



PUBLIC DISCLOSURE

September 9, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Patriot Bank, National Association
Charter Number 22545

999 Bedford Street, Stamford, CT 06905

Office of the Comptroller of the Currency

343 Thornall Street, Suite 610, Edison, NJ 08837

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.

Table of Contents

OVERALL CRA RATING	3
DEFINITIONS AND COMMON ABBREVIATIONS	4
DESCRIPTION OF INSTITUTION	8
SCOPE OF THE EVALUATION.....	8
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	11
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS.....	12
LENDING TEST	12
COMMUNITY DEVELOPMENT TEST.....	15
APPENDIX A: SCOPE OF EXAMINATION.....	1
APPENDIX B: COMMUNITY PROFILES FOR FULL-SCOPE AREAS.....	2
APPENDIX C: TABLES OF PERFORMANCE DATA	1

Overall CRA Rating: This institution is rated Satisfactory.

The Lending Test is rated: Satisfactory.

The Community Development Test is rated: Satisfactory.

The major factors that support this rating include:

- Patriot Bank's average loan-to-deposit (LTD) ratio is more than reasonable when compared to similar financial institutions;
- Although the Bank originated the majority of its loans outside of its Assessment Area (AA), the overall lending performance of the bank is satisfactory;
- The distribution of loans to low- and moderate-income families as well as small businesses with gross income below \$1 million reflects reasonable penetration;
- The geographic distribution of the bank's loans reflects reasonable dispersion throughout census tracts of different income levels within the AA;
- The Bank has not received any CRA related complaints during the evaluation period;
- Patriot Bank has appropriately responded to the community development needs in its assessment area;
- The Bank has invested in the community through a variety of community development loans;
- The Bank has provided an adequate level of qualified donations within its AA; and
- Patriot has engaged in adequate financial services throughout the community.

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 areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. 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: 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 five years and used to determine the income level category of geographies. 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 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 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.

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) 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

Description of the Institution – Overall

Patriot Bank (PB) is an interstate community bank headquartered in Stamford, CT. PB is a multistate institution that operates eight branches and two ATMs. Six branches are within Fairfield County, Connecticut; one branch in New Haven County, Connecticut; and one is in Westchester County, New York. The Bank is a wholly owned subsidiary of Patriot National Bancorp. The holding company's activities do not affect PB's performance evaluation. Since the previous CRA performance evaluation, the Bank closed one branch located in Westchester County. Both ATMs are located within Fairfield County. The Bank has one rating area in the New York-Newark, NY-NJ-CT-PA Combined Statistical Area (CSA).

PB has remained profitable throughout the evaluation cycle, and has experienced asset growth over the three-year period. Patriot's tier one capital has increased steadily over the examination cycle. Refer to the table below for details regarding the Bank's overall financial performance during the examination cycle.

	Year-end CY15	Year-end CY16	Year-end CY17	Average for Evaluation Period
Tier 1 Capital (\$000)	59,957	69,620	77,407	68,995
Net Income (\$000)	3,096	2,454	5,629	3,726
Total Average Assets (\$000)	619,984	671,040	833,981	708,335
Return on Average Assets	0.49%	0.38%	0.73%	0.53%

As of December 31, 2017, PB reported total assets of \$852 million and net loans and leases of \$713 million, or 83.71% of total assets. The Bank's primary loan products consists of 1-4 family residential, non-farm non-residential, commercial and industrial, and construction and development loans. Refer to the table below for details regarding the Bank's loan portfolio composition. Products and services provided by the Bank include checking accounts, savings accounts, and certificate of deposits. Additional information regarding the products and services offered by PB are available in the Bank's Public File, which is available by request at any branch location.

Loan Type	Percentage of Portfolio
1-4 Family Residential	31.88%
Non-Farm, Non-Residential	28.01%
Multi-Family	5.09%
Commercial and Industrial	13.47%
Construction and Developmental	13.45%
Loans to Individuals	8.09%

The Bank's business strategy is to primarily service commercial borrowers and continue its loan growth in the near future.

There was no merger or acquisition activity that affected the scope of the Bank's operations during the CRA evaluation period. PB received a rating of "Satisfactory" on its prior performance review dated November 3, 2014.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We performed a full-scope evaluation of Patriot Bank's performance using Intermediate Small Bank CRA examination procedures. The evaluation period for the institution is based on full calendar year increments. The current evaluation period consists of the 2015, 2016, and 2017 calendar years. During the evaluation, the OCC reviewed the Bank's home purchase loans, home refinance loans, home improvement loans, business loans, consumer loans, community development loans, community development investments, community development services, and community development donations.

We utilized a second evaluation period in the PE due to changes to the 2010 U.S Census by the Office of Management and Budget effective for 2017. The changes resulted in differences to the MSA/MD tract and income designations. To reflect these changes to the Census, we established a second evaluation period for the Lending Test. The second evaluation period covers the bank's performance from January 1, 2017 to December 31, 2017.

Data Integrity

PB's loan products consists of commercial, consumer, and a variety of HMDA reportable loans. We performed a Data Integrity (DI) examination of PB preceding the CRA examination. This DI examination was to assess the accuracy and reliability of the data reported for the CRA performance evaluation. During the DI exam, errors were identified that required correction before the CRA evaluation could take place. This evaluation is based on the corrected data provided to the OCC.

Community development loans, investments, and services submitted by management were verified to ensure that they met the regulatory requirements to qualify for community development activity.

Selection of Areas for Full-Scope Review

The Bank operates in two states consisting of two metropolitan statistical areas and one metropolitan division (MD). The states include New York and Connecticut and the MSAs

include Bridgeport-Stamford-Norwalk, CT and Milford-New Haven, CT. The MD consists of the New York-Jersey City-White Plains, NY-NJ MD. Both MSAs and MD are within the New York-Newark, NY-NJ-CT-PA combined statistical area (CSA). This CSA received a full-scope review. The Bank's AA meets the requirements of the regulation and does not arbitrarily exclude any LMI areas. Refer to Appendix A for more information.

Ratings

The Bank's overall rating is based on the full-scope review of the single assessment area of the Bank. The ratings evaluated the Bank's lending and community development performance over the three-year evaluation period. PB operates eight branches, eight ATMs and two Standalone ATMs throughout parts of Westchester, Fairfield, and New Haven County. All counties reside in the New York-Newark, NY-NJ-CT-PA CSA Assessment Area.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §25.28(c) or §195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area 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 [or any affiliate whose loans have been considered as part of the institution's lending performance] has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

Conclusions with Respect to Performance Tests

LENDING TEST

Patriot Bank's performance under the Lending Test is satisfactory. Patriot's loan-to-deposit ratio (LTD) is reasonable given the bank's size, lending opportunities and market area. The ratio is also higher than peer; however, the majority of the bank's lending (based on dollars lent) was outside of its assessment area. The bank has poor distribution to borrowers of different income levels and businesses, with the majority of loans associated with middle- to upper-income borrowers and small businesses with revenues greater than \$1 million. The bank's lending portfolio consists of a reasonable distribution across geographies of different income levels. There were also no CRA related complaints during the evaluation period.

Loan-to-Deposit Ratio

Patriot's loan-to-deposit ratio (LTD) is reasonable when compared to peers. We calculated Patriot's LTD ratio using data from 1Q 2015 to 4Q 2017. Patriot had an average LTD ratio of 111.73 percent, with a high of 118.46 percent and a low of 106.81 percent. Five other similarly situated banks had an average LTD of 97.60 percent and an average range between 84.46 percent and 106.72 percent. At 111.73 percent, Patriot's LTD ratio is the highest of all compared banks.

Lending in Assessment Area

During the evaluation period, the Bank originated 646 loans valued at \$202 million. Of these loans, 456 (71 percent) were originated inside of the assessment area while 190 (29 percent) were originated outside of the assessment area. A dollar value of \$97 million (48 percent) originated inside of the AA while \$105 million (52 percent) originated outside of the AA.

Through 2015 and 2016, the Bank made the majority of its loans inside of the assessment area; however, in 2017 a substantial amount of loans were originated/purchased outside of the Bank's AA. In 2015-2016, the Bank originated a total of 366 loans with 303 (83 percent) located inside the AA. These loans were valued at \$86 million with \$65 million (76 percent) located inside the AA. The Bank's primary loan product for these two years was business loans, which accounted for a total of 257 loans and \$46 million. In 2017 the Bank originated a total of 280 loans with 153 (55 percent) located inside of the assessment area; however, the 127 loans originated outside of the AA consisted of a larger value of the portfolio. These loans accounted for \$84 million (74 percent) of 2017's originations. The relatively low percentage of loans made inside the assessment area in 2017 is largely attributed to the high amount of purchased home mortgage loans. Patriot purchased 101 loans amounting to \$72 million during the 2017 evaluation period.

2015-2016 Lending in New York – Newark, NY-NJ-CT-PA										
Loan Type	Number of Loans					Dollars of Loans (\$000s)				
	Inside		Outside		Total (#)	Inside		Outside		Total (\$)
	#	%	#	%		\$	%	\$	%	
Business	226	87.94	31	12.06	257	33,858	73.34	12,305	26.66	46,158
Consumer	35	94.59	2	5.41	37	13,462	96.28	520	3.72	13,962
Home Mortgage	42	58.33	30	41.67	72	18,125	69.92	7,798	30.08	25,923
Totals	303	82.79	63	12.06	366	65,445	76.06	20,623	23.97	86,043

2017 Lending in New York – Newark, NY-NJ-CT-PA										
Loan Type	Number of Loans					Dollars of Loans (\$000s)				
	Inside		Outside		Total (#)	Inside		Outside		Total (\$)
	#	%	#	%		\$	%	\$	%	
Business	101	80.85	6	19.15	107	14,848	88.66	1,900	11.34	16,748
Consumer	17	100	0	0	17	4,018	100	0	0	4,018
Home Mortgage	34	21.79	122	78.21	156	11,971	12.56	83,356	87.44	95,327
Totals	152	54.29	128	45.71	280	30,837	26.56	85,256	73.44	116,093

Source: Loan sample.

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

Refer to Tables P, R, and V in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans to low- and moderate-income families as well as small businesses with gross income below \$1 million reflects reasonable distribution. The bank's lending within low- to moderate- income families and businesses with income less than \$1 million adequately reflects the nature and competitive environment within the institution's community.

For the 2015-16 years, the Bank's commercial loan portfolio demonstrates adequate exposure to businesses with revenues less than \$1 million (37 percent of the portfolio). This is reasonable compared to the aggregate level for these two years, which totaled 45 percent. In addition, the bank's mortgage loans to low-income borrowers, although lower than the percent of families, remains higher than the aggregate. Over the evaluation period, 5 percent of the institution's portfolio went to low-income borrowers. This is higher than the aggregate, which totaled only 4 percent. It should be noted that during the evaluation period, many loans were reported with the borrower's income labeled as "Not Applicable" (45 percent). This is due to the bank's focus on lending to investment properties in the 1-4 family market.

For the 2017 year, the bank experienced similar results to the 2015-16 period. The bank's loans to businesses with revenues below \$1 million is in line with the aggregate. A total of 35 percent of the bank's portfolio was allocated to small businesses while the aggregate totaled 45 percent. Mortgage loans also demonstrated a similar pattern as the previous years. The bank's loans to low-income borrowers totaled 6 percent, which was higher than the aggregate at 4 percent.

Analysis of home mortgage lending to borrowers of different incomes is given little weight in the overall rating because Patriot originated numerous home mortgage loans that did not rely on borrower income. Patriot reported "Not Applicable" in the income section for 45.1 percent of home mortgage loans in the 2015-2016 evaluation period and 17.2 percent of home mortgage loans in the 2017 evaluation period due to the relatively high volume of investor 1-4 family residential real estate loans.

Geographic Distribution of Loans

Refer to Table O, Q, and U in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The geographic distribution of loans is reasonable. Patriot's loan portfolio demonstrates sufficient lending to borrowers located in low- to moderate- income geographies in all tracts; however, the consumer loan portfolio does not align with the overall assessment area. Although there were slight variations from the 2015-16 and 2017 lending periods, the overall lending performance of the bank is adequate.

For the 2015-16 years, the bank's commercial loan portfolio is consistent with the demographics of businesses within low- and moderate-income tracts. In total, 13 percent of the bank's commercial loan portfolio consisted of loans to businesses within low- and moderate-income tracts. This aligns with the 20 percent of businesses located within these areas. The bank's consumer lending did not provide adequate coverage in 2015-16. The bank did not make any consumer loans to low-income tracts during the 2015-16 period, and only 6 percent of the consumer loan portfolio was in moderate-income census tracts. The bank disproportionately provided consumer loans in upper-income tracts. These loans consisted of 66 percent of the bank's portfolio, but only 47 percent of households. Although the bank's consumer lending was not sufficient, Patriot's mortgage lending activities were focused in low- to moderate-income tracts. The percentage of home mortgage loans in the low-income geographies in 2015 and 2016 (17 percent) exceeds the percentage of owner-occupied units in low-income geographies (3 percent). Additionally, the percentage of home mortgage loans in the moderate-income geographies in 2015 and 2016 (21 percent) exceeds the percentage of owner-occupied units in moderate-income geographies (10 percent).

The bank experienced similar results for 2017. A total of 5.0 percent of the bank's commercial loans were made to low-income tracts (compared to 5.6 percent of businesses), while 22.4 percent of bank loans were made to moderate-income tracts (compared to 13 percent of businesses). Consumer loans were concentrated in middle-

to upper-income tracts with limited exposure to low- and moderate-income tracts. The bank's consumer lending activity consisted of 88.2 percent of its loans to borrowers in middle- and upper-income tracts (compared to 76 percent of households) while only 11.8 percent of lending went to households in moderate-income tracts, which comprise of 17.4 percent of households. The bank made no consumer loans to households in low-income tracts despite these households accounting for 6.8 percent of all households in the AA. The bank's mortgage loan portfolio consists of 11.4 percent of loans in low-income tracts (compared to 2.8 percent of owner occupied housing units). The bank also made 11.4 percent of loans in moderate-income tracts (compared to 10.4 percent of owner occupied housing units).

Responses to Complaints

The Bank did not receive any CRA-related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's community development (CD) activities are adequate. The institution adequately meets the community development needs of its assessment area through community development loans, qualified investments, and community development services. Through the evaluation period, the Bank made a total of \$32 million in CD loans, \$5 million in CD investments (including over \$100 thousand in donations) and provided a variety of financial services throughout the AA.

Number and Amount of Community Development Loans

The number and amount of community development loans is adequate. Patriot originated 21 community development loans in the Combined AA since the last CRA examination totaling \$32 million. The majority of loans originated created housing for low- and moderate-income individuals as well as spurred economic development within low- and moderate-income census tracts.

Highlights of the CD lending activities include:

- An \$8.8 million loan to finance the purchase and rehabilitation of a theater property and improvements located in a redevelopment zone identified by the City of Norwalk.
- A \$1.5 million loan to finance the purchase of multiple properties, which will provide housing for LMI individuals/families via 27, one, two and three-bedroom units.
- A \$2.1 million loan for the purchase of 11 properties containing 43 residential units located in low- to moderate-income tracts within the AA.
- A renewal of a \$500 thousand line of credit for an organization, which provides literacy programs, after-school programs, and senior programs for LMI individuals.

- A renewal of a \$300 thousand line of credit for a social advocacy organization that manages affordable housing programs designed to assist low and moderate income individuals.

Number and Amount of Qualified Investments

The number and amount of qualified community development investments is adequate. Patriot made 30 qualified investments totaling over \$5 million through donations to organizations that provide community services to low- and moderate-income individuals, depositing \$4.45 million into a fund that originates community development business loans within the bank's AA, and \$500 thousand into a housing development fund that assists low- and moderate-income homebuyers.

Qualified donations totaled \$106,775 since the last examination. Donations include \$40,000 in furniture to an organization which provides services to abused women, men, and children; \$20,000 in donations to a local aquarium which hosts educational and after school events for youth; \$10,000 in donations to a hospital which serves patients in a LMI tract; \$8,000 in donations to an organization which holds after school recreational and educational events for youth located in low- to moderate-income tracts; and \$28,775 to other local organizations which provide educational programs for school children located in low- and moderate-income tracts.

Extent to Which the Bank Provides Community Development Services

The bank appropriately provides community development services throughout its assessment area. The bank engages in a variety of financial activities and volunteer programs to assist its community. Throughout the evaluation period, the Bank provided 26 financial education seminars to members within its community, nonprofit organizations and bank customers. These seminars included topics such as general descriptions on money and credit, ways to save money, credit monitoring, and other personal finance topics.

Responsiveness to Community Development Needs

Patriot's activities demonstrate an adequate responsiveness to community needs. The bank's community development lending, investment, and service activities specifically target low- to moderate-income individuals and promote economic development. The bank's donations improve low- to moderate-income census tracts, and the institution's services focus on improving financial awareness throughout the community.

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 metropolitan and nonmetropolitan areas 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 (excludes CD loans): (01/01/2015 to 12/31/2017) Investment and Service Tests and CD Loans: (01/01/2015 to 12/31/2017)	
Financial Institution	Products Reviewed	
Patriot Bank (PB) Stamford, CT	Home Purchase Loans Home Refinance Loans Home Improvement Loans Home Equity Lines of Credit Commercial Loans Community Development Loans Community Development Investments Community Development Services Community Development Donations	
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
New York-Newark, NY-NJ-CT-PA Combined Statistical Area	Full-Scope	The bank engages in two MSAs and one MD inside of the CSA. This includes the Bridgeport-Stamford-Norwalk, CT MSA; the New Haven-Milford, CT MSA; and the New York-Jersey City-White Plains, NY-NJ MD.

Appendix B: Community Profiles for Full-Scope Areas

**New York-Newark, NY-NJ-CT-PA Combined Statistical Area,
(They were combined for the analysis purposes. PNB's AA demographic
detail are in the table A)**

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	405	8.9	16.0	23.0	50.9	1.2
Population by Geography	1,760,670	7.3	17.2	23.7	51.6	0.3
Housing Units by Geography	679,672	7.4	17.9	25.0	49.7	0.0
Owner-Occupied Units by Geography	402,188	2.8	10.4	23.8	63.1	0.0
Occupied Rental Units by Geography	224,816	14.2	29.9	28.0	28.0	0.0
Vacant Units by Geography	52,668	14.0	23.9	21.7	40.4	0.0
Businesses by Geography	156,621	5.6	13.0	23.1	58.3	0.0
Farms by Geography	3,563	5.0	14.1	25.1	55.8	0.0
Family Distribution by Income Level	433,407	20.0	13.3	14.9	51.8	0.0
Household Distribution by Income Level	627,004	23.0	12.9	14.5	49.6	0.0
Median Family Income MSA – 14860 Bridgeport-Stamford-Norwalk, CT MSA	\$105,628	Median Housing Value		\$503,482		
Median Family Income MSA – 35300 New Haven-Milford, CT MSA	\$80,739	Median Gross Rent		\$1,409		
Median Family Income MSA – 35614 New York-Jersey City-White Plains, NY- NJ MD	\$72,047	Families Below Poverty Level		6.8%		
<i>Source: 2010 U.S. Census and 2016 D&B Data Due to rounding, totals may not equal 100.0 (* The NA category consists of geographies that have not been assigned an income classification.)</i>						

As presented above, PB's AA consist of Fairfield, New Haven, and Westchester counties, which is part of the New York-Newark, NY-NJ-CT-PA combined statistical area. The Bank's assessment area is consistent and adequate, but does not include the entire counties or political subdivisions; however, this is appropriate given the continuity and delineation of the assessment area associated with the Bank's deposit and lending programs. The New York-Newark, NY-NJ-CT-PA AA consists of 405 geographies. The AA census tracts are spread among 36 low income (8.89 percent), 65 moderate-income (16.05 percent), 93 middle-income (22.96 percent), 206 upper-income (50.56 percent), and 5 (1.23 percent) listed as unknown by the 2015 ACS U.S. Census Bureau. Within the New York-Newark, NY-NJ-CT-PA combined statistical area, PB operates 8 branches, 8 ATMs and 2 Standalone ATMs. Of PB's 8 branches within the AA, one is located within low-income geographies, none are located in a moderate-income geography, two are located in middle-income geographies,

and five are located in upper-income geographies. The AA meets the requirements of the regulation and does not arbitrarily exclude low-or moderate income geographies

The 2015 ACS Census Data, reports a total population of 1,760,670. This AA contains 627,004 households and 433,407 households that are families. Approximately 20 6% of the families are categorized as low-income, 13% as moderate-income, 15% as middle-income, and 52% as upper-income. Approximately 6.8% of households are below the poverty level. The median family income for Bridgeport-Stamford-Norwalk, CT MSA was \$105, 628, the New Haven-Milford, CT MSA was \$80,739, the New York-Jersey City – White Plains, NY-NJ MD was \$72,047 and the median value of a home was \$503,482. There are 402,188 housing units with owner-occupied units at 59.17%; there are 224,816 rental-occupied units at 33.08%, and 52,668 vacant-housing units at 7.75% in this AA.

As of June 30, 2017, PB ranked 29th out of 57 depository financial institutions with a market share of 0.32 percent. Major competitors for deposits in AA include Morgan Stanley Private Bank, JPMorgan Chase Bank, People’s United Bank, Citibank, and Bank of America.

Bridgeport-Stamford-Norwalk, CT MSA

Based on data from the US Bureau of Labor Statistics, the 2017 annual unemployment rate ~~for~~ was 4.7 percent, compared to the national rate of 4.4 percent. The primary industry sectors in Bridgeport-Stamford-Norwalk, CT, are colleges, healthcare and hospitals, professional and business services, and tourism. Top employers included Immuor, Sikorsky Aircraft Corporation, Ceci Brother Inc., Boehringer Ingelhelp Corp., Trefz Corp, Stamford and Bridgeport Hospitals.

Bridgeport-Stamford-Norwalk is a laggard in New England's weakest- performing state, and the metro area is at risk of a recession. After making steady progress during the first half of the decade that brought payroll employment close to its prerecession peak, it has backtracked over the past two years. Steep funding cuts are behind government job losses, while lackluster house price gains are suppressing new residential development and construction employment, which is at a more than three-year low. Job growth in private services is more consistent, albeit slow. Healthcare is steadily adding jobs, and financial services employment has sprung higher. At 4.4%, the unemployment rate ended 2017 where it began as a decline in the labor force offset job losses. Average hourly earnings are down over the past year, although they remain well above the Connecticut average.

Based on Moody’s Analytics, Bridgeport-Stamford-Norwalk AA strengths are being a global financial center, core of professional services headquarters, and an above average exposure of high tech and highly educated labor force. However, among the area’s weaknesses are high living and business costs, skewed income distributions, especially in the Stamford corridor and weak and worsening migration trends. Moody’s Analytics believe that the Bridgeport-Stamford- Norwalk AA will pick up moderately in 2018 as private sector job growth accelerates and public sector layoffs abate. Numerous challenges, including high costs, weak demographics, and high-income inequality, will cause job growth to lag the U.S. average over the long term.

New Haven-Milford, CT MSA

Based on data from the US Bureau of Labor Statistics, the 2017 annual unemployment rate for New Haven was 5.0 percent, compared to the national rate of 4.4 percent. The primary industry sectors in New Haven-Milford, CT MSA, are colleges, professional and business services, hospital, and tourism. Top employers are Yale New Haven Health System, Yale New Haven Hospitals, Yale University, Verizon, Alexion and Bozzuto's Inc.

New Haven-Milford is in a slump. The economy has backtracked since mid-2017, and net job creation over the past year was marginal. Weak earnings growth and population losses are weighing on consumer-facing industries, and retail and construction have sustained steep job losses. Persistent weakness in state finances has dragged public sector employment to a multi-decade low. More positively, the metro area's core healthcare and private education industries are steadily adding jobs, and transportation/warehousing is a bright spot thanks to central location in the Northeast Corridor. The unemployment rate has held steady over the past year, but is Connecticut's highest.

Based on Moody's Analytics, New Haven-Milford, CT MSA AA strengths are a large and stable university concentration, major biotechnology research cluster, Yale's commitment of urban development, and lower business costs than in New York and Boston. However, among the area's weaknesses are higher structural unemployment than in neighboring metro areas, lack of high tech manufacturing base and weak demographics trends. Moody's Analytics believes that the New Haven-Milford, CT MSA high reliance on relatively stable education and healthcare will cushion the metro area through downturns, but restricts its potential pace of growth. Job growth will accelerate slightly over the coming year, but New Haven-Milford CT will lag Connecticut and the U.S. over the long term. The metro area will not recover its prerecession job count until well into the coming decade.

New York-Jersey City-White Plains, NY-NJ MD

Based on data from the US Bureau of Labor Statistics, the 2017 annual unemployment rate for New York-Jersey City-White Plains, NY-NJ MD was 4.5 percent, compared to the national rate of 4.4 percent. The primary industry sectors in New York-Jersey City-White Plains, NY-NJ MD, are colleges, healthcare, professional and business services, government offices, hospitals, and tourism. Top employers include JPMorgan Chase & Co, Mount Sinai Medical Center, Macy's Inc., Citibank NA, New York-Presbyterian Healthcare System and Bank of America.

New York-Jersey City-White Plains has shifted into a lower gear. After a 10-year run of outperforming the U.S., job growth was slightly below that of the nation in 2017. Consumer industries are largely to blame, with leisure/hospitality retreating amid slower gains in international tourism and reduced Broadway ticket sales, but office-using job growth remains solid; combined with a tightening labor market, this is putting upward pressure on wages. The city comptroller reports that fourth quarter average hourly earnings grew at their fastest clip since 2008.

Based on Moody's Analytics, New York-Jersey City-White Plains AA strengths are financial capital of the world, high per capital income and limited exposure to manufacturing, and strong international immigration; however, among the area's weaknesses are high business costs (especially office rents and energy), costly housing, high tax burdens, and an overreliance on wealthy overseas buyers to support the real estate market. Moody's Analytics believes that the New York-Jersey City-White Plains, NY-NJ MD will slow further in the coming years. A tight labor market will weigh on net hiring, and softening equity markets should keep high-wage job creation in check. Although tech will remain vital, a slowing housing market will hold back construction gains. Steady but unspectacular population growth and substandard infrastructure, meanwhile, will keep a lid on long-term prospects.

Community Contact Summary

In September 2017, the OCC contacted a local community organization to gain an understanding of the economic and demographic characteristics of a part of Patriot Bank's assessment area. The organization is committed to improving the quality of lives of individuals throughout the community through affordable housing opportunities. To meet this challenge, the organization develops and manages affordable housing and provides comprehensive homeownership for low- and moderate-income families. The community contact noted that the housing prices throughout the local community were down, making it more affordable than in years past, but housing prices were still often a burden on low- to moderate-income families. There continues to be a need for more affordable housing for homeowners and renters throughout the area as well as down payment assistance for first-time homebuyers.

Appendix C: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas 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 loans are treated as originations/purchases; (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/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. Tables are identified by both letters and numbers, which results from how they are generated in supervisory analytical systems. [Note: Do not renumber the tables.]

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 MA/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 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. Because 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 (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. The table also presents aggregate peer data for the years the data is available.

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. 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 T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - 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. The table also presents aggregate peer data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer 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 households throughout those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - 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 households by income level in each MA/assessment area.

Table O-1: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2015-2016**

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
Patriot AA	42	18,125	47.5	38,197	2.6	16.7	2.1	9.6	21.4	9.3	28.5	23.8	29.6	59.3	38.1	58.9	0.0	0.0	0.0
Total	42	18,125	47.5	38,197	2.6	16.7	2.1	9.6	21.4	9.3	28.5	23.8	29.6	59.3	38.1	58.9	0.0	0.0	0.0

*Source: 2010 Census; 01/01/2015 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table O-2: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2017**

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
Patriot Bank AA	34	11,971	34.7	34,477	2.8	11.4	3.0	10.4	11.4	11.7	23.8	34.3	25.4	63.1	42.3	59.9	0.0	0.0	0.0
Total	34	11,971	34.7	34,477	2.8	11.4	3.0	10.4	11.4	11.7	23.8	34.3	25.4	63.1	42.3	59.9	0.0	0.0	0.0

*Source: 2015 Census; 01/01/2017 - 12/31/2017 Bank Data, 2017 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table P-1: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2015-2016**

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
Patriot AA	42	18,125	47.5	38,197	18.4	4.8	3.5	13.6	4.8	9.7	16.7	14.3	15.9	51.2	31.0	59.3	0.0	45.1	11.1
Total	42	18,125	47.5	38,197	18.4	4.8	3.	13.6	4.8	9.7	16.7	14.3	15.9	51.2	31.0	59.3	0.0	45.1	11.1

*Source: 2010 Census; 01/01/2015 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table P-2: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2017**

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
Patriot AA	34	11,971	34.7	34,477	20.0	5.7	3.9	13.3	5.7	11.7	14.9	31.4	16.5	51.8	40.0	57.6	0.0	17.2	10.3
Total	34	11,971	34.7	34,477	20.0	5.7	3.9	13.3	5.7	11.7	14.9	31.4	16.5	51.8	40.0	57.6	0.0	17.2	10.3

*Source: 2015 Census; 01/01/2017 - 12/31/2017 Bank Data, 2017 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																			2015-16	
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	
Patriot Bank AA	226	33,853	58.2	58,169	5.8	8.1	4.5	14.0	4.4	12.3	25.8	22.8	25.8	54.4	64.6	57.4	0.0	0.0	0.0	
Total	226	33,853	58.2	58,169	5.8	8.1	4.5	14.0	4.4	12.3	25.8	22.8	25.8	54.4	64.6	57.4	0.0	0.0	0.0	

*Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2016 CRA 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																			2017	
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	
Patriot Bank AA	99	14,848	25.5	58,169	5.6	5.0	4.4	13.0	22.4	11.6	23.1	19.4	22.7	58.3	53.3	61.2	0.0	0.0	0.0	
Total	99	14,848	25.5	58,169	5.6	5.0	4.4	13.0	22.4	11.6	23.1	19.4	22.7	58.3	53.3	61.2	0.0	0.0	0.0	

*Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2016 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											2015-16
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$ (000)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Patriot Bank AA	226	33,858	58.21	58,169	83.4	37.45	45.4	5.8	58.70	10.9	3.85
Total	226	33,858	58.21	58,169	83.4	37.45	45.4	5.8	58.70	10.9	3.85
<i>Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>											

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2017
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$ (000)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Patriot Bank AA	101	14,848	25.53	58,169	86.7	34.84	45.4	6.2	65.16	7.1	0.00
Total	101	14,848	25.53	58,169	86.7	34.84	45.4	6.2	65.16	7.1	0.00
<i>Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2016 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>											

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2015-16	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$ (000)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Patriot Bank AA	35	13,442	11.55	6.7	0.0	16.1	5.71	29.8	28.57	47.4	65.71	0.0	0.0	
<i>Source: 2010 U.S. Census; 01/01/2015 - 12/31/2016 Bank Data. Due to rounding, totals may not equal 100.0</i>														

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2017	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$ (000)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Patriot Bank AA	17	6,325	11.11	6.8	0.0	17.4	11.76	25.3	29.41	50.5	58.82	0.0	0.0	
<i>Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data. Due to rounding, totals may not equal 100.0</i>														

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2015-16	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Patriot Bank AA	35	13,442	11.55	21.7	2.86	13.4	11.43	15.3	22.86	49.7	62.86	0.0	0.0	
Total	35	13,442	11.55	21.7	2.86	13.4	11.43	15.3	22.86	49.7	62.86	0.0	0.0	

Source: 2010 U.S. Census; 01/01/2015 - 12/31/2016 Bank Data.
Due to rounding, totals may not equal 100.0

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2017	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Patriot Bank AA	17	6,325	11.11	23.0	0.0	12.9	29.41	14.5	17.65	49.6	52.94	0.0	0.0	
Total	17	6,325	11.11	23.0	0.0	12.9	29.41	14.5	17.65	49.6	52.94	0.0	0.0	

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data.
Due to rounding, totals may not equal 100.0