analysis

We did not identify any conspicuous gaps in the institution's lending activity and distribution.

Inside/Outside Ratio

The bank level inside/outside ratio was calculated and showed an adequate percentage of the bank's lending was in Maspeth's AAs. Three hundred and fifty seven loans for \$180 million were made inside during the evaluation period. The table below shows the inside/outside ratios as a percent of total mortgage loans originated or purchased by the bank.

Loan Type	% Inside		% Outside		Total	
	#	\$	#	\$	#	\$(000's)
Mortgage Loans	63%	62%	37%	38%	566	\$292,375

This AA concentration is higher compared to the prior CRA review period ended June 30, 2012 where 56 percent of the number volume and 55 percent of the dollar volume were inside the AA.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of the bank’s lending across all loan types is adequate.

Home Mortgage Loans

The overall borrower distribution of home mortgage loans by income level is adequate within the bank’s AAs. Income distribution for home purchase loans is adequate, home improvement loans is good, and home mortgage refinance loans is adequate.

Refer to Tables 8, 9, and 10 in appendix C for the facts and data used to evaluate the borrower distribution of the bank’s home mortgage loan originations and purchases. Income distribution conclusions place greater weight on home purchase and refinance loan types, similar to the geographic distribution analysis in the previous section.

Home Purchase

Maspeth’s borrower distribution of home purchase loans reflects adequate penetration throughout the AAs.

Queens AA

From 2013 to 2015, Maspeth originated 1.92 percent of the Queens AA home purchase lending to low-income borrowers, while 25 percent of families within the AA fall into the low-income category. Maspeth also falls below aggregate lending data, where 3.69 percent of home purchase loans were originated to low-income borrowers. Maspeth originated 13.46 percent of home purchase loans to moderate-income borrowers, which falls below the 18.28 percent of moderate-income borrowers in the AA. Maspeth’s lending to moderate-income borrowers exceeds aggregate lending data, where 12.48 percent of home purchase loans were originated to moderate-income borrowers.

Nassau AA

From 2013 to 2015, Maspeth originated 11.11 percent of home purchase lending in the Nassau AA to low-income borrowers, while 19.24 percent of families in the AA fell into the low-income category. Maspeth’s lending to low-income borrowers exceeds aggregate lending data, where 3.67 percent of home purchase loans in the AA were originated to low-income borrowers. Maspeth did not originate any home purchase loans to moderate-income borrowers, while 16.23 percent of families in the Nassau AA fell into the moderate-income category. Maspeth’s lending to moderate-income borrowers also fell below aggregate peer lending data, where 17.44 percent of home purchase loans were originated to moderate-income borrowers.

Home Improvement

Maspeth's borrower distribution of home improvement loans reflects good penetration throughout the AAs.

Queens AA

From 2013 to 2015, Maspeth originated 3.70 percent of home improvement loans within the Queens AA to low-income borrowers, which falls below the 25 percent of families that fall into the low-income category. Maspeth's lending to low-income borrowers also falls below aggregate peer lending data, where 6.01 percent of home improvement loans in the AA were originated to low-income borrowers. Maspeth originated 14.81 percent of home improvement loans in the Queens AA to moderate-income borrowers, which falls below the 18.28 percent of families that fall into the moderate-income category. Maspeth's lending to moderate-income borrowers exceeds aggregate peer lending data, where 12.20 percent of home improvement loans were originated to moderate-income borrowers.

Nassau AA

From 2013 to 2015, Maspeth originated four home improvement loans in the Nassau lending AA. Maspeth originated no home improvement loans to low-income borrower and 25 percent of home improvement loans to moderate-income borrowers. In the Nassau AA, 19.24 and 16.23 percent of families are designated as low- and moderate- income borrowers. Aggregate peer lending data indicates that peer institutions originated 4.95 and 17.57 percent of home improvement loans in the Nassau AA to low- and moderate-income borrowers, respectively.

Refinance

Maspeth's borrower distribution of refinance loans reflects adequate penetration throughout the AAs.

Queens AA

From 2013 to 2015, Maspeth originated 4.08 percent of home mortgage refinance loans in the Queens AA to low-income borrowers, where 25 percent of the families in the Queens AA fall into the low-income category. This is commensurate with peer, which aggregated 6.14 percent lending in the AA for low-income borrowers. Maspeth originated 8.16 percent of home mortgage refinance loans in the Queens AA to moderate-income borrowers, which falls below the 18.28 percent of moderate-income borrowers in the AA. Maspeth's lending to moderate-income borrowers falls below the 13.75 percent lending level completed by HMDA peers in the AA.

Nassau AA

From 2013 to 2015, Maspeth originated 16.67 percent of home mortgage refinance loans in Nassau AA to low-income borrowers, where 19.24 percent of the families fell into the low-income category. Maspeth's lending to low-income borrowers in the Nassau AA exceeds the peer aggregate lending of 5.62 percent. Maspeth did not originate any refinance loans to moderate-income borrowers versus the 16.23 percent of families designated as moderate-income borrowers. This is also below the 13.75 percent level of lending completed by Nassau AA peers to moderate-income borrowers.

Community Development Lending

The institution did not make any community development loans during the evaluation period, which had a neutral impact on the lending performance.

Product Innovation and Flexibility

The institution's performance under the lending test is not enhanced by innovative loan products or more flexible loan programs targeted to low-and-moderate income individuals or geographies. Maspeth FS&LA offers traditional loan products comprised of fixed-rate mortgages, refinancing loans, home equity loans, home improvement, and construction, commercial, and land acquisition loans.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the 35614 - New York, Jersey City, White Plains, NY NY-NJ MD is adequate and in the 35004 – Nassau County – Suffolk County, NY MD is adequate.

The institution has an adequate level of qualified community development investments comprised of donations and grants totaling \$376.3 thousand compared to \$386.8 thousand during the prior CRA evaluation. The institution rarely uses innovative and/or complex investments to support community development initiatives and they are not routinely provided by other private investors. Maspeth exhibits adequate responsiveness to credit and community economic development needs in relation to available opportunities within its assessment area. The majority of the donations and grants were for community development programs that support the assessment area (AA) and low- and moderate-income (LMI) individuals and families. The various programs included affordable housing; revitalization and stabilization of communities; graffiti removal; community crime awareness and criminal justice youth projects; programs and services for LMI veterans; social services; community programs and senior home care for LMI; educational grants and scholarships for children and youth in LMI; and programs for LMI immigrants and their families that have relocated from their country into the AA.

The top five largest donations and grants were distributed to the following organizations within the assessment area:

- \$175.0 thousand in total donations and investments to services to enable the elderly and other at risk populations to live in their homes independently and with dignity. The organization has been operating for 79 years to secure independent affordable housing for seniors and serves more than one thousand low- and moderate-income seniors. The six senior centers are located in the institution's assessment area of Queens County in Maspeth.
- \$76.3 thousand in total donations for a Maspeth-based human services organization that helps thousands of Polish-speaking immigrants who have come to America over recent years and adjust to life and living in New York. The service assists both long-term residents who unexpectedly find themselves in need as well as low-income families who need counseling services, many of which reside in the institution's assessment area of Queens, NY.
- \$60.0 thousand in total donations and investments for a non-profit housing consultant established in 1975 to work for the stabilization and improvement of the neighborhoods of Community Board 5 in NY.
- \$18.0 thousand in total donations for a not-for-profit supporting organization, which serves residents that are underinsured or have no health insurance.
- \$11.3 thousand in total donations and investments to a 408-bed not-for-profit teaching hospital whose services fill a void for the residents of the bank's assessment area, many of whom speak limited or no English, are underinsured or have no health insurance.

Maspeth made a reasonable level of contributions to organizations that support activities within the combined assessment area, and its responsiveness to credit and community development needs. On balance, the institution's performance in this area is "Low Satisfactory."

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated "Low Satisfactory". Based on full-scope reviews, the bank's performance in the 35614 - New York, Jersey City, White Plains, NY NY-NJ MD is adequate and in the 35004 - Nassau County - Suffolk County, NY MD is adequate.

Retail Banking Services

Refer to Table 15 in appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Maspeth's service delivery systems are reasonably accessible to geographies and individuals of different income levels in both the Queens AA and the Nassau AA. All of the Maspeth's branches offer full retail services. The percentage of moderate-income population exceeds the percentage of branches located in moderate-income geographies that resides in those areas. There are no branches in low-income geographies; opportunities are limited with only 21 of 669 census tracts designated low income in Queens and 4 of 85 census tracts designated low income tracts in Nassau. In addition, only 3.60 percent of the population in Queens live in low-income geographies and only 4.84 percent of the population in Nassau live in low-income geographies.

During the evaluation period, no branches were added or closed. The institution operates six full service branch offices and a loan center in the assessment area. In Queens County, five offices are located in Maspeth, Forest Hills, Fresh Meadows, Rego Park, and Ridgewood. The loan center is located in Maspeth. One branch is located in the Nassau County town of New Hyde Park. These branch locations all offer Saturday banking hours and varying evening hours.

The branch offices offer full services through teller stations and platform personnel, as well as automated teller machines. The institution offers traditional thrift services including a wide choice of deposit and lending products to its customers. Deposit services include transaction accounts for consumers and business customers. Also included are savings accounts, money market and certificates of deposit, individual retirement accounts, and vacation and holiday clubs. Other teller and banking services include money orders, traveler's checks, ATM and debit cards, direct deposits, drive-up and walk-up windows. In remaining a community service orientated association, Maspeth offers extended banking hours to address its community and its customers credit needs. Hours and operations for the different branches vary slightly, but do not impede or inconvenience customers. Several branches are open until 7 pm one evening a week to accommodate customers. In addition, several branches offer drive-up window bank services. The Main Office drive-up window is open from 8 a.m. to 9 p.m., Monday through Friday. Maspeth also offers Saturday hours at all branches. Saturday hours have since been extended from 1 p.m. to 2 p.m.

To effectively respond to the credit needs in its community, the institution continued to offers a variety of residential mortgage, construction, and multi-family mortgage loans. Consumer loans offered include home equity loans, home improvement loans, and passbook loans.

Community Development Services

The institution provides an adequate level of community development services. Maspeth exhibits a role in providing community development services by conducting informative financial literacy workshops and participating in local service organization fundraisers, activities, and events. The bank's community development services include internal community outreach initiatives such as its "Teaching Children to Save" program and partnerships with local community service organizations such as Maspeth Town Hall. Bank executives and officers continue to actively participate in community development activities and seek leadership positions within local service organizations.

Queens AA

The institution provides two community development services in the Queens AA:

- The "Teaching Children to Save" program is a financial literacy program designed to help elementary school students residing in low, moderate, middle, and upper income level areas learn the importance of managing and saving money. The bank partners with various local elementary schools and service organizations to conduct educational workshops, which teach children about banking and helps them understand good financial management practices. The program currently services three groups in Maspeth, one in Ridgewood, and one in Douglaston. Each year, two representatives from Maspeth's Marketing Department provide students with an informative presentation on banking, which includes budgeting and savings tips as well as information regarding its "Young Savers Account". Students also receive a tour of one of the bank branches, which consists of a Q&A with bank tellers, an ATM and coin machine tutorial, and a walkthrough of the vault. Two bank employees are currently serving as the bank's program coordinators and are responsible for organizing and conducting annual workshops. Management indicated that the bank conducted at least one workshop in a low and moderate income (LMI) area during the evaluation period.
- The bank sponsors and remains active with Maspeth Town Hall (MTH), a community center that provides social and educational services for local residents. Management indicated that two bank officers participated in one MTH fundraiser and served as volunteers for three community events in 2015. During the evaluation period, Maspeth sponsored and participated in the MTH's 2016 Fall Fundraiser, 2015 Annual Car Show, and 2013 Earth Day event. In 2014, Maspeth hosted a holiday party alongside MTH and the Kiwanis Club of Maspeth, where they donated Christmas presents to local children.

Management indicated that it plans to continue its "Teaching Children to Save" program and will continue partnering with service organizations in the future. In addition, it plans to expand its community outreach efforts by offering financial literacy workshops for both children and adults. Management also plans to create mortgage education seminars designed to make residents in local LMI areas better aware of lending opportunities and options within the community.

Nassau AA

The institution currently does not provide community development services in the Nassau assessment area.

Appendix A: Scope of Examination

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 metropolitan and nonmetropolitan areas 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”).

Time Period Reviewed	Lending Test (excludes CD Loans): (1/1/13 to 12/31/15) Investment and Service Tests and CD Loans: (9/4/12 to 8/29/16)	
Financial Institution	Products Reviewed	
Maspeth FS & LA (Maspeth) 343 Thornall Street Suite 610 Edison, NJ 08837	Home purchase loans, refinance loans, home improvement loans, and multifamily loans.	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
1) New York-White Plains-Wayne, NY-NJ MSA AA – 35614 2) Nassau-Suffolk, NY MD AA - 35004	Full-Scope for each AA	1) Portion of the New York-White Plains-Wayne, NY-NJ MSA AA – 35614 comprised of Queens County in NY. 2) Portion of the Nassau-Suffolk, NY MD AA – 35004 comprised of Nassau County in NY.

Appendix B: Market Profiles for Full-Scope Areas

New York-White Plains-Wayne, NY-NJ MSA AA - 35614

Demographic Information for Full Scope Area: Maspeth Queens AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	669	3.14	25.26	46.94	20.78	3.89
Population by Geography	2,230,722	3.60	32.40	46.61	17.34	0.04
Owner-Occupied Housing by Geography	352,110	1.01	18.53	50.75	29.69	0.00
Business by Geography	112,767	4.16	26.68	48.29	19.92	0.95
Farms by Geography	644	1.09	22.98	48.91	26.55	0.47
Family Distribution by Income Level	527,510	25.00	18.28	19.76	36.96	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	228,303	5.95	41.33	42.58	10.14	0.00
Median Family Income HUD Adjusted Median Family Income for 2015 Households Below Poverty Level		68,006 71,300 13%		Median Housing Value Unemployment Rate (2010 US Census)		465,315 4.9%

(*) The NA category consists of geographies that have not been assigned an income classification. Source: 2010 US Census and 2015 HUD updated MFI

The Maspeth Federal Savings (Maspeth FS&LA) has two assessment areas within the New York-Northern New Jersey-Long Island, NY-NJ-PA MSA #35620. They are the New York-White Plains-Wayne, NY-NJ MD AA (#35614) and the Nassau-Suffolk, NY MD AA (#35004), both within New York State. The assessment area contains two MSAs; both exist only within New York State. Only whole census tracts are covered. Both of the bank’s AAs were included in the region designated as a disaster area after Hurricane Sandy hit the New York and New Jersey coasts on October 29, 2012.

The bank provides banking services throughout its New York-White Plains-Wayne, NY-NJ MD and the Nassau-Suffolk, NY MD AA with 7 full service branches and 7 ATMs, of which 6 are located in Queens County and 1 located in Nassau County. As presented above, the Queens County assessment area which consists of all of Queen County. The Queens County AA is also known as the New York-White Plains-Wayne, NY-NJ MSA (35614). The Queens County assessment area comprised of 669 census tracts. Within the geography, 21 tracts or 3.14 percent are low income; 169 or 25.26 percent are moderate income; 314 or 46.94 percent are middle income; and 139 or 20.78 percent are in upper income tracts. There are also 26 tracts or 3.89 percent listed as unknown by the US Census Bureau. Total population within the assessment is 2,230,722. The median family income is \$68,006. The assessment area consists of 527,510 families of which 179,944 or 43.28 percent are low-to-moderate income families.

The deposit market is dominated by large multinational institutions. In this area, Maspeth’s major competitors include Abacus Federal Savings; Alma Bank; Amalgamated Bank; Amerasia Bank, Apple Bank; Asia Bank; and Astoria Bank. Maspeth’s deposit market share is 2.01 percent, which makes the bank the 30th largest institution in the area (out of 53).

According to the US Bureau of Labor Statistics, as of July 2015 unemployment rate for the state of New York was 5.40, and the unemployment rate for Queens County AA was 4.9 percent, which was the same of the national unemployment rate of 4.9 percent. Major employers in New York City include Northwell Health, JPMorgan Chase & Co., Mount Sinai Medical Center, Macys Inc. Citibank NA, and New York-Presbyterian Healthcare System. Top industry sectors are manufacturing, education and health services, professional and business services and government.

New York City-Jersey City-White Plains is defying calls for a slowdown despite a series of trouble spots. Although job growth slowed during the first quarter of 2016, it exceeded that in the Northeast and U.S. The un-employment rate has begun to level off, driven by re-entries into the labor force that are causing hourly earnings growth to slow. Healthcare and construction are powering on despite increasing headwinds, but retail and public sector payrolls remain uninspired. Consumer finances are improving, but delinquency rates remain elevated.

While demand for multifamily housing and office space in New York City will remain strong, supply-side pressures are building. Real estate in Manhattan and Brooklyn remains a safe haven for wealthy overseas investors, but the response from developers in recent years may have overshot demand. As a result, condo price growth slowed late last year, and multifamily permit issuance is off to a slow start in 2016. Commercial real estate remains solid, but there are signs that it too may slow before long. Much of Manhattan, causing some landlords to lower rents. The combination of elevated supply and tenants seeking smaller footprints is hurting broker confidence, based on figures published by the Real Estate Board of New York.

Moody's Analytics report the strengths of the New York City-Jersey City-White Plains AA to be its place as the financial capital of the world, high per capita income and limited exposure to manufacturing, and strong international immigration. However, among the area's weaknesses are high business cost, especially office rents and energy, costly housing and high tax burdens, and elevated income inequality.

Moody's Analytics believe that the New York City-Jersey City-White Plains will expand at a slower pace this year. Weaker finance and housing market will finally emerge from the distressed market that has pervaded since the recession, bolstering job growth in the short run. This is projected to help offset softness in consumer industries brought about in part by demographic challenges. New York City-Jersey City-White Plains will expand at a slower pace this year. Weaker finance and tech hiring will put further downward pressure on wages. The housing market will keep moving in the right direction, but price gains will moderate. Longer term, diverse job opportunities will continue to attract highly skilled workers; this will keep NEY on firm footing, although as a mature economy, it will grow deliberately.

Nassau-Suffolk, NYMD AA - 35004

Demographic Information for Full Scope Area: Maspeth Nassau 2 AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	85	4.71	9.41	48.24	36.47	1.18
Population by Geography	395,053	4.84	11.21	49.10	34.55	0.30
Owner-Occupied Housing by Geography	103,181	1.12	7.97	50.69	40.21	0.00
Business by Geography	40,799	2.89	10.75	46.44	39.92	0.00
Farms by Geography	563	3.55	17.58	53.29	25.58	0.00
Family Distribution by Income Level	99,907	19.24	16.23	20.90	43.63	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	35,441	8.13	16.38	53.75	21.74	0.00
Median Family Income		101,543	Median Housing Value			604,878
HUD Adjusted Median Family Income for 2015		109,000	Unemployment Rate			4.0%
Households Below Poverty Level		6%	(2010 US Census)			

(*) The NA category consists of geographies that have not been assigned an income classification. Source: 2010 US Census and 2015 HUD updated MFI

As presented above, the Nassau County assessment area consists of all of Nassau County. The Nassau County AA is also known as the Nassau-Suffolk, NY MD AA (#35004), and The Nassau County assessment area comprised of 85 census tracts. Within the geography, 4 tracts or 4.71 percent are low income; 8 or 9.41 percent are moderate income; 41 or 48.24 percent are middle income; and 31 or 36.47 percent are in upper income tracts. There are also 1 tracts or 1.18 percent listed as unknown by the US Census Bureau. Total population within the assessment is 395,053. The median family income is \$101,543. The assessment area consists of 99,907 families of which 13,886 or 35.47 percent are low-to-moderate income families.

The Nassau-Suffolk AA banking market is highly competitive. In this area, Maspeth's major competitors include American Community Bank; Apple Bank for Savings; Bank of American, National Association; BBCN Bank; Seal Bank, SSB; and BNY Mellon, National Association. Maspeth's deposit market share is 0.15 percent, which makes the bank the 23rd largest institution in the area (out of 37).

According to the US Bureau of Labor Statistics, July 2015 unemployment rate for the state of New York was 5.5 percent, and the unemployment rate for Nassau County AA was 4.0 percent, which is below national unemployment rate of 4.9 percent. Major employers in New York City include Northwell Health, Cablevision Systems Corp., Henry Schein, Inc., CA Inc., and Pall Corp. Top industry sectors are manufacturing, education and health services, professional and business services and government. After a late-2015 slump capped a disappointing ending to an otherwise solid year, Nassau County-Suffolk County has endured a roller coaster in 2016. Preliminary Bureau of Labor Statistics estimates have been unusually volatile, with impressive job gains in March largely reversed in April. On net, growth is slightly below that of the state, with strength in healthcare more than offsetting a slump in retail and public sector payrolls. The jobless rate is lowest among New York's large metro areas, although a recent uptick combined with slower labor force additions indicates reduced vitality. The housing market will remain a drag, standing in the way of a more robust expansion, but burgeoning pockets of strength provide hope for the broader residential market. Because of a continued pickup in foreclosure inventories, NAS will struggle to sustain the modest pickup in prices that has taken hold over the past couple of years.

Foreclosures per household keep rising despite a nationwide decline, marking NAS the fifth most foreclosure-ridden metro area or division in the nation. Among places with at least 2 million resident. Long Island's foreclosures per household are 50% higher than number two on the list. With homeowners tethered to their homes and price growth weak, single-family building will suffer. On the bright side, the multifamily market shows promise. The proposed Heartland Town Square project in Islip could result in thousands of apartments on Eastern Long Island if approved. Numerous other projects are under way or in the works near Long Island Railroad stations, as developers try to provide attractive rental alternatives to New York City for commuters.

Moody's Analytics report the strengths of the Nassau-Suffolk County AA to be highly skilled workforce, and above average industrial diversity. However, among the area's weaknesses are high housing costs, lack of developable land, high tax burden for residents and business, and weak population growth and rapidly growing share of retirement-age seniors.

Moody's Analytics believe that the Nassau County-Suffolk County will keep moving in the right direction, but the journey toward a self-sustaining expansion will remain an arduous one. The job market will prove a mixed bag, with strength in healthcare promoting high-wage growth, but persistent housing and retail weakness keeping gains in check. The long-term outlook is for below-average growth largely due to poor demographics.

Appendix C: Tables of Performance Data

Content of Standardized 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 loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - 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 market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.

- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses 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) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business 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 7. Geographic Distribution of Small Loans to Farms** - 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 market share information based on the most recent aggregate market data available. Because 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 8. Borrower Distribution of Home Purchase Loans** - 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 MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage

Tables of Performance Data

Institution ID: MASPETH FS&LA (10000705138) (Included)

Table 1. Lending Volume

LENDING VOLUME												
Geography: REV. MASPETH												
Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2015												
Assessment Area (2015):	% of Rated Area Loans (#) in MA/AA [*]	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans ^{**}		Total Reported Loans		% of Rated Area Deposits in MA/AA ^{***}
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Maspeth Nassau 2 AA	7.78	28	14,869	0	0	0	0	0	0	28	14,869	8.44
Maspeth Queens AA	92.22	329	165,037	3	690	0	0	0	0	332	165,727	91.56

^{*} Loan Data as of December 31, 2015. Rated area refers to either state or multi-state MA rating area.

^{**} The evaluation period for Community Development Loans is from January 01, 2013 to December 31, 2015.

^{***} Deposit Data as of June 30, 2016. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: MASPETH FS&LA (10000705138) (Included)

Table 1. Other Products

LENDING VOLUME		Geography: REV. MASPETH				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2015								
Assessment Area (2015):	% of Rated Area Loans (#) in MA/AA [*]	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA ^{***}
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Maspeth Nassau 2 AA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Maspeth Queens AA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	100.00

^{*} Loan Data as of December 31, 2015. Rated area refers to either state or multi-state MA rating area.

^{**} The evaluation period for Optional Product Line(s) is from January 01, 2015 to December 31, 2015.

^{***} Deposit Data as of June 30, 2016. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: REV. MASPETH		Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2015	
Assessment Area (2015):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Maspeth Nassau 2 AA	0	0	0	0	0
Maspeth Queens AA	0	0	0	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2015 to December 31, 2015.

Table 2a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: REV. MASPETH				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2015								
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income [*]			
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Maspeth Nassau 2 AA	15	12.00	1.12	0.00	7.97	6.67	50.69	46.67	40.21	46.67	1.43	9.04	49.40	40.14
Maspeth Queens AA	110	88.00	1.01	0.91	18.53	30.91	50.76	49.09	29.70	19.09	1.56	18.39	51.54	28.52

^{*} Based on 2014 Peer Mortgage Data -- US and PR

^{**} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

^{****} Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT														Geography: REV. MASPETH				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2015			
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income [*]										
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Low	Mod	Mid	Upp							
Full Review:																					
Maspeth Nassau 2 AA	4	8.89	1.12	0.00	7.97	25.00	50.69	25.00	40.21	50.00	0.00	8.97	52.99	38.03							
Maspeth Queens AA	41	91.11	1.01	0.00	18.53	24.39	50.76	48.78	29.70	26.83	1.00	19.30	44.76	34.94							

^{*} Based on 2014 Peer Mortgage Data -- US and PR

^{**} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

^{****} Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4a. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: REV. MASPETH					Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2015							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Maspeth Nassau 2 AA	8	7.21	1.12	0.00	7.97	12.50	50.69	50.00	40.21	37.50	0.94	6.70	53.49	38.87
Maspeth Queens AA	103	92.79	1.01	0.97	18.53	25.24	50.76	56.31	29.70	17.48	1.45	18.35	52.52	27.68

* Based on 2014 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: MASPETH FS&LA (10000705138) (Included)

Table 5a. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: REV. MASPETH					Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2015							
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income [*]			
	#	% of Total ^{**}	% of MF Units ^{***}	% BANK Loans ^{****}	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Maspeth Nassau 2 AA	1	1.32	20.96	0.00	18.68	100.00	37.06	0.00	23.29	0.00	10.53	21.05	63.16	5.26
Maspeth Queens AA	75	98.68	6.90	6.67	40.00	45.33	40.99	46.67	12.10	1.33	4.03	41.71	45.02	9.24

^{*} Based on 2014 Peer Mortgage Data -- US and PR

^{**} Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

^{***} Percentage of Multi-Family Units is the number of multi-family units in a particular geography divided by the number of multi-family housing units in the area based on 2010 Census information.

^{****} Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Institution ID: MASPETH FS&LA (10000705138) (Included)

Table 6a. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: REV. MASPETH					Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2015				Aggregate Lending (%) by Tract Income [*]			
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low	Mod	Mid	Upp
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans	% of Businesses ^{***}	% BANK Loans	% of Businesses ^{***}	% BANK Loans	% of Businesses ^{**}	% BANK Loans				
Full Review:														
Maspeth Nassau 2 AA	0	0.00	2.89	0.00	10.75	0.00	46.44	0.00	39.92	0.00	1.84	8.13	52.20	37.82
Maspeth Queens AA	3	100.00	4.16	0.00	26.68	0.00	48.29	66.67	19.92	33.33	4.61	24.77	49.46	21.16

^{*} Based on 2014 Peer Small Business Data -- US and PR

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Source Data - Dun and Bradstreet (2015).

Institution ID: MASPETH FS&LA (10000705138) (Included)

Table 7a. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS														
Geography: REV. MASPETH														
Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2015														
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income [*]			
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans	% of Farms ^{**}	% BANK Loans	% of Farms ^{**}	% BANK Loans	% of Farms ^{**}	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Maspeth Nassau 2 AA	0	0.00	3.55	0.00	17.58	0.00	53.29	0.00	25.58	0.00	0.00	9.52	47.62	42.86
Maspeth Queens AA	0	0.00	1.09	0.00	22.98	0.00	48.91	0.00	26.55	0.00	15.00	10.00	60.00	15.00

^{*} Based on 2014 Peer Small Business Data -- US and PR

^{**} Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^{***} Source Data - Dun and Bradstreet (2015).

Institution ID: MASPETH FS&LA (10000705138) (Included)

Table 8a. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: REV. MASPETH					Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2015							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data [*]			
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ¹	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Low	Mod	Mid	Upp
Full Review:														
Maspeth Nassau 2 AA	15	12.00	19.24	11.11	16.23	0.00	20.90	11.11	43.63	77.78	3.67	17.44	26.48	52.42
Maspeth Queens AA	110	88.00	25.00	1.92	18.28	13.46	19.76	5.77	36.96	78.85	3.29	12.48	27.83	56.40

^{*} Based on 2014 Peer Mortgage Data -- US and PR

^{**} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 51.2% of loans originated and purchased by BANK.

¹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: MASPETH FS&LA (10000705138) (Included)

Table 9a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: REV. MASPETH					Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2015							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data ¹			
	#	% of Total ²	% Families ³	% BANK Loans ⁴	% Families ²	% BANK Loans ⁴	% Families ³	% BANK Loans ⁴	% Families ³	% BANK Loans ⁴	Low	Mod	Mid	Upp
Full Review:														
Maspeth Nassau 2 AA	4	8.89	19.24	0.00	16.23	25.00	20.90	0.00	43.63	75.00	4.95	17.57	23.87	53.60
Maspeth Queens AA	41	91.11	25.00	3.70	18.28	14.81	19.76	7.41	36.96	74.07	6.01	12.20	23.50	58.29

¹ Based on 2014 Peer Mortgage Data -- US and PR

² Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

³ Percentage of Families is based on the 2010 Census information.

⁴ As a percentage of loans with borrower income information available. No information was available for 31.1% of loans originated and purchased by BANK.

² Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: MASPETH FS&LA (10000705138) (Included)

Table 10a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: REV. MASPETH					Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2015							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data [†]			
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ³	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Low	Mod	Mid	Upp
Full Review:														
Maspeth Nassau 2 AA	8	7.21	19.24	16.67	16.23	0.00	20.90	0.00	43.63	83.33	5.62	16.93	27.06	50.39
Maspeth Queens AA	103	92.79	25.00	4.08	18.28	8.16	19.76	12.24	36.96	75.51	6.14	13.75	26.17	53.94

[†] Based on 2014 Peer Mortgage Data -- US and PR

^{**} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 50.5% of loans originated and purchased by BANK.

³ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: MASPETH FS&LA (10000705138) (Included)

Table 11a. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: REV. MASPETH			Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2015				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data [*]	
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Maspeth Nassau 2 AA	0	0.00	80.50	0.00	0.00	0.00	0.00	39,529	16,153
Maspeth Queens AA	3	100.00	80.42	100.00	33.33	33.33	33.33	40,688	16,151

^{*} Based on 2014 Peer Small Business Data -- US and PR

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2015).

^{****} Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the bank.

Institution ID: MASPETH FS&LA (10000705138) (Included)

Table 12a. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: REV. MASPETH			Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2015				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data [†]	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Maspeth Nassau 2 AA	0	0.00	96.63	0.00	0.00	0.00	0.00	21	5
Maspeth Queens AA	0	0.00	97.67	0.00	0.00	0.00	0.00	20	4

[†] Based on 2014 Peer Small Business Data -- US and PR

^{**} Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^{***} Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2015).

^{****} Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Institution ID: MASPETH FS&LA (10000705138) (Included)

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS		Geography: REV. MASPETH										Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2015							
Assessment Area:	Geographic Distribution										Borrower Distribution								
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	% of Total [*]	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds* *	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	
Full Review:																			
Maspeth Nassau 2 AA	0	0.00	4.38	0.00	11.36	0.00	49.42	0.00	34.84	0.00	23.11	0.00	15.24	0.00	17.79	0.00	43.87	0.00	
Maspeth Queens AA	0	0.00	3.63	0.00	30.04	0.00	47.53	0.00	18.80	0.00	25.44	0.00	16.65	0.00	18.47	0.00	39.43	0.00	

^{*} Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

^{**} Percentage of households is based on 2010 Census information.

Institution ID: MASPETH FS&LA (10000705138) (Included)

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: REV. MASPETH				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2015			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Maspeth Nassau 2 AA	0	0	0	0	0	0	0.00	0	0
Maspeth Queens AA	0	0	0	0	0	0	0.00	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

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

Institution ID: MASPETH FS&LA (10000705138) (Included)

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: REV. MASPETH				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2015									
Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Maspeth Nassau 2 AA	100.00	1	14.29	0.00	0.00	100.00	0.00	0	0	0	0	0	0	4.84	11.21	49.10	34.55
Maspeth Queens AA	0.00	6	85.71	0.00	16.67	66.67	16.67	0	0	0	0	0	0	3.60	32.40	46.61	17.34

Institution ID: MASPETH FS&LA (10000705138) (Included)

Distribution of Branch and ATM Delivery System

DISTRIBUTION OF BRANCH and ATM DELIVERY SYSTEM		Geography: REV. MASPETH						Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2015									
Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total Bank Deposits	# of BANK Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	# of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Maspeth Nassau 2 AA	100.00	1	14.29	0	0	100	0	0	0.00	0	0	0	0	4.84	11.21	49.10	34.55
Maspeth Queens AA	0.00	6	85.71	0	17	67	17	0	0.00	0	0	0	0	3.60	32.40	46.61	17.34