



PUBLIC DISCLOSURE

September 7, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Northumberland National Bank
Charter Number 7005

345 Front Street
Northumberland, PA 17857

Office of the Comptroller of the Currency

1150 Northbrook Drive
Suite 303
Trevese, PA 19053

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

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Overall CRA Rating

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

The Lending Test is rated: Satisfactory

The Community Development test is rated: Satisfactory

The major factors supporting this rating include:

- The bank's quarterly average net loan-to-deposit ratio is reasonable and meets the standard of satisfactory performance.
- A substantial majority of the bank's loans was originated in the bank's assessment area.
- The overall geographic distribution of loans reflects reasonable dispersion in low- and moderate-income census tracts.
- The overall borrower distribution of loans by income level of the borrower reflects excellent penetration of borrowers of different income levels.
- The Northumberland National Bank's (NNB) responsiveness to community development needs and opportunities in its assessment area is reasonable.

Loan-to-Deposit Ratio

NNB's quarterly average net loan-to-deposit ratio is reasonable given the bank's size, financial condition, and the competition within the assessment area (AA). The bank's quarterly average net loan-to-deposit ratio over the twelve-quarters captured in our evaluation period is 72.70 percent. During this period, the ratio ranged from a quarterly low of 66.61 percent to a quarterly high of 77.95 percent. The quarterly average net loan-to-deposit ratio for comparable financial institutions of with asset sizes ranging from \$72 million to \$538.1 million was 76.84 percent over the same twelve-quarters. The ratios ranged from a quarterly low of 65.92 percent to a quarterly high of 86.40 percent during that period.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA(s). The bank originated and purchased 89.4 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. Please refer to Table D below.

Table D - Lending Inside and Outside of the Assessment Area

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2018	29	85.3	5	14.7	34	2,144	78.3	595	21.7	2,739
2019	33	94.3	2	5.7	35	3,080	97.6	77	2.4	3,157
2020	31	88.6	4	11.4	35	3,696	90.7	379	9.3	4,075
Subtotal	93	89.4	11	10.6	104	8,920	89.5	1,051	10.5	9,971
Total	93	89.4	11	10.6	104	8,920	89.5	1,051	10.5	9,971

Source: Bank Data
 Due to rounding, totals may not equal 100.0%
 A sample of loans were used for analysis

Description of Institution

The Northumberland National Bank is a single-state community bank headquartered in Northumberland, Pennsylvania. As of December 31, 2020, the bank had \$611 million in assets and tier 1 capital of \$59 million. It is a financial institution wholly owned by Northumberland Bancorp, a one-bank holding company located at the same address with consolidated assets of \$611 million. The bank has a subsidiary, NNB Financial Services, which sells financial and insurance products. This entity is not considered in this evaluation, because it does not impact the bank’s efforts or capacity to meet community needs.

As of December 31, 2020, NNB operated six full-service branches and one limited-service branch. NNB's main office is in Northumberland. Other branches are located in Sunbury, Hummel's Wharf, Port Trevorton, Selingsgrove, and Middleburg. NNB's limited service branch is a drive-up facility, located in close proximity to its main office. All branches have automated teller machines (ATMs), offer extended hours on Thursdays and Fridays, and are open on Saturdays.

NNB’s primary loan product is home mortgage loans. As of December 31, 2020, net loans and leases totaled \$363.43 million or 59.43 percent of total assets. The loan portfolio, broken down by loan type, is displayed below:

Northumberland NB Loan Portfolio Breakdown December 31, 2020	
Loan Category	% of Outstand Loans
Residential Real Estate	58%
Commercial and Industrial	17%
Non-Farm/Non-Residential Real Estate	15%
Construction	4%
Multifamily Loans	2%
Municipal Loans	2%
Agricultural and Farmland Loans	2%
Consumer Loans	1%

Source: Federal Insurance Deposit Corporation (FDIC) Call Report, December 31, 2020

There are no legal, financial, or other factors impeding the bank’s ability to meet the credit needs in its AA. The last CRA evaluation was on September 18, 2018 and resulted in a satisfactory rating. There were no mergers or acquisitions since the last CRA evaluation.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We completed a review of NNB’s CRA performance in its AA under the Intermediate Small Bank (ISB) examination procedures, which included a lending test and a community development (CD) test. The lending test evaluated the bank’s record of meeting the credit needs of the bank’s AA through its lending activities. The CD test evaluated the bank’s responsiveness to CD needs in its AA through qualified lending, investments and donations, and services.

Since the bank is not a Home Mortgage Disclosure Act (HMDA) reporter, home mortgage information is considered in context because the analysis for non-HMDA reporting banks is typically based on a sample of loans, rather than on total bank originations and purchases over the evaluation period.

The evaluation period for the lending test was January 1, 2018 through December 31, 2020 and included all home mortgage loans. We performed revenue and geographic distribution analyses on home mortgage loans originated or purchased inside the AA. The evaluation period for the CD test was from January 1, 2018 through December 31, 2020.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas 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.

Ratings

The bank's overall rating is based on the review of the AA. The AA contains no low-income census tracts and a small percentage of low-income individuals. Additionally, the AA contains a moderate percentage of moderate-income geographies and individuals. Given the demographic makeup of the AA, more weight is placed on performance in moderate-income geographies. The bank's overall rating is based solely on the full-scope review of the census tracts that comprise its AA.

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The State ratings are based on performance in all bank AAs. Refer to the "Scope" section under each State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

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

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

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

State Rating

State of Pennsylvania

CRA rating for the State of Pennsylvania¹: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The bank's quarterly average net loan-to-deposit ratio is reasonable and meets the standard of satisfactory performance.
- A substantial majority of the bank's loans was originated in the bank's assessment area.
- The overall geographic distribution of loans reflects reasonable dispersion in low- and moderate-income census tracts.
- The overall borrower distribution of loans by income level of the borrower reflects excellent penetration of borrowers of different income levels.
- NNB's responsiveness to community development needs and opportunities in its assessment area is reasonable.

Description of Institution's Operations in Pennsylvania

NNB is a single-state community bank headquartered in Northumberland, Pennsylvania. As of December 31, 2020, the bank had \$611 million in assets. It is a financial institution wholly owned by Northumberland Bancorp, a one-bank holding company located at the same address with consolidated assets of \$611 million. The bank has a subsidiary, NNB Financial Services, which sells financial and insurance products. This entity is not considered in this evaluation, because it does not impact the bank's efforts or capacity to meet community needs.

As of December 31, 2020, NNB operated six full-service branches and one limited-service branch. NNB's main office is in Northumberland. Other branches are located in Sunbury, Hummel's Wharf, Port Trevorton, Selinsgrove, and Middleburg. NNB's limited service branch is a drive-up facility, located in close proximity to its main office. All branches have automated teller machines (ATMs), offer extended hours on Thursdays and Fridays, and are open on Saturdays.

There are no legal, financial, or other factors impeding the bank's ability to meet the credit needs in its AA. The last CRA evaluation was on September 18, 2018 and resulted in a satisfactory rating. There were no mergers or acquisitions since the last CRA evaluation.

Northumberland AA

Table A - Demographic Information of the Assessment Area

Assessment Area: Northumberland AA

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	25	0.0	8.0	72.0	8.0	12.0
Population by Geography	113,410	0.0	6.2	80.6	6.9	6.3
Housing Units by Geography	47,257	0.0	7.0	85.4	7.3	0.3
Owner-Occupied Units by Geography	30,563	0.0	3.5	87.5	8.9	0.2
Occupied Rental Units by Geography	12,794	0.0	16.2	79.0	4.2	0.6
Vacant Units by Geography	3,900	0.0	5.0	89.6	4.7	0.7
Businesses by Geography	7,855	0.0	10.1	80.3	9.1	0.6
Farms by Geography	493	0.0	0.8	88.0	11.2	0.0
Family Distribution by Income Level	29,410	17.7	18.3	21.7	42.3	0.0
Household Distribution by Income Level	43,357	20.2	17.0	18.3	44.5	0.0
Median Family Income Non-MSAs - PA		\$56,172	Median Housing Value			\$140,787
			Median Gross Rent			\$673
			Families Below Poverty Level			8.6%

Source: 2015 ACS and 2020 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.

Of the 25 census tracts within the Northumberland AA, there are no low-income geographies, eight percent (two census tracts) are moderate-income geographies, 72 percent (18 census tracts) are middle-income geographies, and eight percent (two census tracts) are upper-income geographies. Twelve percent are not assigned an income classification.

The 2015 ACS Census reported the total population of the AA at 113,410. The median housing cost is \$140,787. There are 47,257 housing units, of which 64.67 percent are owner-occupied, 27.07 percent are rental-occupied, and 0.83 percent are vacant housing units.

The 2018-2020 median family income was \$56,172. Approximately 17.7 percent of the families are low income, 18.3 percent are moderate-income, 21.7 percent are middle-income, and 42.3 percent are upper income. Approximately 8.6 percent are below the poverty level.

According to the U.S Bureau of Labor Statistics, the unemployment rate in Northumberland County, PA in January 2018 was 6.7 percent and increased to 17.3 percent in April 2020. As of December 31, 2020, the unemployment rate was 6.3 percent. Unemployment for the state of Pennsylvania was 7.1 percent. The national unemployment rate was 6.7 percent.

The major employment sectors in Northumberland County are elementary and secondary schools, amusements parks and arcades, restaurants, nursing care and specialty food manufacturing. The major employers are Weis Markets Inc., the State of Pennsylvania, Conagra Foods, Northumberland County, Shikellamy School District.

Competition in the AA is high and includes local community banks and larger regional and national banks. Per the 2020 Peer Mortgage Data, there are 195 lenders within NNB's AA. NNB's largest competitors are Quicken Loans which originated 247 loans or 9.54 percent of the market share, Susquehanna Community Bank which originated 214 loans or 8.27 percent of the market share, and Mifflinburg Bank and Trust Company which originated 212 loans or 8.19 percent of the market share.

Per 2020 Peer Deposit Data, NNB had deposits of \$511 NNB had the highest percent of deposit market share at 19.43 percent among the 15 depository institutions in the rating area.

Community Contact

During this examination, we contacted one community organization whose primary purpose is affordable housing development. We determined through discussions with this contact opportunities exist for community development and that local financial institutions are receptive in meeting credit needs of the area.

Scope of Evaluation in Pennsylvania

NNB has a single AA located in north central Pennsylvania. NNB's AA is a combination of 25 census tracts (CTs) located in Northumberland, Snyder, and Union Counties in Pennsylvania. Since all of the counties are homogenous and located in non-metropolitan statistical areas (non-MSAs), they were combined for analysis purposes. We performed a full-scope review of the AA. Refer to the table in Appendix A for more information.

Conclusions with Respect to Performance Tests in Pennsylvania

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of Pennsylvania is reasonable.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

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

There are no low-income geographies within the bank's assessment area, therefore no analysis was completed. Although the bank's lending to moderate-income borrowers is below the aggregate, there are only two moderate-income geographies while there are 18 middle-income geographies

within the AA. As a result, opportunities are very limited to lend to these borrowers. This meets the standard for satisfactory performance.

Lending Gap Analysis

We found no conspicuous gaps or areas of low activity in the bank's lending patterns.

Distribution of Loans by Income Level of the Borrower

The bank exhibits 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 Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The percentage of home mortgage loans made to low-income borrowers exceeds the aggregate in the AA. This performance is considered excellent. The percentage of home mortgage loans made to moderate-income borrowers exceeds to the aggregate originated in the AA. This performance is considered excellent.

Responses to Complaints

NNB did not have any CRA-related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Pennsylvania is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment area(s).

Number and Amount of Community Development Loans

During the evaluation period, NNB made one CD loan totaling \$85,000. The loan supported an organization that provides income-based rent and subsidies for individuals and families.

The bank participated in the Paycheck Protection Program as a loan processor for local small businesses. The Paycheck Protection Program is a program passed by Congress during the COVID-19 pandemic to help small businesses that have been affected by

reduced in-person commerce. During the calendar year 2020 when the loan program began, NNB processed 98 loans in the amount of \$5,723,362.

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank’s level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Northumberland	99	100	5,808.4	100

Number and Amount of Qualified Investments

NNB did not make any qualified investments during the evaluation period.

NNB made donations totaling \$16,850 to several non-profit organizations that provide access to food, housing, medical services, and other community services to low- and moderate-income individuals and families. All of those came in the form of direct donations sent to the organizations.

Extent to Which the Bank Provides Community Development Services

During the evaluation period, five bank employees provided financial and technical expertise and leadership services to qualifying CD organizations, listed below, serving the AA. The following are the CD services provided by NNB employees.

An employee provided financial and technical expertise by serving as Treasurer of an organization that provides a food pantry and other assistance to local community members in need.

An employee and bank officer provided financial and technical expertise by serving as Treasurers of an organization that collects and distributes food offerings to low- and moderate-income individuals and families.

A bank officer provided financial and technical expertise by serving as the Treasurer of an organization that provides reduced and free lunches and provides support to the disadvantaged for virtual learning.

A bank officer provided financial and technical expertise by serving as a Board Member and Treasurer of an organization that provides housing for low- and moderate-income individuals.

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 MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2018 to 12/31/2020	
Bank Products Reviewed:	Home mortgage loans, community development loans, qualified investments, community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Pennsylvania		
Northumberland AA	Full-Scope	

Appendix B: Summary of MMSA and State Ratings

Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
The Northumberland National Bank	Satisfactory	Satisfactory	Satisfactory
MMSA or State			
Pennsylvania	Satisfactory	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

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 O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2018-20**

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
Northumberland AA	93	8,920	100.0	2,589	0.0	0.0	0.0	3.5	1.1	4.7	87.5	97.8	78.8	8.9	1.1	16.5	0.2	0.0	0.0
Total	93	8,920	100.0	2,589	0.0	0.0	0.0	3.5	1.1	4.7	87.5	97.8	78.8	8.9	1.1	16.5	0.2	0.0	0.0

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 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 **2018-20**

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
Northumberland AA	93	8,920	100.0	2,589	17.7	11.8	4.9	18.3	20.4	14.6	21.7	22.6	20.4	42.3	45.2	45.0	0.0	--	15.1
Total	93	8,920	100.0	2,589	17.7	11.8	4.9	18.3	20.4	14.6	21.7	22.6	20.4	42.3	45.2	45.0	0.0	--	15.1

Source: 2015 ACS Census ; 01/01/2018 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%