



PUBLIC DISCLOSURE

September 12, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Rockland Savings Bank, FSB
Charter Number: 701454

582 Main Street
Rockland, ME 04841-3339

Office of the Comptroller of the Currency

75 Federal Street
Suite 805
Boston, MA 02110

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 **Outstanding**.

The Lending Test is rated: Outstanding.

The major factors that support this rating include:

- Given the bank's size, financial condition, and performance context factors, the Lending Test rating is based on Rockland Savings Bank, FSB's (Rockland or the bank) more than reasonable loan-to-deposit (LTD) ratio, a substantial majority of loans are in the assessment area (AA), and an excellent distribution of lending to borrowers of different income levels and businesses of different sizes.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, Rockland's LTD ratio is considered more than reasonable.

Rockland's quarterly LTD ratio averaged approximately 94.9 percent during the three-year evaluation period of January 1, 2019, to December 31, 2021. During the preceding 12 quarters, the bank's quarterly LTD ratio ranged from a quarterly low of 88.9 percent to a quarterly high of 106.7 percent.

The bank's LTD ratio compares favorably to other peer institutions of similar size, business strategy, and geographic location. The peer group had a quarterly average net LTD ratio of 83.4 percent over the same 12 quarters, ranging from an average quarterly low of 76.2 percent to an average quarterly high of 93.5 percent.

Lending in Assessment Area

A substantial majority of the bank's loans are in its AA.

Rockland originated and/or purchased 97.5 percent and 97.2 percent, by number and dollar amount respectively, of the sampled primary lending products (home mortgage and small business loans) inside the delineated AA during the evaluation period. This analysis is performed at the bank, rather than the AA level and does not include extensions of credit by affiliates that may be considered under the other performance criteria.

The table below details the bank’s lending inside and outside of the AA during the evaluation period:

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2019	20	100.0	0	0.0	20	2,854	100.0	0	0.0	2,854
2020	20	100.0	0	0.0	20	3,410	100.0	0	0.0	3,410
2021	19	95.0	1	5.0	20	2,803	97.2	80	2.8	2,883
Subtotal	59	98.3	1	1.7	60	9,067	99.1	80	0.9	9,147
Small Business										
2019	19	95.0	1	5.0	20	1,377	90.2	150	9.8	1,527
2020	20	100.0	0	0.0	20	2,140	100.0	0	0.0	2,140
2021	19	95.0	1	5.0	20	1,813	91.0	180	9.0	1,993
Subtotal	58	96.7	2	3.3	60	5,330	94.2	330	5.8	5,660
Total	117	97.5	3	2.5	120	14,397	97.2	410	2.8	14,807
<i>Source: Bank Data – 01/01/2019 – 12/31/2021 Due to rounding, totals may not equal 100.0%</i>										

Description of Institution

Founded in 1888, Rockland Savings Bank, FSB is a single-state, \$86.2 million federally chartered savings association headquartered in Rockland, Maine (ME) serving the greater midcoastal ME region. In addition to the main office in Rockland, the bank also operates another full-service branch location in Waldoboro, ME. The main office offers both lobby and drive-up hours from 8:00 am to 4:00 pm, Monday through Thursday, and 8:00 am to 5:00 pm on Fridays. The main office offers Saturday drive-up hours only from 8:00 am until noon. The Waldoboro branch offers reduced lobby and drive-up hours compared to the main office, opening by 10:00 am and closing by 4:00 pm, Monday through Friday and is not open on Saturdays. Bank customers are able to access account information via a 24-hour telephone banking service and online and mobile banking services are also available for bank customer enrollment. No branches were opened or closed during the evaluation period and both bank sites are located within middle-income geographies.

As a full-service institution, Rockland offers the standard array of loan and deposit products for both personal accounts and business banking customers. Products and services include personal and business checking and savings deposit accounts, certificate of deposits, individual retirement accounts, mortgage loans, home equity loans, personal loans (auto, recreational and lines of credit), commercial real estate loans, Commercial & Industrial loans, and construction loans. The bank’s website, www.rocklandsavingsbank.com, provides a listing and description of product offerings.

As of December 31, 2021, Rockland reported total assets of \$86.2 million, total deposits of \$76.3 million, and tier 1 capital of \$8.9 million. The loan portfolio totaled approximately \$74.6 million, or 86.6 percent of total assets.

The table below provides a summary of the loan mix as of December 31, 2021:

Loan Portfolio Summary by Loan Product December 31, 2021	
Loan Category	% of Gross Loans and Leases
1-4 Family Residential Mortgages – Closed End	68.8
Commercial & Industrial	13.2
Non-farm Non-residential Real Estate	7.8
Construction & Development	4.7
Home Equity	3.4
Consumer	1.4
Multifamily	<1
Total	100

Source: Federal Deposit Insurance Corporation Call Report, December 31, 2021.

The bank has no financial or legal impediments to meeting the credit needs of the AA. The bank was rated ‘Satisfactory’ using Small Bank (SB) procedures during the previous CRA performance evaluation dated September 4, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Rockland was evaluated using SB evaluation procedures, which assesses the bank’s performance according to CRA under components of a Lending Test. The evaluation period for the Lending Test covers the bank’s performance from January 1, 2019, through December 31, 2021. The Lending Test evaluates the bank’s record of performance in meeting the credit needs of the AA during the evaluation period through lending activities.

The bank is not subject to the reporting requirements of the Home Mortgage Disclosure Act (HMDA). Based on an analysis of bank submitted loan origination data, home mortgage and small business loans accounted for the majority of lending activity occurring during the evaluation period and were identified as the primary lending products for consideration. A random sample of home mortgage and small business loans that were originated and/or purchased during the evaluation period were selected to assess the comparison of credit extended inside and outside of the AA at the bank level, and then additional loans were sampled as necessary to meet minimum sampling requirements. This resulted in a total sample of 120 loans, 60 home mortgage and 60 small business loans, which served as the basis for assessing the bank’s distribution of credit within the AA and among borrowers of different income levels and businesses of different sizes. All sampled loans were verified to source documents to ensure the accuracy and integrity of our analysis.

We compared the bank’s 2019-2021 lending performance to 2015 American Community Survey (ACS) and 2021 Dun and Bradstreet (D&B) data. Peer 2020 mortgage and small business data was used as supporting performance context (as applicable). Peer 2021 deposit market share data is as of June 30, 2021, based on information from the Federal Deposit Insurance Corporation (FDIC). HMDA and CRA aggregate lending and market share percentages consider only lenders that submit HMDA and CRA data. Lenders that collect, but do not submit data, are not considered in the percentages.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of its AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

The CRA requires an institution to define the AA in which it will be evaluated. Rockland has delineated a single, full-scope AA that meets the requirements of the regulation by consisting of wholly contiguous political subdivisions (counties), containing the entirety of the customer deposit base, and by not arbitrarily excluding any low- or moderate-income census tracts (CT). Rockland’s AA consists of a single full-scope area comprised entirely of ME non-MSA (#99999) geographies. Specifically, the ME non-MSA AA contains the full Knox (#013), Lincoln (#015), and Waldo (#027) ME Counties.

Ratings

The bank’s overall rating is based primarily on Rockland’s single delineated AA, which received a full-scope review.

Discriminatory or Other Illegal Credit Practices Review

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

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

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

State Rating

State of Maine

CRA rating for the State of Maine:	Outstanding
The Lending Test is rated:	Outstanding

The major factors that support this rating include:

- A substantial majority of loans made are within the bank's AA.
- The bank exhibits an excellent distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.
- There were no CRA, or Fair Lending related complaints received by the bank or the agency since the previous CRA performance evaluation nor were there any noted complaints occurring during the evaluation period.

Description of Institution's Operations in Maine

As previously discussed, the bank's full-scope AA complies with regulatory requirements and is composed of the adjacent Knox, Lincoln, and Waldo Counties in ME. All geographies within the bank's AA are ME non-MSA geographies and were assessed as a combined rating area for Rockland's lending performance according to the CRA. This AA contains a total of 29 CTs, including 18 middle-, nine upper-, and two CTs that were not assigned an income category as of the most recent census update. The bank's AA does not contain any low- or moderate-income geographies.

Rockland operates in a competitive market for deposits in its AA competing with other, local community banks and larger, regional lending institutions. According to FDIC deposit information as of June 30, 2021, a total of ten depository institutions maintain a branch presence within Knox, Lincoln, and Waldo Counties. Among competitors, Rockland ranked seventh in deposit market share with 1.9 percent market share representing approximately \$77.3 million. The top three institutions in terms of deposit market share in the AA account for approximately 84.7 percent of the entire market and include The Camden National Bank (37.2 percent), First National Bank (34.5), and Bangor Savings Bank (12.9). Outside of the top three lenders in the AA, all remaining institutions individually maintained less than four percent deposit market share.

As reported by Moody's Analytics Inc. in September 2021, the state of ME's economy was considered in the recovery state of the business cycle as the region continues to recover from pandemic-related pressures, as rural regions of the state experienced the most significant labor losses during the evaluation period, mainly in both healthcare and manufacturing. Longer term, labor shortages will remain the primary obstacle to the state's recovery as the aging workforce makes it difficult for in state workers to meet demand, throttling job growth below the national average.

As part of this evaluation, to better assess the bank's lending performance with AA context, we leveraged a recent community contact conducted within the state of ME who represents a community organization whose mission is to promote and advocate for affordable housing for low- or moderate-income individuals and families living in ME. The contact indicated that rising housing costs in the state

have created a growing need for affordable housing. Additional community needs within ME cited include access to social services, support for legal services for low- or moderate-income groups, and affordable child-care.

Please refer to the Table A below for the bank’s 2021 demographic information:

Table A – Demographic Information of the Assessment Area						
Assessment Area: ME non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	29	0.0	0.0	62.1	31.0	6.9
Population by Geography	112,855	0.0	0.0	72.4	27.6	0.0
Housing Units by Geography	69,208	0.0	0.0	65.5	34.5	0.0
Owner-Occupied Units by Geography	37,911	0.0	0.0	69.3	30.7	0.0
Occupied Rental Units by Geography	10,852	0.0	0.0	75.8	24.2	0.0
Vacant Units by Geography	20,445	0.0	0.0	53.0	47.0	0.0
Businesses by Geography	9,157	0.0	0.0	65.9	34.1	0.0
Farms by Geography	568	0.0	0.0	71.1	28.9	0.0
Family Distribution by Income Level	30,865	17.1	17.1	21.5	44.3	0.0
Household Distribution by Income Level	48,763	20.5	16.0	17.0	46.5	0.0
Median Family Income Non-MSAs - ME		\$54,862	Median Housing Value			\$200,967
			Median Gross Rent			\$774
			Families Below Poverty Level			8.9%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Maine

Rockland delineated a single AA in the State of ME for analysis under the requirements of the CRA. The bank’s AA is composed of Knox, Lincoln, and Waldo Counties, all three of which are ME non-MSA geographies. These counties were combined into a single, full-scope rating area for the bank’s Lending Test. The delineated AA is inclusive of all the bank’s branch locations, contains the entire deposit base, and does not arbitrarily exclude any low- or moderate-income geographies.

LENDING TEST

The bank’s performance under the Lending Test in ME is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank’s performance in the State of ME is considered excellent, given performance context.

Distribution of Loans by Income Level of the Geography

As previously discussed, an assessment of the bank's geographic distribution of loans was not performed as the bank does not have any low- or moderate-income census tracts within the AA and such an assessment would not be considered significant.

Home Mortgage Loans

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

Due to the lack of low- or moderate-income geographies within the AA, no assessment of the bank's geographic distribution of home mortgage loans was performed as such an assessment would not be considered meaningful.

Small Loans to Businesses

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

Due to the lack of low- or moderate-income geographies within the AA, no assessment of the bank's geographic distribution of small loans to businesses was performed as such an assessment would not be considered meaningful.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

Refer to Table P in the state of ME 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 borrower distribution of home mortgage loans is considered excellent.

The percentage of home mortgage loans to low-income borrowers was near to the percentage of low-income families and exceeded aggregate lending in the AA. The percentage of home mortgage loans to moderate-income borrowers was near to the percentage of moderate-income families and exceeded aggregate lending in the AA.

Small Loans to Businesses

Refer to Table R in the state of ME section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The borrower distribution of small loans to businesses is considered excellent.

The percentage of small loans to businesses with gross annual revenues of \$1 million or less exceeded both the percentage of those businesses and aggregate ending in the AA.

Responses to Complaints

Rockland did not receive any complaints about its performance in helping to meet the credit needs in the AA during the evaluation period. Additionally, no complaints were received by the agency related to CRA or Fair Lending during the evaluation period. This has a neutral impact on the bank's CRA assessment.

Appendix A: Scope of Examination

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

Time Period Reviewed:	Lending Test – (01/01/2019 to 12/31/2021)	
Bank Products Reviewed:	Sampled home mortgage and small business loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None reviewed.		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Maine		
ME non-MSA AA	Full-scope	Full-scope Assessment Area is comprised of the following geographies: <ul style="list-style-type: none"> • ME non-MSA (#99999) <ul style="list-style-type: none"> • Knox County (#013) • Lincoln County (#015) • Waldo County (#027)

Appendix B: Summary of MMSA and State Ratings

RATINGS – Rockland Savings Bank, FSB	
Overall Bank:	Lending Test Rating
Rockland Savings Bank, FSB	Outstanding
MMSA or State:	
State of Maine	Outstanding

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always

equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

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

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

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

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

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

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

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

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

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

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

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an

employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were 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) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2019-21		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts					
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate			
ME non-MSA AA	60	9,267	100.0	5,240	0.0	0.0	0.0	0.0	0.0	0.0	69.3	81.7	63.6	30.7	18.3	36.5	0.0	0.0	0.0			
Total	60	9,267	100.0	5,240	0.0	0.0	0.0	0.0	0.0	0.0	69.3	81.7	63.6	30.7	18.3	36.5	0.0	0.0	0.0			

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

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																				2019-21		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers					
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate			
ME non-MSA AA	60	9,267	100.0	5,240	17.1	10.0	4.7	17.1	15.0	14.3	21.5	25.0	21.2	44.3	50.0	47.9	0.0	--	11.9			
Total	60	9,267	100.0	5,240	17.1	10.0	4.7	17.1	15.0	14.3	21.5	25.0	21.2	44.3	50.0	47.9	0.0	--	11.9			

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

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2019-21
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
ME non-MSA AA	60	5,550	100.0	3,996	0.0	0.0	0.0	0.0	0.0	0.0	65.9	85.0	61.4	34.1	15.0	38.6	0.0	0.0	0.0	
Total	60	5,550	100.0	3,996	0.0	0.0	0.0	0.0	0.0	0.0	65.9	85.0	61.4	34.1	15.0	38.6	0.0	0.0	0.0	

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

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2019-21
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
ME non-MSA AA	60	5,550	100.0	3,996	86.2	100.0	47.9	4.6	0.0	9.2	0.0	
Total	60	5,550	100.0	3,996	86.2	100.0	47.9	4.6	0.0	9.2	0.0	

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