



PUBLIC DISCLOSURE

November 27, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Turbotville National Bank
Charter Number 9803

4710 Route 54
Turbotville, PA 17772

Office of the Comptroller of the Currency
1150 Northbrook Drive Suite 303
Trevose, Pennsylvania 19053

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

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Overall CRA Rating

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

The lending test is rated: Satisfactory

The major factors that support this rating are based on the lending test and include:

- The quarterly average loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's lending is inside its AA by number of loans originated and purchased.
- The overall geographic distribution of loans reflects reasonable distribution in low- and moderate-income (LMI) census tracts.
- The overall borrower distribution of loans by income level of the borrower reflects excellent distribution to borrowers of different income levels.
- The bank did not receive any CRA-related complaints during the evaluation period.

Loan-to-Deposit Ratio

The bank's loan-to-deposit (LTD) ratio is reasonable considering its size, financial condition, and credit needs of the AA. The quarterly average LTD for the 12 quarters in our evaluation period is 80.87 percent. During this period, the ratio ranged from a quarterly low of 77.19 percent to a quarterly high of 85.46 percent. We compared the bank's LTD to five other banks in the assessment area with asset sizes ranging from \$75 million to \$544 million. The quarterly average LTD for these institutions was 72.92 percent for the same 12 quarters. For other institutions, the quarterly low was 63.71 percent, and the quarterly high was 81.6 percent

Lending in Assessment Area

The majority of the bank's loans are inside its assessment area.

The bank originated and purchased 51.5 percent of its total loans inside the bank's AAs during the evaluation period, by number of loans. The bank originated and purchased 55.2 percent of its loans, by dollar amount, inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2019	8	40.0	12	60.0	20	881	31.9	1,877	68.1	2,758
2020	16	55.2	13	44.8	29	2,647	51.0	2,548	49.0	5,195
2021	17	56.7	13	43.3	30	2,836	53.7	2,443	46.3	5,280
Subtotal	41	51.9	38	48.1	79	6,364	48.1	6,868	51.9	13,232
Small Farm										
2019	8	53.3	7	46.7	15	9,388	77.3	2,750	22.7	12,138
2020	12	54.5	10	45.5	22	3,993	44.7	4,935	55.3	8,928
2021	9	45.0	11	55.0	20	4,913	47.3	5,470	52.7	10,383
Subtotal	29	50.9	28	49.1	57	18,294	58.2	13,155	41.8	31,449
Total	70	51.5	66	48.5	136	24,658	55.2	20,023	44.8	44,681
<i>Source: Bank Data</i> <i>Due to rounding, totals may not equal 100.0%</i>										

Description of Institution

The Turbotville National Bank (TNB) is a single state, one-branch bank, chartered in 1910. The bank is located in a rural farming community in Turbotville, Northumberland County, Pennsylvania. The bank is a subsidiary of Turbotville National Bancorp, Inc, which is a one-bank holding company located at the same address. The holding company has no other operating subsidiaries.

As of December 31, 2021, total assets of the bank were \$176.3 million. TNB is primarily a mortgage lender and provides a full range of banking products including checking & savings accounts, residential mortgages, consumer loan products, business and agricultural loan products, and other banking services including safe deposit boxes. The bank's public website offers information on banking hours, product offerings, current interest rates, and amortization calculators.

TNB operates one full-service branch, which includes an ATM and a drive-up banking facility. The main branch location also includes bank administration offices. The branch and drive-up are open Monday – Friday from 8:30AM until 4:00 PM, but close at 12:00 PM on Wednesday and at 8:00 PM on Friday. The bank does not offer Saturday or Sunday hours. There were no branch openings or closings during the evaluation period.

As of December 31, 2021, TNB reported net loans of \$112.1 million and had a net loans and leases to total assets ratio of 63.0 percent. Table 1 provides a breakdown of the loan portfolio.

Loan Portfolio Summary by Loan Product December 31, 2021		
Loan Category	\$ Amount (Thousands)	% of Outstanding Loans
Agriculture & Farmland Loans	\$55,012	48.39%
Residential Real Estate	\$42,025	36.96%
Commercial & Industrial	\$10,123	8.90%
Non-Farm / Non-Residential	\$1,107	0.97%
Construction and Development	\$3,354	2.95%
Consumer Loans	\$2,062	1.81%
Other Loans	\$12	0.01%
Total	\$113,695	100.00%

There are no financial or legal impediments affecting TNB's ability to help meet the community credit needs of its AAs. The bank received a "Satisfactory" rating at the previous CRA evaluation performed December 3, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period under the Lending Test is representative of the bank's lending strategy since the last CRA evaluation. The evaluation covers the bank's performance from January 1, 2019, through December 31, 2021. The evaluation under the lending test considered home mortgage loans and small farm loans, as these are the bank's primary products.

Selection of Areas for Full-Scope Review

TNB is headquartered in northern Northumberland County and has one AA consisting of the whole of Montour County, PA and the northern portion of Northumberland County, PA. TNB has identified eight census tracts (CTs) between these two counties. Four of the CTs are located in Northumberland County and four are located in Montour County. The AA has not changed since the last PE was published. It continues to meet the regulatory requirements and does not arbitrarily exclude any low-or-moderate-income geographies. We performed a full-scope review of the bank's sole AA. Refer to the Table in Appendix A for demographic information on the AA.

Ratings

The bank's overall rating is based on the full scope review of their single AA described above. The only applicable performance test is the Lending Test.

Discriminatory or Other Illegal Credit Practices Review

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

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Pennsylvania

CRA Rating for the State of Pennsylvania: **Satisfactory**

The lending test is rated: **Satisfactory**

The major factors that support this rating are based on the lending test and include:

- The quarterly average loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's lending is inside its AA by number of loans originated and purchased.
- The overall geographic distribution of loans reflects reasonable distribution in low- and moderate-income (LMI) census tracts.
- The overall borrower distribution of loans by income level of the borrower reflects excellent distribution to borrowers of different income levels.
- The bank did not receive any CRA-related complaints during the evaluation period.

Description of Institution's Operations in Pennsylvania

The Turbotville National Bank (TNB) operates one full-service branch in the city of Turbotville, located in Northumberland County, PA. TNB is primarily a mortgage lender and provides a full range of banking products including checking & savings accounts, residential mortgages, consumer loan products, business and agricultural loan products, and other banking services including safe deposit boxes. The bank's public website offers information on banking hours, product offerings, current interest rates, and amortization calculators.

The local economy is forecasted to trail the state and national averages in the next year. The regional upside is underpinned by the regional healthcare hub and below-average business costs. Longer term risks such as a shrinking population and overreliance on natural gas may stifle the outlook. The main employers in Northumberland County are Weis Markets Inc, Knoebels Amusement Resort, the State Government, Conagra Foods, and Northumberland County.

According to the Bureau of Labor Statistics, the unemployment rate for Northumberland County as of December 2021 was 5.2 percent. This figure compares favorably with the Pennsylvania state unemployment rate of 5.5 percent but lags the U.S. unemployment rate of 3.9 percent.

Per FDIC deposit market share data as of June 30, 2021, TNB ranked 4th in deposits within the AA, representing a 9.55 percent market share. TNB's major competitors in the AA are Service 1st Federal Credit Union (1 branch, 34.45 percent market share), Member's Choice Financial (1 branch, 12.34 percent market share), and Fulton Bank, N.A (2 branches, 12.33 percent market share).

Competition in the market is high includes local community banks and larger regional and national banks. Per Peer Mortgage Data for 2020, TNB's top competitors in the AA are Quicken Loans, LLC which ranked 1st with a market share of 9.02 percent, Fulton Bank, N.A. and Jersey Shore State Bank both ranked 2nd with equal market shares of 7.77 percent.

Community Contact

We reviewed the OCC Community Contact Database during this examination to determine the credit needs of the local community. We reviewed a report of local economic development group that was conducted in 2021. The purpose of the group interviewed is to promote economic development for the region including providing funds for small business loans, CARES Act lending, PEDDA funding, and start-up & expansion financing. The contact expressed those projects are experiencing difficulty obtaining funding as property values do not support financing requirements. The area is heavily saturated in the hospitality sector and banks are reluctant to participate in an oversaturated market. Additionally, the contact stated that the banks have been reluctant to lend in the technology sector to start-up businesses, as the sector is experiencing heavy growth.

Turbotville AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Turbotville NB AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	8	0.0	12.5	62.5	25.0	0.0
Population by Geography	40,376	0.0	11.6	64.0	24.4	0.0
Housing Units by Geography	17,766	0.0	13.8	63.4	22.8	0.0
Owner-Occupied Units by Geography	11,792	0.0	8.8	65.2	26.0	0.0
Occupied Rental Units by Geography	4,691	0.0	24.6	60.2	15.2	0.0
Vacant Units by Geography	1,283	0.0	19.9	58.4	21.7	0.0
Businesses by Geography	2,584	0.0	16.6	55.8	27.6	0.0
Farms by Geography	147	0.0	2.0	65.3	32.7	0.0
Family Distribution by Income Level	10,567	17.1	19.2	20.1	43.6	0.0
Household Distribution by Income Level	16,483	21.2	16.8	18.0	44.0	0.0
Median Family Income MSA - 14100 Bloomsburg-Berwick, PA MSA		\$59,531	Median Housing Value			\$143,552
Median Family Income Non-MSAs - PA		\$56,172	Median Gross Rent			\$685
			Families Below Poverty Level			8.3%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Pennsylvania

We performed a full scope evaluation of the Turbotville National Bank using the Small Bank CRA examination procedures, which included only a Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of its AA through lending activities.

The current evaluation period covered lending activity from January 1, 2019 to December 31, 2021. The evaluation under the lending test considered home mortgage loans and small farm loans, as these are the bank's primary products.

Selection of Areas for Full-Scope Review

We completed a full-scope review of the bank's AA located which is comprised of four contiguous tracts in Montour County, PA and four tracts in Northumberland County, PA

LENDING TEST

The bank's performance under the Lending Test in Pennsylvania is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

The state rating is based on performance in the AAs receiving full-scope reviews. Based on the full-scope review, the bank's lending performance in the state of Pennsylvania is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the State of Pennsylvania.

Home Mortgage Loans – Turbotville AA

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

The bank's distribution of home mortgage loans by geographic distribution reflects poor distribution throughout the AA. The geographic distribution of the bank's home mortgage originations reflects a need to improve. The percentage of loans in low-income census tracts is equal to the percentage of owner-occupied housing units and aggregate loans, there are no low-income census tract within the AA. The percentage of loans in moderate-income census tracts is well-below the percentage of owner-occupied housing units and aggregate loans.

Small Loans to Farms – Turbotville AA

Refer to Table S in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

The bank's distribution of loans to small farms by geographic distribution reflects reasonable distribution throughout the AA. There are no low-income geographies located in the AA. The percentage of small farm loans in moderate income census tracts is slightly below the percentage of small farms and below aggregate loans. Opportunities are also quite limited as indicated by the percentage of small farm units within moderate-income census tracts.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an excellent distribution of loans to individuals of different income levels and small farms given the product lines offered by the bank.

Home Mortgage Loans

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

The bank's distribution of home mortgage reflects excellent penetration among the individuals of different income levels. In our analysis, we considered the affordability of home ownership for low-income families. The weighted average median cost of housing in the AA is \$143,522. According to the FFIEC, the adjusted median family income is \$59,531. A low-income family earns less than \$36,250, and a moderate-income family earns less than \$61,200. In addition, 8.3 percent of families in the AA fall below the poverty level. These considerations of housing affordability limit the opportunity to originate home mortgage loans to low-income borrowers.

The bank's distribution of loans to low-income borrowers is below the number of low-income families in the AA. The distribution of loans to low-income borrowers exceeds the aggregate distribution of loans. The bank's distribution of loan to moderate income borrowers exceeds the percentage of moderate-income families in the AA. The distribution of loans to moderate income borrowers exceeds the aggregate distribution of loans.

Small Loans to Farms

Refer to Table T in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

The bank's distribution of loans to small farms by annual gross revenues reflects excellent distribution throughout the AA. The percentage of loans to small farm exceeds the aggregate performance.

Responses to Complaints

The Turbotville National Bank did not receive any CRA complaints during the evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	(01/01/2019 to 12/31/2021)	
Bank Products Reviewed:	Home Mortgage Loans & Small Farm Loans.	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Turbotville AA	Full Scope	Whole of Montour County, portion of Northumberland County, PA.

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
Turbotville National Bank	Satisfactory
MMSA or State:	
Pennsylvania	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2019-21		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts					
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate			
Turbotville NB AA	41	6,364	100.0	1,042	0.0	0.0	0.0	8.8	2.4	13.1	65.2	82.9	56.6	26.0	14.6	30.3	0.0	0.0	0.0			
Total	41	6,364	100.0	1,042	0.0	0.0	0.0	8.8	2.4	13.1	65.2	82.9	56.6	26.0	14.6	30.3	0.0	0.0	0.0			

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																				2019-21		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers					
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate			
Turbotville N B AA	41	6,364	100.0	1,042	17.1	7.3	4.5	19.2	26.8	16.3	20.1	26.8	22.3	43.6	39.0	42.0	0.0	--	14.9			
Total	41	6,364	100.0	1,042	17.1	7.3	4.5	19.2	26.8	16.3	20.1	26.8	22.3	43.6	39.0	42.0	0.0	--	14.9			

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2019-21	
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	
Turbotville NB AA	29	18,294	100.0	25	0.0	0.0	0.0	2.0	0.0	0.0	65.3	100.0	76.0	32.7	0.0	24.0	0.0	0.0	0.0	
Total	29	18,294	100.0	25	0.0	0.0	0.0	2.0	0.0	0.0	65.3	100.0	76.0	32.7	0.0	24.0	0.0	0.0	0.0	

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues												2019-21	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans		
Turbotville NB AA	29	18,294	100.0	25	97.3	65.5	52.0	2.0	3.4	0.7	31.0		
Total	29	18,294	100.0	25	97.3	65.5	52.0	2.0	3.4	0.7	31.0		

*Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*