



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

May 20, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Honesdale National Bank
Charter Number 644

733 Main Street
Honesdale, PA 18431

Office of the Comptroller of the Currency

1150 Northbrook Drive, Suite 303
Trevose, PA 19053

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

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Overall CRA Rating

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

The lending test is rated: Satisfactory.

The community development test is rated: Satisfactory.

The major factors that support this rating include:

- The bank's quarterly loan-to-deposit (LTD) ratio is reasonable.
- A substantial majority of the bank's loans are inside its assessment areas (AAs).
- The bank exhibits a reasonable distribution of loans in its AAs.
- The bank's distribution of loans among borrowers of different income levels is reasonable.
- The bank demonstrates adequate responsiveness to the community development (CD) needs of its AAs through CD lending, qualified investments, and CD services.

Loan-to-Deposit Ratio

The Honesdale National Bank's (HNB) quarterly average loan-to-deposit ratio is reasonable considering the bank's size, financial condition, and credit needs of the AAs. HNB's quarterly average LTD ratio over the 12-quarter evaluation period was 75.45 percent. During this period, the ratio ranged from a quarterly low of 67.18 percent to a quarterly high of 82.97 percent. Examiners compared the bank's LTD ratio to five similarly situated banks in Wayne, Luzerne, Bradford, Columbia, and Carbon counties, with total assets ranging from \$532 million to \$1.41 billion. The average quarterly LTD ratio for these banks over the same period was 76.78 percent. The ratios ranged from a quarterly low of 65.29 percent to a quarterly high of 88.43 percent.

Lending in Assessment Area

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

The bank originated and purchased 94.6 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. Please refer to Table D below.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	1,667	94.6	95	5.4	1,762	269,479,354	91.1	26,267,662	8.9	295,747,016
Total	1,667	94.6	95	5.4	1,762	269,479,354	91.1	26,267,662	8.9	295,747,016

Source: HNB HMDA Data from January 1, 2021 to December 31, 2023

Description of Institution

The Honesdale National Bank (HNB) is an intrastate community bank founded in 1836. Its main office and headquarters are located in Honesdale, Pennsylvania, in Wayne County. HNB is located in Northeast Pennsylvania approximately 50 miles from Wilkes-Barre, 100 miles from New York City, and 150 miles from Philadelphia. HNB is a wholly owned subsidiary of the Honat Bancorp, Inc. which is a single bank holding company headquartered in Honesdale, PA. The institution has 12 full-service branches, all of which are located within its AAs. HNB's branch network is located primarily in Wayne, Pike, and Susquehanna counties. A Loan Production Office is located in Wilkes-Barre, PA in Luzerne County. All twelve offices have an automated teller machine (ATM) on-site, and eleven of the branches have drive thru services. Five branches offer a drive thru ATM, four branches have walk up ATM access, and four branches have deposit accepting ATMs. All branches offer extended hours on Fridays and 11 of the branches offer Saturday morning hours. There were no branches closed and no mergers or acquisitions during the evaluation period.

HNB offers a full line of retail banking, commercial banking, and trust services. Retail services include checking accounts, savings programs, money-market accounts, certificates of deposit, credit cards, consumer loans, and residential mortgages. Commercial services include business checking accounts, money-market accounts, savings accounts, certificates of deposit, commercial mortgages, small business administration (SBA) loans, lines & letters of credit, business credit cards, dealer floorplans, equipment leasing, and loans for equipment & capital improvements.

As of December 31, 2023, HNB reported \$963 million in assets and \$134 million in tier one capital. Net loans and leases total \$685 million, representing 71 percent of total assets. Please refer to the chart below for the loan portfolio breakdown:

HNB Loan Portfolio as of December 31, 2023		
Loan Category	\$ Amount (000s)	% of Gross Loans
Commercial Real Estate	236,923	34%
1-4 Residential Mortgages	210,915	30.3%
Commercial & Industrial	87,990	12.6%
Home Equity Lines of Credit	61,535	8.8%
Multifamily	34,795	5%
Consumer	27,527	4%
Construction	23,319	3.4%
Agricultural Loans	7,429	1.1%
Municipal Loans	4,014	0.6%
Non depository/Other Loans	3,266	0.5%

Source: December 31, 2023 Call Report

There are no financial or legal impediments that impact HNB's ability to meet the credit needs to its communities. HNB's last Public Evaluation (PE), dated May 17, 2021, was rated "Satisfactory".

Scope of the Evaluation

Evaluation Period/Products Evaluated

HNB was evaluated under the Intermediate Small Bank examination procedures, which include a lending test and a community development (CD) test. The lending test evaluates the bank's record of meeting the credit needs of its AAs through its lending activities. HNB reports data under the requirements of the Home Mortgage Disclosure Act (HMDA). Prior to this evaluation, reported HMDA data was tested and found to be reliable. This data was used to evaluate the bank's home mortgage performance. The current evaluation period covered lending activity from January 1, 2021, to December 31, 2023. The evaluation period was separated into two analysis periods due to census changes. The evaluation period from January 1, 2021 to December 31, 2021 uses data from the 2015 American Community Survey (ACS) while the 2020 U.S. Census was used for analysis of loans originated or purchased beginning January 1, 2022.

The CD test evaluates the bank's responsiveness to CD needs in its AA through CD lending, qualified investments, and community development services. The period for the community development test is from January 1, 2021 through December 31, 2023. Examiners reviewed documentation supplied by bank management to determine if the bank's CD loans, investments, and services meet the regulatory definition for community development. Further discussion of the bank's CD activities is included in the 'Community Development Test' section of this performance evaluation.

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 assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A-1, Scope of Examination, for a list of full-and limited-scope AAs.

Ratings

The bank's overall rating is based on the review of their three AAs. Based on the demographic context of the AAs, more weight was placed on moderate-income areas. Refer to Appendix A-1 for demographic information on the AA. Refer to the "Scope" section under the state section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

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

regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

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

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

State Rating

State of Pennsylvania

CRA rating for the State of Pennsylvania: Satisfactory.

The lending test is rated: Satisfactory.

The community development test is rated: Satisfactory.

The major factors that support this rating include:

- The loan-to-deposit (LTD) ratio is reasonable.
- A substantial majority of the bank's loans are inside its AAs.
- The bank exhibits a reasonable distribution of loans in its AAs.
- The bank's distribution of loans among borrowers of different income levels is reasonable.
- The bank demonstrates adequate responsiveness to the community development (CD) needs of its AAs through CD lending, qualified investments, and CD services.

Description of Institution's Operations in Pennsylvania

HNB has three AAs located in northeastern Pennsylvania and only maintains branches within this state. Therefore, there is no difference in the description of the institution's operations at the overall and state level. Please refer to the overall description of the institution's operations for additional information.

The local economy is in a late expansion period. Job growth in the region has maintained pace with that of Pennsylvania. Gains in healthcare have produced an outsized portion of the job gains, while logistics and manufacturing, the other industrial mainstay, has kept flat. Subpar growth in other industries will present headwinds. Unemployment levels have hovered around a series low for the past several quarters. Monthly data shows the post-pandemic jump in net in-migration has ended. Major employers in the region include Geisinger Health System, Community Health Systems, Proctor & Gamble, Mohegan Sun at Pocono Downs, and Wilkes-Barre VA Medical Center.

Wayne County and Susquehanna County AA (Non-MSA)

Table A – Demographic Information of the Assessment Area						
Assessment Area: Wayne and Susquehanna Counties 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	25	0.0	12.0	80.0	8.0	0.0
Population by Geography	95,011	0.0	10.8	80.6	8.6	0.0
Housing Units by Geography	54,844	0.0	9.4	82.1	8.5	0.0
Owner-Occupied Units by Geography	28,902	0.0	8.7	81.7	9.5	0.0
Occupied Rental Units by Geography	7,891	0.0	8.7	81.7	9.5	0.0
Vacant Units by Geography	18,051	0.0	14.4	74.9	10.7	0.0
Businesses by Geography	7,495	0.0	14.4	74.9	10.7	0.0
Farms by Geography	477	0.0	3.4	84.3	12.4	0.0
Family Distribution by Income Level	25,112	16.5	17.4	22.5	43.4	0.0
Household Distribution by Income Level	36,793	20.5	15.1	18.2	48.1	0.0
Median Family Income MSA - PA		\$56,172	Median Housing Value			\$167,903
			Median Gross Rent			\$776
			Families Below Poverty Level			8.4%
<i>Source: 2015 ACS Census and 2020 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Wayne and Susquehanna Counties AA 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	29	0.0	6.9	75.9	17.2	0.0
Population by Geography	89,589	0.0	5.8	79.1	15.0	0.0
Housing Units by Geography	55,741	0.0	5.3	76.3	18.4	0.0
Owner-Occupied Units by Geography	28,506	0.0	5.4	78.4	16.2	0.0
Occupied Rental Units by Geography	7,459	0.0	10.5	81.4	8.1	0.0
Vacant Units by Geography	19,776	0.0	3.2	71.5	25.4	0.0
Businesses by Geography	10,131	0.0	4.1	83.3	12.6	0.0
Farms by Geography	679	0.0	1.9	81.4	16.6	0.0
Family Distribution by Income Level	23,931	17.2	18.3	20.9	43.7	0.0
Household Distribution by Income Level	35,965	20.7	15.8	18.1	45.4	0.0
Median Family Income Non-MSAs - PA		\$65,202	Median Housing Value			\$180,264
			Median Gross Rent			\$768
			Families Below Poverty Level			7.4%
<i>Source: 2020 U.S. Census and 2023 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

HNB's main office is located in the non-MSA designated AA that includes all of Wayne and Susquehanna Counties. Utilizing data as of 2023, this assessment area contains 29 census tracts with a total population of 89,589. The assessment area is largely comprised of middle-income census tracts, which represent 75.9 percent of the total. Moderate-income census tracts represent 6.9 percent of the assessment area and there are no census tracts designated as low-income.

According to the deposit market share data as of June 2022, HNB ranks 3rd in deposits within the AA, representing 17.74 percent of market share. Major competitors in the AA include Peoples Security Bank and Trust Company (22.41 percent market share) and The Dime Bank (19.16 percent market share).

Pike County AA (Newark NJ-PA MSA)

Table A – Demographic Information of the Assessment Area						
Assessment Area: Pike County AA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	18	0.0	61.1	38.9	0.0	0.0
Population by Geography	56,632	0.0	53.2	46.8	0.0	0.0
Housing Units by Geography	38,513	0.0	53.2	46.8	0.0	0.0
Owner-Occupied Units by Geography	17,720	0.0	54.3	45.7	0.0	0.0
Occupied Rental Units by Geography	3,359	0.0	55.9	44.1	0.0	0.0
Vacant Units by Geography	17,434	0.0	54.6	45.4	0.0	0.0
Businesses by Geography	4,411	0.0	51.4	48.6	0.0	0.0
Farms by Geography	126	0.0	53.2	46.8	0.0	0.0
Family Distribution by Income Level	15207	30.5	24.0	23.3	22.2	0.0
Household Distribution by Income Level	21,079	30.1	20.7	20.4	28.8	0.0
Median Family Income MSA – 35084 Newark, NJ-PA		\$90,570	Median Housing Value			\$191,593
			Median Gross Rent			\$1,131
			Families Below Poverty Level			7.1%

Source: 2015 ACS Census and 2020 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Pike County AA 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	25	4.0	68.0	28.0	0.0	0.0
Population by Geography	58,535	2.4	63.3	34.3	0.0	0.0
Housing Units by Geography	39,049	2.2	69.8	28.0	0.0	0.0
Owner-Occupied Units by Geography	19,151	2.0	63.7	34.3	0.0	0.0
Occupied Rental Units by Geography	3,566	3.1	73.3	23.6	0.0	0.0
Vacant Units by Geography	16,332	2.2	76.1	21.7	0.0	0.0
Businesses by Geography	6,395	1.3	66.7	32.0	0.0	0.0
Farms by Geography	190	1.1	60.0	38.9	0.0	0.0
Family Distribution by Income Level	15,609	30.3	23.5	22.6	23.5	0.0
Household Distribution by Income Level	22,717	29.8	20.9	21.0	28.3	0.0
Median Family Income MSA - 35084 Newark, NJ-PA		\$107,333	Median Housing Value			\$196,266
			Median Gross Rent			\$1,152
			Families Below Poverty Level			7.8%
<i>Source: 2020 U.S. Census and 2023 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The bank's second assessment area is part of the Newark-Union NJ-PA-MD MSA #35084 and includes all of Pike County, PA. Utilizing data as of 2023, this assessment area contains 25 census tracts with a total population of 58,535. The assessment area consists primarily of moderate-income census tracts which comprise 68.0 percent of the total. Low-income census tracts represented 4.0 percent of the assessment area.

According to the deposit market share data as of June 2022, HNB ranks 6th in deposits within the AA, representing 6.87 percent of market share. Major competitors in the AA include Wells Fargo Bank, NA (34.86 percent market share), Wayne Bank (17.83 percent market share), and The Dime Bank (16.43 percent market share).

Lackawanna, Luzerne, and Wyoming Counties AA (Scranton -Wilkes-Barre PA MSA)

Table A – Demographic Information of the Assessment Area						
Assessment Area: Lackawanna, Luzerne, and Wyoming Counties AA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	170	3.5	24.7	51.2	19.4	1.2
Population by Geography	561,701	3.2	20.5	52.2	23.6	0.5
Housing Units by Geography	258,752	3.1	20.3	54.5	21.8	0.4
Owner-Occupied Units by Geography	152,184	1.6	14.2	56.5	27.5	0.0
Occupied Rental Units by Geography	72,436	6.0	31.3	48.8	12.9	1.0
Vacant Units by Geography	34,162	3.0	24.1	57.4	14.9	0.6
Businesses by Geography	46,294	2.7	19.2	51.4	32.3	0.3
Farms by Geography	1,012	1.3	11.0	55.1	32.3	0.3
Family Distribution by Income Level	141,530	21.3	17.6	20.5	40.6	0.0
Household Distribution by Income Level	224,620	25.1	15.9	16.9	42.2	0.0
Median Family Income MSA – 42540 Scranton-Wilkes-Barre, PA MSA		\$59,887	Median Housing Value			\$130,472
			Median Gross Rent			\$710
			Families Below Poverty Level			11.1%

Source: 2015 ACS Census and 2020 D&B Data

Due to rounding, totals may not equal 100.0%

(*) The NA category consists of geographies that have not been assigned an income classification.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Lackawanna, Luzerne, and Wyoming Counties AA 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	168	3.0	28.0	47.6	20.8	0.6
Population by Geography	567,559	3.0	26.1	45.6	24.8	0.5
Housing Units by Geography	264,290	2.8	25.6	48.0	23.0	0.5
Owner-Occupied Units by Geography	153,036	1.3	18.1	52.0	28.5	0.1
Occupied Rental Units by Geography	75,627	5.8	38.7	39.6	15.0	0.8
Vacant Units by Geography	35,627	2.9	30.5	48.7	16.6	1.3
Businesses by Geography	62,482	4.8	24.5	42.9	27.4	0.4
Farms by Geography	1,410	1.4	14.0	55.4	29.2	0.0
Family Distribution by Income Level	141,619	21.6	17.3	20.5	40.6	0.0
Household Distribution by Income Level	228,663	24.8	16.0	17.1	42.2	0.0
Median Family Income MSA - 42540 Scranton--Wilkes-Barre, PA MSA		\$70,003	Median Housing Value			\$137,358
			Median Gross Rent			\$792
			Families Below Poverty Level			10.3%

Source: 2020 U.S. Census and 2023 D&B Data

Due to rounding, totals may not equal 100.0%

(*) The NA category consists of geographies that have not been assigned an income classification.

The third assessment area is part of the Scranton/Wilkes-Barre/Hazleton MSA #42540 and consists of all of Lackawanna County, Luzerne County, and Wyoming County. Utilizing data as of 2023, this assessment area contains 168 census tracts with a total population of 567,559. Middle-income census tracts represent 47.6 percent of the assessment area. Moderate-income and low-income census tracts represent 28.0 percent and 3.0 percent, respectively.

Competition within the assessment area is high and includes local community banks, branches of larger regional, national banks, and online mortgage lenders. According to 2022 peer mortgage data there were 386 lenders in the AA. HNB ranked 19th with a mortgage market share of 1.7 percent.

According to the deposit market share data as of June 2022, HNB ranks 15th in deposits within the AA, with a 1.03 percent of market share. Major competitors in the AA include PNC Bank, NA (25.05 percent market share), The Fidelity Deposit and Discount Bank (10.11 percent market share) and Peoples Security Bank and Trust Company (8.65 percent market share).

Community Contact

Examiners reviewed one interagency community contact report conducted throughout the evaluation period in order to determine the credit needs of the local community. The organization is a community-based, non-profit organization which connects non-profits with donors. The community contact says the local market has been experiencing net in-mitigation, with many local institutions, including Geisinger, expanding. The highway system provides access to jobs in various metro areas, while housing is more affordable than surrounding metro areas. There are a good number of job vacancies with a lack of labor to fill them. The interviewee expresses a lack of affordable housing in the area. Houses in the \$100 thousand range are in very high demand while the construction of new housing units is mostly confined to more affluent areas. There are opportunities in the local area for the bank to provide mortgages for affordable housing and fund the construction of new affordable housing units.

The contact also suggests that banks have the opportunity to provide funding to local small businesses and entrepreneurs. The contact expressed that all local banks have been involved with the local community, participating on the boards of local non-profits, sponsoring local fundraisers such as charity golf tournaments.

Scope of Evaluation in Pennsylvania

HNB has three assessment areas located in northeastern Pennsylvania and examiners performed a full-scope review of all AAs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN PENNSYLVANIA

LENDING TEST

The bank's performance under the lending test in Pennsylvania is rated Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, the bank's performance in the state of Pennsylvania is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the state.

Home Mortgage Loans

Refer to Table O in appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The overall geographic distribution of home mortgage loans is reasonable.

Wayne and Susquehanna Counties AA (Non-MSA)

The bank's loan originations reflect excellent distribution among geographies of different income levels throughout the AA. HNB's performance meets the standard for outstanding performance.

For 2021, the geographic distribution of home mortgage loans in moderate-income census tracts significantly exceeds the percentage of owner-occupied housing and aggregate lending in the AA. For 2022-2023, the geographic distribution of home mortgage loans in moderate-income census tracts was slightly below the percentage of owner-occupied housing and aggregate lending in the AA. The Wayne and Susquehanna Counties AA includes no low-income census tracts during the 2021 or 2022-2023 analysis periods.

Pike County AA (Newark NJ-PA MSA)

The bank's loan originations reflect reasonable distribution among geographies of different income levels throughout the bank's AAs. HNB's performance meets the standard for satisfactory performance.

For 2021, the geographic distribution of home mortgage loans in moderate-income census tracts is below the percentage of owner-occupied housing but exceeds the aggregate lending figure in the AA. The AA included no low-income census tracts during the 2021 analysis period. For 2022-2023, there was one low-income census tract within the AA, representing 2 percent of owner-occupied housing units. The bank made no loans to this segment during the analysis period resulting in the bank being below the aggregate lending figure. For 2022-2023, the geographic distribution of home mortgage loans in moderate-income census tracts exceeds both the percentage of owner-occupied housing and aggregate lending in the AA.

Lackawanna, Luzerne, and Wyoming Counties AA (Scranton Wilkes-Barre PA MSA)

The bank's loan originations reflect reasonable distribution among geographies of different income levels throughout the AA, when taking into consideration the performance context and high level of competition for loans in the AA. The bank's performance meets the standard for satisfactory performance.

For 2021, the geographic distribution of home mortgage loans in low-income census tracts is below the percentage of owner-occupied housing and aggregate lending in the AA. The distribution in moderate-income census tracts was significantly below the percentage of owner-occupied housing and aggregate lending in the AA. For 2022-2023, the geographic distribution of home mortgage loans in low-income census tracts was below the percentage of owner-occupied housing and aggregate lending in the AA. The distribution in moderate-income census tracts was below the percentage of owner-occupied housing and aggregate lending in the AA.

Lending Gap Analysis

There were no unexplained conspicuous lending gaps identified during the evaluation period.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels.

Home Mortgage Loans

Refer to Table P in appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

HNB exhibits an overall reasonable distribution of home mortgages among borrowers of different income levels.

Wayne and Susquehanna Counties AA (Non-MSA)

The bank's loan originations reflect reasonable distribution among individuals of different income levels throughout the AA. HNB's performance meets the standard for satisfactory performance.

For 2021 and 2022-2023, the bank's distribution of loans to low-income borrowers is significantly below the percentage of low-income families in the AA but exceeds the aggregate distribution of loans in the AA. Given the lack of opportunity to lend to low-income families, the bank's performance is reasonable.

The bank's distribution of loans to moderate-income borrowers is slightly below the percentage of moderate-income families in the AA and exceeds the aggregate distribution of loans in the AA for both the 2021 and 2022-2023 analysis periods.

The bank's distribution of home mortgages reflects reasonable penetration among individuals of different income levels. In the analysis, examiners considered the affordability of home ownership for low-income families. The weighted average median cost of housing in the AA is \$180,264. The median

family income in the non-MSA AA is \$65,202 for 2023. A low-income family earns less than \$32,601, and a moderate-income family earns less than \$52,162. These considerations of housing affordability limit the opportunity to originate home mortgage loans to low-income borrowers. Median rent for the AA is \$768 per month, offering a more affordable alternative to low-income families.

Pike County AA (Newark NJ-PA MSA)

The bank's loan originations reflect reasonable distribution among individuals of different income levels throughout the AA. HNB's performance meets the standard for satisfactory performance.

For both the 2021 and 2022-2023 analysis periods, the bank's distribution of loans to low-income borrowers is significantly below the number of low-income families in the AA. In 2021 the bank was slightly below the aggregate distribution of loans in the AA and in 2022-2023 the bank was below the aggregate distribution of loans in the AA.

The bank's distribution of loans to moderate-income borrowers was significantly below both the percentage of moderate-income families in the AA and the aggregate distribution figure during the 2021 analysis period. For the 2022-2023 analysis period, the bank's lending to moderate income borrowers met the percentage of moderate-income families in the AA while the bank is slightly below the aggregate distribution figure.

In the analysis, examiners considered the affordability of home ownership for low-income families. The weighted average median cost of housing in the AA is \$196,266. According to the FFIEC, the estimated median family income in the Newark NJ-PA MSA for 2023 is \$107,333. A low-income family earns less than \$53,667. These considerations of housing affordability limit the opportunity to originate home mortgage loans to low-income borrowers. Median rent for the AA is \$1,152 per month, offering a more affordable alternative to low-income families.

Lackawanna, Luzerne, and Wyoming Counties AA (Scranton Wilkes-Barre PA MSA)

The bank's loan originations reflect reasonable distribution among individuals of different income levels throughout the AA, when taking into consideration the level of competition. HNB's performance meets the standard for satisfactory performance.

For both the 2021 and 2022-2023 analysis periods, the bank's distribution of loans to low-income borrowers is significantly below the number of low-income families in the AA. The bank is also below the aggregate distribution of loans in the AA.

The bank's distribution of loans to moderate-income borrowers is below the percentage of moderate-income families in the AA and below the aggregate distribution figure during both the 2021 and 2022-2023 analysis periods.

The bank's distribution of home mortgage reflects reasonable penetration among the individuals of different income levels. In the analysis, examiners considered the affordability of home ownership for low-income families. The weighted average median cost of housing in the AA is \$137,358. The median family income in the Scranton Wilkes-Barre PA MSA for 2023 is \$70,003. A low-income family earns less than \$35,002. These considerations of housing affordability limit the opportunity to originate home

mortgage loans to low-income borrowers. Median rent for the AA is \$792 per month, offering a more affordable alternative to low-income families.

Responses to Complaints

There have been no complaints related to the bank's CRA performance.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Pennsylvania is rated Satisfactory.

Conclusions for Areas Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment areas.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Wayne and Susquehanna Counties AA	9	39.1	1,417	11.1
Lackawanna, Luzerne, and Wyoming Counties AA	12	52.2	10,957	85.5
Pike County AA	2	8.7	440	3.4
Total	23	100.0	12,814	100.0

The bank demonstrated adequate responsiveness to its AAs through CD loans. During the evaluation period, the bank committed 23 CD loans totaling \$12.8 million. These loans were small business loans originated during the evaluation period. The bank primarily originated the loans within the AAs, however, due to the responsiveness to the needs and opportunities within the AA, CD qualified loans made in the broader regional area were also considered. Qualified CD loans were made to local small businesses, housing organizations, and developments with a focus on LMI families, medical and outpatient treatment facilities in LMI communities, and local education and public services.

While this performance does not exceed the bank's performance from the prior evaluation, the majority of CD loans the bank made from the prior evaluation were related to the Paycheck Protection Program (PPP). Factoring out the PPP loans, the bank originated \$7.5 million in CD loans last evaluation period.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Wayne and Susquehanna Counties AA	1	\$1,252	34	\$228.95	35	59%	\$1,481	51%	0	0
Lackawanna, Luzerne, and Wyoming Counties AA	1	\$1,295	20	\$115.29	21	36%	\$1,410	49%	0	0
Pike County AA	0	0	2	\$2.6	2	3%	\$2.6	0%	0	0
Regional	0	0	1	\$5	1	2%	\$5	0%	0	0
Total	2	\$2,550	57	\$351.84	59	100%	\$2,899	100%	0	0

* Prior Period Investments' means investments made in a previous evaluation 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.

The Qualified Investment Table, shown above, sets forth the information and data used to evaluate the bank's level of qualified CD investments. These tables include all CD investments, including prior period investments that remain outstanding as of the examination date.

HNB demonstrated adequate responsiveness to the needs of its AAs through donations and qualified investments. The bank made two qualifying CD investments during the previous evaluation period, which are both outstanding as of the evaluation date. These investments total \$2.55 million. All qualified investments were made within the assessment area. Both investments financed the building of multifamily affordable housing facilities within the AA. All units associated with these projects were eligible for Federal Low-Income Housing Tax Credits.

In addition, the bank made 57 qualified donations and contributions totaling \$351,836 to 57 qualified community development organizations.

A majority of qualified donations were made to CD organizations within the AAs. The community development organizations provide an array of services. Donations were primarily concentrated in educational improvement tax credits. Other qualified donations provided pro bono legal services, substance addiction recovery services, economic development and other community development services, which specifically target LMI communities within the AAs.

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

Extent to Which the Bank Provides Community Development Services

The HNB demonstrates excellent responsiveness to the service needs of its AAs through CD services.

During the evaluation period 11 bank employees served on the Board of Directors to 12 community development organizations. Organizations included promoting economic development through small business loans, financing initiatives, and employment opportunities. Other organizations are involved in educational and leadership development, healthcare services, and outreach organizations for victims of domestic violence. Various members of bank staff also provide volunteers services, outside of directors, for numerous community development organizations across the AAs. Among these organizations are Habitat for Humanity, the local community kitchen, and a local pro-bono legal services practice. Employees also volunteer for an organization which provides holiday gifts to disadvantaged children. Additionally, employees teach financial literacy to students across the AAs as part of an educational series on the value of saving. Many of these organizations involve community outreach for LMI individuals and families.

The bank finances an interactive web-based financial literacy program directed to low-to-moderate income individuals. Each course provides modules that deliver educational information on affordable housing and details the steps of buying a home. Also, the bank serves as co-applicant to a program which provides flexible grants with a goal to provide housing to those at risk for homelessness.

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 MSA(s) and non-MSA(s) 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:	January 1, 2021 – December 31, 2023	
Bank Products Reviewed:	Home mortgage loans, community development loans, qualified investments, and community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	None	None
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Pennsylvania		
Pike County AA	Full Scope	Part of Newark-Union NJ-PA-MD MSA #35084 and includes all of Pike County, PA with 25 census tracts.
Wayne and Susquehanna Counties AA	Full Scope	Non-MSA designated AA that includes all of Wayne and Susquehanna Counties with 29 census tracts.
Lackawanna, Luzerne, and Wyoming Counties AA	Full Scope	Part of Scranton/Wilkes-Barre/Hazleton MSA #42540 and consists of all of Lackawanna County, Luzerne County, and Wyoming County with 168 census tracts.

Appendix B: Summary of MMSA and State Ratings

THE HONESDALE NATIONAL BANK			
	Lending Test Rating*	CD Test Rating	Overall Bank Rating
Overall Bank:			
The Honesdale National Bank	Satisfactory	Satisfactory	Satisfactory
State:			
Pennsylvania	Satisfactory	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

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

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	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
Pike County AA	81	20,796,052	14.0	4,183	0.0	0.0	0.0	54.3	49.4	47.9	45.7	50.6	52.1	0.0	0.0	0.0	0.0	0.0	0.0
Wayne and Susquehanna Counties AA	247	45,763,112	42.7	3,838	0.0	0.0	0.0	8.7	15.8	7.0	81.7	76.9	85.5	9.5	7.3	7.5	0.0	0.0	0.0
Lackawanna, Luzerne, and Wyoming Counties AA	251	39,143,960	43.4	19,384	1.6	0.4	1.5	14.2	6.8	13.6	56.5	61.8	51.8	27.6	30.7	33.0	0.0	0.4	0.1
Total	579	105,703,124	100.0	27,405	1.2	0.2	1.1	17.0	16.6	17.9	59.2	66.7	56.6	22.5	16.4	24.4	0.0	0.2	0.1

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	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
Pike County AA	129	28,064,457	11.9	2,896	2.0	0.0	3.6	63.7	65.9	64.8	34.3	34.1	31.6	0.0	0.0	0.0	0.0	0.0	0.0
Wayne and Susquehanna Counties AA	531	73,884,568	48.8	2,837	0.0	0.0	0.0	5.4	3.0	4.0	78.4	81.7	76.2	16.2	15.3	19.8	0.0	0.0	0.0
Lackawanna, Luzerne, and Wyoming Counties AA	428	61,827,205	39.3	14,337	1.3	0.5	1.4	18.1	15.0	20.0	52.0	55.1	47.8	28.5	29.4	30.7	0.1	0.0	0.1
Total	1,088	163,776,230	100.0	20,070	1.2	0.2	1.6	20.6	15.2	24.2	54.1	65.6	49.5	24.0	19.0	24.7	0.1	0.0	0.1

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data, Due to rounding, totals may not equal 100.0%

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

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Pike County AA	81	20,796,052	14.0	4,183	30.5	11.1	12.3	24.0	12.3	23.4	23.3	21.0	20.6	22.2	49.4	27.2	0.0	6.2	16.6
Wayne and Susquehanna Counties AA	247	45,763,112	42.7	3,838	16.6	4.5	3.6	17.4	14.6	11.8	22.6	19.0	18.5	43.4	50.6	49.1	0.0	11.3	17.0
Lackawanna, Luzerne, and Wyoming Counties AA	251	39,143,960	43.4	19,384	21.3	5.6	8.2	17.6	12.7	18.0	20.5	24.3	20.5	40.6	41.4	34.4	0.0	15.9	18.9
Total	579	105,703,124	100.0	27,405	21.4	5.9	8.1	18.1	13.5	18.0	21.0	21.6	20.3	39.4	46.5	35.3	0.0	12.6	18.3

Source: 2015 ACS ; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022-23
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Pike County AA	129	28,064,457	11.9	2,896	30.3	10.1	16.5	23.5	23.3	24.4	22.6	19.4	20.1	23.5	38.8	24.1	0.0	8.5	14.7
Wayne and Susquehanna Counties AA	531	73,884,568	48.8	2,837	17.2	6.2	5.3	18.3	16.2	15.1	20.9	18.1	19.6	43.7	48.0	46.0	0.0	11.5	14.1
Lackawanna, Luzerne, and Wyoming Counties AA	428	61,827,205	39.3	14,337	21.6	5.1	9.0	17.3	12.2	19.7	20.5	16.8	21.5	40.6	38.3	33.8	0.0	27.6	16.0
Total	1,088	163,776,230	100.0	20,070	21.8	6.3	9.5	18.0	15.4	19.7	20.7	17.7	21.0	39.5	43.1	34.1	0.0	17.5	15.6

Source: 2020 U.S. Census ; 01/01/2022 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data, Due to rounding, totals may not equal 100.0%

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