



PUBLIC DISCLOSURE

July 27, 2016

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Community Bank, National Association
Charter Number: **8531**

45-49 Court Street
Canton, NY 13617

Office of the Comptroller of the Currency

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Suite 102
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NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

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

The following table indicates the performance level of **Community Bank, National Association** with respect to the Lending, Investment, and Service Tests:

Performance Levels	Community Bank, National Association Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- Lending levels that reflect an excellent responsiveness of the bank to the credit needs of its assessment areas (AAs).
- A good distribution of loans among census tracts of different income levels throughout the AAs, along with an excellent ratio of loans originated inside the AAs.
- A good distribution of loans among borrowers of different income levels throughout the AAs.
- Community development lending that had some positive impact on the bank’s lending performance.
- Flexible lending products that had a positive impact on the bank’s lending performance.
- Investments that reflect good responsiveness to the credit and community development needs of the AAs.
- Service delivery systems that are readily accessible to census tracts and individuals of different income levels in the AAs.
- An adequate level of community development services.

Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Description of Institution

Community Bank, N.A. (CBNA) is an interstate bank headquartered in Canton, New York, and operating in New York State and Pennsylvania. CBNA is a wholly-owned subsidiary of Community Bank System, Inc. (CBSI), a one-bank holding company. CBSI had total assets of \$8.6 billion, as of December 31, 2015. CBSI's other subsidiaries include Benefit Plans Administrative Services, Inc., an employee benefits administration and consulting firm.

CBNA's operating subsidiaries include Community Investment Services, Inc. (CISI), the Carta Group, Inc., and Oneida Wealth Management, Inc. (OWM, merged into CISI in 2016), providers of broker-dealer and investment advisory services; Nottingham Advisors, Inc., an investment management advisory firm; CBNA Insurance Agency, Inc. and OneGroup NY, Inc. (OneGroup), both full service property and casualty insurance companies (merged in August 2016); CBNA Treasury Management Corporation (TMC), which provides treasury, cash management and investment services to the bank; CBNA Preferred Funding Corporation (PFC) and Oneida Preferred Funding II LLC (OPFCII), both primarily investors in residential real estate loans and properties. CBNA's operating subsidiaries had no impact on the bank's capacity to lend in the AAs where it operates.

CBNA is one of the largest community banking franchises headquartered in Upstate New York. It is a full service interstate bank with 193 branches serving 42 counties spanning a wide range of Upstate New York and Northeastern Pennsylvania. The bank operates principally in smaller rural towns, villages and cities within its market area. CBNA provides a range of retail and commercial banking services. In addition to traditional deposit and loan products, CBNA offers its customers insurance and investment products and trust services.

CBNA expanded significantly through mergers and acquisitions since its last CRA evaluation in March 2012. In July 2012, CBNA purchased 16 branches located in central, northern and western New York from HSBC Bank USA, N.A. This was followed in September 2012 with the purchase of three branches in central New York from First Niagara Bank, N.A. In December 2013, the bank purchased eight branches across Northeast Pennsylvania from the Bank of America, N.A. In December 2015, CBSI merged with Oneida Financial Corporation, resulting in the merger of the bank with Oneida Savings Bank and the acquisition of 12 branches in Oneida and Madison counties and two operating subsidiaries, OneGroup and OWM.

As of June 30, 2016, CBNA had \$8.7 billion in total assets that included \$4.9 billion in net loans, representing 56 percent of total assets. The bank's loan mix consists of 65 percent real estate loans, 24 percent loans to individuals, 9 percent commercial and industrial loans, and 1 percent agricultural loans. As of March 31, 2016, CBNA reported Tier 1 Capital of \$667 million.

CBNA operates in a competitive financial services market. Its competitors include an array of large banks, credit unions, thrift institutions, mortgage companies, and community banks. CBNA is not subject to any known financial, legal or regulatory restrictions that would impede its ability to help meet the credit needs of its AAs.

CBNA's last CRA exam was March 12, 2012, at which time the bank's performance was rated "Satisfactory."

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period covered January 1, 2012, through December 31, 2015, for Home Mortgage Disclosure Act (HMDA) loans, small business loans, and small farm loans. HMDA loans include home purchase, home improvement and home mortgage refinance loans. The lending analysis covers two different periods within the four year period, i.e., 2012-2013 and 2014-2015. We analyzed lending performance separately for the two periods as a result of the Office of Management and Budget (OMB) Metropolitan Area (MA) geographic boundary revisions, which became effective for CRA purposes on January 1, 2014. The OMB revisions resulted in some changes to the bank's AAs effective January 1, 2014, including making Jefferson County the Watertown-Fort Drum MSA and moving Yates County to the Rochester MSA. Both counties were formally part of the state's Non-MSA area, with Jefferson County part of the bank's Northern NY Non-MSA AA and Yates County part of the bank's Southern NY Non-MSA AA. The evaluation period for Community Development (CD) loans, investments, and services is March 12, 2012, through July 26, 2016. This represents the time period between the start of the bank's last and current CRA evaluations. The market share and peer comparisons are based on the information contained in the aggregate HMDA information and Small Business/Farm Registers for 2013 for the 2012-2013 evaluation period and 2014 for the 2014-2015 evaluation period.

The peer comparisons in this report include only lenders who were required to file HMDA reports and Small Business/Farm Registers for 2013 and 2014. Most lenders with significant mortgage loan activity operating in CBNA's AAs were required to file a HMDA report in these years. Small business reporting for 2013 was required only of bank and thrift institutions with assets of \$1.186 billion or more, as of December 31 of the prior two calendar years preceding the reporting year. The reporting threshold was \$1.202 billion or more in 2014.

Data Integrity

We performed a data integrity examination of the bank's HMDA and small business/small loan data by reviewing the bank's recent internal reviews of the data. The internal reviews were of sufficient scope and quality for us to place reliance on the results. We took our own sample of the bank's loan sample to validate the quality of the internal review work. We found the quality of the bank's data to be good, with no corrections of the submitted data required for this evaluation.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, a sample of AAs within that state was selected for full-scope reviews. Refer to the "Scope" section under each state rating for details regarding how the areas were selected and why they are representative.

Ratings

The bank's overall rating is a blend of the state ratings. In arriving at the overall rating, the greatest weight was given to New York State. Fourteen of the bank's seventeen AAs are located in New York State along with a substantial majority of the bank's branches, loan and deposit activity. Slightly more weight was given to lending in 2012-2013 due to the greater volume of loan activity, i.e., 53 percent of the total loans were made in 2012-2013 compared to 47 percent in 2014-2015.

The state ratings are based primarily on those areas that received full-scope reviews. Refer to the “Scope” section under each state rating for details regarding how the areas were weighted in arriving at the overall state rating.

Fair Lending or Other Illegal Credit Practices Review

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

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

State Rating

State of New York

CRA Rating for the State of New York: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by CBNA to the credit needs of its AAs.
- A good distribution of loans among borrowers of different income levels throughout the AAs.
- A good distribution of loans among census tracts of different income levels throughout the AAs, along with an excellent ratio of loans originated inside the AAs.
- Community development lending that had some positive impact on the bank's lending performance.
- Flexible lending products that had positive impact on the bank's lending performance.
- Investments that reflect a good responsiveness to the credit and CD needs of the AAs.
- Service delivery systems that are accessible to census tracts and individuals of different income levels in the AAs.
- An adequate level of CD services.

Description of Institution's Operations in New York State

CBNA has 14 AAs within New York State. They include the Northern NY Non-MSA, Southern NY Non-MSA, Central NY Non-MSA, and portions of 11 MSAs – the Albany-Schenectady-Troy MSA, Binghamton MSA, Buffalo-Niagara MSA, Elmira MSA, Glens Falls MSA, Kingston MSA, Rochester MSA, Syracuse MSA, Ithaca MSA, Utica-Rome MSA and the Watertown-Fort Drum MSA. There were 13 AAs in the 2012-2013 evaluation period. The Watertown-Fort Drum MSA AA was added in January 2014, due to the Office of Management and Budget (OMB) Metropolitan Area (MA) geographic boundary changes that year. CBNA has 161 branches within the state, which represents 83 percent of the bank's total branch network. The bank's deposits in New York State represented 82 percent of its total deposits. As of June 30, 2015, the bank ranked twenty-ninth in New York State for deposit market share with 0.37 percent market share. During the evaluation period, CBNA originated 88 percent of its total HMDA, small business and small farm loans within New York State.

Refer to the Market Profiles for New York State in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in the State of New York

We conducted full-scope reviews of the Northern NY Non-MSA (Northern Region) and Southern NY Non-MSA (Southern Region) AAs, as these two areas combined represent 57 percent of the bank's total lending in the state, 50 percent of the total number of branches, and 54 percent of the total deposits. The AAs were weighted evenly with both having 27 percent of the bank's state deposits in the 2014-2015 time period. The Northern Region AA had 34 percent of deposits in the 2012-2013 time period and the Southern Region AA had 30 percent. The Southern Region AA has more branches with 29 percent of branches compared to 21 percent in the Northern Region AA. Home mortgage lending was given the greatest weight when arriving at the bank's overall performance in lending based on the higher volume of home mortgage lending (72 percent of the number of loans for the overall lending activity). This was followed by small business loans (22 percent). Small farm loans received the least weight of the products (6 percent).

Of the home mortgage loan products, home improvement loans received the greatest weight, followed by home purchase loans, mortgage refinance loans and multi-family unit loans. Fifty-two percent of the New York State based loans were for home improvement. Twenty-eight percent of loans were for home purchase, and mortgage refinances were 20 percent. Multi-family dwelling units represented less than one half percent of the bank's home mortgage lending activity in the state.

We made three community contacts in New York State. In the Northern Region AA, a contact was made with a non-profit organization with broad knowledge of the North Country area economic conditions, CD and credit needs. The contact emphasized the need for financing programs for very small businesses and business startups, funding for infrastructure projects, and funding for activities and programs that attract local investment leading to job creation and retention. The level of opportunities for CD loans, investments and services is good.

In the Southern Region AA, contacts were made with an economic development agency and a community action and development corporation. The economic development agency emphasized the need for business support services that will help attract new businesses to the area, as well as, retain existing businesses. The support services include low interest loans, technical assistance and workforce development assistance. The CD corporation's primary mission is to improve area conditions to fight poverty. The contact believes critical needs are affordable rental property, financing for home rehabilitation due to the older housing stock in the area, funding programs that improve access to job skill education and training targeted to the needs of local employers, and increased access to capital for small businesses, including those that are sole proprietorships. The level of opportunities for CD loans, investments and services is good.

The need for affordable housing and small business related credit, investments, and services in both AAs were considered in our evaluation of CBNA's performance in New York State under the Lending, Investment, and Service Tests. Refer to the Market Profile section in Appendix C for more information.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in New York State is rated High Satisfactory. Based on full-scope reviews, the bank's performance in both the Southern Region and Northern Region AAs was good.

Lending Activity

Refer to Table 1 Lending Volume in the New York State section of Appendix D for the facts and data used to evaluate the bank's lending activity.

CBNA's overall lending activity in the two full-scope AAs is excellent. CBNA's lending activity is excellent in the Southern Region AA. CBNA had the leading market share for deposits with a 24.87 percent market share, as of June 30, 2015, and 25.91 percent, as of June 30, 2013. Based on aggregate HMDA data, CBNA was the number one originator/purchaser of home improvement loans (36.95 percent in 2014 and 44.08 percent in 2013), home purchase loans (12.58 percent and 13.69 percent market share) and refinance loans in 2013 (12.81 percent market share). CBNA ranked third for refinance loans in 2014 with a 9.26 percent market share. Based on CRA aggregate data, CBNA was the number three originator/purchaser of small loans to businesses in 2014 (8.28 percent market share) and number five originator/purchaser of small business loans in 2013 (8.08 percent market share). CBNA ranked second (12.57 percent market share) in 2014 and third in 2013 (10.31 percent market share) originating/purchasing small business loans to small size businesses (businesses with \$1 million or less in gross annual revenue). CBNA was primarily outranked by credit card companies who made only small dollar loans. CBNA was the number one originator/purchaser of small loans to farms in both 2014 and 2013, with a 31.10 percent market share in 2014 and 27.80 percent share in 2013.

CBNA's lending activity is excellent in the Northern Region AA. CBNA had the leading market share for deposits with a 36.45 percent market share, as of June 30, 2015, and 32.89 percent, as of June 30, 2013. Based on aggregate HMDA data, CBNA was the number one originator/purchaser of home improvement loans (71.72 percent in 2014 and 66.80 percent in 2013), home purchase loans (15.19 percent and 14.96 percent market share) and refinance loans in 2013 (16.29 percent market share). CBNA ranked second for refinance loans in 2014 with a 17.25 percent market share. Based on CRA aggregate data, CBNA was the number four originator/purchaser of small loans to businesses in 2014 (10.76 percent market share) and number three originator/purchaser of small business loans in 2013 (10.82 percent market share). CBNA ranked second (15.74 percent market share) in 2014 and fifth (10.66 percent market share) in 2013 for originating/purchasing small business loans to small size businesses (businesses with \$1 million or less in gross annual revenue). CBNA was primarily outranked by credit card companies who made only small dollar loans. CBNA was the number one originator/purchaser of small loans to farms in both 2014 and 2013, with a 35.47 percent market share in 2014 and 35.20 percent share in 2013.

Distribution of Loans by Income Level of the Geography

The geographic distribution of CBNA's home mortgage loans, small loans to businesses, and small loans to farms reflects overall good penetration throughout the full-scope AA census tracts. Performance was good in both full-scope AAs.

Home Mortgage Loans

Refer to Tables 2, 3, 4 and 5 in the State of New York section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

The overall geographic distribution of home mortgage loans was good. The geographic distribution was good in both full-scope AAs. The discussion of the geographic distribution of home mortgage loans that follows covers only moderate income census tracts. There is no owner-occupied housing in the one low income census tract in the Northern Region AA and minimal owner-occupied housing (0.49 percent in 2014-2015, and 0.46 percent in 2012-2013) located in the two low income census tracts in the Southern Region AA. Although CBNA had home purchase and home improvement lending activity in low income census tracts in the Southern Region AA, we did not believe a detailed discussion of this lending activity was of value.

The overall geographic distribution of home purchase loans was excellent. In the Northern Region AA, the portion of home purchase loans made in moderate income census tracts was near to the portion of owner-occupied housing units in those census tracts in 2014-2015 and exceeded the portion of owner-occupied housing in 2012-2013. CBNA's market share of home purchase loans originated in moderate income census tracts exceeded in 2014-2015 and was somewhat below in 2012-2013 its overall market share of home purchase loans in the AA. In the Southern Region AA, the portion of home purchase loans made in moderate income census tracts was near to the portion of owner-occupied housing units in those census tracts in 2014-2015 and exceeded the portion of owner-occupied housing in 2012-2013. CBNA's market share of home purchase loans originated in moderate income census tracts substantially met in 2014-2015 and exceeded in 2012-2013 its overall market share of home purchase loans in the AA.

The overall geographic distribution of home improvement loans was good. In the Northern Region AA, the portion of home improvement loans made in moderate income census tracts was near to the portion of owner-occupied housing units in those census tracts in 2014-2015 and was somewhat below the portion of owner-occupied housing in 2012-2013. CBNA's market share of home improvement loans originated in moderate income census tracts in 2014-2015 and in 2012-2013 exceeded its overall market share of home improvement loans in the AA. In the Southern Region AA, the portion of home improvement loans made in moderate income census tracts exceeded the portion of owner-occupied housing units in those census tracts in 2014-2015 and was somewhat below the portion of owner-occupied housing in 2012-2013. CBNA's market share of home improvement loans originated in moderate income census tracts in 2014-2015 and in 2012-2013 exceeded its overall market share of home improvement loans in the AA.

The overall geographic distribution of refinance loans was good. In the Northern Region AA, the portion of refinance loans made in moderate income census tracts was somewhat below the portion of owner-occupied housing units in those census tracts in 2014-2015 and 2012-2013. CBNA's market share of refinance loans originated in moderate income census tracts in 2014-2015 and 2012-2013 exceeded its overall market share of refinance loans in the AA. In the Southern Region AA, the portion of refinance loans made in moderate income census tracts was somewhat below the portion of owner-occupied housing units in those census tracts in 2014-2015 and equaled the portion of owner-occupied housing in 2012-2013. CBNA's market share of refinance loans originated in moderate income census tracts in 2014-2015 and 2012-2013 exceeded its overall market share of refinance loans in the AA.

The overall geographic distribution of multi-family dwelling loans was adequate. In the Northern Region AA, the portion of multi-family dwelling loans made in moderate income census tracts was somewhat below the portion of multi-family dwelling units in those census tracts in both 2012-2013 and 2014-2015. There were no multi-family unit loans made in low income census tracts where only 0.15 percent of the AA's multi-family units are located. CBNA made only 37 multi-family dwelling loans in the AA over the four year evaluation period. The bank's market share of multi-family dwelling loans in the AA was significantly below its overall market share of multi-family dwelling loans. CBNA made only seven multi-family dwelling for the four year evaluation period in the Southern Region AA.

Small Loans to Businesses

Refer to Table 6 in the State of New York section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses was good. In the Northern Region AA, the portion of loans made in moderate income census tracts exceeded the portion of businesses that are within those census tracts in both 2012-2013 and 2014-2015. CBNA made no small business loans in low income census tracts, where there are few businesses (0.17 percent of AA businesses in 2014-2015 and 0.11 percent in 2012-2013). The bank's market share for small businesses located in moderate income census tracts in the AA substantially met its overall market share for small business loans in both 2014-2015 and 2012-2013. In the Southern Region AA, the portion of loans made in moderate income census tracts exceeded the portion of businesses in those census tracts in both 2014-2015 and 2012-2013. The portion of loans made in low income census tracts was significantly below the portion of businesses that are located within those census tracts loans in both 2014-2015 and 2012-2013. There are a limited number of businesses (3.14 percent of AA businesses in 2014-2015 and 2.85 percent in 2012-2013) in the AA. The bank's market share for small businesses located in moderate income census tracts in the AA exceeded in 2014-2015 and in 2012-2013 its overall market share for small business loans. The market share in low income census tracts was somewhat below its overall market share for small business loans in 2014-2015 and 2012-2013.

Small Loans to Farms

Refer to Table 7 in the State of New York section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

The geographic distribution of small loans to farms was adequate. In the Northern Region AA, the bank did not make any small farm loans in low or moderate income census tracts in 2014-2015 and 2012-2013. This is reasonable when considering there are no farms located in the one low income census tract in the AA and a limited number of farms located in moderate income census tracts in the AA (1.43 percent of AA farms in 2014-2015 and 1.8 percent in 2012-2013). In the Southern Region AA, the portion of loans made in moderate income census tracts was somewhat below the portion of farms in those census tracts. The bank did not make any farm loans in low income census tracts where few farms are located (0.09 percent of AA farms in 2014-2015 and 0.13 percent in 2012-2013). The bank's market share for small farm loans in moderate income census tracts in the Southern Region AA exceeded and in the Northern Region AA was significantly below its overall market share of small farm loans. CBNA had no market share in low income census tracts since it did not make any loans in these tracts during the evaluation period.

Lending Gap Analysis

Reports and AA maps detailing CBNA's lending activity over the evaluation period for home mortgage loans, and small loans to businesses and farms were reviewed to identify gaps in the geographic distribution of loans. No unexplained conspicuous gaps were identified.

Inside/Outside Ratio

This portion of the evaluation was performed at the bank level. A substantial majority of the number (96 percent) and dollar amount (94 percent) of home mortgage loans, small business loans, and small farm loans were made within the bank's AAs for the entire four year evaluation period. By product, 96 percent of the number of bank's home mortgage loans and 93 percent of the small loans to businesses were inside the AA. The small farm loan in/out ratio varied somewhat by time period, with a 96 percent ratio in 2014-2015, and 99 percent in 2012-2013. The home mortgage products were each close to the 96 percent overall HMDA in/out ratio. The dollar level of loans in and out of the AA was nearly identical to the number of loans. This performance was positively factored into the overall analysis of the geographic distribution of lending by income level of census tract.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of CBNA's home mortgage loans, small loans to businesses and small farm loans reflects an overall good distribution among borrowers of different income levels and businesses of different sizes. Performance was good in the Northern Region AA and excellent in the Southern Region AA.

Home Mortgage Loans

The overall borrower distribution of home mortgage loans was good. In the evaluation of borrower distribution of home mortgage loans, we gave consideration to the portion of households living below the poverty level. The poverty level was approximately 14 percent in both the Northern and Southern Region AAs for the entire evaluation period. Due to reasons of affordability, it is unlikely that those with incomes below the poverty level would seek to obtain a home mortgage. Accordingly, we considered this in evaluating the bank's lending distribution to low income borrowers

Refer to Tables 8, 9 and 10 in the State of New York 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.

Home purchase loan borrower distribution was good. In the Northern Region AA, the portion of loans made to moderate income borrowers exceeded and to low income borrowers was significantly less than the portion of families defined as such in both 2014-2015 and 2012-2013. CBNA's market share for home purchase loans made to low income borrowers substantially met in 2014-2015 and exceeded in 2012-2013 its overall market share of home purchase loans. The bank's market share for moderate income borrowers substantially met its overall market share for home purchase loans in 2014-2015 and 2012-2013. In the Southern Region AA, the portion of loans made to low income borrowers was somewhat below and to moderate income borrowers exceeded the portion of families defined as such in both 2014-2015 and 2012-2013. CBNA's market share for home purchase loans made to low and moderate income borrowers exceeded its overall market share of home purchase loans in 2014-2015 and 2012-2013. The bank's market share for home purchase loans made to moderate income borrowers

substantially met in 2014-2015 and exceeded in 2012-2013 its overall market share of home purchase loans.

Home improvement loan borrower distribution was excellent. In the Northern Region AA, the portion of loans made to moderate income borrowers exceeded and to low income borrowers was near to the portion of families defined as such in both 2014-2015 and 2012-2013. CBNA's market share for home improvement loans made to low and moderate income borrowers exceeded its overall market share of home improvement loans made in 2014-2015 and 2012-2013. In the Southern Region AA, the portion of loans made to low income and moderate income borrowers exceeded the portion of families defined as such in 2014-2015. The portion of loans made to low income borrowers was near to and to moderate income borrowers exceeded the portion of families defined as such in 2012-2013. The bank's market share for home improvement loans for both low and moderate income borrowers exceeded its overall market share of home improvement loans in 2014-2015 and 2012-2013.

Refinance loan borrower distribution was good. In the Northern Region AA, the portion of loans made to low income borrowers was significantly below and moderate income borrowers exceeded the portion of families defined as such in 2014-2015. In 2012-2013, the portion of loans made to low income borrowers was significantly below and moderate income borrowers was near to the portion of families defined as such. CBNA's market share for refinance loans made to low income borrowers was near to and moderate income borrowers exceeded its overall market share of refinance loans made in 2014-2015. In 2012-2013, the market share for refinance loans made to both low and moderate income borrowers exceeded its overall market share. In the Southern Region AA, the portion of loans made to low income borrowers was near to and to moderate income borrowers exceeded, the portion of families defined as such in 2014-2015. In 2012-2013, the portion of loans made to low income borrowers was somewhat below and to moderate income borrowers exceeded the portion of families defined as such. The bank's market share for refinance loans made to both low and moderate income borrowers exceeded its overall market share of refinance loans in 2014-2015 and 2012-2013.

Small Loans to Businesses

Refer to Table 11 in the State of State New York section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was good. In the Northern Region AA, the portion of small loans to businesses (businesses with revenues of \$1 million or less) was somewhat below the portion of businesses defined as such in the AA in both 2014-2015 and 2012-2013. In the Southern Region AA, the portion of small loans to businesses was near to the portion of businesses defined as such in the AA in both 2014-2015 and 2012-2013. CBNA's market share of small loans to businesses exceeded its overall market share for small loans to all businesses in both full-scope AAs in both 2014-2015 and 2012-2013.

Small Loans to Farms

Refer to Table 12 in the State of New York section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

The borrower distribution of small loans to farms was good. In the Northern Region AA, the portion of small loans to farms (farms with revenues of \$1 million or less) was near to the portion of farms defined as such in both 2014-2015 and 2012-2013. In the Southern Region AA, the portion of small loans to

farms exceeded in 2014-2015 and was near to in 2012-2013 the portion of farms defined as such. CBNA's market share of small loans to farms exceeded its overall market share for small loans to farms in both full-scope AAs in both 2014-2015 and 2012-2013.

Community Development Lending

Refer to Table 1 Lending Volume in the State of New York section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multi-family loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

Overall, CBNA had a relatively high level of CD loans in the full-scope AAs. The lending activity had a positive impact on lending performance in the state. CBNA's CD lending level was excellent in the Southern Region AA and adequate in the Northern Region AA. The bank originated 25 loans for \$17.5 million in its Southern Region AA. The loans were made to several non-profit organizations and mainly supported affordable housing for people with low or moderate income. CBNA originated 18 CD loans for \$4.6 million in its Northern Region AA. The loans were made to several non-profit organizations, some which provide affordable housing services for people of low and moderate income, and others that provide community services primarily for people of low and moderate income. None of the loans were considered innovative or complex.

Product Innovation and Flexibility

CBNA uses flexible lending practices to serve the credit needs of its AAs in the state. The bank's flexible lending had a positive impact on lending performance in the state.

CBNA offers an affordable housing mortgage product called the Affordable Homeownership Grant Program for people of low or moderate income through a number of non-profit agencies involved in affordable housing. These non-profit agencies provide grant funds to low and moderate income first time homebuyers to cover the amount of the down payment. CBNA provides concurrent mortgage loans which feature an interest rate below the prevailing conventional mortgage rates (three eighths to five eighths of a percent below conventional rates) and pays for all closing costs. There is no requirement to repay the closing costs if the loan is paid off early. There were 41 loans for \$2.5 million made bank-wide during the evaluation period.

CBNA participates in the Guaranteed Rural Housing Program (GRH), a loan program through the US Department of Agriculture. Applicants must meet the program's income limits and geographic requirements, and not be eligible for traditional mortgage products offered by the bank. The program features mortgages with low or no down payment without Private Mortgage Insurance (PMI), 30-year loan terms, liberal underwriting criteria, and low cash reserve requirements. CBNA originated 143 loans for \$13.3 million in this program bank-wide during the evaluation period.

CBNA participates in affordable mortgage loan programs through the State of New York Mortgage Authority (SONYMA), which are beneficial to people with low or moderate income. The key features of these programs are low down payment requirements, no PMI or guarantee fees, no minimum credit scores, and interest rates that are customarily below prevailing market rates. The program also offers low interest loans to cover down payment costs. CBNA originated 23 loans for \$1.7 million in this program statewide during the evaluation period.

The bank offers a portfolio mortgage with no closing costs. As a result, the borrower is able to use funds normally used for closing costs to fulfill down payment requirements. The bank offers loans with down payment requirements as low as three percent of the purchase price. The loan terms available are 10, 15, 20 and 30 years. CBNA originated 8,320 loans for \$600 million bank-wide during the evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on our limited-scope reviews, the bank's overall performance under the Lending Test in the limited-scope AAs in New York State was not inconsistent with its performance in the full-scope AAs. Performance varied among the 12 limited-scope AAs, with some have stronger, similar or weaker performance than the full-scope AAs. Performance was stronger in the Rochester AA due to an excellent distribution of loans to borrowers, as well as, geographically. Performance in the Albany-Schenectady-Troy, Buffalo-Niagara, Central Region, Elmira, Glens Falls, Ithaca, Kingston and Syracuse AAs was not inconsistent with performance in the full-scope AAs. Performance in the Binghamton, Utica-Rome, and Watertown-Fort Drum AAs was weaker than the full-scope AAs due to a weaker geographic distribution of loans. Refer to Tables 1 through 12 in Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

CBNA's performance under the Investment Test in New York State is rated High Satisfactory. Based on full-scope reviews, the bank's performance was good in both the Southern Region AA and the Northern Region AA.

Refer to Table 14 in the State of New York section of Appendix D for the data used to evaluate the bank's level of qualified investments.

The level of investment activity in the Southern Region AA was good. Of the \$9.8 million in current period investments, 88 percent was invested in mortgaged backed securities comprised of mortgage loans made to people of low and moderate income or to finance residences located in low and moderate income census tracts. The remaining investments were in municipal bonds that supported the revitalization/stabilization of low and moderate income census tracts, middle income census tracts designated as distressed or underserved, or designated federal disaster areas. The disasters were mainly caused by flooding attributable to severe weather. The investments also included a small amount of qualified grants made to a number of organizations in the AA. None of the investments are considered innovative or complex. The bank's responsiveness to the CD needs of the AA was good. The AA has a good number of investment opportunities based on discussions with bank management, community contacts and other resources.

The level of investment activity in the Northern Region AA was excellent. Of the \$11.5 million in current period investments, 60 percent was invested in mortgaged backed securities comprised of mortgage loans made to people of low and moderate income or to finance residences located in low and moderate income census tracts. The remaining investments were in municipal bonds that supported the revitalization/stabilization of low and moderate income census tracts, middle income census tracts

designated as distressed, or underserved or designated federal disaster areas. The disasters were mainly caused by flooding attributable to severe weather. The investments also included a small amount of qualified grants made to a number of organizations in the AA. None of the investments are considered innovative or complex. The bank's responsiveness to the CD needs of the AA was good. The AA has a good number of investment opportunities based on discussions with bank management, community contacts and other resources.

Conclusions for Areas Receiving Limited-Scope Reviews

CBNA's overall performance in its limited-scope AAs is not inconsistent with its rating in the full-scope AAs. Please refer to Table 14 in the New York State section of Appendix D for the data that supports these conclusions. Performance varied between the 12 limited-scope AAs, with some having stronger performance, and some having weaker or similar performance to the two full-scope AAs. The AAs with stronger performance based on proportionate investment activity were Buffalo, Elmira, Ithaca, Rochester, Syracuse and Utica. The AAs with similar performance were the Central Region, Glens Falls and Watertown-Fort Drum (which only became an AA on January 1, 2014, due to the Census Bureau remapping). The AAs with weaker performance were Albany-Schenectady-Troy, Binghamton and Kingston. The performance variances in these AAs did not affect the bank's overall Investment Test rating.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in New York State is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the Northern Region AA is good and in the Southern Region AA is excellent.

Retail Banking Services

Refer to Table 15 in the State of New York section of Appendix D for the data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

CBNA's delivery systems are readily accessible to census tracts and individuals of different income levels throughout the full-scope AAs. Accessibility is excellent in both the Southern Region and Northern Region AAs.

In the Southern Region AA, the distribution of CBNA's offices in low and moderate income census tracts exceeds the distribution of the population living in these areas.

In the Northern Region AA, CBNA's office distribution in moderate income census tracts exceeds the distribution of the population living in these census tracts. There are no offices located in the one low income tract in the AA, where only 0.68 percent of the AA population resides.

The branch network in the full-scope AAs was expanded by 17 branches since the last evaluation. The expansion was mainly the result of acquisitions made by CBNA. Two branches were closed in middle income census tracts in the Northern Region AA, and one branch was closed in a middle income census tract in the Southern Region AA. There were also 12 short distance relocations involving the consolidation of two branches located in close proximity to each other, and one branch was sold. These

closings did not adversely impact the accessibility of the bank's delivery systems, particularly in low and moderate income census tracts and to people of low and moderate income.

CBNA's hours and services offered throughout the full-scope AAs are good. Hours and services are good in both the Southern Region AA and Northern Region AA. Services offered are comparable among locations regardless of the income level of the census tract. Substantially all branch offices offer extended hours on various days of the week including Saturday hours, which are offered in several branches. Management sets branch hours based on customer needs and traffic patterns in each area.

CBNA offers services that provide easy access to funds for low income people who receive government assistance. All branches will cash government checks for customers and non-customers for free, with the exception of a nominal fee charged to non-customers for income tax refund checks. Recipients (customer or non-customer) of New York State Public Assistance through the Electronic Benefits Transfer Program (EBT) can withdraw funds from any CBNA ATM free of charge.

CBNA offers a number of low cost banking service options that would be appealing to people of modest incomes. These services include free checking, free savings, free online banking, free bill pay, free return of check images, and free paper statements.

CBNA offers alternative delivery systems in the form of ATMs. A substantial majority of the bank's ATMs are located in the full-scope AAs. The geographic distribution of the bank's ATMs is similar to its branch distribution. Customers and non-customers alike can access their accounts through CBNA ATMs using NYCE, CIRRUS, PLUS, American Express, Discover, Quest, MasterCard and Visa cards. Customers may also use their CBNA ATM card to obtain cash at non-proprietary ATMs throughout the world, which bear the NYCE, PLUS, and Visa logos.

CBNA also offers alternative delivery systems that include banking online, by mobile phone, by telephone and by mail. The telephone banking service is available in Spanish. Through these systems, customers can access deposit and loan account information, make payments on CBNA loans, transfer funds between CBNA accounts, and pay other household bills. We did not place significant weight on these alternative delivery systems because no data was available to determine the impact of these retail-banking services on low and moderate income census tracts and individuals.

Community Development Services

CBNA's performance in providing CD services is adequate in its full-scope AAs.

Management and bank employees support various organizations in the communities served by the bank by offering financial expertise to such groups. Numerous personnel are members of the boards of directors, finance committees and loan committees of organizations that provide CD services.

In the Southern Region AA, CBNA employees provided an adequate level of support to various CD service organizations. Employees participated in approximately 20 organizations, devoting approximately 919 hours to CD activities over the evaluation period. The organizations provide CD service through supporting affordable housing for people with low and moderate income, providing community services targeted to people with low and moderate income and supporting economic development by financing small businesses that are involved in job creation and retention for people of low and moderate income or in low or moderate income census tracts, and the revitalization/stabilization of low and moderate income census tracts or distressed or underserved middle income census tracts.

In the Northern Region AA, CBNA employees provided an adequate level of support to various CD service organizations. Employees participated in approximately 20 organizations devoting approximately 585 hours to CD activities over the evaluation period. The organizations provide CD services through supporting affordable housing for people with low and moderate income, providing community services targeted to people with low and moderate income and supporting economic development by financing small businesses that are involved in job creation and retention for people of low and moderate income or in low or moderate income census tracts and the revitalization/stabilization of low and moderate income census tracts or distressed or underserved middle income census tracts.

Conclusions for Areas Receiving Limited-Scope Reviews

Refer to Table 15 in the State of New York section of Appendix D for the data that supports these conclusions.

CBNA's overall performance under the Service Test in the limited-scope AAs is weaker than its performance in the full-scope AAs in New York State. Only the Central Region and Ithaca AAs had branch distributions that were readily accessible to all portions of their AAs, like the two full-scope AAs. The Elmira AA branch distribution was accessible to essentially all portions of the AA. The Albany-Schenectady-Troy, Binghamton, Buffalo-Niagara, Glens Falls, Kingston and Syracuse AAs had branch distributions that were reasonably accessible to all portions of their AAs. The Utica-Rome and Watertown-Fort Drum AAs had branch distributions that provided limited access to all portions of their AAs. The weaker performance in the limited-scope AAs did not change the overall Service Test rating.

State Rating

State of Pennsylvania

CRA Rating for the State of Pennsylvania: Satisfactory

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect a good responsiveness of CBNA to the credit needs of its AAs.
- A poor distribution of loans among census tracts of different income levels throughout the AAs.
- A good distribution of loans among borrowers of different income levels throughout the AAs.
- Community development lending that had a neutral impact on the bank's lending performance.
- Flexible lending products that had a positive impact on the bank's lending performance for this area.
- Investments that reflect good responsiveness to the credit and CD needs of the AAs.
- Service delivery systems that are accessible to census tracts and individuals of different income levels in the AAs.
- An adequate level of CD services.

Description of Institution's Operations in the State of Pennsylvania

CBNA has three AAs in Pennsylvania, the Scranton-Wilkes Barre-Hazleton MSA AA (SWB AA), the Pennsylvania (PA) Non-MSA AA, and the Allentown MSA AA, which was added in December 2013 after CBNA acquired two branches in the area. The PA Non-MSA is comprised of one full county and portions of two non-MSA counties. The Allentown AA is comprised of a seven census tract area within the Allentown-Beth-Easton MSA. CBNA has 32 branches within the state, which represents 17 percent of the bank's total branch network. The State of Pennsylvania represents 18 percent of CBNA's total deposits. As of June 30, 2015, the bank ranked thirty-first in the state for deposit market share with a 0.31 percent market share. During the evaluation period, CBNA originated 12 percent of its total HMDA, small business and small farm loans within Pennsylvania.

Refer to the Market Profiles for the State of Pennsylvania in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in the State of Pennsylvania

We conducted a full-scope review of the SWB AA in Pennsylvania. This is the bank's primary AA in Pennsylvania with 81 percent of its branches, 92 percent of its deposits and 86 percent of its loans made

in the state. Home mortgage lending was given more weight when arriving at the bank's overall performance in lending based on the greater volume of home mortgage lending (60 percent) compared to small business (39 percent) and small farm lending at 0.50 percent with only twenty-one loans made during the evaluation period.

Of the home mortgage products, home improvement loans were given the most weight, as they had the greatest level of activity, i.e., 48 percent of the bank's home mortgage loans. They were followed by home mortgage refinance loans (29 percent) and home purchase loans (23 percent). Multi-family dwelling units represented only 0.3 percent of the HMDA lending activity.

We conducted community contacts with two organizations located in the full-scope AA during this evaluation. Both organizations are involved in economic development in the AA. The organizations emphasized the need for housing rehabilitation due to aging housing stock, the need for affordable housing and financing for lower income residents, and affordable rental housing due the large number of residents who are renters. The level of opportunities for CD loans, investments and services is good. The need for housing related credit, investments and services in the AA was considered in our evaluation of CBNA's performance in the State of Pennsylvania under the Lending, Investment and Service Tests. Refer to the Market Profile section in Appendix C for more information.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Pennsylvania is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the SWB AA was Low Satisfactory.

Lending Activity

Refer to Table 1 Lending Volume and State of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's lending activity.

CBNA's overall lending activity in the full-scope AAs was good. CBNA ranked second for deposit share, as of June 30, 2015, with an 8.70 percent market share, and fourth, as of June 30, 2013, with a 6.77 percent market share. Based on aggregate HMDA data, CBNA was the number one originator/purchaser of home improvement loans with a 14.99 percent market share in 2014 and a 12.92 percent share in 2013. The bank ranked seventeenth for home purchase loans in 2014 with a 1.87 percent market share and fifteenth in 2013 with a 1.87 percent market share. CBNA ranked ninth for refinance loans in 2014 with a 2.32 percent market share and thirteenth in 2013 with a 2.25 percent market share. Based on CRA aggregate data, CBNA ranked tenth as originator/purchaser of small loans to businesses in 2014 with a 4.29 percent market share and eleventh in 2013 with a 3.98 percent market share. CBNA ranked seventh with a 5.25 percent market share in 2014 and eighth in 2013 with a 4.82 percent market share originating/purchasing small business loans to small size businesses (businesses with \$1 million or less in gross annual revenue). CBNA was primarily outranked by credit card companies who made only small dollar loans. CBNA ranked fourth as originator/purchaser of small loans to farms in 2014 with an 8.82 percent market share and tenth in 2013 with a 2.44 percent market share. The bank ranked third with a 9.52 percent market share in 2014 and seventh in 2013 with a 3.70 percent market share originating/purchasing small farm loans to small size farms (businesses with \$1 million or less in gross annual revenue).

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2, 3, 4 and 5 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/purchases.

The overall geographic distribution of home mortgage loans was poor. The discussion of the geographic distribution of home mortgage loans that follows covers only moderate income census tracts. There was minimal owner-occupied housing (0.68 percent in 2014-2015 and 2012-2013) located in the two low income census tracts in the AA.

The overall geographic distribution of home purchase loans was adequate. The portion of home purchase loans made in moderate income census tracts was near to the portion of owner-occupied housing units in those census tracts in 2014-2015 and significantly below the portion of owner-occupied housing in 2012-2013. CBNA's market share of home purchase loans originated in moderate income census tracts exceeded in 2014-2015 and was somewhat below in 2012-2013 its overall market share of home purchase loans in the AA.

The overall geographic distribution of home improvement loans was poor. The portion of home improvement loans made in moderate income census tracts was somewhat below the portion of owner-occupied housing units in those census tracts in 2014-2015 and significantly below the portion of owner-occupied housing in 2012-2013. CBNA's market share of home improvement loans originated in moderate income census tracts in 2014-2015 substantially met and in 2012-2013 was significantly below its overall market share of home improvement loans in the AA.

The overall geographic distribution of refinance loans was poor. The portion of refinance loans made in moderate income census tracts in 2014-2015 and 2012-2013 was significantly below the portion of owner-occupied housing units in those census tracts. CBNA's market share of refinance loans originated in moderate income census tracts was significantly below in 2014-2015 and substantially met in 2012-2013 its overall market share of refinance loans in the AA.

The overall geographic distribution of multi-family dwelling loans was adequate. The portion of multi-family dwelling loans made in moderate income census tracts exceeded and in low income census tracts was significantly below the portion of multi-family dwelling units in those census tracts in both 2014-2015 and 2012-2013. The bank's market share of multi-family dwelling loans in the AA exceeded in moderate income census tracts and was significantly below in low income census tracts its overall market share of multi-family dwelling loans in both 2014-2015 and 2012-2013. CBNA made only six multi-family dwelling loans for the four year evaluation period in the AA.

Small Loans to Businesses

Refer to Table 6 in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses was adequate. The portion of loans made in low income census tracts was significantly below and in moderate income census tracts somewhat below the portion of businesses that were within those census tracts in 2014-2015. The portion of loans made

in low and moderate income census tracts was somewhat below the portion of businesses that were within those census tracts in 2012-2013. The bank's market share for small businesses located in low income census tracts substantially met and in moderate income census tracts exceeded its overall market share for small business loans in 2014-2015. The bank's market share for small businesses located in low income census tracts exceeded and in moderate income census tracts was somewhat below its overall market share for small business loans in 2012-2013.

Small Loans to Farms

Refer to Table 7 in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

The geographic distribution of small loans to farms was adequate. CBNA did not make any small farm loans in low or moderate income census tracts in 2014-2015 and 2012-2013. This is reasonable when considering there are very few farms located in low income census tracts in the AA (0.84 percent of AA farms) and that the bank made only four farm loans in the AA in 2014-2015 and three in 2012-2013.

Lending Gap Analysis

Reports and AA maps detailing CBNA's lending activity over the evaluation period for home mortgage loans, and small loans to businesses and farms were reviewed to identify gaps in the geographic distribution of loans. No unexplained conspicuous gaps were identified.

Inside/Outside Ratio

This portion of the evaluation was performed at the bank level. A substantial majority of the number (96 percent) and dollar amount (94 percent) of home mortgage loans, small business loans, and small farm loans were made within the bank's AAs for the entire four year evaluation period. By product, 96 percent of the number of bank's home mortgage loans and 93 percent of the small loans to businesses were inside the AA. The small farm loan in/out ratio varied somewhat by time period, with a 96 percent ratio in 2014-2015 and 99 percent in 2012-2013. The home mortgage products were each close to the 96 percent overall HMDA in/out ratio. The dollar level of loans in and out of the AA was nearly identical to the number of loans. This performance was positively factored into the overall analysis of the geographic distribution of lending by income level of census tract.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9 and 10 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 overall borrower distribution of home mortgage loans was good. In the evaluation of borrower distribution of home mortgage loans, we gave consideration to the portion of households living below the poverty level. The poverty level was approximately 13 percent in the SWB AA. Due to reasons of affordability, it is unlikely that those with incomes below the poverty level would be involved in home mortgage financing. Accordingly, we considered this in evaluating the bank's lending distribution to low income borrowers.

Home purchase loan borrower distribution was good. The portion of loans made to moderate income borrowers exceeded the portion of families defined as such in both 2014-2015 and 2012-2013. The portion of loans made to low income borrowers was near to in 2014-2015 and somewhat below the portion of families defined as such in 2012-2013. CBNA's market share for home purchase loans made to low income borrowers exceeded in 2014-2015 and was significantly below in 2012-2013 its overall market share of home purchase loans. The bank's market share for home purchase loans made to moderate income borrowers substantially met in 2014-2015 and in 2012-2013 was somewhat below its overall market share.

Home improvement loan borrower distribution was excellent. The portion of loans made to moderate income borrowers exceeded the portion of families defined as such in both 2014-2015 and 2012-2013. The portion of loans made to low income borrowers exceeded in 2014-2015 and was near to the portion of families defined as such in 2012-2013. CBNA's market share for home improvement loans made to low income borrowers exceeded in 2014-2015 and substantially met in 2012-2013 its overall market share of home improvement loans. The bank's market share for home improvement loans to moderate income borrowers exceeded its overall market share in both 2014-2015 and 2012-2013.

Refinance loan borrower distribution was good. The portion of loans made to moderate income borrowers exceeded the portion of families defined as such in both 2014-2015 and 2012-2013. The portion of loans made to low income borrowers was somewhat below the portion of families defined as such in both 2014-2015 and 2012-2013. CBNA's market share for refinance loans made to low income borrowers substantially met in 2014-2015 and was significantly below in 2012-2013 its overall market share of refinance loans. The bank's market share for refinance loans made to moderate income borrowers exceeded its overall market share in both 2014-2015 and 2012-2013.

Small Loans to Businesses

Refer to Table 11 in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was good. The portion of small loans to businesses (businesses with revenues of \$1 million or less) was somewhat below in 2014-2015 and near to in 2012-2013 the portion of businesses defined as such in the AA. CBNA's market share of small loans to businesses exceeded its overall market share for small loans to all businesses in the full-scope AAs in 2014-2015 and 2012-2013.

Small Loans to Farms

Refer to Table 12 in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The borrower distribution of small loans to farms was good. The portion of small loans to farms (farms with revenues of \$1 million or less) was somewhat below in 2014-2015 and exceeded in 2012-2013 the portion of farms defined as such. CBNA's market share of small loans to farms exceeded its overall market share for small loans to farms in both 2014-2015 and 2012-2013.

Community Development Lending

Refer to Table 1 Lending Volume in the Pennsylvania section of Appendix D for the data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multi-family loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. However, Table 5 does not separately list CD loans.

CBNA's had an adequate level of CD lending in the SWB AA. The activity had a neutral impact on overall lending performance in the state. The bank originated nine CD loans for \$2.7 million during the evaluation period. The loans supported community services and affordable housing for people with low and moderate income. None of the loans were considered innovative or complex.

Product Innovation and Flexibility

CBNA uses flexible lending practices to serve the credit needs of its AAs in the state. The bank's flexible lending had a positive impact on lending performance in the state.

CBNA offers an affordable housing mortgage product called the Affordable Homeownership Grant Program for people of low or moderate income through a number of non-profit agencies involved in affordable housing. These non-profit agencies provide grant funds to low and moderate income first time homebuyers to cover the amount of the down payment. CBNA provides concurrent mortgage loans which feature an interest rate below the prevailing conventional mortgage rates (three eighths to five eighths of a percent below conventional rates) and pays for all closing costs. There is no requirement to repay the closing costs if the loan is paid off early. There were 41 loans for \$2.5 million made bank-wide during the evaluation period.

CBNA participates in the Guaranteed Rural Housing Program (GRH), a loan program through the US Department of Agriculture. Applicants must meet the program's income limits, geographic requirements and not eligible for traditional mortgage products offered by the bank. The program features mortgages with low or no down payment without PMI, 30-year loan terms, liberal underwriting criteria, and low cash reserve requirements. CBNA originated 143 loans for \$13.3 million in this program bank-wide during the evaluation period.

The bank offers a portfolio mortgage with no closing costs. The borrower is able to use funds normally used for closing for the loan down payment. Down payments can be as little as three percent. The loan terms available are 10, 15, 20 and 30 years. CBNA originated 8,320 loans for \$600 million bank-wide during the evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on our of the limited-scope AAs, the bank's overall performance under the Lending Test in the limited-scope AAs in Pennsylvania was not inconsistent with its performance in the full-scope AA. Performance in the PA Non-MSA AA, where the bank made 17 percent of its loans in the state, was not inconsistent with its performance in the full-scope AA. Performance in the Allentown AA, where only one percent of CBNA's loans in the state were made, was stronger than the full-scope AA. The better performance was due to the excellent geographic and borrow distribution of loans in the AA. Refer to Tables 1 through 12 in Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

CBNA's performance under the Investment Test in Pennsylvania is rated High Satisfactory. Based on the full-scope review, the bank's performance in the SWB AA was good.

Refer to Table 14 in the State of Pennsylvania section of Appendix D for the data used to evaluate the bank's level of qualified investments.

The level of investment activity in the SWB AA was excellent. Nearly all \$17.6 million in current period investments were invested in mortgaged backed securities comprised of mortgage loans made to people of low and or moderate income or to finance residences located in low and moderate income census tracts. There was also a small amount of qualified grants included in the investment activity. None of the investments are considered innovative or complex. The bank's responsiveness to the CD needs of the AA was adequate. The AA has a good number of investment opportunities based on discussions with bank management, community contacts and other resources.

Conclusions for Areas Receiving Limited-Scope Reviews

CBNA's performance in its limited-scope AAs was weaker than its rating in the full-scope AA. Refer to Table 14 in the Pennsylvania section of Appendix D for the data that support these conclusions. The PA Non-MSA AA, which contains only nine percent of the bank's deposits in the state, had less proportionate investment activity. The AA has a lower level of investment opportunities than the full-scope AA. The Allentown AA was not an AA for the entire evaluation period. The AA, which contains only 4 percent of the bank's deposits in the state, became a new AA beginning December 13, 2013, when CBNA acquired two branches in the area. The weaker performance in the limited-scope AA did not affect the bank's overall rating under the Investment Test.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Pennsylvania is rated High Satisfactory. Based on full-scope review, the bank's performance in the SWB AA is excellent.

Refer to Table 15 in the State of Pennsylvania section of Appendix D for the data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

CBNA's delivery systems are accessible to all census tracts and individuals of different income levels throughout the full-scope AA.

In the full-scope AA, the distribution of CBNA's offices in low income census tracts exceeds the distribution of the population living in these areas. The distribution of offices in moderate income census tracts is below the distribution of the population living in such census tracts.

There were no branch closings in the full-scope AA during the evaluation period.

CBNA's hours and services offered throughout the full-scope AA are good. Services offered are comparable among locations regardless of the income level of the census tract. Substantially all branch offices offer extended hours on various days of the week including Saturday hours, which are offered in several branches. Management sets branch hours based on customer needs and traffic patterns in each area.

CBNA offers services that provide easy access to funds for low income people who receive government assistance. All branches will cash government checks for customers and non-customers for free, with the exception of a nominal fee charged to non-customers for income tax refund checks. Recipients (customer or non-customer) of Pennsylvania Public Assistance through the Electronic Benefits Transfer Program (EBT) can withdraw funds from any CBNA ATM free of charge.

CBNA offers a number of low cost banking service options that would be appealing to people of modest incomes. These services include free checking, free savings, free online banking, free bill pay, free return of check images, and free paper statements.

CBNA offers alternative delivery systems in the form of ATMs. A substantial majority of the bank's ATMs are located in the full-scope AA. The geographic distribution of the bank's ATMs is similar to its branch distribution. Customers and non-customers alike can access their accounts through CBNA ATMs using NYCE, CIRRUS, PLUS, American Express, Discover, Quest, MasterCard and Visa cards. Customers may also use their CBNA ATM card to obtain cash at non-proprietary ATMs throughout the world, which bear the NYCE, PLUS, and Visa logos.

CBNA also offers alternative delivery systems that include banking online, by mobile phone, by telephone and by mail. The telephone banking service is available in Spanish. Through these systems, customers can access deposit and loan account information, make payments on CBNA loans, transfer funds between CBNA accounts, and pay other household bills. We did not place significant weight on these alternative delivery systems because no data was available to determine the impact of these retail-banking services on low and moderate income census tracts and individuals.

Community Development Services

CBNA's performance in providing CD services is adequate in its full-scope AA.

Management and bank employees support various organizations in the communities served by the bank by offering financial expertise to such groups. Numerous personnel are members of the boards of directors, finance committees and loan committees of organizations that provide CD services.

In the full-scope AA, CBNA employees provide an adequate level of support to various CD service organizations. Employees participated in several organizations devoting approximately 990 hours to CD activities over the evaluation period. The organizations supported include organizations that support affordable housing for people with low and moderate income, provide community service targeted to people with low and moderate income and support economic development by financing small businesses that are involved in job creation and retention for people of low and moderate income, or in low or moderate income census tracts.

Conclusions for Areas Receiving Limited-Scope Reviews

Refer to Table 15 in the State of Pennsylvania section of Appendix D for the data that supports these conclusions.

CBNA's overall performance under the Service Test in the limited-scope AAs is not inconsistent with its performance in the full-scope AA in Pennsylvania. Performance in the Allentown AA was stronger than the full-scope AA due to having its only two branches located in moderate income census tracts, where 68.53 percent of AA residents reside. There are no low income census tracts in the AA. Performance in the PA Non-MSA AA was weaker than the full-scope AA due to the AA having its six branches located in moderate income census tracts, where 8.08 percent of the AA population resides. There are no low income census tracts in the AA.

Appendix B: Summary of State Ratings

Community Bank, N.A.				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating
Community Bank, N.A.	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
State:				
New York	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Pennsylvania	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

(*) The Lending Test is weighted more heavily than the Investment and Service tests in the overall rating.

Appendix C: Market Profiles for Full-Scope Areas

State of New York Full-Scope Areas

Institution ID: COMMUNITY BANK, N.A. Charter # 8531

CBNA 2015 Southern Non-MSA

Demographic Information for Full Scope Area: CBNA 2015 Southern Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	133	1.50	10.53	77.44	9.02	1.50
Population by Geography	496,778	1.68	9.99	78.55	9.78	0.00
Owner-Occupied Housing by Geography	145,408	0.49	7.98	81.84	9.69	0.00
Business by Geography	25,360	3.14	10.72	76.97	9.13	0.03
Farms by Geography	2,307	0.09	5.07	85.57	9.28	0.00
Family Distribution by Income Level	130,409	20.48	18.49	22.96	38.06	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	50,822	1.82	14.18	78.10	5.90	0.00
Median Family Income		54,386	Median Housing Value		84,208	
HUD Adjusted Median Family Income for 2015		58,200	Unemployment Rate September 2016		5.0%	
Households Below Poverty Level		14%				

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

CBNA’s Southern Region AA consists of Allegany, Cattaraugus, Chautauqua, Cayuga, Schuyler, Seneca, and Steuben counties in the non-MSA area of New York State. The AA also included Yates County until January 2014, when the county became part of the Rochester MSA. The composition of the AA’s census tracts by income level is 2 percent low income, 11 percent moderate income, 77 percent middle income, 9 percent upper income, and 1 percent with no income designation.

CBNA’s ranks first out of 25 banks for deposit market share in the AA with 24.87 percent of deposits as of June 30, 2015. CBNA ranks first in the AA for number of branch offices with 46 offices, representing 28 percent of all branches among the FDIC deposit insured institutions.

The Southern Region AA is largely rural and is comprised of counties in the Southern Tier, Southwestern, and Finger Lakes Regions of New York State. Distressed middle income non-metropolitan census tracts are currently located in Cattaraugus and Schuyler counties. Each of the counties in the AA has designated New York State Empire Zones, in which businesses can receive certain incentives for creating jobs in these targeted areas.

The three most western counties in the AA (Allegany, Cattaraugus, and Chautauqua counties) are home to three territories of the Seneca Nation of Indians. The Seneca Nation exercises control over 60 square miles of land in the area.

The local economy has been transforming from a manufacturing-based economy to a service-based economy for a number of years. Agriculture also plays a strong role in the economy. Some of the largest employers in the area include MRC Bearings, Bush Industries, and WCA Hospital.

According to 2010 US Census data, the estimated median home value in the AA is \$84,208. The area has older housing stock with the average of the median year built of 1955.

The average unemployment rate for the seven counties in the AA was 5.0 percent as of September 2016. Chautauqua County had the highest rate of unemployment in the AA at 5.5 percent. The area unemployment rate was slightly better than the state average of 5.1 percent and slightly higher than the national average of 4.9 percent.

CBNA offers a wide range of financial services in the AA, with their primary focus on loans to consumers. In addition to traditional deposit and loan products, CBNA offers its customers insurance and investment products and trust services.

Community contacts were made with an economic development agency and a community action and development corporation. The economic development agency emphasized the need for business support services that will help attract new businesses to the area, as well as, retain existing businesses. The support services include low interest loans, technical assistance and workforce development assistance. The CD corporation's primary mission is to improve area conditions to fight poverty. The contact believes critical needs are affordable rental property, financing for home rehabilitation due to the older housing stock in the area, funding programs that improve access to job skill education and training targeted to the needs of local employers, and increased access to capital for small businesses, including those that are sole proprietorships. The level of opportunities for CD loans, investments and services is good.

CBNA 2015 Northern NY Non-MSA

Demographic Information for Full Scope Area: CBNA 2015 Northern NY Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	83	1.20	10.84	69.88	15.66	2.41
Population by Geography	314,524	0.68	9.81	73.30	14.92	1.29
Owner-Occupied Housing by Geography	87,071	0.00	8.21	76.49	15.29	0.00
Business by Geography	16,540	0.17	11.12	69.05	19.12	0.54
Farms by Geography	1,257	0.00	1.43	88.62	9.71	0.24
Family Distribution by Income Level	79,220	20.41	18.94	21.03	39.62	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	31,171	0.06	12.83	77.53	9.51	0.07
Median Family Income		54,386	Median Housing Value		110,599	
HUD Adjusted Median Family Income for 2015		58,200	Unemployment Rate September 2016		5.20%	
Households Below Poverty Level		14%				

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

Source: 2010 US Census and 2015 HUD updated MFI

CBNA’s Northern Region AA consists of the entire counties of Franklin, Lewis, Clinton, St. Lawrence, Essex, and the northern portion of Hamilton County in the non-MSA area of northern New York State. The AA also included Jefferson County until January 2014, when the county became the newly created Watertown-Fort Drum MSA. The composition of the AA’s census tracts by income level is 1 percent low income, 11 percent moderate income, 70 percent middle income, 16 percent upper income, and 2 percent with no income designation.

CBNA ranks first out of 13 banks for deposit market share in the AA with 36.45 percent of AA deposits as of June 30, 2015. CBNA ranks first in the AA for number of branch offices with 37 offices, representing 36 percent of all branches among the FDIC deposit insured institutions.

The Northern Region AA is a largely rural and sparsely populated area. The area currently has distressed middle income, non-metropolitan census tracts in Franklin, St. Lawrence and Hamilton counties. Each county has at least one designated New York State Empire Zone, in which businesses can receive certain incentives from New York State for creating jobs in these targeted areas. Tourism is a major industry in the AA with the Region’s vast outdoor recreation opportunities in the Adirondack Mountains and along the major waterways of Lake Ontario, the St. Lawrence River, and Lake Champlain. Other major industries include educational services (both public and private), health care services, public administration, and general merchandise/store, transportation services, and public administration. The largest private employers are Canton-Potsdam Hospital, St Lawrence University, Clarkson University and the Adirondack Medical Center.

The average unemployment rate for the six counties in the AA was 5.20 percent, as of September 2016. Lewis County had the highest rate of unemployment at 5.7 percent. The area unemployment rate was slightly higher than the state average of 5.1 percent and the national average of 4.9 percent.

According to 2010 US Census data, the estimated median home value in the AA is \$110,599. The area has older housing stock with the average of the median year built of 1961.

CBNA offers a wide range of financial services in the AA, with their primary focus on loans to consumers. In addition to traditional deposit and loan products, CBNA offers its customers insurance and investment products and trust services.

We made a community contact with a nonprofit organizations with broad knowledge of the North Country area economic conditions, community development and credit needs. The contact emphasized the need for financing programs for very small businesses and business startups, funding for infrastructure projects, and funding for activities and programs that attract local investment leading to job creation and retention. The level of opportunities for CD loans, investments and services is good.

State of Pennsylvania Full-Scope Area

Institution ID: COMMUNITY BANK, N.A. Charter # 8531

CBNA Scranton-WB-Hazelton MSA 2015

Demographic Information for Full Scope Area: CBNA Scranton-WB-Hazelton MSA 2015						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	170	2.35	20.59	59.41	17.06	0.59
Population by Geography	563,631	2.16	18.36	58.38	21.09	0.00
Owner-Occupied Housing by Geography	157,034	0.68	14.42	61.66	23.24	0.00
Business by Geography	38,693	5.39	15.06	58.40	21.05	0.11
Farms by Geography	881	1.02	8.06	63.00	27.92	0.00
Family Distribution by Income Level	147,130	20.34	18.03	21.66	39.97	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	56,448	2.58	25.50	58.47	13.45	0.00
Median Family Income HUD Adjusted Median Family Income for 2015 Households Below Poverty Level		56,045 58,200 13%	Median Housing Value Unemployment Rate September 2016		123,891 5.90%	

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

Source: 2010 US Census and 2015 HUD updated MFI

CBNA's Pennsylvania full-scope AA consists of Lackawanna, Luzerne, and Wyoming counties in the Scranton-Wilkes Barre-Hazelton MSA. The composition of the AAs census tracts by income level is 2 percent low income, 21 percent moderate income, 59 percent middle income and 17 percent upper income and 1 percent with no income designation. Scranton is the largest population center in the MSA.

CBNA's ranks second in deposit market share at 8.70 percent, as of June 30, 2015. CBNA ranks second in the AA for number of branch offices with 25 offices, representing 11% percent of all branches among the FDIC deposit insured institutions.

For many years, the area's employment was largely focused on manufacturing and industrial activities, including the mining industry. However, mining has declined significantly in the area. Currently, the major areas for employment in the AA area are education and health services; retail trade; manufacturing and government. The area's major employers include Wilkes Barre Hospital, Allied Integrated Health Services, Scranton School District, Proctor and Gamble, Tunkhannock Area School District and the state government.

According to 2010 US Census data, the estimated median home value in the AA is \$123,891. The area has older housing stock with the average of the median year built of 1953.

The average unemployment rate for the three counties in the AA was 5.9 percent, as of September 2016. Luzerne County had the highest rate of unemployment at 6.2 percent. The area unemployment rate was slightly higher than the state average of 5.7 percent and the national average of 4.9 percent.

CBNA offers a wide range of financial services in the AA, with their primary focus on loans to consumers. In addition to traditional deposit and loan products, CBNA offers its customers insurance and investment products and trust services.

We conducted community contacts with two organizations located in the full-scope AA during this evaluation. Both organizations are involved in economic development in the AA. The organizations emphasized the need for housing rehabilitation due to aging housing stock, the need for affordable housing and financing for lower income residents, and affordable rental housing due the large number of residents who are renters. The level of opportunities for CD loans, investments and services is good.

Appendix D: Tables of Performance Data

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Tables without data are not included in this PE.

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

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.

- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage

distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table 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 households within each geography. For borrower distribution, the table 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 of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Tables of Performance Data

State of New York - 2014-2015

Table 1. Lending Volume

LENDING VOLUME		Geography: 2015 NEW YORK STATE						Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015				
Assessment Area (2015):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
CBNA 2015 Northern NY Non-MSA	25.59	2,715	154,334	729	87,475	134	8,662	18	4,642	3,596	255,113	27.20
CBNA 2015 Southern Non-MSA	32.20	3,102	142,206	970	106,598	430	31,755	25	18,285	4,527	298,844	27.06
Limited Review:												
CBNA 2015 Buffalo Niagara MSA	2.95	279	16,670	115	12,453	18	1,300	0	0	412	30,423	2.06
CBNA 2015 Central Region Non MSA	5.90	560	34,560	239	31,602	26	1,751	0	0	825	67,913	10.32
CBNA 2015 Albany-Sch-Troy MSA	0.26	20	1,511	15	1,400	1	120	0	0	36	3,031	.59
CBNA 2015 Binghamton MSA	1.56	136	8,089	50	3,765	32	1,867	0	0	218	13,721	1.34
CBNA 2015 Elmira MSA	1.91	214	14,458	45	7,343	8	821	0	0	267	22,622	1.45
CBNA 2015 Glens Falls MSA	0.48	50	3,380	17	1,835	0	0	0	0	67	5,215	1.01
CBNA 2015 Ithaca MSA	0.50	49	4,330	17	3,027	4	435	0	0	70	7,792	.08
CBNA 2015 Kingston MSA	0.21	17	951	12	341	0	0	0	0	29	1,292	.62
CBNA 2015 Rochester MSA	12.31	1,103	63,986	333	25,131	285	23,669	0	0	1,721	112,786	12.27
CBNA 2015 Syracuse MSA	5.79	611	46,892	162	30,133	36	2,823	0	0	809	79,848	6.04
CBNA 2015 Utica Rome MSA	3.10	341	27,298	90	11,722	2	380	0	0	433	39,400	1.99
CBNA 2015 Watertown-Fort Drum MSA	7.26	746	45,516	246	27,766	23	1,562	0	0	1,015	74,844	0.00

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

** The evaluation period for Community Development Loans is from March 12, 2012 to July 26, 2016.

*** Deposit Data as of June 30, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: 2015 NEW YORK STATE						Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015							
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
CBNA 2015 Northern NY Non-MSA	776	24.78	0.00	0.00	8.21	7.09	76.49	75.00	15.29	17.91	15.09	0.00	18.29	16.29	10.64
CBNA 2015 Southern Non-MSA	995	31.78	0.49	0.10	7.98	7.44	81.84	85.23	9.69	7.24	12.58	0.00	11.94	13.51	7.00
Limited Review:															
CBNA 2015 Buffalo Niagara MSA	81	2.59	0.00	0.00	0.97	0.00	47.57	76.54	51.46	23.46	1.36	0.00	0.00	2.38	0.57
CBNA 2015 Central Region Non MSA	207	6.61	0.00	0.00	1.24	0.48	94.01	86.96	4.75	12.56	9.58	0.00	0.00	9.21	15.49
CBNA 2015 Albany-Sch-Troy MSA	10	0.32	0.00	0.00	21.64	20.00	71.70	80.00	6.66	0.00	0.50	0.00	0.00	0.69	0.00
CBNA 2015 Binghamton MSA	56	1.79	3.08	1.79	12.24	7.14	47.31	64.29	37.37	26.79	1.75	0.00	0.61	2.46	1.31
CBNA 2015 Elmira MSA	93	2.97	2.80	0.00	23.34	23.66	41.25	49.46	32.61	26.88	6.14	0.00	5.77	7.39	5.54
CBNA 2015 Glens Falls MSA	10	0.32	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.18	0.00	0.00	1.18	0.00
CBNA 2015 Ithaca MSA	17	0.54	0.25	0.00	15.72	23.53	62.41	58.82	21.62	17.65	1.50	0.00	2.00	1.62	0.94
CBNA 2015 Kingston MSA	5	0.16	0.00	0.00	41.18	60.00	58.82	40.00	0.00	0.00	2.11	0.00	0.00	4.35	0.00
CBNA 2015 Rochester MSA	319	10.19	0.00	0.00	9.98	10.03	73.74	81.82	16.29	8.15	3.94	0.00	4.44	4.61	1.58
CBNA 2015 Syracuse MSA	243	7.76	3.25	2.88	13.57	14.81	49.17	63.37	34.01	18.93	0.97	0.00	1.89	1.22	0.42
CBNA 2015 Utica Rome MSA	135	4.31	3.08	1.48	10.10	2.22	51.15	73.33	35.67	22.96	1.44	0.00	0.00	2.96	0.00
CBNA 2015 Watertown-Fort Drum MSA	184	5.88	0.00	0.00	9.18	5.43	69.59	78.26	21.23	16.30	6.47	0.00	3.25	6.76	7.03

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

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

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

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: 2015 NEW YORK STATE						Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015						
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
CBNA 2015 Northern NY Non-MSA	1,579	29.84	0.00	0.00	8.21	7.16	76.49	82.58	15.29	10.26	71.76	0.00	78.05	74.14	55.13
CBNA 2015 Southern Non-MSA	1,725	32.60	0.49	0.00	7.98	7.88	81.84	87.83	9.69	4.29	37.03	0.00	48.63	38.24	19.25
Limited Review:															
CBNA 2015 Buffalo Niagara MSA	163	3.08	0.00	0.00	0.97	6.13	47.57	84.05	51.46	9.82	17.32	0.00	100.00	23.65	4.91
CBNA 2015 Central Region Non MSA	290	5.48	0.00	0.00	1.24	1.72	94.01	87.59	4.75	10.69	39.72	0.00	57.14	37.80	70.59
CBNA 2015 Albany-Sch-Troy MSA	7	0.13	0.00	0.00	21.64	57.14	71.70	42.86	6.66	0.00	5.13	0.00	16.67	1.85	0.00
CBNA 2015 Binghamton	63	1.19	3.08	0.00	12.24	7.94	47.31	71.43	37.37	20.63	5.71	0.00	6.12	7.09	3.27
CBNA 2015 Elmira MSA	87	1.64	2.80	3.45	23.34	12.64	41.25	43.68	32.61	40.23	6.00	9.09	3.28	6.41	6.88
CBNA 2015 Glens Falls MSA	25	0.47	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	14.10	0.00	0.00	14.10	0.00
CBNA 2015 Ithaca MSA	18	0.34	0.25	0.00	15.72	11.11	62.41	61.11	21.62	27.78	2.56	0.00	3.70	1.88	4.35
CBNA 2015 Kingston MSA	9	0.17	0.00	0.00	41.18	33.33	58.82	66.67	0.00	0.00	17.39	0.00	22.22	14.29	0.00
CBNA 2015 Rochester MSA	565	10.68	0.00	0.00	9.98	7.43	73.74	88.67	16.29	3.89	18.67	0.00	9.34	21.61	7.64
CBNA 2015 Syracuse MSA	207	3.91	3.25	0.00	13.57	14.98	49.17	76.81	34.01	8.21	3.88	0.00	5.18	5.58	0.47
CBNA 2015 Utica Rome MSA	117	2.21	3.08	0.00	10.10	0.85	51.15	92.31	35.67	6.84	5.23	0.00	0.00	8.81	0.37
CBNA 2015 Watertown-Fort Drum MSA	437	8.26	0.00	0.00	9.18	5.72	69.59	78.72	21.23	15.56	42.74	0.00	34.62	45.18	35.48

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

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

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: 2015 NEW YORK STATE				Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015					Market Share (%) by Geography				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
CBNA 2015 Northern NY Non-MSA	346	23.27	0.00	0.00	8.21	5.78	76.49	81.79	15.29	12.43	17.25	0.00	20.00	18.25	12.96	
CBNA 2015 Southern Non-MSA	377	25.35	0.49	0.80	7.98	6.63	81.84	87.27	9.69	5.31	9.27	14.29	10.00	9.99	4.18	
Limited Review:																
CBNA 2015 Buffalo Niagara MSA	33	2.22	0.00	0.00	0.97	0.00	47.57	90.91	51.46	9.09	1.54	0.00	0.00	2.94	0.38	
CBNA 2015 Central Region Non MSA	63	4.24	0.00	0.00	1.24	0.00	94.01	85.71	4.75	14.29	5.60	0.00	0.00	5.19	13.79	
CBNA 2015 Albany-Sch-Troy MSA	3	0.20	0.00	0.00	21.64	33.33	71.70	66.67	6.66	0.00	0.33	0.00	0.00	0.50	0.00	
CBNA 2015 Binghamton MSA	17	1.14	3.08	0.00	12.24	5.88	47.31	88.24	37.37	5.88	1.10	0.00	1.18	2.01	0.00	
CBNA 2015 Elmira MSA	34	2.29	2.80	0.00	23.34	14.71	41.25	44.12	32.61	41.18	2.07	0.00	2.11	2.60	1.52	
CBNA 2015 Glens Falls MSA	15	1.01	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	4.17	0.00	0.00	4.17	0.00	
CBNA 2015 Ithaca MSA	14	0.94	0.25	0.00	15.72	14.29	62.41	71.43	21.62	14.29	1.55	0.00	2.00	1.47	1.49	
CBNA 2015 Kingston MSA	3	0.20	0.00	0.00	41.18	66.67	58.82	33.33	0.00	0.00	2.44	0.00	0.00	4.55	0.00	
CBNA 2015 Rochester MSA	217	14.59	0.00	0.00	9.98	6.91	73.74	85.25	16.29	7.83	5.55	0.00	3.40	6.58	2.94	
CBNA 2015 Syracuse MSA	156	10.49	3.25	1.28	13.57	5.13	49.17	73.72	34.01	19.87	0.90	1.54	0.97	1.45	0.08	
CBNA 2015 Utica Rome MSA	88	5.92	3.08	0.00	10.10	2.27	51.15	82.95	35.67	14.77	0.64	0.00	0.00	1.28	0.00	
CBNA 2015 Watertown-Fort Drum MSA	121	8.14	0.00	0.00	9.18	7.44	69.59	76.86	21.23	15.70	8.66	0.00	8.47	9.34	6.57	

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

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

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: 2015 NEW YORK STATE				Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015					Market Share (%) by Geography*				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
CBNA 2015 Northern NY Non-MSA	14	46.67	0.15	0.00	23.64	7.14	53.21	50.00	23.00	42.86	38.46	0.00	0.00	25.00	60.00	
CBNA 2015 Southern Non-MSA	4	13.33	6.42	0.00	15.87	0.00	66.99	100.00	10.71	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
CBNA 2015 Buffalo Niagara MSA	1	3.33	0.00	0.00	0.74	0.00	51.40	100.00	47.85	0.00	0.00	0.00	0.00	0.00	0.00	
CBNA 2015 Central Region Non MSA	0	0.00	0.00	0.00	7.02	0.00	83.92	0.00	9.06	0.00	0.00	0.00	0.00	0.00	0.00	
CBNA 2015 Albany-Sch-Troy MSA	0	0.00	0.00	0.00	0.73	0.00	99.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
CBNA 2015 Binghamton MSA	0	0.00	21.55	0.00	34.28	0.00	27.94	0.00	16.23	0.00	0.00	0.00	0.00	0.00	0.00	
CBNA 2015 Elmira MSA	0	0.00	23.80	0.00	32.77	0.00	28.14	0.00	15.29	0.00	0.00	0.00	0.00	0.00	0.00	
CBNA 2015 Glens Falls MSA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
CBNA 2015 Ithaca MSA	0	0.00	3.08	0.00	13.18	0.00	32.77	0.00	50.96	0.00	0.00	0.00	0.00	0.00	0.00	
CBNA 2015 Kingston MSA	0	0.00	0.00	0.00	66.67	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
CBNA 2015 Rochester MSA	2	6.67	0.27	0.00	12.97	0.00	73.30	100.00	13.46	0.00	4.55	0.00	0.00	7.14	0.00	
CBNA 2015 Syracuse MSA	5	16.67	24.54	20.00	25.39	0.00	31.05	60.00	19.02	20.00	2.22	0.00	0.00	3.85	0.00	
CBNA 2015 Utica Rome MSA	1	3.33	17.79	0.00	29.40	0.00	32.24	0.00	20.56	100.00	0.00	0.00	0.00	0.00	0.00	
CBNA 2015 Watertown-Fort Drum MSA	3	10.00	0.00	0.00	41.96	33.33	48.54	33.33	9.50	33.33	33.33	0.00	50.00	33.33	0.00	

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

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

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: 2015 NEW YORK STATE				Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography *									
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
CBNA 2015 Northern NY Non-MSA	729	24.00	0.17	0.00	11.12	11.52	69.05	68.86	19.12	19.62	10.76	0.00	9.77	12.09	9.85					
CBNA 2015 Southern Non-MSA	970	31.94	3.14	1.24	10.72	19.48	76.97	74.43	9.13	4.85	8.28	3.35	18.05	7.99	5.13					
Limited Review:																				
CBNA 2015 Buffalo Niagara MSA	114	3.75	0.00	0.00	0.77	0.00	47.61	74.56	51.53	25.44	0.55	0.26	0.06	1.01	0.34					
CBNA 2015 Central Region Non MSA	238	7.84	0.00	0.00	2.81	0.00	91.37	86.13	5.65	13.87	5.55	0.00	0.00	5.77	7.41					
CBNA 2015 Albany-Sch-Troy MSA	15	0.49	0.00	0.00	14.47	13.33	79.74	86.67	5.20	0.00	0.27	0.00	0.96	0.31	0.00					
CBNA 2015 Binghamton MSA	50	1.65	11.04	20.00	16.43	6.00	40.74	44.00	31.79	30.00	1.28	3.29	0.25	1.49	0.95					
CBNA 2015 Elmira MSA	45	1.48	15.00	33.33	24.17	17.78	31.57	22.22	29.22	26.67	2.86	7.38	1.99	1.78	2.45					
CBNA 2015 Glens Falls MSA	17	0.56	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.36	0.00	0.00	0.48	0.00					
CBNA 2015 Ithaca MSA	17	0.56	0.23	0.00	24.62	5.88	47.89	58.82	26.98	35.29	0.56	0.00	0.26	0.79	0.46					
CBNA 2015 Kingston MSA	12	0.40	0.00	0.00	47.73	41.67	52.27	58.33	0.00	0.00	0.20	0.00	0.70	0.20	0.00					
CBNA 2015 Rochester MSA	333	10.96	0.13	0.00	12.51	10.51	69.55	81.38	17.79	8.11	3.98	0.00	4.57	4.72	1.74					
CBNA 2015 Syracuse MSA	162	5.33	13.24	7.41	14.12	15.43	43.40	61.73	29.22	15.43	0.92	0.31	1.20	1.28	0.58					
CBNA 2015 Utica Rome MSA	89	2.93	4.52	0.00	15.04	2.25	47.31	89.89	31.20	7.87	1.21	0.00	0.00	2.23	0.31					
CBNA 2015 Watertown-Fort Drum MSA	246	8.10	0.00	0.00	15.38	18.70	61.31	62.20	22.76	19.11	7.88	0.00	9.00	8.44	6.29					

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

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

*** Source Data - Dun and Bradstreet (2015).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: 2015 NEW YORK STATE						Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015							
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
CBNA 2015 Northern NY Non-MSA	134	13.41	0.00	0.00	1.43	0.00	88.62	97.01	9.71	2.99	35.47	0.00	0.00	35.19	40.00
CBNA 2015 Southern Non-MSA	430	43.04	0.09	0.00	5.07	2.79	85.57	89.53	9.28	7.67	31.10	0.00	35.00	30.17	47.50
Limited Review:															
CBNA 2015 Buffalo Niagara MSA	18	1.80	0.00	0.00	0.18	0.00	56.15	83.33	43.67	16.67	9.43	0.00	0.00	11.94	5.71
CBNA 2015 Central Region Non MSA	26	2.60	0.00	0.00	0.12	0.00	98.85	100.00	1.04	0.00	9.79	0.00	0.00	10.00	0.00
CBNA 2015 Albany-Sch-Troy MSA	1	0.10	0.00	0.00	26.67	0.00	70.48	100.00	2.86	0.00	0.00	0.00	0.00	0.00	0.00
CBNA 2015 Binghamton MSA	32	3.20	0.27	0.00	6.15	0.00	66.84	78.13	26.74	21.88	25.81	0.00	0.00	25.93	40.00
CBNA 2015 Elmira MSA	8	0.80	1.70	0.00	15.34	0.00	52.84	100.00	30.11	0.00	21.43	0.00	0.00	30.00	0.00
CBNA 2015 Glens Falls MSA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CBNA 2015 Ithaca MSA	4	0.40	0.00	0.00	18.15	0.00	68.98	100.00	12.87	0.00	14.29	0.00	0.00	16.67	0.00
CBNA 2015 Kingston MSA	0	0.00	0.00	0.00	35.00	0.00	65.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CBNA 2015 Rochester MSA	285	28.53	0.00	0.00	8.24	8.42	81.20	91.23	10.56	0.35	23.41	0.00	26.53	23.75	5.56
CBNA 2015 Syracuse MSA	36	3.60	1.80	0.00	9.95	11.11	58.85	63.89	29.39	25.00	11.89	0.00	25.00	11.65	10.34
CBNA 2015 Utica Rome MSA	2	0.20	0.71	0.00	2.65	0.00	68.32	50.00	28.32	50.00	3.74	0.00	0.00	4.21	0.00
CBNA 2015 Watertown-Fort Drum MSA	23	2.30	0.00	0.00	2.95	0.00	76.87	73.91	20.18	26.09	24.44	0.00	0.00	20.59	36.36

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

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

*** Source Data - Dun and Bradstreet (2015).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: 2015 NEW YORK STATE						Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families ¹	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
CBNA 2015 Northern NY Non-MSA	776	24.78	20.41	6.34	18.94	17.97	21.03	24.83	39.62	50.86	17.03	16.39	16.04	14.83	19.00
CBNA 2015 Southern Non-MSA	996	31.80	20.48	10.09	18.49	22.55	22.96	30.59	38.06	36.77	14.38	17.76	13.73	14.55	14.01
Limited Review:															
CBNA 2015 Buffalo Niagara MSA	81	2.59	12.37	3.80	15.30	27.85	22.83	21.52	49.50	46.84	1.57	1.06	2.21	0.77	1.78
CBNA 2015 Central Region Non MSA	207	6.61	18.91	5.91	18.50	30.54	23.37	24.63	39.22	38.92	10.89	7.14	16.02	9.13	10.08
CBNA 2015 Albany-Sch-Troy MSA	10	0.32	20.70	10.00	21.33	0.00	22.74	50.00	35.22	40.00	0.57	0.00	0.00	2.33	0.00
CBNA 2015 Binghamton MSA	56	1.79	21.34	24.53	18.35	26.42	20.71	28.30	39.60	20.75	1.89	4.40	1.09	3.06	0.81
CBNA 2015 Elmira MSA	93	2.97	22.12	10.99	16.55	20.88	21.19	31.87	40.14	36.26	6.58	8.64	4.48	8.06	6.35
CBNA 2015 Glens Falls MSA	10	0.32	20.93	20.00	20.36	10.00	25.81	20.00	32.91	50.00	1.41	11.11	0.00	0.00	1.69
CBNA 2015 Ithaca MSA	17	0.54	19.40	11.76	18.94	29.41	20.42	47.06	41.25	11.76	1.58	1.67	1.96	2.61	0.61
CBNA 2015 Kingston MSA	5	0.16	27.12	0.00	18.24	0.00	18.99	60.00	35.65	40.00	2.35	0.00	0.00	11.11	0.00
CBNA 2015 Rochester MSA	319	10.19	18.71	14.60	18.43	34.92	24.22	22.86	38.65	27.62	4.78	7.42	5.64	5.87	2.80
CBNA 2015 Syracuse MSA	243	7.76	21.35	6.52	17.13	25.22	21.49	27.39	40.04	40.87	1.10	0.84	1.21	1.02	1.14
CBNA 2015 Utica Rome MSA	135	4.31	20.96	3.79	16.33	24.24	20.96	23.48	41.76	48.48	1.61	1.11	1.86	1.32	1.78
CBNA 2015 Watertown-Fort Drum MSA	184	5.87	20.80	6.18	18.04	16.29	21.95	23.03	39.21	54.49	7.41	21.43	10.24	6.05	6.89

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

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

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

**** As a percentage of loans with borrower income information available. No information was available for 2.6% of loans originated and purchased by bank.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: 2015 NEW YORK STATE				Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015					Market Share*				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families ²	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
CBNA 2015 Northern NY Non-MSA	1,579	29.83	20.41	12.44	18.94	26.73	21.03	27.18	39.62	33.65	72.01	75.89	80.07	71.00	66.26	
CBNA 2015 Southern Non-MSA	1,725	32.58	20.48	16.76	18.49	26.71	22.96	27.73	38.06	28.80	36.98	39.70	38.62	40.46	31.59	
Limited Review:																
CBNA 2015 Buffalo Niagara MSA	164	3.10	12.37	6.83	15.30	23.60	22.83	32.30	49.50	37.27	18.07	16.13	21.54	20.00	16.15	
CBNA 2015 Central Region Non MSA	290	5.48	18.91	11.11	18.50	24.73	23.37	30.82	39.22	33.33	39.60	27.08	41.57	48.42	35.96	
CBNA 2015 Albany-Sch-Troy MSA	7	0.13	20.70	60.00	21.33	40.00	22.74	0.00	35.22	0.00	3.17	20.00	6.67	0.00	0.00	
CBNA 2015 Binghamton MSA	63	1.19	21.34	16.13	18.35	24.19	20.71	35.48	39.60	24.19	5.71	4.95	7.63	7.55	3.38	
CBNA 2015 Elmira MSA	87	1.64	22.12	9.30	16.55	25.58	21.19	34.88	40.14	30.23	6.19	2.44	5.56	9.03	5.95	
CBNA 2015 Glens Falls MSA	25	0.47	20.93	29.17	20.36	25.00	25.81	20.83	32.91	25.00	14.29	18.18	23.08	9.52	12.50	
CBNA 2015 Ithaca MSA	18	0.34	19.40	11.11	18.94	38.89	20.42	22.22	41.25	27.78	2.62	3.77	4.55	1.14	2.04	
CBNA 2015 Kingston MSA	9	0.17	27.12	33.33	18.24	22.22	18.99	11.11	35.65	33.33	18.18	33.33	14.29	25.00	12.50	
CBNA 2015 Rochester MSA	565	10.67	18.71	15.98	18.43	32.85	24.22	29.98	38.65	21.18	18.85	21.65	21.84	20.38	13.42	
CBNA 2015 Syracuse MSA	207	3.91	21.35	17.26	17.13	22.34	21.49	28.93	40.04	31.47	3.75	4.33	3.04	4.69	3.30	
CBNA 2015 Utica Rome MSA	117	2.21	20.96	18.58	16.33	23.01	20.96	31.86	41.76	26.55	5.35	9.88	8.33	6.88	1.78	
CBNA 2015 Watertown-Fort Drum MSA	438	8.27	20.80	6.99	18.04	19.81	21.95	28.67	39.21	44.52	42.41	45.16	46.34	52.04	37.26	

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

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

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

**** As a percentage of loans with borrower income information available. No information was available for 2.2% of loans originated and purchased by bank.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: 2015 NEW YORK STATE					Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015					Market Share*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families ³	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
CBNA 2015 Northern NY Non-MSA	346	23.27	20.41	5.64	18.94	25.82	21.03	29.38	39.62	39.17	19.71	18.97	29.27	22.22	14.69	
CBNA 2015 Southern Non-MSA	377	25.35	20.48	14.91	18.49	22.22	22.96	25.47	38.06	37.40	9.80	14.29	13.41	8.79	8.01	
Limited Review:																
CBNA 2015 Buffalo Niagara MSA	33	2.22	12.37	12.50	15.30	18.75	22.83	34.38	49.50	34.38	1.69	9.76	1.48	0.88	1.41	
CBNA 2015 Central Region Non MSA	63	4.24	18.91	4.84	18.50	14.52	23.37	32.26	39.22	48.39	6.59	0.00	6.02	7.89	7.21	
CBNA 2015 Albany-Sch-Troy MSA	3	0.20	20.70	33.33	21.33	66.67	22.74	0.00	35.22	0.00	0.38	0.00	1.59	0.00	0.00	
CBNA 2015 Binghamton MSA	17	1.14	21.34	25.00	18.35	18.75	20.71	37.50	39.60	18.75	1.23	4.69	1.20	1.46	0.34	
CBNA 2015 Elmira MSA	34	2.29	22.12	12.12	16.55	24.24	21.19	33.33	40.14	30.30	2.22	1.92	1.00	2.90	2.44	
CBNA 2015 Glens Falls MSA	15	1.01	20.93	6.67	20.36	13.33	25.81	26.67	32.91	53.33	4.67	5.88	2.94	12.00	2.70	
CBNA 2015 Ithaca MSA	14	0.94	19.40	7.14	18.94	21.43	20.42	42.86	41.25	28.57	1.69	0.00	0.00	3.66	2.02	
CBNA 2015 Kingston MSA	3	0.20	27.12	33.33	18.24	0.00	18.99	33.33	35.65	33.33	2.86	0.00	0.00	0.00	6.25	
CBNA 2015 Rochester MSA	217	14.59	18.71	8.70	18.43	27.05	24.22	29.47	38.65	34.78	6.11	8.40	7.06	6.29	5.00	
CBNA 2015 Syracuse MSA	156	10.49	21.35	7.53	17.13	23.29	21.49	30.14	40.04	39.04	0.98	1.38	1.04	1.54	0.43	
CBNA 2015 Utica Rome MSA	88	5.92	20.96	2.33	16.33	17.44	20.96	23.26	41.76	56.98	0.70	2.30	0.36	0.28	0.88	
CBNA 2015 Watertown-Fort Drum MSA	121	8.14	20.80	4.27	18.04	16.24	21.95	21.37	39.21	58.12	10.00	0.00	9.64	9.01	11.38	

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

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

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

**** As a percentage of loans with borrower income information available. No information was available for 3.2% of loans originated and purchased by bank.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: 2015 NEW YORK STATE			Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
CBNA 2015 Northern NY Non-MSA	729	23.98	75.25	54.60	69.14	18.52	12.35	10.76	15.74
CBNA 2015 Southern Non-MSA	970	31.91	75.20	66.91	72.47	17.01	10.52	8.28	12.57
Limited Review:									
CBNA 2015 Buffalo Niagara MSA	115	3.78	78.60	66.09	70.43	21.74	7.83	0.55	0.75
CBNA 2015 Central Region Non MSA	239	7.86	76.46	59.00	65.27	17.99	16.74	5.55	7.08
CBNA 2015 Albany-Sch-Troy MSA	15	0.49	77.09	40.00	60.00	40.00	0.00	0.27	0.20
CBNA 2015 Binghamton MSA	50	1.64	76.12	42.00	90.00	2.00	8.00	1.28	1.30
CBNA 2015 Elmira MSA	45	1.48	72.21	60.00	62.22	17.78	20.00	2.86	4.58
CBNA 2015 Glens Falls MSA	17	0.56	79.58	88.24	88.24	0.00	11.76	0.36	0.89
CBNA 2015 Ithaca MSA	17	0.56	74.53	64.71	64.71	23.53	11.76	0.56	1.00
CBNA 2015 Kingston MSA	12	0.39	84.79	58.33	100.00	0.00	0.00	0.20	0.23
CBNA 2015 Rochester MSA	333	10.95	77.77	70.27	81.08	12.61	6.31	3.98	6.28
CBNA 2015 Syracuse MSA	162	5.33	75.39	45.06	59.26	19.75	20.99	0.92	0.91
CBNA 2015 Utica Rome MSA	90	2.96	74.53	57.78	63.33	18.89	17.78	1.21	1.93
CBNA 2015 Watertown-Fort Drum MSA	246	8.09	71.93	58.13	71.95	18.29	9.76	7.88	10.82

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

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 3.91% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: 2015 NEW YORK STATE			Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
CBNA 2015 Northern NY Non-MSA	134	13.41	96.98	94.03	79.10	18.66	2.24	35.47	62.64
CBNA 2015 Southern Non-MSA	430	43.04	97.92	90.23	79.07	16.74	4.19	31.10	38.56
Limited Review:									
CBNA 2015 Buffalo Niagara MSA	18	1.80	97.25	100.00	83.33	11.11	5.56	9.43	20.41
CBNA 2015 Central Region Non MSA	26	2.60	98.96	88.46	76.92	23.08	0.00	9.79	11.34
CBNA 2015 Albany-Sch-Troy MSA	1	0.10	98.57	100.00	0.00	100.00	0.00	0.00	0.00
CBNA 2015 Binghamton MSA	32	3.20	98.66	75.00	84.38	12.50	3.13	25.81	30.30
CBNA 2015 Elmira MSA	8	0.80	97.16	75.00	50.00	50.00	0.00	21.43	42.86
CBNA 2015 Glens Falls MSA	0	0.00	98.78	0.00	0.00	0.00	0.00	0.00	0.00
CBNA 2015 Ithaca MSA	4	0.40	96.37	100.00	50.00	50.00	0.00	14.29	30.00
CBNA 2015 Kingston MSA	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
CBNA 2015 Rochester MSA	285	28.53	97.01	90.53	74.04	20.00	5.96	23.41	31.95
CBNA 2015 Syracuse MSA	36	3.60	96.59	88.89	75.00	22.22	2.78	11.89	17.58
CBNA 2015 Utica Rome MSA	2	0.20	98.05	100.00	0.00	100.00	0.00	3.74	6.15
CBNA 2015 Watertown-Fort Drum MSA	23	2.30	97.73	86.96	73.91	21.74	4.35	24.44	75.00

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

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.30% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: 2015 NEW YORK STATE									
Evaluation Period: March 12, 2012 to July 26, 2016									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
CBNA 2015 Northern NY Non-MSA	0	0	78	11,488	78	11,488	7.68	0	0
CBNA 2015 Southern Non-MSA	0	0	68	9,795	68	9,795	9.00	0	0
Limited Review:									
CBNA 2015 Buffalo Niagara MSA	0	0	84	11,741	84	11,741	9.20	0	0
CBNA 2015 Central Region Non MSA	0	0	32	3,408	32	3,408	2.67	0	0
CBNA 2015 Albany-Sch-Troy MSA	0	0	20	2,896	20	2,896	2.27	0	0
CBNA 2015 Binghamton MSA	0	0	23	4,340	23	4,340	3.40	0	0
CBNA 2015 Elmira MSA	0	0	14	1,901	14	1,901	1.49	0	0
CBNA 2015 Glens Falls MSA	0	0	14	9,322	14	9,322	7.30	0	0
CBNA 2015 Ithaca MSA	0	0	18	1,802	18	1,802	1.41	0	0
CBNA 2015 Kingston MSA	0	0	61	7,511	61	7,511	5.89	0	0
CBNA 2015 Rochester MSA	0	0	115	16,302	115	16,302	12.77	0	0
CBNA 2015 Syracuse MSA	0	0	344	43,086	344	43,086	33.76	0	0
CBNA 2015 Utica Rome MSA	0	0	7	2,886	7	2,886	2.26	0	0
CBNA 2015 Watertown-Fort Drum MSA	0	0	8	1,144	8	1,144	.90	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: 2015 NEW YORK STATE Evaluation Period: March 12, 2012 to July 26, 2016																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
CBNA 2015 Northern NY Non-MSA	27.20	34	21.12	0.00	17.65	67.65	14.71	0	2	0	0	-2	0	0.68	9.81	73.30	14.92
CBNA 2015 Southern Non-MSA	27.06	46	28.57	2.17	10.87	82.61	4.35	0	1	0	0	-1	0	1.68	9.99	78.55	9.78
Limited Review:																	
CBNA 2015 Buffalo Niagara MSA	2.06	4	2.48	0.00	0.00	75.00	25.00	0	0	0	0	0	0	0.00	1.06	47.52	49.86
CBNA 2015 Central Region Non MSA	10.32	17	10.56	0.00	5.88	76.47	17.65	0	0	0	0	0	0	0.00	1.94	90.23	5.42
CBNA 2015 Albany-Sch-Troy MSA	.59	2	1.24	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	18.42	73.29	5.95
CBNA 2015 Binghamton MSA	1.34	3	3.10	0.00	0.00	100.00	0.00	0	0	0	0	0	0	6.39	17.27	43.06	33.29
CBNA 2015 Elmira MSA	1.45	2	1.24	50.00	0.00	0.00	50.00	0	0	0	0	0	0	6.06	26.47	36.57	28.89
CBNA 2015 Glens Falls MSA	1.01	2	1.24	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
CBNA 2015 Ithaca MSA	.08	1	.62	0.00	100.00	0.00	0.00	0	0	0	0	0	0	4.10	13.40	49.74	29.44
CBNA 2015 Kingston MSA	.62	1	.62	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	46.71	53.29	0.00
CBNA 2015 Rochester MSA	12.27	19	11.80	0.00	15.79	78.95	5.26	0	0	0	0	0	0	1.04	11.25	72.47	14.89
CBNA 2015 Syracuse MSA	.604	14	8.70	0.00	21.43	50.00	28.57	1	0	0	0	+1	0	10.26	16.23	44.09	29.35
CBNA 2015 Utica Rome MSA	1.99	9	5.59	0.00	0.00	66.67	22.22	0	0	0	0	0	0	7.51	16.15	43.88	29.93
CBNA 2015 Watertown-Fort Drum MSA	7.97	7	4.35	0.00	0.00	71.43	28.57	0	0	0	0	0	0	0.00	24.21	58.69	17.09

Tables of Performance Data

State of New York - 2012-2013

Table 1. Lending Volume

LENDING VOLUME		Geography: 2013 NEW YORK STATE						Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013				
Assessment Area	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
CBNA 2013 Northern Non-MSA	34.89	4,174	271,309	1,118	130,887	194	13,581	0	0	5,486	415,777	33.97
CBNA 2013 Southern NY Non-MSA	35.95	4,064	218,646	1,038	115,132	550	39,272	0	0	5,652	373,050	30.10
Limited Review:												
CBNA 2013 Buffalo NY AA	2.89	352	22,220	92	7,888	10	843	0	0	454	30,951	2.17
CBNA 2013 Central Region Non MSA	5.23	606	38,900	194	22,553	22	1,467	0	0	822	62,920	12.26
CBNA 2013 Albany-Sch-Troy MSA	0.27	34	2,378	9	1,702	0	0	0	0	43	4,080	.09
CBNA 2013 Binghamton MSA	1.63	167	11,068	51	5,961	39	2,076	0	0	257	19,105	1.23
CBNA 2013 Elmira NY AA	2.00	265	19,520	50	7,346	0	0	0	0	315	26,866	1.60
CBNA 2013 Glens Falls AA	0.53	66	4,349	18	2,930	0	0	0	0	84	7,279	1.04
CBNA 2013 Ithaca NY AA	0.53	72	7,088	9	1,601	2	100	0	0	83	8,789	.10
CBNA 2013 Kingston NY AA	0.08	7	317	6	230	0	0	0	0	13	547	.54
CBNA 2013 Rochester MSA	10.39	1,081	66,609	375	33,596	177	14,479	0	0	1,633	114,684	10.80
CBNA 2013 Syracuse NY MSA	4.02	431	30,540	147	26,401	54	5,134	0	0	632	62,075	3.48
CBNA 2013 Utica Rome NY MSA	1.58	198	10,603	45	3,615	5	243	0	0	248	14,461	1.95

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: 2013 NEW YORK STATE						Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013							
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
CBNA 2013 Northern Non-MSA	951	33.64	0.00	0.00	8.43	9.25	74.94	73.08	16.63	17.67	14.79	0.00	11.59	16.28	11.46
CBNA 2013 Southern NY Non-MSA	1,064	37.64	0.46	0.00	7.59	8.36	80.83	84.30	11.12	7.33	13.71	0.00	17.18	14.69	7.65
Limited Review:															
CBNA 2013 Buffalo NY AA	68	2.41	0.00	0.00	0.97	0.00	47.57	73.53	51.46	26.47	1.51	0.00	0.00	2.58	0.65
CBNA 2013 Central Region Non MSA	130	4.60	0.00	0.00	1.24	2.31	94.01	85.38	4.75	12.31	7.14	0.00	9.09	7.05	7.61
CBNA 2013 Albany-Sch-Troy MSA	9	0.32	0.00	0.00	21.64	44.44	71.70	55.56	6.66	0.00	0.59	0.00	2.22	0.44	0.00
CBNA 2013 Binghamton MSA	54	1.91	3.08	0.00	12.24	3.70	47.31	74.07	37.37	22.22	1.93	0.00	0.00	3.27	0.96
CBNA 2013 Elmira NY AA	92	3.25	2.80	0.00	23.34	27.17	41.25	46.74	32.61	26.09	5.60	0.00	4.60	7.37	4.64
CBNA 2013 Glens Falls AA	17	0.60	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	2.83	0.00	0.00	2.83	0.00
CBNA 2013 Ithaca NY AA	10	0.35	0.25	0.00	15.72	10.00	62.41	70.00	21.62	20.00	0.64	0.00	1.06	0.70	0.38
CBNA 2013 Kingston NY AA	0	0.00	0.00	0.00	13.99	0.00	86.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CBNA 2013 Rochester MSA	229	8.10	0.00	0.00	12.61	20.96	71.62	74.67	15.77	4.37	3.55	0.00	6.79	3.99	0.78
CBNA 2013 Syracuse NY MSA	145	5.13	3.89	1.38	14.93	26.21	42.31	53.79	38.88	18.62	0.99	0.00	1.76	1.42	0.35
CBNA 2013 Utica Rome NY MSA	58	2.05	0.00	0.00	0.00	0.00	90.09	100.00	9.91	0.00	7.95	0.00	0.00	9.03	0.00

* Based on 2013 Peer Mortgage Data -- US and PR

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

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

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: 2013 NEW YORK STATE						Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013						
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
CBNA 2013 Northern Non-MSA	2,150	37.63	0.00	0.00	8.43	7.02	74.94	80.93	16.63	12.05	66.82	0.00	68.81	69.02	54.02
CBNA 2013 Southern NY Non-MSA	2,058	36.02	0.46	0.00	7.59	6.17	80.83	86.54	11.12	7.29	44.07	0.00	46.30	46.30	27.17
Limited Review:															
CBNA 2013 Buffalo NY AA	192	3.36	0.00	0.00	0.97	6.25	47.57	87.50	51.46	6.25	18.22	0.00	100.00	29.15	1.60
CBNA 2013 Central Region Non MSA	303	5.30	0.00	0.00	1.24	0.33	94.01	89.11	4.75	10.56	38.31	0.00	20.00	36.93	62.96
CBNA 2013 Albany-Sch-Troy MSA	15	0.26	0.00	0.00	21.64	66.67	71.70	33.33	6.66	0.00	4.35	0.00	9.68	2.44	0.00
CBNA 2013 Binghamton MSA	68	1.19	3.08	1.47	12.24	2.94	47.31	82.35	37.37	13.24	7.27	10.00	2.22	9.68	3.47
CBNA 2013 Elmira NY AA	98	1.72	2.80	1.02	23.34	19.39	41.25	36.73	32.61	42.86	9.52	10.00	9.29	9.69	9.47
CBNA 2013 Glens Falls AA	36	0.63	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	19.79	0.00	0.00	19.79	0.00
CBNA 2013 Ithaca NY AA	31	0.54	0.25	0.00	15.72	16.13	62.41	61.29	21.62	22.58	3.21	0.00	4.41	2.10	6.06
CBNA 2013 Kingston NY AA	4	0.07	0.00	0.00	13.99	0.00	86.01	100.00	0.00	0.00	15.38	0.00	0.00	18.18	0.00
CBNA 2013 Rochester MSA	481	8.42	0.00	0.00	12.61	15.38	71.62	79.00	15.77	5.61	16.23	0.00	16.13	17.14	9.42
CBNA 2013 Syracuse NY MSA	177	3.10	3.89	0.00	14.93	25.99	42.31	61.58	38.88	12.43	4.88	0.00	7.12	6.67	2.29
CBNA 2013 Utica Rome NY MSA	101	1.77	0.00	0.00	0.00	0.00	90.09	100.00	9.91	0.00	16.67	0.00	0.00	17.82	0.00

* Based on 2013 Peer Mortgage Data -- US and PR

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

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: 2013 NEW YORK STATE				Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013					Market Share (%) by Geography*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
CBNA 2013 Northern Non-MSA	1,048	35.68	0.00	0.00	8.43	6.77	74.94	76.81	16.63	16.41	16.28	0.00	17.33	16.96	13.58	
CBNA 2013 Southern NY Non-MSA	935	31.84	0.46	0.32	7.59	7.59	80.83	83.85	11.12	8.24	12.81	14.29	18.79	13.85	5.72	
Limited Review:																
CBNA 2013 Buffalo NY AA	92	3.13	0.00	0.00	0.97	0.00	47.57	80.43	51.46	19.57	2.10	0.00	0.00	4.43	0.46	
CBNA 2013 Central Region Non MSA	170	5.79	0.00	0.00	1.24	0.59	94.01	87.06	4.75	12.35	7.66	0.00	0.00	6.82	25.00	
CBNA 2013 Albany-Sch-Troy MSA	10	0.34	0.00	0.00	21.64	50.00	71.70	50.00	6.66	0.00	0.28	0.00	2.13	0.00	0.00	
CBNA 2013 Binghamton MSA	45	1.53	3.08	4.44	12.24	2.22	47.31	77.78	37.37	15.56	1.36	2.44	0.00	2.62	0.40	
CBNA 2013 Elmira NY AA	75	2.55	2.80	0.00	23.34	26.67	41.25	34.67	32.61	38.67	3.74	0.00	4.58	4.06	3.13	
CBNA 2013 Glens Falls AA	12	0.41	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.50	0.00	0.00	1.50	0.00	
CBNA 2013 Ithaca NY AA	29	0.99	0.25	0.00	15.72	20.69	62.41	62.07	21.62	17.24	1.98	0.00	3.96	1.82	1.24	
CBNA 2013 Kingston NY AA	3	0.10	0.00	0.00	13.99	66.67	86.01	33.33	0.00	0.00	0.86	0.00	6.67	0.00	0.00	
CBNA 2013 Rochester MSA	370	12.60	0.00	0.00	12.61	12.43	71.62	81.08	15.77	6.49	5.91	0.00	10.00	6.73	1.93	
CBNA 2013 Syracuse NY MSA	109	3.71	3.89	0.00	14.93	17.43	42.31	57.80	38.88	24.77	0.87	0.00	1.04	1.47	0.38	
CBNA 2013 Utica Rome NY MSA	39	1.33	0.00	0.00	0.00	0.00	90.09	100.00	9.91	0.00	4.48	0.00	0.00	5.04	0.00	

* Based on 2013 Peer Mortgage Data -- US and PR

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

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: 2013 NEW YORK STATE				Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013					Market Share (%) by Geography*				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
CBNA 2013 Northern Non-MSA	23	76.67	0.10	0.00	30.45	13.04	51.47	56.52	17.98	30.43	38.71	0.00	0.00	35.29	60.00	
CBNA 2013 Southern NY Non-MSA	3	10.00	6.15	0.00	15.19	33.33	67.69	66.67	10.97	0.00	12.50	0.00	0.00	18.18	0.00	
Limited Review:																
CBNA 2013 Buffalo NY AA	0	0.00	0.00	0.00	0.74	0.00	51.40	0.00	47.85	0.00	0.00	0.00	0.00	0.00	0.00	
CBNA 2013 Central Region Non MSA	0	0.00	0.00	0.00	7.02	0.00	83.92	0.00	9.06	0.00	0.00	0.00	0.00	0.00	0.00	
CBNA 2013 Albany-Sch-Troy MSA	0	0.00	0.00	0.00	0.73	0.00	99.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
CBNA 2013 Binghamton MSA	0	0.00	21.55	0.00	34.28	0.00	27.94	0.00	16.23	0.00	0.00	0.00	0.00	0.00	0.00	
CBNA 2013 Elmira NY AA	0	0.00	23.80	0.00	32.77	0.00	28.14	0.00	15.29	0.00	0.00	0.00	0.00	0.00	0.00	
CBNA 2013 Glens Falls AA	1	3.33	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
CBNA 2013 Ithaca NY AA	2	6.67	3.08	0.00	13.18	0.00	32.77	50.00	50.96	50.00	3.70	0.00	0.00	8.33	0.00	
CBNA 2013 Kingston NY AA	0	0.00	0.00	0.00	15.24	0.00	84.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
CBNA 2013 Rochester MSA	1	3.33	0.29	0.00	17.87	0.00	72.61	100.00	9.22	0.00	0.00	0.00	0.00	0.00	0.00	
CBNA 2013 Syracuse NY MSA	0	0.00	26.31	0.00	25.68	0.00	28.48	0.00	19.53	0.00	0.00	0.00	0.00	0.00	0.00	
CBNA 2013 Utica Rome NY MSA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2013 Peer Mortgage Data -- US and PR

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

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: 2013 NEW YORK STATE				Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013							
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
CBNA 2013 Northern Non-MSA	1,118	35.47	0.11	0.00	12.04	12.61	67.64	65.83	20.01	21.56	10.82	0.00	10.32	11.51	11.15
CBNA 2013 Southern NY Non-MSA	1,038	32.93	2.85	1.35	9.86	16.57	77.20	76.01	10.05	6.07	8.08	5.30	13.93	8.48	3.51
Limited Review:															
CBNA 2013 Buffalo NY AA	92	2.92	0.00	0.00	0.80	0.00	47.52	78.26	51.63	21.74	0.53	0.41	0.07	0.87	0.41
CBNA 2013 Central Region Non MSA	194	6.15	0.00	0.00	2.56	0.00	91.49	85.05	5.83	14.95	5.55	0.00	0.00	5.51	12.71
CBNA 2013 Albany-Sch-Troy MSA	9	0.29	0.00	0.00	15.44	22.22	78.46	77.78	5.54	0.00	0.12	0.00	0.51	0.13	0.00
CBNA 2013 Binghamton MSA	51	1.62	10.14	21.57	15.95	9.80	41.55	39.22	32.36	29.41	0.92	1.99	0.78	0.99	0.55
CBNA 2013 Elmira NY AA	50	1.59	15.54	20.00	22.89	14.00	31.56	26.00	29.96	40.00	2.70	3.85	2.08	1.74	3.69
CBNA 2013 Glens Falls AA	18	0.57	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.42	0.00	0.00	0.57	0.00
CBNA 2013 Ithaca NY AA	9	0.29	0.24	0.00	24.32	11.11	48.10	88.89	27.10	0.00	0.28	0.00	0.00	0.68	0.00
CBNA 2013 Kingston NY AA	6	0.19	0.00	0.00	14.64	0.00	85.36	100.00	0.00	0.00	0.15	0.00	0.00	0.22	0.00
CBNA 2013 Rochester MSA	375	11.90	0.11	0.00	15.72	18.13	67.21	69.87	16.94	12.00	4.08	0.00	7.08	4.28	2.34
CBNA 2013 Syracuse NY MSA	147	4.66	15.04	6.80	15.14	24.49	38.51	48.30	31.29	20.41	1.05	0.52	1.83	1.35	0.59
CBNA 2013 Utica Rome NY MSA	45	1.43	0.00	0.00	0.00	0.00	92.75	100.00	7.25	0.00	0.99	0.00	0.00	1.79	0.33

* Based on 2013 Peer Small Business Data -- US and PR

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

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: 2013 NEW YORK STATE						Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013							
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
CBNA 2013 Northern Non-MSA	194	18.42	0.00	0.00	1.80	0.00	85.56	95.88	12.64	4.12	35.20	0.00	0.00	37.00	17.39
CBNA 2013 Southern NY Non-MSA	550	52.23	0.13	0.00	4.44	2.55	84.57	86.73	10.86	10.73	27.80	0.00	27.78	27.18	36.92
Limited Review:															
CBNA 2013 Buffalo NY AA	10	0.95	0.00	0.00	0.18	0.00	54.96	90.00	44.68	10.00	4.30	0.00	0.00	5.71	0.00
CBNA 2013 Central Region Non MSA	22	2.09	0.00	0.00	0.10	0.00	98.51	100.00	1.39	0.00	6.96	0.00	0.00	7.01	0.00
CBNA 2013 Albany-Sch-Troy MSA	0	0.00	0.00	0.00	23.79	0.00	73.79	0.00	2.42	0.00	0.00	0.00	0.00	0.00	0.00
CBNA 2013 Binghamton MSA	39	3.70	0.92	0.00	6.47	0.00	66.28	84.62	26.33	15.38	26.51	0.00	0.00	24.32	57.14
CBNA 2013 Elmira NY AA	0	0.00	2.87	0.00	14.35	0.00	52.15	0.00	30.62	0.00	0.00	0.00	0.00	0.00	0.00
CBNA 2013 Glens Falls AA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CBNA 2013 Ithaca NY AA	2	0.19	0.00	0.00	18.66	0.00	67.35	100.00	13.99	0.00	4.35	0.00	0.00	8.70	0.00
CBNA 2013 Kingston NY AA	0	0.00	0.00	0.00	9.38	0.00	90.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CBNA 2013 Rochester MSA	177	16.81	0.00	0.00	11.66	10.17	75.99	89.27	12.35	0.56	18.67	0.00	16.00	20.00	0.00
CBNA 2013 Syracuse NY MSA	54	5.13	3.00	0.00	9.92	9.26	51.33	59.26	35.75	31.48	28.38	0.00	42.86	35.00	15.38
CBNA 2013 Utica Rome NY MSA	5	0.47	0.00	0.00	0.00	0.00	96.00	100.00	4.00	0.00	4.32	0.00	0.00	5.00	0.00

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2013).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: 2013 NEW YORK STATE						Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013						
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁴	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
CBNA 2013 Northern Non-MSA	951	33.60	20.86	5.63	18.89	19.05	21.35	25.76	38.90	49.57	16.37	24.04	15.83	13.81	17.55
CBNA 2013 Southern NY Non-MSA	1,067	37.70	20.40	10.10	18.35	24.04	22.97	25.29	38.28	40.58	15.08	21.15	15.38	12.73	15.34
Limited Review:															
CBNA 2013 Buffalo NY AA	68	2.40	12.37	6.15	15.30	32.31	22.83	32.31	49.50	29.23	1.65	0.92	2.59	1.94	1.00
CBNA 2013 Central Region Non MSA	130	4.59	18.85	6.40	18.48	26.40	23.35	29.60	39.32	37.60	7.87	8.93	8.33	9.65	6.42
CBNA 2013 Albany-Sch-Troy MSA	9	0.32	20.70	33.33	21.33	22.22	22.74	22.22	35.22	22.22	0.67	2.13	1.61	0.00	0.37
CBNA 2013 Binghamton MSA	54	1.91	21.34	9.43	18.35	33.96	20.71	30.19	39.60	26.42	2.15	3.33	2.60	2.74	1.12
CBNA 2013 Elmira NY AA	92	3.25	22.12	3.37	16.55	21.35	21.19	33.71	40.14	41.57	5.87	2.00	5.62	7.05	5.78
CBNA 2013 Glens Falls AA	17	0.60	20.93	0.00	20.36	12.50	25.81	18.75	32.91	68.75	3.21	0.00	5.13	1.92	3.47
CBNA 2013 Ithaca NY AA	10	0.35	19.40	30.00	18.94	40.00	20.42	10.00	41.25	20.00	0.68	1.94	0.78	0.00	0.63
CBNA 2013 Kingston NY AA	0	0.00	21.98	0.00	16.55	0.00	20.78	0.00	40.70	0.00	0.00	0.00	0.00	0.00	0.00
CBNA 2013 Rochester MSA	229	8.09	18.52	13.24	18.63	34.70	24.01	23.29	38.83	28.77	3.85	4.07	5.08	4.04	2.83
CBNA 2013 Syracuse NY MSA	145	5.12	21.68	10.71	16.51	26.43	21.20	22.14	40.61	40.71	1.12	0.61	1.21	1.02	1.28
CBNA 2013 Utica Rome NY MSA	58	2.05	18.78	14.04	18.66	21.05	21.99	29.82	40.57	35.09	8.67	14.71	6.52	8.22	8.87

* Based on 2013 Peer Mortgage Data -- US and PR

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

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

**** As a percentage of loans with borrower income information available. No information was available for 2.9% of loans originated and purchased by bank.

⁴ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: 2013 NEW YORK STATE				Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013					Market Share [*]				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ⁵	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
CBNA 2013 Northern Non-MSA	2,150	37.61	20.86	12.16	18.89	23.51	21.35	28.90	38.90	35.43	67.11	74.40	71.81	74.51	57.17	
CBNA 2013 Southern NY Non-MSA	2,059	36.02	20.40	14.22	18.35	27.35	22.97	29.04	38.28	29.39	44.02	48.68	48.88	44.39	38.73	
Limited Review:																
CBNA 2013 Buffalo NY AA	192	3.36	12.37	17.46	15.30	24.34	22.83	32.28	49.50	25.93	18.59	28.21	20.00	20.66	13.75	
CBNA 2013 Central Region Non MSA	305	5.33	18.85	7.46	18.48	25.76	23.35	28.81	39.32	37.97	39.12	20.37	40.18	39.81	44.30	
CBNA 2013 Albany-Sch-Troy MSA	15	0.26	20.70	50.00	21.33	28.57	22.74	7.14	35.22	14.29	4.50	15.00	0.00	0.00	5.88	
CBNA 2013 Binghamton MSA	68	1.19	21.34	17.91	18.35	23.88	20.71	37.31	39.60	20.90	7.49	12.96	8.74	9.92	4.17	
CBNA 2013 Elmira NY AA	98	1.71	22.12	6.45	16.55	17.20	21.19	31.18	40.14	45.16	9.32	4.35	7.89	7.22	13.04	
CBNA 2013 Glens Falls AA	36	0.63	20.93	22.86	20.36	25.71	25.81	22.86	32.91	28.57	20.43	35.71	27.78	20.83	10.81	
CBNA 2013 Ithaca NY AA	31	0.54	19.40	12.90	18.94	41.94	20.42	12.90	41.25	32.26	3.30	1.56	5.66	1.20	3.60	
CBNA 2013 Kingston NY AA	4	0.07	21.98	0.00	16.55	0.00	20.78	100.00	40.70	0.00	16.00	0.00	0.00	57.14	0.00	
CBNA 2013 Rochester MSA	481	8.41	18.52	18.01	18.63	29.66	24.01	25.85	38.83	26.48	16.26	23.24	18.82	14.49	12.65	
CBNA 2013 Syracuse NY MSA	177	3.10	21.68	13.45	16.51	30.41	21.20	27.49	40.61	28.65	4.84	6.52	5.72	5.94	3.11	
CBNA 2013 Utica Rome NY MSA	101	1.77	18.78	18.81	18.66	36.63	21.99	20.79	40.57	23.76	16.85	12.50	29.55	14.29	11.67	

* Based on 2013 Peer Mortgage Data -- US and PR

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

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

**** As a percentage of loans with borrower income information available. No information was available for 2.5% of loans originated and purchased by bank.

⁵ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: 2013 NEW YORK STATE				Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013					Market Share*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁶	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
CBNA 2013 Northern Non-MSA	1,050	35.71	20.86	6.32	18.89	16.44	21.35	28.02	38.90	49.22	18.92	29.63	21.52	19.76	17.00	
CBNA 2013 Southern NY Non-MSA	935	31.80	20.40	7.52	18.35	24.56	22.97	28.98	38.28	38.94	13.60	16.04	17.59	14.71	11.22	
Limited Review:																
CBNA 2013 Buffalo NY AA	92	3.13	12.37	7.78	15.30	22.22	22.83	38.89	49.50	31.11	2.30	2.27	2.74	3.02	1.76	
CBNA 2013 Central Region Non MSA	171	5.82	18.85	6.41	18.48	17.95	23.35	21.15	39.32	54.49	8.32	5.00	9.30	6.17	9.47	
CBNA 2013 Albany-Sch-Troy MSA	10	0.34	20.70	0.00	21.33	44.44	22.74	22.22	35.22	33.33	0.33	0.00	0.00	0.56	0.38	
CBNA 2013 Binghamton MSA	45	1.53	21.34	22.22	18.35	20.00	20.71	15.56	39.60	42.22	1.52	4.71	1.71	0.84	1.43	
CBNA 2013 Elmira NY AA	75	2.55	22.12	4.00	16.55	22.67	21.19	34.67	40.14	38.67	4.06	2.04	6.45	4.91	3.06	
CBNA 2013 Glens Falls AA	12	0.41	20.93	0.00	20.36	33.33	25.81	33.33	32.91	33.33	1.68	0.00	4.88	2.44	0.68	
CBNA 2013 Ithaca NY AA	29	0.99	19.40	17.24	18.94	34.48	20.42	24.14	41.25	24.14	2.09	1.37	3.47	2.39	1.14	
CBNA 2013 Kingston NY AA	3	0.10	21.98	33.33	16.55	0.00	20.78	33.33	40.70	33.33	0.93	0.00	0.00	0.00	2.04	
CBNA 2013 Rochester MSA	370	12.59	18.52	9.52	18.63	29.41	24.01	30.53	38.83	30.53	6.22	7.77	8.73	6.32	4.87	
CBNA 2013 Syracuse NY MSA	109	3.71	21.68	10.71	16.51	23.81	21.20	26.19	40.61	39.29	0.91	0.81	1.21	1.16	0.67	
CBNA 2013 Utica Rome NY MSA	39	1.33	18.78	2.86	18.66	25.71	21.99	42.86	40.57	28.57	4.75	4.35	5.56	7.14	2.91	

* Based on 2013 Peer Mortgage Data -- US and PR

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

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

**** As a percentage of loans with borrower income information available. No information was available for 3.8% of loans originated and purchased by bank.

⁶ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: 2013 NEW YORK STATE			Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
CBNA 2013 Northern Non-MSA	1,118	35.47	70.31	51.79	68.87	19.86	11.27	10.82	14.54
CBNA 2013 Southern NY Non-MSA	1,038	32.93	71.54	59.54	72.06	17.82	10.12	8.08	10.31
Limited Review:									
CBNA 2013 Buffalo NY AA	92	2.92	72.05	60.87	76.09	18.48	5.43	0.53	0.91
CBNA 2013 Central Region Non MSA	194	6.15	71.25	62.89	72.68	15.46	11.86	5.55	7.06
CBNA 2013 Albany-Sch-Troy MSA	9	0.29	72.53	33.33	55.56	22.22	22.22	0.12	0.13
CBNA 2013 Binghamton MSA	51	1.62	70.81	49.02	74.51	9.80	15.69	0.92	0.90
CBNA 2013 Elmira NY AA	50	1.59	70.12	62.00	60.00	24.00	16.00	2.70	4.84
CBNA 2013 Glens Falls AA	18	0.57	75.00	77.78	72.22	5.56	22.22	0.42	0.76
CBNA 2013 Ithaca NY AA	9	0.29	71.91	44.44	66.67	22.22	11.11	0.28	0.50
CBNA 2013 Kingston NY AA	6	0.19	71.37	66.67	100.00	0.00	0.00	0.15	0.25
CBNA 2013 Rochester MSA	375	11.90	72.77	60.80	78.67	12.53	8.80	4.08	7.26
CBNA 2013 Syracuse NY MSA	147	4.66	72.15	44.90	60.54	12.93	26.53	1.05	1.30
CBNA 2013 Utica Rome NY MSA	45	1.43	76.64	77.78	84.44	6.67	8.89	0.99	1.34

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2013).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 8.82% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: 2013 NEW YORK STATE			Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
CBNA 2013 Northern Non-MSA	194	18.42	97.38	94.85	77.32	19.07	3.61	35.20	59.40
CBNA 2013 Southern NY Non-MSA	550	52.23	98.18	93.45	80.00	15.45	4.55	27.80	33.04
Limited Review:									
CBNA 2013 Buffalo NY AA	10	0.95	97.52	100.00	80.00	20.00	0.00	4.30	8.51
CBNA 2013 Central Region Non MSA	22	2.09	99.11	100.00	81.82	18.18	0.00	6.96	9.17
CBNA 2013 Albany-Sch-Troy MSA	0	0.00	98.79	0.00	0.00	0.00	0.00	0.00	0.00
CBNA 2013 Binghamton MSA	39	3.70	99.08	100.00	87.18	10.26	2.56	26.51	31.88
CBNA 2013 Elmira NY AA	0	0.00	98.09	0.00	0.00	0.00	0.00	0.00	0.00
CBNA 2013 Glens Falls AA	0	0.00	98.98	0.00	0.00	0.00	0.00	0.00	0.00
CBNA 2013 Ithaca NY AA	2	0.19	95.92	100.00	100.00	0.00	0.00	4.35	5.71
CBNA 2013 Kingston NY AA	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
CBNA 2013 Rochester MSA	177	16.81	97.33	94.35	74.58	20.34	5.08	18.67	26.60
CBNA 2013 Syracuse NY MSA	54	5.13	96.08	79.63	68.52	20.37	11.11	28.38	40.48
CBNA 2013 Utica Rome NY MSA	5	0.47	98.86	100.00	100.00	0.00	0.00	4.32	5.94

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2013).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.38% of small loans to farms originated and purchased by the bank.

Tables of Performance Data

State of Pennsylvania - 2014-2015

Table 1. Lending Volume

LENDING VOLUME		Geography: PENNSYLVANIA 2015						Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015				
Assessment Area (2015):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
CBNA Scranton-WB-Hazleton MSA 2015	82.16	897	55,887	726	125,053	4	120	8	1,960	1,635	183,020	87.66
Limited Review:												
CBNA 2015 Allentown-Bethlehem-Easton PA-NJ MSA	1.96	36	1,708	2	150	1	230	0	0	39	2,088	8.67
CBNA 2015 PA Non MSA	15.87	216	16,707	92	23,054	5	226	3	1,050	316	41,037	3.67

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

** The evaluation period for Community Development Loans is from January 01, 2014 to July 26, 2016.

*** Deposit Data as of July 19, 2016. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: PENNSYLVANIA 2015					Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015					Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
CBNA Scranton-WB-Hazelton MSA 2015	232	72.73	0.68	0.86	14.42	12.07	61.66	69.83	23.24	17.24	1.86	4.17	2.34	2.21	0.90	
Limited Review:																
CBNA 2015 Allentown-Bethlehem-Easton PA-NJ MSA	9	2.82	0.00	0.00	66.80	55.56	33.20	44.44	0.00	0.00	0.86	0.00	1.32	0.00	0.00	
CBNA 2015 PA Non MSA	78	24.45	0.00	0.00	8.23	1.28	91.77	98.72	0.00	0.00	7.76	0.00	0.00	8.36	0.00	

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

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

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

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: PENNSYLVANIA 2015				Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015					Market Share (%) by Geography*				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
CBNA Scranton-WB-Hazleton MSA 2015	478	79.80	0.68	0.84	14.42	10.67	61.66	67.99	23.24	20.50	15.07	10.00	14.77	16.16	12.43	
Limited Review:																
CBNA 2015 Allentown-Bethlehem-Easton PA-NJ MSA	18	3.01	0.00	0.00	66.80	72.22	33.20	27.78	0.00	0.00	4.03	0.00	2.83	6.98	0.00	
CBNA 2015 PA Non MSA	103	17.20	0.00	0.00	8.23	0.97	91.77	99.03	0.00	0.00	17.24	0.00	0.00	17.72	0.00	

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

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

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: PENNSYLVANIA 2015				Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015					Market Share (%) by Geography*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
CBNA Scranton-WB-Hazleton MSA 2015	184	81.06	0.68	0.00	14.42	5.43	61.66	73.37	23.24	21.20	2.33	0.00	1.27	2.95	1.52	
Limited Review:																
CBNA 2015 Allentown-Bethlehem-Easton PA-NJ MSA	8	3.52	0.00	0.00	66.80	75.00	33.20	25.00	0.00	0.00	1.18	0.00	2.14	0.00	0.00	
CBNA 2015 PA Non MSA	35	15.42	0.00	0.00	8.23	2.86	91.77	97.14	0.00	0.00	3.56	0.00	0.00	3.67	0.00	

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

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

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: PENNSYLVANIA 2015					Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015					Market Share (%) by Geography*				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
CBNA Scranton-WB-Hazelton MSA 2015	3	75.00	16.20	0.00	25.74	66.67	46.13	33.33	11.94	0.00	1.82	0.00	5.88	0.00	0.00	
Limited Review:																
CBNA 2015 Allentown-Bethlehem-Easton PA-NJ MSA	1	25.00	0.00	0.00	90.71	100.00	9.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
CBNA 2015 PA Non MSA	0	0.00	0.00	0.00	16.33	0.00	83.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

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

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

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: PENNSYLVANIA 2015								Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015					
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography *				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
CBNA Scranton-WB-Hazleton MSA 2015	716	88.40	5.39	3.21	15.06	12.01	58.40	59.64	21.05	25.14	4.29	3.92	4.36	4.20	4.69
Limited Review:															
CBNA 2015 Allentown-Bethlehem-Easton PA-NJ MSA	2	0.25	0.00	0.00	68.31	0.00	31.69	100.00	0.00	0.00	0.14	0.00	0.00	0.28	0.00
CBNA 2015 PA Non MSA	92	11.36	0.00	0.00	6.86	0.00	93.14	100.00	0.00	0.00	2.04	0.00	0.00	2.99	0.00

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

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

*** Source Data - Dun and Bradstreet (2015).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: PENNSYLVANIA 2015				Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015					Market Share (%) by Geography*				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
CBNA Scranton-WB-Hazelton MSA 2015	4	40.00	1.02	0.00	8.06	0.00	63.00	100.00	27.92	0.00	8.82	0.00	0.00	10.71	0.00	
Limited Review:																
CBNA 2015 Allentown-Bethlehem-Easton PA-NJ MSA	1	10.00	0.00	0.00	48.68	0.00	51.32	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
CBNA 2015 PA Non MSA	5	50.00	0.00	0.00	0.79	0.00	99.21	100.00	0.00	0.00	2.40	0.00	0.00	2.90	0.00	

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

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

*** Source Data - Dun and Bradstreet (2015).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: PENNSYLVANIA 2015					Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015					Market Share*				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁷	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
CBNA Scranton-WB-Hazelton MSA 2015	232	72.73	20.34	12.56	18.03	21.52	21.66	30.94	39.97	34.98	2.05	2.49	1.86	2.12	2.02	
Limited Review:																
CBNA 2015 Allentown-Bethlehem-Easton PA-NJ MSA	9	2.82	27.48	33.33	25.12	33.33	22.43	22.22	24.98	11.11	1.09	3.51	0.00	1.64	0.00	
CBNA 2015 PA Non MSA	78	24.45	19.14	7.79	20.16	24.68	22.76	25.97	37.95	41.56	8.94	21.74	9.43	7.43	8.37	

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

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

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

**** As a percentage of loans with borrower income information available. No information was available for 3.1% of loans originated and purchased by bank.

⁷ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: PENNSYLVANIA 2015					Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015					Market Share*				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁸	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
CBNA Scranton-WB-Hazleton MSA 2015	478	79.80	20.34	16.49	18.03	21.91	21.66	25.60	39.97	36.01	14.97	22.22	18.57	15.07	11.37	
Limited Review:																
CBNA 2015 Allentown-Bethlehem-Easton PA-NJ MSA	18	3.01	27.48	22.22	25.12	50.00	22.43	22.22	24.98	5.56	4.29	15.79	6.25	1.92	0.00	
CBNA 2015 PA Non MSA	103	17.20	19.14	6.93	20.16	25.74	22.76	23.76	37.95	43.56	17.19	7.69	26.32	13.25	19.27	

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

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

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

**** As a percentage of loans with borrower income information available. No information was available for 3.2% of loans originated and purchased by bank.

⁸ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: PENNSYLVANIA 2015						Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share ⁷				
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ⁹	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Review:															
CBNA Scranton-WB-Hazleton MSA 2015	184	81.06	20.34	6.90	18.03	22.41	21.66	27.01	39.97	43.68	2.49	2.47	2.85	3.11	2.03
Limited Review:															
CBNA 2015 Allentown-Bethlehem-Easton PA-NJ MSA	8	3.52	27.48	25.00	25.12	37.50	22.43	25.00	24.98	12.50	1.32	0.00	3.64	0.00	1.49
CBNA 2015 PA Non MSA	35	15.42	19.14	2.86	20.16	14.29	22.76	17.14	37.95	65.71	4.14	0.00	3.17	3.16	5.38

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

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

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

^{****} As a percentage of loans with borrower income information available. No information was available for 4.4% of loans originated and purchased by bank.

⁹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: PENNSYLVANIA 2015			Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
CBNA Scranton-WB-Hazelton MSA 2015	726	88.54	76.87	58.54	59.92	20.80	19.28	4.29	5.25
Limited Review:									
CBNA 2015 Allentown-Bethlehem-Easton PA-NJ MSA	2	0.24	77.56	100.00	100.00	0.00	0.00	0.14	0.31
CBNA 2015 PA Non MSA	92	11.22	78.51	41.30	50.00	19.57	30.43	2.04	1.69

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

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

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

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 2.93% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: PENNSYLVANIA 2015			Evaluation Period: JANUARY 1, 2014 to DECEMBER 31, 2015				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
CBNA Scranton-WB-Hazelton MSA 2015	4	40.00	97.28	75.00	100.00	0.00	0.00	8.82	9.52
Limited Review:									
CBNA 2015 Allentown-Bethlehem-Easton PA-NJ MSA	1	10.00	97.37	100.00	0.00	100.00	0.00	0.00	0.00
CBNA 2015 PA Non MSA	5	50.00	100.00	100.00	100.00	0.00	0.00	2.40	3.39

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

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

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

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 10.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: PENNSYLVANIA 2015				Evaluation Period: March 12, 2012 to July 26, 2016			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
CBNA Scranton-WB-Hazleton MSA 2015	0	0	146	17,598	146	17,598	92.65	0	0
Limited Review:									
CBNA 2015 Allentown-Bethlehem-Easton PA-NJ MSA	0	0	0	0	0	0	0.00	0	0
CBNA 2015 PA Non MSA	0	0	15	1,396	15	1,396	7.35	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: PENNSYLVANIA 2015																	
Evaluation Period: March 12, 2012 to July 26, 2016																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
CBNA Scranton-WB-Hazelton MSA 2015	87.66	24	75.00	8.33	8.33	70.83	12.50	0	0	0	0	0	0	2.16	18.36	58.38	21.09
Limited Review:																	
CBNA 2015 Allentown-Bethlehem-Easton PA-NJ MSA	3.67	2	6.25	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	68.53	31.47	0.00
CBNA 2015 PA Non MSA	8.67	6	0.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	8.08	91.92	0.00

Tables of Performance Data

State of Pennsylvania - 2012-2013

Table 1. Lending Volume

LENDING VOLUME												
Geography: PENNSYLVANIA 2013						Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013						
Assessment Area (2013):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
CBNA 2013 Scranton-WB-Hazleton MSA	82.20	1,084	89,821	737	117,780	3	50	0	0	1,824	207,651	88.77
Limited Review:												
CBNA 2013 PA Non-MSA AA	17.80	306	24,486	81	18,278	8	240	0	0	395	43,004	11.23

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: PENNSYLVANIA 2013					Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013					Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
CBNA 2013 Scranton-WB-Hazleton MSA	209	76.28	0.68	0.48	14.42	6.70	61.66	71.77	23.24	21.05	1.86	2.86	1.05	2.50	0.94	
Limited Review:																
CBNA 2013 PA Non-MSA AA	65	23.72	0.00	0.00	2.03	0.00	97.97	100.00	0.00	0.00	5.75	0.00	0.00	5.88	0.00	

* Based on 2013 Peer Mortgage Data -- US and PR

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

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

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: PENNSYLVANIA 2013						Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013							
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
CBNA 2013 Scranton-WB-Hazleton MSA	467	75.93	0.68	0.21	14.42	7.07	61.66	70.88	23.24	21.84	13.02	0.00	5.99	15.24	11.18
Limited Review:															
CBNA 2013 PA Non-MSA AA	148	24.07	0.00	0.00	2.03	0.68	97.97	99.32	0.00	0.00	21.45	0.00	11.11	21.74	0.00

* Based on 2013 Peer Mortgage Data -- US and PR

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

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: PENNSYLVANIA 2013				Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013					Market Share (%) by Geography [*]				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans						
Full Review:																
CBNA 2013 Scranton-WB-Hazleton MSA	404	81.29	0.68	1.24	14.42	7.18	61.66	68.81	23.24	22.77	2.26	8.00	1.93	2.72	1.37	
Limited Review:																
CBNA 2013 PA Non-MSA AA	93	18.71	0.00	0.00	2.03	0.00	97.97	100.00	0.00	0.00	5.13	0.00	0.00	5.24	0.00	

^{*} Based on 2013 Peer Mortgage Data -- US and PR

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

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: PENNSYLVANIA 2013					Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013					Market Share (%) by Geography*				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
CBNA 2013 Scranton-WB-Hazleton MSA	4	100.00	16.20	0.00	25.74	50.00	46.13	25.00	11.94	25.00	1.18	0.00	0.00	2.50	0.00	
Limited Review:																
CBNA 2013 PA Non-MSA AA	0	0.00	0.00	0.00	9.45	0.00	90.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2013 Peer Mortgage Data -- US and PR

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

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: PENNSYLVANIA 2013						Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013							
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography *				
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
CBNA 2013 Scranton-WB-Hazleton MSA	729	90.00	5.41	3.43	15.39	10.84	57.77	61.45	21.31	24.28	3.98	4.26	2.83	4.40	3.94
Limited Review:															
CBNA 2013 PA Non-MSA AA	81	10.00	0.00	0.00	3.70	0.00	96.30	100.00	0.00	0.00	3.87	0.00	0.00	4.63	0.00

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2013).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: PENNSYLVANIA 2013					Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013					Market Share (%) by Geography*				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
CBNA 2013 Scranton-WB-Hazleton MSA	3	27.27	0.84	0.00	7.43	0.00	64.50	66.67	27.23	33.33	2.44	0.00	0.00	3.23	0.00	
Limited Review:																
CBNA 2013 PA Non-MSA AA	8	72.73	0.00	0.00	1.19	0.00	98.81	100.00	0.00	0.00	2.58	0.00	0.00	2.99	0.00	

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2013).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: PENNSYLVANIA 2013					Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013					Market Share [*]				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ¹⁰	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
CBNA 2013 Scranton-WB-Hazleton MSA	209	76.28	20.34	6.15	18.03	22.56	21.66	26.67	39.97	44.62	1.93	0.71	1.53	2.18	2.34	
Limited Review:																
CBNA 2013 PA Non-MSA AA	65	23.72	19.30	6.45	20.89	19.35	23.16	27.42	36.66	46.77	5.67	7.69	5.77	4.83	5.81	

* Based on 2013 Peer Mortgage Data -- US and PR

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

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

**** As a percentage of loans with borrower income information available. No information was available for 6.2% of loans originated and purchased by bank.

¹⁰ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: PENNSYLVANIA 2013						Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families ¹¹	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
CBNA 2013 Scranton-WB-Hazleton MSA	467	75.93	20.34	13.03	18.03	27.19	21.66	24.49	39.97	35.28	12.88	11.31	15.53	12.84	11.99
Limited Review:															
CBNA 2013 PA Non-MSA AA	148	24.07	19.30	14.38	20.89	19.18	23.16	30.82	36.66	35.62	21.41	34.29	26.79	25.00	14.19

* Based on 2013 Peer Mortgage Data -- US and PR

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

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

**** As a percentage of loans with borrower income information available. No information was available for 3.9% of loans originated and purchased by bank.

¹¹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: PENNSYLVANIA 2013						Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families ¹²	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
CBNA 2013 Scranton-WB-Hazleton MSA	404	81.29	20.34	6.84	18.03	17.37	21.66	27.37	39.97	48.42	2.43	1.25	2.82	2.79	2.26
Limited Review:															
CBNA 2013 PA Non-MSA AA	93	18.71	19.30	6.52	20.89	10.87	23.16	32.61	36.66	50.00	5.50	7.27	5.04	5.44	5.47

* Based on 2013 Peer Mortgage Data -- US and PR

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

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

**** As a percentage of loans with borrower income information available. No information was available for 5.0% of loans originated and purchased by bank.

¹² Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: PENNSYLVANIA 2013			Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
CBNA 2013 Scranton-WB-Hazleton MSA	737	90.10	70.21	57.39	63.36	16.42	20.22	3.98	4.82
Limited Review:									
CBNA 2013 PA Non-MSA AA	81	9.90	66.45	54.32	56.79	13.58	29.63	3.87	3.92

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2013).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 4.16% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: PENNSYLVANIA 2013			Evaluation Period: JANUARY 1, 2012 to DECEMBER 31, 2013				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
CBNA 2013 Scranton-WB-Hazelton MSA	3	27.27	97.68	100.00	100.00	0.00	0.00	2.44	3.70
Limited Review:									
CBNA 2013 PA Non-MSA AA	8	72.73	100.00	100.00	100.00	0.00	0.00	2.58	3.15

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2013).

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