



PUBLIC DISCLOSURE

Date of Evaluation: JUNE 19, 2017

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

Name of Depository Institution: LIVERPOOL COMMUNITY BANK

Institution's Identification Number: 440110

Address: 104 NORTH FRONT STREET

LIVERPOOL, PENNSYLVANIA

**FEDERAL RESERVE BANK OF PHILADELPHIA
TEN INDEPENDENCE MALL
PHILADELPHIA, PENNSYLVANIA 19106**

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 the safe and sound operation of the institution. This evaluation is not, nor should it 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.

Table of Contents

INSTITUTION RATING.....1
 INSTITUTION’S CRA RATING: SATISFACTORY 1
 SCOPE OF EXAMINATION..... 1

DESCRIPTION OF INSTITUTION 2
 CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS 4
 FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES 7

FULL-SCOPE ASSESSMENT AREA8
 PERRY COUNTY ASSESSMENT AREA..... 8

FULL-SCOPE ASSESSMENT AREA22
 SNYDER-JUNIATA COUNTY ASSESSMENT AREA 22

CRA APPENDICES 35
 CRA APPENDIX A: GLOSSARY 36
 CRA APPENDIX B: HMDA LOAN DISTRIBUTION TABLES 39
 CRA APPENDIX C: SMALL BUSINESS LOAN DISTRIBUTION TABLES 50
 CRA APPENDIX D: ASSESSMENT AREA MAPS 53

INSTITUTION RATING

INSTITUTION'S CRA RATING: SATISFACTORY

- The loan-to-deposit ratio is more than reasonable given the bank's size, financial condition and assessment areas' credit needs.
- A majority of loans are in the bank's assessment areas.
- The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses and farms of different sizes, given the demographics of the assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- There were no substantiated CRA-related complaints.

SCOPE OF EXAMINATION

Liverpool Community Bank (Liverpool) was rated satisfactory at its previous CRA evaluation dated January 22, 2013 which was conducted using the Interagency Small Institution CRA Examination Procedures adopted by the Board of Governors. The current evaluation of Liverpool's CRA performance covers the period from January 23, 2013 through June 19, 2017, and also uses the Small Institution CRA Examination Procedures.

The CRA evaluation included an analysis of:

- the loan-to-deposit ratio;
- the volume of loans extended inside and outside the bank's assessment area;
- the extent of lending to borrowers of different incomes, including low- and moderate-income borrowers and businesses of different sizes;
- the geographic distribution of loans within the assessment area, including lending in low- and moderate-income census tracts; and
- the bank's response to CRA complaints.

The loan products evaluated consisted of:

- Home-purchase and home-improvement loans and the refinancing of such loans, collectively titled Home Mortgage Disclosure Act (HMDA) loans. The bank's HMDA loan data reviewed for purposes of this evaluation covered the period from January 1, 2012, through December 31, 2016. HMDA loan data for 2014 was not reported, as the bank was below the reporting asset threshold. Liverpool's HMDA loans were compared to the aggregate of all lenders in the bank's assessment areas reporting loans pursuant to HMDA in 2012, 2013, and 2015. Aggregate data for 2016 was not available as of the time of the CRA evaluation.

- A sample of small business loans originated by the bank. Though Liverpool is not a CRA reporter due to its asset size, a sample of CRA small business loan data drawn from 2014, 2015, and 2016 was utilized for evaluation purposes.

In determining the overall CRA rating, more weight was given to HMDA loans, due to the fact that they represent the largest portion of the bank's loan portfolio (82%).

For purposes of evaluating the geographic distribution of loans, census tracts are classified on the basis of 2010 U.S. Census data. The distribution of HMDA loans to borrowers of different income levels for years 2012, 2013, 2015 and 2016 is based upon annually-adjusted median family income data for each of those years, made available by the U.S. Department of Housing and Urban Development (HUD). All other demographic indices and statistics presented throughout this evaluation are based on 2010 Census data, unless otherwise noted.

To gain a better perspective on community credit needs, interviews were conducted with four community representatives during the course of the evaluation. Three community contacts focused on affordable housing, while one focused its efforts on economic development within the assessment area.

DESCRIPTION OF INSTITUTION

Liverpool is a state-chartered full-service community bank, operating one branch, located in Liverpool, Perry County, PA, in the Harrisburg-Carlisle metropolitan statistical area (Harrisburg-Carlisle MSA). Liverpool is a closely-held, independently-owned institution. The bank's principal shareholder is Juniata Valley Financial Corp. (a bank holding company) of Mifflintown, PA, with a 39% ownership stake.

Liverpool is a traditional community bank offering deposit and loan products through its single branch. The branch operates Monday through Saturday, with extended hours on Friday, as well as Saturday morning hours. The branch also operates an automated teller machine (ATM). Liverpool did not open or close any branches during the evaluation period.

Liverpool is a member of the Liberty ATM Alliance (Alliance), a network of seven community banks operating in central Pennsylvania. The Alliance allows for unlimited use of Liverpool's ATM, and up to five free ATM withdrawals per statement cycle using any Alliance ATM. Liverpool's membership in the Alliance provides over 30 additional locations where customers are able to obtain ATM withdrawal services at no cost. The alliance expands consumer access throughout seven counties (Centre, Clinton, Lycoming, Northumberland, Perry, Snyder and Union). While none of the Alliance ATMs are located in low-income census tracts, there are three located in moderate-income tracts.

Liverpool also accommodates its customers with alternative delivery methods which include online access, and 24-hour telephone banking. These services allow customers to transfer funds between accounts and obtain account balances. In addition, the bank offers BOSS free checking, a checking account with no minimum balance requirement and no monthly service charge. This checking account provides greater access to banking services for low- and moderate-income consumers.

SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017

As of March 31, 2017, Liverpool reported over \$48 million in assets, of which nearly \$33 million, or 68%, are loans. As mentioned previously, on a dollar-volume basis, residential mortgage loans (which include closed-end residential loans, open-end residential loans, and multi-family residential loans) account for 82% of the bank's loan portfolio.

The composition of the bank's loan portfolio is presented in the following table:

| LOANS AS OF 03/31/2017 | \$000 | % |
|---|-----------------|----------------|
| Commercial Mortgages | 1,356 | 4.1% |
| Commercial and Industrial Loans | 1,369 | 4.2% |
| Secured by Farmland | 710 | 2.2% |
| Secured by Residential Properties (Closed-end) | 24,043 | 73.3% |
| Secured by Residential Properties (Opened-end) | 2,746 | 8.4% |
| Construction & Land Development | 1,255 | 3.8% |
| Multifamily Residential Properties | 40 | 0.1% |
| Consumer Loans | 805 | 2.5% |
| Loans to finance agricultural production & other loans to farmers | 12 | 0.0% |
| States and Political Subdivisions | 41 | 0.1% |
| Other Loans | 420 | 1.3% |
| TOTAL | \$32,797 | 100.00% |

Source: March 31, 2017 Consolidated Report of Condition and Income, Schedule RC-C.

The bank's asset size and financial condition indicate that it has the ability to effectively meet the credit needs of its assessment areas. There are no legal or other impediments that would hamper the bank's ability to meet community credit needs.

DESCRIPTION OF ASSESSMENT AREA

For purposes of CRA, Liverpool has designated two assessment areas consisting of portions of three counties in Pennsylvania:

- Portions of Perry County, which is located in the Harrisburg-Carlisle MSA (Perry County Assessment Area); and
- Portions of Snyder and Juniata Counties, located in the Selinsgrove, PA Metropolitan Statistical Area (Snyder-Juniata County Assessment Area)

Full-scope reviews were performed in both of Liverpool's assessment areas; however, for purposes of assessing overall performance, greater weight was given to the Perry County assessment area. A substantial majority of the bank's lending and operations are located in the Perry County assessment area, including the bank's branch, deposit and lending activity.

The bank's assessment areas comply with the requirements of CRA, and do not arbitrarily exclude low- or moderate-income census tracts.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LOAN-TO-DEPOSIT RATIO

A financial institution's loan-to-deposit ratio compares the institution's net loan balances outstanding to its total deposits outstanding. The ratio is a measure of an institution's lending volume relative to its capacity to lend, and is derived by adding the quarterly loan-to-deposit ratios for a given period and dividing the total by the number of quarters within the period.

Liverpool's loan-to-deposit ratio is more than reasonable, given the bank's asset size, financial condition and assessment area credit needs.

The bank has an average ratio of 90% over the past 21 consecutive quarters of operation. Liverpool's loan-to-deposit ratio has increased since the previous CRA evaluation, when the average ratio measured 87%. Further, Liverpool's current ratio is significantly above its peers, whose average loan-to-deposit ratio measures 79%. The peer ratio is based on five other financial institutions within the bank's two assessment areas.

The table on the following page shows Liverpool's quarterly loan-to-deposit ratios for the 21-quarter period since the last CRA evaluation, as compared to its peer group's ratios.

SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017

| Quarterly Loan-to-Deposit Ratios | | | | |
|----------------------------------|-----------------------------|----------------------------------|------------------|-----------------------|
| As of Date | Net Loans (\$ Thousands) | Total Deposits (\$ Thousands) | LTD Ratio (%) | Peer LTD Ratio (%) |
| 03/31/2017 | \$32,390 | \$38,278 | 84.6% | 84.1% |
| 12/31/2016 | \$32,951 | \$37,374 | 88.2% | 83.0% |
| 09/30/2016 | \$34,067 | \$35,362 | 96.3% | 81.6% |
| 06/30/2016 | \$33,333 | \$34,890 | 95.5% | 82.3% |
| 03/31/2016 | \$33,521 | \$35,708 | 93.9% | 83.5% |
| 12/31/2015 | \$33,214 | \$34,949 | 95.0% | 85.4% |
| 09/30/2015 | \$33,417 | \$35,469 | 94.2% | 83.6% |
| 06/30/2015 | \$33,262 | \$34,657 | 96.0% | 82.6% |
| 03/31/2015 | \$32,297 | \$35,075 | 92.1% | 81.3% |
| 12/31/2014 | \$32,670 | \$35,038 | 93.2% | 79.9% |
| 09/30/2014 | \$32,273 | \$34,622 | 93.2% | 78.8% |
| 06/30/2014 | \$31,910 | \$34,416 | 92.7% | 77.5% |
| 03/31/2014 | \$30,545 | \$34,343 | 88.9% | 76.5% |
| 12/31/2013 | \$30,502 | \$33,908 | 90.0% | 76.4% |
| 09/30/2013 | \$30,434 | \$35,029 | 86.9% | 76.5% |
| 06/30/2013 | \$30,746 | \$36,209 | 84.9% | 75.4% |
| 03/31/2013 | \$30,498 | \$35,826 | 85.1% | 75.1% |
| 12/31/2012 | \$30,521 | \$35,680 | 85.5% | 74.1% |
| 09/30/2012 | \$30,908 | \$36,592 | 84.5% | 75.1% |
| 06/30/2012 | \$31,655 | \$37,280 | 84.9% | 74.1% |
| 03/31/2012 | \$32,273 | \$36,811 | 87.7% | 74.7% |
| LTD- 21 Qtr. Average | | | 90.2% | 79.1% |

Bank lending levels reflect reasonable responsiveness to assessment area credit needs. As of March 31, 2017, net loans represented 67% of total assets, compared to 70% of assets at Liverpool's previous CRA evaluation.

ASSESSMENT AREA CONCENRATION

Liverpool's home mortgage lending was analyzed to determine the volume of loans extended inside and outside the bank's assessment areas, as delineated for purposes of the CRA. The table on the following page shows the distribution of lending inside and outside the bank's assessment areas, indicating that a majority of Liverpool's loans and other lending-related activities are in the assessment area.

SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017

More specifically, 80% of the total number of HMDA loans reported during the evaluation period, and 71% of the aggregate dollar amount of HMDA loans reported were extended in the bank’s assessment areas. With respect to business loans, 68% by number, and 43% by dollar volume were made within the bank’s assessment areas. When considering all loan types, Liverpool made 79% of its loans by number, and 70% by dollar amount, within its two assessment areas.

The table below shows the distribution of lending inside and outside the bank’s assessment areas.

| Liverpool Community Bank Lending Inside and Outside the Assessment Area | | | | | | | | |
|--|------------|-------------|-----------------|-------------|-----------|-------------|----------------|-------------|
| Loan Types | Inside | | | | Outside | | | |
| | # | % | \$(000s) | % | # | % | \$(000s) | % |
| Home Improvement | 47 | 82.5 | \$1,130 | 51.8 | 10 | 17.5 | \$1,051 | 48.2 |
| Home Purchase - Conventional | 74 | 69.2 | \$9,632 | 63.3 | 33 | 30.8 | \$5,594 | 36.7 |
| Multi – Family Housing | 1 | 100 | \$240 | 100 | 0 | 0 | \$0 | 0 |
| Refinancing | 103 | 88.8 | \$10,002 | 84.9 | 13 | 11.2 | \$1,783 | 15.1 |
| Total HMDA related | 225 | 80.1 | \$21,004 | 71.4 | 56 | 19.9 | \$8,428 | 28.6 |
| Small Business | 19 | 67.9 | \$659 | 43.2 | 9 | 32.1 | \$865 | 56.8 |
| Total Small Business related | 19 | 67.9 | \$659 | 43.2 | 9 | 32.1 | \$865 | 56.8 |
| Small Farm | 2 | 100 | \$205 | 100 | 0 | 0 | \$0 | 0 |
| Total Small Farm related | 2 | 100 | \$205 | 100 | 0 | 0 | \$0 | 0 |
| TOTAL LOANS | 246 | 79.1 | \$21,868 | 70.2 | 65 | 20.9 | \$9,293 | 29.8 |

BORROWER DISTRIBUTION OF LENDING

The distribution of Liverpool’s home-mortgage loans among borrowers of different income levels, including low- and moderate-income borrowers is reasonable. Small business lending was not included in the borrower distribution analysis, due to the low volume of small business loans within the bank’s assessment areas.

GEOGRAPHIC DISTRIBUTION OF LENDING

Liverpool’s distribution of home-mortgage loans reflects reasonable penetration throughout the assessment areas. As with borrower distribution, the geographic distribution of small business loans was not included in the analysis, due to low volume. Further, a geographic distribution analysis was not performed in the Snyder-Juniata County Assessment Area, since that assessment area had no low- or moderate-income census tracts during the time period under evaluation.

RESPONSE TO SUBSTANTIATED COMPLAINTS

No CRA complaints were filed with the bank or the Federal Reserve Bank of Philadelphia during the evaluation period.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES

Liverpool is in compliance with the substantive provisions of anti-discrimination laws and regulations. No evidence of discriminatory or other illegal credit practices, inconsistent with helping to meet community credit needs, was identified.

FULL-SCOPE ASSESSMENT AREA

PERRY COUNTY ASSESSMENT AREA

DESCRIPTION OF INSTITUTION'S OPERATIONS

According to 2010 Census data, the Perry County assessment area consists of five census tracts, two of which are designated as moderate-income, and three of which are designated as middle-income. There are no low-income or upper-income census tracts within the Perry County Assessment Area.

Liverpool's sole branch location is in a middle-income census tract in Liverpool Borough, in far northeastern Perry County. The moderate-income tracts are located on the opposite side of Perry County, in the townships of Penn and Juniata, approximately 35 miles from Liverpool's branch.

Liverpool's CRA performance in this assessment area was evaluated in terms of the demographic and economic context in which the bank operates. According to the Federal Deposit Insurance Corporation's (FDIC) Summary of Deposits report as of June 30, 2016, there are eight depository institutions operating in Perry County. These institutions collectively operate 23 branches and maintain a total of \$736 million in deposits. Liverpool ranks eighth among those depository institutions with \$35 million in deposits, or nearly 5% of the deposit market share. The Bank of Landisburg ranks first in Perry County with 29% of deposits. First National Bank of Mifflintown ranked second with 21%, and Riverview Bank ranked third with 16% market share.

Liverpool's home-mortgage loans were compared to the aggregate of all lenders in the market reporting real estate loans pursuant to HMDA. These data are reported annually, and the most recent year for which data is available is 2015. According to 2015 aggregate HMDA data, 540 home-mortgage loans were originated by 98 institutions operating in Perry County. Members 1st Federal Credit Union was ranked first, with 11% of the market. Liverpool ranked second with just under 8% market share. Two other local banks were also ranked among the top lenders in Perry County: First National Bank of Mifflintown, ranked third with a 7% market share; and the Bank of Landisburg, based in Perry County, ranked fourth with just under 7% of the market.

As mentioned previously, Liverpool is not a CRA small business loan reporter, due to its asset size. Consequently, the bank's performance is not directly compared to peer lenders in the evaluation. Data for all small business reporters is provided for context only. According to 2015 aggregate data, a total of 234 small business loans were originated by 31 lenders. PNC Bank, N.A. ranked first with 13% of the market, followed by Capital One Bank USA, N.A. (12%), and CitiBank, N.A. (10%).

ECONOMIC CHARACTERISTICS

Perry County, along with Dauphin and Cumberland Counties comprise the Harrisburg-Carlisle MSA. Although only a portion of Perry County comprises Liverpool's assessment area, its close proximity to the state capitol in the city of Harrisburg is important to the area's economy.

Moody’s Analytics Précis Report (Précis) shows that state government is a stable influence on the MSA, though the area’s double-digit job growth in transportation and warehousing from 2015 has slowed. More recently, logistics firms are still expanding, and in the state capital, a more harmonious budget process has helped the economic outlook of the area.

According to Précis, economic strengths of the Harrisburg-Carlisle MSA include a central location in a state with strong transportation and distribution assets, and relatively low living costs for a large Northeast metro area. Weaknesses include a shrinking industrial base, an aging infrastructure, and the long-term stigma associated with distressed-city status under Pennsylvania Act 47.

According to a county-level report by the Pennsylvania Department of Labor and Industry¹, Perry County is one of the most rural counties in the state, and agriculture is a major part of the local economy. The largest employers inside Perry County include H. E. Rohrer, Inc. (transportation and warehousing company), State Government and West Perry School District.

Information about community needs and economic conditions was gleaned from interviews with local community organizations. Contacts identified a need for increased funding for affordable housing for seniors and the disabled in Perry County. Likewise, community contacts also identified needs for homeownership and credit counseling, and for low-cost savings and checking accounts to reach unbanked and underbanked low- and moderate-income individuals in Perry County. Such information was supplemented with demographic and economic data pertinent to the assessment area.

The unemployment rates for Perry County for 2012 through 2016 were higher than the unemployment rates for the Harrisburg-Carlisle MSA, but lower than the state, as detailed in the table below.

| Perry County Assessment Area UNEMPLOYMENT RATES* | | | | | |
|---|------------------------|------------------------|------------------------|------------------------|------------------------|
| Geographical Area | Annual 2016 | Annual 2015 | Annual 2014 | Annual 2013 | Annual 2012 |
| Perry County | 4.7% | 4.5% | 5.1% | 6.5% | 7.3% |
| Harrisburg-Carlisle MSA | 4.5% | 4.3% | 4.9% | 6.3% | 6.9% |
| Pennsylvania | 5.4% | 5.3% | 5.8% | 7.4% | 7.8% |
| United States | 4.9% | 5.3% | 6.2% | 7.4% | 8.1% |

Source: Bureau of Labor Statistics

***Unemployment Rates not seasonally-adjusted**

HOUSING

The distribution of owner-occupied housing located within designated census tracts is used as a proxy to estimate demand for home-mortgage credit within such tracts. According to 2010 Census data, the Perry County Assessment Area contains 9,941 housing units, of which 71% are owner-occupied, 20% are rental units, and 9% are vacant. Of the assessment area’s 7,078 owner-occupied units, 39% are located in moderate-income tracts, and 61% are in middle-income tracts.

¹ PA Department of Labor & Industry Center for Workforce Information & Analysis- www.workstats.dii.pa.gov

Single-family units comprise 77% of the total housing units in the assessment area, while two-to-four family units account for 5%, multifamily units comprise 7%, and mobile homes comprise 11% of the housing stock. The median age of the housing stock in the assessment area is 42 years, making it considerably younger than the median age of 50 years for the state.

According to 2010 Census Data, the median housing value in the assessment area was \$135,839, which was lower than the state median housing value of \$159,300. The median housing value in the moderate-income tracts is \$123,244, compared to \$144,618 in the middle-income census tracts. Median rent within the assessment area, including applicable utilities, is \$606 per month, whereas the state’s median rent is higher, at \$739 per month.

BORROWER INCOME DATA

The percentage of low- and moderate-income families is used as a proxy to estimate demand for home mortgage lending among low- and moderate-income borrowers in the assessment area. Of the 6,334 families in the assessment area, nearly 22% are low-income, 23% are moderate-income, 25% are middle-income, and 31% are upper-income. Families living below the poverty level represented 7% of total families in the assessment area, which is below the statewide poverty level of nearly 9%.

For purposes of evaluating the distribution of loans to borrowers of different income levels, incomes were classified based upon annually adjusted median family income data made available by the Federal Financial Institutions Examination Council (FFIEC). According to 2010 Census data, the median family income for the bank's assessment area was \$61,308, which was comparable to Perry County at \$61,221, and notably less than the Harrisburg-Carlisle MSA, at \$69,389, and the state of Pennsylvania, at \$63,364. The FFIEC reported that the 2016 HUD-adjusted median family income for the Harrisburg-Carlisle MSA is \$72,500, and that the state level is \$56,000.

The HUD-adjusted median family income for the Harrisburg-Carlisle MSA for the years 2012, 2013, 2014, 2015 and 2016 are listed in the table below, and are categorized by the dollar amounts recognized as low-, moderate-, middle- and upper-income.

| Year | HUD-Adjusted Median Family Income | Low Income (<50%) | Moderate-Income (50% - less than 80%) | Middle-Income (80% - less than 120%) | Upper-Income (120% or Greater) |
|------|-----------------------------------|--------------------|---------------------------------------|--------------------------------------|--------------------------------|
| 2012 | \$73,500 | Less than \$36,750 | \$36,750 - \$58,799 | \$58,800 - \$88,199 | \$88,200 or more |
| 2013 | \$70,800 | Less than \$35,400 | \$35,400 - \$56,639 | \$56,640 - \$84,959 | \$84,960 or more |
| 2014 | \$71,500 | Less than \$35,750 | \$35,750 - \$57,199 | \$57,200 - \$85,799 | \$85,800 or more |
| 2015 | \$71,900 | Less than \$35,950 | \$35,950 - \$57,519 | \$57,520 - \$86,279 | \$86,280 or more |
| 2016 | \$72,500 | Less than \$36,250 | \$36,250 - \$57,999 | \$58,000 - \$86,999 | \$87,000 or more |

GEOGRAPHIC BUSINESS DATA

The percentage of businesses located within designated census tracts is used as a proxy to estimate demand for small business and small farm credit within such census tracts. Based on 2016 business data provided by Dun and Bradstreet, 45% of businesses were located in moderate-income tracts in the bank's assessment area. The majority of businesses were located in middle-income tracts (55%). There were no low- or upper-income tracts in the assessment area as of the 2010 census. Similar distributions were noted in Dun and Bradstreet data from 2012 through 2015, as indicated in the assessment area demographics in the tables on the following pages.

SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017

| Liverpool Community Bank Assessment Area Demographics Perry County (portion Harrisburg-Carlisle MSA) 2012 | | | | | | | | |
|--|---------------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 1,360 | 21.5 |
| Moderate-income | 2 | 40 | 2,737 | 43.2 | 325 | 11.9 | 1,437 | 22.7 |
| Middle-income | 3 | 60 | 3,597 | 56.8 | 141 | 3.9 | 1,585 | 25 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 1,952 | 30.8 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 5 | 100.0 | 6,334 | 100.0 | 466 | 7.4 | 6,334 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | # | # | % | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 4,415 | 2,758 | 39 | 62.5 | 1,355 | 30.7 | 302 | 6.8 |
| Middle-income | 5,526 | 4,320 | 61 | 78.2 | 643 | 11.6 | 563 | 10.2 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 9,941 | 7,078 | 100.0 | 71.2 | 1,998 | 20.1 | 865 | 8.7 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 496 | 48.6 | 457 | 48.8 | 17 | 41.5 | 22 | 51.2 |
| Middle-income | 524 | 51.4 | 479 | 51.2 | 24 | 58.5 | 21 | 48.8 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 1,020 | 100.0 | 936 | 100.0 | 41 | 100.0 | 43 | 100.0 |
| | Percentage of Total Businesses: | | | 91.8 | | 4.0 | | 4.2 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 35 | 31.5 | 35 | 31.5 | 0 | 0 | 0 | 0 |
| Middle-income | 76 | 68.5 | 76 | 68.5 | 0 | 0 | 0 | 0 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 111 | 100.0 | 111 | 100.0 | 0 | .0 | 0 | .0 |
| | Percentage of Total Farms: | | | 100.0 | | .0 | | .0 |

SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017

| Liverpool Community Bank Assessment Area Demographics Perry County (portion Harrisburg-Carlisle MSA) 2013 | | | | | | | | |
|--|---------------------------------|------------------------------------|--------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 1,360 | 21.5 |
| Moderate-income | 2 | 40 | 2,737 | 43.2 | 325 | 11.9 | 1,437 | 22.7 |
| Middle-income | 3 | 60 | 3,597 | 56.8 | 141 | 3.9 | 1,585 | 25 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 1,952 | 30.8 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 5 | 100.0 | 6,334 | 100.0 | 466 | 7.4 | 6,334 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | # | # | % | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 4,415 | 2,758 | 39 | 62.5 | 1,355 | 30.7 | 302 | 6.8 |
| Middle-income | 5,526 | 4,320 | 61 | 78.2 | 643 | 11.6 | 563 | 10.2 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 9,941 | 7,078 | 100.0 | 71.2 | 1,998 | 20.1 | 865 | 8.7 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 434 | 47.9 | 397 | 47.9 | 17 | 45.9 | 20 | 48.8 |
| Middle-income | 472 | 52.1 | 431 | 52.1 | 20 | 54.1 | 21 | 51.2 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 906 | 100.0 | 828 | 100.0 | 37 | 100.0 | 41 | 100.0 |
| | Percentage of Total Businesses: | | | 91.4 | | 4.1 | | 4.5 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 32 | 30.8 | 32 | 30.8 | 0 | 0 | 0 | 0 |
| Middle-income | 72 | 69.2 | 72 | 69.2 | 0 | 0 | 0 | 0 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 104 | 100.0 | 104 | 100.0 | 0 | .0 | 0 | .0 |
| | Percentage of Total Farms: | | | 100.0 | | .0 | | .0 |

SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017

| Liverpool Community Bank Assessment Area Demographics Perry County (portion Harrisburg-Carlisle MSA) 2014 | | | | | | | | |
|--|---------------------------------|------------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 1,360 | 21.5 |
| Moderate-income | 2 | 40 | 2,737 | 43.2 | 325 | 11.9 | 1,437 | 22.7 |
| Middle-income | 3 | 60 | 3,597 | 56.8 | 141 | 3.9 | 1,585 | 25 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 1,952 | 30.8 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 5 | 100.0 | 6,334 | 100.0 | 466 | 7.4 | 6,334 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | # | # | % | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 4,415 | 2,758 | 39 | 62.5 | 1,355 | 30.7 | 302 | 6.8 |
| Middle-income | 5,526 | 4,320 | 61 | 78.2 | 643 | 11.6 | 563 | 10.2 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 9,941 | 7,078 | 100.0 | 71.2 | 1,998 | 20.1 | 865 | 8.7 |
| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 401 | 48 | 364 | 48.1 | 18 | 48.6 | 19 | 44.2 |
| Middle-income | 435 | 52 | 392 | 51.9 | 19 | 51.4 | 24 | 55.8 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 836 | 100.0 | 756 | 100.0 | 37 | 100.0 | 49 | 100.0 |
| | Percentage of Total Businesses: | | | 90.4 | | 4.4 | | 5.1 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 28 | 30.8 | 28 | 30.8 | 0 | 0 | 0 | 0 |
| Middle-income | 63 | 69.2 | 63 | 69.2 | 0 | 0 | 0 | 0 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 91 | 100.0 | 91 | 100.0 | 0 | .0 | 0 | .0 |
| | Percentage of Total Farms: | | | 100.0 | | .0 | | .0 |

SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017

| Liverpool Community Bank Assessment Area Demographics Perry County (portion Harrisburg-Carlisle MSA) 2015 | | | | | | | | |
|--|---------------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 1,360 | 21.5 |
| Moderate-income | 2 | 40 | 2,737 | 43.2 | 325 | 11.9 | 1,437 | 22.7 |
| Middle-income | 3 | 60 | 3,597 | 56.8 | 141 | 3.9 | 1,585 | 25 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 1,952 | 30.8 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 5 | 100.0 | 6,334 | 100.0 | 466 | 7.4 | 6,334 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | # | # | % | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 4,415 | 2,758 | 39 | 62.5 | 1,355 | 30.7 | 302 | 6.8 |
| Middle-income | 5,526 | 4,320 | 61 | 78.2 | 643 | 11.6 | 563 | 10.2 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 9,941 | 7,078 | 100.0 | 71.2 | 1,998 | 20.1 | 865 | 8.7 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 402 | 45.8 | 372 | 45.7 | 20 | 50 | 10 | 43.5 |
| Middle-income | 475 | 54.2 | 442 | 54.3 | 20 | 50 | 13 | 56.5 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 877 | 100.0 | 814 | 100.0 | 40 | 100.0 | 23 | 100.0 |
| | Percentage of Total Businesses: | | | 92.8 | | 4.6 | | 2.6 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 23 | 29.5 | 23 | 29.5 | 0 | 0 | 0 | 0 |
| Middle-income | 55 | 70.5 | 55 | 70.5 | 0 | 0 | 0 | 0 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 78 | 100.0 | 78 | 100.0 | 0 | .0 | 0 | .0 |
| | Percentage of Total Farms: | | | 100.0 | | .0 | | .0 |

SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017

| Liverpool Community Bank Assessment Area Demographics Perry County (portion Harrisburg-Carlisle MSA) 2016 | | | | | | | | |
|--|---------------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 1,360 | 21.5 |
| Moderate-income | 2 | 40 | 2,737 | 43.2 | 325 | 11.9 | 1,437 | 22.7 |
| Middle-income | 3 | 60 | 3,597 | 56.8 | 141 | 3.9 | 1,585 | 25 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 1,952 | 30.8 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 5 | 100.0 | 6,334 | 100.0 | 466 | 7.4 | 6,334 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | # | # | % | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 4,415 | 2,758 | 39 | 62.5 | 1,355 | 30.7 | 302 | 6.8 |
| Middle-income | 5,526 | 4,320 | 61 | 78.2 | 643 | 11.6 | 563 | 10.2 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 9,941 | 7,078 | 100.0 | 71.2 | 1,998 | 20.1 | 865 | 8.7 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 359 | 45.2 | 328 | 45.2 | 21 | 46.7 | 10 | 41.7 |
| Middle-income | 435 | 54.8 | 397 | 54.8 | 24 | 53.3 | 14 | 58.3 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 794 | 100.0 | 725 | 100.0 | 45 | 100.0 | 24 | 100.0 |
| | Percentage of Total Businesses: | | | 91.3 | | 5.7 | | 3.0 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 20 | 30.3 | 20 | 30.3 | 0 | 0 | 0 | 0 |
| Middle-income | 46 | 69.7 | 46 | 69.7 | 0 | 0 | 0 | 0 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 66 | 100.0 | 66 | 100.0 | 0 | .0 | 0 | .0 |
| | Percentage of Total Farms: | | | 100.0 | | .0 | | .0 |

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Borrower Distribution of Loans

Given the assessment area's demographic and economic characteristics, the distribution of borrowers reflects reasonable penetration among businesses of different sizes, including small businesses, and individuals of different income levels, including low- and moderate-income individuals.

Small Business Lending

Liverpool's small business lending in the Perry County Assessment Area was very limited. From 2012 through 2016, Liverpool made only thirteen small business loans in the assessment area. Due to the low volume of loans, the bank's small business lending was not considered as a part of the borrower distribution analysis, as results would not have a discernible effect on performance. The bank's small business lending data is contained in Appendix C.

Home Mortgage Lending

Liverpool's distribution of home-mortgage loans among borrowers of different income levels, including low- and moderate-income borrowers is reasonable.

For purposes of evaluating the distribution of home-mortgage loans to borrowers of different income levels, the respective percentages of low- and moderate-income families in the assessment area are used as proxies to estimate demand for home-mortgage credit. As noted previously, 2010 Census data indicate that 22% of families in the assessment area are categorized as low-income, and 23% are categorized as moderate-income. In general, the higher the percentages of low- and moderate-income families in the assessment area, the greater the demand for credit to those families within the assessment area.

The table below presents Liverpool's HMDA loan distribution for 2012 through 2016, in comparison with the applicable proxy, and aggregate lending levels in the assessment area.

| Liverpool Community Bank Perry County Assessment Area Distribution of HMDA Loans by Borrower Income Level | | | | | | | |
|---|---|-----------------------|---------------------|-----------------------|---------------------|-----------------------|---------------------|
| Income Level | % Families by Family Income Level (2010 Census) | 2012 | | 2013 | | 2014 | |
| | | % Liverpool's Lending | % Aggregate Lending | % Liverpool's Lending | % Aggregate Lending | % Liverpool's Lending | % Aggregate Lending |
| Low | 21.5 | 24.4 | 11.4 | 8.9 | 12.6 | N/A | 10.0 |
| Moderate | 22.7 | 19.5 | 25.1 | 28.9 | 27.3 | N/A | 26.9 |
| Middle | 25.0 | 29.3 | 28.2 | 24.4 | 23.2 | N/A | 25.7 |
| Upper | 30.8 | 22.0 | 22.0 | 37.8 | 25.7 | N/A | 22.1 |
| Unknown | 0.0 | 4.9 | 13.4 | 0.0 | 11.2 | N/A | 15.3 |
| Total | 100 | 100 | 100 | 100 | 100 | N/A | 100 |

SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017

| Liverpool Community Bank Perry County Assessment Area Distribution of HMDA Loans by Borrower Income Level | | | | |
|---|-----------------------------|---------------------------|-----------------------------|---------------------------|
| Income Level | 2015 | | 2016 | |
| | % Liverpool's Lending | % Aggregate Lending | % Liverpool's Lending | % Aggregate Lending |
| Low | 9.3 | 8.9 | 0.0 | N/A |
| Moderate | 32.6 | 22.4 | 24.0 | N/A |
| Middle | 30.2 | 30.2 | 44.0 | N/A |
| Upper | 25.6 | 24.6 | 32.0 | N/A |
| Unknown | 2.3 | 13.9 | 0.0 | N/A |
| Total | 100 | 100 | 100 | N/A |

Lending to Low-Income Borrowers

For the period under review, Liverpool’s lending to low-income borrowers was reasonable.

In assessing the level of the bank's lending among low-income borrowers, the evaluation takes into consideration that the home-mortgage credit needs of low-income individuals and families can be a challenge to address through conventional loan products, presenting a significant obstacle to homeownership.

Liverpool’s lending in 2012 to low-income borrowers was excellent. In 2012, Liverpool originated 24% of its HMDA-reportable loans to low-income borrowers, compared to the proxy of low-income families (22%). By comparison, aggregate data show that 11% of all HMDA loans in the assessment area were originated to low-income borrowers in 2012. By product type, Liverpool originated 39% of home-purchase loans, 26% of refinance loans, and no home-improvement or multifamily loans to low-income borrowers. Aggregate lenders originated 17% of home-purchase loans, 10% of refinance and home improvement loans, and no multifamily loans to low-income borrowers.

Liverpool’s lending in 2013 to low-income borrowers was poor. In 2013, Liverpool originated 9% of its HMDA-reportable loans to low-income borrowers, compared to the proxy of 22%, and aggregate level of nearly 13%. By product type, Liverpool originated 5% of refinance loans, 30% of home improvement loans, and no home-purchase or multifamily loans to low-income borrowers in 2013.

Liverpool did not report HMDA data in 2014, and therefore data for this year is not evaluated.

Liverpool’s lending in 2015 to low-income borrowers was reasonable. In 2015, Liverpool originated 9% of its HMDA loans to low-income borrowers, compared to proxy (22%). Aggregate lenders had similar performance, with 9% of loans to low-income borrowers. By product type, Liverpool made 6% of home-purchase loans, 19% of refinance loans, and no home improvement or multifamily loans to low-income borrowers in 2015. Aggregate lenders originated 11% of home-purchase loans, 6% of refinance loans, 11% of home improvement loans, and no multifamily loans to low-income borrowers.

Liverpool's lending in 2016 to low-income borrowers was very poor. In 2016, Liverpool originated none of its HMDA-reportable loans to low-income borrowers, compared to 22% of the assessment area families categorized as low-income. Aggregate HMDA data for 2016 was not available for comparison at the time of the evaluation.

Lending to Moderate-Income Borrowers

For the period under review, the bank's lending to moderate-income borrowers was reasonable.

Liverpool's level of HMDA lending to moderate-income borrowers was higher than its lending levels to low-income borrowers. The bank originated 8 HMDA loans to moderate-income borrowers in 2012, 13 loans in 2013, 14 loans in 2015, and 6 loans in 2016.

Liverpool's lending in 2012 to moderate-income borrowers was reasonable. In 2012, Liverpool originated 20% of its HMDA-reportable loans to moderate-income borrowers, compared to the proxy of 23% of moderate-income families. Aggregate HMDA lenders outperformed Liverpool, making 25% of HMDA loans to moderate-income borrowers in 2012. By product type, Liverpool made 31% of home-purchase loans, 11% of refinance loans, and 22% of home improvement loans to moderate-income borrowers in 2012. The bank did not originate any multifamily loans. Aggregate lenders originated 30% of home-purchase, 22% of refinance, 31% of home improvement loans, and no multifamily loans to moderate-income borrowers.

Liverpool's lending in 2013 to moderate-income borrowers was excellent. In 2013, Liverpool originated 29% of its HMDA loans to moderate-income borrowers, compared to a proxy of 23%, and an aggregate level of 27% of HMDA loans to moderate-income borrowers. By product type, 21% of Liverpool's home-purchase loans, 38% of refinance loans, and 20% of home improvement loans were made to moderate-income borrowers. The bank did not originate any multifamily loans in 2013.

Liverpool did not report HMDA data in 2014, and therefore data for this year is not evaluated.

Liverpool's lending in 2015 to moderate-income borrowers was excellent. In 2015, Liverpool originated 33% of its HMDA loans to moderate-income borrowers, compared to a proxy of 23%, and aggregate lending level of 22% of HMDA loans to moderate-income borrowers. In 2015, Liverpool made 29% of home-purchase loans, 38% of refinance loans, and 33% of its home improvement loans to moderate-income borrowers. The bank did not make any multifamily loans to moderate-income borrowers in 2015. Aggregate lenders originated 27% of home-purchase loans, 20% of refinance loans, 18% of home improvement loans, and no multifamily loans to moderate-income borrowers.

Liverpool's lending in 2016 to moderate-income borrowers was reasonable. Though lending to moderate-income borrowers was limited in 2016 (a total of six loans), 24% of HMDA loans were made to moderate-income borrowers, compared to a proxy of 23%. Aggregate data for 2016 was not available for comparison at the time of the evaluation.

GEOGRAPHIC DISTRIBUTION OF LENDING

Given the assessment area’s demographic and economic characteristics, the geographic distribution of lending reflects reasonable dispersion across the assessment area.

Small Business Lending

Liverpool’s small business lending in the Perry County Assessment Area was very limited. From 2012 through 2016, Liverpool made only thirteen small business loans in the assessment area. Due to the small volume of loans, the bank’s small business lending was not considered as a part of the geographic distribution analysis, as results would not have had a discernible effect on performance. The bank’s small business lending data is contained in Appendix C.

Home Mortgage Lending

Liverpool’s geographic distribution of home mortgage loans reflect reasonable dispersion throughout the assessment area, taking into consideration the bank’s business strategy and the assessment area’s demographics and economic characteristics.

As previously noted, the percentage of owner-occupied housing units contained within a census tract is used as a proxy to estimate demand for residential-mortgage lending within such tracts. Generally, the higher the level of owner-occupied units within a census tract, the greater the demand for home mortgage credit in the tract.

The table below presents Liverpool’s geographic distribution of HMDA loans for 2012 through 2016, in comparison with the proxy of owner-occupied units, and aggregate lending levels in the assessment area.

| Liverpool Community Bank Perry County Assessment Area Geographic Distribution of HMDA Loans | | | | | | | |
|---|--|-----------------------|---------------------|-----------------------|---------------------|-----------------------|---------------------|
| Income Level | % Owner-Occupied Housing Units (2010 Census) | 2012 | | 2013 | | 2014 | |
| | | % Liverpool's Lending | % Aggregate Lending | % Liverpool's Lending | % Aggregate Lending | % Liverpool's Lending | % Aggregate Lending |
| | | Low | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Moderate | 39.0 | 7.0 | 35.3 | 8.9 | 41.1 | N/A | 44.4 |
| Middle | 61.0 | 92.7 | 64.7 | 91.1 | 58.9 | N/A | 55.6 |
| Upper | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | N/A | 0.0 |
| Unknown | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | N/A | 0.0 |
| Total | 100 | 100 | 100 | 100 | 100 | N/A | 100 |

| Liverpool Community Bank Perry County Assessment Area Geographic Distribution of HMDA Loans | | | | |
|---|-----------------------------|---------------------------|-----------------------------|---------------------------|
| Income Level | 2015 | | 2016 | |
| | % Liverpool's Lending | % Aggregate Lending | % Liverpool's Lending | % Aggregate Lending |
| Low | 0.0 | 0.0 | 0.0 | N/A |
| Moderate | 27.9 | 42.4 | 24.0 | N/A |
| Middle | 72.1 | 57.6 | 76.0 | N/A |
| Upper | 0.0 | 0.0 | 0.0 | N/A |
| Unknown | 0.0 | 0.0 | 0.0 | N/A |
| Total | 100 | 100 | 100 | N/A |

Lending in Low-Income Census Tracts

There were no low-income census tracts in the Perry County Assessment Area between 2012 and 2016, so this factor was not considered in the evaluation.

Lending in Moderate-Income Census Tracts

Liverpool's overall HMDA lending in moderate-income tracts was considered reasonable.

Liverpool's lending in moderate-income census tracts in 2012 was considered poor. Liverpool originated 41 HMDA-reportable loans in its assessment area, aggregating \$3.6 million. The bank originated 7% of these loans (3 loans) in moderate-income census tracts which was significantly below both the applicable proxy of 39%, and the aggregate lending level of 35%.

Liverpool's lending in moderate-income census tracts in 2013 was considered poor. Liverpool originated 45 HMDA-reportable loans in its assessment area, aggregating \$4.3 million. The bank originated 9% of these loans (4 loans) in moderate-income census tracts, which was significantly below both the applicable proxy (39%), and the aggregate lending level of 41%.

HMDA lending was not reported in 2014, and therefore data for this year is not evaluated.

Liverpool's lending in moderate-income census tracts in 2015 was considered reasonable. Liverpool originated 43 HMDA-reportable loans in its assessment area, aggregating \$3.9 million. The bank originated 28% (12 loans) of these loans in moderate-income census tracts which was below both the applicable proxy (39%), and aggregate lending level of 41%.

Liverpool's lending in moderate-income census tracts in 2016 was considered reasonable. Liverpool originated 25 HMDA-reportable loans in its assessment area, aggregating \$2.7 million. The bank originated 24% of these loans (6 loans) in moderate-income census tracts which was below the applicable proxy (39%). Aggregate HMDA lending data was not available at the start of the CRA evaluation for comparison in 2016.

FULL-SCOPE ASSESSMENT AREA

SNYDER-JUNIATA COUNTY ASSESSMENT AREA

DESCRIPTION OF INSTITUTION'S OPERATIONS

According to 2010 Census data, the Snyder-Juniata County Assessment Area consisted of five census tracts, all five designated as middle-income tracts. Three of these tracts were in Snyder County, with the remaining two middle-income tracts located in Juniata County.

In 2014, the United States Office of Management and Budget (OMB) released changes to the income levels in Juniata County. As a result of the OMB changes, census tract income levels shifted in data years 2014 through 2016. For data years 2014 through 2016, four of the five census tracts in the Snyder-Juniata County Assessment Area were middle-income tracts, while the other was an upper-income census tract. There were no low- or moderate-income census tracts during this time period.

Liverpool's CRA performance in this assessment area was evaluated in terms of the demographic and economic context in which the bank operates. According to the FDIC Summary of Deposits report as of June 30, 2016, there are ten depository institutions operating in the Snyder-Juniata County Assessment Area. These institutions collectively operate 30 branches, and maintain a total of over \$1 billion in deposits. Although Liverpool does not operate branches in either of these counties, its branch in Perry County is proximate to Juniata County's eastern border, and Snyder County's southern border. The First National Bank of Mifflintown, the Northumberland National Bank, and Swineford National Bank were ranked first, second and third in deposit share (21%, 19% and 16% deposit market share, respectively).

Liverpool's home-mortgage loans were compared to the aggregate of all lenders in the market reporting real estate loans pursuant to HMDA. These data are reported annually, and the most recent year for which data is available is 2015. According to 2015 aggregate HMDA data, 354 home-mortgage loans were originated by 72 institutions operating in the assessment area. Liverpool's HMDA lending ranked fifth among these institutions with a 7% market share. Other local banks also ranked among the top lenders in the assessment area. First National Bank of Mifflintown ranked third with a 9% market share, while The Juniata Valley Bank, ranked fourth with just under 9% of the market. Larger institutions led the market, including First National Bank of Pennsylvania (first with 13% of the market), and BB&T (second with 10% market share).

As mentioned previously, Liverpool is not a CRA small business reporter, due to its asset size. Consequently, the bank's performance is not directly compared to peer lenders in the evaluation. Data for all small business reporters is provided for context only. According to 2015 aggregate data, a total of 369 small business loans were made by 33 reporters. Large banks and credit card originators were market share leaders, including: US Bank, N.A. (first with 13% market share); First National Bank of Pennsylvania (second with 11% market share); and American Express Bank, FSB (third with 11% market share).

ECONOMIC CHARACTERISTICS

The Snyder-Juniata County Assessment Area is largely rural and agricultural in nature. The county is approximately 30 miles north of Harrisburg, Pennsylvania. Snyder County covers 332 square miles of farmland and forest. Its proximity to the Susquehanna River provides boating and fishing activities, while the woodlands offer hiking and birding pursuits. Snyder County is home to over 800 working farms, Susquehanna University, and is served by three hospitals. Data from the 2010 Census shows that Snyder County grew in population by nearly 6% from 2000 to 2010, while Pennsylvania grew by just over 3% during the most recent decade².

Major employers in Snyder County include Wood Mode, Inc.; state government; Susquehanna University; National Beef; and Shamokin Dam Construction, LLC. The county is home to several population centers, including Middleburg (the county seat), Sunbury, and Lewistown. The area has experienced steady growth in recent years with the expansion of infrastructure and the highway system. Despite improvement in the local infrastructure, development around these communities has been minimal³.

Juniata County, in rural central Pennsylvania, is located slightly southeast of the center of the Commonwealth of Pennsylvania. Juniata County covers 394 square miles of farmland and forest. Part of the Juniata River Valley, along with adjacent Mifflin County, agriculture and farming have traditionally served as centerpieces of the county's economy, along with a tourism industry that includes fishing, hunting, hiking, and the county's five covered bridges. Juniata County is the more rural of the two non-MSA counties included in this assessment area, and much of its land is composed of farmland, forest and state game lands.

Data from the 2010 Census shows that Juniata County grew in population by 8% from 2000 to 2010, while Pennsylvania grew by 3% during the most recent decade. Part of the county is very sparsely populated, with an average population of only 57 people per square mile⁴.

Poultry, swine and dairy farms are some of the county's largest employers, spread over 640 farms. The county's location to central highways and access to rail systems are an asset for business growth. The Juniata County Industrial Park is a designated Keystone Opportunity Zone, providing businesses with several state and local tax exemptions. Businesses located here are also eligible to receive low interest rates on state economic development loans. Major employers in Juniata County include AC Products, Inc.; Empire Kosher Poultry, Inc.; Juniata County School District; Weiss Markets, Inc.; and Zimmerman Truck Lines, Inc.⁵

² <http://www.snydercounty.org>

³ PA Department of Labor & Industry Center for Workforce Information & Analysis- www.workstats.dii.pa.gov

⁴ <http://www.co.juniata.pa.us/about/>

⁵ PA Department of Labor & Industry Center for Workforce Information & Analysis- www.workstats.dii.pa.gov

Information about community needs and economic conditions in this report was gleaned from interviews with local community organizations. There was an identified need in rural areas for banks to provide low-cost savings and checking accounts to reach unbanked and underbanked low-and moderate-income consumers. Financial literacy programs, along with needs for non-mortgage financing in the form of consumer and auto loans, were emphasized as opportunities for local bank involvement. This information was supplemented with demographic and economic data pertinent to the assessment area.

The unemployment rates for both Snyder and Juniata Counties either matched, or were lower than the unemployment rates for the state from 2012 through 2016, as detailed in the table below.

| Snyder-Juniata County Assessment Area | | | | | |
|--|--------------------|--------------------|--------------------|--------------------|--------------------|
| UNEMPLOYMENT RATES* | | | | | |
| Geographical Area | Annual 2016 | Annual 2015 | Annual 2014 | Annual 2013 | Annual 2012 |
| Snyder County | 4.7% | 4.7% | 5.1% | 6.9% | 7.6% |
| Juniata County | 5.4% | 5.0% | 5.6% | 7.1% | 7.3% |
| Pennsylvania | 5.4% | 5.3% | 5.8% | 7.4% | 7.8% |
| United States | 4.9% | 5.3% | 6.2% | 7.4% | 8.1% |

Source: Bureau of Labor Statistics

*Unemployment Rates not seasonally-adjusted

HOUSING

The distribution of owner-occupied housing located within designated census tracts is used as a proxy to estimate demand for home-mortgage credit within such census tracts. According to 2010 Census data, the assessment area contains 10,274 housing units, of which 72% are owner-occupied, 19% are rental units, and 9% are vacant. Of the assessment area's 7,367 owner-occupied units, 80% are located in middle-income tracts, and 20% of units are in upper-income tracts. The assessment area has no low- or moderate-income tracts.

The Snyder-Juniata County Assessment Area's owner-occupied and rental housing stock is considerably more affordable than that in the state as a whole. According to 2010 Census data, for 2012 and 2013, the median housing value in the assessment area was \$122,277, which was lower than the state median housing value of \$159,300. The median housing value in the middle-income tracts was \$122,277, with all five census tracts within the assessment area for these years at the middle-income level. From 2014 through 2016, the median housing value in the middle-income census tracts was \$120,107, and \$131,367 in the upper-income census tract.

The median age of the housing stock in the assessment area was 43 years, compared to a median age of 50 years for the state. Median rent within the assessment area, including applicable utilities, is \$557 per month, whereas the state's median rent is \$739 per month. Rent affordability is also reinforced by the fact that only 28% of renters in the assessment area pay more than 30% of their income on rent, compared with 44% for the state as a whole.

BORROWER INCOME DATA

The percentage of low- and moderate-income families is used as a proxy to estimate demand for home mortgage lending among low-and moderate-income borrowers in the assessment area. Of the 6,856 families in the Snyder-Juniata County Assessment Area, 14% are low-income, 21% are moderate-income, 23% are middle-income, and 42% are upper-income. Families living below the poverty level represented 6% of total families in the assessment area, which is below the statewide poverty level of nearly 9%.

For purposes of evaluating the distribution of loans to borrowers of different income levels, incomes were classified based upon annually adjusted median family income data made available by the FFIEC. According to 2010 Census data, the median family income for Snyder County was \$51,715 compared to \$52,489 for Juniata County. The assessment area as a whole, had a median family income of \$52,320, which was considerably less than the state of Pennsylvania, at \$63,364.

GEOGRAPHIC BUSINESS DATA

The percentage of businesses located within designated census tracts is used as a proxy to estimate demand for small business and small farm credit within such census tracts. In data years 2012 and 2013, 100% of businesses were located in middle-income tracts, since the assessment area only contained middle-income tracts. Due to OMB changes, a slight shift was seen in years 2014 through 2016. Based on 2016 business data provided by Dun and Bradstreet, the majority of businesses were located in middle-income tracts (83%), and the remaining 17% of businesses were located in upper-income tracts in the bank's assessment area. Similar distributions were noted in Dun and Bradstreet data for 2014 and 2015, as indicated in the assessment area demographics in the tables on the following pages.

SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017

| Liverpool Community Bank Assessment Area Demographics Snyder-Juniata Counties 2012 | | | | | | | | |
|---|---------------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 1,063 | 15.5 |
| Moderate-income | 0 | 0 | 0 | 0 | 0 | 0 | 1,482 | 21.6 |
| Middle-income | 5 | 100 | 6,856 | 100 | 426 | 6.2 | 1,640 | 23.9 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 2,671 | 39 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 5 | 100.0 | 6,856 | 100.0 | 426 | 6.2 | 6,856 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | # | # | % | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle-income | 10,274 | 7,367 | 100 | 71.7 | 1,950 | 19 | 957 | 9.3 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 10,274 | 7,367 | 100.0 | 71.7 | 1,950 | 19.0 | 957 | 9.3 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle-income | 980 | 100 | 877 | 100 | 55 | 100 | 48 | 100 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 980 | 100.0 | 877 | 100.0 | 55 | 100.0 | 48 | 100.0 |
| | Percentage of Total Businesses: | | | 89.5 | | 5.6 | | 4.9 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle-income | 146 | 100 | 145 | 100 | 1 | 100 | 0 | 0 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 146 | 100.0 | 145 | 100.0 | 1 | 100.0 | 0 | .0 |
| | Percentage of Total Farms: | | | 99.3 | | .7 | | .0 |

SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017

| Liverpool Community Bank Assessment Area Demographics Snyder-Juniata Counties 2013 | | | | | | | | |
|---|---------------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 1,063 | 15.5 |
| Moderate-income | 0 | 0 | 0 | 0 | 0 | 0 | 1,482 | 21.6 |
| Middle-income | 5 | 100 | 6,856 | 100 | 426 | 6.2 | 1,640 | 23.9 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 2,671 | 39 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 5 | 100.0 | 6,856 | 100.0 | 426 | 6.2 | 6,856 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | # | # | % | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle-income | 10,274 | 7,367 | 100 | 71.7 | 1,950 | 19 | 957 | 9.3 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 10,274 | 7,367 | 100.0 | 71.7 | 1,950 | 19.0 | 957 | 9.3 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle-income | 880 | 100 | 781 | 100 | 56 | 100 | 43 | 100 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 880 | 100 | 781 | 100.0 | 56 | 100.0 | 43 | 100.0 |
| | Percentage of Total Businesses: | | | 88.8 | | 6.4 | | 4.9 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle-income | 138 | 100 | 136 | 100 | 2 | 100 | 0 | 0 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 138 | 100.0 | 136 | 100.0 | 2 | 100.0 | 0 | .0 |
| | Percentage of Total Farms: | | | 98.6 | | 1.4 | | .0 |

SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017

| Liverpool Community Bank Assessment Area Demographics Snyder-Juniata Counties 2014 | | | | | | | | |
|---|---------------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 925 | 13.5 |
| Moderate-income | 0 | 0 | 0 | 0 | 0 | 0 | 1,430 | 20.9 |
| Middle-income | 4 | 80 | 5,514 | 80.4 | 367 | 6.7 | 1,601 | 23.4 |
| Upper-income | 1 | 20 | 1,342 | 19.6 | 59 | 4.4 | 2,900 | 42.3 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 5 | 100.0 | 6,856 | 100.0 | 426 | 6.2 | 6,856 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | # | # | % | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle-income | 8,233 | 5,902 | 80.1 | 71.7 | 1,590 | 19.3 | 741 | 9 |
| Upper-income | 2,041 | 1,465 | 19.9 | 71.8 | 360 | 17.6 | 216 | 10.6 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 10,274 | 7,367 | 100.0 | 71.7 | 1,950 | 19.0 | 957 | 9.3 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle-income | 709 | 83.7 | 635 | 84.2 | 44 | 78.6 | 30 | 81.1 |
| Upper-income | 138 | 16.3 | 119 | 15.8 | 12 | 21.4 | 7 | 18.9 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 847 | 100.0 | 754 | 100.0 | 56 | 100.0 | 37 | 100.0 |
| | Percentage of Total Businesses: | | | 89.0 | | 6.6 | | 4.4 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle-income | 111 | 89.5 | 108 | 89.3 | 3 | 100 | 0 | 0 |
| Upper-income | 13 | 10.5 | 13 | 10.7 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 124 | 100.0 | 121 | 100.0 | 3 | 100.0 | 0 | .0 |
| | Percentage of Total Farms: | | | 97.6 | | 2.4 | | .0 |

SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017

| Liverpool Community Bank Assessment Area Demographics Snyder-Juniata Counties 2015 | | | | | | | | |
|---|---------------------------------|------------------------------------|--------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 925 | 13.5 |
| Moderate-income | 0 | 0 | 0 | 0 | 0 | 0 | 1,430 | 20.9 |
| Middle-income | 4 | 80 | 5,514 | 80.4 | 367 | 6.7 | 1,601 | 23.4 |
| Upper-income | 1 | 20 | 1,342 | 19.6 | 59 | 4.4 | 2,900 | 42.3 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 5 | 100.0 | 6,856 | 100.0 | 426 | 6.2 | 6,856 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | # | # | % | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle-income | 8,233 | 5,902 | 80.1 | 71.7 | 1,590 | 19.3 | 741 | 9 |
| Upper-income | 2,041 | 1,465 | 19.9 | 71.8 | 360 | 17.6 | 216 | 10.6 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 10,274 | 7,367 | 100.0 | 71.7 | 1,950 | 19.0 | 957 | 9.3 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle-income | 755 | 83.1 | 690 | 83.7 | 44 | 77.2 | 21 | 77.8 |
| Upper-income | 153 | 16.9 | 134 | 16.3 | 13 | 22.8 | 6 | 22.2 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 908 | 100.0 | 824 | 100.0 | 57 | 100.0 | 27 | 100.0 |
| | Percentage of Total Businesses: | | | 90.7 | | 6.3 | | 3.0 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle-income | 101 | 87.8 | 97 | 87.4 | 4 | 100 | 0 | 0 |
| Upper-income | 14 | 12.2 | 14 | 12.6 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 115 | 100.0 | 111 | 100.0 | 4 | 100.0 | 0 | .0 |
| | Percentage of Total Farms: | | | 96.5 | | 3.5 | | .0 |

SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017

| Liverpool Community Bank Assessment Area Demographics Snyder-Juniata County 2016 | | | | | | | | |
|---|---------------------------------|------------------------------------|--------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 925 | 13.5 |
| Moderate-income | 0 | 0 | 0 | 0 | 0 | 0 | 1,430 | 20.9 |
| Middle-income | 4 | 80 | 5,514 | 80.4 | 367 | 6.7 | 1,601 | 23.4 |
| Upper-income | 1 | 20 | 1,342 | 19.6 | 59 | 4.4 | 2,900 | 42.3 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 5 | 100.0 | 6,856 | 100.0 | 426 | 6.2 | 6,856 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | # | # | % | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle-income | 8,233 | 5,902 | 80.1 | 71.7 | 1,590 | 19.3 | 741 | 9 |
| Upper-income | 2,041 | 1,465 | 19.9 | 71.8 | 360 | 17.6 | 216 | 10.6 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 10,274 | 7,367 | 100.0 | 71.7 | 1,950 | 19.0 | 957 | 9.3 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle-income | 687 | 83.2 | 618 | 83.9 | 48 | 77.4 | 21 | 77.8 |
| Upper-income | 139 | 16.8 | 119 | 16.1 | 14 | 22.6 | 6 | 22.2 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 826 | 100.0 | 737 | 100.0 | 62 | 100.0 | 27 | 100.0 |
| | Percentage of Total Businesses: | | | 89.2 | | 7.5 | | 3.3 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle-income | 93 | 86.9 | 90 | 86.5 | 3 | 100 | 0 | 0 |
| Upper-income | 14 | 13.1 | 14 | 13.5 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 107 | 100.0 | 104 | 100.0 | 3 | 100.0 | 0 | .0 |
| | Percentage of Total Farms: | | | 97.2 | | 2.8 | | .0 |

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Borrower Distribution of Loans

Given the assessment area's demographic and economic characteristics, the distribution of borrowers reflects reasonable penetration among businesses of different sizes, including small businesses, and individuals of different income levels, including low- and moderate-income individuals.

Small Business Lending

Liverpool's small business lending in the Snyder-Juniata County Assessment Area was very limited. From 2012 through 2016, Liverpool made only six small business loans in the assessment area. Due to the low volume of loans, the bank's small business lending was not considered as a part of the borrower distribution analysis, as results would not have had a discernible effect on performance. The bank's small business lending data is contained in Appendix C.

Home-Mortgage Lending

Liverpool's distribution of home-mortgage loans among borrowers of different income levels, including low- and moderate-income borrowers is reasonable.

For purposes of evaluating the distribution of home-mortgage loans to borrowers of different income levels, the respective percentages of low- and moderate-income families in the assessment area are used as a proxy to estimate demand for home-mortgage credit. As noted previously, 2010 Census data with OMB changes indicates that 14% of families in the assessment area are categorized as low-income, and 21% as moderate-income. In general, the higher the percentage of low- and moderate-income families in the assessment area, the greater the demand for credit to those families within the assessment area.

The tables on the following page present Liverpool's HMDA loan distribution for 2012 through 2016, in comparison with the applicable proxy, and aggregate lending levels in the assessment area.

SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017

| Liverpool Community Bank Snyder-Juniata County Assessment Area Distribution of HMDA Loans by Borrower Income Level | | | | | |
|--|---|-------------|---------------------|-------------|---------------------|
| Income Level | % Families by Family Income Level (2010 Census) | 2012 | | 2013 | |
| | | % Liverpool | % Aggregate Lending | % Liverpool | % Aggregate Lending |
| | | Low | 15.5 | 7.7 | 6.0 |
| Moderate | 21.6 | 7.7 | 21.1 | 36.8 | 18.5 |
| Middle | 23.9 | 30.8 | 29.2 | 26.3 | 24.3 |
| Upper | 39.0 | 53.8 | 32.9 | 31.6 | 36.7 |
| Unknown | 0.0 | 0.0 | 10.9 | 0.0 | 11.2 |
| Total | 100 | 100 | 100 | 100 | 100 |

| Liverpool Community Bank Snyder-Juniata County Assessment Area Distribution of HMDA Loans by Borrower Income Level | | | | | | | |
|--|--|-------------|---------------------|-------------|---------------------|-------------|---------------------|
| Income Level | % Families by Family Income Level (2010 Census with OMB changes) | 2014 | | 2015 | | 2016 | |
| | | % Liverpool | % Aggregate Lending | % Liverpool | % Aggregate Lending | % Liverpool | % Aggregate Lending |
| | | Low | 13.5 | N/A | 5.5 | 0.0 | 6.2 |
| Moderate | 20.9 | N/A | 18.8 | 29.2 | 24.3 | 33.3 | N/A |
| Middle | 23.4 | N/A | 24.6 | 33.3 | 23.2 | 33.3 | N/A |
| Upper | 42.3 | N/A | 39.2 | 37.5 | 30.5 | 33.3 | N/A |
| Unknown | 0.0 | N/A | 11.9 | 0.0 | 15.8 | 0.0 | N/A |
| Total | 100 | N/A | 100 | 100 | 100 | 100 | N/A |

Lending to Low-Income Borrowers

For the period under review, Liverpool’s lending to low-income borrowers was poor.

In assessing the level of the bank’s lending among low-income borrowers, the evaluation takes into consideration that the home-mortgage credit needs of low-income individuals and families can be a challenge to address through conventional loan products, presenting a significant obstacle to homeownership.

Liverpool’s lending in 2012 to low-income borrowers was reasonable. In 2012, Liverpool originated nearly 8% of its HMDA-reportable loans to low-income borrowers, compared to the proxy of 16% of the assessment area families categorized as low-income. By comparison, aggregate HMDA data show that 6% of all loans in the assessment area were originated to low-income borrowers in 2012. By product type, Liverpool made 13% of refinance loans to low-income borrowers, and no home-purchase, home improvement or multifamily loans to such borrowers. Aggregate lenders originated 7% of home-purchase loans, 4% of refinance loans, 12% of home improvement loans, and no multifamily loans to low-income borrowers.

Liverpool’s lending in 2013 to low-income borrowers was poor. In 2013, Liverpool originated slightly more than 5% of its HMDA-reportable loans to low-income borrowers, compared to the proxy of 16%, and aggregate lenders, who made 9% of loans to low-income borrowers in 2013. By product type, Liverpool’s lending to low-income borrowers mirrored performance in 2012. Aggregate lenders originated 12% of home-purchase loans, 7% of refinance loans, 13% of home improvement loans, and no multifamily loans to low-income borrowers.

HMDA lending was not reported in 2014, and therefore data for this year is not evaluated.

Liverpool's lending in 2015 to low-income borrowers was very poor. In 2015, Liverpool originated none of its HMDA-reportable loans to low-income borrowers, compared to the proxy of 14% assessment area families categorized as low-income. By comparison, aggregate HMDA data show that 6% of HMDA loans in the assessment area were originated to low-income borrowers in 2015.

Liverpool's lending in 2016 to low-income borrowers was very poor. In 2016, Liverpool originated none of its HMDA-reportable loans to low-income borrowers, compared to the proxy of 14%. Aggregate HMDA data for 2016 was not available for comparison at the time of the evaluation.

Lending to Moderate-Income Borrowers

For the period under review, the bank's lending to moderate-income borrowers was excellent.

Liverpool's level of HMDA lending to moderate-income borrowers was demonstrably higher than its levels to low-income borrowers. Though the bank originated only one loan to a moderate-income borrower in 2012, the level increased to seven in 2013 and 2015, and five in 2016. In assessing the level of the bank's lending among moderate-income borrowers, the evaluation takes into consideration that the home-mortgage credit needs of moderate-income individuals and families can be a challenge to address through conventional loan products, presenting a significant obstacle to homeownership.

Liverpool's lending in 2012 to moderate-income borrowers was poor. In 2012, Liverpool originated nearly 8% of its HMDA-reportable loans to moderate-income borrowers, compared to the 22% of the assessment area families categorized as moderate-income. By comparison, aggregate HMDA data show that 21% of mortgage loans in the assessment area were originated to moderate-income borrowers in 2012. By product type, Liverpool originated 13% of its refinance loans to moderate-income borrowers, but no home-purchase, home improvement or multifamily loans to such borrowers. Aggregate lenders originated 23% of home-purchase loans, 18% of refinance loans, 31% of home improvement loans, and no multifamily loans to moderate-income borrowers.

Liverpool's lending in 2013 to moderate-income borrowers was excellent. In 2013, Liverpool originated nearly 37% of its HMDA-reportable loans to moderate-income borrowers, compared to the proxy of 22%, and aggregate lenders, who originated 19% of mortgage loans to moderate-income borrowers in 2013. By product type, Liverpool originated 50% of its home-purchase loans, 25% of its refinance loans, and 40% of its home improvement loans to moderate-income borrowers. No multifamily loans were made to moderate-income borrowers. Aggregate lenders originated 22% of home-purchase loans, 16% of refinance loans, 19% of home improvement loans, and no multifamily loans to moderate-income borrowers.

HMDA lending was not reported in 2014, and therefore data for this year is not evaluated.

Liverpool's lending in 2015 to moderate-income borrowers was excellent. In 2015, Liverpool originated 29% of its HMDA-reportable loans to moderate-income borrowers, compared to the proxy of 21% of the assessment area families categorized as moderate-income. Liverpool's lending also exceeded aggregate lenders, who originated 24% of mortgage loans to moderate-income borrowers in 2015. By product type, Liverpool originated 25% of home-purchase loans, 31% of refinance loans, and 33% of home improvement loans to moderate-income borrowers. No multifamily loans were made to moderate-income borrowers. Aggregate lenders originated 28% of home-purchase loans, 20% of refinance loans, 29% of home improvement loans, and no multifamily loans to moderate-income borrowers.

Liverpool's lending in 2016 to moderate-income borrowers was excellent. In 2016, Liverpool originated 33% of its HMDA-reportable loans to moderate-income borrowers, compared to the proxy of 21% of moderate-income families. Aggregate HMDA data for 2016 was not available for comparison at the time of the evaluation. Liverpool made 25% of home purchase loans, and 44% of refinance loans to moderate-income borrowers. No home improvement or multifamily loans were made to moderate-income borrowers.

GEOGRAPHIC DISTRIBUTION OF LENDING

The geographic distribution of loans was not considered as a part of the evaluation of the Snyder-Juniata County Assessment Area. There were no low- or moderate-income census tracts in the assessment area from 2012 through 2016, rendering a geographic distribution analysis insignificant in determining an overall rating for this assessment area. Home mortgage and small business data is contained in Appendices B and C.

CRA APPENDICES

CRA APPENDIX A: GLOSSARY

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 metropolitan area or assessment area.

Census tract: 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 its 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: Community development: All Agencies have adopted the following language.

- (1) Affordable housing (including multifamily rental housing) for low- or moderate-income individuals;
- (2) Community services targeted to low- or moderate-income individuals;
- (3) Activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less;
- (4) Activities that revitalize or stabilize-
 - (i) Low-or moderate-income geographies;
 - (ii) Designated disaster areas; or
 - (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - A. Rates of poverty, unemployment, and population loss; or
 - B. Population size, density, and dispersion. Activities revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals; or
- (5) Loans, investments, and services that-
 - (i) Support, enable or facilitate projects or activities that meet the "eligible uses" criteria described in Section 2301(c) of the Housing and Economic Recovery Act of 2008 (HERA), Public Law 110-289, 122 Stat. 2654, as amended, and are conducted in designated target areas identified in plans approved by the United States Department of Housing and Urban Development in accordance with the Neighborhood Stabilization Program (NSP);
 - (ii) Are provided no later than two years after the last date funds appropriated for the NSP are required to be spent by grantees; and
 - (iii) Benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or areas outside the bank's assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

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-scope review: Performance under the lending, investment, and service tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, 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 do 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 applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes, and refinancings of home improvement and home purchase loans.

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 (for example, 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 metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 % 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 multistate 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 multistate metropolitan area, the institution will receive a rating for the multistate 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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial 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.

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

CRA APPENDIX B: HMDA LOAN DISTRIBUTION TABLES

**SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017**

2012 HMDA LOAN DISTRIBUTION TABLE- PERRY COUNTY ASSESSMENT AREA

| Income Categories | HMDA | | | | | | | |
|-------------------|-------------------------|---------------|--------------|---------------|--------------------|---------------|--------------|---------------|
| | By Tract Income | | | | By Borrower Income | | | |
| | # | % | \$(000s) | % | # | % | \$(000s) | % |
| | Home Purchase | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 5 | 38.5% | 497 | 38.1% |
| Moderate | 1 | 7.7% | 50 | 3.8% | 4 | 30.8% | 206 | 15.8% |
| Middle | 12 | 92.3% | 1,255 | 96.2% | 3 | 23.1% | 392 | 30.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 1 | 7.7% | 210 | 16.1% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 13 | 100.0% | 1,305 | 100.0% | 13 | 100.0% | 1,305 | 100.0% |
| | Refinance | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 5 | 26.3% | 464 | 22.0% |
| Moderate | 1 | 5.3% | 104 | 4.9% | 2 | 10.5% | 64 | 3.0% |
| Middle | 18 | 94.7% | 2,003 | 95.1% | 5 | 26.3% | 478 | 22.7% |
| Upper | 0 | 0.0% | 0 | 0.0% | 5 | 26.3% | 776 | 36.8% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 2 | 10.5% | 325 | 15.4% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 19 | 100.0% | 2,107 | 100.0% | 19 | 100.0% | 2,107 | 100.0% |
| | Home Improvement | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 1 | 11.1% | 5 | 2.5% | 2 | 2.22% | 25 | 12.4% |
| Middle | 8 | 88.9% | 197 | 97.5% | 4 | 44.4% | 35 | 17.3% |
| Upper | 0 | 0.0% | 0 | 0.0% | 3 | 33.3% | 142 | 70.3% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 9 | 100.0% | 202 | 100.0% | 9 | 100.0% | 202 | 100.0% |
| | Multi-Family | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| | HMDA Totals | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 10 | 24.4% | 961 | 26.6% |
| Moderate | 3 | 7.3% | 159 | 4.4% | 8 | 19.5% | 295 | 8.2% |
| Middle | 38 | 92.7% | 3,455 | 95.6% | 12 | 29.3% | 905 | 25.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 9 | 22.0% | 1,128 | 31.2% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 2 | 4.9% | 325 | 9.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 41 | 100.0% | 3,614 | 100.0% | 41 | 100.0% | 3,614 | 100.0% |

**SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017**

2013 HMDA LOAN DISTRIBUTION TABLE- PERRY COUNTY ASSESSMENT AREA

| Income Categories | HMDA | | | | | | | |
|-------------------|-------------------------|---------------|--------------|---------------|--------------------|---------------|--------------|---------------|
| | By Tract Income | | | | By Borrower Income | | | |
| | # | % | \$(000s) | % | # | % | \$(000s) | % |
| | Home Purchase | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 1 | 7.1% | 85 | 3.8% | 3 | 21.4% | 400 | 18.0% |
| Middle | 13 | 92.9% | 2,135 | 96.2% | 3 | 21.4% | 397 | 17.9% |
| Upper | 0 | 0.0% | 0 | 0.0% | 8 | 57.1% | 1,423 | 64.1% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 14 | 100.0% | 2,220 | 100.0% | 14 | 100.0% | 2,220 | 100.0% |
| | Refinance | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 1 | 4.8% | 60 | 3.2% |
| Moderate | 2 | 9.5% | 253 | 13.6% | 8 | 38.1% | 686 | 36.9% |
| Middle | 19 | 90.5% | 1,605 | 86.4% | 5 | 23.8% | 473 | 25.5% |
| Upper | 0 | 0.0% | 0 | 0.0% | 7 | 33.3% | 639 | 34.4% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 21 | 100.0% | 1,858 | 100.0% | 21 | 100.0% | 1,858 | 100.0% |
| | Home Improvement | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 3 | 30.0% | 58 | 32.4% |
| Moderate | 1 | 10.0% | 6 | 3.4% | 2 | 20.0% | 31 | 17.3% |
| Middle | 9 | 90.0% | 173 | 96.6% | 3 | 30.0% | 40 | 22.3% |
| Upper | 0 | 0.0% | 0 | 0.0% | 2 | 20.0% | 50 | 27.9% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 10 | 100.0% | 179 | 100.0% | 10 | 100.0% | 179 | 100.0% |
| | Multi-Family | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| | HMDA Totals | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 4 | 8.9% | 118 | 2.8% |
| Moderate | 4 | 8.9% | 344 | 8.1% | 13 | 28.9% | 1,117 | 26.2% |
| Middle | 41 | 91.1% | 3,913 | 91.9% | 11 | 24.4% | 910 | 21.4% |
| Upper | 0 | 0.0% | 0 | 0.0% | 17 | 37.8% | 2,112 | 49.6% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 45 | 100.0% | 4,257 | 100.0% | 45 | 100.0% | 4,257 | 100.0% |

**SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017**

2014 HMDA LOAN DISTRIBUTION TABLE- PERRY COUNTY ASSESSMENT AREA

| Income Categories | HMDA | | | | | | | |
|-------------------|-------------------------|-------------|----------|-------------|--------------------|-------------|----------|-------------|
| | By Tract Income | | | | By Borrower Income | | | |
| | # | % | \$(000s) | % | # | % | \$(000s) | % |
| | Home Purchase | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| | Refinance | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| | Home Improvement | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| | Multi-Family | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| | HMDA Totals | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |

**SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017**

2015 HMDA LOAN DISTRIBUTION TABLE- PERRY COUNTY ASSESSMENT AREA

| Income Categories | HMDA | | | | | | | |
|-------------------|-------------------------|---------------|--------------|---------------|--------------------|---------------|--------------|---------------|
| | By Tract Income | | | | By Borrower Income | | | |
| | # | % | \$(000s) | % | # | % | \$(000s) | % |
| | Home Purchase | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 1 | 5.9% | 126 | 5.8% |
| Moderate | 4 | 23.5% | 410 | 19.0% | 5 | 29.4% | 488 | 22.6% |
| Middle | 13 | 76.5% | 1,748 | 81.0% | 6 | 35.3% | 925 | 42.9% |
| Upper | 0 | 0.0% | 0 | 0.0% | 5 | 29.4% | 619 | 28.7% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 17 | 100.0% | 2,158 | 100.0% | 17 | 100.0% | 2,158 | 100.0% |
| | Refinance | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 3 | 18.8% | 192 | 14.2% |
| Moderate | 4 | 25.0% | 264 | 19.5% | 6 | 37.5% | 538 | 39.8% |
| Middle | 12 | 75.0% | 1,089 | 80.5% | 4 | 25.0% | 197 | 14.6% |
| Upper | 0 | 0.0% | 0 | 0.0% | 3 | 18.8% | 426 | 31.5% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 16 | 100.0% | 1,353 | 100.0% | 16 | 100.0% | 1,353 | 100.0% |
| | Home Improvement | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 3 | 33.3% | 63 | 45.7% | 3 | 33.3% | 15 | 10.9% |
| Middle | 6 | 66.7% | 75 | 54.3% | 3 | 33.3% | 70 | 50.7% |
| Upper | 0 | 0.0% | 0 | 0.0% | 3 | 33.3% | 53 | 38.4% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 9 | 100.0% | 138 | 100.0% | 9 | 100.0% | 138 | 100.0% |
| | Multi-Family | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 1 | 100.0% | 240 | 100.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 1 | 100.0% | 240 | 100.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 1 | 100.0% | 240 | 100.0% | 1 | 100.0% | 240 | 100.0% |
| | HMDA Totals | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 4 | 9.3% | 318 | 8.2% |
| Moderate | 12 | 27.9% | 977 | 25.1% | 14 | 32.6% | 1,041 | 26.8% |
| Middle | 31 | 72.1% | 2,912 | 74.9% | 13 | 30.2% | 1,192 | 30.7% |
| Upper | 0 | 0.0% | 0 | 0.0% | 11 | 25.6% | 1,098 | 28.2% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 1 | 2.3% | 240 | 6.2% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 43 | 100.0% | 3,889 | 100.0% | 43 | 100.0% | 3,889 | 100.0% |

**SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017**

2016 HMDA LOAN DISTRIBUTION TABLE- PERRY COUNTY ASSESSMENT AREA

| Income Categories | HMDA | | | | | | | |
|-------------------|-------------------------|---------------|--------------|---------------|--------------------|---------------|--------------|---------------|
| | By Tract Income | | | | By Borrower Income | | | |
| | # | % | \$(000s) | % | # | % | \$(000s) | % |
| | Home Purchase | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 3 | 33.3% | 748 | 41.0% | 2 | 22.2% | 262 | 14.3% |
| Middle | 6 | 66.7% | 1,078 | 59.0% | 4 | 44.4% | 802 | 43.9% |
| Upper | 0 | 0.0% | 0 | 0.0% | 3 | 33.3% | 762 | 41.7% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 9 | 100.0% | 1,826 | 100.0% | 9 | 100.0% | 1,826 | 100.0% |
| | Refinance | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 2 | 22.2% | 155 | 19.0% | 1 | 11.1% | 60 | 7.4% |
| Middle | 7 | 77.8% | 659 | 81.0% | 4 | 44.4% | 216 | 26.5% |
| Upper | 0 | 0.0% | 0 | 0.0% | 4 | 44.4% | 538 | 66.1% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 9 | 100.0% | 814 | 100.0% | 9 | 100.0% | 814 | 100.0% |
| | Home Improvement | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 1 | 14.3% | 14 | 13.2% | 3 | 42.9% | 30 | 28.3% |
| Middle | 6 | 85.7% | 92 | 86.8% | 3 | 42.9% | 66 | 62.3% |
| Upper | 0 | 0.0% | 0 | 0.0% | 1 | 14.3% | 10 | 9.4% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 7 | 100.0% | 106 | 100.0% | 7 | 100.0% | 106 | 100.0% |
| | Multi-Family | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| | HMDA Totals | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 6 | 24.0% | 917 | 33.4% | 6 | 24.0% | 352 | 12.8% |
| Middle | 19 | 76.0% | 1,829 | 66.6% | 11 | 44.0% | 1,084 | 39.5% |
| Upper | 0 | 0.0% | 0 | 0.0% | 8 | 32.0% | 1,310 | 47.7% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 25 | 100.0% | 2,746 | 100.0% | 25 | 100.0% | 2,746 | 100.0% |

**SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017**

**2012 HMDA LOAN DISTRIBUTION TABLE SNYDER-JUNIATA COUNTY
ASSESSMENT AREA**

| Income Categories | HMDA | | | | | | | |
|-------------------|-------------------------|---------------|--------------|---------------|--------------------|---------------|--------------|---------------|
| | By Tract Income | | | | By Borrower Income | | | |
| | # | % | \$(000s) | % | # | % | \$(000s) | % |
| | Home Purchase | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 3 | 100.0% | 361 | 100.0% | 1 | 33.3% | 92 | 25.5% |
| Upper | 0 | 0.0% | 0 | 0.0% | 2 | 66.7% | 269 | 74.5% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 3 | 100.0% | 361 | 100.0% | 3 | 100.0% | 361 | 100.0% |
| | Refinance | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 1 | 12.5% | 16 | 1.8% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 1 | 12.5% | 160 | 18.4% |
| Middle | 8 | 100.0% | 868 | 100.0% | 2 | 25.0% | 153 | 17.6% |
| Upper | 0 | 0.0% | 0 | 0.0% | 4 | 50.0% | 539 | 62.1% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 8 | 100.0% | 868 | 100.0% | 8 | 100.0% | 868 | 100.0% |
| | Home Improvement | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 2 | 100.0% | 12 | 100.0% | 1 | 50.0% | 2 | 16.7% |
| Upper | 0 | 0.0% | 0 | 0.0% | 1 | 50.0% | 10 | 83.3% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 2 | 100.0% | 12 | 100.0% | 2 | 100.0% | 12 | 100.0% |
| | Multi-Family | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| | HMDA Totals | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 1 | 7.7% | 16 | 1.3% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 1 | 7.7% | 160 | 12.9% |
| Middle | 13 | 100.0% | 1,241 | 100.0% | 4 | 30.8% | 247 | 19.9% |
| Upper | 0 | 0.0% | 0 | 0.0% | 7 | 53.8% | 818 | 65.9% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 13 | 100.0% | 1,241 | 100.0% | 13 | 100.0% | 1,241 | 100.0% |

**SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017**

**2013 HMDA LOAN DISTRIBUTION TABLE SNYDER-JUNIATA COUNTY
ASSESSMENT AREA**

| Income Categories | HMDA | | | | | | | |
|-------------------|-------------------------|---------------|--------------|---------------|--------------------|---------------|--------------|---------------|
| | By Tract Income | | | | By Borrower Income | | | |
| | # | % | \$(000s) | % | # | % | \$(000s) | % |
| | Home Purchase | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 3 | 50.0% | 212 | 34.2% |
| Middle | 6 | 100.0% | 620 | 100.0% | 2 | 33.3% | 390 | 62.9% |
| Upper | 0 | 0.0% | 0 | 0.0% | 1 | 16.7% | 18 | 2.9% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 6 | 100.0% | 620 | 100.0% | 6 | 100.0% | 620 | 100.0% |
| | Refinance | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 1 | 12.5% | 120 | 11.5% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 2 | 25.0% | 286 | 27.3% |
| Middle | 8 | 100.0% | 1,047 | 100.0% | 1 | 12.5% | 30 | 2.9% |
| Upper | 0 | 0.0% | 0 | 0.0% | 4 | 50.0% | 611 | 58.4% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 8 | 100.0% | 1,047 | 100.0% | 8 | 100.0% | 1,047 | 100.0% |
| | Home Improvement | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 2 | 40.0% | 18 | 11.5% |
| Middle | 5 | 100.0% | 157 | 100.0% | 2 | 40.0% | 89 | 56.7% |
| Upper | 0 | 0.0% | 0 | 0.0% | 1 | 20.0% | 50 | 31.8% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 5 | 100.0% | 157 | 100.0% | 5 | 100.0% | 157 | 100.0% |
| | Multi-Family | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| | HMDA Totals | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 1 | 5.3% | 120 | 6.6% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 7 | 36.8% | 516 | 28.3% |
| Middle | 19 | 100.0% | 1,824 | 100.0% | 5 | 26.3% | 509 | 27.9% |
| Upper | 0 | 0.0% | 0 | 0.0% | 6 | 31.6% | 679 | 37.2% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 19 | 100.0% | 1,824 | 100.0% | 19 | 100.0% | 1,824 | 100.0% |

**SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017**

**2014 HMDA LOAN DISTRIBUTION TABLE SNYDER-JUNIATA COUNTY
ASSESSMENT AREA**

| Income Categories | HMDA | | | | | | | |
|-------------------|-------------------------|-------------|----------|-------------|--------------------|-------------|----------|-------------|
| | By Tract Income | | | | By Borrower Income | | | |
| | # | % | \$(000s) | % | # | % | \$(000s) | % |
| | Home Purchase | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| | Refinance | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| | Home Improvement | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| | Multi-Family | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| | HMDA Totals | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |

SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017

2015 HMDA LOAN DISTRIBUTION TABLE SNYDER-JUNIATA COUNTY ASSESSMENT AREA

| Income Categories | HMDA | | | | | | | |
|-------------------|-------------------------|---------------|--------------|---------------|--------------------|---------------|--------------|---------------|
| | By Tract Income | | | | By Borrower Income | | | |
| | # | % | \$(000s) | % | # | % | \$(000s) | % |
| | Home Purchase | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 2 | 25.0% | 181 | 24.6% |
| Middle | 8 | 100.0% | 737 | 100.0% | 3 | 37.5% | 134 | 18.2% |
| Upper | 0 | 0.0% | 0 | 0.0% | 3 | 37.5% | 422 | 57.3% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 8 | 100.0% | 737 | 100.0% | 8 | 100.0% | 737 | 100.0% |
| | Refinance | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 4 | 30.8% | 220 | 18.5% |
| Middle | 13 | 100.0% | 1,189 | 100.0% | 4 | 30.8% | 299 | 25.1% |
| Upper | 0 | 0.0% | 0 | 0.0% | 5 | 38.5% | 670 | 56.3% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 13 | 100.0% | 1,189 | 100.0% | 13 | 100.0% | 1,189 | 100.0% |
| | Home Improvement | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 1 | 33.3% | 8 | 2.5% |
| Middle | 2 | 66.7% | 316 | 97.5% | 1 | 33.3% | 4 | 1.2% |
| Upper | 1 | 33.3% | 8 | 2.5% | 1 | 33.3% | 312 | 96.3% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 3 | 100.0% | 324 | 100.0% | 3 | 100.0% | 324 | 100.0% |
| | Multi-Family | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| | HMDA Totals | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 7 | 29.2% | 409 | 18.2% |
| Middle | 23 | 95.8% | 2,242 | 99.6% | 8 | 33.3% | 437 | 19.4% |
| Upper | 1 | 4.2% | 8 | 0.4% | 9 | 37.5% | 1,404 | 62.4% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 24 | 100.0% | 2,250 | 100.0% | 24 | 100.0% | 2,250 | 100.0% |

**SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017**

**2016 HMDA LOAN DISTRIBUTION TABLE SNYDER-JUNIATA COUNTY
ASSESSMENT AREA**

| Income Categories | HMDA | | | | | | | |
|-------------------|-------------------------|---------------|--------------|---------------|--------------------|---------------|--------------|---------------|
| | By Tract Income | | | | By Borrower Income | | | |
| | # | % | \$(000s) | % | # | % | \$(000s) | % |
| | Home Purchase | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 1 | 25.0% | 120 | 29.6% |
| Middle | 3 | 75.0% | 205 | 50.6% | 2 | 50.0% | 85 | 21.0% |
| Upper | 1 | 25.0% | 200 | 49.4% | 1 | 25.0% | 200 | 49.4% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 4 | 100.0% | 405 | 100.0% | 4 | 100.0% | 405 | 100.0% |
| | Refinance | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 4 | 44.4% | 209 | 27.3% |
| Middle | 8 | 88.9% | 738 | 96.3% | 3 | 33.3% | 273 | 35.6% |
| Upper | 1 | 11.1% | 28 | 3.7% | 2 | 22.2% | 284 | 37.1% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 9 | 100.0% | 766 | 100.0% | 9 | 100.0% | 766 | 100.0% |
| | Home Improvement | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 2 | 100.0% | 12 | 100.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 2 | 100.0% | 12 | 100.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 2 | 100.0% | 12 | 100.0% | 2 | 100.0% | 12 | 100.0% |
| | Multi-Family | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| | HMDA Totals | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 5 | 33.3% | 329 | 27.8% |
| Middle | 13 | 86.7% | 955 | 80.7% | 5 | 33.3% | 358 | 30.3% |
| Upper | 2 | 13.3% | 228 | 19.3% | 5 | 33.3% | 496 | 41.9% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 15 | 100.0% | 100.0 | 100.0% | 15 | 100.0% | 1,183 | 100.0% |

CRA APPENDIX C: SMALL BUSINESS LOAN DISTRIBUTION TABLES

SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017

SMALL BUSINESS LOAN DISTRIBUTION TABLE- PERRY COUNTY ASSESSMENT AREA

| Income Categories | SMALL BUSINESS | | | | SMALL FARM | | | |
|---|---|---------------|------------|---------------|------------|---------------|------------|---------------|
| | # | % | \$(000s) | % | # | % | \$(000s) | % |
| | By Tract Income | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 1 | 7.7% | 10 | 2.7% | 0 | 0.0% | 0 | 0.0% |
| Middle | 12 | 92.3% | 358 | 97.3% | 2 | 100.0% | 205 | 100.0% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 13 | 100.0% | 368 | 100.0% | 2 | 100.0% | 205 | 100.0% |
| | By Revenue | | | | | | | |
| Total \$1 Million or Less | 13 | 100.0% | 368 | 100.0% | 2 | 100.0% | 205 | 100.0% |
| Over \$1 Million | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Not Known | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 13 | 100.0% | 368 | 100.0% | 2 | 100.0% | 205 | 100.0% |
| | By Loan Size | | | | | | | |
| \$100,000 or less | 13 | 100.0% | 368 | 100.0% | 1 | 50.0% | 100 | 48.8% |
| \$100,001 - \$250,000 | 0 | 0.0% | 0 | 0.0% | 1 | 50.0% | 105 | 51.2% |
| \$250,001 - \$1 Million (Bus)-\$500k (Farm) | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Over \$1 Million (Bus)-\$500k (Farm) | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 13 | 100.0% | 368 | 100.0% | 2 | 100.0% | 205 | 100.0% |
| | By Loan Size and Revenue \$1 Million or Less | | | | | | | |
| \$100,000 or less | 13 | 100.0% | 368 | 100.0% | 1 | 50.0% | 100 | 48.8% |
| \$100,001 - \$250,000 | 0 | 0.0% | 0 | 0.0% | 1 | 50.0% | 105 | 51.2% |
| \$250,001 - \$1 Million (Bus)-\$500k (Farm) | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Over \$1 Million (Bus)-\$500k (Farm) | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 13 | 100.0% | 368 | 100.0% | 2 | 100.0% | 205 | 100.0% |

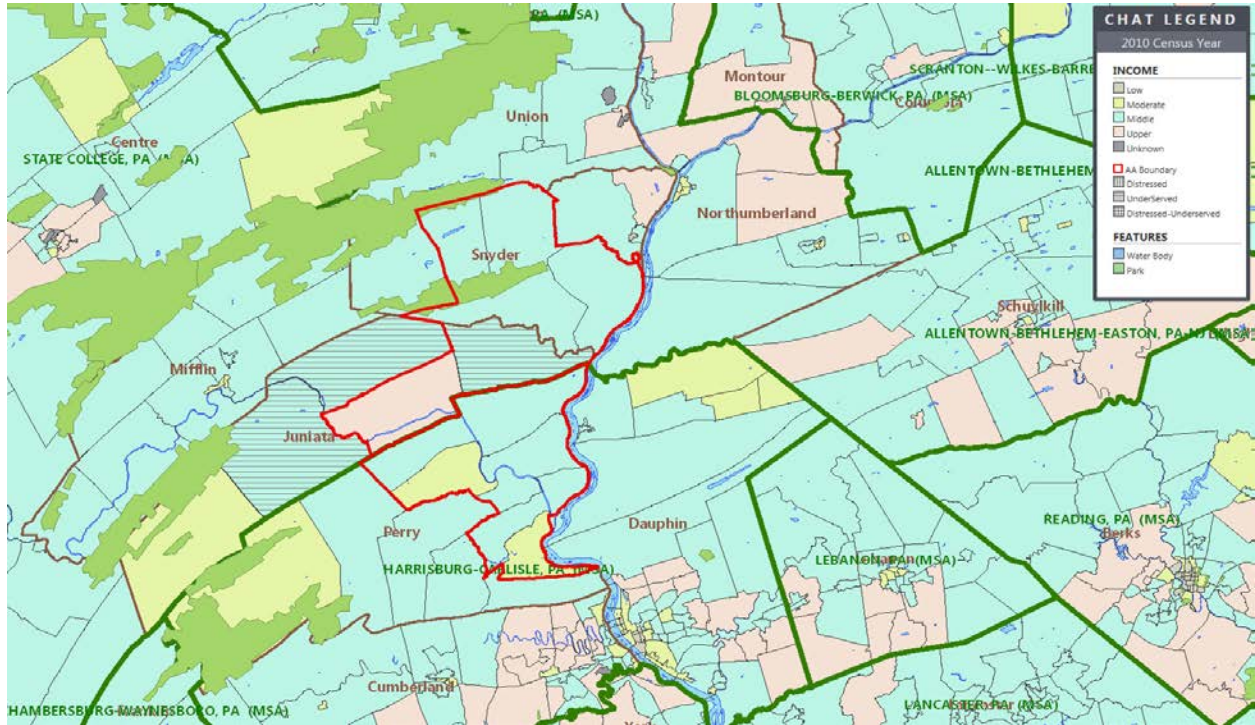
SMALL INSTITUTION PERFORMANCE EVALUATION
JULY 2017

SMALL BUSINESS LOAN DISTRIBUTION TABLE – SNYDER-JUNIATA ASSESSMENT AREA

| Income Categories | SMALL BUSINESS | | | | SMALL FARM | | | |
|---|---|---------------|------------|---------------|------------|-------------|----------|-------------|
| | # | % | \$(000s) | % | # | % | \$(000s) | % |
| | By Tract Income | | | | | | | |
| Low | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Middle | 5 | 83.3% | 266 | 91.6% | 0 | 0.0% | 0 | 0.0% |
| Upper | 1 | 16.7% | 24 | 8.4% | 0 | 0.0% | 0 | 0.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Tract Unknown | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 6 | 100.0% | 290 | 100.0% | 0 | 0.0% | 0 | 0.0% |
| | By Revenue | | | | | | | |
| Total \$1 Million or Less | 5 | 83.3% | 200 | 69.0% | 0 | 0.0% | 0 | 0.0% |
| Over \$1 Million | 1 | 16.7% | 90 | 31.0% | 0 | 0.0% | 0 | 0.0% |
| Not Known | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 6 | 100.0% | 290 | 100.0% | 0 | 0.0% | 0 | 0.0% |
| | By Loan Size | | | | | | | |
| \$100,000 or less | 6 | 100.0% | 290 | 100.0% | 0 | 0.0% | 0 | 0.0% |
| \$100,001 - \$250,000 | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| \$250,001 - \$1 Million (Bus)-\$500k (Farm) | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Over \$1 Million (Bus)-\$500k (Farm) | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 6 | 100.0% | 290 | 100.0% | 0 | 0.0% | 0 | 0.0% |
| | By Loan Size and Revenue \$1 Million or Less | | | | | | | |
| \$100,000 or less | 5 | 100.0% | 200 | 100.0% | 0 | 0.0% | 0 | 0.0% |
| \$100,001 - \$250,000 | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| \$250,001 - \$1 Million (Bus)-\$500k (Farm) | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Over \$1 Million (Bus)-\$500k (Farm) | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% | 0 | 0.0% |
| Total | 5 | 100.0% | 200 | 100.0% | 0 | 0.0% | 0 | 0.0% |

CRA APPENDIX D: ASSESSMENT AREA MAPS

ASSESSMENT AREAS (2012-2013)



ASSESSMENT AREAS (2014-2016)

