



PUBLIC DISCLOSURE

Date of Evaluation: AUGUST 14, 2023

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

Name of Depository Institution: THE BANK OF LANDISBURG

Institution's Identification Number: 734613

Address: 100 NORTH CARLISLE STREET

LANDISBURG, 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.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT (CRA) RATING

This institution is rated **satisfactory**.

Major factors contributing to this rating include:

- The loan-to-deposit ratio is **reasonable** given the bank's size, financial condition, and assessment area credit needs.
- A **majority** of loans and other lending-related activities are in the bank's assessment area.
- The distribution of borrowers reflects **reasonable** penetration among individuals of different income levels (including low- and moderate-income individuals), and businesses of different sizes.
- The geographic distribution of loans reflects **excellent** dispersion throughout the bank's assessment area.

SCOPE OF EXAMINATION

The Bank of Landisburg (Landisburg) was rated Outstanding at its previous Community Reinvestment Act (CRA) evaluation dated June 19, 2017, which was conducted using the Interagency Small Institution CRA Examination Procedures adopted by the Board of Governors of the Federal Reserve System (Board of Governors). The current evaluation of Landisburg's CRA performance covers the period from June 20, 2017, through August 14, 2023, and uses the Small Institution CRA Examination Procedures.

The lending test includes 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, home improvement, and multifamily loans and the refinancing of such loans, collectively titled Home Mortgage Disclosure Act (HMDA) loans, reported by the bank in calendar year 2017¹;
- Home purchase, home improvement, and multifamily loans and the refinancing of such loans, open-end lines of credit, closed-end mortgage loans, and loans with purpose “not applicable,” collectively titled HMDA loans, reported by the bank in calendar years 2018, 2019, 2020, 2021, and 2022;
- A sample of 121 commercial loans, including 86 small business loans, originated by the bank during calendar years 2017, 2018, 2019, 2020, 2021, and 2022.

Loan products were weighted according to loan and dollar volume. Because the bank originated more HMDA loans by both number and dollar volume than small business loans, HMDA loans were given the most weight in determining the bank’s overall CRA performance. In total during the evaluation period, Landisburg originated 950 HMDA loans totaling over \$109 million in the assessment area. Small business loans were given the second highest weight in the analysis. Because the bank is not a CRA reporter, analysis of small business loans was based on a sample of 86 small business loans totaling over \$5 million, originated between 2017 and 2022.

Landisburg is a HMDA reporter, and therefore the bank’s HMDA performance was compared to the aggregate of all lenders in the bank’s assessment area reporting loans pursuant to HMDA. These data are reported annually.

For purposes of evaluating the geographic distribution of loans by census tract type, census tracts are classified based on the 2015 American Community Survey (ACS) data for loans originated in 2017, 2018, 2019, 2020, and 2021, and on the basis of the updated 2020 U.S. Census data for loans made in 2022². The distribution of HMDA loans to borrowers of different income levels were analyzed based upon annually-adjusted median family income data for each of those years, made available by the Federal Financial Institutions Examination Council (FFIEC).

¹In October 2015 and August 2017, through final rules that amended Regulation C, the Consumer Financial Protection Bureau (CFPB) modified: (1) the types of institutions that are subject to Regulation C (covered institutions); (2) the types of transactions that are subject to Regulation C (covered transactions); (3) the types of data that institutions are required to collect, record and report pursuant to Regulation C; and (4) the corresponding processes for reporting and disclosing HMDA data. See 80 Fed. Reg. 66127 (October 28, 2015) (final rule); and 82 Fed. Reg. 43088 (September 13, 2017) (correction). The Board of Governors, along with other agencies, amended their regulations implementing the CRA to conform with the CFPB regulation changes. Of note, changes include the “home-mortgage loan” definition in the CRA regulations to mean a “closed-end mortgage loan” or an “open-end line of credit,” as those terms are defined in, and that are not excluded transactions under, amended Regulation C. As a result, home improvement loans that are not secured by a dwelling, which were previously required to be reported under Regulation C, are no longer reportable transactions under HMDA; Home equity lines of credit (HELOCs) secured by a dwelling, which were previously reported at the option of the financial institution under Regulation C, are now covered transactions under HMDA; Also, “home equity loan” was deleted from the CRA definition of “consumer loan” because home equity loans are now included within the CRA definition of “home-mortgage loan.”

²In accordance with Federal Financial Institutions Examination Council policy, 2015 ACS data is used to analyze data starting in 2017 through 2021, and 2020 Census data is used to analyze data starting in 2022 and thereafter.

All other demographic indices and statistics presented throughout this evaluation are based on the 2015 ACS data for 2017, 2018, 2019, 2020, and 2021, and updated 2020 Census data for 2022, unless otherwise noted.

As indicated previously, Landisburg does not report small business loans for purposes of the CRA, and therefore analysis of the bank's small business lending is based on a statistical sample of 120 commercial loans originated in 2017, 2018, 2019, 2020, 2021, and 2022. For small business loans, examiners compared the bank's lending to Dun & Bradstreet data. Dun & Bradstreet collects and publishes data detailing the revenues and locations of local businesses. Because Landisburg is not a small business reporter, it is not included in the ranking of aggregate lenders who report such loans in the Harrisburg-Carlisle, PA Metropolitan Statistical Area (MSA). Consequently, the bank's performance was not directly compared to the lending of aggregate small business lenders. Aggregate lending data was considered for contextual purposes only.

DESCRIPTION OF INSTITUTION

Landisburg was rated Outstanding at its previous CRA evaluation dated June 19, 2017, which used the Interagency Small Institution CRA Examination Procedures.

Landisburg, headquartered in Landisburg, Perry County, Pennsylvania is a state-chartered, full-service community bank offering both consumer and commercial banking products and services to its customers. Landisburg is an independent and locally-owned institution that has no holding company, and no subsidiaries or affiliates. The bank operates four branches, all located in Perry County, in Landisburg, Blain, Shermans Dale, and Newport. As of the 2015 ACS update, the Blain branch was located in a moderate-income tract, and the Landisburg, Newport, and Shermans Dale branches were located in middle-income tracts in Perry County. As of the 2020 Census, all four locations were located in middle-income tracts.

In addition to its four branch locations, Landisburg offers customers alternative delivery methods, including automated teller machines (ATMs) at its four office locations, and telebanking and online and mobile banking, which allow customers to transfer funds between accounts and obtain account balances. In addition, all the bank's branches maintain Saturday drive-thru services from 8:00 AM to 12:00 PM.

According to the Consolidated Reports of Condition and Income (Call Report), as of June 30, 2023, Landisburg reported \$368 million in total assets, of which \$262 million, or 71%, were loans. Since its last CRA evaluation dated June 19, 2017, the bank's assets have grown 35% from \$273 million as of March 31, 2017, to \$368 million as of June 30, 2023. Similarly, the bank's loans increased 35% since its last CRA evaluation, when loans totaled \$194 million as of March 31, 2017, to \$262 million as of June 30, 2023.

Given its rural location, the bank is primarily a residential real estate lender. On a dollar volume basis, residential real estate loans (comprised of open-end and closed-end loans secured by residential properties, and multifamily homes) represented the largest segment of the bank's loan portfolio, at just under \$170 million or 65% of the total loan portfolio. Commercial loans (comprised of commercial mortgages and commercial and industrial loans) comprised the second largest segment of the bank's portfolio at nearly \$37 million or 14%.

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The composition of the bank’s loan portfolio as of June 30, 2023, is presented in the table below³.

The Bank of Landisburg		
LOANS as of 6/30/2023	\$ (000s)	%
Loans Secured by Nonfarm Nonresidential properties (Commercial Mortgages)	29,496	11.3
Commercial and Industrial Loans	7,301	2.8
Secured by Farmland	32,093	12.2
Secured by Residential Properties (Closed-end)	151,279	57.7
Secured by Residential Properties (Open-end)	10,254	3.9
Secured by Multifamily Residential Properties	8,457	3.2
Construction & Land Development	10,270	3.9
Consumer Loans	7,911	3.0
Loans to Finance Agricultural Production & Other Loans to Farmers	3,165	1.2
States and Political Subdivisions	1,883	0.7
Other Loans	16	<0.1
Other Leases	0	0.0
TOTAL LOANS	262,125	100.0

Source: 6/30/2023 Consolidated Reports of Condition and Income, Schedule RC-C.

Small Business Loans

Schedule RC-C Part II (Loans to Small Farms and Small Businesses) of the Call Report, as of June 30, 2023 indicates that just under \$13 million (35%) of the bank’s outstanding commercial loans⁴ were designated as small business loans. For the purposes of this evaluation, a small business loan is defined as a commercial loan with an origination amount of \$1 million or less, as detailed in the following table.

The Bank of Landisburg		
Small Business Loans		
	Amount Outstanding as of 06/30/2023 \$ (000s)	%
Loans with original amounts of \$100,000 or less	3,897	10.6
Loans with original amounts of \$100,001 through \$250,000	1,568	4.3
Loans with original amounts of \$250,001 to \$1 million	7,237	19.7
TOTAL SMALL BUSINESS LOANS	12,702	34.6
Loans with original amounts of more than \$1,000,000	24,095	65.4
TOTAL COMMERCIAL LOANS	\$36,797	100.0%

The bank’s asset size and financial condition indicate that it can 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.

³Source: Consolidated Reports of Condition and Income (Call Report) Schedule RC-C Part I (Loans and Leases), as of June 30, 2023.

⁴Commercial loans are comprised of loans secured by nonfarm nonresidential properties, along with commercial and industrial loans.

DESCRIPTION OF ASSESSMENT AREA

For the purposes of the CRA, Landisburg designated its single assessment area to include all of Perry County, PA. The bank's assessment area is part of the larger Harrisburg-Carlisle, PA MSA, which also includes Dauphin and Cumberland Counties.

There have been no changes to the bank's assessment area since the previous CRA evaluation. The bank's assessment area was determined to comply with the requirements of the CRA, and does not arbitrarily exclude low- or moderate-income census tracts.

Examiners analyzed the demographic characteristics of the bank's assessment area as one way to measure loan demand. Demographic information should not be construed as defining an expected level of lending for a particular loan product, group of borrowers, or geography. Rather, demographic data provides context for the bank's performance in the assessment area where it operates.

To supplement economic, demographic and performance data, and to gain a better perspective on credit and community development needs in the assessment area, interviews were conducted with two community representatives during the evaluation. More specifically, discussions were held with a community action agency and a community development financial institution within the assessment area.

Community contacts raised concerns about the lack of network infrastructure, and broadband and cellular access in Perry County. This lack of infrastructure makes it difficult to attract hybrid and remote workers to the area, which would bring much needed growth and development to the county. Additionally, the lack of support for changes to zoning laws makes it difficult for the county to develop, which may help to attract a younger and more diverse workforce. As a result, most of the population consist of older residents and blue-collar workers in industries such as agriculture, logistics and transportations, and landscaping. Many residents work outside the county, leaving employers in the surrounding area with staffing levels that are inadequate to sustain their businesses. These factors present major barriers to small businesses as well as community development activities, stunting the county's economic prospects. Contacts noted an increase in the need for food pantry services, utility assistance, and banking and financial literacy resources, particularly for minorities.

2015 ACS Data

According to the 2015 ACS data, the bank's Perry County, PA assessment area included 10 census tracts. Of the 10 census tracts, one (10%) was designated as a moderate-income tract, while the remaining nine (90%) were designated as middle-income. According to 2015 ACS data, the assessment area had a population of 45,677, and just over 7% of the assessment area's population resided in the moderate-income census tract. The remaining 93% of the population resided in middle-income tracts, as there were no low- or upper-income tracts as of the 2015 ACS.

2020 Census Data

Using 2020 Census data, all 10 census tracts in the assessment area were characterized as middle-income census tracts. The assessment area's population increased slightly to 45,842, with 100% of the population located within middle-income tracts. There were no low-, moderate-, or upper-income tracts within the assessment area.

Maps of the Perry County, PA assessment area at the 2015 ACS and the 2020 Census are available in Appendix D.

Landisburg's CRA performance was evaluated in terms of the demographic and economic context in which the bank operates.

According to the Federal Deposit Insurance Corporation's (FDIC) Deposit Market Share Report, as of June 30, 2023, there were five depository institutions operating 12 branches in Perry County, PA. These branches held just over \$829 million in deposits, with Landisburg ranked first with over \$312 million in deposits, or nearly 38% of the deposit market share. Pennian Bank ranked second with 26% of the deposit market share, followed by The Juniata Valley Bank with 13% of the deposit market share.

As mentioned previously, Landisburg reports home-mortgages pursuant to HMDA, and was compared to the aggregate of all lenders in the market that report real estate loans pursuant to HMDA. This data is reported annually.

According to 2017 data, there were 136 HMDA reporters in the assessment area, who originated or purchased a total of 1,245 HMDA loans in the Perry County, PA assessment area. Landisburg led the market with 173 HMDA loans, or just under 14% of the HMDA market, followed by Members 1st Federal Credit Union with 10%, and Home Point Financial Corporation with 7% of the market, respectively.

In 2018, there were 127 HMDA reporters in the assessment area, who originated or purchased a total of 1,400 HMDA loans. Landisburg ranked second with 139 loans, or 10% of the HMDA market. Members 1st Federal Credit Union led the market with just under 18% of the market share, and the Pennsylvania State Employees Credit Union ranked third with 7% of the deposit market.

In 2019, there were 137 HMDA reporters in the assessment area, who originated or purchased a total of 1,464 HMDA loans. Landisburg ranked second with 11% of the HMDA market. Once again, Members 1st Federal Credit Union ranked first with 17% of the market share, and the Pennsylvania State Employees Credit Union ranked third, capturing 7% of the market share.

In 2020, there were 164 HMDA reporters in the assessment area, who originated or purchased a total of 1,828 HMDA loans. Landisburg ranked second with 10% of the HMDA market. As in past years, Members 1st Federal Credit Union led the market with almost 16% of the market share, and Quicken Loans, LLC ranked third with 8%.

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In 2021, there were 171 HMDA reporters in the assessment area, who originated or purchased a total of 1,989 HMDA loans. Landisburg ranked second with 9% of the HMDA market. Again, Members 1st Federal Credit Union ranked first with nearly 13% of the market share, and Rocket Mortgage, LLC ranked third with 8% of the market share.

Finally, in 2022, there were 146 HMDA reports in the assessment area, who originated or purchased a total of 1,332 HMDA loans. Landisburg ranked third with 8% of the HMDA market. Members 1st Federal Credit Union led the market with 16% market share, followed by Pennsylvania State Employees Credit Union with 9%.

As indicated previously, Landisburg does not report small business loans for the purpose of CRA due to its asset size, and therefore is not included in the ranking of small business lenders operating in the assessment area. Accordingly, aggregate small business lending is included below for performance context information only, instead of for direct comparison. This data is also reported on an annual basis. In 2017, 42 small business reporters originated or purchased a total of 489 small business and small farm loans in Perry County, PA. Among these reporters, American Express Bank, FSB ranked first with 16% of the small business market, followed by PNC Bank, N.A. (13%), and Capital One Bank USA, N.A. (10%).

In 2018, 47 small business reporters originated or purchased a total of 492 small business and small farm loans in the assessment area. American Express, N.B. led the market with just over 16% of the market share, followed by Chase Bank USA, N.A. (10%), and Citibank, N.A. (9%).

In 2019, 46 small business reporters originated or purchased a total of 531 small business and small farm loans in Perry County, PA. Once again, American Express, N.B. ranked first with 15% of the market, followed by JPMorgan Chase Bank, N.A. (11%), and Citibank, N.A. (8%).

In 2020, 57 small business reporters originated or purchased a total of 476 small business and small farm loans in the assessment area. American Express, N.B. ranked first with over 14% market share, followed by Orrstown Bank (13%), and Synchrony Bank (10%).

In 2021, 48 small business reporters originated or purchased a total of 575 small business and small farm loans in the assessment area. Orrstown Bank led the market with 14% of loans, followed by American Express, N.B. (13%), and Synchrony Bank (11%).

Finally, in 2022, 48 small business reporters originated or purchased a total of 649 small business and small farm loans in the assessment area. Among these reporters, American Express, N.B. ranked first with 15% market share, followed by Capital One, N.A. (14%), and Synchrony Bank (12%).

ECONOMIC CHARACTERISTICS

Perry County, PA, along with Dauphin and Cumberland Counties comprise the Harrisburg-Carlisle MSA. Although Dauphin County is not included in the bank's assessment area, it is important to the area's economy because the state capital in Harrisburg is located in Dauphin County. Federal, state, and local government are major components of the labor force in the region.

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Per the Moody’s Analytics January 2023 Precis Report, the Harrisburg-Carlisle, PA MSA’s economy is in a late expansion cycle. Employment growth in logistics and healthcare has far outpaced the state, regional, and national averages, while state government remains a stable influence on the area economy.

Strengths noted in the January 2023 Moody’s Precis Report include a central location in the Commonwealth, a well-educated population, strong transportation and logistics and healthcare performance, strong demand in the housing market, low living and business costs compared to other metropolitan areas in the Northeast, and growing population trends. On the other hand, weaknesses include aging infrastructure, a small industrial base, and above-average employment volatility.

Within the MSA, the largest employment sector is education and health services, accounting for nearly 18% of jobs. Other significant industries include government (almost 17%), professional and business services (almost 15%), transportation and utilities (almost 10%), and retail trade (9%). The largest employers in the MSA include the University of Pittsburgh Medical Center, Highmark, Inc., JFC Staffing Associates, Select Medical Corporation, and Keystone Human Services.

During the evaluation period, seasonally unadjusted unemployment rates in the region decreased as economic conditions improved in 2017, 2018, and 2019. Then due to the COVID-19 pandemic, the unemployment rate increased substantially in 2020. However, the pandemic’s impact on unemployment was short-lived, as evident by the decrease in unemployment in 2021 and 2022. For all years evaluated, unemployment rates in Perry County, PA were slightly above those in Cumberland County, but below rates in Dauphin County, and were below or equivalent to statewide and national unemployment rates for all years evaluated. Area seasonally unadjusted unemployment rates for the years, 2017, 2018, 2019, 2020, 2021, and 2022, according to the U.S. Department of Labor’s Bureau of Labor Statistics, are presented in the following table.

The Bank of Landisburg Perry County, PA Assessment Area Unemployment Rates (Annual, Not Seasonally Adjusted)						
Geographic Area	% 2017 Annual	% 2018 Annual	% 2019 Annual	% 2020 Annual	% 2021 Annual	% 2022 Annual
Cumberland County	3.9	3.4	3.4	6.5	4.4	3.4
Dauphin County	4.6	4.1	4.0	8.7	6.0	4.0
Perry County	4.4	3.9	3.7	6.6	4.5	3.6
Harrisburg-Carlisle, PA MSA	4.3	3.8	3.7	7.6	5.2	3.7
Commonwealth of Pennsylvania	5.0	4.4	4.3	8.9	6.0	4.4
United States	4.4	3.9	3.7	8.1	5.3	3.6

Source: Unemployment data is from the Bureau of Labor Statistics.

HOUSING

2015 ACS Data

According to 2015 ACS data, the bank’s Perry County, PA assessment area contained 20,513 housing units, almost 70% (14,254) of which were owner-occupied, nearly 19% (3,831) of which were rental units, and just under 12% (2,428) of which were vacant. The overall owner-occupancy rate statewide in the assessment area (69%) was higher than the Commonwealth of Pennsylvania (61%).

The distribution of owner-occupied housing units throughout the assessment area is used as a proxy to estimate demand for home-mortgage credit within such tracts. According to the 2015 ACS data, of the 14,254 owner-occupied housing units in the Perry County, PA assessment area, slightly over 6% were located in the assessment area's single moderate-income census tract, while the remaining majority (94%) were located in middle-income census tracts. The assessment area contained no low- or upper-income tracts.

Of the total existing housing units, almost 79% were single family units, 4% were two-to-four family units, almost 5% were multifamily units, and over 12% were mobile homes. The median age of housing stock in the assessment area was 47 years, making it younger in comparison to the housing stock in the Commonwealth of Pennsylvania, at 54 years.

Data from the 2015 ACS shows that the price of housing in the assessment area is more affordable than in the Commonwealth overall. The median housing value in the assessment area was \$159,883, which was lower than the state median housing value of \$166,000. Additionally, the median housing value was \$158,621 in the assessment area's moderate-income tract, and \$159,955 in middle-income tracts.

Finally, median gross rent (rent plus utilities) in the assessment area was notably lower than in Pennsylvania overall. Median gross rent for the assessment area was reported at \$733, compared to statewide gross rent of \$840 per month. Within Perry County, PA, almost 35% of renters spent more than 30% of their income on rent, which is below the same measure statewide (46%).

2020 Census Data

According to the 2020 Census data, all ten tracts within Perry County, PA were middle-income census tracts. The assessment area contained a total of 20,934 housing units, almost 72% of which were owner-occupied, nearly 17% of which were rentals, and nearly 12% of which were vacant. The assessment area's overall owner-occupancy rate of 72% was higher than the Commonwealth of Pennsylvania's owner-occupied rate of 62%.

The distribution of owner-occupied housing units throughout the assessment area is used as a proxy to estimate demand for home-mortgage credit within such tracts. According to 2020 Census data, 100% of the 15,015 owner-occupied housing units in the assessment area were located in middle-income census tracts.

Of the total existing housing units, 81% were single family units, under 4% were two-to-four family units, under 4% were multifamily units, and nearly 12% were mobile homes. The median age of the housing was 49 years, making it newer than the housing statewide (57 years).

According to the 2020 Census data, the median housing value in the assessment area was \$179,377, making it significantly lower than that reported in the Commonwealth overall (\$187,500).

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Finally, median gross rent (rent plus utilities) in the assessment area was notably lower than in Pennsylvania overall. Median gross rent in the assessment area was reported at \$758, compared to monthly rent in the Commonwealth of \$958. Additionally, just under 33% of assessment area renters spent more than 30% of their income on rent, which is below the same measure in the Commonwealth of Pennsylvania (43%).

BORROWER INCOME DATA

2015 ACS Data

The percentages of low- and moderate-income families are used as proxies to estimate demand for home-mortgage lending in the assessment area. According to the 2015 ACS data, there were 12,769 families in the assessment area. Of the total families in the assessment area, almost 20% were designated as low-income, 21% were moderate-income, 26% were middle-income, and nearly 34% were upper-income families. According to the 2015 ACS data, slightly over 6% of families in the Perry County, PA assessment area were living below the poverty level, which was below the same measure in the Commonwealth of Pennsylvania (9%).

2020 Census Data

The 2020 Census shows that there were 13,128 families in the assessment area. Of the total families in the assessment area, 19% were designated as low-income, 19% were moderate-income, 26% were middle-income, and 36% were upper-income. According to the 2020 Census data, slightly over 6% of families in the Perry County, PA assessment area were living below the poverty level, which was below the same measure in the Commonwealth (8%).

For purposes of evaluating the distribution of loans to borrowers of different income levels, incomes were classified based upon U.S. Department of Housing and Urban Development (HUD) annually-adjusted median family income data made available by the FFIEC. Median family incomes for the Harrisburg-Carlisle MSA are listed in the table below for each of the years covered by the evaluation and are categorized by the dollar amounts recognized as low-, moderate-, middle-, and upper-income.

Year	HUD-Adjusted Median Family Income	Low-Income (less than 50%)	Moderate-Income (50% - less than 80%)	Middle-Income (80% - less than 120%)	Upper-Income (120% or Greater)
2017	\$74,700	Less than \$37,350	\$37,350 - \$59,759	\$59,760 - \$89,639	\$89,640 or more
2018	\$75,200	Less than \$37,600	\$37,600 - \$60,159	\$60,160 - \$90,239	\$90,240 or more
2019	\$81,100	Less than \$40,550	\$40,550 - \$64,879	\$64,880 - \$97,319	\$97,320 or more
2020	\$85,000	Less than \$42,500	\$42,500 - \$67,999	\$68,000 - \$101,999	\$102,000 or more
2021	\$84,900	Less than \$42,450	\$42,450 - \$67,919	\$67,920 - \$101,879	\$101,880 or more
2022	\$94,300	Less than \$47,150	\$47,150 - \$75,439	\$75,440 - \$113,159	\$113,160 or more

GEOGRAPHIC BUSINESS DATA

The percentage of businesses located within designated census tracts is used as a proxy to estimate demand for business credit within such census tracts. Dun & Bradstreet reports business demographics annually. According to 2017 Dun & Bradstreet data, there were 1,727 businesses located in the bank's Perry County, PA assessment area. Of these businesses, just over 6% were in the single moderate-income census tract. The remaining 94% of businesses were located in middle-income tracts. As indicated previously, there were no low- or upper-income tracts using 2015 ACS data. Business demographic data also revealed that of the 1,727 businesses located in the assessment area in 2017, 93% were small businesses with gross annual revenues of \$1 million or less.

In 2018, a total of 1,691 businesses operated in the assessment area. Little change was noted in small business demographics. As in 2017, 6% of businesses were located in the moderate-income tract, and 94% were in middle-income tracts. Business demographics also revealed that of the 1,691 businesses in the assessment area, 93% were small businesses with revenues of \$1 million or less.

In 2019, the total number of businesses operating in the assessment area remained at 1,691. The 2019 Dun & Bradstreet data showed that businesses located in the moderate- and middle-income tracts remained the same, at 6% and 94%, respectively. Business demographics revealed that of the 1,691 businesses in the assessment area, just under 94% were small businesses with annual revenues of \$1 million or less.

In 2020, the total number of businesses operating in the assessment area increased to 1,723. The 2020 Dun & Bradstreet data showed that businesses located in the moderate- and middle-income tracts remained the same at 6% and 94%, respectively. Of the 1,723 businesses in the assessment area, 94% were small businesses with gross revenues of \$1 million or less.

In 2021, 1,713 businesses operated in the assessment area. Similar to previous years, 6% of businesses were in the moderate-income tract, and 94% were located in middle-income tracts. Business demographics also revealed that of the 1,713 businesses in the assessment area, 93% were small businesses with revenues of \$1 million or less.

Finally, in 2022, a total of 1,727 businesses operated in the assessment area's middle-income tracts. 100% of businesses were located in the middle-income tracts, as no low-, moderate-, or upper-income tracts existed. Business demographics also revealed that of the 1,727 businesses in the assessment area, 93% were small businesses with gross annual revenues of \$1 million or less.

The 2017, 2018, 2019, 2020, 2021, and 2022 assessment area demographics used to evaluate Landisburg's CRA performance in Perry County, PA assessment area are detailed in the tables on the following pages.

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The Bank of Landisburg Perry County, PA Assessment Area Assessment Area Demographics 2017								
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	0	0.0	2,486	19.5
Moderate-income	1	10.0	830	6.5	95	11.4	2,703	21.2
Middle-income	9	90.0	11,939	93.5	696	5.8	3,297	25.8
Upper-income	0	0.0	0	0.0	0	0.0	4,283	33.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10	100.0	12,769	100.0	791	6.2	12,769	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,753	916	6.4	52.3	210	12.0	627	35.8
Middle-income	18,760	13,338	93.6	71.1	3,621	19.3	1,801	9.6
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.4	0	0.4
Total Assessment Area	20,513	14,254	100.0	69.5	3,831	18.7	2,428	11.8
	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	0.0	0	0.0
Moderate-income	110	6.4	103	6.4	1	1.3	6	15.0
Middle-income	1,617	93.6	1,509	93.6	74	98.7	34	85.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,727	100.0	1,612	100.0	75	100.0	40	100.0
Percentage of Total Businesses:			93.3		4.3		2.3	
	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	0.0	0	0.0
Moderate-income	25	19.8	23	18.7	2	66.7	0	0.0
Middle-income	101	80.2	100	81.3	1	33.3	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	126	100.0	123	100.0	3	100.0	0	0.0
Percentage of Total Farms:			97.6		2.4		0.0	

Information based on 2015 ACS Data and 2017 Dun & Bradstreet Information

SMALL INSTITUTION PERFORMANCE EVALUATION
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The Bank of Landisburg Perry County, PA Assessment Area Assessment Area Demographics 2018								
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	0	0.0	2,486	19.5
Moderate-income	1	10.0	830	6.5	95	11.4	2,703	21.2
Middle-income	9	90.0	11,939	93.5	696	5.8	3,297	25.8
Upper-income	0	0.0	0	0.0	0	0.0	4,283	33.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10	100.0	12,769	100.0	791	6.2	12,769	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,753	916	6.4	52.3	210	12.0	627	35.8
Middle-income	18,760	13,338	93.6	71.1	3,621	19.3	1,801	9.6
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.4	0	0.4
Total Assessment Area	20,513	14,254	100.0	69.5	3,831	18.7	2,428	11.8
	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	0.0	0	0.0
Moderate-income	102	6.0	96	6.1	1	1.2	5	15.2
Middle-income	1,589	94.0	1,480	93.9	81	98.8	28	84.8
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,691	100.0	1,576	100.0	82	100.0	33	100.0
Percentage of Total Businesses:			93.2		4.8		2.0	
	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	0.0	0	0.0
Moderate-income	28	20.6	26	19.5	2	66.7	0	0.0
Middle-income	108	79.4	107	80.5	1	33.3	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	136	100.0	133	100.0	3	100.0	0	0.0
Percentage of Total Farms:			97.8		2.2		0.0	

Information based on 2015 ACS Data and 2018 Dun & Bradstreet Information

SMALL INSTITUTION PERFORMANCE EVALUATION
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The Bank of Landisburg Perry County, PA Assessment Area Assessment Area Demographics 2019								
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	0	0.0	2,486	19.5
Moderate-income	1	10.0	830	6.5	95	11.4	2,703	21.2
Middle-income	9	90.0	11,939	93.5	696	5.8	3,297	25.8
Upper-income	0	0.0	0	0.0	0	0.0	4,283	33.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10	100.0	12,769	100.0	791	6.2	12,769	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,753	916	6.4	52.3	210	12.0	627	35.8
Middle-income	18,760	13,338	93.6	71.1	3,621	19.3	1,801	9.6
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.4	0	0.4
Total Assessment Area	20,513	14,254	100.0	69.5	3,831	18.7	2,428	11.8
	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	0.0	0	0.0
Moderate-income	105	6.2	98	6.2	2	2.6	5	15.2
Middle-income	1,586	93.8	1,483	93.8	75	97.4	28	84.8
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,691	100.0	1,581	100.0	77	100.0	33	100.0
Percentage of Total Businesses:			93.5		4.6		2.0	
	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	0.0	0	0.0
Moderate-income	28	21.5	26	20.5	2	66.7	0	0.0
Middle-income	102	78.5	101	79.5	1	33.3	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	130	100.0	127	100.0	3	100.0	0	0.0
Percentage of Total Farms:			97.7		2.3		0.0	

Information based on 2015 ACS Data and 2019 Dun & Bradstreet Information

SMALL INSTITUTION PERFORMANCE EVALUATION
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The Bank of Landisburg Perry County, PA Assessment Area Assessment Area Demographics 2020								
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	0	0.0	2,486	19.5
Moderate-income	1	10.0	830	6.5	95	11.4	2,703	21.2
Middle-income	9	90.0	11,939	93.5	696	5.8	3,297	25.8
Upper-income	0	0.0	0	0.0	0	0.0	4,283	33.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10	100.0	12,769	100.0	791	6.2	12,769	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,753	916	6.4	52.3	210	12.0	627	35.8
Middle-income	18,760	13,338	93.6	71.1	3,621	19.3	1,801	9.6
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.4	0	0.4
Total Assessment Area	20,513	14,254	100.0	69.5	3,831	18.7	2,428	11.8
	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	0.0	0	0.0
Moderate-income	108	6.3	101	6.3	2	2.6	5	14.3
Middle-income	1,615	93.7	1,511	93.7	74	97.4	30	85.7
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,723	100.0	1,612	100.0	76	100.0	35	100.0
Percentage of Total Businesses:			93.6		4.4		2.0	
	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	0.0	0	0.0
Moderate-income	28	21.4	26	20.3	2	66.7	0	0.0
Middle-income	103	78.6	102	79.7	1	33.3	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	131	100.0	128	100.0	3	100.0	0	0.0
Percentage of Total Farms:			97.7		2.3		0.0	

Information based on 2015 ACS Data and 2020 Dun & Bradstreet Information

SMALL INSTITUTION PERFORMANCE EVALUATION
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The Bank of Landisburg Perry County, PA Assessment Area Assessment Area Demographics 2021								
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	0	0.0	2,486	19.5
Moderate-income	1	10.0	830	6.5	95	11.4	2,703	21.2
Middle-income	9	90.0	11,939	93.5	696	5.8	3,297	25.8
Upper-income	0	0.0	0	0.0	0	0.0	4,283	33.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10	100.0	12,769	100.0	791	6.2	12,769	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,753	916	6.4	52.3	210	12.0	627	35.8
Middle-income	18,760	13,338	93.6	71.1	3,621	19.3	1,801	9.6
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.4	0	0.4
Total Assessment Area	20,513	14,254	100.0	69.5	3,831	18.7	2,428	11.8
	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	0.0	0	0.0
Moderate-income	107	6.2	100	6.3	1	1.3	6	15.4
Middle-income	1,606	93.8	1,499	93.7	74	98.7	33	84.6
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,713	100.0	1,599	100.0	75	100.0	39	100.0
Percentage of Total Businesses:			93.3		4.4		2.3	
	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	0.0	0	0.0
Moderate-income	27	21.3	25	20.2	2	66.7	0	0.0
Middle-income	100	78.7	99	79.8	1	33.3	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	127	100.0	124	100.0	3	100.0	0	0.0
Percentage of Total Farms:			97.6		2.4		0.0	

Information based on 2015 ACS Data and 2021 Dun & Bradstreet Information

SMALL INSTITUTION PERFORMANCE EVALUATION
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The Bank of Landisburg Perry County, PA Assessment Area Assessment Area Demographics 2022								
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	2,514	19.1
Moderate-income	0	0	0	0	0	0	2,475	18.9
Middle-income	10	100	13,128	100	826	6.3	3,379	25.7
Upper-income	0	0	0	0	0	0	4,760	36.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	10	100.0	13,128	100.0	826	6.3	13,128	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	20,934	15,015	100	71.7	3,497	16.7	2,422	11.6
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	20,934	15,015	100.0	71.7	3,497	16.7	2,422	11.6
	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	1,727	100	1,612	100	75	100	40	100
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,727	100.0	1,612	100.0	75	100.0	40	100.0
Percentage of Total Businesses:			93.3		4.3		2.3	
	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	126	100	123	100	3	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	126	100.0	123	100.0	3	100.0	0	.0
Percentage of Total Farms:			97.6		2.4		.0	

Information based on 2015 ACS Data and 2021 Dun & Bradstreet Information

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Performance under the lending test is rated satisfactory based on a review of the bank’s loan-to-deposit ratio, assessment area concentration, borrower and geographic distribution of loans, and response to CRA complaints, as discussed below.

LOAN-TO-DEPOSIT RATIO

Landisburg’s loan-to-deposit ratio is considered reasonable given the bank’s asset size, financial condition, and assessment area credit needs.

A financial institution’s loan-to-deposit ratio compares the institution’s aggregate 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 expressed as an average, derived by adding the quarterly loan-to-deposit ratios for a given period and dividing the total by the number of quarters within that period.

The table below shows Landisburg’s quarterly loan-to-deposit ratios for the period since the last CRA evaluation⁵:

The Bank of Landisburg Historical Loan-to-Deposit Ratios				
As of Date	Net Loans \$ (000s)	Total Deposits \$ (000s)	Landisburg LTD Ratio	Peer LTD Ratio
06/30/2017	195,685	220,939	88.6	79.5
09/30/2017	199,198	230,524	86.4	80.0
12/31/2017	205,012	231,729	88.5	80.0
03/31/2018	206,894	230,038	89.9	79.7
06/30/2018	211,628	229,666	92.2	81.0
09/30/2018	210,943	243,242	86.7	81.6
12/31/2018	212,305	237,701	89.3	81.2
03/31/2019	212,936	238,280	89.4	80.1
06/30/2019	217,786	234,562	91.6	80.5
09/30/2019	217,269	245,226	88.6	80.5
12/31/2019	221,870	248,748	89.2	82.4
03/31/2020	223,427	251,098	89.0	81.9
06/30/2020	222,936	262,419	85.0	80.8
09/30/2020	222,514	276,582	80.5	80.0
12/31/2020	223,717	283,270	79.0	75.8
03/31/2021	228,666	290,687	78.7	72.3
06/30/2021	234,683	291,700	80.5	70.9
09/30/2021	236,602	307,734	76.9	69.4
12/31/2021	238,468	304,236	78.4	67.9
03/31/2022	243,171	299,582	81.2	66.5
06/30/2022	250,209	298,633	83.8	69.2
09/30/2022	255,039	315,144	80.9	71.2
12/31/2022	260,069	310,273	83.8	73.8
03/31/2023	259,731	308,831	84.1	74.5
06/30/2023	259,233	312,266	83.0	76.6
Quarterly Loan-to-Deposit Average Since Previous Evaluation			85.0	76.7

Source: The Uniform Bank Performance Report

⁵The current peer group for Landisburg consists of all insured commercial banks having assets of between \$300 million and \$1 billion.

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Landisburg’s net loan-to-deposit ratio averaged 85% over the 25 consecutive quarters since the previous CRA evaluation. The bank’s ratio was above the peer group’s average loan-to-deposit ratio of 77%. Landisburg’s average loan-to-deposit ratio increased from the previous evaluation when it was reported at slightly over 78%.

In absolute terms, the bank’s net loan volume has increased 32% over the evaluation period, from nearly \$196 million as of June 30, 2017, to \$259 million as of June 30, 2023. Deposits have increased by 41% from just under \$221 million as of June 30, 2017, to almost \$312 as of June 30, 2023.

ASSESSMENT AREA CONCENTRATION

A majority of Landisburg’s loans and other lending-related activities are in the assessment area. An analysis was performed to determine the volume of loans extended inside and outside of the bank’s assessment area. The analysis consisted of an evaluation of Landisburg’s HMDA loans, and the sample of small business loans.

During the evaluation period, Landisburg made 64% of HMDA loans by number, and 61% of loans by dollar amount, in the bank’s assessment area. This performance is lower than levels at the previous CRA evaluation, when almost 79% by number and 75% by dollar volume were made within the bank’s assessment area.

With respect to small business loans, 71% of the number of small business loans sampled were extended within the bank’s assessment area, while nearly 57% of the aggregate dollar amount of small business loans sampled were extended in the bank’s assessment area.⁶ At the prior CRA evaluation, 61% of small business loans by number and by dollar amount, were made within the assessment area.

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

The Bank of Landisburg Lending Inside and Outside the Assessment Area								
Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	153	74.3	\$9,280	73.9	53	25.7	\$3,262	26.1
Home Purchase - Conventional	363	55.8	\$54,963	57.4	288	44.2	\$40,825	42.6
Multi-Family Housing	9	32.1	\$1,778	16.7	19	67.9	\$8,842	83.3
Other Purpose Closed-End	95	77.9	\$4,968	77.1	27	22.1	\$1,478	22.9
Refinancing	330	69.5	\$38,189	71.3	145	30.5	\$15,403	28.7
Total HMDA related	950	64.1	\$109,178	61.0	532	35.9	\$69,810	39.0
Small Business	86	71.1	\$5,286	56.8	35	28.9	\$4,018	43.2
Total Small Bus. related	86	71.1	\$5,286	56.8	35	28.9	\$4,018	43.2
TOTAL LOANS	1,036	64.6	\$114,464	60.8	567	35.4	\$73,828	39.2

Note: Affiliate loans not included

⁶The analysis of small business lending is based on a statistical sample of the commercial loans originated by the bank during the evaluation period, spanning 2017 to 2022.

Borrower Distribution of Lending⁷

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

It is noted that borrower distribution is given more weight than geographic distribution in driving lending performance due to the demographics of the assessment area. Further, as discussed previously, due to loan volumes, HMDA loans are given the most weight in determining the bank's overall borrower distribution, followed by the sample of small business loans.

Home-Mortgage Lending

Landisburg'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 loans to borrowers of different income levels, incomes are classified based upon annually-adjusted median family income data made available by the FFIEC. The respective percentages of low- and moderate-income families in the assessment area are used as proxies to estimate demand for home-mortgage credit. Generally, the higher the percentages of low- and moderate-income families within an assessment area, the greater the demand for credit is among low- and moderate-income individuals and families within the assessment area.

The first and second tables, used to evaluate lending from 2017 through 2021 rely on 2015 ACS data to estimate demand for home-mortgage credit among low- and moderate-income families. As noted previously, almost 20% of assessment area families were low-income families, 21% were moderate-income, 26% were middle-income, and nearly 34% were upper-income families. The third table, used to evaluate 2022 lending, relies on updated 2020 Census data to estimate demand for home-mortgage credit among low- and moderate-income families. According to the updated 2020 Census data, 19% of assessment area families were low-income families, 19% were moderate-income, 26% were middle-income, and slightly over 36% were upper-income families. Both the 2015 ACS data and the 2020 Census data revealed that close to 40% of families in the assessment area were designated as low- or moderate-income, indicating a notable need for home-mortgage credit among this segment of the population.

The tables on the following page compare Landisburg's home-mortgage lending to aggregate home-mortgage lending levels, using the percentage of low- and moderate-income families in the assessment area as proxies for loan demand. The tables rely on the 2015 ACS and 2020 Census data, along with updated HMDA data, following the requirements of Regulation C.

⁷The information used to evaluate lending activity by Landisburg is detailed in the Loan Distribution Tables contained in the Appendices.

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The Bank of Landisburg Perry County, PA Assessment Area Distribution of HMDA Loans by Borrower Income Level							
Income Level	% Families by Family Income (2015 ACS Data)	Aggregate Comparison					
		2017		2018		2019	
		% Landisburg Lending	% Aggregate Lending	% Landisburg Lending	% Aggregate Lending	% Landisburg Lending	% Aggregate Lending
Low	19.5	19.1	11.0	18.0	10.2	17.2	10.7
Moderate	21.2	31.8	26.4	24.5	25.7	33.1	26.4
Middle	25.8	26.6	26.1	21.6	26.9	21.5	26.4
Upper	33.5	20.2	23.7	30.9	27.6	24.5	25.9
Unknown	0.0	2.3	12.8	5.0	9.6	3.7	10.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

The Bank of Landisburg Perry County, PA Assessment Area Distribution of HMDA Loans by Borrower Income Level					
Income Level	% Families by Family Income (2015 ACS Data)	Aggregate Comparison			
		2020		2021	
		% Landisburg Lending	% Aggregate Lending	% Landisburg Lending	% Aggregate Lending
Low	19.5	13.2	9.9	19.2	10.1
Moderate	21.2	26.9	22.3	23.6	24.5
Middle	25.8	26.4	23.9	21.4	23.3
Upper	33.5	29.1	26.3	27.5	27.2
Unknown	0.0	4.4	17.6	8.3	14.9
Total	100.0	100.0	100.0	100.0	100.0

The Bank of Landisburg Perry County, PA Assessment Area Distribution of HMDA Loans by Borrower Income Level			
Income Level	% Families by Family Income (2020 Census Data)	Aggregate Comparison	
		2022	
		% Landisburg Lending	% Aggregate Lending
Low	19.1	18.0	13.2
Moderate	18.9	18.0	24.7
Middle	25.7	36.0	26.5
Upper	36.3	22.5	26.2
Unknown	0.0	5.5	9.4
Total	100.0	100.0	100.0

Information based on 2015 ACS Data and 2020 Census Data

Lending to Low-Income Borrowers

For the review period, Landisburg's lending to low-income borrowers was reasonable.

2015 ACS Data

Landisburg's lending in 2017 to low-income borrowers was reasonable. In 2017, 19% of the bank's HMDA loans (33 loans) were originated to low-income borrowers, which was higher than the performance of aggregate lenders (11%). The bank's performance was comparable to that of the proxy of families by family income (20%). By product type, Landisburg made nearly 20% of home purchase loans, 19% of refinance loans, 19% of home improvement loans, and no multifamily loans to low-income borrowers in 2017. Comparatively, aggregate lenders made 11% of home purchase loans, just under 11% of refinance loans, 11% of home improvement loans, and no multifamily loans to low-income borrowers in 2017.

Landisburg's lending in 2018 to low-income borrowers was reasonable. In 2018, 18% of the bank's HMDA loans (25 loans) were originated to low-income borrowers, which was higher than the performance of aggregate lenders (10%). The bank's performance was just below that of the proxy of families by family income (20%). By product type, Landisburg made just under 14% of home purchase loans, 20% of refinance loans, 33% of home improvement loans, 11% of other purpose closed or exempt loans, and no multifamily, other purpose lines of credit, or loans with purpose "not applicable" to low-income borrowers in 2018. Comparatively, aggregate lenders made just under 12% of home purchase loans, 11% of refinance loans, 9% of home improvement loans, 5% of other purpose lines of credit, 6% of other purpose closed or exempt loans, and no multifamily loans, or loans with purpose "not applicable" to low-income borrowers in 2018.

Landisburg's lending in 2019 to low-income borrowers was reasonable. In 2019, 17% of the bank's HMDA loans (28 loans) were originated to low-income borrowers, which was higher than the performance of aggregate lenders (11%), but slightly lower than the proxy of families by family income (20%). By product type, Landisburg made 14% of home purchase loans, 14% of refinance loans, 21% of home improvement loans, 28% of other purpose closed or exempt loans, and no multifamily, other purpose lines of credit, or loans with purpose "not applicable" to low-income borrowers in 2019. Comparatively, aggregate lenders made 12% of home purchase loans, nearly 10% of refinance loans, 8% of home improvement loans, 11% of other purpose lines of credit, 14% of other purpose closed or exempt loans, 5% of loans with purpose "not applicable," and no multifamily loans to low-income borrowers in 2019.

Landisburg's lending in 2020 to low-income borrowers was reasonable. In 2020, just over 13% of the bank's HMDA loans (24 loans) were originated to low-income borrowers, which was slightly higher than the performance of aggregate lenders (10%). Both the bank's performance and that of aggregate lenders were significantly lower than the proxy of families by family income (20%). By product type, Landisburg made 17% of home purchase loans, nearly 12% of refinance loans, 16% of home improvement loans, 8% of other purpose closed or exempt loans, and no multifamily, other purpose lines of credit, or loans with purpose "not applicable" to low-income borrowers in 2020.

Comparatively, aggregate lenders made 15% of home purchase loans, 7% of refinance loans, 8% of home improvement loans, 9% of other purpose lines of credit, 8% of other purpose closed or exempt loans, and no multifamily loans, or loans with purpose “not applicable” to low-income borrowers in 2020.

Landisburg’s lending in 2021 to low-income borrowers was reasonable. In 2021, 19% of the bank’s HMDA loans (35 loans) were originated to low-income borrowers, which was higher than the performance of aggregate lenders (10%), but slightly short of the proxy of families by family income (20%). By product type, Landisburg made nearly 17% of home purchase loans, 25% of refinance loans, 17% of home improvement loans, 11% of other purpose closed or exempt loans, and no multifamily, other purpose lines of credit, or loans with purpose “not applicable” to low-income borrowers in 2021. Comparatively, aggregate lenders made 12% of home purchase loans, 9% of refinance loans, nearly 10% of home improvement loans, 8% of other purpose lines of credit, 7% of other purpose closed or exempt loans, and no multifamily loans, or loans with purpose “not applicable” to low-income borrowers in 2021.

2020 Census Data

Finally, Landisburg’s lending in 2022 to low-income borrowers was reasonable. In 2022, 18% of the bank’s HMDA loans (20 loans) were originated to low-income borrowers, which was higher than the performance of aggregate lenders (13%), and just under the proxy of families by family income (19%). By product type, Landisburg made 15% of home purchase loans, 17% of refinance loans, 13% of home improvement loans, 40% of other purpose closed or exempt loans, and no multifamily, other purpose lines of credit, or loans with purpose “not applicable” to low-income borrowers in 2022. Comparatively, aggregate lenders made 12% of home purchase loans, 18% of refinance loans, 9% of home improvement loans, 8% of other purpose lines of credit, 14% of other purpose closed or exempt loans, and no multifamily loans, or loans with purpose “not applicable” to low-income borrowers in 2022.

As previously indicated, network infrastructure and the lack of development in the county has stymied growth in the bank’s Perry County, PA assessment area. Additionally, there are challenges for low- and moderate-income borrowers to save the customary down payment and closing costs necessary for home purchases, which impacts the demand for HMDA loan types. These facts help to explain why both bank and aggregate lending data trail behind the proxy for low-income families in the assessment area.

Lending to Moderate-Income Borrowers

Although challenges and obstacles to homeownership also exist for moderate-income families and individuals, Landisburg’s overall level of HMDA lending in the Perry County, PA assessment area to moderate-income borrowers was higher than its lending to low-income borrowers, and was reasonable overall.

2015 ACS Data

In 2017, Landisburg’s lending to moderate-income borrowers was excellent. In 2017, nearly 32% of the bank’s HMDA loans (55 loans) were originated to moderate-income borrowers, exceeding both the proxy of 21%, and aggregate lending to moderate-income borrowers of 26%. By product type, Landisburg made nearly 25% of home purchase loans, 50% of refinance loans, 24% of home improvement loans, and no multifamily loans to moderate-income borrowers. Aggregate lenders made 27% of home purchase loans, 26% of refinance loans, 27% of home improvement loans, and no multifamily loans to moderate-income borrowers.

In 2018, the bank’s lending to moderate-income borrowers was reasonable. In 2018, nearly 25% of the bank’s HMDA loans (34 loans) were originated to moderate-income borrowers, which fell just below the aggregate performance (26%) but was above proxy (21%). By loan type, Landisburg made 31% of home purchase loans, 26% of refinance loans, 11% of home improvement loans, 100% of multifamily loans, 6% of other purpose closed or exempt loans, and no other purpose lines of credit, or loans with purpose “not applicable” to moderate-income borrowers in 2018. Comparatively, aggregate lenders made 27% of home purchase loans, 25% of refinance loans, 26% of home improvement loans, 50% of multifamily loans, 29% of other purpose lines of credit, 16% of other purpose closed or exempt loans, and no loans with purpose “not applicable” to moderate-income borrowers in 2018.

In 2019, the bank’s lending to moderate-income borrowers was excellent. In 2019, 33% of the bank’s HMDA loans (54 loans) were originated to moderate-income borrowers, exceeding both the aggregate performance (26%), and proxy (21%). By loan type, Landisburg made 41% of home purchase loans, 26% of refinance loans, 29% of home improvement loans, 35% of other purpose lines of credit, and no multifamily, or loans with purpose “not applicable” to moderate-income borrowers in 2019. Comparatively, aggregate lenders made 29% of home purchase loans, 23% of refinance loans, 27% of home improvement loans, 32% of other purpose lines of credit, 26% of other purpose closed or exempt loans, 5% of loans with purpose “not applicable,” and no multifamily loans to moderate-income borrowers in 2019.

In 2020, the bank’s lending to moderate-income borrowers was excellent. In 2020, 27% of the bank’s HMDA loans (49 loans) were originated to moderate-income borrowers, which was above both aggregate performance (22%) and proxy (21%). By loan type, Landisburg made 28% of home purchase loans, 24% of refinance loans, 42% of home improvement loans, 21% other purpose closed or exempt loans, and no multifamily, other purpose lines of credit, or loans with purpose “not applicable” to moderate-income borrowers in 2020. Comparatively, aggregate lenders made 29% of home purchase loans, 19% of refinance loans, 24% of home improvement loans, 33% of multifamily loans, 23% of other purpose closed or exempt loans, and 2% of loans with purpose “not applicable” to moderate-income borrowers in 2020.

In 2021, the bank’s lending to moderate-income borrowers was reasonable. In 2019, 24% of the bank’s HMDA loans (43 loans) were originated to moderate-income borrowers, which fell just below aggregate performance (25%), but above proxy (21%). By loan type, Landisburg made 28% of home purchase loans, 19% of refinance loans, 22% of home improvement loans, 22% of other purpose closed or exempt loans, and no multifamily, other purpose lines of credit, or loans with purpose “not applicable” to moderate-income borrowers in 2021.

Comparatively, aggregate lenders made 30% of home purchase loans, 21% of refinance loans, 24% of home improvement loans, 29% of other purpose lines of credit, 30% of other purpose closed or exempt loans, and no multifamily loans, or loans with purpose “not applicable” to moderate-income borrowers in 2021.

2020 Census Data

Finally, in 2022, the bank’s lending to moderate-income borrowers was reasonable. In 2022, 18% of the bank’s HMDA loans (20 loans) were originated to moderate-income borrowers, which fell below both the aggregate performance (25%) and above proxy (19%). By loan type, Landisburg made 19% of home purchase loans, 27% of refinance loans, 19% of home improvement loans, and no multifamily, other purpose lines of credit, other purpose closed or exempt loans, or loans with purpose “not applicable” to moderate-income borrowers in 2022. Comparatively, aggregate lenders made 26% of home purchase loans, 25% of refinance loans, 24% of home improvement loans, 23% of other purpose lines of credit, 21% other purpose closed or exempt loans, and no multifamily, or loans with purpose “not applicable” to moderate-income borrowers in 2022.

Small Business Lending

An analysis of Landisburg’s borrower distribution of small business loans reflects reasonable penetration among business customers of different sizes, including small businesses. For purposes of the evaluation, a small business loan is defined as a commercial loan with an origination amount of \$1 million or less. Small business loans are further quantified to identify those loans to businesses with gross annual revenues of \$1 million or less, namely small businesses.

The number of businesses operating in the Perry County, PA assessment area is used as a proxy to estimate demand for business credit in the assessment area. According to available Dun & Bradstreet business data in 2017, there were 1,727 businesses operating in the assessment area, with 1,612 (93%) designated as small businesses. In 2018, 1,691 businesses operated in the assessment area, 1,576 (93%) of which were small businesses. In 2019, 1,691 businesses operated in the assessment area, 1,581 (94%) of which were small businesses. In 2020, 1,723 businesses operated in the assessment area, 1,612 (94%) of which were small businesses. In 2021, 1,713 businesses operated in the assessment area, 1,599 (93%) of which were small businesses. Finally, in 2022, Dun & Bradstreet data indicate that there were 1,727 businesses operating in the assessment area, 1,612 (93%) of which were small businesses.

As previously mentioned, Landisburg is not a CRA small business reporter, and as such, a sample of 86 of the bank’s small business loans from the period spanning 2017 through 2022 was used to evaluate small business lending performance.

2015 ACS Data

In 2017, Landisburg’s borrower distribution of small business loans was excellent. Of the 14 small business loans made by the bank in 2017, 93% were originated to small businesses with gross annual revenues of \$1 million or less. This compares favorably to the performance of aggregate lenders, who originated 57% of loans to small businesses, and matched the percentage of small businesses in the assessment area (93%).

Small business loans were further analyzed to determine the extent of loans originated in an amount of \$100 thousand or less. Smaller size loans are generally commensurate with the borrowing needs of small businesses, and thus, added weight is given to such loans in determining whether an institution is meeting credit needs of smaller businesses. In 2017, 79% of small business loans were extended in amounts of \$100 thousand or less, compared with 97% of loans made by aggregate lenders.

In 2018, the bank's borrower distribution of small business loans was excellent. Of the 14 loans made in the assessment area, 100% were originated to small businesses with gross annual revenues of \$1 million or less. This compared favorably to the performance of aggregate lenders, who originated 51% of loans to small businesses, and is above the proxy of small businesses in the assessment area (93%). In 2018, 86% of small businesses loans were extended in amounts of \$100 thousand or less, compared to 98% of loans made by aggregate lenders.

In 2019, the bank's borrower distribution of small business loans was excellent. Of the 18 small business loans made in the Perry County, PA assessment area in 2019, 94% were originated to small businesses with gross annual revenue of \$1 million or less. This compares favorably to the performance of aggregate lenders, who originated 51% of loans to small businesses, and is comparable to the proxy of small businesses in the assessment area (94%). In 2019, 67% of small business loans were extended in amounts of \$100 thousand or less, compared to 95% of loans made by aggregate lenders.

In 2020, the bank's borrower distribution of small business loans was reasonable. Of the 15 small business loans made in the Perry County, PA assessment area in 2020, 53% were originated to small businesses with gross annual revenue of \$1 million or less. This compares favorably to the performance of aggregate lenders, who originated 38% of loans to small businesses, but is below the proxy of small businesses in the assessment area (94%). In 2020, 87% of small business loans were extended in amounts of \$100 thousand or less, compared to 93% of loans made by aggregate lenders. It is noted that in 2020, the Paycheck Protection Program (PPP) was implemented by the U.S. Small Business Administration to assist businesses during the COVID-19 pandemic. Of the 121 total small business loans originated by the bank in 2020, 69 were loans made through the PPP, which does not require businesses to report revenue values. This helps to account for the decrease in performance for both the bank and aggregate lenders starting in 2020.

In 2021, the bank's borrower distribution of small business loans was reasonable. Of the 15 small business loans made in the Perry County, PA assessment area in 2021, 53% were originated to small businesses with gross annual revenue of \$1 million or less. This compares favorably to the performance of aggregate lenders, who originated 50% of loans to small businesses, but is below the proxy of small businesses in the assessment area (93%). In 2021, 87% of small business loans were extended in amounts of \$100 thousand or less, compared to 97% of loans made by aggregate lenders. In 2021, of the 119 total small business loans originated by the bank, 54 were loans made through the Paycheck Protection Program, which does not require businesses to report revenue values.

2020 Census Data

Finally, in 2022, the bank's borrower distribution of small business loans was reasonable. Of the 10 small business loans made in the Perry County, PA assessment area in 2022, 90% were originated to small businesses with gross annual revenues of \$1 million or less. This compares favorably to the performance of aggregate lenders, who originated 61% of loans to small businesses, but is below the proxy of small businesses in the assessment area (93%). In 2022, 100% of small business loans were extended in amounts of \$100 thousand or less, compared to 97% of loans made by aggregate lenders.

GEOGRAPHIC DISTRIBUTION OF LENDING

The geographic distribution of loans was analyzed to determine the dispersion of loans among different census tracts within the assessment area. Overall, the geographic distribution of loans reflects excellent dispersion throughout the Perry County, PA assessment area. As in the borrower distribution analysis, HMDA loans were given greater weight than small business loans in determining this conclusion, because of relative lending volumes.

Home-Mortgage Lending

Landisburg's geographic distribution of home-mortgages reflects excellent dispersion throughout the assessment area, taking into consideration the bank's business strategy and the assessment area's demographics and economic characteristics. As noted earlier, the percentage of owner-occupied housing units contained within designed census tracts is used as a proxy to estimate demand for residential mortgage credit within such tracts. Generally, the greater the number of owner-occupied residential dwellings in a census tract, the greater the demand for home-mortgage credit is in the tract.

According to the 2015 ACS data, which was used as a proxy for lending in 2017, 2018, 2019, 2020, and 2021, just over 6% of owner-occupied units were in the assessment area's one moderate-income tract. The remaining owner-occupied units were located in the nine middle-income tracts (94%). There were no low- or upper-income tracts in the assessment area using 2015 ACS data. According to 2020 Census data, which was used as a proxy for lending in 2022, all owner-occupied units (100%) were located in the assessment area's ten middle-income tracts. No low-, moderate-, or upper-income tracts existed as of the 2020 Census.

The following tables present Landisburg's geographic distribution of HMDA loans from 2017 through 2022, in comparison to the applicable owner-occupied housing proxy, and the aggregate lending levels in the assessment area for the evaluation period. The first and second tables rely on 2015 ACS data. The third table relies on 2020 Census data. All tables contain updated HMDA data, following the requirements of Regulation C.

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The Bank of Landisburg Perry County, PA Assessment Area Geographic Distribution of HMDA Loans							
Census Tract Income Level	% Owner-Occupied Units (2015 ACS Data)	Aggregate Comparison					
		2017		2018		2019	
		% Landisburg Lending	% Aggregate Lending	% Landisburg Lending	% Aggregate Lending	% Landisburg Lending	% Aggregate Lending
Low	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Moderate	6.4	9.8	4.8	15.1	4.8	12.9	4.4
Middle	93.6	90.2	95.2	84.9	95.2	87.1	95.6
Upper	0.0	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	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

The Bank of Landisburg Perry County, PA Assessment Area Geographic Distribution of HMDA Loans					
Census Tract Income Level	% Owner-Occupied Units (2015 ACS Data)	Aggregate Comparison			
		2020		2021	
		% Landisburg Lending	% Aggregate Lending	% Landisburg Lending	% Aggregate Lending
Low	0.0	0.0	0.0	0.0	0.0
Moderate	6.4	17.0	4.9	8.8	4.2
Middle	93.6	83.0	95.1	91.2	95.8
Upper	0.0	0.0	0.0	0.0	0.0
Unknown	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0

The Bank of Landisburg Perry County, PA Assessment Area Geographic Distribution of HMDA Loans			
Census Tract Income Level	% Owner-Occupied Units (2020 Census Data)	Aggregate Comparison	
		2022	
		% Landisburg Lending	% Aggregate Lending
Low	0.0	0.0	0.0
Moderate	0.0	0.0	0.0
Middle	100.0	100.0	100.0
Upper	0.0	0.0	0.0
Unknown	0.0	0.0	0.0
Total	100.0	100.0	100.0

Information based on 2015 ACS Data and 2020 Census Data.

Lending in Low-Income Census Tracts

According to both the 2015 ACS and 2020 Census, the Perry County, PA assessment area contained no low-income census tracts. As a result, geographic distribution in low-income tracts was not analyzed for any of the years evaluated.

Lending in Moderate-Income Census Tracts

Landisburg's overall HMDA lending in the assessment area's moderate-income census tract was considered excellent. It is noted that though lending opportunities were limited, since only one moderate-income tract, containing 6% of owner-occupied unit was reported using 2015 ACS data, the bank's lending outperformed both proxy and aggregate lenders from 2017 through 2021. Lending in moderate-income tracts was not evaluated in 2022, as 2020 Census data indicated that there were no moderate-income tracts in that year.

2015 ACS Data

Landisburg's geographic distribution of HMDA lending in the moderate-income census tract in 2017 was excellent. In 2017, the bank made 10% of HMDA loans (17 loans) in the bank's single moderate-income tract, which was above the performance of aggregate leaders (almost 5%) and the proxy of owner-occupied housing in moderate-income tracts (6%). By product type, nearly 10% of home purchase loans, 4% of refinance loans, 16% of home improvement loans, and no multifamily loans were made in the moderate-income tract. By comparison, aggregate lenders made nearly 6% of home purchase loans, 3% of refinance loans, 6% of home improvement loans, and no multifamily loans in the moderate-income census tract.

Landisburg's geographic distribution of HMDA loans in the single moderate-income tract in 2018 was excellent. The bank made slightly over 15% of its HMDA loans (21 loans) in the moderate-income tracts, which was above the performance of aggregate leaders (5%) and the proxy of owner-occupied housing in moderate-income tracts (6%). By product type, 18% of home purchase loans, 12% of refinance loans, 11% of home improvement loans, 22% of other purpose closed or exempt loans, and no multifamily loans, other purpose lines of credit, or loans with purpose "not applicable" were made in the moderate-income tract. By comparison, aggregate lenders made 5% of home purchase loans, 5% of refinance loans, 4% of home improvement loans, 7% of other closed or exempt loans, and no multifamily, other purpose lines of credit, or loans with purpose "not applicable" in the moderate-income census tract in 2018.

Landisburg's geographic distribution of HMDA loans in the moderate-income tracts within the Perry County, PA assessment area in 2019 was excellent. Landisburg made 13% of HMDA loans (21 loans) in the moderate-income tract, which was above that of aggregate lenders (4%) and the proxy of owner-occupied housing in moderate-income tracts (6%). By product type, 12% of the bank's home purpose loans, 8% of refinance loans, 13% of home improvement, 24% of other purpose closed or exempt loans, and no multifamily, other purpose lines of credit, or loans with purpose "not applicable" were made in the moderate-income census tracts.

By comparison, aggregate lenders made 5% of home purchase loans, 3% of refinance loans, 5% of home improvement loans, 5% of other purpose lines of credit, 11% of closed or exempt loans, 5% of loans with purpose “not applicable,” and no multifamily loans in the moderate-income census tract in 2019.

In 2020, Landisburg’s geographic distribution of HMDA loans in the moderate-income tract within the Perry County, PA assessment was excellent. Landisburg made 17% of HMDA loans (31 loans) in the moderate-income tract, which was higher than that of aggregate lenders and the proxy of owner-occupied housing in moderate-income tracts (5% and 6%, respectively). By product type, 13% of the bank’s home purchase loans, 18% of refinance loans, 26% of home improvement loans, 17% of other purpose closed or exempt loans, and no multifamily, other purpose lines of credit, or loans with purpose “not applicable” were made in the moderate-income census tract. By comparison, aggregate lenders made 5% of home purchase loans, 4% of refinance loans, 7% of home improvement loans, 5% of other purpose lines of credit, 14% of other purpose closed or exempt loans, 2% of loans with purpose “not applicable,” and no multifamily loans in moderate-income census tracts in 2020.

Finally, in 2021, Landisburg’s geographic distribution of HMDA loans in the moderate-income tracts within the Perry County, PA assessment was excellent. Landisburg made just under 9% of HMDA loans (16 loans) in the moderate-income tract, which was higher than that of aggregate lenders and the proxy of owner-occupied housing in moderate-income tracts (4% and 6%, respectively). By product type, 11% of the bank’s home purchase loans, 9% of refinance loans, 6% of home improvement loans, and no multifamily loans, other purpose lines of credit, other purpose closed or exempt loans, or loans with purpose “not applicable” were made in the moderate-income census tracts. By comparison, aggregate lenders made 5% of home purchase loans, 5% of refinance loans, 2% of home improvement loans, 4% of other purpose lines of credit, and no multifamily loans, other purpose closed or exempt loans, or loans with purpose “not applicable” in the moderate-income census tract in 2021.

2020 Census Data

As indicated previously, HMDA lending in moderate-income tracts during 2022 was not evaluated, as no moderate-income tracts existed as of the 2020 Census.

Small Business Lending

The geographic distribution of Landisburg’s small business loans reflects excellent dispersion throughout the assessment area, in the context of the assessment area’s demographic and economic characteristics, during the evaluation period. As indicated previously, because the bank is not a small bank reporter, conclusions are based on a sample of 86 small business loans made in 2017, 2018, 2019, 2020, 2021, and 2022.

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The geographic distribution of businesses in the assessment area by census tract type is used as a proxy for small business loan demand. Generally, the greater the number of businesses located in a tract, the greater the demand for small business loans in the tract. Based on 2017 Dun & Bradstreet data, 6% of the businesses in the assessment area were in the moderate-income census tract, and the remaining (94%) were located in the middle-income tracts. As explained previously, no low- or upper-income tracts existed as of the 2015 ACS. The geographic distribution of businesses changed very little from 2018 through 2021. According to 2022 Dun & Bradstreet data, 100% of the businesses in the assessment area were located in middle-income census tracts as no low-, moderate, or upper-income tracts were reported using 2020 Census data.

The following tables present Landisburg’s small business geographic distribution in comparison to the business proxy and aggregate lending levels for the years evaluated.

The Bank of Landisburg Perry County, PA Assessment Area Geographic Distribution of Small Business Loans				
Census Tract Income Level	% Businesses by Tract Income Level (2015 ACS Data)	Aggregate Comparison		
		2017		
		% Landisburg Lending	% Aggregate Lending	
Low	0.0	0.0	0.0	
Moderate	6.4	21.4	6.6	
Middle	93.6	78.6	92.3	
Upper	0.0	0.0	0.0	
Unknown	0.0	0.0	1.1	
Total	100.0	100.0	100.0	

The Bank of Landisburg Perry County, PA Assessment Area Geographic Distribution of Small Business Loans				
Census Tract Income Level	% Businesses by Tract Income Level (2015 ACS Data)	Aggregate Comparison		
		2018		
		% Landisburg Lending	% Aggregate Lending	
Low	0.0	0.0	0.0	
Moderate	6.0	35.7	6.1	
Middle	94.0	64.3	92.1	
Upper	0.0	0.0	0.0	
Unknown	0.0	0.0	1.8	
Total	100.0	100.0	100.0	

Information based on 2015 ACS Data and 2020 Census Data

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The Bank of Landisburg Perry County, PA Assessment Area Geographic Distribution of Small Business Loans			
Census Tract Income Level	% Businesses by Tract Income Level (2015 ACS Data)	Aggregate Comparison	
		2019	
		% Landisburg Lending	% Aggregate Lending
Low	0.0	0.0	0.0
Moderate	6.2	5.6	9.4
Middle	93.8	94.4	90.0
Upper	0.0	0.0	0.0
Unknown	0.0	0.0	0.6
Total	100.0	100.0	100.0

The Bank of Landisburg Perry County, PA Assessment Area Geographic Distribution of Small Business Loans			
Census Tract Income Level	% Businesses by Tract Income Level (2015 ACS Data)	Aggregate Comparison	
		2020	
		% Landisburg Lending	% Aggregate Lending
Low	0.0	0.0	0.0
Moderate	6.3	20.0	5.7
Middle	93.7	80.0	93.6
Upper	0.0	0.0	0.0
Unknown	0.0	0.0	0.7
Total	100.0	100.0	100.0

The Bank of Landisburg Perry County, PA Assessment Area Geographic Distribution of Small Business Loans			
Census Tract Income Level	% Businesses by Tract Income Level (2015 ACS Data)	Aggregate Comparison	
		2021	
		% Landisburg Lending	% Aggregate Lending
Low	0.0	0.0	0.0
Moderate	6.2	26.7	6.9
Middle	93.8	73.3	92.8
Upper	0.0	0.0	0.0
Unknown	0.0	0.0	0.3
Total	100.0	100.0	100.0

Information based on 2015 ACS Data and 2020 Census Data

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The Bank of Landisburg Perry County, PA Assessment Area Geographic Distribution of Small Business Loans			
Census Tract Income Level	% Businesses by Tract Income Level (2020 Census Data)	Aggregate Comparison	
		2022	
		% Landisburg Lending	% Aggregate Lending
Low	0.0	0.0	0.0
Moderate	0.0	0.0	0.0
Middle	100.0	100.0	99.8
Upper	0.0	0.0	0.0
Unknown	0.0	0.0	0.2
Total	100.0	100.0	100.0

Information based on 2015 ACS Data and 2020 Census Data

Lending in Low-Income Census Tracts

According to both the 2015 ACS and the 2020 Census, the Perry County, PA assessment area contained no low-income census tracts. As a result, small business geographic distribution in low-income tracts was not analyzed for the years evaluated.

Lending in Moderate-Income Census Tracts

Overall, Landisburg’s small business lending in the assessment area’s moderate-income tract was excellent. It is noted that lending opportunities were limited, given the fact that only one moderate-income tract existed using 2015 ACS data. Lending in moderate-income tracts was not evaluated in 2022, as 2020 Census data indicated that there were no moderate-income tracts in that year.

2015 ACS Data

Landisburg’s 2017 small business lending in the moderate-income tract was excellent. Of the 2017 loan sample, the bank made three small business loans (21%) in the moderate-income tract, exceeding both aggregate lenders, whomade 7% of small business loans in the moderate-income tract, and the proxy of businesses located in moderate-income tracts (6%).

The bank’s 2018 small business lending in the moderate-income tract was excellent. Of the 2018 sample, the bank made five loans (36%) in the assessment area’s moderate-income tract. This performance was significantly above aggregate lending in the moderate-income tract (6%), and the proxy of businesses located in the moderate-income tract (6%).

Landisburg’s 2019 small business lending in moderate-income tract was reasonable. Of the 2019 sample, the bank made one loan (6%) in the moderate-income census tract within the assessment area. This fell below aggregate lending in the moderate-income tract (9%), and matched the proxy of businesses located in moderate-income tracts (6%).

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Landisburg's 2020 small business lending in the moderate-income tract was excellent. Of the 2020 sample, the bank made three loans (20%) in moderate-income tract within the assessment area. This performance is significantly above aggregate lending in moderate-income tract (6%), and the proxy of businesses located in the moderate-income tract (6%).

Finally, Landisburg's 2021 small business lending in the moderate-income tract was excellent. Of the 2021 sample, the bank made four loans (27%) in moderate-income tract within the assessment area. This performance is significantly above aggregate lending in the moderate-income tract (7%), and the proxy of businesses located in the moderate-income tract (6%).

2020 Census Data

As indicated previously, small business lending in moderate-income tracts during 2022 was not evaluated, as no moderate-income census tracts were reported at the 2020 Census.

RESPONSE TO SUBSTANTIATED COMPLAINTS

No CRA complaints were filed with the bank or the Federal Reserve Bank of Philadelphia during the evaluation period, and therefore, this component of the lending test was not evaluated.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES

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

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: 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.

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 refinancing 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 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

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

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

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

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

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

Rated area: A rated area is a state or 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

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2017 HMDA LOAN DISTRIBUTION TABLE (PERRY COUNTY, PA ASSESSMENT AREA)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	12	19.7%	752	9.5%
Moderate	6	9.8%	780	9.8%	15	24.6%	1,358	17.1%
Middle	55	90.2%	7,141	90.2%	18	29.5%	2,014	25.4%
Upper	0	0.0%	0	0.0%	15	24.6%	3,717	46.9%
Unknown	0	0.0%	0	0.0%	1	1.6%	80	1.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	61	100.0%	7,921	100.0%	61	100.0%	7,921	100.0%
Refinance								
Low	0	0.0%	0	0.0%	10	19.2%	477	10.3%
Moderate	2	3.8%	43	0.9%	26	50.0%	2,754	59.4%
Middle	50	96.2%	4,594	99.1%	9	17.3%	623	13.4%
Upper	0	0.0%	0	0.0%	7	13.5%	783	16.9%
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	52	100.0%	4,637	100.0%	52	100.0%	4,637	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	11	19.0%	285	5.9%
Moderate	9	15.5%	448	9.2%	14	24.1%	563	11.6%
Middle	49	84.5%	4,418	90.8%	19	32.8%	1,538	31.6%
Upper	0	0.0%	0	0.0%	13	22.4%	2,322	47.7%
Unknown	0	0.0%	0	0.0%	1	1.7%	158	3.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	58	100.0%	4,866	100.0%	58	100.0%	4,866	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	2	100.0%	317	100.0%	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%	2	100.0%	317	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	317	100.0%	2	100.0%	317	100.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	33	19.1%	1,514	8.5%
Moderate	17	9.8%	1,271	7.2%	55	31.8%	4,675	26.4%
Middle	156	90.2%	16,470	92.8%	46	26.6%	4,175	23.5%
Upper	0	0.0%	0	0.0%	35	20.2%	6,822	38.5%
Unknown	0	0.0%	0	0.0%	4	2.3%	555	3.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	173	100.0%	17,741	100.0%	173	100.0%	17,741	100.0%

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2018 HMDA LOAN DISTRIBUTION TABLE (PERRY COUNTY, PA ASSESSMENT AREA)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	7	13.7%	547	8.6%
Moderate	9	17.6%	1,107	17.4%	16	31.4%	1,642	25.9%
Middle	42	82.4%	5,240	82.6%	9	17.6%	1,067	16.8%
Upper	0	0.0%	0	0.0%	16	31.4%	2,796	44.1%
Unknown	0	0.0%	0	0.0%	3	5.9%	295	4.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	51	100.0%	6,347	100.0%	51	100.0%	6,347	100.0%
Refinance								
Low	0	0.0%	0	0.0%	10	20.0%	794	13.4%
Moderate	6	12.0%	815	13.7%	13	26.0%	1,526	25.7%
Middle	44	88.0%	5,128	86.3%	9	18.0%	1,113	18.7%
Upper	0	0.0%	0	0.0%	15	30.0%	1,986	33.4%
Unknown	0	0.0%	0	0.0%	3	6.0%	524	8.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	50	100.0%	5,943	100.0%	50	100.0%	5,943	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	6	33.3%	185	25.4%
Moderate	2	11.1%	100	13.8%	2	11.1%	100	13.8%
Middle	16	88.9%	627	86.2%	5	27.8%	211	29.0%
Upper	0	0.0%	0	0.0%	5	27.8%	231	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	18	100.0%	727	100.0%	18	100.0%	727	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	100.0%	527	100.0%
Middle	2	100.0%	527	100.0%	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	2	100.0%	527	100.0%	2	100.0%	527	100.0%
Other Purpose LOC								
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%

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CONTINUED - 2018 HMDA LOAN DISTRIBUTION TABLE (PERRY COUNTY, PA ASSESSMENT AREA)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Other Purpose Closed/Exempt								
Low	0	0.0%	0	0.0%	2	11.1%	54	5.3%
Moderate	4	22.2%	232	22.6%	1	5.6%	35	3.4%
Middle	14	77.8%	793	77.4%	7	38.9%	436	42.5%
Upper	0	0.0%	0	0.0%	7	38.9%	450	43.9%
Unknown	0	0.0%	0	0.0%	1	5.6%	50	4.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18	100.0%	1,025	100.0%	18	100.0%	1,025	100.0%
Loan Purpose Not Applicable								
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%	25	18.0%	1,580	10.8%
Moderate	21	15.1%	2,254	15.5%	34	24.5%	3,830	26.3%
Middle	118	84.9%	12,315	84.5%	30	21.6%	2,827	19.4%
Upper	0	0.0%	0	0.0%	43	30.9%	5,463	37.5%
Unknown	0	0.0%	0	0.0%	7	5.0%	869	6.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	139	100.0%	14,569	100.0%	139	100.0%	14,569	100.0%

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2019 HMDA LOAN DISTRIBUTION TABLE (PERRY COUNTY, PA ASSESSMENT AREA)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	8	13.6%	579	7.0%
Moderate	7	11.9%	941	11.4%	24	40.7%	3,220	38.9%
Middle	52	88.1%	7,331	88.6%	11	18.6%	1,618	19.6%
Upper	0	0.0%	0	0.0%	12	20.3%	2,487	30.1%
Unknown	0	0.0%	0	0.0%	4	6.8%	368	4.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	59	100.0%	8,272	100.0%	59	100.0%	8,272	100.0%
Refinance								
Low	0	0.0%	0	0.0%	7	13.7%	337	6.1%
Moderate	4	7.8%	286	5.2%	13	25.5%	1,190	21.7%
Middle	47	92.2%	5,199	94.8%	16	31.4%	1,970	35.9%
Upper	0	0.0%	0	0.0%	13	25.5%	1,725	31.4%
Unknown	0	0.0%	0	0.0%	2	3.9%	263	4.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	51	100.0%	5,485	100.0%	51	100.0%	5,485	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	5	20.8%	165	15.1%
Moderate	3	12.5%	96	8.8%	7	29.2%	196	18.0%
Middle	21	87.5%	994	91.2%	2	8.3%	190	17.4%
Upper	0	0.0%	0	0.0%	10	41.7%	539	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	24	100.0%	1,090	100.0%	24	100.0%	1,090	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%
Other Purpose LOC								
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%

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CONTINUED - 2019 HMDA LOAN DISTRIBUTION TABLE (PERRY COUNTY, PA ASSESSMENT AREA)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Other Purpose Closed/Exempt								
Low	0	0.0%	0	0.0%	8	27.6%	182	16.3%
Moderate	7	24.1%	280	25.1%	10	34.5%	471	42.2%
Middle	22	75.9%	836	74.9%	6	20.7%	186	16.7%
Upper	0	0.0%	0	0.0%	5	17.2%	277	24.8%
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	29	100.0%	1,116	100.0%	29	100.0%	1,116	100.0%
Loan Purpose Not Applicable								
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%	28	17.2%	1,263	7.9%
Moderate	21	12.9%	1,603	10.0%	54	33.1%	5,077	31.8%
Middle	142	87.1%	14,360	90.0%	35	21.5%	3,964	24.8%
Upper	0	0.0%	0	0.0%	40	24.5%	5,028	31.5%
Unknown	0	0.0%	0	0.0%	6	3.7%	631	4.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	163	100.0%	15,963	100.0%	163	100.0%	15,963	100.0%

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2020 HMDA LOAN DISTRIBUTION TABLE (PERRY COUNTY, PA ASSESSMENT AREA)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	10	16.7%	696	7.1%
Moderate	8	13.3%	1,162	11.8%	17	28.3%	1,694	17.2%
Middle	52	86.7%	8,662	88.2%	14	23.3%	2,275	23.2%
Upper	0	0.0%	0	0.0%	18	30.0%	4,210	42.9%
Unknown	0	0.0%	0	0.0%	1	1.7%	949	9.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	60	100.0%	9,824	100.0%	60	100.0%	9,824	100.0%
Refinance								
Low	0	0.0%	0	0.0%	9	11.5%	548	6.4%
Moderate	14	17.9%	1,892	22.1%	19	24.4%	1,886	22.0%
Middle	64	82.1%	6,675	77.9%	22	28.2%	3,008	35.1%
Upper	0	0.0%	0	0.0%	24	30.8%	2,748	32.1%
Unknown	0	0.0%	0	0.0%	4	5.1%	377	4.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	78	100.0%	8,567	100.0%	78	100.0%	8,567	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	3	15.8%	54	7.4%
Moderate	5	26.3%	127	17.4%	8	42.1%	224	30.7%
Middle	14	73.7%	602	82.6%	2	10.5%	35	4.8%
Upper	0	0.0%	0	0.0%	5	26.3%	301	41.3%
Unknown	0	0.0%	0	0.0%	1	5.3%	115	15.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	19	100.0%	729	100.0%	19	100.0%	729	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	1	100.0%	168	100.0%	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%	168	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	168	100.0%	1	100.0%	168	100.0%
Other Purpose LOC								
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%

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CONTINUED - 2020 HMDA LOAN DISTRIBUTION TABLE (PERRY COUNTY, PA ASSESSMENT AREA)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Other Purpose Closed/Exempt								
Low	0	0.0%	0	0.0%	2	8.3%	200	14.0%
Moderate	4	16.7%	432	30.3%	5	20.8%	172	12.1%
Middle	20	83.3%	995	69.7%	10	41.7%	679	47.6%
Upper	0	0.0%	0	0.0%	6	25.0%	356	24.9%
Unknown	0	0.0%	0	0.0%	1	4.2%	20	1.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	24	100.0%	1,427	100.0%	24	100.0%	1,427	100.0%
Loan Purpose Not Applicable								
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%	24	13.2%	1,498	7.2%
Moderate	31	17.0%	3,613	17.4%	49	26.9%	3,976	19.2%
Middle	151	83.0%	17,102	82.6%	48	26.4%	5,997	29.0%
Upper	0	0.0%	0	0.0%	53	29.1%	7,615	36.8%
Unknown	0	0.0%	0	0.0%	8	4.4%	1,629	7.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	182	100.0%	20,715	100.0%	182	100.0%	20,715	100.0%

**SMALL INSTITUTION PERFORMANCE EVALUATION
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2021 HMDA LOAN DISTRIBUTION TABLE (PERRY COUNTY, PA ASSESSMENT AREA)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	14	16.5%	1,181	8.7%
Moderate	9	10.6%	1,536	11.4%	24	28.2%	2,384	17.7%
Middle	76	89.4%	11,966	88.6%	17	20.0%	2,937	21.8%
Upper	0	0.0%	0	0.0%	22	25.9%	5,063	37.5%
Unknown	0	0.0%	0	0.0%	8	9.4%	1,937	14.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	85	100.0%	13,502	100.0%	85	100.0%	13,502	100.0%
Refinance								
Low	0	0.0%	0	0.0%	17	24.6%	1,434	14.9%
Moderate	6	8.7%	893	9.3%	13	18.8%	1,382	14.3%
Middle	63	91.3%	8,755	90.7%	16	23.2%	2,178	22.6%
Upper	0	0.0%	0	0.0%	18	26.1%	3,819	39.6%
Unknown	0	0.0%	0	0.0%	5	7.2%	835	8.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	69	100.0%	9,648	100.0%	69	100.0%	9,648	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	3	16.7%	57	5.9%
Moderate	1	5.6%	61	6.3%	4	22.2%	200	20.6%
Middle	17	94.4%	911	93.7%	4	22.2%	169	17.4%
Upper	0	0.0%	0	0.0%	5	27.8%	316	32.5%
Unknown	0	0.0%	0	0.0%	2	11.1%	230	23.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18	100.0%	972	100.0%	18	100.0%	972	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	1	100.0%	216	100.0%	1	100.0%	216	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	1	100.0%	216	100.0%	1	100.0%	216	100.0%
Other Purpose LOC								
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%

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CONTINUED - 2021 HMDA LOAN DISTRIBUTION TABLE (PERRY COUNTY, PA ASSESSMENT AREA)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Other Purpose Closed/Exempt								
Low	0	0.0%	0	0.0%	1	11.1%	20	4.5%
Moderate	0	0.0%	0	0.0%	2	22.2%	33	7.4%
Middle	9	100.0%	443	100.0%	1	11.1%	72	16.3%
Upper	0	0.0%	0	0.0%	5	55.6%	318	71.8%
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	9	100.0%	443	100.0%	9	100.0%	443	100.0%
Loan Purpose Not Applicable								
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%	35	19.2%	2,692	10.9%
Moderate	16	8.8%	2,490	10.0%	43	23.6%	3,999	16.1%
Middle	166	91.2%	22,291	90.0%	39	21.4%	5,572	22.5%
Upper	0	0.0%	0	0.0%	50	27.5%	9,516	38.4%
Unknown	0	0.0%	0	0.0%	15	8.2%	3,002	12.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	182	100.0%	24,781	100.0%	182	100.0%	24,781	100.0%

**SMALL INSTITUTION PERFORMANCE EVALUATION
AUGUST 2023**

2022 HMDA LOAN DISTRIBUTION TABLE (PERRY COUNTY, PA ASSESSMENT AREA)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	7	14.9%	465	5.1%
Moderate	0	0.0%	0	0.0%	9	19.1%	1,344	14.8%
Middle	47	100.0%	9,097	100.0%	15	31.9%	3,187	35.0%
Upper	0	0.0%	0	0.0%	14	29.8%	3,753	41.3%
Unknown	0	0.0%	0	0.0%	2	4.3%	348	3.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	47	100.0%	9,097	100.0%	47	100.0%	9,097	100.0%
Refinance								
Low	0	0.0%	0	0.0%	5	16.7%	747	19.1%
Moderate	0	0.0%	0	0.0%	8	26.7%	1,156	29.6%
Middle	30	100.0%	3,909	100.0%	11	36.7%	1,531	39.2%
Upper	0	0.0%	0	0.0%	4	13.3%	336	8.6%
Unknown	0	0.0%	0	0.0%	2	6.7%	139	3.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	30	100.0%	3,909	100.0%	30	100.0%	3,909	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	2	12.5%	63	7.0%
Moderate	0	0.0%	0	0.0%	3	18.8%	175	19.5%
Middle	16	100.0%	896	100.0%	7	43.8%	298	33.3%
Upper	0	0.0%	0	0.0%	3	18.8%	260	29.0%
Unknown	0	0.0%	0	0.0%	1	6.3%	100	11.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	16	100.0%	896	100.0%	16	100.0%	896	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	3	100.0%	550	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	2	66.7%	300	54.5%
Unknown	0	0.0%	0	0.0%	1	33.3%	250	45.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	550	100.0%	3	100.0%	550	100.0%
Other Purpose LOC								
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
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CONTINUED - 2022 HMDA LOAN DISTRIBUTION TABLE (PERRY COUNTY, PA ASSESSMENT AREA)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Other Purpose Closed/Exempt								
Low	0	0.0%	0	0.0%	6	40.0%	253	26.4%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	15	100.0%	957	100.0%	7	46.7%	570	59.6%
Upper	0	0.0%	0	0.0%	2	13.3%	134	14.0%
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	15	100.0%	957	100.0%	15	100.0%	957	100.0%
Loan Purpose Not Applicable								
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%	20	18.0%	1,528	9.9%
Moderate	0	0.0%	0	0.0%	20	18.0%	2,675	17.4%
Middle	111	100.0%	15,409	100.0%	40	36.0%	5,586	36.3%
Upper	0	0.0%	0	0.0%	25	22.5%	4,783	31.0%
Unknown	0	0.0%	0	0.0%	6	5.4%	837	5.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	111	100.0%	15,409	100.0%	111	100.0%	15,409	100.0%

CRA APPENDIX C: SMALL BUSINESS LOAN DISTRIBUTION TABLES

**SMALL INSTITUTION PERFORMANCE EVALUATION
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2017 SMALL BUSINESS LOAN DISTRIBUTION TABLE (PERRY COUNTY, PA 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	3	21.4%	80	9.0%	0	0.0%	0	0.0%
Middle	11	78.6%	807	91.0%	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	14	100.0%	887	100.0%	0	0.0%	0	0.0%
By Revenue								
Total \$1 Million or Less	13	92.9%	881	99.4%	0	0.0%	0	0.0%
Over \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	1	7.1%	6	0.6%	0	0.0%	0	0.0%
Total	14	100.0%	887	100.0%	0	0.0%	0	0.0%
By Loan Size								
\$100,000 or less	11	78.6%	344	38.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	21.4%	543	61.2%	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	14	100.0%	887	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less								
\$100,000 or less	10	76.9%	338	38.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	23.1%	543	61.6%	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	13	100.0%	881	100.0%	0	0.0%	0	0.0%

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2018 SMALL BUSINESS LOAN DISTRIBUTION TABLE (PERRY COUNTY, PA 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	5	35.7%	415	51.7%	0	0.0%	0	0.0%
Middle	9	64.3%	388	48.3%	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	14	100.0%	803	100.0%	0	0.0%	0	0.0%
By Revenue								
Total \$1 Million or Less	14	100.0%	803	100.0%	0	0.0%	0	0.0%
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	14	100.0%	803	100.0%	0	0.0%	0	0.0%
By Loan Size								
\$100,000 or less	12	85.7%	445	55.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	7.1%	108	13.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)- \$500k (Farm)	1	7.1%	250	31.2%	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	14	100.0%	803	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less								
\$100,000 or less	12	85.7%	445	55.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	7.1%	108	13.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)- \$500k (Farm)	1	7.1%	250	31.2%	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	14	100.0%	803	100.0%	0	0.0%	0	0.0%

**SMALL INSTITUTION PERFORMANCE EVALUATION
AUGUST 2023**

2019 SMALL BUSINESS LOAN DISTRIBUTION TABLE (PERRY COUNTY, PA 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	5.6%	50	2.9%	0	0.0%	0	0.0%
Middle	17	94.4%	1,676	97.1%	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	18	100.0%	1,726	100.0%	0	0.0%	0	0.0%
By Revenue								
Total \$1 Million or Less	17	94.4%	1,576	91.3%	0	0.0%	0	0.0%
Over \$1 Million	1	5.6%	150	8.7%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	18	100.0%	1,726	100.0%	0	0.0%	0	0.0%
By Loan Size								
\$100,000 or less	12	66.7%	492	28.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	5	27.8%	944	54.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)- \$500k (Farm)	1	5.6%	290	16.8%	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	18	100.0%	1,726	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less								
\$100,000 or less	12	70.6%	492	31.2%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	23.5%	794	50.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)- \$500k (Farm)	1	5.9%	290	18.4%	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	17	100.0%	1,576	100.0%	0	0.0%	0	0.0%

**SMALL INSTITUTION PERFORMANCE EVALUATION
AUGUST 2023**

2020 SMALL BUSINESS LOAN DISTRIBUTION TABLE (PERRY COUNTY, PA 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	3	20.0%	23	3.4%	0	0.0%	0	0.0%
Middle	12	80.0%	642	96.6%	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	15	100.0%	665	100.0%	0	0.0%	0	0.0%
By Revenue								
Total \$1 Million or Less	8	53.3%	544	81.8%	0	0.0%	0	0.0%
Over \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	7	46.7%	121	18.2%	0	0.0%	0	0.0%
Total	15	100.0%	665	100.0%	0	0.0%	0	0.0%
By Loan Size								
\$100,000 or less	13	86.7%	370	55.7%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	13.3%	295	44.3%	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	15	100.0%	665	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less								
\$100,000 or less	6	75.0%	249	45.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	25.0%	295	54.2%	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	8	100.0%	544	100.0%	0	0.0%	0	0.0%

**SMALL INSTITUTION PERFORMANCE EVALUATION
AUGUST 2023**

2021 SMALL BUSINESS LOAN DISTRIBUTION TABLE (PERRY COUNTY, PA 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	4	26.7%	275	33.4%	0	0.0%	0	0.0%
Middle	11	73.3%	550	66.6%	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	15	100.0%	825	100.0%	0	0.0%	0	0.0%
By Revenue								
Total \$1 Million or Less	8	53.3%	753	91.3%	0	0.0%	0	0.0%
Over \$1 Million	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	7	46.7%	72	8.7%	0	0.0%	0	0.0%
Total	15	100.0%	825	100.0%	0	0.0%	0	0.0%
By Loan Size								
\$100,000 or less	13	86.7%	332	40.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	6.7%	185	22.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)- \$500k (Farm)	1	6.7%	308	37.3%	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	15	100.0%	825	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less								
\$100,000 or less	6	75.0%	260	34.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	12.5%	185	24.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)- \$500k (Farm)	1	12.5%	308	40.9%	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	8	100.0%	753	100.0%	0	0.0%	0	0.0%

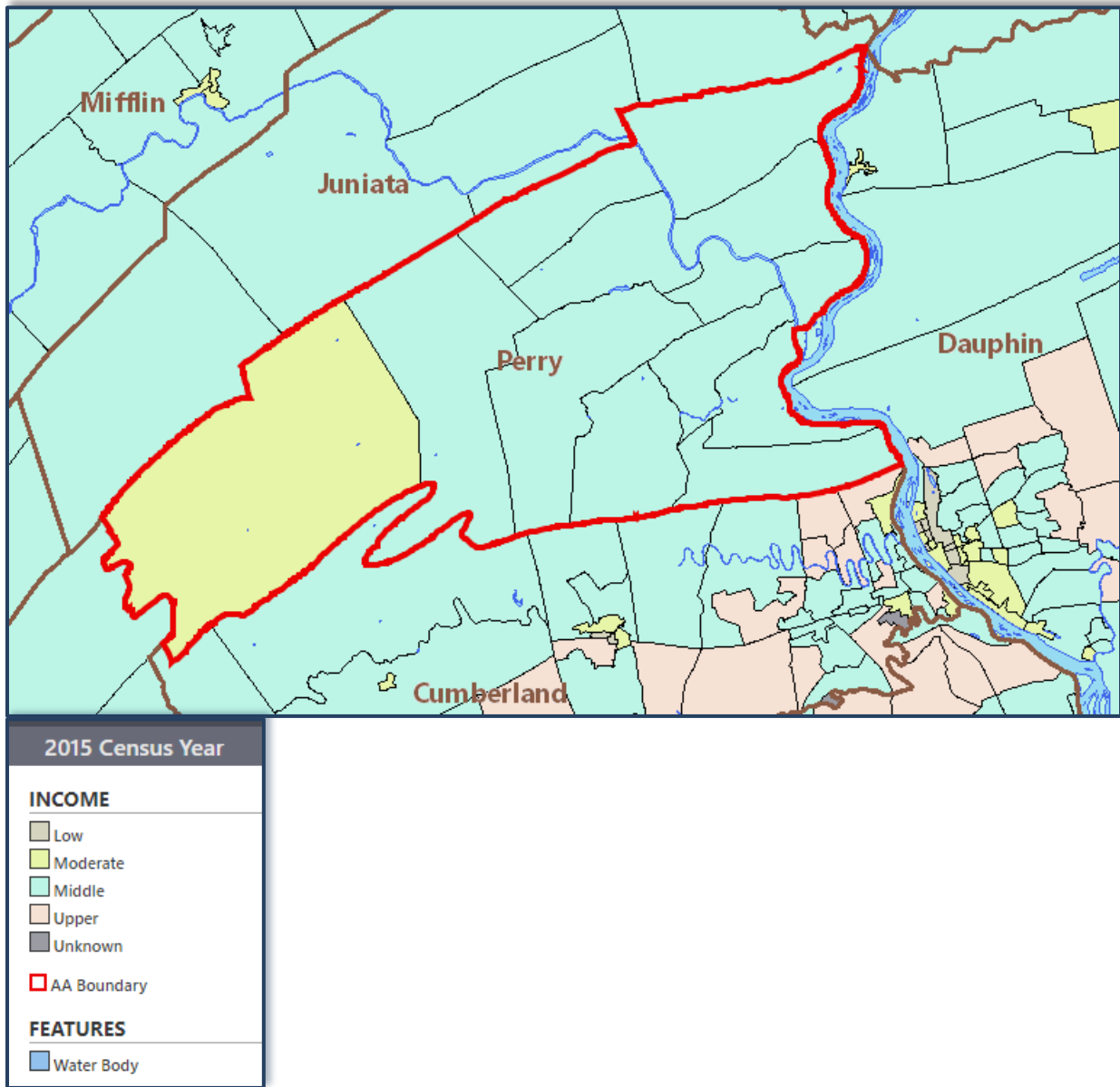
**SMALL INSTITUTION PERFORMANCE EVALUATION
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2022 SMALL BUSINESS LOAN DISTRIBUTION TABLE (PERRY COUNTY, PA ASSESSMENT AREA)

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	10	100.0%	392	100.0%	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	10	100.0%	392	100.0%	0	0.0%	0	0.0%
By Revenue								
Total \$1 Million or Less	9	90.0%	315	80.3%	0	0.0%	0	0.0%
Over \$1 Million	1	10.0%	77	19.7%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	392	100.0%	0	0.0%	0	0.0%
By Loan Size								
\$100,000 or less	10	100.0%	392	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	10	100.0%	392	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less								
\$100,000 or less	9	100.0%	315	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	9	100.0%	315	100.0%	0	0.0%	0	0.0%

CRA APPENDIX D: ASSESSMENT AREA MAPS

PERRY COUNTY, PA ASSESSMENT AREA (2015 ACS DATA)



PERRY COUNTY, PA ASSESSMENT AREA (2020 CENSUS DATA)

