



PUBLIC DISCLOSURE

Date of Evaluation: DECEMBER 1, 2025

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

Name of Depository Institution: WOODLANDS BANK

Institution's Identification Number: 1479470

Address: 2450 EAST THIRD STREET

WILLIAMSPORT, PENNSYLVANIA

**FEDERAL RESERVE BANK OF PHILADELPHIA
TEN INDEPENDENCE MALL
PHILADELPHIA, PENNSYLVANIA 19106**

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 the safe and sound operation of the institution. This evaluation is not, nor should it 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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INSTITUTION'S COMMUNITY REINVESTMENT ACT (CRA) RATING

This institution is rated **outstanding**.

The Lending Test is rated **satisfactory**.

The Community Development Test is rated **outstanding**.

Major factors contributing to this rating include:

- The loan-to-deposit ratio is **reasonable** given the bank's size, financial condition, and assessment area credit needs.
- A **substantial majority** of loans and other lending-related activities are in the bank's assessment areas.
- The distribution of borrowers reflects **reasonable** penetration among individuals of different income levels (including low- and moderate-income individuals) and businesses of different sizes.
- The geographic distribution of loans reflects **excellent** dispersion throughout the bank's assessment areas.
- The bank's community development performance demonstrates **excellent** responsiveness to the community development needs of its assessment areas through community development loans, qualified investments, and community development services, considering the bank's capacity and the need and availability of such opportunities in the bank's assessment areas.

SCOPE OF EXAMINATION

The performance of Woodlands Bank ("Woodlands") under the CRA was evaluated using the Interagency Intermediate Small Institution Examination Procedures adopted by the Board of Governors of the Federal Reserve System. Performance for intermediate small banks is evaluated under two tests that consider the bank's lending and community development activities. The review period for this evaluation is from September 21, 2021 through December 1, 2025.

The lending test includes an analysis of:

- The loan-to-deposit ratio;
- The volume of loans extended inside and outside the bank's assessment area;
- The extent of lending to borrowers of different income levels, including low- and moderate-income borrowers, and businesses of different sizes, including small businesses;
- The geographic distribution of lending within the assessment area, including low- and moderate-income census tracts; and
- The bank's response to CRA-related complaints.

The loan products reviewed include:

- Home purchase, home improvement, multifamily loans, the refinancing of such loans, and other purpose closed/exempt loans, collectively titled Home Mortgage Disclosure Act (HMDA) loans¹, reported by the bank in calendar years 2021, 2022, 2023, and 2024;
- A sample of 100 commercial loans, including 78 small business loans, originated by the bank in the assessment area during calendar years 2021, 2022, 2023, and 2024.

Loan products were weighted according to loan and dollar volume. Because the bank originated more HMDA loans both by number and dollar volume than small business loans, HMDA loans were given the most weight in determining the bank's overall CRA performance. In total during the evaluation period, Woodlands made 624 HMDA loans totaling nearly \$118 million in the assessment areas. Small business loans were given the second highest weight in the analysis. Because the bank is not a CRA reporter, analysis of small business loans was based on a sample of 78 small business loans totaling just under \$18 million inside the assessment areas. It is noted that small business loans were not evaluated in the Clinton County, PA Non-MSA assessment area, because analysis of the very low number of loans would not have yielded meaningful conclusions.

Woodlands is a HMDA reporter, and therefore, the bank's HMDA loans were compared to the aggregate of all lenders in the bank's assessment area reporting loans pursuant to HMDA. These data are reported annually.

For purposes of evaluating the geographic distribution of loans by census tract type, census tracts are classified based on the 2015 American Community Survey (ACS) data for loans originated in 2021, and on the basis of the 2020 U.S. Census data for loans made in 2022, 2023, and 2024². The distribution of HMDA loans to borrowers of different income levels was analyzed based upon annually-adjusted median family income data for each of those years, made available by the Federal Financial Institutions Examination Council (FFIEC). All other demographic indices and statistics presented throughout this evaluation are based on the 2015 ACS data for 2021, and updated 2020 Census data for 2022, 2023, and 2024, unless otherwise noted.

As indicated previously, Woodlands does not report small business loans for the purposes of the CRA, and therefore, the analysis of the bank's small business lending is based on a statistical sample of 100 commercial loans originated in 2021, 2022, 2023, and 2024. For small business loans, examiners compared the bank's lending to Dun & Bradstreet data. Dun & Bradstreet collects and publishes data detailing the revenues and locations of local businesses. Because Woodlands is not a small business reporter, it is not included in the ranking of aggregate lenders who report such loans in the bank's assessment areas. Consequently, the bank's performance was not directly compared to the lending of aggregate small business lenders. Conversely, aggregate lending was considered for contextual purposes only.

¹HMDA loans also include other purpose lines of credit, and loans with purpose "not applicable." However, as Woodlands did not make any of those loan types during the duration of the evaluation period, they will not be included in any analysis.

²In accordance with Federal Financial Institutions Examination Council policy, 2025 ACS data is used to analyze data starting in 2017 through 2021, and 2020 Census data is used to analyze data starting in 2022 and thereafter.

The community development test includes an analysis of:

- The number and amount of community development loans;
- The number and amount of qualified investments;
- The extent to which the bank provides community development services; and
- The bank's responsiveness to the community development needs of its assessment areas through community development loans, qualified investments, and community development services.

Under the community development test, the bank's level of community development loans, qualified investments and community development services were evaluated during the entire evaluation period, from September 21, 2021 through December 1, 2025. Woodlands' level of community development activities was considered in the context of local needs and opportunities, as well as the bank's capacity to participate in such activities.

A full-scope review was performed in the bank's Williamsport, PA MSA assessment area, as a substantial majority of the bank's operations and lending and deposit volume are located there. More specifically, seven of the bank's eight branches (nearly 88%) are located in the Williamsport, PA MSA assessment area, and 87% of the bank's evaluated loans by number and dollar volume were made in this assessment area. Finally, 94% of the bank's total deposits were in the Williamsport, PA MSA assessment area. Consequently, when determining the bank's overall CRA performance, greater weight was given to performance in this assessment area.

A limited-scope review was performed in the bank's Clinton County, PA Non-MSA assessment area, given its relatively light operations there. Only one branch location (under 13%) is located in this assessment area. Similarly, only 13% of loans by number and dollar volume were made in this assessment area. Finally, only 6% of the bank's total deposits were in the non-MSA assessment area. As a result, this assessment area was given considerably less weight in determining the bank's overall CRA performance.

DESCRIPTION OF INSTITUTION

Woodlands was rated outstanding at its previous CRA Evaluation dated September 20, 2021, which used the Interagency Intermediate Small Institution Examination Procedures.

Woodlands, headquartered in Williamsport, Lycoming County, Pennsylvania, is a state-chartered, full-service commercial bank offering both consumer and commercial banking products and services to its customers. Woodlands is the sole banking subsidiary of Woodlands Financial Service Company. The bank operates eight branches located in Lycoming and Clinton counties in the Williamsport, PA Metropolitan Statistical Area (MSA), and in the Clinton County, PA Non-MSA assessment area.

As of the 2015 ACS, of the eight branches, one, located in Clinton County, was located in a low-income census tract (just under 13% of branch locations), and one, located in Lycoming County, was located in a moderate-income census tract (also just under 13%). The remaining six branches

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(75%) were in middle-income census tracts. However, in the 2020 Census, the moderate-income census tract in Lycoming County changed to a middle-income census tract, so using updated Census data, the bank operated one branch out of eight in a low- or moderate-income census tract (just under 13%). Six of the remaining branches (75%) were in moderate-income census tracts, and one was located in an upper-income census tract (just under 13%).

Woodlands is a member of the Liberty automated teller machine (ATM) Alliance, an alliance of community banks operating in central Pennsylvania, whereby Woodlands' customers have access to the ATMs of other Liberty Alliance member banks. Woodlands is also a member of the MoneyPass ATM Network, which allows bank customers to locate and access 25,000 surcharge-free ATMs around the country for deposits and withdrawals. Woodlands provides a range of checking products, some of which have no minimum balances or monthly service fees, and all of which allow for online and mobile banking.

According to the Consolidated Reports of Condition and Income (Call Report) as of June 30, 2025, Woodlands reported over \$618 million in total assets, of which \$439 million (71%) were loans. Since its last CRA evaluation dated September 20, 2021, bank assets have grown 15%, from \$539 million as of June 30, 2021, to \$618 million as of June 30, 2025. Similarly, the bank's loans increased 22% since its last CRA evaluation, when loans totaled \$359 million as of June 30, 2021, to just under \$439 million as of June 30, 2025.

On a dollar volume basis, residential mortgages (which include open- and closed-end loans secured by residential properties, and multifamily loans), represent the largest segment of the bank's loan portfolio, at almost \$203 million, or 46%. Commercial loans (comprised of nonfarm nonresidential properties [commercial mortgages], and commercial and industrial loans) represent the second largest segment of the bank's loan portfolio, at nearly \$198 million or 45%.

The composition of the bank's loan portfolio as of June 30, 2025 is presented in the following table:

| Woodlands Bank | | |
|---|------------------|--------------|
| LOANS as of 6/30/2025 | \$ (000s) | % |
| Loans Secured by Nonfarm Nonresidential Properties (Commercial Mortgages) | 138,059 | 31.5 |
| Commercial and Industrial Loans | 59,456 | 13.5 |
| Secured by Farmland | 8,631 | 2.0 |
| Secured by Residential Properties (Closed-end) | 132,401 | 30.2 |
| Secured by Residential Properties (Open-end) | 51,722 | 11.8 |
| Secured by Multifamily Residential Properties | 18,431 | 4.2 |
| Construction & Land Development | 6,558 | 1.5 |
| Consumer Loans | 3,695 | 0.8 |
| Loans to Finance Agricultural Production & Other Loans to Farmers | 192 | <0.1 |
| Loans to Depository Institutions | 0 | 0.0 |
| States and Political Subdivisions | 13,082 | 3.0 |
| Other Loans | 6,578 | 1.5 |
| Other Leases | 0 | 0.0 |
| TOTAL LOANS | 438,805 | 100.0 |

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Small Business Loans

Schedule RC-C, Part II (Loans to Small Businesses and Small Farms) of the Call Report provides data on the number and dollar amount of commercial loans that were small business loans made in original amounts of \$1 million or less. This data is reported biannually, and at the time of the examination, the most recent data available was reported as of June 30, 2025.

As seen in the table below, Schedule RC-C, Part II indicates that almost \$59 million (30%) of Woodlands' commercial loans³ were designated as small business loans. At the previous CRA evaluation, using the June 30, 2021 Call Report, approximately \$71 million of outstanding commercial loans (43%) were designated as small business loans.

For the purposes of this evaluation, a small business loan is defined as a commercial loan with an origination amount of \$1 million or less, as detailed in the following table.

| Woodlands Bank Small Business Loans | | |
|--|---|--------------|
| | Amount Outstanding as of 6/30/2025 \$ (000s) | % |
| Loans with original amounts of \$100,000 or less | 4,501 | 2.3 |
| Loans with original amounts of \$100,001 through \$250,000 | 10,030 | 5.1 |
| Loans with original amounts of \$250,001 to \$1 million | 44,289 | 22.4 |
| TOTAL SMALL BUSINESS LOANS | 58,820 | 29.8 |
| Loans with original amounts of more than \$1,000,000 | 138,695 | 70.2 |
| TOTAL COMMERCIAL LOANS | 197,515 | 100.0 |

The bank's asset size and financial condition indicate that it can effectively meet the credit needs of its assessment areas. There are no legal or other impediments that would hamper the bank's ability to meet community credit needs.

DESCRIPTION OF ASSESSMENT AREAS

For the purposes of the CRA, Woodlands has designated two assessment areas, as follows:

- (1) The Williamsport, PA MSA assessment area, which consists of the entirety of Lycoming County, PA; and
- (2) The Clinton County, PA Non-MSA assessment area, which includes all of Clinton County, PA.

The bank's assessment areas, which have not changed since the prior performance evaluation, were determined to comply with the requirements of the CRA, and do not arbitrarily exclude low- or moderate-income census tracts.

³Commercial loans are comprised of loans secured by nonfarm nonresidential properties, along with commercial and industrial loans.

To supplement economic, demographic and performance data and to gain a better perspective on credit and community needs in the bank's two assessment areas, interviews were conducted with three community representatives during the course of the evaluation. More specifically, discussions were held with a community action group, and three economic development agencies.

For more detailed demographic and economic information on the bank's two assessment areas, please refer to the individual assessment area sections of this Performance Evaluation and the accompanying appendices.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Performance under the lending test is rated satisfactory based on a review of the bank's loan-to-deposit ratio, assessment area concentration, borrower and geographic distribution of loans, and response to CRA complaints, as discussed below.

Loan-to-Deposit Ratio

Woodlands' loan-to-deposit ratio is considered reasonable given the bank's size, financial condition, and assessment area credit needs.

A financial institution's loan-to-deposit ratio compares the institution's aggregate loan balances outstanding to its total deposits outstanding. The ratio is a measure of an institution's lending volume relative to its capacity to lend, and is expressed as an average, derived by adding the quarterly loan-to-deposit ratios for a given period and dividing the total by the number of quarters within that period.

The following table shows Woodlands' quarterly loan-to-deposit ratio for the 16-quarter period since the previous CRA evaluation.

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| Woodlands Bank Historical Loan-to-Deposit Ratios | | | | |
|--|--------------------------------|-------------------------------------|---|-------------------------------|
| As of Date | Net Loans (\$ 000s) | Total Deposits (\$ 000s) | Woodlands Bank LTD Ratio (%) | Peer LTD Ratio (%) |
| 9/30/2021 | 354,664 | 516,239 | 68.7 | 69.4 |
| 12/31/2021 | 355,188 | 518,489 | 68.5 | 67.9 |
| 3/31/2022 | 360,066 | 515,470 | 69.9 | 66.5 |
| 6/30/2022 | 372,862 | 522,803 | 71.3 | 69.3 |
| 9/30/2022 | 398,929 | 562,415 | 70.9 | 71.2 |
| 12/31/2022 | 410,200 | 567,178 | 72.3 | 73.8 |
| 3/31/2023 | 425,245 | 551,340 | 77.1 | 74.5 |
| 6/30/2023 | 434,849 | 532,274 | 81.7 | 76.6 |
| 9/30/2023 | 435,827 | 529,705 | 82.3 | 77.6 |
| 12/31/2023 | 433,820 | 513,104 | 84.6 | 78.0 |
| 3/31/2024 | 436,436 | 523,623 | 83.4 | 77.8 |
| 6/30/2024 | 447,627 | 523,637 | 85.5 | 79.1 |
| 9/30/2024 | 445,476 | 538,990 | 82.7 | 78.6 |
| 12/31/2024 | 441,437 | 535,944 | 82.4 | 78.3 |
| 3/31/2025 | 435,146 | 547,218 | 79.5 | 77.4 |
| 6/30/2025 | 432,971 | 555,093 | 78.0 | 78.5 |
| Quarterly Loan-to-Deposit Average Since Previous Evaluation | | | 77.4 | 74.7 |

Source: The Uniform Bank Performance Report

Throughout the evaluation period, the loan-to-deposit ratio of Woodlands averaged 77%, and was comparable to, or slightly above, the ratios of peer institutions⁴. Performance was just below the average ratio reported at the previous CRA evaluation (almost 81%).

In absolute terms, the bank's loans increased 22%, and the deposits increased 8% during the evaluation period, and both have been generally trending upwards during the evaluation period. The moderate deposit growth overall was attributable to increases during the COVID pandemic, reduction of deposits once the pandemic ended, and then the return of gradual growth.

Assessment Areas Concentration

An analysis was performed to determine the volume of loans extended inside and outside of the bank's assessment areas. The analysis consisted of an evaluation of Woodlands' HMDA loans, and the sample of small business loans. The concentration analysis indicated that a substantial majority of Woodlands' loans and other lending-related activities are in the assessment areas.

The table below shows the distribution of lending inside and outside of the bank's assessment areas.

⁴Woodlands' current national peer group includes insured commercial banks with assets between \$300 million and \$1 billion.

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| Woodlands Bank | | | | | | | | |
|---|------------|-------------|----------------|-------------|-----------|-------------|---------------|-------------|
| Lending Inside and Outside the Assessment Areas | | | | | | | | |
| Loan Types | Inside | | | | Outside | | | |
| | # | % | \$(000s) | % | # | % | \$(000s) | % |
| Home Purchase- Conventional | 361 | 92.6 | 64,669 | 91.2 | 29 | 7.4 | 6,250 | 8.8 |
| Home Improvement | 37 | 94.9 | 2,212 | 88.1 | 2 | 5.1 | 300 | 11.9 |
| Multifamily Housing | 34 | 94.4 | 21,460 | 85.7 | 2 | 5.6 | 3,590 | 14.3 |
| Refinancing | 180 | 95.7 | 28,664 | 89.4 | 8 | 4.3 | 3,381 | 10.6 |
| Other Purpose Closed-End | 12 | 85.7 | 518 | 69.0 | 2 | 14.3 | 233 | 31.0 |
| Total HMDA Related | 624 | 93.6 | 117,523 | 89.5 | 43 | 6.4 | 13,754 | 10.5 |
| Small Business | 78 | 78.0 | 17,819 | 67.9 | 22 | 22.0 | 8,442 | 32.1 |
| Total Small Business Related | 78 | 78.0 | 17,819 | 67.9 | 22 | 22.0 | 8,442 | 32.1 |
| TOTAL LOANS | 702 | 91.5 | 135,342 | 85.9 | 65 | 8.5 | 22,196 | 14.1 |

As shown above, almost 92% of the bank’s loans were made within its assessment areas during the evaluation period. By product type, almost 94% of the bank’s HMDA loans by number, and 90% by dollar volume were made within the assessment areas. Similarly, 78% of the small business loan sample by number, and 68% by dollar volume was originated within the bank’s assessment areas. This indicates the bank’s willingness to originate loans that meet the credit needs of the areas the bank serves.

Borrower and Geographic Distribution of Lending

Greater weight was given to the borrower distribution of lending, due to the higher percentage of low- and moderate-income borrowers, compared to low- and moderate-income geographies. The analysis of HMDA-reportable and small business lending within each assessment area is discussed in detail later in this report.

The borrower distribution of loans reflects reasonable penetration among businesses of different sizes and borrowers of different income levels. More specifically, borrower distribution of loans was reasonable in the Williamsport, PA MSA assessment area, driven by reasonable HMDA borrower distribution and small business borrower distribution.

The geographic distribution of HMDA-reportable and small business reflects excellent penetration throughout the assessment areas, given the opportunity and competition in these markets and performance context considerations. In the Williamsport, PA MSA assessment area, geographic distribution was excellent, as the result of excellent geographic distribution of HMDA loans, and reasonable geographic distribution of small business loans.

Within the limited-scope Clinton County, PA Non-MSA assessment area, borrower and geographic distribution were consistent with performance with the full-scope assessment area, given the bank’s limited operations in this assessment area.

Response to Substantiated Complaints

No CRA complaints were filed with the bank or the Federal Reserve Bank of Philadelphia during the evaluation period, and therefore this component of the lending test was not evaluated.

COMMUNITY DEVELOPMENT TEST

Woodlands' performance under the community development test is rated outstanding. As explained in more detail in the individual assessment area conclusions, the bank's mix of community development loans, qualified investments, and community development services demonstrates excellent responsiveness to the needs of the Williamsport, PA MSA assessment area. Community development performance in the Clinton County, PA Non-MSA assessment area was consistent with performance in the full-scope assessment area, despite the bank's limited presence in this assessment area.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES

Woodlands is in compliance with the substantive provisions of the anti-discrimination laws and regulations. No evidence of discriminatory or other illegal credit practices, inconsistent with helping to meet community credit needs, was identified.

WILLIAMSPORT, PA MSA ASSESSMENT AREA FULL-SCOPE REVIEW

DESCRIPTION OF INSTITUTION'S OPERATIONS

Description of Assessment Area

Woodlands' Williamsport, PA MSA assessment area consists of the entirety of Lycoming County, which is coterminous with the Williamsport, PA MSA. As indicated previously, for the purpose of assessing Woodlands' performance overall, greater weight was given to performance in this assessment area, as the vast majority of the bank's operations and loan and deposit activity took place in this assessment area.

Woodlands' CRA performance was evaluated in terms of the demographic and business context in which the bank operates.

According to 2015 ACS data, the Williamsport, PA MSA assessment area contained a total of 29 census tracts. Of these tracts, two were low-income census tracts (7%), four were moderate-income tracts (14%), 21 were middle-income (72%), and two were upper-income tracts (7%). According to 2015 ACS data, the population of the assessment area measured 116,656, with almost 18% of the population residing in low- and moderate-income geographies.

According to 2020 census data, the Williamsport, PA MSA assessment area included 32 census tracts. One tract was designated as low-income (3%), one tract was moderate-income (3%), 23 were middle-income (72%), six were upper-income (19%), and one was unknown-income (3%). All of the low-, moderate-, and unknown-income census tracts were located in the city of Williamsport. According to the 2020 census, the assessment area had a population of 114,188. 8% of the assessment area's population resided within the low- and moderate-income census tracts.

Maps of the Williamsport, PA MSA assessment area at the 2015 ACS and the 2020 Census are available in Appendix D.

According to the Federal Deposit Insurance Corporation's (FDIC) Deposit Market Share Report, as of June 30, 2025, there were 11 depository institutions operating in the Williamsport, PA MSA. These institutions maintained a total of 44 banking offices, holding just over \$3.0 billion in deposits in the MSA. Woodlands ranked second among these institutions, holding \$522 million in deposits, or 17% of the deposit market share. Jersey Shore State Bank ranked first with 21% of the deposit market share, and Journey Bank ranked third with almost 16% of the deposit market share.

Woodlands reports home-mortgage loans pursuant to HMDA and was compared to the aggregate of all lenders in the market that report real estate loans pursuant to HMDA. This data is reported annually.

According to 2021 data, there were 195 HMDA reporters in the assessment area, who originated or purchased a total of 4,393 HMDA loans in the Williamsport, PA MSA assessment area. Woodlands ranked sixth with almost 5% of the HMDA market. Jersey Shore State Bank led the market with 17% of the HMDA loans, followed by Rocket Mortgage, LLC and The Muncy Bank and Trust Company, both with just under 9% of the market.

According to 2022 data, there were 165 HMDA reporters in the assessment area, who originated or purchased a total of 3,467 HMDA loans in the Williamsport, PA MSA assessment area. Woodlands once again ranked sixth with 4% of the HMDA market. Jersey Shore State Bank led the market with almost 24% of HMDA loans, followed by the Muncy Bank and Trust Company with almost 14% of the market, and PrimeLending with almost 8%.

In 2023, 148 HMDA reporters originated or purchased a total of 2,539 HMDA loans in the assessment area. Woodlands moved up to fourth in the market, with 4% of reported HMDA loans. Jersey Shore State Bank remained the market leader with almost 25% of HMDA originations and purchases, followed by the Muncy Bank and Trust Company with 13% of the market, and PrimeLending with almost 9%.

Finally, in 2024, 149 HMDA reporters originated or purchased a total of 2,625 HMDA loans in the assessment area. Woodlands dropped to ninth in the market, with less than 3% of the market. Jersey Shore State Bank remained the market leader with 24% of the HMDA market, followed by Journey Bank with 15%, and PrimeLending with 7% of the market.

As indicated previously, Woodlands does not report small business loans for the purposes of CRA, and therefore is not included in the ranking of small business lenders operating in the assessment area. Accordingly, aggregate small business lending performance is included below for performance context information only, instead of for direct comparison. This data is also reported on an annual basis. In 2021, 74 small business reporters originated or purchased a total of 2,069 small business loans in the Williamsport, PA MSA assessment area. Among these reporters, The Muncy Bank and Trust Company ranked first with 18% market share, followed by American Express, NB (16%), and Synchrony Bank (7%).

In 2022, 69 small business reporters originated or purchased a total of 1,924 small business loans in the assessment area. The top three lenders were American Express, NB (21%), Synchrony Bank (12%), and JPMorgan Chase Bank, N.A. (11%).

In 2023, 55 small business reporters originated or purchased a total of 1,720 small business loans in the assessment area. Like the previous year, the top three lenders were American Express, NB (24%), Synchrony Bank (just under 15%), and JPMorgan Chase Bank, N.A. (11%).

Finally, in 2024, 63 small business reporters originated or purchased a total of 1,611 small business loans in the assessment area. Like the previous two years, the top three lenders were American Express, NB (24%), Synchrony Bank (15%), and JPMorgan Chase Bank, N.A. (14%).

To supplement economic, demographic and performance data, interviews were conducted with three local community organizations based in the assessment area, which provided perspective on credit and community needs of the Williamsport, PA MSA assessment area. All three interviews were held with economic development organizations.

The contacts indicated a pronounced need for affordable housing, particularly single-family housing, as well as rehabilitation of the aged housing stock in the area, especially within the city of Williamsport. Further, contacts indicated that more business lending was required, particularly outside the city of Williamsport, in the more rural parts of the assessment area. Additionally, contacts noted the need for bank branches in the rural sections of the county, as well as financial literacy programming to help improve the creditworthiness of potential borrowers. Finally, contact indicated a need for affordable childcare options in order to ensure a stable workforce for area businesses.

ECONOMIC CHARACTERISTICS

Located in north central Pennsylvania, the Williamsport, PA MSA is comprised of Lycoming County, Pennsylvania, and includes the city of Williamsport, which is the largest urban center in the MSA and serves as the county seat. By land area, Lycoming County is the largest county in the Commonwealth. At the time of the 2020 Census, the MSA's population measured 114,188, which is a decrease of 2% from the 2015 ACS data, when the population was reported as 116,656.

According to Moody's January 2025 Precis Report, the Williamsport, PA MSA is in a "mid expansion" mode, which is an improvement from "recovery" mode at the previous CRA evaluation. Moody's stated that the "Williamsport economy is on solid ground," As manufacturing has expanded, and single-family house prices have increased at a faster rate than the rest of the state. However, Moody's expects the economy to "downshift", due to unfavorable demographics, and a dearth of high-paying jobs.

The strengths noted in the assessment area by Moody's include the natural gas resources in Marcellus Shale, and consistently more affordable housing than in the rest of the state. However, noted weaknesses include below-average concentrations of young residents and prime-age workers, low educational attainment leading to below-average per capita income, and worsening migration patterns, as young residents move out of the area.

In the assessment area, the largest employment sector is education and health services, accounting for almost 22% of jobs. Other significant industries include manufacturing (15%), government (14%) and retail trade (11%). Per the Pennsylvania Department of Labor, as of Third Quarter of 2025, the largest private employers are the Williamsport Hospital, Pennsylvania College of Technology, and Susquehanna Physician Services.

During the evaluation period, seasonally unadjusted unemployment rates in the MSA, state and country as a whole have decreased. However, the Williamsport, PA MSA exhibited higher unemployment rates than the Commonwealth and the nation as a whole. Area seasonally unadjusted unemployment rates for the years 2021, 2022, 2023, and 2024 are presented in the following table.

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| Woodlands Bank | | | | |
|---|-------------|-------------|-------------|-------------|
| Williamsport, PA MSA Assessment Area | | | | |
| Unemployment Rates (Annual, Not Seasonally Adjusted) | | | | |
| Geographical Area | 2021 | 2022 | 2023 | 2024 |
| Williamsport, PA MSA / Lycoming County | 6.6% | 4.7% | 4.0% | 4.0% |
| Commonwealth of Pennsylvania | 5.9% | 4.1% | 3.7% | 3.6% |
| United States | 5.3% | 3.6% | 3.6% | 4.0% |

Unemployment data is from the U.S. Department of Labor’s Bureau of Labor Statistics (BLS)

HOUSING

2015 ACS Data

According to 2015 ACS data, the Williamsport, PA MSA assessment area contained 52,641 housing units, of which 61% were owner-occupied, 26% were rental, and 13% were vacant. The overall owner-occupancy rate in the assessment area (61%) matched that in the Commonwealth of Pennsylvania (also 61%).

The distribution of owner-occupied housing units throughout the assessment area is used as a proxy to estimate demand for home-mortgage credit within such tracts. According to 2015 ACS data, just over 1% of owner-occupied housing was located in the assessment area’s two low-income census tracts, and 7% was located in the four moderate-income tracts. The majority of owner-occupied housing was located in middle-income tracts (84%), with the remaining 7% of owner-occupied housing units in upper-income tracts.

Of the total existing housing units, 76% were single family units, 9% were two-to-four family units, 8% were multifamily units (five families or more), and 7% were mobile homes. The median age of the housing stock in the MSA was 61 years, making it older than the median age of 54 years for the Commonwealth.

Data show that the price of housing in the assessment area was more affordable than in the Commonwealth overall. 2015 ACS data show that the median housing value in the MSA was \$138,513, which is lower than the state median housing value of \$166,000. Data shows a significant disparity in median housing values in low- and moderate-income tracts compared to those in middle- and upper-income areas. In low-income tracts, the median housing value was \$73,261, and in moderate-income tracts, the value increased to \$88,579. These values were notably lower than the median housing value in middle- and upper-income tracts (\$142,728 and \$184,462), respectively.

Median gross rent (rent plus utilities) in the assessment area was also less expensive in the assessment area than in Pennsylvania overall. Median gross rent for the assessment area was reported at \$723, compared to statewide gross rent of \$840 per month. Within the Williamsport, PA MSA assessment area, 45% of renters spent more than 30% of their income on rent, which was similar to the same measure statewide (46%).

2020 Census Data

According to 2020 Census data, the Williamsport, PA MSA assessment area increased almost 2% to 53,533 housing units, of which 59% were owner-occupied, 27% were rental, and 14% were vacant. The overall owner-occupancy rate in the assessment area was below that of the Commonwealth of Pennsylvania (almost 62%).

According to 2020 Census data, 1% of owner-occupied housing was located in the assessment area's one low-income census tract, and 2% was located in the single moderate-income tract. The majority of owner-occupied housing was located in middle-income tracts (79%), with the remaining 18% of owner-occupied housing units in upper-income tracts. Less than 1% of housing is located in the assessment area's one unknown-income tract.

Of the total existing housing units, 75% were single family units, 10% were two-to-four family units, 9% were multifamily units, and 6% were mobile homes. The median age of the housing stock in the assessment area was 61 years, making it older than the median age of 57 years for the Commonwealth. This data was anecdotally confirmed by community contacts, who referenced the older housing stock, which is in need of rehabilitation, especially vacant housing located in low- and moderate-income census tracts.

Data still shows the price of housing in the assessment area remains more affordable than in the Commonwealth overall. The median housing value in the assessment area was \$161,866, which is lower than the state median housing value of \$187,500. Further, data continues to show a significant disparity in median housing values in low- and moderate-income tracts compared to those in middle- and upper-income areas. In low-income tracts, the median housing value was \$86,470, and in moderate-income tracts, the value increased to \$93,957. These values were notably lower than the median housing value in middle- and upper-income tracts (\$158,921 and \$187,794), respectively.

Finally, median gross rent in the assessment area remains lower than in Pennsylvania overall. Median gross rent for the assessment area was reported at \$797, compared to statewide gross rent of \$958 per month. Within the Williamsport, PA MSA assessment area, 44% of renters spent more than 30% of their income on rent, which was similar to the same measure statewide (43%).

BORROWER INCOME DATA

2015 ACS Data

The percentages of low- and moderate-income families are used as proxies to estimate demand for home-mortgage lending in the assessment area. According to the 2015 ACS data, there were 29,537 families in the assessment area. Of the families in the assessment area, 20% were low-income families, 19% were moderate-income families, 22% were middle-income families, and 39% were upper-income families. According to 2015 ACS data, 10% of the families in the assessment area lived below the poverty level, which was just above the same measure in the Commonwealth (9%).

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2020 Census Data

According to the updated 2020 Census data, total families in the assessment area increased almost 2% to 30,030. Of those families, just under 20% were low-income, 18% were moderate-income, 22% were middle-income and 41% were upper-income. 9% of the families in the assessment area lived below the poverty level, which was slightly above the 8% level of families throughout the state of Pennsylvania.

For purposes of evaluating the distribution of loans to borrowers of different income levels, incomes were classified based upon U.S. Department of Housing and Urban Development (HUD) annually-adjusted median family income data made available by the FFIEC. Median family incomes for the assessment area are listed in the table below for each of the years covered by the evaluation, and are categorized by the dollar amounts recognized as low-, moderate-, middle-, and upper-income.

| Year | HUD-Adjusted Median Family Income | Low-Income (less than 50%) | Moderate-Income (50% - less than 80%) | Middle-Income (80% - less than 120%) | Upper-Income (120% or Greater) |
|-------------|--|-----------------------------------|--|---|---------------------------------------|
| 2021 | \$72,300 | Less than \$36,150 | \$36,150 - \$57,839 | \$57,840 – 86,759 | \$86,760 or more |
| 2022 | \$77,900 | Less than \$38,950 | \$38,950 - \$62,319 | \$62,320 - \$93,479 | \$93,480 or more |
| 2023 | \$78,700 | Less than \$39,350 | \$39,350 - \$62,959 | \$62,960 - \$94,439 | \$94,440 or more |
| 2024 | \$86,600 | Less than \$43,300 | \$43,300 - \$69,279 | \$69,280 - \$103,919 | \$103,920 or more |

GEOGRAPHIC BUSINESS DATA

The percentage of businesses located with designated census tracts is used as a proxy to estimate demand for business credit within such census tracts. Dun & Bradstreet reports business demographics annually. As indicated previously, Woodlands is not a CRA small business reporter. However, the percentages of business by census tract classification, along with all other demographics used to assess the performance context in which Woodlands operates, are detailed in the tables on the following pages.

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
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| Woodlands Bank Williamsport, PA MSA Assessment Area Assessment Area Demographics 2021 | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low-income | 2 | 6.9 | 1,264 | 4.3 | 472 | 37.3 | 5,920 | 20.0 |
| Moderate-income | 4 | 13.8 | 2,556 | 8.7 | 473 | 18.5 | 5,531 | 18.7 |
| Middle-income | 21 | 72.4 | 23,712 | 80.3 | 1,978 | 8.3 | 6,509 | 22.0 |
| Upper-income | 2 | 6.9 | 2,005 | 6.7 | 88 | 4.4 | 11,577 | 39.3 |
| Unknown-income | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total Assessment Area | 29 | 100.0 | 29,537 | 100.0 | 3,011 | 10.2 | 29,537 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-Occupied | | Rental | | Vacant | | |
| | | # | % | % | # | % | # | % |
| Low-income | 2,753 | 457 | 1.4 | 16.6 | 1,766 | 64.1 | 530 | 19.3 |
| Moderate-income | 6,080 | 2,331 | 7.2 | 38.3 | 2,698 | 44.4 | 1,051 | 17.3 |
| Middle-income | 40,446 | 27,130 | 84.4 | 67.1 | 8,409 | 20.8 | 4,907 | 12.1 |
| Upper-income | 3,362 | 2,269 | 7.0 | 67.5 | 846 | 25.2 | 247 | 7.3 |
| Unknown-income | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total Assessment Area | 52,641 | 32,187 | 100.0 | 61.1 | 13,719 | 26.1 | 6,735 | 12.8 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low-income | 232 | 4.7 | 193 | 4.3 | 38 | 9.8 | 1 | 0.9 |
| Moderate-income | 809 | 16.3 | 703 | 15.7 | 99 | 25.5 | 7 | 6.5 |
| Middle-income | 3,604 | 72.5 | 3,282 | 73.4 | 229 | 59.0 | 93 | 86.9 |
| Upper-income | 323 | 6.5 | 295 | 6.6 | 22 | 5.7 | 6 | 5.7 |
| Unknown-income | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total Assessment Area | 4,968 | 100.0 | 4,473 | 100.0 | 388 | 100.0 | 107 | 100.0 |
| Percentage of Total Businesses: | | | 90.0 | | 7.8 | | 2.2 | |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low-income | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate-income | 2 | 1.1 | 2 | 1.1 | 0 | 0.0 | 0 | 0.0 |
| Middle-income | 177 | 96.7 | 175 | 96.7 | 2 | 100.0 | 0 | 0.0 |
| Upper-income | 4 | 2.2 | 4 | 2.2 | 0 | 0.0 | 0 | 0.0 |
| Unknown-income | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total Assessment Area | 183 | 100.0 | 181 | 100.0 | 2 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | 98.9 | | 1.1 | | 0.0 | |

2015 ACS Data and 2021 Dun & Bradstreet Information

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
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| Woodlands Bank Williamsport, PA MSA Assessment Area Assessment Area Demographics 2022 | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low-income | 1 | 3.1 | 966 | 3.2 | 480 | 49.7 | 5,846 | 19.5 |
| Moderate-income | 1 | 3.1 | 1,139 | 3.8 | 127 | 11.2 | 5,421 | 18.1 |
| Middle-income | 23 | 71.9 | 22,496 | 74.9 | 1,768 | 7.9 | 6,550 | 21.8 |
| Upper-income | 6 | 18.8 | 5,292 | 17.6 | 345 | 6.5 | 12,213 | 40.6 |
| Unknown-income | 1 | 3.1 | 137 | 0.5 | 71 | 51.8 | 0 | 0.0 |
| Total Assessment Area | 32 | 100.0 | 30,030 | 100.0 | 2,791 | 9.3 | 30,030 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-Occupied | | | Rental | | Vacant | |
| | | # | % | % | # | % | # | % |
| Low-income | 2,348 | 281 | 0.9 | 12.0 | 1,846 | 78.6 | 221 | 9.4 |
| Moderate-income | 2,791 | 639 | 2.0 | 22.9 | 1,517 | 54.4 | 635 | 22.8 |
| Middle-income | 39,105 | 24,843 | 78.5 | 63.5 | 8,649 | 22.1 | 5,613 | 14.4 |
| Upper-income | 8,834 | 5,811 | 18.4 | 65.8 | 2,265 | 25.6 | 758 | 8.6 |
| Unknown-income | 455 | 79 | 0.2 | 17.4 | 230 | 50.5 | 146 | 32.1 |
| Total Assessment Area | 53,533 | 31,653 | 100.0 | 59.1 | 14,507 | 27.1 | 7,373 | 13.8 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low-income | 164 | 3.4 | 143 | 3.3 | 20 | 5.2 | 1 | 1.0 |
| Moderate-income | 132 | 2.7 | 123 | 2.8 | 9 | 2.3 | 0 | 0.0 |
| Middle-income | 3,666 | 75.2 | 3,297 | 75.2 | 281 | 72.8 | 88 | 84.6 |
| Upper-income | 862 | 17.7 | 786 | 17.9 | 61 | 15.8 | 15 | 14.4 |
| Unknown-income | 52 | 1.0 | 37 | 0.8 | 15 | 3.9 | 0 | 0.0 |
| Total Assessment Area | 4,876 | 100.0 | 4,386 | 100.0 | 386 | 100.0 | 104 | 100.0 |
| Percentage of Total Businesses: | | | | 90.0 | | 7.9 | | 2.1 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low-income | 1 | 0.5 | 1 | 0.5 | 0 | 0.0 | 0 | 0.0 |
| Moderate-income | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle-income | 160 | 85.6 | 159 | 85.9 | 1 | 50.0 | 0 | 0.0 |
| Upper-income | 26 | 13.9 | 25 | 13.6 | 1 | 50.0 | 0 | 0.0 |
| Unknown-income | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total Assessment Area | 187 | 100.0 | 185 | 100.0 | 2 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.9 | | 1.1 | | 0.0 |

2020 Census Data and 2022 Dun & Bradstreet Information

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
DECEMBER 2025**

| Woodlands Bank Williamsport, PA MSA Assessment Area Assessment Area Demographics 2023 | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low-income | 1 | 3.1 | 966 | 3.2 | 480 | 49.7 | 5,846 | 19.5 |
| Moderate-income | 1 | 3.1 | 1,139 | 3.8 | 127 | 11.2 | 5,421 | 18.1 |
| Middle-income | 23 | 71.9 | 22,496 | 74.9 | 1,768 | 7.9 | 6,550 | 21.8 |
| Upper-income | 6 | 18.8 | 5,292 | 17.6 | 345 | 6.5 | 12,213 | 40.6 |
| Unknown-income | 1 | 3.1 | 137 | 0.5 | 71 | 51.8 | 0 | 0.0 |
| Total Assessment Area | 32 | 100.0 | 30,030 | 100.0 | 2,791 | 9.3 | 30,030 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-Occupied | | Rental | | Vacant | | |
| | | # | % | % | # | % | # | % |
| Low-income | 2,348 | 281 | 0.9 | 12.0 | 1,846 | 78.6 | 221 | 9.4 |
| Moderate-income | 2,791 | 639 | 2.0 | 22.9 | 1,517 | 54.4 | 635 | 22.8 |
| Middle-income | 39,105 | 24,843 | 78.5 | 63.5 | 8,649 | 22.1 | 5,613 | 14.4 |
| Upper-income | 8,834 | 5,811 | 18.4 | 65.8 | 2,265 | 25.6 | 758 | 8.6 |
| Unknown-income | 455 | 79 | 0.2 | 17.4 | 230 | 50.5 | 146 | 32.1 |
| Total Assessment Area | 53,533 | 31,653 | 100.0 | 59.1 | 14,507 | 27.1 | 7,373 | 13.8 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low-income | 164 | 3.3 | 143 | 3.2 | 20 | 5.1 | 1 | 1.0 |
| Moderate-income | 132 | 2.7 | 122 | 2.8 | 10 | 2.6 | 0 | 0.0 |
| Middle-income | 3,708 | 75.4 | 3,336 | 75.4 | 284 | 72.6 | 88 | 84.6 |
| Upper-income | 868 | 17.6 | 791 | 17.9 | 62 | 15.9 | 15 | 14.4 |
| Unknown-income | 50 | 1.0 | 35 | 0.7 | 15 | 3.8 | 0 | 0.0 |
| Total Assessment Area | 4,922 | 100.0 | 4,427 | 100.0 | 391 | 100.0 | 104 | 100.0 |
| | | Percentage of Total Businesses: | | 89.9 | | 7.9 | | 2.1 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low-income | 1 | 0.5 | 1 | 0.5 | 0 | 0.0 | 0 | 0.0 |
| Moderate-income | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle-income | 160 | 85.6 | 159 | 85.9 | 1 | 50.0 | 0 | 0.0 |
| Upper-income | 26 | 13.9 | 25 | 13.6 | 1 | 50.0 | 0 | 0.0 |
| Unknown-income | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total Assessment Area | 187 | 100.0 | 185 | 100.0 | 2 | 100.0 | 0 | 0.0 |
| | | Percentage of Total Farms: | | 98.9 | | 1.1 | | 0.0 |

2020 Census Data and 2023 Dun & Bradstreet Information

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
DECEMBER 2025**

| Woodlands Bank Williamsport, PA MSA Assessment Area Assessment Area Demographics 2024 | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low-income | 1 | 3.1 | 966 | 3.2 | 480 | 49.7 | 5,846 | 19.5 |
| Moderate-income | 1 | 3.1 | 1,139 | 3.8 | 127 | 11.2 | 5,421 | 18.1 |
| Middle-income | 23 | 71.9 | 22,496 | 74.9 | 1,768 | 7.9 | 6,550 | 21.8 |
| Upper-income | 6 | 18.8 | 5,292 | 17.6 | 345 | 6.5 | 12,213 | 40.6 |
| Unknown-income | 1 | 3.1 | 137 | 0.5 | 71 | 51.8 | 0 | 0.0 |
| Total Assessment Area | 32 | 100.0 | 30,030 | 100.0 | 2,791 | 9.3 | 30,030 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-Occupied | | | Rental | | Vacant | |
| | | # | % | % | # | % | # | % |
| Low-income | 2,348 | 281 | 0.9 | 12.0 | 1,846 | 78.6 | 221 | 9.4 |
| Moderate-income | 2,791 | 639 | 2.0 | 22.9 | 1,517 | 54.4 | 635 | 22.8 |
| Middle-income | 39,105 | 24,843 | 78.5 | 63.5 | 8,649 | 22.1 | 5,613 | 14.4 |
| Upper-income | 8,834 | 5,811 | 18.4 | 65.8 | 2,265 | 25.6 | 758 | 8.6 |
| Unknown-income | 455 | 79 | 0.2 | 17.4 | 230 | 50.5 | 146 | 32.1 |
| Total Assessment Area | 53,533 | 31,653 | 100.0 | 59.1 | 14,507 | 27.1 | 7,373 | 13.8 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low-income | 161 | 3.3 | 141 | 3.2 | 19 | 5.1 | 1 | 1.0 |
| Moderate-income | 139 | 2.8 | 128 | 2.9 | 11 | 2.9 | 0 | 0.0 |
| Middle-income | 3,708 | 75.7 | 3,351 | 75.9 | 272 | 72.3 | 85 | 82.5 |
| Upper-income | 838 | 17.2 | 763 | 17.3 | 59 | 15.7 | 16 | 15.5 |
| Unknown-income | 50 | 1.0 | 34 | 0.7 | 15 | 4.0 | 1 | 1.0 |
| Total Assessment Area | 4,896 | 100.0 | 4,417 | 100.0 | 376 | 100.0 | 103 | 100.0 |
| Percentage of Total Businesses: | | | 90.2 | | 7.7 | | 2.1 | |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low-income | 1 | 0.5 | 1 | 0.5 | 0 | 0.0 | 0 | 0.0 |
| Moderate-income | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle-income | 158 | 85.4 | 157 | 85.8 | 1 | 50.0 | 0 | 0.0 |
| Upper-income | 26 | 14.1 | 25 | 13.7 | 1 | 50.0 | 0 | 0.0 |
| Unknown-income | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total Assessment Area | 185 | 100.0 | 183 | 100.0 | 2 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | 98.9 | | 1.1 | | 0.0 | |

2020 Census Data and 2024 Dun & Bradstreet Information

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Performance under the lending test in the Williamsport, PA MSA assessment area was rated satisfactory. As discussed below, the bank's borrower distribution of loans was reasonable, and geographic distribution of loans was excellent.

Borrower Distribution of Lending⁵

Given the assessment area's demographic and economic characteristics, the borrower distribution of lending, given the products offered, reflects reasonable penetration among individuals of different income levels, including low- and moderate-income individuals, and businesses of different sizes, including small businesses.

It is noted that borrower distribution was given more weight than geographic distribution in this assessment area, given demographics. Further, due to loan volumes, HMDA loans were given the most weight in determining the bank's overall borrower distribution, followed by the sample of small business loans. Woodlands is a significant originator of home mortgage loans in the Williamsport, PA MSA assessment area. Over the four-year evaluation period, the bank reported 537 HMDA loans in the assessment area, in an aggregate amount of almost \$102 million.

Home-Mortgage Lending

Woodlands' distribution of home-mortgage loans among borrowers of different income levels, including low- and moderate-income borrowers, was reasonable.

For purposes of evaluating the distribution of loans to borrowers of different income levels, incomes are classified based upon annually-adjusted median family income data made available by the FFIEC. The respective percentages of low- and moderate-income families in the assessment area are used as proxies to estimate demand for home-mortgage credit. Generally, the higher the percentages of low- and moderate-income families within the assessment area, the greater the demand for credit is among low- and moderate-income individuals and families within the assessment area.

As noted previously, according to 2015 ACS data, 20% of assessment area families were low-income, 19% were moderate-income, 22% were middle-income, and 39% were upper-income families. According to the 2020 Census data, just under 20% of the families were low-income, 18% were moderate-income, 22% were middle-income, and nearly 41% were upper-income. Using both data years, more than one third of families in the Williamsport, PA MSA were designated as low- or moderate-income, indicating a notable need for home-mortgage credit among this segment of the population.

⁵The information used to evaluate lending activity by Woodlands is detailed in the Loan Distribution Tables contained in the Appendices.

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The following tables compare Woodlands’ home-mortgage lending to aggregate home-mortgage lending levels, using the percentages of low- and moderate-income families in the assessment area as proxies for loan demand. For more granular information on lending by loan type, please see Appendix B.

| Woodlands Bank Williamsport, PA MSA Assessment Area Distribution of HMDA Loans by Borrower Income Level | | | | |
|--|--|------------------------------------|------------------------------------|--|
| Income Level | % Families by Family Income (2015 ACS Data) | Aggregate Comparison | | |
| | | 2021 | | |
| | | % Woodlands Lending | % Aggregate Lending | |
| Low | 20.0 | 4.3 | 7.9 | |
| Moderate | 18.7 | 15.3 | 19.0 | |
| Middle | 22.0 | 21.5 | 23.6 | |
| Upper | 39.2 | 46.9 | 32.8 | |
| Unknown | 0.0 | 12.0 | 16.7 | |
| Total | 100.0 | 100.0 | 100.0 | |

| Woodlands Bank Williamsport, PA MSA Assessment Area Distribution of HMDA Loans by Borrower Income Level | | | | | | | |
|--|---|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| Income Level | % Families by Family Income (2020 Census Data) | Aggregate Comparison | | | | | |
| | | 2022 | | 2023 | | 2024 | |
| | | % Woodlands Lending | % Aggregate Lending | % Woodlands Lending | % Aggregate Lending | % Woodlands Lending | % Aggregate Lending |
| Low | 19.5 | 6.0 | 9.2 | 5.4 | 7.3 | 7.5 | 8.8 |
| Moderate | 18.1 | 19.3 | 22.5 | 16.2 | 21.8 | 13.4 | 20.6 |
| Middle | 21.8 | 17.3 | 23.2 | 21.6 | 23.6 | 19.4 | 24.0 |
| Upper | 40.7 | 35.4 | 32.2 | 33.4 | 33.6 | 31.3 | 32.1 |
| Unknown | 0.0 | 22.0 | 12.9 | 23.4 | 13.7 | 28.4 | 14.4 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

HMDA-reportable lending to low-income borrowers was reasonable throughout the evaluation period. As indicated in the tables above, for each of the years evaluated, Woodlands lagged behind both the performance of aggregate lenders and the proxy of percentage of low-income families. For more granular information on lending by loan type, please see Appendix B. It is recognized that a large percentage of renters in the assessment area (45% using 2015 ACS data, and 44% using 2020 Census data) spend more than 30% of their income on rent, which makes it difficult, particularly for low-income renters, to save the customary down payment and closing costs necessary to purchase a home. This fact helps to explain why bank and aggregate lending data trail far behind the proxy of low-income families in the assessment area.

HMDA-reportable lending to moderate-income borrowers was reasonable throughout the evaluation period. Although Woodlands’ lending was below the percentages of aggregate lenders throughout all four years, it was above the percentage of moderate-income families in 2022. It is noteworthy that Woodlands makes a significant percentage of loans to borrowers with unknown-income.

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
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Small Business Lending

An analysis of Woodlands’ borrower distribution of small business loans reflects reasonable penetration among business customers of different sizes, including small businesses, in the Williamsport, PA MSA assessment area.

For purposes of the evaluation, a small business loan is defined as a commercial loan with an origination amount of \$1 million or less. Small business loans are analyzed to identify those loans to businesses with gross annual revenues of \$1 million or less, namely small businesses. In addition to analysis of the bank’s lending to business customers of different revenue sizes, small business loans were also reviewed to determine the extent of loans originated in an amount of \$100 thousand or less. Smaller size loans are generally commensurate with the borrowing needs of smaller businesses, and thus, added weight is given to such loans in determining whether an institution is meeting credit needs of smaller businesses.

The following tables provide a comparison of the bank’s small business lending by year to aggregate lending and the proxy of percentage of businesses that are small businesses, derived from Dun & Bradstreet data. The tables also contain data on loan size of the small business loans by Woodlands and the CRA reporters within the assessment area.

As previously mentioned, Woodlands is not a CRA small business reporter, and as such, a statistical sample of 74 of the bank’s small business loans totaling \$16.6 million from the period spanning 2021 through 2024 was used to evaluate small business lending performance in this assessment area.

| Distribution of 2021 Small Business Lending by Revenue Size of Businesses | | | | | | | |
|---|---------------------------------|--------------|--------------|----------------|--------------|--------------|------------------------------|
| Assessment Area: Williamsport | | | | | | | |
| | Bank and Aggregate Loans | | | | | | Total Businesses% |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | |
| By Revenue | | | | | | | |
| \$1 Million or Less | 11 | 47.8 | 46.8 | 951 | 34.2 | 32.7 | 90.0 |
| Over \$1 Million | 4 | 17.4 | | 1,023 | 36.8 | | 7.8 |
| Revenue Unknown | 8 | 34.8 | | 808 | 29.0 | | 2.2 |
| Total | 23 | 100.0 | | 2,782 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | |
| \$100,000 or Less | 15 | 65.2 | 89.3 | 480 | 17.2 | 29.2 | |
| \$100,001 – \$250,000 | 4 | 17.4 | 6.4 | 537 | 19.3 | 22.1 | |
| \$250,001 – \$1 Million | 4 | 17.4 | 4.3 | 1,766 | 63.5 | 48.7 | |
| Total | 23 | 100.0 | 100.0 | 2,782 | 100.0 | 100.0 | |
| By Loan Size and Revenue \$1 Million or Less | | | | | | | |
| \$100,000 or Less | 9 | 81.8 | | 251 | 26.4 | | |
| \$100,001 – \$250,000 | 1 | 9.1 | | 140 | 14.8 | | |
| \$250,001 – \$1 Million | 1 | 9.1 | | 560 | 58.8 | | |
| Total | 11 | 100.0 | | 951 | 100.0 | | |
| <i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2015 American Community Survey</i> | | | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | |

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| Distribution of 2022 Small Business Lending by Revenue Size of Businesses Assessment Area: Williamsport | | | | | | | |
|--|--------------------------|--------------|--------------|--------------|--------------|--------------|----------------------|
| | Bank and Aggregate Loans | | | | | | Total Businesses% |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | #% | \$(000) | % | \$% | |
| By Revenue | | | | | | | |
| \$1 Million or Less | 11 | 64.7 | 55.3 | 2,821 | 51.3 | 37.5 | 90.0 |
| Over \$1 Million | 6 | 35.3 | | 2,683 | 48.7 | | 7.9 |
| Revenue Unknown | 0 | 0.0 | | 0 | 0.0 | | 2.1 |
| Total | 17 | 100.0 | | 5,504 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | |
| \$100,000 or Less | 9 | 60.0 | 92.6 | 455 | 15.7 | 35.9 | |
| \$100,001 – \$250,000 | 1 | 6.7 | 4.1 | 170 | 5.9 | 18.1 | |
| \$250,001 – \$1 Million | 5 | 33.3 | 3.3 | 2,270 | 78.4 | 46.1 | |
| Total | 15 | 100.0 | 100.0 | 2,895 | 100.0 | 100.0 | |
| By Loan Size and Revenue \$1 Million or Less | | | | | | | |
| \$100,000 or Less | 6 | 60.0 | | 241 | 13.3 | | |
| \$100,001 – \$250,000 | 1 | 10.0 | | 170 | 9.4 | | |
| \$250,001 – \$1 Million | 3 | 30.0 | | 1,400 | 77.3 | | |
| Total | 10 | 100.0 | | 1,811 | 100.0 | | |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2020 U.S. Census Bureau: American Community Survey | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | |

| Distribution of 2023 Small Business Lending by Revenue Size of Businesses Assessment Area: Williamsport | | | | | | | |
|--|--------------------------|--------------|--------------|--------------|--------------|--------------|----------------------|
| | Bank and Aggregate Loans | | | | | | Total Businesses% |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | #% | \$(000) | % | \$% | |
| By Revenue | | | | | | | |
| \$1 Million or Less | 9 | 64.3 | 56.3 | 1,001 | 20.2 | 38.7 | 89.9 |
| Over \$1 Million | 5 | 35.7 | | 3,944 | 79.8 | | 7.9 |
| Revenue Unknown | 0 | 0.0 | | 0 | 0.0 | | 2.1 |
| Total | 14 | 100.0 | | 4,945 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | |
| \$100,000 or Less | 8 | 66.7 | 93.5 | 434 | 28.1 | 39.1 | |
| \$100,001 – \$250,000 | 2 | 16.7 | 3.9 | 346 | 22.4 | 20.2 | |
| \$250,001 – \$1 Million | 2 | 16.7 | 2.6 | 765 | 49.5 | 40.7 | |
| Total | 12 | 100.0 | 100.0 | 1,545 | 100.0 | 100.0 | |
| By Loan Size and Revenue \$1 Million or Less | | | | | | | |
| \$100,000 or Less | 7 | 77.8 | | 411 | 41.1 | | |
| \$100,001 – \$250,000 | 1 | 11.1 | | 190 | 19.0 | | |
| \$250,001 – \$1 Million | 1 | 11.1 | | 400 | 40.0 | | |
| Total | 9 | 100.0 | | 1,001 | 100.0 | | |
| Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2020 U.S. Census Bureau: American Community Survey | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | |

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| Distribution of 2024 Small Business Lending by Revenue Size of Businesses Assessment Area: Williamsport | | | | | | | |
|---|--------------------------|--------------|--------------|--------------|--------------|--------------|-----------------------|
| | Bank and Aggregate Loans | | | | | | Total Businesses % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | |
| By Revenue | | | | | | | |
| \$1 Million or Less | 12 | 60.0 | 54.5 | 2,794 | 82.8 | 27.5 | 90.2 |
| Over \$1 Million | 8 | 40.0 | | 579 | 17.2 | | 7.7 |
| Revenue Unknown | 0 | 0.0 | | 0 | 0 | | 2.1 |
| Total | 20 | 100.0 | | 3,373 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | |
| \$100,000 or Less | 14 | 73.7 | 95.2 | 669 | 33.9 | 49.4 | |
| \$100,001 – \$250,000 | 4 | 21.1 | 3.4 | 804 | 40.8 | 21.6 | |
| \$250,001 – \$1 Million | 1 | 5.2 | 1.5 | 500 | 25.3 | 28.9 | |
| Total | 19 | 100.0 | 100.0 | 1,973 | 100.0 | 100.0 | |
| By Loan Size and Revenue \$1 Million or Less | | | | | | | |
| \$100,000 or Less | 7 | 63.6 | | 282 | 20.2 | | |
| \$100,001 – \$250,000 | 3 | 27.2 | | 612 | 43.9 | | |
| \$250,001 – \$1 Million | 1 | 9.1 | | 500 | 35.9 | | |
| Total | 11 | 100.0 | | 1,394 | 100.0 | | |
| <i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2020 U.S. Census Bureau: American Community Survey</i> | | | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | |

As shown in the table above, in each year, Woodlands’ lending to businesses of different size was reasonable. The bank performed above the aggregate in every year in lending by revenue size, but behind the aggregate in loan size. Both the bank and aggregate lenders trailed the proxy of small businesses in the assessment area. It is recognized that the largest small business lenders in the assessment area are large national credit card lenders (American Express, Synchrony, and JPMorgan Chase Bank, N.A.), which makes it difficult for banks without large credit card portfolios (such as Woodlands) to compete in this space.

Geographic Distribution of Lending

The geographic distribution of loans was analyzed to determine the dispersion of loans among different census tracts within the assessment area. The overall analysis reflects excellent dispersion throughout the assessment area, including low- and moderate-income tracts.

As in the borrower distribution analysis, HMDA loans were given greater weight than small business loans in determining this conclusion as a result of relative lending volumes. Further, given the very few low-income tracts in this assessment area, performance in moderate-income tracts is considered more heavily in deriving the bank’s overall geographic distribution performance.

No conspicuous lending gaps were identified based on an analysis of the dispersion of the loan products reviewed. The bank had activity throughout the Williamsport assessment area during the review period, and maps did not indicate an absence of loans across low- or moderate-income census tracts.

Home-Mortgage Lending

Woodlands’ geographic distribution of home mortgages reflects excellent dispersion throughout the assessment area, taking into consideration the bank’s business strategy and the assessment area’s demographics and economic characteristics. As noted earlier, the percentage of owner-occupied housing units contained within designated census tracts is used as a proxy to estimate demand for residential mortgage lending within such tracts. Generally, the greater the number of owner-occupied residential dwellings in a census tract, the greater the demand for home-mortgage credit is in the tract.

The following tables presents Woodlands’ geographic distribution of HMDA lending, in comparison to the applicable owner-occupied housing proxy and the aggregate lending levels in the assessment area for the evaluation period. For more granular information on lending by loan type, please see Appendix B.

| Woodlands Bank Williamsport, PA MSA Assessment Area Geographic Distribution of HMDA Loans | | | |
|--|--|----------------------|---------------------|
| Income Level | % Owner-Occupied Housing Units (2015 ACS Data) | Aggregate Comparison | |
| | | 2021 | |
| | | % Woodlands Lending | % Aggregate Lending |
| Low | 1.4 | 1.0 | 1.5 |
| Moderate | 7.2 | 12.0 | 8.0 |
| Middle | 84.3 | 76.0 | 83.0 |
| Upper | 7.0 | 11.0 | 7.5 |
| Unknown | 0.0 | 0.0 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 |

| Woodlands Bank Williamsport, PA MSA Assessment Area Geographic Distribution of HMDA Loans | | | | | | | |
|--|---|----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Income Level | % Owner-Occupied Housing Units (2020 Census Data) | Aggregate Comparison | | | | | |
| | | 2022 | | 2023 | | 2024 | |
| | | % Woodlands Lending | % Aggregate Lending | % Woodlands Lending | % Aggregate Lending | % Woodlands Lending | % Aggregate Lending |
| Low | 0.9 | 4.0 | 2.0 | 2.7 | 1.5 | 3.0 | 1.9 |
| Moderate | 2.0 | 5.3 | 4.0 | 8.1 | 4.1 | 7.5 | 4.2 |
| Middle | 78.5 | 65.3 | 72.9 | 70.3 | 74.2 | 70.1 | 74.2 |
| Upper | 18.4 | 24.7 | 21.0 | 18.9 | 20.0 | 19.4 | 19.6 |
| Unknown | 0.2 | 0.7 | 0.1 | 0.0 | 0.2 | 0.0 | 0.1 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

Woodlands’ overall HMDA lending in low-income tracts was excellent. In 2021, the bank’s lending was reasonable, as it was slightly below the percentage of owner-occupied housing units in low-income census tracts, and slightly below the percentage of the aggregate lenders. In the remaining years of 2022, 2023, and 2024, Woodlands’ lending in low-income census tracts was excellent, as it was greater than both the percentage owner-occupied housing and aggregate lending percentages in low-income census tracts.

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Woodlands’ overall HMDA lending in moderate-income census tracts was excellent. In each year in the assessment period, the bank’s percentage of loans in moderate-income census tracts was greater than the proxy of owner-occupied housing units in moderate-income census tracts and the aggregate lending percentage in those tracts.

Small Business Lending

The geographic distribution of Woodlands’ small business loans reflects reasonable dispersion throughout the assessment area, in the context of the assessment area’s demographic and economic characteristics, during the evaluation period. As stated previously, because the bank is not a small business reporter, conclusions are based on a sample of 74 small business loans made in 2021, 2022, 2023, and 2024.

The tables below present the geographic distribution of Woodlands’ sample of small business loans in comparison to the applicable business proxies and the aggregate lending throughout the evaluation period.

| Woodlands Bank Williamsport, PA MSA Assessment Area Geographic Distribution of Small Business Loans | | | |
|--|--|------------------------------------|------------------------------------|
| Census Tract Income Level | % Businesses by Tract Income Level (2021 Dun & Bradstreet Data) | Aggregate Comparison | |
| | | 2021 | |
| | | % Woodlands Lending | % Aggregate Lending |
| Low | 4.7 | 0.0 | 3.6 |
| Moderate | 16.3 | 21.7 | 13.7 |
| Middle | 72.5 | 73.9 | 74.6 |
| Upper | 6.5 | 4.3 | 7.9 |
| Tract Unknown | 0.0 | 0.0 | 0.2 |
| Total | 100.0 | 100.0 | 100.0 |

| Woodlands Bank Williamsport, PA MSA Assessment Area Geographic Distribution of Small Business Loans | | | |
|--|--|------------------------------------|------------------------------------|
| Census Tract Income Level | % Businesses by Tract Income Level (2022 Dun & Bradstreet Data) | Aggregate Comparison | |
| | | 2022 | |
| | | % Woodlands Lending | % Aggregate Lending |
| Low | 3.4 | 0.0 | 2.6 |
| Moderate | 2.7 | 5.9 | 2.4 |
| Middle | 75.2 | 58.8 | 73.4 |
| Upper | 17.7 | 29.4 | 20.3 |
| Tract Unknown | 1.0 | 5.9 | 1.3 |
| Total | 100.0 | 100.0 | 100.0 |

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| Woodlands Bank Williamsport, PA MSA Assessment Area Geographic Distribution of Small Business Loans | | | |
|---|---|---------------------------|---------------------------|
| Census Tract Income Level | % Businesses by Tract Income Level (2023 Dun & Bradstreet Data) | Aggregate Comparison | |
| | | 2023 | |
| | | % Woodlands Lending | % Aggregate Lending |
| Low | 3.3 | 0.0 | 1.6 |
| Moderate | 2.7 | 0.0 | 2.8 |
| Middle | 75.3 | 71.4 | 74.3 |
| Upper | 17.6 | 28.6 | 19.9 |
| Tract Unknown | 1.0 | 0.0 | 1.4 |
| Total | 100.0 | 100.0 | 100.0 |

| Woodlands Bank Williamsport, PA MSA Assessment Area Geographic Distribution of Small Business Loans | | | |
|---|---|---------------------------|---------------------------|
| Census Tract Income Level | % Businesses by Tract Income Level (2024 Dun & Bradstreet Data) | Aggregate Comparison | |
| | | 2024 | |
| | | % Woodlands Lending | % Aggregate Lending |
| Low | 3.3 | 0.0 | 2.3 |
| Moderate | 2.8 | 5.0 | 2.2 |
| Middle | 75.7 | 65.0 | 72.2 |
| Upper | 17.1 | 30.0 | 20.8 |
| Tract Unknown | 1.0 | 0.0 | 2.5 |
| Total | 100.0 | 100.0 | 100.0 |

Woodlands’ small business lending in low-income tracts was poor. No loans from the loan sample were made in a low-income census tract. This lagged the proxy for loan demand, of businesses by tract income level, and the aggregate lending levels, every year, from 2021 through 2024. Accordingly, the bank was rated poor for small business lending in low-income census tracts for each year in the assessment period.

Woodlands’ small business lending in moderate-income tracts was reasonable. In 2021, 2022, and 2024 the bank’s lending was above the peer and proxy, but due to the low volume of the small business lending sample, the rating is reasonable. In 2023, the bank made no loans in moderate-income tracts, and was rated poor.

COMMUNITY DEVELOPMENT TEST

Woodlands’ performance under the community development test is rated outstanding. The bank’s mix of community development loans, qualified investments and community development services demonstrates excellent responsiveness to the community development needs of the Williamsport, PA MSA assessment area, considering the bank’s capacity and the need and availability of such opportunities for community development in the assessment area. As indicated previously, community development activities were reviewed for the entire evaluation period, from September 21, 2021 through December 1, 2025.

During the period evaluated, the bank originated 70 qualified community development loans, totaling over \$53 million. Of these loans, 31 loans totaling almost \$43 million (80%) were to organizations that provide community development services to the low- and moderate-income population across the Williamsport, PA MSA assessment area. A number of these loans aimed to improve transportation throughout the county, which was an established need according to community contacts. In addition, 32 loans totaling \$7 million (13%) were for economic development within the assessment area. Four loans aggregating over \$2 million (over 4%) went to support affordable housing in the city of Williamsport, and the remaining three loans totaling \$1.1 million (2%) were to help revitalize and stabilize local area.

This total is a significant increase from the last examination, where the bank made 25 qualified community development loans, totaling \$17 million.

Woodlands made 24 community development investments and donations during the evaluation period for a combined total of almost \$2.9 million in the Williamsport, PA MSA assessment area. Of the investments made, a vast majority of dollars (99%) supported organizations providing community development services to low- and moderate-income individuals, while the balance supported an affordable housing initiative. Of note, three large investments were made in educational improvement tax credit programs for local school districts where over 50% of students receive free or reduced-price school lunches.

At the previous examination, the bank made 41 community development investments and donations, for a total of \$1.7 million.

In addition to the bank's retail services within the Williamsport, PA MSA assessment area, which include seven of the bank's eight branches, Woodlands' officers and employees provide technical expertise by serving on the boards and operating committees of numerous community development organizations. Noteworthy examples of the bank's participation with community development organizations include, but are not limited to, the following activities:

- A bank employee serves as a loan committee member for an economic development corporation providing small business loans;
- A bank employee and the bank's president serve on a non-profit revolving loan fund. This organization provides low interest loans to small businesses and start-ups in Lycoming County; and
- A bank employee serves on the board of directors of an affordable housing organization.

CLINTON COUNTY, PA NON-MSA ASSESSMENT AREA LIMITED-SCOPE REVIEW

As explained previously, the following assessment area was reviewed using limited-scope examination procedures, due to its limited operations in the assessment area. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including lending and demographic information, and performance is compared to that in the bank's full-scope assessment area.

DESCRIPTION OF INSTITUTION'S OPERATIONS

The assessment area includes Clinton County, which is a non-MSA area in north-central Pennsylvania. Clinton County neighbors Lycoming County and the Williamsport, PA MSA to the west.

According to 2015 ACS data, the assessment area contains nine census tracts, one of which (11%) was low-income, one of which (11%) was moderate-income, and seven of which (78%) were middle-income.

Of the 9,911 households that are families in the assessment area, just under 5% live in low-income tracts, while 8% live in moderate-income tracts, and 87% live in middle-income tracts. 19% of families in the assessment area were low-income families, 20% were moderate-income, 20% were middle-income, and 41% were upper-income families. Of the families in the assessment area, 1,129 (11%) lived below the poverty level.

According to 2020 Census data, there were 10 census tracts within the assessment area, of which one census tract (10%) was low-income, one census tract (10%) was moderate-income, six census tracts were middle-income (60%), one census tract (10%) was upper-income, and one census tract (10%) was unknown-income.

Of the 9,634 households that are families within the assessment area, 4% lived in low-income census tracts, 9% lived in moderate-income census tracts, 74% lived in middle-income census tracts, and nearly 13% lived in upper-income census tracts. 18% of those families were considered low-income, 21% were moderate-income, almost 22% were middle-income, and 39% were upper-income. 935 of the families in the assessment area (10%) live below the poverty line.

As indicated previously, Woodlands is not a CRA small business reporter. Further, of the small business loans sampled, only four were originated in this assessment area. As a result, small business demographic data is not provided in this narrative, but is included in tables contained in Appendix C.

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Woodlands operates a single branch in the assessment area, located in a low-income census tract. According to the FDIC Market Share Report as of June 30, 2025, there were eight financial institutions operating twelve branch offices in Clinton County. Woodlands ranked seventh with a deposit market share of almost 5%. First Commonwealth Bank had the highest market share at 24%, followed by Jersey Shore State Bank with 23%, and First National Bank of Pennsylvania with 18% market share.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The following table compares conclusions regarding the Woodlands’ performance in the Clinton County, PA Non-MSA assessment area to the bank’s overall performance.

| Performance in the Limited-Scope Assessment Area | | |
|--|--------------|----------------------------|
| Assessment Area | Lending Test | Community Development Test |
| Clinton County | Consistent | Consistent |

LENDING TEST

As in the full-scope assessment area, lending test performance was based on the bank’s borrower and geographic distribution of loans. The bank originated 87 HMDA-reportable loans in the assessment area during the evaluation period, totaling nearly \$16 million. Of the small business loans sampled, only four small business loans totaling just over \$1 million were originated within Clinton County. As this is not sufficient volume to draw any meaningful conclusions, small business loans were not included in this assessment area.

The bank’s performance with regard to the level and distribution of lending in the limited-scope Clinton County, PA Non-MSA assessment area is consistent with the bank’s performance in the full-scope assessment area. Please refer to the tables in Appendix C_ for additional information regarding performance in this limited-scope assessment area.

COMMUNITY DEVELOPMENT TEST

Community development performance in the AA was deemed to be consistent with the full-scope assessment area. In Clinton County, the bank made 11 community development loans aggregating \$6.3 million. 95% of that amount went to community services aimed at low- and moderate-income families. 4% of the total went to economic development of small businesses, the remaining funds supported revitalization/stabilization efforts in the assessment area.

Woodlands made five community development investments aggregating over \$402 thousand. Just under 72% of these funds went to community services, and the remaining 28% were for affordable housing.

Finally, one of the bank’s employees volunteered at two non-profit entities that help support economic development in the assessment area.

CRA APPENDICES

CRA APPENDIX A: GLOSSARY

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 metropolitan area/assessment area.

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

Community development: 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 the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

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 nonrelatives 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 is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, 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 do 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 applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

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 is analyzed using only quantitative factors (for example, 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 metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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.

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

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 multistate 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. 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.

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

CRA APPENDIX B: FULL-SCOPE REVIEW ASSESSMENT AREA TABLES

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
DECEMBER 2025**

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: PA Williamsport, MSA

| PRODUCT TYPE | Borrower Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | |
|-------------------|------------------------|---------------------------------|-------------|---------------|-------------|-----------------------------|--------------------------|-------------|-------------|---------------|-------------|-------------|
| | | 2021 | | | | | 2021 | | | | | |
| | | Bank | | | | Families by Family Income % | Count | | | Dollar | | |
| | | Count | | Dollar | | | Bank | Agg | Bank | Agg | | |
| # | % | \$ (000s) | \$ % | % | # | % | % | \$ (000s) | \$ % | \$ % | | |
| HOME PURCHASE | Low | 3 | 3.2% | 250 | 1.5% | 20.0% | 3 | 3.2% | 8.7% | 250 | 1.5% | 5.0% |
| | Moderate | 20 | 21.3% | 2,228 | 13.5% | 18.7% | 20 | 21.3% | 23.6% | 2,228 | 13.5% | 18.2% |
| | Middle | 24 | 25.5% | 4,276 | 25.8% | 22.0% | 24 | 25.5% | 24.3% | 4,276 | 25.8% | 23.2% |
| | Upper | 36 | 38.3% | 8,221 | 49.7% | 39.2% | 36 | 38.3% | 27.2% | 8,221 | 49.7% | 37.3% |
| | Unknown | 11 | 11.7% | 1,579 | 9.5% | 0.0% | 11 | 11.7% | 16.2% | 1,579 | 9.5% | 16.3% |
| | <i>Total</i> | <i>94</i> | <i>100%</i> | <i>16,554</i> | <i>100%</i> | <i>100%</i> | <i>94</i> | <i>100%</i> | <i>100%</i> | <i>16,554</i> | <i>100%</i> | <i>100%</i> |
| REFINANCE | Low | 5 | 5.2% | 491 | 3.0% | 20.0% | 5 | 5.2% | 7.2% | 491 | 3.0% | 4.2% |
| | Moderate | 11 | 11.3% | 1,053 | 6.4% | 18.7% | 11 | 11.3% | 16.7% | 1,053 | 6.4% | 12.5% |
| | Middle | 20 | 20.6% | 3,065 | 18.6% | 22.0% | 20 | 20.6% | 23.5% | 3,065 | 18.6% | 20.5% |
| | Upper | 57 | 58.8% | 11,098 | 67.5% | 39.2% | 57 | 58.8% | 36.5% | 11,098 | 67.5% | 44.4% |
| | Unknown | 4 | 4.1% | 732 | 4.5% | 0.0% | 4 | 4.1% | 16.1% | 732 | 4.5% | 18.4% |
| | <i>Total</i> | <i>97</i> | <i>100%</i> | <i>16,439</i> | <i>100%</i> | <i>100%</i> | <i>97</i> | <i>100%</i> | <i>100%</i> | <i>16,439</i> | <i>100%</i> | <i>100%</i> |
| HOME IMPROVEMENT | Low | 0 | 0.0% | 0 | 0.0% | 20.0% | 0 | 0.0% | 10.4% | 0 | 0.0% | 7.7% |
| | Moderate | 1 | 16.7% | 50 | 21.7% | 18.7% | 1 | 16.7% | 16.2% | 50 | 21.7% | 14.3% |
| | Middle | 1 | 16.7% | 65 | 28.3% | 22.0% | 1 | 16.7% | 23.6% | 65 | 28.3% | 18.7% |
| | Upper | 3 | 50.0% | 70 | 30.4% | 39.2% | 3 | 50.0% | 44.4% | 70 | 30.4% | 51.4% |
| | Unknown | 1 | 16.7% | 46 | 19.8% | 0.0% | 1 | 16.7% | 5.4% | 46 | 19.8% | 7.9% |
| | <i>Total</i> | <i>6</i> | <i>100%</i> | <i>230</i> | <i>100%</i> | <i>100%</i> | <i>6</i> | <i>100%</i> | <i>100%</i> | <i>230</i> | <i>100%</i> | <i>100%</i> |
| MULTI FAMILY | Low | 0 | 0.0% | 0 | 0.0% | 20.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 18.7% | 0 | 0.0% | 3.2% | 0 | 0.0% | 0.7% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 22.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Upper | 1 | 10.0% | 65 | 1.1% | 39.2% | 1 | 10.0% | 11.3% | 65 | 1.1% | 3.1% |
| | Unknown | 9 | 90.0% | 5,628 | 98.9% | 0.0% | 9 | 90.0% | 85.5% | 5,628 | 98.9% | 96.2% |
| | <i>Total</i> | <i>10</i> | <i>100%</i> | <i>5,693</i> | <i>100%</i> | <i>100%</i> | <i>10</i> | <i>100%</i> | <i>100%</i> | <i>5,693</i> | <i>100%</i> | <i>100%</i> |
| OTHER PURPOSE LOC | Low | 0 | 0.0% | 0 | 0.0% | 20.0% | 0 | 0.0% | 9.3% | 0 | 0.0% | 6.2% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 18.7% | 0 | 0.0% | 15.5% | 0 | 0.0% | 13.9% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 22.0% | 0 | 0.0% | 28.7% | 0 | 0.0% | 28.1% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 39.2% | 0 | 0.0% | 44.2% | 0 | 0.0% | 50.6% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 2.3% | 0 | 0.0% | 1.2% |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> |

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
DECEMBER 2025**

**Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: PA Williamsport, MSA**

| PRODUCT TYPE | Borrower Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | | |
|-----------------------------|------------------------|---------------------------------|-------------|-----------------------------|-------------|-------------|--------------------------|-------------|-------------|---------------|-------------|-------------|-----|
| | | 2021 | | | | | 2021 | | | | | | |
| | | Bank | | Families by Family Income % | Count | | Dollar | | Bank | Agg | Dollar | | Agg |
| | | # | % | | \$ (000s) | \$ % | # | % | | | \$ (000s) | \$ % | |
| OTHER PURPOSE CLOSED/EXEMPT | Low | 1 | 50.0% | 42 | 64.6% | 20.0% | 1 | 50.0% | 6.9% | 42 | 64.6% | 4.6% | |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 18.7% | 0 | 0.0% | 17.2% | 0 | 0.0% | 18.6% | |
| | Middle | 0 | 0.0% | 0 | 0.0% | 22.0% | 0 | 0.0% | 36.2% | 0 | 0.0% | 38.1% | |
| | Upper | 1 | 50.0% | 23 | 35.4% | 39.2% | 1 | 50.0% | 36.2% | 23 | 35.4% | 36.1% | |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 3.4% | 0 | 0.0% | 2.5% | |
| | <i>Total</i> | <i>2</i> | <i>100%</i> | <i>65</i> | <i>100%</i> | <i>100%</i> | <i>2</i> | <i>100%</i> | <i>100%</i> | <i>65</i> | <i>100%</i> | <i>100%</i> | |
| PURPOSE NOT APPLICABLE | Low | 0 | 0.0% | 0 | 0.0% | 20.0% | 0 | 0.0% | 2.4% | 0 | 0.0% | 2.2% | |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 18.7% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | |
| | Middle | 0 | 0.0% | 0 | 0.0% | 22.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | |
| | Upper | 0 | 0.0% | 0 | 0.0% | 39.2% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 97.6% | 0 | 0.0% | 97.8% | |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | |
| HMDA TOTALS | Low | 9 | 4.3% | 783 | 2.0% | 20.0% | 9 | 4.3% | 7.9% | 783 | 2.0% | 4.4% | |
| | Moderate | 32 | 15.3% | 3,331 | 8.5% | 18.7% | 32 | 15.3% | 19.0% | 3,331 | 8.5% | 14.2% | |
| | Middle | 45 | 21.5% | 7,406 | 19.0% | 22.0% | 45 | 21.5% | 23.6% | 7,406 | 19.0% | 20.5% | |
| | Upper | 98 | 46.9% | 19,477 | 50.0% | 39.2% | 98 | 46.9% | 32.8% | 19,477 | 50.0% | 38.8% | |
| | Unknown | 25 | 12.0% | 7,985 | 20.5% | 0.0% | 25 | 12.0% | 16.7% | 7,985 | 20.5% | 22.2% | |
| | <i>Total</i> | <i>209</i> | <i>100%</i> | <i>38,982</i> | <i>100%</i> | <i>100%</i> | <i>209</i> | <i>100%</i> | <i>100%</i> | <i>38,982</i> | <i>100%</i> | <i>100%</i> | |

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
DECEMBER 2025**

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: PA Williamsport, MSA

| PRODUCT TYPE | Borrower Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | | | | | | | | | | | | | |
|-------------------|------------------------|---------------------------------|-----------------|---------------|-----------------------------|-------------|--------------------------|---------------|-------------|---------------|-------------|-------------|---------------|-------------|-------------|---------------|-------------|---------------|-----------|-------------|-------------|--------------|-------------|-------------|
| | | 2022, 2023, 2024 | | | | | 2022 | | | | | 2023 | | | | | 2024 | | | | | | | |
| | | Bank | | | Families by Family Income % | Count # | Agg % | Dollar | | | Count # | Agg % | Dollar | | | Count # | Agg % | Dollar | | | | | | |
| | | Count # | Dollar \$(000s) | % | | | | Bank \$(000s) | % | Agg \$ | | | Bank \$(000s) | % | Agg \$ | | | Bank \$(000s) | % | Agg \$ | | | | |
| HOME PURCHASE | Low | 10 | 4.7% | 813 | 2.1% | 19.5% | 3 | 3.4% | 9.5% | 258 | 1.6% | 5.2% | 4 | 4.7% | 5.4% | 291 | 2.0% | 2.8% | 3 | 7.3% | 8.1% | 265 | 3.3% | 4.3% |
| | Moderate | 37 | 17.3% | 5,009 | 12.9% | 18.1% | 16 | 18.4% | 23.6% | 2,187 | 13.7% | 17.9% | 15 | 17.4% | 23.6% | 2,118 | 14.3% | 17.7% | 6 | 14.6% | 20.4% | 704 | 8.9% | 14.7% |
| | Middle | 43 | 20.1% | 7,624 | 19.7% | 21.8% | 14 | 16.1% | 22.4% | 2,573 | 16.2% | 21.2% | 20 | 23.3% | 22.9% | 3,066 | 20.7% | 22.2% | 9 | 22.0% | 23.7% | 1,985 | 25.1% | 21.6% |
| | Upper | 74 | 34.6% | 18,210 | 47.1% | 40.7% | 35 | 40.2% | 27.4% | 7,931 | 49.8% | 39.3% | 25 | 29.1% | 28.9% | 6,633 | 44.7% | 38.0% | 14 | 34.1% | 28.7% | 3,646 | 46.0% | 40.4% |
| | Unknown | 50 | 23.4% | 7,031 | 18.2% | 0.0% | 19 | 21.8% | 17.1% | 2,980 | 18.7% | 16.4% | 22 | 25.6% | 19.3% | 2,728 | 18.4% | 19.4% | 9 | 22.0% | 19.1% | 1,323 | 16.7% | 19.0% |
| | Total | 214 | 100% | 38,686 | 100% | 100% | 87 | 100% | 100% | 15,928 | 100% | 100% | 86 | 100% | 100% | 14,836 | 100% | 100% | 41 | 100% | 100% | 7,922 | 100% | 100% |
| REFINANCE | Low | 7 | 11.9% | 657 | 8.3% | 19.5% | 5 | 11.9% | 10.2% | 505 | 8.4% | 6.2% | 1 | 12.5% | 11.8% | 40 | 4.9% | 8.0% | 1 | 11.1% | 9.2% | 113 | 9.9% | 5.1% |
| | Moderate | 13 | 22.0% | 1,662 | 20.9% | 18.1% | 12 | 28.6% | 23.4% | 1,597 | 26.6% | 20.8% | 0 | 0.0% | 21.2% | 0 | 0.0% | 16.4% | 1 | 11.1% | 21.4% | 65 | 5.7% | 15.1% |
| | Middle | 9 | 15.3% | 1,055 | 13.3% | 21.8% | 7 | 16.7% | 24.1% | 897 | 15.0% | 22.0% | 2 | 25.0% | 25.1% | 158 | 19.4% | 22.9% | 0 | 0.0% | 26.0% | 0 | 0.0% | 23.5% |
| | Upper | 23 | 39.0% | 3,889 | 48.9% | 40.7% | 15 | 35.7% | 33.7% | 2,683 | 44.7% | 40.4% | 3 | 37.5% | 35.3% | 387 | 47.7% | 43.6% | 5 | 55.6% | 32.5% | 819 | 71.8% | 40.6% |
| | Unknown | 7 | 11.9% | 688 | 8.7% | 0.0% | 3 | 7.1% | 8.7% | 317 | 5.3% | 10.6% | 2 | 25.0% | 6.6% | 227 | 28.0% | 9.1% | 2 | 22.2% | 10.8% | 144 | 12.6% | 15.7% |
| | Total | 59 | 100% | 7,950 | 100% | 100% | 42 | 100% | 100% | 5,998 | 100% | 100% | 8 | 100% | 100% | 811 | 100% | 100% | 9 | 100% | 100% | 1,141 | 100% | 100% |
| HOME IMPROVEMENT | Low | 1 | 3.8% | 15 | 0.8% | 19.5% | 0 | 0.0% | 6.5% | 0 | 0.0% | 4.6% | 1 | 9.1% | 7.2% | 15 | 2.4% | 4.7% | 0 | 0.0% | 10.0% | 0 | 0.0% | 7.3% |
| | Moderate | 4 | 15.4% | 185 | 10.4% | 18.1% | 1 | 10.0% | 20.2% | 10 | 2.7% | 15.7% | 3 | 27.3% | 21.4% | 175 | 28.0% | 16.3% | 0 | 0.0% | 21.0% | 0 | 0.0% | 16.1% |
| | Middle | 8 | 30.8% | 386 | 21.7% | 21.8% | 5 | 50.0% | 25.4% | 163 | 45.4% | 22.0% | 1 | 9.1% | 22.2% | 120 | 19.2% | 19.5% | 2 | 40.0% | 23.4% | 102 | 12.9% | 18.4% |
| | Upper | 7 | 26.9% | 865 | 48.7% | 40.7% | 0 | 0.0% | 42.4% | 0 | 0.0% | 51.6% | 6 | 54.5% | 45.0% | 315 | 50.4% | 54.7% | 1 | 20.0% | 39.8% | 550 | 69.4% | 50.9% |
| | Unknown | 6 | 23.1% | 327 | 18.4% | 0.0% | 4 | 40.0% | 5.5% | 187 | 51.9% | 6.2% | 0 | 0.0% | 4.2% | 0 | 0.0% | 4.9% | 2 | 40.0% | 5.8% | 140 | 17.7% | 7.3% |
| | Total | 26 | 100% | 1,777 | 100% | 100% | 10 | 100% | 100% | 360 | 100% | 100% | 11 | 100% | 100% | 625 | 100% | 100% | 5 | 100% | 100% | 792 | 100% | 100% |
| MULTI FAMILY | Low | 1 | 5.3% | 156 | 1.1% | 19.5% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 1 | 12.5% | 2.4% | 156 | 3.7% | 0.9% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 18.1% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 2.3% | 0 | 0.0% | 0.5% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 21.8% | 0 | 0.0% | 3.3% | 0 | 0.0% | 0.8% | 0 | 0.0% | 2.3% | 0 | 0.0% | 0.8% | 0 | 0.0% | 2.4% | 0 | 0.0% | 1.9% |
| | Upper | 3 | 15.8% | 676 | 4.9% | 40.7% | 2 | 22.2% | 10.0% | 436 | 11.2% | 7.2% | 0 | 0.0% | 4.5% | 0 | 0.0% | 2.5% | 1 | 12.5% | 2.4% | 240 | 5.7% | 1.4% |
| | Unknown | 15 | 78.9% | 13,085 | 94.0% | 0.0% | 7 | 77.8% | 86.7% | 3,477 | 88.9% | 92.0% | 2 | 100.0% | 90.9% | 5,760 | 100.0% | 96.2% | 6 | 75.0% | 92.7% | 3,848 | 90.7% | 95.8% |
| | Total | 19 | 100% | 13,916 | 100% | 100% | 9 | 100% | 100% | 3,913 | 100% | 100% | 2 | 100% | 100% | 5,760 | 100% | 100% | 8 | 100% | 100% | 4,243 | 100% | 100% |
| OTHER PURPOSE LOC | Low | 0 | 0.0% | 0 | 0.0% | 19.5% | 0 | 0.0% | 7.8% | 0 | 0.0% | 5.0% | 0 | 0.0% | 8.2% | 0 | 0.0% | 6.1% | 0 | 0.0% | 9.5% | 0 | 0.0% | 6.1% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 18.1% | 0 | 0.0% | 23.1% | 0 | 0.0% | 16.0% | 0 | 0.0% | 19.1% | 0 | 0.0% | 13.3% | 0 | 0.0% | 22.1% | 0 | 0.0% | 18.0% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 21.8% | 0 | 0.0% | 26.7% | 0 | 0.0% | 23.1% | 0 | 0.0% | 30.5% | 0 | 0.0% | 27.1% | 0 | 0.0% | 24.0% | 0 | 0.0% | 25.3% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 40.7% | 0 | 0.0% | 40.8% | 0 | 0.0% | 55.2% | 0 | 0.0% | 40.0% | 0 | 0.0% | 52.4% | 0 | 0.0% | 41.8% | 0 | 0.0% | 49.2% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 1.6% | 0 | 0.0% | 0.7% | 0 | 0.0% | 2.3% | 0 | 0.0% | 1.1% | 0 | 0.0% | 2.7% | 0 | 0.0% | 1.5% |
| | Total | 0 | 0.0% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% |

Originations & Purchases

Based on 2024 FFIEC Census Data; 2016-2020 ACS data

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
DECEMBER 2025**

Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: PA Williamsport, MSA

| PRODUCT TYPE | Borrower Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | | | | | | | | | | | | | |
|-----------------------------|------------------------|---------------------------------|-------------|---------------|-------------|-----------------------------|--------------------------|-------------|-------------|---------------|-------------|-------------|------------|-------------|-------------|---------------|-------------|-------------|-----------|-------------|-------------|---------------|-------------|-------------|
| | | 2022, 2023, 2024 | | | | | 2022 | | | | | 2023 | | | | | 2024 | | | | | | | |
| | | Count | | Dollar | | Families by Family Income % | Count | | Dollar | | | Count | | Dollar | | | Count | | Dollar | | | | | |
| | | # | % | \$ (000s) | \$ % | | # | % | Agg % | \$ (000s) | \$ % | \$ % | # | % | Agg % | \$ (000s) | \$ % | \$ % | # | % | Agg % | \$ (000s) | \$ % | \$ % |
| OTHER PURPOSE CLOSED/EXEMPT | Low | 1 | 10.0% | 61 | 13.5% | 19.5% | 1 | 50.0% | 15.0% | 61 | 55.0% | 12.8% | 0 | 0.0% | 8.6% | 0 | 0.0% | 7.2% | 0 | 0.0% | 12.6% | 0 | 0.0% | 15.2% |
| | Moderate | 2 | 20.0% | 110 | 24.3% | 18.1% | 0 | 0.0% | 20.0% | 0 | 0.0% | 17.7% | 0 | 0.0% | 18.3% | 0 | 0.0% | 14.3% | 2 | 50.0% | 23.2% | 110 | 61.8% | 20.4% |
| | Middle | 3 | 30.0% | 113 | 24.9% | 21.8% | 0 | 0.0% | 22.5% | 0 | 0.0% | 19.5% | 1 | 25.0% | 25.8% | 44 | 27.0% | 32.6% | 2 | 50.0% | 26.3% | 69 | 38.6% | 26.8% |
| | Upper | 4 | 40.0% | 169 | 37.4% | 40.7% | 1 | 50.0% | 38.8% | 50 | 45.0% | 47.9% | 3 | 75.0% | 43.0% | 119 | 73.0% | 38.1% | 0 | 0.0% | 35.8% | 0 | 0.0% | 35.7% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 3.8% | 0 | 0.0% | 2.0% | 0 | 0.0% | 4.3% | 0 | 0.0% | 7.8% | 0 | 0.0% | 2.1% | 0 | 0.0% | 1.9% |
| | Total | 10 | 100% | 452 | 100% | 100% | 2 | 100% | 100% | 111 | 100% | 100% | 4 | 100% | 100% | 163 | 100% | 100% | 4 | 100% | 100% | 178 | 100% | 100% |
| PURPOSE NOT APPLICABLE | Low | 0 | 0.0% | 0 | 0.0% | 19.5% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 18.1% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 20.0% | 0 | 0.0% | 24.7% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 21.8% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 40.7% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 80.0% | 0 | 0.0% | 75.3% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100.0% |
| | Total | 0 | 0.0% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% |
| HMDA TOTALS | Low | 20 | 6.1% | 1,703 | 2.7% | 19.5% | 9 | 6.0% | 9.2% | 824 | 3.1% | 5.3% | 6 | 5.4% | 7.3% | 345 | 1.6% | 3.8% | 5 | 7.5% | 8.8% | 534 | 3.7% | 4.7% |
| | Moderate | 56 | 17.1% | 6,966 | 11.1% | 18.1% | 29 | 19.3% | 22.5% | 3,794 | 14.4% | 17.6% | 18 | 16.2% | 21.8% | 2,293 | 10.3% | 15.7% | 9 | 13.4% | 20.6% | 879 | 6.2% | 14.5% |
| | Middle | 63 | 19.2% | 9,177 | 14.6% | 21.8% | 26 | 17.3% | 23.2% | 3,633 | 13.8% | 20.3% | 24 | 21.6% | 23.6% | 3,388 | 15.3% | 20.6% | 13 | 19.4% | 24.0% | 2,156 | 15.1% | 21.2% |
| | Upper | 111 | 33.8% | 23,809 | 37.9% | 40.7% | 53 | 35.3% | 32.1% | 11,100 | 42.2% | 38.8% | 37 | 33.3% | 33.6% | 7,454 | 33.6% | 37.4% | 21 | 31.3% | 32.2% | 5,255 | 36.8% | 39.6% |
| | Unknown | 78 | 23.8% | 21,130 | 33.7% | 0.0% | 33 | 22.0% | 13.0% | 6,961 | 26.5% | 18.1% | 26 | 23.4% | 13.7% | 8,715 | 39.3% | 22.4% | 19 | 28.4% | 14.4% | 5,454 | 38.2% | 20.0% |
| | Total | 328 | 100% | 62,784 | 100% | 100% | 150 | 100% | 100% | 26,311 | 100% | 100% | 111 | 100% | 100% | 22,196 | 100% | 100% | 67 | 100% | 100% | 14,277 | 100% | 100% |

Originations & Purchases
Based on 2024 FFIEC Census Data; 2016-2020 ACS data

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
DECEMBER 2025**

**Small Business Loans by Business Revenue & Loan Size
Assessment Area: PA Williamsport, MSA**

| | | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | |
|-------------------------------------|-------------------------|---------------------------------|-------|-----------|-------|--------------------------|--------------------------|-------|----------|-----------|-------|----------|
| | | 2021 | | | | | 2021 | | | | | |
| | | Bank | | Dollar | | Total Businesses % | Count | | Agg % | Dollar | | Agg % |
| | | Count # | % | \$ (000s) | \$ % | | Bank # | % | | \$ (000s) | \$ % | |
| Revenue | \$1 Million or Less | 11 | 47.8% | 951 | 34.2% | 90.0% | 11 | 47.8% | 46.8% | 951 | 34.2% | 32.7% |
| | Over \$1 Million | 4 | 17.4% | 1,023 | 36.8% | 7.8% | 4 | 17.4% | | 1,023 | 36.8% | |
| | Total Rev. available | 15 | 65.2% | 1,974 | 71.0% | 97.8% | 15 | 65.2% | | 1,974 | 71.0% | |
| | Rev. Not Known | 8 | 34.8% | 808 | 29.0% | 2.2% | 8 | 34.8% | | 808 | 29.0% | |
| | Total | 23 | 100% | 2,782 | 100% | 100% | 23 | 100% | | 2,782 | 100% | |
| Loan Size | \$100,000 or Less | 15 | 65.2% | 480 | 17.3% | | 15 | 65.2% | 89.3% | 480 | 17.3% | 29.2% |
| | \$100,001 - \$250,000 | 4 | 17.4% | 537 | 19.3% | | 4 | 17.4% | 6.4% | 537 | 19.3% | 22.1% |
| | \$250,001 - \$1 Million | 4 | 17.4% | 1,766 | 63.5% | | 4 | 17.4% | 4.3% | 1,766 | 63.5% | 48.7% |
| | Total | 23 | 100% | 2,782 | 100% | | 23 | 100% | 100% | 2,782 | 100% | 100% |
| Loan Size & Rev \$1 Mill or Less | \$100,000 or Less | 9 | 81.8% | 251 | 26.4% | | 9 | 81.8% | | 251 | 26.4% | |
| | \$100,001 - \$250,000 | 1 | 9.1% | 140 | 14.7% | | 1 | 9.1% | | 140 | 14.7% | |
| | \$250,001 - \$1 Million | 1 | 9.1% | 560 | 58.9% | | 1 | 9.1% | | 560 | 58.9% | |
| | Total | 11 | 100% | 951 | 100% | | 11 | 100% | | 951 | 100% | |

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2021 D&B information

**Small Business Loans by Business Revenue & Loan Size
Assessment Area: PA Williamsport, MSA**

| | | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | | | | | | | | | | | | | |
|-------------------------------------|-------------------------|---------------------------------|--------|-----------|--------|--------------------------|--------------------------|--------|----------|-----------|--------|----------|-----------|--------|----------|-----------|--------|----------|-----------|--------|-----------|-------|--------|-------|
| | | 2022, 2023, 2024 | | | | | 2022 | | | | 2023 | | | | 2024 | | | | | | | | | |
| | | Bank | | Dollar | | Total Businesses % | Count | | Agg % | Dollar | | Agg % | Count | | Agg % | Dollar | | Agg % | | | | | | |
| | | Count # | % | \$ (000s) | \$ % | | Bank # | % | | \$ (000s) | \$ % | | Bank # | % | | \$ (000s) | \$ % | | Bank # | % | \$ (000s) | \$ % | | |
| Revenue | \$1 Million or Less | 32 | 62.7% | 6,616 | 47.9% | 90.2% | 11 | 64.7% | 55.3% | 2,821 | 51.3% | 37.5% | 9 | 64.3% | 56.3% | 1,001 | 20.2% | 38.7% | 12 | 60.0% | 54.5% | 2,794 | 82.8% | 27.5% |
| | Over \$1 Million | 19 | 37.3% | 7,206 | 52.1% | 7.7% | 6 | 35.3% | | 2,683 | 48.7% | | 5 | 35.7% | | 3,944 | 79.8% | | 8 | 40.0% | | 579 | 17.2% | |
| | Total Rev. available | 51 | 100.0% | 13,822 | 100.0% | 97.9% | 17 | 100.0% | | 5,504 | 100.0% | | 14 | 100.0% | | 4,945 | 100.0% | | 20 | 100.0% | | 3,373 | 100.0% | |
| | Rev. Not Known | 0 | 0.0% | 0 | 0.0% | 2.1% | 0 | 0.0% | | 0 | 0.0% | | 0 | 0.0% | | 0 | 0.0% | | 0 | 0.0% | | 0 | 0.0% | |
| | Total | 51 | 100% | 13,822 | 100% | 100% | 17 | 100% | 100% | 5,504 | 100% | 100% | 14 | 100% | 100% | 4,945 | 100% | 100% | 20 | 100% | 100% | 3,373 | 100% | 100% |
| Loan Size | \$100,000 or Less | 31 | 60.8% | 1,558 | 11.3% | | 9 | 52.9% | 92.6% | 455 | 8.3% | 35.9% | 8 | 57.1% | 93.5% | 434 | 8.8% | 39.1% | 14 | 70.0% | 95.2% | 669 | 19.8% | 49.4% |
| | \$100,001 - \$250,000 | 7 | 13.7% | 1,320 | 9.5% | | 1 | 5.9% | 4.1% | 170 | 3.1% | 18.1% | 2 | 14.3% | 3.9% | 346 | 7.0% | 20.2% | 4 | 20.0% | 3.4% | 804 | 23.8% | 21.6% |
| | \$250,001 - \$1 Million | 8 | 15.7% | 3,535 | 25.6% | | 5 | 29.4% | 3.3% | 2,270 | 41.2% | 46.1% | 2 | 14.3% | 2.6% | 765 | 15.5% | 40.7% | 1 | 5.0% | 1.5% | 500 | 14.8% | 28.9% |
| | Total | 51 | 100% | 13,822 | 100% | | 17 | 100% | 100% | 5,504 | 100% | 100% | 14 | 100% | 100% | 4,945 | 100% | 100% | 20 | 100% | 100% | 3,373 | 100% | 100% |
| Loan Size & Rev \$1 Mill or Less | \$100,000 or Less | 20 | 62.5% | 934 | 14.1% | | 6 | 54.5% | | 241 | 8.5% | | 7 | 77.8% | | 411 | 41.1% | | 7 | 58.3% | | 282 | 10.1% | |
| | \$100,001 - \$250,000 | 5 | 15.6% | 972 | 14.7% | | 1 | 9.1% | | 170 | 6.0% | | 1 | 11.1% | | 190 | 19.0% | | 3 | 25.0% | | 612 | 21.9% | |
| | \$250,001 - \$1 Million | 5 | 15.6% | 2,300 | 34.8% | | 3 | 27.3% | | 1,400 | 49.6% | | 1 | 11.1% | | 400 | 40.0% | | 1 | 8.3% | | 500 | 17.9% | |
| | Total | 32 | 100% | 6,615 | 100% | | 11 | 100% | | 2,821 | 100% | | 9 | 100% | | 1,001 | 100% | | 12 | 100% | | 2,793 | 100% | |

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue

Based on FFIEC Census Data; 2016-2020 ACS data; 2024 D&B information

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
DECEMBER 2025**

**Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: PA Williamsport, MSA**

| PRODUCT TYPE | Tract Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | |
|-------------------|---------------------------|---------------------------------|-------------|---------------------------------|-------------|-------------|--------------------------|-------------|-------------|---------------|-------------|-------------|
| | | 2021 | | | | | 2021 | | | | | |
| | | Bank | | Owner Occupied Units % | Count | | Dollar | | Agg % | Bank | | Agg \$ % |
| # | % | \$ (000s) | \$ % | | # | % | \$ (000s) | \$ % | | | | |
| HOME PURCHASE | Low | 0 | 0.0% | 0 | 0.0% | 1.4% | 0 | 0.0% | 2.0% | 0 | 0.0% | 1.0% |
| | Moderate | 9 | 9.6% | 863 | 5.2% | 7.2% | 9 | 9.6% | 11.8% | 863 | 5.2% | 7.0% |
| | Middle | 74 | 78.7% | 13,265 | 80.1% | 84.3% | 74 | 78.7% | 79.8% | 13,265 | 80.1% | 83.8% |
| | Upper | 11 | 11.7% | 2,426 | 14.7% | 7.0% | 11 | 11.7% | 6.4% | 2,426 | 14.7% | 8.2% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>94</i> | <i>100%</i> | <i>16,554</i> | <i>100%</i> | <i>100%</i> | <i>94</i> | <i>100%</i> | <i>100%</i> | <i>16,554</i> | <i>100%</i> | <i>100%</i> |
| REFINANCE | Low | 0 | 0.0% | 0 | 0.0% | 1.4% | 0 | 0.0% | 0.5% | 0 | 0.0% | 0.2% |
| | Moderate | 7 | 7.2% | 1,022 | 6.2% | 7.2% | 7 | 7.2% | 4.4% | 1,022 | 6.2% | 2.6% |
| | Middle | 80 | 82.5% | 13,692 | 83.3% | 84.3% | 80 | 82.5% | 86.6% | 13,692 | 83.3% | 84.8% |
| | Upper | 10 | 10.3% | 1,727 | 10.5% | 7.0% | 10 | 10.3% | 8.5% | 1,727 | 10.5% | 12.3% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>97</i> | <i>100%</i> | <i>16,439</i> | <i>100%</i> | <i>100%</i> | <i>97</i> | <i>100%</i> | <i>100%</i> | <i>16,439</i> | <i>100%</i> | <i>100%</i> |
| HOME IMPROVEMENT | Low | 0 | 0.0% | 0 | 0.0% | 1.4% | 0 | 0.0% | 2.3% | 0 | 0.0% | 2.9% |
| | Moderate | 3 | 50.0% | 70 | 30.4% | 7.2% | 3 | 50.0% | 6.6% | 70 | 30.4% | 3.8% |
| | Middle | 2 | 33.3% | 115 | 50.0% | 84.3% | 2 | 33.3% | 84.2% | 115 | 50.0% | 85.3% |
| | Upper | 1 | 16.7% | 46 | 19.8% | 7.0% | 1 | 16.7% | 6.9% | 46 | 19.8% | 8.0% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>6</i> | <i>100%</i> | <i>230</i> | <i>100%</i> | <i>100%</i> | <i>6</i> | <i>100%</i> | <i>100%</i> | <i>230</i> | <i>100%</i> | <i>100%</i> |
| MULTI FAMILY | Low | 2 | 20.0% | 1,301 | 22.9% | 20.7% | 2 | 20.0% | 19.4% | 1,301 | 22.9% | 10.0% |
| | Moderate | 6 | 60.0% | 3,545 | 62.3% | 19.8% | 6 | 60.0% | 37.1% | 3,545 | 62.3% | 37.3% |
| | Middle | 1 | 10.0% | 480 | 8.4% | 46.1% | 1 | 10.0% | 33.9% | 480 | 8.4% | 16.4% |
| | Upper | 1 | 10.0% | 367 | 6.4% | 13.4% | 1 | 10.0% | 9.7% | 367 | 6.4% | 36.2% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>10</i> | <i>100%</i> | <i>5,693</i> | <i>100%</i> | <i>100%</i> | <i>10</i> | <i>100%</i> | <i>100%</i> | <i>5,693</i> | <i>100%</i> | <i>100%</i> |
| OTHER PURPOSE LOC | Low | 0 | 0.0% | 0 | 0.0% | 1.4% | 0 | 0.0% | 2.3% | 0 | 0.0% | 1.2% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 7.2% | 0 | 0.0% | 3.1% | 0 | 0.0% | 1.8% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 84.3% | 0 | 0.0% | 89.1% | 0 | 0.0% | 90.3% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 7.0% | 0 | 0.0% | 5.4% | 0 | 0.0% | 6.7% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> |

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
DECEMBER 2025**

**Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: PA Williamsport, MSA**

| PRODUCT TYPE | Tract Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | |
|--------------------------------|---------------------------|---------------------------------|-------------|---------------------------------|-------------|-------------|--------------------------|-------------|-------------|---------------|-------------|-------------|
| | | 2021 | | | | | 2021 | | | | | |
| | | Bank | | Owner Occupied Units % | Count | | Dollar | | Bank | Agg | Dollar | |
| # | % | \$ (000s) | \$ % | | # | % | \$ (000s) | \$ % | | | \$ % | |
| OTHER PURPOSE CLOSED/EXEMPT | Low | 0 | 0.0% | 0 | 0.0% | 1.4% | 0 | 0.0% | 1.7% | 0 | 0.0% | 0.6% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 7.2% | 0 | 0.0% | 6.9% | 0 | 0.0% | 4.6% |
| | Middle | 2 | 100.0% | 65 | 100.0% | 84.3% | 2 | 100.0% | 79.3% | 65 | 100.0% | 73.1% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 7.0% | 0 | 0.0% | 12.1% | 0 | 0.0% | 21.7% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>2</i> | <i>100%</i> | <i>65</i> | <i>100%</i> | <i>100%</i> | <i>2</i> | <i>100%</i> | <i>100%</i> | <i>65</i> | <i>100%</i> | <i>100%</i> |
| PURPOSE NOT APPLICABLE | Low | 0 | 0.0% | 0 | 0.0% | 1.4% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 7.2% | 0 | 0.0% | 19.5% | 0 | 0.0% | 14.4% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 84.3% | 0 | 0.0% | 78.0% | 0 | 0.0% | 82.4% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 7.0% | 0 | 0.0% | 2.4% | 0 | 0.0% | 3.2% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> |
| HMDA TOTALS | Low | 2 | 1.0% | 1,301 | 3.3% | 1.4% | 2 | 1.0% | 1.5% | 1,301 | 3.3% | 1.2% |
| | Moderate | 25 | 12.0% | 5,499 | 14.1% | 7.2% | 25 | 12.0% | 8.0% | 5,499 | 14.1% | 6.6% |
| | Middle | 159 | 76.1% | 27,617 | 70.8% | 84.3% | 159 | 76.1% | 82.9% | 27,617 | 70.8% | 80.3% |
| | Upper | 23 | 11.0% | 4,565 | 11.7% | 7.0% | 23 | 11.0% | 7.5% | 4,565 | 11.7% | 11.9% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>209</i> | <i>100%</i> | <i>38,982</i> | <i>100%</i> | <i>100%</i> | <i>209</i> | <i>100%</i> | <i>100%</i> | <i>38,982</i> | <i>100%</i> | <i>100%</i> |

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
DECEMBER 2025**

**Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: PA Williamsport, MSA**

| PRODUCT TYPE | Tract Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | | | | | | | | | | | | | |
|-------------------|---------------------|---------------------------------|-------------|---------------|-------------|----------------------|--------------------------|-------------|-------------|---------------|-------------|-------------|-----------|-------------|-------------|---------------|-------------|-------------|-----------|-------------|-------------|--------------|-------------|-------------|
| | | 2022, 2023, 2024 | | | | | 2022 | | | | | 2023 | | | | | 2024 | | | | | | | |
| | | Bank | | | | Owner Occupied Units | Count | | | Dollar | | Count | | | Dollar | | Count | | | Dollar | | | | |
| | | Count | % | Dollar | \$ (000s) | | \$ % | # | % | % | \$ (000s) | \$ % | # | % | % | \$ (000s) | \$ % | \$ % | # | % | % | \$ (000s) | \$ % | \$ % |
| HOME PURCHASE | Low | 8 | 3.7% | 839 | 2.2% | 0.9% | 4 | 4.6% | 2.8% | 308 | 1.9% | 1.4% | 3 | 3.5% | 1.6% | 432 | 2.9% | 1.2% | 1 | 2.4% | 2.2% | 100 | 1.3% | 1.3% |
| | Moderate | 14 | 6.5% | 1,552 | 4.0% | 2.0% | 4 | 4.6% | 4.9% | 441 | 2.8% | 2.6% | 7 | 8.1% | 5.3% | 900 | 6.1% | 3.4% | 3 | 7.3% | 6.3% | 211 | 2.7% | 4.0% |
| | Middle | 147 | 68.7% | 28,121 | 72.7% | 78.5% | 57 | 65.5% | 69.0% | 11,207 | 70.4% | 68.8% | 59 | 68.6% | 73.0% | 10,588 | 71.4% | 73.8% | 31 | 75.6% | 71.3% | 6,326 | 79.9% | 70.6% |
| | Upper | 44 | 20.6% | 8,044 | 20.8% | 18.4% | 21 | 24.1% | 23.3% | 3,842 | 24.1% | 27.2% | 17 | 19.8% | 19.7% | 2,917 | 19.7% | 21.5% | 6 | 14.6% | 20.0% | 1,285 | 16.2% | 24.1% |
| | Unknown | 1 | 0.5% | 131 | 0.3% | 0.2% | 1 | 1.1% | 0.1% | 131 | 0.8% | 0.1% | 0 | 0.0% | 0.3% | 0 | 0.0% | 0.2% | 0 | 0.0% | 0.1% | 0 | 0.0% | 0.0% |
| | Total | 214 | 100% | 38,686 | 100% | 100% | 87 | 100% | 100% | 15,928 | 100% | 100% | 86 | 100% | 100% | 14,836 | 100% | 100% | 41 | 100% | 100% | 7,922 | 100% | 100% |
| REFINANCE | Low | 0 | 0.0% | 0 | 0.0% | 0.9% | 0 | 0.0% | 0.9% | 0 | 0.0% | 0.8% | 0 | 0.0% | 1.1% | 0 | 0.0% | 1.0% | 0 | 0.0% | 1.2% | 0 | 0.0% | 0.9% |
| | Moderate | 4 | 6.8% | 311 | 3.9% | 2.0% | 2 | 4.8% | 2.9% | 143 | 2.4% | 1.6% | 1 | 12.5% | 3.0% | 79 | 9.8% | 2.5% | 1 | 11.1% | 2.4% | 89 | 7.8% | 1.8% |
| | Middle | 41 | 69.5% | 5,775 | 72.6% | 78.5% | 29 | 69.0% | 76.6% | 4,437 | 74.0% | 75.1% | 6 | 75.0% | 74.9% | 692 | 85.4% | 74.7% | 6 | 66.7% | 76.3% | 645 | 56.5% | 74.3% |
| | Upper | 14 | 23.7% | 1,865 | 23.5% | 18.4% | 11 | 26.2% | 19.6% | 1,418 | 23.6% | 22.5% | 1 | 12.5% | 21.0% | 40 | 4.9% | 21.8% | 2 | 22.2% | 20.1% | 407 | 35.7% | 22.9% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.2% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Total | 59 | 100% | 7,950 | 100% | 100% | 42 | 100% | 100% | 5,998 | 100% | 100% | 8 | 100% | 100% | 811 | 100% | 100% | 9 | 100% | 100% | 1,141 | 100% | 100% |
| HOME IMPROVEMENT | Low | 1 | 3.8% | 40 | 2.3% | 0.9% | 0 | 0.0% | 1.2% | 0 | 0.0% | 0.6% | 0 | 0.0% | 0.6% | 0 | 0.0% | 0.6% | 1 | 20.0% | 1.8% | 40 | 5.1% | 1.2% |
| | Moderate | 1 | 3.8% | 40 | 2.3% | 2.0% | 0 | 0.0% | 2.7% | 0 | 0.0% | 2.0% | 1 | 9.1% | 3.3% | 40 | 6.4% | 1.6% | 0 | 0.0% | 1.8% | 0 | 0.0% | 3.2% |
| | Middle | 17 | 65.4% | 1,469 | 82.6% | 78.5% | 6 | 60.0% | 72.8% | 261 | 72.5% | 68.1% | 8 | 72.7% | 75.8% | 495 | 79.2% | 76.1% | 3 | 60.0% | 76.9% | 712 | 89.9% | 76.3% |
| | Upper | 7 | 26.9% | 229 | 12.9% | 18.4% | 4 | 40.0% | 23.2% | 99 | 27.5% | 29.3% | 2 | 18.2% | 20.3% | 90 | 14.4% | 21.7% | 1 | 20.0% | 19.5% | 40 | 5.1% | 19.4% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.2% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Total | 26 | 100% | 1,777 | 100% | 100% | 10 | 100% | 100% | 360 | 100% | 100% | 11 | 100% | 100% | 625 | 100% | 100% | 5 | 100% | 100% | 792 | 100% | 100% |
| MULTI FAMILY | Low | Multi-Family Units | | | | | 2 | 22.2% | 18.3% | 467 | 11.9% | 8.6% | 0 | 0.0% | 20.5% | 0 | 0.0% | 10.5% | 0 | 0.0% | 17.1% | 0 | 0.0% | 12.2% |
| | Moderate | 3 | 15.8% | 2,556 | 18.4% | 12.8% | 2 | 22.2% | 16.7% | 2,336 | 59.7% | 15.3% | 0 | 0.0% | 9.1% | 0 | 0.0% | 4.2% | 1 | 12.5% | 14.6% | 220 | 5.2% | 8.3% |
| | Middle | 11 | 57.9% | 9,835 | 70.7% | 47.4% | 4 | 44.4% | 45.0% | 956 | 24.4% | 58.0% | 2 | 100.0% | 59.1% | 5,760 | 100.0% | 79.5% | 5 | 62.5% | 63.4% | 3,120 | 73.5% | 74.1% |
| | Upper | 3 | 15.8% | 1,059 | 7.6% | 16.4% | 1 | 11.1% | 18.3% | 155 | 4.0% | 17.5% | 0 | 0.0% | 9.1% | 0 | 0.0% | 2.3% | 2 | 25.0% | 4.9% | 904 | 21.3% | 5.4% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 1.7% | 0 | 0.0% | 1.7% | 0 | 0.0% | 0.6% | 0 | 0.0% | 2.3% | 0 | 0.0% | 3.5% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Total | 19 | 100% | 13,916 | 100% | 100% | 9 | 100% | 100% | 3,913 | 100% | 100% | 2 | 100% | 100% | 5,760 | 100% | 100% | 8 | 100% | 100% | 4,243 | 100% | 100% |
| OTHER PURPOSE LOC | Low | 0 | 0.0% | 0 | 0.0% | 0.9% | 0 | 0.0% | 0.8% | 0 | 0.0% | 0.7% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.4% | 0 | 0.0% | 0.3% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 2.0% | 0 | 0.0% | 2.0% | 0 | 0.0% | 1.1% | 0 | 0.0% | 0.9% | 0 | 0.0% | 0.8% | 0 | 0.0% | 1.5% | 0 | 0.0% | 0.8% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 78.5% | 0 | 0.0% | 83.9% | 0 | 0.0% | 81.9% | 0 | 0.0% | 76.8% | 0 | 0.0% | 75.6% | 0 | 0.0% | 79.8% | 0 | 0.0% | 76.4% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 18.4% | 0 | 0.0% | 13.3% | 0 | 0.0% | 16.3% | 0 | 0.0% | 22.3% | 0 | 0.0% | 23.6% | 0 | 0.0% | 17.9% | 0 | 0.0% | 22.5% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.2% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.4% | 0 | 0.0% | 0.1% |
| | Total | 0 | 0.0% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% |

Originations & Purchases

Based on 2024 FFIEC Census Data; 2016-2020 ACS data

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
DECEMBER 2025**

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: PA Williamsport, MSA

| PRODUCT TYPE | Tract Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | | | | | | | | | | | | | |
|-----------------------------|---------------------|---------------------------------|-------------|---------------|-------------|----------------------|--------------------------|-------------|-------------|---------------|-------------|-------------|------------|-------------|-------------|---------------|-------------|-------------|-----------|-------------|-------------|---------------|-------------|-------------|
| | | 2022, 2023, 2024 | | | | | 2022 | | | | | | 2023 | | | | | | 2024 | | | | | |
| | | Bank | | | | Owner Occupied Units | Count | | | Dollar | | | Count | | | Dollar | | | Count | | | Dollar | | |
| | | # | % | \$ (000s) | \$ % | | # | % | % | \$ (000s) | \$ % | \$ % | # | % | % | \$ (000s) | \$ % | \$ % | # | % | % | \$ (000s) | \$ % | \$ % |
| OTHER PURPOSE CLOSED/EXEMPT | Low | 0 | 0.0% | 0 | 0.0% | 0.9% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 2.1% | 0 | 0.0% | 1.3% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 2.0% | 0 | 0.0% | 3.8% | 0 | 0.0% | 4.3% | 0 | 0.0% | 1.1% | 0 | 0.0% | 0.6% | 0 | 0.0% | 2.1% | 0 | 0.0% | 1.3% |
| | Middle | 7 | 70.0% | 374 | 82.7% | 78.5% | 2 | 100.0% | 78.8% | 111 | 100.0% | 74.1% | 3 | 75.0% | 83.9% | 119 | 73.0% | 80.9% | 2 | 50.0% | 73.7% | 144 | 80.8% | 70.6% |
| | Upper | 3 | 30.0% | 79 | 17.5% | 18.4% | 0 | 0.0% | 17.5% | 0 | 0.0% | 21.6% | 1 | 25.0% | 15.1% | 44 | 27.0% | 18.5% | 2 | 50.0% | 22.1% | 35 | 19.7% | 26.8% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.2% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>10</i> | <i>100%</i> | <i>452</i> | <i>100%</i> | <i>100%</i> | <i>2</i> | <i>100%</i> | <i>100%</i> | <i>111</i> | <i>100%</i> | <i>100%</i> | <i>4</i> | <i>100%</i> | <i>100%</i> | <i>163</i> | <i>100%</i> | <i>100%</i> | <i>4</i> | <i>100%</i> | <i>100%</i> | <i>178</i> | <i>100%</i> | <i>100%</i> |
| PURPOSE NOT APPLICABLE | Low | 0 | 0.0% | 0 | 0.0% | 0.9% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 2.0% | 0 | 0.0% | 17.6% | 0 | 0.0% | 9.9% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 78.5% | 0 | 0.0% | 64.7% | 0 | 0.0% | 64.0% | 0 | 0.0% | 40.0% | 0 | 0.0% | 42.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100.0% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 18.4% | 0 | 0.0% | 17.6% | 0 | 0.0% | 26.1% | 0 | 0.0% | 60.0% | 0 | 0.0% | 58.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.2% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> |
| HMDA TOTALS | Low | 11 | 3.4% | 1,346 | 2.1% | 0.9% | 6 | 4.0% | 2.0% | 774 | 2.9% | 1.5% | 3 | 2.7% | 1.5% | 432 | 1.9% | 1.8% | 2 | 3.0% | 1.9% | 140 | 1.0% | 1.6% |
| | Moderate | 22 | 6.7% | 4,460 | 7.1% | 2.0% | 8 | 5.3% | 4.0% | 2,920 | 11.1% | 3.0% | 9 | 8.1% | 4.1% | 1,019 | 4.6% | 3.0% | 5 | 7.5% | 4.2% | 520 | 3.6% | 3.4% |
| | Middle | 223 | 68.0% | 45,574 | 72.6% | 78.5% | 98 | 65.3% | 72.9% | 16,972 | 64.5% | 70.6% | 78 | 70.3% | 74.2% | 17,655 | 79.5% | 74.7% | 47 | 70.1% | 74.2% | 10,947 | 76.7% | 72.3% |
| | Upper | 71 | 21.6% | 11,275 | 18.0% | 18.4% | 37 | 24.7% | 21.0% | 5,514 | 21.0% | 24.8% | 21 | 18.9% | 20.0% | 3,091 | 13.9% | 20.0% | 13 | 19.4% | 19.6% | 2,671 | 18.7% | 22.6% |
| | Unknown | 1 | 0.3% | 131 | 0.2% | 0.2% | 1 | 0.7% | 0.1% | 131 | 0.5% | 0.1% | 0 | 0.0% | 0.2% | 0 | 0.0% | 0.4% | 0 | 0.0% | 0.1% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>328</i> | <i>100%</i> | <i>62,784</i> | <i>100%</i> | <i>100%</i> | <i>150</i> | <i>100%</i> | <i>100%</i> | <i>26,311</i> | <i>100%</i> | <i>100%</i> | <i>111</i> | <i>100%</i> | <i>100%</i> | <i>22,196</i> | <i>100%</i> | <i>100%</i> | <i>67</i> | <i>100%</i> | <i>100%</i> | <i>14,277</i> | <i>100%</i> | <i>100%</i> |

Originations & Purchases
Based on 2024 FFIEC Census Data; 2016-2020 ACS data

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
DECEMBER 2025**

**Geographic Distribution of Small Business Loans
Assessment Area: PA Williamsport, MSA**

| Tract Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | |
|---------------------|---------------------------------|-------------|--------------|-------------|------------------|--------------------------|-------------|-------------|--------------|-------------|-------------|
| | 2021 | | | | | 2021 | | | | | |
| | Bank | | | | Total Businesses | Count | | | Dollar | | |
| | Count | Dollar | | | | Bank | Agg | Bank | | Agg | |
| # | % | \$ (000s) | \$ % | % | # | % | % | \$ 000s | \$ % | \$ % | |
| Low | 0 | 0.0% | 0 | 0.0% | 4.7% | 0 | 0.0% | 3.6% | 0 | 0.0% | 8.1% |
| Moderate | 5 | 21.7% | 924 | 33.2% | 16.3% | 5 | 21.7% | 13.7% | 924 | 33.2% | 18.2% |
| Middle | 17 | 73.9% | 1,780 | 64.0% | 72.5% | 17 | 73.9% | 74.5% | 1,780 | 64.0% | 62.7% |
| Upper | 1 | 4.3% | 79 | 2.8% | 6.5% | 1 | 4.3% | 7.9% | 79 | 2.8% | 10.9% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| Tr Unknown | 0 | 0.0% | 0 | 0.0% | | 0 | 0.0% | 0.2% | 0 | 0.0% | 0.0% |
| <i>Total</i> | <i>23</i> | <i>100%</i> | <i>2,782</i> | <i>100%</i> | <i>100%</i> | <i>23</i> | <i>100%</i> | <i>100%</i> | <i>2,782</i> | <i>100%</i> | <i>100%</i> |

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2021 D&B information

**Geographic Distribution of Small Business Loans
Assessment Area: PA Williamsport, MSA**

| Tract Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | | | | | | | | | | | | | |
|---------------------|---------------------------------|-------------|---------------|-------------|------------------|--------------------------|-------------|-------------|--------------|-------------|-------------|-----------|-------------|-------------|--------------|-------------|-------------|-----------|-------------|-------------|--------------|-------------|-------------|
| | 2022, 2023, 2024 | | | | | 2022 | | | | | 2023 | | | | | 2024 | | | | | | | |
| | Bank | | | | Total Businesses | Count | | | Dollar | | | Count | | | Dollar | | | Count | | | Dollar | | |
| | Count | Dollar | | | | Bank | Agg | Bank | Agg | Bank | Agg | Bank | Agg | Bank | Agg | Bank | Agg | Bank | Agg | | | | |
| # | % | \$ (000s) | \$ % | % | # | % | % | \$ 000s | \$ % | \$ % | # | % | % | \$ 000s | \$ % | \$ % | # | % | % | \$ 000s | \$ % | \$ % | |
| Low | 0 | 0.0% | 0 | 0.0% | 3.3% | 0 | 0.0% | 2.6% | 0 | 0.0% | 1.2% | 0 | 0.0% | 1.6% | 0 | 0.0% | 1.5% | 0 | 0.0% | 2.3% | 0 | 0.0% | 1.1% |
| Moderate | 2 | 3.9% | 1,415 | 10.2% | 2.8% | 1 | 5.9% | 2.4% | 15 | 0.3% | 4.4% | 0 | 0.0% | 2.8% | 0 | 0.0% | 2.5% | 1 | 5.0% | 2.2% | 1,400 | 41.5% | 0.9% |
| Middle | 33 | 64.7% | 9,143 | 66.1% | 75.7% | 10 | 58.8% | 73.4% | 2,984 | 54.2% | 75.0% | 10 | 71.4% | 74.3% | 4,642 | 93.9% | 74.1% | 13 | 65.0% | 72.2% | 1,517 | 45.0% | 68.8% |
| Upper | 15 | 29.4% | 3,240 | 23.4% | 17.1% | 5 | 29.4% | 20.3% | 2,480 | 45.1% | 17.3% | 4 | 28.6% | 19.9% | 304 | 6.1% | 17.8% | 6 | 30.0% | 20.8% | 456 | 13.5% | 25.7% |
| Unknown | 1 | 2.0% | 25 | 0.2% | 1.0% | 1 | 5.9% | 1.1% | 25 | 0.5% | 2.0% | 0 | 0.0% | 1.0% | 0 | 0.0% | 3.9% | 0 | 0.0% | 2.0% | 0 | 0.0% | 3.3% |
| Tr Unknown | 0 | 0.0% | 0 | 0.0% | | 0 | 0.0% | 0.2% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.5% | 0 | 0.0% | 0.1% | 0 | 0.0% | 0.4% | 0 | 0.0% | 0.1% |
| <i>Total</i> | <i>51</i> | <i>100%</i> | <i>13,822</i> | <i>100%</i> | <i>100%</i> | <i>17</i> | <i>100%</i> | <i>100%</i> | <i>5,504</i> | <i>100%</i> | <i>100%</i> | <i>14</i> | <i>100%</i> | <i>100%</i> | <i>4,945</i> | <i>100%</i> | <i>100%</i> | <i>20</i> | <i>100%</i> | <i>100%</i> | <i>3,373</i> | <i>100%</i> | <i>100%</i> |

Originations & Purchases

Based on 2024 FFIEC Census Data; 2016-2020 ACS data; 2024 D&B information

Total Business listed in chart is for 2024. The Total Businesses for 2022 and 2023 are listed in the charts on pages 16 and 17 of this Performance Evaluation.

CRA APPENDIX C: LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
DECEMBER 2025**

| Woodlands Bank Clinton County, Pa Non-MSA Assessment Area Demographics 2021 | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low-income | 1 | 11.1 | 478 | 4.8 | 216 | 45.2 | 1,840 | 18.6 |
| Moderate-income | 1 | 11.1 | 833 | 8.4 | 144 | 17.3 | 1,968 | 19.9 |
| Middle-income | 7 | 77.8 | 8,600 | 86.8 | 760 | 8.8 | 2,002 | 20.2 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 4,101 | 41.4 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 9 | 100.0 | 9,911 | 100.0 | 1,120 | 11.3 | 9,911 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-Occupied | | Rental | | Vacant | | |
| | | # | % | % | # | % | # | % |
| Low-income | 1,113 | 225 | 2.1 | 20.2 | 825 | 74.1 | 63 | 5.7 |
| Moderate-income | 3,182 | 992 | 9.4 | 31.2 | 300 | 9.4 | 1,890 | 59.4 |
| Middle-income | 14,740 | 9,332 | 88.5 | 63.3 | 3,122 | 21.2 | 2,286 | 15.5 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 19,035 | 10,549 | 100.0 | 55.4 | 4,247 | 22.3 | 4,239 | 22.3 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low-income | 163 | 11.6 | 145 | 11.5 | 15 | 15.5 | 3 | 6.5 |
| Moderate-income | 82 | 5.8 | 69 | 5.5 | 3 | 3.1 | 10 | 21.7 |
| Middle-income | 1,164 | 82.6 | 1,052 | 83.1 | 79 | 81.4 | 33 | 71.7 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 1,409 | 100.0 | 1,266 | 100.0 | 97 | 100.0 | 46 | 100.0 |
| Percentage of Total Businesses: | | | | 89.9 | | 6.9 | | 3.3 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 2 | 3.9 | 2 | 4.1 | 0 | 0 | 0 | 0 |
| Middle-income | 49 | 96.1 | 47 | 95.9 | 2 | 100 | 0 | 0 |
| Upper-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 51 | 100.0 | 49 | 100.0 | 2 | 100.0 | 0 | .0 |
| Percentage of Total Farms: | | | | 96.1 | | 3.9 | | .0 |

2021 FFIEC Census Data and 2021 D&B Information

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
DECEMBER 2025**

| Woodlands Bank Clinton County, Pa Non-MSA Assessment Area Demographics 2022 | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low-income | 1 | 10 | 417 | 4.3 | 134 | 32.1 | 1,711 | 17.8 |
| Moderate-income | 1 | 10 | 891 | 9.2 | 101 | 11.3 | 1,997 | 20.7 |
| Middle-income | 6 | 60 | 7,135 | 74.1 | 621 | 8.7 | 2,077 | 21.6 |
| Upper-income | 1 | 10 | 1,191 | 12.4 | 79 | 6.6 | 3,849 | 40 |
| Unknown-income | 1 | 10 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 10 | 100.0 | 9,634 | 100.0 | 935 | 9.7 | 9,634 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-Occupied | | | Rental | | Vacant | |
| | | # | % | % | # | % | # | % |
| Low-income | 1,043 | 136 | 1.3 | 13 | 774 | 74.2 | 133 | 12.8 |
| Moderate-income | 3,337 | 1,018 | 9.7 | 30.5 | 404 | 12.1 | 1,915 | 57.4 |
| Middle-income | 12,719 | 7,881 | 75.2 | 62 | 3,213 | 25.3 | 1,625 | 12.8 |
| Upper-income | 2,158 | 1,452 | 13.8 | 67.3 | 180 | 8.3 | 526 | 24.4 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 19,257 | 10,487 | 100.0 | 54.5 | 4,571 | 23.7 | 4,199 | 21.8 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low-income | 160 | 11.5 | 144 | 11.6 | 13 | 13.7 | 3 | 6.5 |
| Moderate-income | 81 | 5.8 | 68 | 5.5 | 3 | 3.2 | 10 | 21.7 |
| Middle-income | 980 | 70.7 | 882 | 70.8 | 70 | 73.7 | 28 | 60.9 |
| Upper-income | 158 | 11.4 | 146 | 11.7 | 7 | 7.4 | 5 | 10.9 |
| Unknown-income | 8 | 0.6 | 6 | 0.5 | 2 | 2.1 | 0 | 0 |
| Total Assessment Area | 1,387 | 100.0 | 1,246 | 100.0 | 95 | 100.0 | 46 | 100.0 |
| Percentage of Total Businesses: | | | 89.8 | | 6.8 | | 3.3 | |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 2 | 3.9 | 2 | 4.1 | 0 | 0 | 0 | 0 |
| Middle-income | 45 | 88.2 | 43 | 87.8 | 2 | 100 | 0 | 0 |
| Upper-income | 4 | 7.8 | 4 | 8.2 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 51 | 100.0 | 49 | 100.0 | 2 | 100.0 | 0 | .0 |
| Percentage of Total Farms: | | | 96.1 | | 3.9 | | .0 | |

2022 FFIEC Census Data and 2022 D&B Information

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
DECEMBER 2025**

| Woodlands Bank Clinton County, Pa Non- MSA Assessment Area Demographics 2023 | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low-income | 1 | 10 | 417 | 4.3 | 134 | 32.1 | 1,711 | 17.8 |
| Moderate-income | 1 | 10 | 891 | 9.2 | 101 | 11.3 | 1,997 | 20.7 |
| Middle-income | 6 | 60 | 7,135 | 74.1 | 621 | 8.7 | 2,077 | 21.6 |
| Upper-income | 1 | 10 | 1,191 | 12.4 | 79 | 6.6 | 3,849 | 40 |
| Unknown-income | 1 | 10 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 10 | 100.0 | 9,634 | 100.0 | 935 | 9.7 | 9,634 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-Occupied | | | Rental | | Vacant | |
| | | # | % | % | # | % | # | % |
| Low-income | 1,043 | 136 | 1.3 | 13 | 774 | 74.2 | 133 | 12.8 |
| Moderate-income | 3,337 | 1,018 | 9.7 | 30.5 | 404 | 12.1 | 1,915 | 57.4 |
| Middle-income | 12,719 | 7,881 | 75.2 | 62 | 3,213 | 25.3 | 1,625 | 12.8 |
| Upper-income | 2,158 | 1,452 | 13.8 | 67.3 | 180 | 8.3 | 526 | 24.4 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 19,257 | 10,487 | 100.0 | 54.5 | 4,571 | 23.7 | 4,199 | 21.8 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low-income | 164 | 11.6 | 149 | 11.8 | 12 | 12.4 | 3 | 6.5 |
| Moderate-income | 83 | 5.9 | 70 | 5.5 | 3 | 3.1 | 10 | 21.7 |
| Middle-income | 988 | 70.2 | 888 | 70.2 | 72 | 74.2 | 28 | 60.9 |
| Upper-income | 166 | 11.8 | 153 | 12.1 | 8 | 8.2 | 5 | 10.9 |
| Unknown-income | 7 | 0.5 | 5 | 0.4 | 2 | 2.1 | 0 | 0 |
| Total Assessment Area | 1,408 | 100.0 | 1,265 | 100.0 | 97 | 100.0 | 46 | 100.0 |
| Percentage of Total Businesses: | | | | 89.8 | | 6.9 | | 3.3 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 2 | 3.9 | 2 | 4.1 | 0 | 0 | 0 | 0 |
| Middle-income | 46 | 90.2 | 44 | 89.8 | 2 | 100 | 0 | 0 |
| Upper-income | 3 | 5.9 | 3 | 6.1 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 51 | 100.0 | 49 | 100.0 | 2 | 100.0 | 0 | .0 |
| Percentage of Total Farms: | | | | 96.1 | | 3.9 | | .0 |

2023 FFIEC Census Data and 2023 D&B Information

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
DECEMBER 2025**

| Woodlands Bank Clinton County, Pa Non- MSA Assessment Area Demographics 2024 | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low-income | 1 | 10 | 417 | 4.3 | 134 | 32.1 | 1,759 | 18.3 |
| Moderate-income | 1 | 10 | 891 | 9.2 | 101 | 11.3 | 2,034 | 21.1 |
| Middle-income | 6 | 60 | 7,135 | 74.1 | 621 | 8.7 | 2,073 | 21.5 |
| Upper-income | 1 | 10 | 1,191 | 12.4 | 79 | 6.6 | 3,768 | 39.1 |
| Unknown-income | 1 | 10 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 10 | 100.0 | 9,634 | 100.0 | 935 | 9.7 | 9,634 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-Occupied | | | Rental | | Vacant | |
| | | # | % | % | # | % | # | % |
| Low-income | 1,043 | 136 | 1.3 | 13 | 774 | 74.2 | 133 | 12.8 |
| Moderate-income | 3,337 | 1,018 | 9.7 | 30.5 | 404 | 12.1 | 1,915 | 57.4 |
| Middle-income | 12,719 | 7,881 | 75.2 | 62 | 3,213 | 25.3 | 1,625 | 12.8 |
| Upper-income | 2,158 | 1,452 | 13.8 | 67.3 | 180 | 8.3 | 526 | 24.4 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 19,257 | 10,487 | 100.0 | 54.5 | 4,571 | 23.7 | 4,199 | 21.8 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low-income | 160 | 11.6 | 146 | 11.8 | 12 | 12.9 | 2 | 4.7 |
| Moderate-income | 85 | 6.2 | 72 | 5.8 | 3 | 3.2 | 10 | 23.3 |
| Middle-income | 965 | 70.1 | 871 | 70.2 | 69 | 74.2 | 25 | 58.1 |
| Upper-income | 160 | 11.6 | 147 | 11.8 | 7 | 7.5 | 6 | 14 |
| Unknown-income | 7 | 0.5 | 5 | 0.4 | 2 | 2.2 | 0 | 0 |
| Total Assessment Area | 1,377 | 100.0 | 1,241 | 100.0 | 93 | 100.0 | 43 | 100.0 |
| Percentage of Total Businesses: | | | 90.1 | | 6.8 | | 3.1 | |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate-income | 1 | 2 | 1 | 2 | 0 | 0 | 0 | 0 |
| Middle-income | 46 | 90.2 | 44 | 89.8 | 2 | 100 | 0 | 0 |
| Upper-income | 4 | 7.8 | 4 | 8.2 | 0 | 0 | 0 | 0 |
| Unknown-income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Assessment Area | 51 | 100.0 | 49 | 100.0 | 2 | 100.0 | 0 | .0 |
| Percentage of Total Farms: | | | 96.1 | | 3.9 | | .0 | |

2024 FFIEC Census Data and 2024 D&B Information

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
DECEMBER 2025**

**Borrower Distribution of HMDA Loans - Table 1 of 2
Assessment Area: PA Clinton County, Non-MSA**

| PRODUCT TYPE | Borrower Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | |
|-------------------|------------------------|---------------------------------|-------------|------------------|-------------|-----------------------------|--------------------------|-------------|-------------|----------------|-------------|-------------|
| | | 2021 | | | | | 2021 | | | | | |
| | | Bank | | | | Families by Family Income % | Count | | | Dollar | | |
| | | Count # | % | Dollar \$ (000s) | \$ % | | Bank # | % | Agg % | Bank \$ (000s) | \$ % | Agg \$ % |
| HOME PURCHASE | Low | 0 | 0.0% | 0 | 0.0% | 18.6% | 0 | 0.0% | 6.9% | 0 | 0.0% | 4.3% |
| | Moderate | 2 | 10.0% | 161 | 3.7% | 19.9% | 2 | 10.0% | 21.0% | 161 | 3.7% | 17.6% |
| | Middle | 3 | 15.0% | 446 | 10.2% | 20.2% | 3 | 15.0% | 25.9% | 446 | 10.2% | 25.0% |
| | Upper | 11 | 55.0% | 2,883 | 65.8% | 41.4% | 11 | 55.0% | 29.0% | 2,883 | 65.8% | 36.2% |
| | Unknown | 4 | 20.0% | 893 | 20.4% | 0.0% | 4 | 20.0% | 17.3% | 893 | 20.4% | 17.0% |
| | <i>Total</i> | <i>20</i> | <i>100%</i> | <i>4,383</i> | <i>100%</i> | <i>100%</i> | <i>20</i> | <i>100%</i> | <i>100%</i> | <i>4,383</i> | <i>100%</i> | <i>100%</i> |
| REFINANCE | Low | 0 | 0.0% | 0 | 0.0% | 18.6% | 0 | 0.0% | 4.0% | 0 | 0.0% | 2.6% |
| | Moderate | 2 | 14.3% | 218 | 8.6% | 19.9% | 2 | 14.3% | 15.6% | 218 | 8.6% | 11.8% |
| | Middle | 1 | 7.1% | 250 | 9.9% | 20.2% | 1 | 7.1% | 24.0% | 250 | 9.9% | 21.5% |
| | Upper | 10 | 71.4% | 1,941 | 76.5% | 41.4% | 10 | 71.4% | 39.7% | 1,941 | 76.5% | 45.8% |
| | Unknown | 1 | 7.1% | 129 | 5.1% | 0.0% | 1 | 7.1% | 16.7% | 129 | 5.1% | 18.4% |
| | <i>Total</i> | <i>14</i> | <i>100%</i> | <i>2,538</i> | <i>100%</i> | <i>100%</i> | <i>14</i> | <i>100%</i> | <i>100%</i> | <i>2,538</i> | <i>100%</i> | <i>100%</i> |
| HOME IMPROVEMENT | Low | 0 | 0.0% | 0 | 0.0% | 18.6% | 0 | 0.0% | 7.8% | 0 | 0.0% | 5.1% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 19.9% | 0 | 0.0% | 18.1% | 0 | 0.0% | 12.4% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 20.2% | 0 | 0.0% | 21.6% | 0 | 0.0% | 19.6% |
| | Upper | 1 | 100.0% | 38 | 100.0% | 41.4% | 1 | 100.0% | 50.0% | 38 | 100.0% | 58.5% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 2.6% | 0 | 0.0% | 4.4% |
| | <i>Total</i> | <i>1</i> | <i>100%</i> | <i>38</i> | <i>100%</i> | <i>100%</i> | <i>1</i> | <i>100%</i> | <i>100%</i> | <i>38</i> | <i>100%</i> | <i>100%</i> |
| MULTI FAMILY | Low | 0 | 0.0% | 0 | 0.0% | 18.6% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 19.9% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 20.2% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 41.4% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Unknown | 1 | 100.0% | 258 | 100.1% | 0.0% | 1 | 100.0% | 100.0% | 258 | 100.1% | 100.0% |
| | <i>Total</i> | <i>1</i> | <i>100%</i> | <i>258</i> | <i>100%</i> | <i>100%</i> | <i>1</i> | <i>100%</i> | <i>100%</i> | <i>258</i> | <i>100%</i> | <i>100%</i> |
| OTHER PURPOSE LOC | Low | 0 | 0.0% | 0 | 0.0% | 18.6% | 0 | 0.0% | 10.0% | 0 | 0.0% | 7.1% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 19.9% | 0 | 0.0% | 26.0% | 0 | 0.0% | 19.7% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 20.2% | 0 | 0.0% | 30.0% | 0 | 0.0% | 25.5% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 41.4% | 0 | 0.0% | 32.0% | 0 | 0.0% | 46.8% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 2.0% | 0 | 0.0% | 1.0% |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> |

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
DECEMBER 2025**

Borrower Distribution of HMDA Loans - Table 2 of 2

Assessment Area: PA Clinton County, Non-MSA

| PRODUCT TYPE | Borrower Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | |
|-----------------------------|------------------------|---------------------------------|-------------|--------------|-------------|-----------------------------|--------------------------|-------------|-------------|--------------|-------------|-------------|
| | | 2021 | | | | | 2021 | | | | | |
| | | Bank | | Dollar | | Families by Family Income % | Count | | Dollar | | Agg | |
| | | # | % | \$ (000s) | \$ % | | Bank # | Bank % | Agg % | \$ (000s) | \$ % | Agg \$ % |
| OTHER PURPOSE CLOSED/EXEMPT | Low | 0 | 0.0% | 0 | 0.0% | 18.6% | 0 | 0.0% | 12.5% | 0 | 0.0% | 9.3% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 19.9% | 0 | 0.0% | 6.3% | 0 | 0.0% | 2.2% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 20.2% | 0 | 0.0% | 25.0% | 0 | 0.0% | 40.1% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 41.4% | 0 | 0.0% | 50.0% | 0 | 0.0% | 47.5% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 6.3% | 0 | 0.0% | 0.9% |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> |
| PURPOSE NOT APPLICABLE | Low | 0 | 0.0% | 0 | 0.0% | 18.6% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 19.9% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 20.2% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 41.4% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100.0% |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> |
| HMDA TOTALS | Low | 0 | 0.0% | 0 | 0.0% | 18.6% | 0 | 0.0% | 5.7% | 0 | 0.0% | 3.4% |
| | Moderate | 4 | 11.1% | 379 | 5.3% | 19.9% | 4 | 11.1% | 17.9% | 379 | 5.3% | 14.1% |
| | Middle | 4 | 11.1% | 696 | 9.6% | 20.2% | 4 | 11.1% | 24.4% | 696 | 9.6% | 22.6% |
| | Upper | 22 | 61.1% | 4,861 | 67.4% | 41.4% | 22 | 61.1% | 35.9% | 4,861 | 67.4% | 41.1% |
| | Unknown | 6 | 16.7% | 1,280 | 17.7% | 0.0% | 6 | 16.7% | 16.1% | 1,280 | 17.7% | 18.7% |
| | <i>Total</i> | <i>36</i> | <i>100%</i> | <i>7,217</i> | <i>100%</i> | <i>100%</i> | <i>36</i> | <i>100%</i> | <i>100%</i> | <i>7,217</i> | <i>100%</i> | <i>100%</i> |

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
DECEMBER 2025**

Borrower Distribution of HMDA Loans - Table 1 of 2

Assessment Area: PA Clinton County, Non-MSA

| PRODUCT TYPE | Borrower Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | | | | | | | | | | | | | |
|-------------------|------------------------|---------------------------------|--------|-----------|--------|-----------------------------|--------------------------|--------|-----------|-------|--------|-------|---|--------|-----------|-------|--------|--------|--------|--------|-----------|-------|--------|--------|
| | | 2022, 2023, 2024 | | | | | 2022 | | | | | 2023 | | | | | 2024 | | | | | | | |
| | | Bank | | | | Families by Family Income % | Count | | Dollar | | | Count | | Dollar | | | Count | | Dollar | | | | | |
| | | # | % | \$ (000s) | \$ % | | Bank | Agg | \$ (000s) | \$ % | \$ % | # | % | Agg | \$ (000s) | \$ % | \$ % | # | % | Agg | \$ (000s) | \$ % | \$ % | |
| HOME PURCHASE | Low | 5 | 15.2% | 378 | 7.5% | 18.3% | 4 | 30.8% | 7.8% | 277 | 15.8% | 4.9% | 0 | 0.0% | 4.7% | 0 | 0.0% | 2.8% | 1 | 9.1% | 4.3% | 101 | 6.1% | 2.3% |
| | Moderate | 2 | 6.1% | 232 | 4.6% | 21.1% | 0 | 0.0% | 22.4% | 0 | 0.0% | 18.6% | 0 | 0.0% | 19.3% | 0 | 0.0% | 14.6% | 2 | 18.2% | 23.7% | 232 | 13.9% | 18.9% |
| | Middle | 7 | 21.2% | 1,084 | 21.5% | 21.5% | 4 | 30.8% | 24.7% | 648 | 36.9% | 24.4% | 1 | 11.1% | 25.7% | 38 | 2.3% | 22.5% | 2 | 18.2% | 23.2% | 398 | 23.8% | 20.5% |
| | Upper | 9 | 27.3% | 2,287 | 45.3% | 39.1% | 2 | 15.4% | 25.1% | 494 | 28.1% | 32.6% | 3 | 33.3% | 26.5% | 1,017 | 62.7% | 36.4% | 4 | 36.4% | 28.2% | 777 | 46.5% | 36.6% |
| | Unknown | 10 | 30.3% | 1,063 | 21.1% | 0.0% | 3 | 23.1% | 20.0% | 336 | 19.2% | 19.4% | 5 | 55.6% | 23.8% | 566 | 34.9% | 23.8% | 2 | 18.2% | 20.6% | 161 | 9.7% | 21.8% |
| | Total | 33 | 100% | 5,044 | 100% | 100% | 13 | 100% | 100% | 1,754 | 100% | 100% | 9 | 100% | 100% | 1,621 | 100% | 100% | 11 | 100% | 100% | 1,669 | 100% | 100% |
| REFINANCE | Low | 0 | 0.0% | 0 | 0.0% | 18.3% | 0 | 0.0% | 10.6% | 0 | 0.0% | 6.3% | 0 | 0.0% | 11.0% | 0 | 0.0% | 8.2% | 0 | 0.0% | 10.4% | 0 | 0.0% | 6.5% |
| | Moderate | 3 | 30.0% | 334 | 19.3% | 21.1% | 1 | 25.0% | 22.8% | 112 | 11.2% | 17.7% | 0 | 0.0% | 22.0% | 0 | 0.0% | 18.5% | 2 | 100.0% | 21.4% | 222 | 100.4% | 19.1% |
| | Middle | 4 | 40.0% | 548 | 31.6% | 21.5% | 1 | 25.0% | 23.6% | 290 | 28.9% | 23.7% | 3 | 75.0% | 24.1% | 258 | 50.9% | 20.0% | 0 | 0.0% | 19.8% | 0 | 0.0% | 18.3% |
| | Upper | 3 | 30.0% | 853 | 49.2% | 39.1% | 2 | 50.0% | 32.8% | 603 | 60.0% | 40.2% | 1 | 25.0% | 38.2% | 250 | 49.2% | 45.9% | 0 | 0.0% | 39.6% | 0 | 0.0% | 42.9% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 10.3% | 0 | 0.0% | 12.1% | 0 | 0.0% | 4.7% | 0 | 0.0% | 7.4% | 0 | 0.0% | 8.9% | 0 | 0.0% | 13.2% |
| | Total | 10 | 100% | 1,733 | 100% | 100% | 4 | 100% | 100% | 1,004 | 100% | 100% | 4 | 100% | 100% | 508 | 100% | 100% | 2 | 100% | 100% | 221 | 100% | 100% |
| HOME IMPROVEMENT | Low | 0 | 0.0% | 0 | 0.0% | 18.3% | 0 | 0.0% | 4.9% | 0 | 0.0% | 3.7% | 0 | 0.0% | 9.7% | 0 | 0.0% | 4.5% | 0 | 0.0% | 5.2% | 0 | 0.0% | 3.3% |
| | Moderate | 1 | 25.0% | 60 | 36.4% | 21.1% | 0 | 0.0% | 12.9% | 0 | 0.0% | 5.6% | 1 | 100.0% | 16.9% | 60 | 100.0% | 14.4% | 0 | 0.0% | 25.9% | 0 | 0.0% | 18.0% |
| | Middle | 1 | 25.0% | 25 | 15.2% | 21.5% | 1 | 50.0% | 30.1% | 25 | 33.3% | 25.5% | 0 | 0.0% | 26.6% | 0 | 0.0% | 21.3% | 0 | 0.0% | 20.7% | 0 | 0.0% | 20.1% |
| | Upper | 1 | 25.0% | 50 | 30.3% | 39.1% | 1 | 50.0% | 47.2% | 50 | 66.7% | 57.3% | 0 | 0.0% | 45.2% | 0 | 0.0% | 57.3% | 0 | 0.0% | 44.8% | 0 | 0.0% | 55.9% |
| | Unknown | 1 | 25.0% | 30 | 18.2% | 0.0% | 0 | 0.0% | 4.9% | 0 | 0.0% | 7.9% | 0 | 0.0% | 1.6% | 0 | 0.0% | 2.5% | 1 | 100.0% | 3.4% | 30 | 100.0% | 2.6% |
| | Total | 4 | 100% | 165 | 100% | 100% | 2 | 100% | 100% | 75 | 100% | 100% | 1 | 100% | 100% | 60 | 100% | 100% | 1 | 100% | 100% | 30 | 100% | 100% |
| MULTI FAMILY | Low | 0 | 0.0% | 0 | 0.0% | 18.3% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 21.1% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 21.5% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 39.1% | 0 | 0.0% | 5.3% | 0 | 0.0% | 4.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Unknown | 4 | 100.0% | 1,592 | 100.0% | 0.0% | 4 | 100.0% | 94.7% | 1,592 | 100.0% | 96.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100.0% |
| | Total | 4 | 100% | 1,591 | 100% | 100% | 4 | 100% | 100% | 1,591 | 100% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% |
| OTHER PURPOSE LOC | Low | 0 | 0.0% | 0 | 0.0% | 18.3% | 0 | 0.0% | 4.2% | 0 | 0.0% | 1.8% | 0 | 0.0% | 12.3% | 0 | 0.0% | 4.0% | 0 | 0.0% | 5.1% | 0 | 0.0% | 3.2% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 21.1% | 0 | 0.0% | 19.7% | 0 | 0.0% | 17.5% | 0 | 0.0% | 21.1% | 0 | 0.0% | 17.0% | 0 | 0.0% | 18.6% | 0 | 0.0% | 14.8% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 21.5% | 0 | 0.0% | 31.0% | 0 | 0.0% | 19.1% | 0 | 0.0% | 22.8% | 0 | 0.0% | 16.0% | 0 | 0.0% | 28.8% | 0 | 0.0% | 26.8% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 39.1% | 0 | 0.0% | 45.1% | 0 | 0.0% | 61.6% | 0 | 0.0% | 42.1% | 0 | 0.0% | 58.6% | 0 | 0.0% | 42.4% | 0 | 0.0% | 50.3% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 1.8% | 0 | 0.0% | 4.4% | 0 | 0.0% | 5.1% | 0 | 0.0% | 4.9% |
| | Total | 0 | 0.0% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% |

Originations & Purchases

Based on 2024 FFIEC Census Data; 2016-2020 ACS data

Data of Families by Family Income displaying for 2024 only. For Data of Families by Family Income for 2022 and 2023, please refer to Combined Demographic Reports for the corresponding years, above.

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
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Borrower Distribution of HMDA Loans - Table 2 of 2
Assessment Area: PA Clinton County, Non-MSA

| PRODUCT TYPE | Borrower Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | | | | | | | | | | | | | |
|-----------------------------|------------------------|---------------------------------|-------|-----------|-------|-----------------------------|--------------------------|-------|--------|-----------|-------|--------|----|--------|--------|-----------|-------|--------|--------|-------|--------|-----------|-------|--------|
| | | 2022, 2023, 2024 | | | | | 2022 | | | | | 2023 | | | | | 2024 | | | | | | | |
| | | Bank | | Dollar | | Families by Family Income % | Count | | Dollar | | | Count | | Dollar | | | Count | | Dollar | | | | | |
| | | # | % | \$ (000s) | \$ % | | # | % | % | \$ (000s) | \$ % | \$ % | # | % | % | \$ (000s) | \$ % | \$ % | # | % | % | \$ (000s) | \$ % | \$ % |
| OTHER PURPOSE CLOSED/EXEMPT | Low | 0 | 0.0% | 0 | 0.0% | 18.3% | 0 | 0.0% | 11.4% | 0 | 0.0% | 8.0% | 0 | 0.0% | 2.6% | 0 | 0.0% | 3.3% | 0 | 0.0% | 9.4% | 0 | 0.0% | 4.9% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 21.1% | 0 | 0.0% | 25.7% | 0 | 0.0% | 18.1% | 0 | 0.0% | 20.5% | 0 | 0.0% | 20.6% | 0 | 0.0% | 22.6% | 0 | 0.0% | 17.8% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 21.5% | 0 | 0.0% | 31.4% | 0 | 0.0% | 34.9% | 0 | 0.0% | 20.5% | 0 | 0.0% | 14.3% | 0 | 0.0% | 26.4% | 0 | 0.0% | 30.9% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 39.1% | 0 | 0.0% | 31.4% | 0 | 0.0% | 39.0% | 0 | 0.0% | 53.8% | 0 | 0.0% | 58.6% | 0 | 0.0% | 39.6% | 0 | 0.0% | 45.2% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 2.6% | 0 | 0.0% | 3.2% | 0 | 0.0% | 1.9% | 0 | 0.0% | 1.3% |
| | Total | 0 | 0.0% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% |
| PURPOSE NOT APPLICABLE | Low | 0 | 0.0% | 0 | 0.0% | 18.3% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 21.1% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 21.5% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 39.1% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100.0% |
| | Total | 0 | 0.0% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% |
| HMDA TOTALS | Low | 5 | 9.8% | 378 | 4.4% | 18.3% | 4 | 17.4% | 8.0% | 277 | 6.3% | 5.0% | 0 | 0.0% | 7.3% | 0 | 0.0% | 3.8% | 1 | 7.1% | 6.1% | 101 | 5.3% | 2.9% |
| | Moderate | 6 | 11.8% | 626 | 7.3% | 21.1% | 1 | 4.3% | 20.7% | 112 | 2.5% | 16.5% | 1 | 7.1% | 19.5% | 60 | 2.7% | 15.0% | 4 | 28.6% | 22.6% | 454 | 23.6% | 16.2% |
| | Middle | 12 | 23.5% | 1,657 | 19.4% | 21.5% | 6 | 26.1% | 25.2% | 963 | 21.8% | 22.9% | 4 | 28.6% | 24.8% | 296 | 13.5% | 20.9% | 2 | 14.3% | 22.3% | 398 | 20.7% | 17.8% |
| | Upper | 13 | 25.5% | 3,190 | 37.4% | 39.1% | 5 | 21.7% | 31.7% | 1,146 | 25.9% | 35.6% | 4 | 28.6% | 34.1% | 1,267 | 57.9% | 39.4% | 4 | 28.6% | 34.2% | 777 | 40.4% | 34.3% |
| | Unknown | 15 | 29.4% | 2,685 | 31.5% | 0.0% | 7 | 30.4% | 14.5% | 1,928 | 43.6% | 20.1% | 5 | 35.7% | 14.3% | 566 | 25.9% | 21.0% | 3 | 21.4% | 14.8% | 191 | 10.0% | 28.8% |
| | Total | 51 | 100% | 8,535 | 100% | 100% | 23 | 100% | 100% | 4,425 | 100% | 100% | 14 | 100% | 100% | 2,189 | 100% | 100% | 14 | 100% | 100% | 1,921 | 100% | 100% |

Originations & Purchases
Based on 2024 FFIEC Census Data; 2016-2020 ACS data

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
DECEMBER 2025**

**Small Business Loans by Business Revenue & Loan Size
Assessment Area: PA Clinton County, Non-MSA**

| | | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | |
|-------------------------------------|-----------------------------|---------------------------------|------|-----------|------|--------------------------|--------------------------|------|----------|-------------------|------|-------------|
| | | 2021 | | | | | 2021 | | | | | |
| | | Bank | | Dollar | | Total Businesses % | Count | | Dollar | | | |
| | | Count # | % | \$ (000s) | \$ % | | Bank # | % | Agg % | Bank \$ (000s) | \$ % | Agg \$ % |
| Revenue | \$1 Million or Less | 0 | 0.0% | 0 | 0.0% | 89.9% | 0 | 0.0% | 50.6% | 0 | 0.0% | 33.2% |
| | Over \$1 Million | 0 | 0.0% | 0 | 0.0% | 6.9% | 0 | 0.0% | | 0 | 0.0% | |
| | <i>Total Rev. available</i> | 0 | 0.0% | 0 | 0.0% | 96.7% | 0 | 0.0% | | 0 | 0.0% | |
| | Rev. Not Known | 0 | 0.0% | 0 | 0.0% | 3.3% | 0 | 0.0% | | 0 | 0.0% | |
| | <i>Total</i> | 0 | 0.0% | 0 | 0.0% | 100% | 0 | 0.0% | | 0 | 0.0% | |
| Loan Size | \$100,000 or Less | 0 | 0.0% | 0 | 0.0% | | 0 | 0.0% | 92.3% | 0 | 0.0% | 45.1% |
| | \$100,001 - \$250,000 | 0 | 0.0% | 0 | 0.0% | | 0 | 0.0% | 5.0% | 0 | 0.0% | 23.3% |
| | \$250,001 - \$1 Million | 0 | 0.0% | 0 | 0.0% | | 0 | 0.0% | 2.6% | 0 | 0.0% | 31.6% |
| | <i>Total</i> | 0 | 0.0% | 0 | 0.0% | | 0 | 0.0% | 100% | 0 | 0.0% | 100% |
| Loan Size & Rev \$1 Mill or Less | \$100,000 or Less | 0 | 0.0% | 0 | 0.0% | | 0 | 0.0% | | 0 | 0.0% | |
| | \$100,001 - \$250,000 | 0 | 0.0% | 0 | 0.0% | | 0 | 0.0% | | 0 | 0.0% | |
| | \$250,001 - \$1 Million | 0 | 0.0% | 0 | 0.0% | | 0 | 0.0% | | 0 | 0.0% | |
| | <i>Total</i> | 0 | 0.0% | 0 | 0.0% | | 0 | 0.0% | | 0 | 0.0% | |

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2021 D&B information

**Small Business Loans by Business Revenue & Loan Size
Assessment Area: PA Clinton County, Non-MSA**

| | | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | | | | | | | | | | | | | |
|-------------------------------------|-----------------------------|---------------------------------|--------|-----------|--------|--------------------------|--------------------------|--------|----------|-----------|-------------|-------|-----------|--------|----------|-------------|-----------|-------|-----------|--------|-------------|----------|-----------|-------|
| | | 2022, 2023, 2024 | | | | | 2022 | | | | | 2023 | | | | | 2024 | | | | | | | |
| | | Bank | | Dollar | | Total Businesses % | Count | | Dollar | | Agg \$ % | Count | | Dollar | | Agg \$ % | Count | | Dollar | | Agg \$ % | | | |
| | | Count # | % | \$ (000s) | \$ % | | Bank # | % | Agg % | \$ (000s) | | \$ % | Bank # | % | Agg % | | \$ (000s) | \$ % | Bank # | % | | Agg % | \$ (000s) | \$ % |
| Revenue | \$1 Million or Less | 3 | 75.0% | 215 | 17.7% | 90.1% | 1 | 100.0% | 45.8% | 70 | 100.0% | 41.1% | 1 | 50.0% | 45.9% | 5 | 0.5% | 32.6% | 1 | 100.0% | 41.5% | 140 | 100.0% | 32.7% |
| | Over \$1 Million | 1 | 25.0% | 1,000 | 82.3% | 6.8% | 0 | 0.0% | | 0 | 0.0% | | 1 | 50.0% | | 1,000 | 99.5% | | 0 | 0.0% | | 0 | 0.0% | |
| | <i>Total Rev. available</i> | 4 | 100.0% | 1,215 | 100.0% | 96.9% | 1 | 100.0% | | 70 | 100.0% | | 2 | 100.0% | | 1,005 | 100.0% | | 1 | 100.0% | | 140 | 100.0% | |
| | Rev. Not Known | 0 | 0.0% | 0 | 0.0% | 3.1% | 0 | 0.0% | | 0 | 0.0% | | 0 | 0.0% | | 0 | 0.0% | | 0 | 0.0% | | 0 | 0.0% | |
| | <i>Total</i> | 4 | 100% | 1,215 | 100% | 100% | 1 | 100% | | 70 | 100% | 100% | 2 | 100% | | 1,005 | 100% | 100% | 1 | 100% | | 140 | 100% | 100% |
| Loan Size | \$100,000 or Less | 2 | 50.0% | 75 | 6.2% | | 1 | 100.0% | 95.1% | 70 | 100.0% | 49.1% | 1 | 50.0% | 94.9% | 5 | 0.5% | 52.9% | 0 | 0.0% | 97.5% | 0 | 0.0% | 65.3% |
| | \$100,001 - \$250,000 | 1 | 25.0% | 140 | 11.5% | | 0 | 0.0% | 3.5% | 0 | 0.0% | 24.9% | 0 | 0.0% | 3.7% | 0 | 0.0% | 23.6% | 1 | 100.0% | 1.6% | 140 | 100.0% | 12.1% |
| | \$250,001 - \$1 Million | 1 | 25.0% | 1,000 | 82.3% | | 0 | 0.0% | 1.4% | 0 | 0.0% | 26.0% | 1 | 50.0% | 1.4% | 1,000 | 99.5% | 23.5% | 0 | 0.0% | 0.9% | 0 | 0.0% | 22.5% |
| | <i>Total</i> | 4 | 100% | 1,215 | 100% | | 1 | 100% | 100% | 70 | 100% | 100% | 2 | 100% | 100% | 1,005 | 100% | 100% | 1 | 100% | 100% | 140 | 100% | 100% |
| Loan Size & Rev \$1 Mill or Less | \$100,000 or Less | 2 | 66.7% | 75 | 34.9% | | 1 | 100.0% | | 70 | 100.0% | | 1 | 100.0% | | 5 | 100.0% | | 0 | 0.0% | | 0 | 0.0% | |
| | \$100,001 - \$250,000 | 1 | 33.3% | 140 | 65.1% | | 0 | 0.0% | | 0 | 0.0% | | 0 | 0.0% | | 0 | 0.0% | | 1 | 100.0% | | 140 | 100.0% | |
| | \$250,001 - \$1 Million | 0 | 0.0% | 0 | 0.0% | | 0 | 0.0% | | 0 | 0.0% | | 0 | 0.0% | | 0 | 0.0% | | 0 | 0.0% | | 0 | 0.0% | |
| | <i>Total</i> | 3 | 100% | 215 | 100% | | 1 | 100% | | 70 | 100% | | 1 | 100% | | 5 | 100% | | 1 | 100% | | 140 | 100% | |

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue

Based on FFIEC Census Data; 2016-2020 ACS data; 2024 D&B information

Total Business listed in chart is for 2024. The Total Businesses for 2022 and 2023 are listed in the Combined Demographics charts, above

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
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Geographic Distribution of HMDA Loans - Table 1 of 2

Assessment Area: PA Clinton County, Non-MSA

| PRODUCT TYPE | Tract Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | |
|-------------------|---------------------------|---------------------------------|-------------|---------------------------------|-------------|-------------|--------------------------|-------------|-------------|--------------|-------------|-------------|
| | | 2021 | | | | | 2021 | | | | | |
| | | Bank | | Owner Occupied Units % | Count | | Dollar | | Bank % | Agg % | Bank | |
| # | % | \$ (000s) | \$ % | | # | % | \$ (000s) | \$ % | | | | |
| HOME PURCHASE | Low | 1 | 5.0% | 70 | 1.6% | 2.1% | 1 | 5.0% | 2.3% | 70 | 1.6% | 2.0% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 9.4% | 0 | 0.0% | 6.3% | 0 | 0.0% | 3.9% |
| | Middle | 19 | 95.0% | 4,313 | 98.4% | 88.5% | 19 | 95.0% | 91.4% | 4,313 | 98.4% | 94.1% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>20</i> | <i>100%</i> | <i>4,383</i> | <i>100%</i> | <i>100%</i> | <i>20</i> | <i>100%</i> | <i>100%</i> | <i>4,383</i> | <i>100%</i> | <i>100%</i> |
| REFINANCE | Low | 1 | 7.1% | 40 | 1.6% | 2.1% | 1 | 7.1% | 1.0% | 40 | 1.6% | 0.9% |
| | Moderate | 1 | 7.1% | 215 | 8.5% | 9.4% | 1 | 7.1% | 4.5% | 215 | 8.5% | 3.2% |
| | Middle | 12 | 85.7% | 2,283 | 90.0% | 88.5% | 12 | 85.7% | 94.5% | 2,283 | 90.0% | 95.9% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>14</i> | <i>100%</i> | <i>2,538</i> | <i>100%</i> | <i>100%</i> | <i>14</i> | <i>100%</i> | <i>100%</i> | <i>2,538</i> | <i>100%</i> | <i>100%</i> |
| HOME IMPROVEMENT | Low | 0 | 0.0% | 0 | 0.0% | 2.1% | 0 | 0.0% | 0.9% | 0 | 0.0% | 0.6% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 9.4% | 0 | 0.0% | 11.2% | 0 | 0.0% | 8.8% |
| | Middle | 1 | 100.0% | 38 | 100.0% | 88.5% | 1 | 100.0% | 87.9% | 38 | 100.0% | 90.5% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>1</i> | <i>100%</i> | <i>38</i> | <i>100%</i> | <i>100%</i> | <i>1</i> | <i>100%</i> | <i>100%</i> | <i>38</i> | <i>100%</i> | <i>100%</i> |
| MULTI FAMILY | Low | 1 | 100.0% | 258 | 100.1% | 31.8% | 1 | 100.0% | 42.9% | 258 | 100.1% | 38.0% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 4.6% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 63.6% | 0 | 0.0% | 57.1% | 0 | 0.0% | 62.0% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>1</i> | <i>100%</i> | <i>258</i> | <i>100%</i> | <i>100%</i> | <i>1</i> | <i>100%</i> | <i>100%</i> | <i>258</i> | <i>100%</i> | <i>100%</i> |
| OTHER PURPOSE LOC | Low | 0 | 0.0% | 0 | 0.0% | 2.1% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 9.4% | 0 | 0.0% | 8.0% | 0 | 0.0% | 7.9% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 88.5% | 0 | 0.0% | 92.0% | 0 | 0.0% | 92.1% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> |

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: PA Clinton County, Non-MSA

| PRODUCT TYPE | Tract Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | |
|--------------------------------|---------------------------|---------------------------------|-------------|--------------|-------------|---------------------------------|--------------------------|-------------|-------------|--------------|-------------|-------------|
| | | 2021 | | | | | 2021 | | | | | |
| | | Bank | | | | Owner Occupied Units % | Count | | | Dollar | | |
| | | Count | | Dollar | | | Bank | Agg | Bank | Agg | | |
| # | % | \$ (000s) | \$ % | % | # | % | % | \$ (000s) | \$ % | \$ % | | |
| OTHER PURPOSE CLOSED/EXEMPT | Low | 0 | 0.0% | 0 | 0.0% | 2.1% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 9.4% | 0 | 0.0% | 12.5% | 0 | 0.0% | 11.9% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 88.5% | 0 | 0.0% | 87.5% | 0 | 0.0% | 88.1% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> |
| PURPOSE NOT APPLICABLE | Low | 0 | 0.0% | 0 | 0.0% | 2.1% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 9.4% | 0 | 0.0% | 10.0% | 0 | 0.0% | 3.7% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 88.5% | 0 | 0.0% | 90.0% | 0 | 0.0% | 96.3% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> |
| HMDA TOTALS | Low | 3 | 8.3% | 368 | 5.1% | 2.1% | 3 | 8.3% | 1.6% | 368 | 5.1% | 1.9% |
| | Moderate | 1 | 2.8% | 215 | 3.0% | 9.4% | 1 | 2.8% | 5.9% | 215 | 3.0% | 3.7% |
| | Middle | 32 | 88.9% | 6,634 | 91.9% | 88.5% | 32 | 88.9% | 92.4% | 6,634 | 91.9% | 94.4% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | <i>Total</i> | <i>36</i> | <i>100%</i> | <i>7,217</i> | <i>100%</i> | <i>100%</i> | <i>36</i> | <i>100%</i> | <i>100%</i> | <i>7,217</i> | <i>100%</i> | <i>100%</i> |

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data

INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION

DECEMBER 2025

Geographic Distribution of HMDA Loans - Table 1 of 2
Assessment Area: PA Clinton County, Non-MSA

| PRODUCT TYPE | Tract Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | | | | | | | | | | | | | |
|-------------------|---------------------|---------------------------------|-------------|--------------|-------------|------------------------|--------------------------|-------------|-------------|--------------|-------------|-------------|----------|-------------|-------------|--------------|-------------|-------------|-----------|-------------|-------------|--------------|-------------|-------------|
| | | 2022, 2023, 2024 | | | | | 2022 | | | | | 2023 | | | | | 2024 | | | | | | | |
| | | Count | | Bank | | Owner Occupied Units % | Count | | Dollar | | | Count | | Dollar | | | Count | | Dollar | | | | | |
| | | # | % | \$ (000s) | % | | # | % | Agg % | \$ (000s) | \$ % | Agg % | # | % | Agg % | \$ (000s) | \$ % | Agg % | # | % | Agg % | \$ (000s) | % | Agg % |
| HOME PURCHASE | Low | 4 | 12.1% | 490 | 9.7% | 1.3% | 2 | 15.4% | 3.7% | 304 | 17.3% | 2.8% | 0 | 0.0% | 2.0% | 0 | 0.0% | 1.5% | 2 | 18.2% | 2.9% | 186 | 11.2% | 2.2% |
| | Moderate | 1 | 3.0% | 150 | 3.0% | 9.7% | 0 | 0.0% | 4.5% | 0 | 0.0% | 3.2% | 0 | 0.0% | 4.5% | 0 | 0.0% | 3.1% | 1 | 9.1% | 4.3% | 150 | 9.0% | 2.9% |
| | Middle | 25 | 75.8% | 3,847 | 76.3% | 75.2% | 9 | 69.2% | 79.0% | 1,177 | 67.1% | 79.2% | 9 | 100.0% | 78.7% | 1,621 | 100.0% | 80.8% | 7 | 63.6% | 78.0% | 1,049 | 62.9% | 78.7% |
| | Upper | 3 | 9.1% | 557 | 11.0% | 13.8% | 2 | 15.4% | 12.9% | 273 | 15.6% | 14.7% | 0 | 0.0% | 14.9% | 0 | 0.0% | 14.7% | 1 | 9.1% | 14.8% | 284 | 17.0% | 16.2% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Total | 33 | 100% | 5,044 | 100% | 100% | 13 | 100% | 100% | 1,754 | 100% | 100% | 9 | 100% | 100% | 1,621 | 100% | 100% | 11 | 100% | 100% | 1,669 | 100% | 100% |
| REFINANCE | Low | 0 | 0.0% | 0 | 0.0% | 1.3% | 0 | 0.0% | 2.4% | 0 | 0.0% | 2.2% | 0 | 0.0% | 2.6% | 0 | 0.0% | 2.2% | 0 | 0.0% | 1.6% | 0 | 0.0% | 1.3% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 9.7% | 0 | 0.0% | 5.7% | 0 | 0.0% | 4.0% | 0 | 0.0% | 7.3% | 0 | 0.0% | 5.5% | 0 | 0.0% | 5.2% | 0 | 0.0% | 5.6% |
| | Middle | 5 | 50.0% | 777 | 44.8% | 75.2% | 2 | 50.0% | 79.4% | 402 | 40.0% | 78.4% | 2 | 50.0% | 73.8% | 228 | 45.0% | 77.7% | 1 | 50.0% | 80.2% | 147 | 66.4% | 79.6% |
| | Upper | 5 | 50.0% | 958 | 55.3% | 13.8% | 2 | 50.0% | 12.5% | 603 | 60.0% | 15.4% | 2 | 50.0% | 16.2% | 280 | 55.1% | 14.6% | 1 | 50.0% | 13.0% | 75 | 33.9% | 13.6% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Total | 10 | 100% | 1,733 | 100% | 100% | 4 | 100% | 100% | 1,004 | 100% | 100% | 4 | 100% | 100% | 508 | 100% | 100% | 2 | 100% | 100% | 221 | 100% | 100% |
| HOME IMPROVEMENT | Low | 0 | 0.0% | 0 | 0.0% | 1.3% | 0 | 0.0% | 1.2% | 0 | 0.0% | 3.7% | 0 | 0.0% | 2.4% | 0 | 0.0% | 1.9% | 0 | 0.0% | 4.3% | 0 | 0.0% | 4.5% |
| | Moderate | 1 | 25.0% | 25 | 15.2% | 9.7% | 1 | 50.0% | 8.0% | 25 | 33.3% | 5.1% | 0 | 0.0% | 10.5% | 0 | 0.0% | 9.4% | 0 | 0.0% | 7.8% | 0 | 0.0% | 6.3% |
| | Middle | 2 | 50.0% | 80 | 48.5% | 75.2% | 1 | 50.0% | 77.3% | 50 | 66.7% | 73.6% | 0 | 0.0% | 74.2% | 0 | 0.0% | 78.8% | 1 | 100.0% | 74.1% | 30 | 100.0% | 74.5% |
| | Upper | 1 | 25.0% | 60 | 36.4% | 13.8% | 0 | 0.0% | 13.5% | 0 | 0.0% | 17.6% | 1 | 100.0% | 12.9% | 60 | 100.0% | 9.9% | 0 | 0.0% | 13.8% | 0 | 0.0% | 14.7% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Total | 4 | 100% | 165 | 100% | 100% | 2 | 100% | 100% | 75 | 100% | 100% | 1 | 100% | 100% | 60 | 100% | 100% | 1 | 100% | 100% | 30 | 100% | 100% |
| MULTI FAMILY | Low | 0 | 0.0% | 0 | 0.0% | 39.3% | 0 | 0.0% | 21.1% | 0 | 0.0% | 29.8% | 0 | 0.0% | 12.5% | 0 | 0.0% | 5.5% | 0 | 0.0% | 30.0% | 0 | 0.0% | 78.3% |
| | Moderate | 1 | 25.0% | 41 | 2.5% | 12.2% | 1 | 25.0% | 10.5% | 41 | 2.5% | 5.1% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 10.0% | 0 | 0.0% | 6.4% |
| | Middle | 1 | 25.0% | 150 | 9.4% | 44.2% | 1 | 25.0% | 57.9% | 150 | 9.4% | 48.2% | 0 | 0.0% | 87.5% | 0 | 0.0% | 94.5% | 0 | 0.0% | 60.0% | 0 | 0.0% | 15.3% |
| | Upper | 2 | 50.0% | 1,401 | 88.1% | 4.3% | 2 | 50.0% | 10.5% | 1,401 | 88.1% | 16.9% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Total | 4 | 100% | 1,591 | 100% | 100% | 4 | 100% | 100% | 1,591 | 100% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% |
| OTHER PURPOSE LOC | Low | 0 | 0.0% | 0 | 0.0% | 1.3% | 0 | 0.0% | 1.4% | 0 | 0.0% | 2.6% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 9.7% | 0 | 0.0% | 2.8% | 0 | 0.0% | 7.8% | 0 | 0.0% | 3.5% | 0 | 0.0% | 2.4% | 0 | 0.0% | 8.5% | 0 | 0.0% | 10.5% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 75.2% | 0 | 0.0% | 83.1% | 0 | 0.0% | 75.1% | 0 | 0.0% | 77.2% | 0 | 0.0% | 72.7% | 0 | 0.0% | 78.0% | 0 | 0.0% | 79.7% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 13.8% | 0 | 0.0% | 12.7% | 0 | 0.0% | 14.5% | 0 | 0.0% | 19.3% | 0 | 0.0% | 24.9% | 0 | 0.0% | 13.6% | 0 | 0.0% | 9.8% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Total | 0 | 0.0% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% |

Originations & Purchases
Based on 2024 FFIEC Census Data; 2016-2020 ACS data

Geographic Distribution of HMDA Loans - Table 2 of 2
Assessment Area: PA Clinton County, Non-MSA

| PRODUCT TYPE | Tract Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | | | | | | | | | | | | | |
|-----------------------------|---------------------|---------------------------------|-------------|--------------|-------------|------------------------|--------------------------|-------------|-------------|--------------|-------------|-------------|-----------|-------------|-------------|--------------|-------------|-------------|-----------|-------------|-------------|--------------|-------------|-------------|
| | | 2022, 2023, 2024 | | | | | 2022 | | | | | 2023 | | | | | 2024 | | | | | | | |
| | | Count | | Bank | | Owner Occupied Units % | Count | | Dollar | | | Count | | Dollar | | | Count | | Dollar | | | | | |
| | | # | % | \$ (000s) | % | | # | % | Agg % | \$ (000s) | \$ % | Agg % | # | % | Agg % | \$ (000s) | \$ % | Agg % | # | % | Agg % | \$ (000s) | % | Agg % |
| OTHER PURPOSE CLOSED/EXEMPT | Low | 0 | 0.0% | 0 | 0.0% | 1.3% | 0 | 0.0% | 2.9% | 0 | 0.0% | 5.1% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 1.9% | 0 | 0.0% | 0.7% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 9.7% | 0 | 0.0% | 8.6% | 0 | 0.0% | 5.6% | 0 | 0.0% | 2.6% | 0 | 0.0% | 0.8% | 0 | 0.0% | 7.5% | 0 | 0.0% | 3.1% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 75.2% | 0 | 0.0% | 77.1% | 0 | 0.0% | 77.0% | 0 | 0.0% | 76.9% | 0 | 0.0% | 72.1% | 0 | 0.0% | 81.1% | 0 | 0.0% | 85.1% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 13.8% | 0 | 0.0% | 11.4% | 0 | 0.0% | 12.3% | 0 | 0.0% | 20.5% | 0 | 0.0% | 27.1% | 0 | 0.0% | 9.4% | 0 | 0.0% | 11.1% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Total | 0 | 0.0% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% |
| PURPOSE NOT APPLICABLE | Low | 0 | 0.0% | 0 | 0.0% | 1.3% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Moderate | 0 | 0.0% | 0 | 0.0% | 9.7% | 0 | 0.0% | 20.0% | 0 | 0.0% | 14.9% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 40.0% | 0 | 0.0% | 31.4% |
| | Middle | 0 | 0.0% | 0 | 0.0% | 75.2% | 0 | 0.0% | 80.0% | 0 | 0.0% | 85.1% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 60.0% | 0 | 0.0% | 68.6% |
| | Upper | 0 | 0.0% | 0 | 0.0% | 13.8% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 100.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Total | 0 | 0.0% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% | 0 | 0.0% | 100% |
| HMDA TOTALS | Low | 4 | 7.8% | 490 | 5.7% | 1.3% | 2 | 8.7% | 3.0% | 304 | 6.9% | 4.2% | 0 | 0.0% | 2.1% | 0 | 0.0% | 1.7% | 2 | 14.3% | 2.8% | 186 | 9.7% | 12.0% |
| | Moderate | 3 | 5.9% | 216 | 2.5% | 9.7% | 2 | 8.7% | 5.6% | 66 | 1.5% | 3.8% | 0 | 0.0% | 5.8% | 0 | 0.0% | 3.7% | 1 | 7.1% | 5.7% | 150 | 7.8% | 4.3% |
| | Middle | 33 | 64.7% | 4,855 | 56.9% | 75.2% | 13 | 56.5% | 78.7% | 1,779 | 40.2% | 76.8% | 11 | 78.6% | 76.7% | 1,849 | 84.5% | 80.0% | 9 | 64.3% | 77.8% | 1,226 | 63.8% | 70.5% |
| | Upper | 11 | 21.6% | 2,976 | 34.9% | 13.8% | 6 | 26.1% | 12.7% | 2,277 | 51.4% | 15.1% | 3 | 21.4% | 15.4% | 340 | 15.5% | 14.5% | 2 | 14.3% | 13.6% | 359 | 18.7% | 13.2% |
| | Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| | Total | 51 | 100% | 8,533 | 100% | 100% | 23 | 100% | 100% | 4,425 | 100% | 100% | 14 | 100% | 100% | 2,189 | 100% | 100% | 14 | 100% | 100% | 1,921 | 100% | 100% |

Originations &

**INTERMEDIATE SMALL INSTITUTION PERFORMANCE EVALUATION
DECEMBER 2025**

Geographic Distribution of Small Business Loans

Assessment Area: PA Clinton County, Non-MSA

| Tract Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | |
|---------------------|---------------------------------|-------------|----------|-------------|------------------|--------------------------|-------------|-------------|----------|-------------|-------------|
| | 2021 | | | | | 2021 | | | | | |
| | Bank | | | | Total Businesses | Count | | | Dollar | | |
| | Count | Dollar | | | | Bank | Agg | Bank | | Agg | |
| # | % | \$ (000s) | \$ % | % | # | % | % | \$ 000s | \$ % | \$ % | |
| Low | 0 | 0.0% | 0 | 0.0% | 11.6% | 0 | 0.0% | 6.8% | 0 | 0.0% | 5.9% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 5.8% | 0 | 0.0% | 4.0% | 0 | 0.0% | 3.5% |
| Middle | 0 | 0.0% | 0 | 0.0% | 82.6% | 0 | 0.0% | 88.4% | 0 | 0.0% | 90.5% |
| Upper | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| Tr Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.7% | 0 | 0.0% | 0.1% |
| <i>Total</i> | <i>0</i> | <i>0.0%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> | <i>0</i> | <i>0.0%</i> | <i>100%</i> |

Originations & Purchases

Based on 2021 FFIEC Census Data; 2011-2015 ACS data; 2021 D&B information

Geographic Distribution of Small Business Loans

Assessment Area: PA Clinton County, Non-MSA

| Tract Income Levels | Bank Lending & Demographic Data | | | | | Bank & Aggregate Lending | | | | | | | | | | | | | | | | | |
|---------------------|---------------------------------|-------------|--------------|-------------|------------------|--------------------------|-------------|-------------|-----------|-------------|-------------|----------|-------------|-------------|--------------|-------------|-------------|----------|-------------|-------------|------------|-------------|-------------|
| | 2022, 2023, 2024 | | | | | 2022 | | | | | 2023 | | | | | 2024 | | | | | | | |
| | Bank | | | | Total Businesses | Count | | | Dollar | | | Count | | | Dollar | | | Count | | | Dollar | | |
| | Count | Dollar | | | | Bank | Agg | Agg | Bank | \$ % | Agg | # | % | % | Bank | Agg | Agg | # | % | % | Bank | Agg | Agg |
| # | % | \$ (000s) | \$ % | % | # | % | % | \$ 000s | \$ % | \$ % | # | % | % | \$ 000s | \$ % | \$ % | # | % | % | \$ 000s | \$ % | \$ % | |
| Low | 0 | 0.0% | 0 | 0.0% | 11.6% | 0 | 0.0% | 6.5% | 0 | 0.0% | 10.3% | 0 | 0.0% | 7.8% | 0 | 0.0% | 8.3% | 0 | 0.0% | 6.8% | 0 | 0.0% | 7.6% |
| Moderate | 0 | 0.0% | 0 | 0.0% | 6.2% | 0 | 0.0% | 4.5% | 0 | 0.0% | 2.9% | 0 | 0.0% | 5.1% | 0 | 0.0% | 4.9% | 0 | 0.0% | 7.1% | 0 | 0.0% | 4.4% |
| Middle | 4 | 100.0% | 1,215 | 100.0% | 70.1% | 1 | 100.0% | 77.0% | 70 | 100.0% | 72.9% | 2 | 100.0% | 75.1% | 1,005 | 100.0% | 77.8% | 1 | 100.0% | 71.8% | 140 | 100.0% | 76.7% |
| Upper | 0 | 0.0% | 0 | 0.0% | 11.6% | 0 | 0.0% | 11.5% | 0 | 0.0% | 13.7% | 0 | 0.0% | 11.6% | 0 | 0.0% | 9.0% | 0 | 0.0% | 13.6% | 0 | 0.0% | 10.9% |
| Unknown | 0 | 0.0% | 0 | 0.0% | 0.5% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.0% |
| Tr Unknown | 0 | 0.0% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.5% | 0 | 0.0% | 0.2% | 0 | 0.0% | 0.3% | 0 | 0.0% | 0.0% | 0 | 0.0% | 0.8% | 0 | 0.0% | 0.3% |
| <i>Total</i> | <i>4</i> | <i>100%</i> | <i>1,215</i> | <i>100%</i> | <i>100.0%</i> | <i>1</i> | <i>100%</i> | <i>100%</i> | <i>70</i> | <i>100%</i> | <i>100%</i> | <i>2</i> | <i>100%</i> | <i>100%</i> | <i>1,005</i> | <i>100%</i> | <i>100%</i> | <i>1</i> | <i>100%</i> | <i>100%</i> | <i>140</i> | <i>100%</i> | <i>100%</i> |

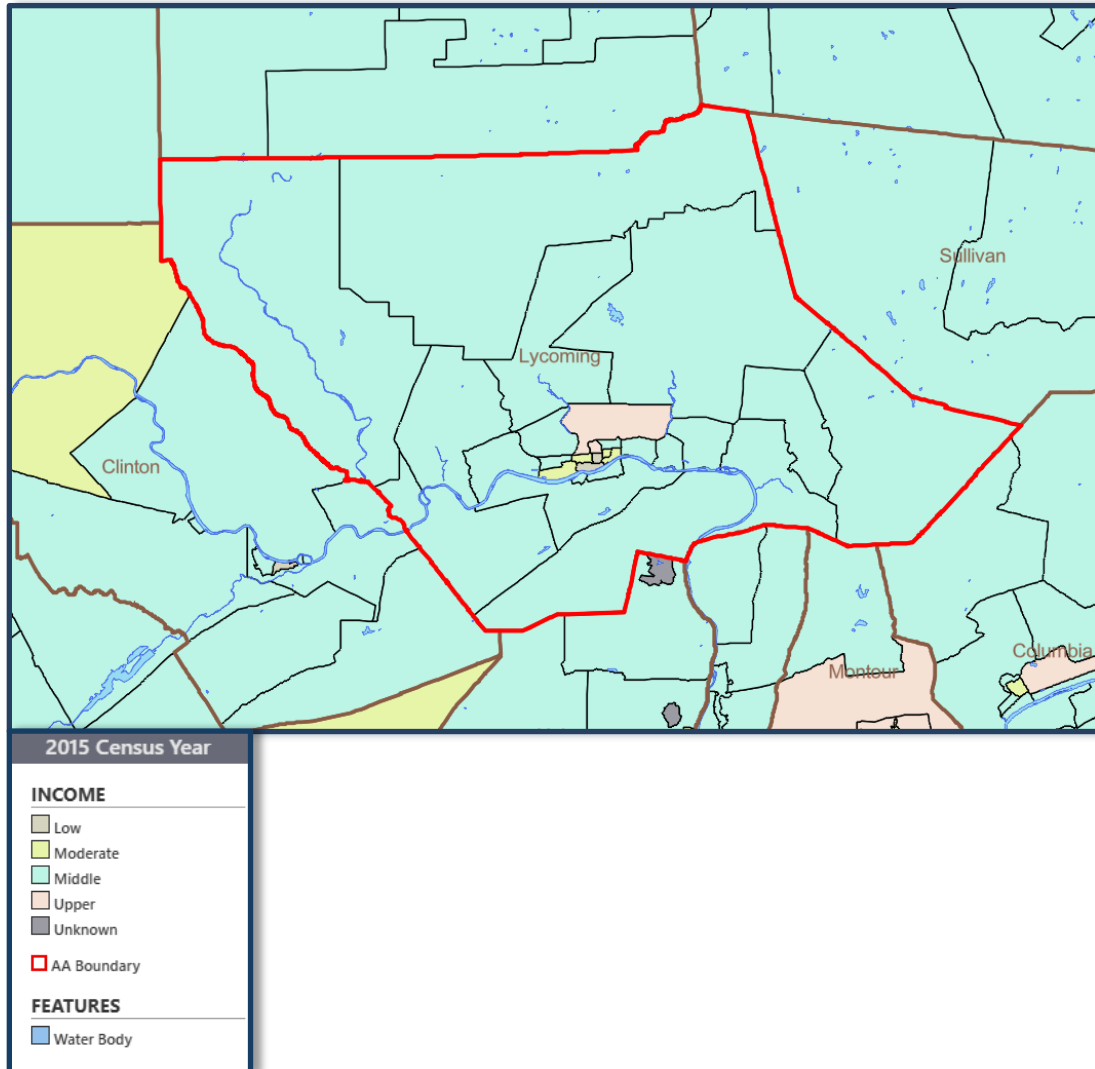
Originations & Purchases

Based on 2024 FFIEC Census Data; 2016-2020 ACS data; 2024 D&B information

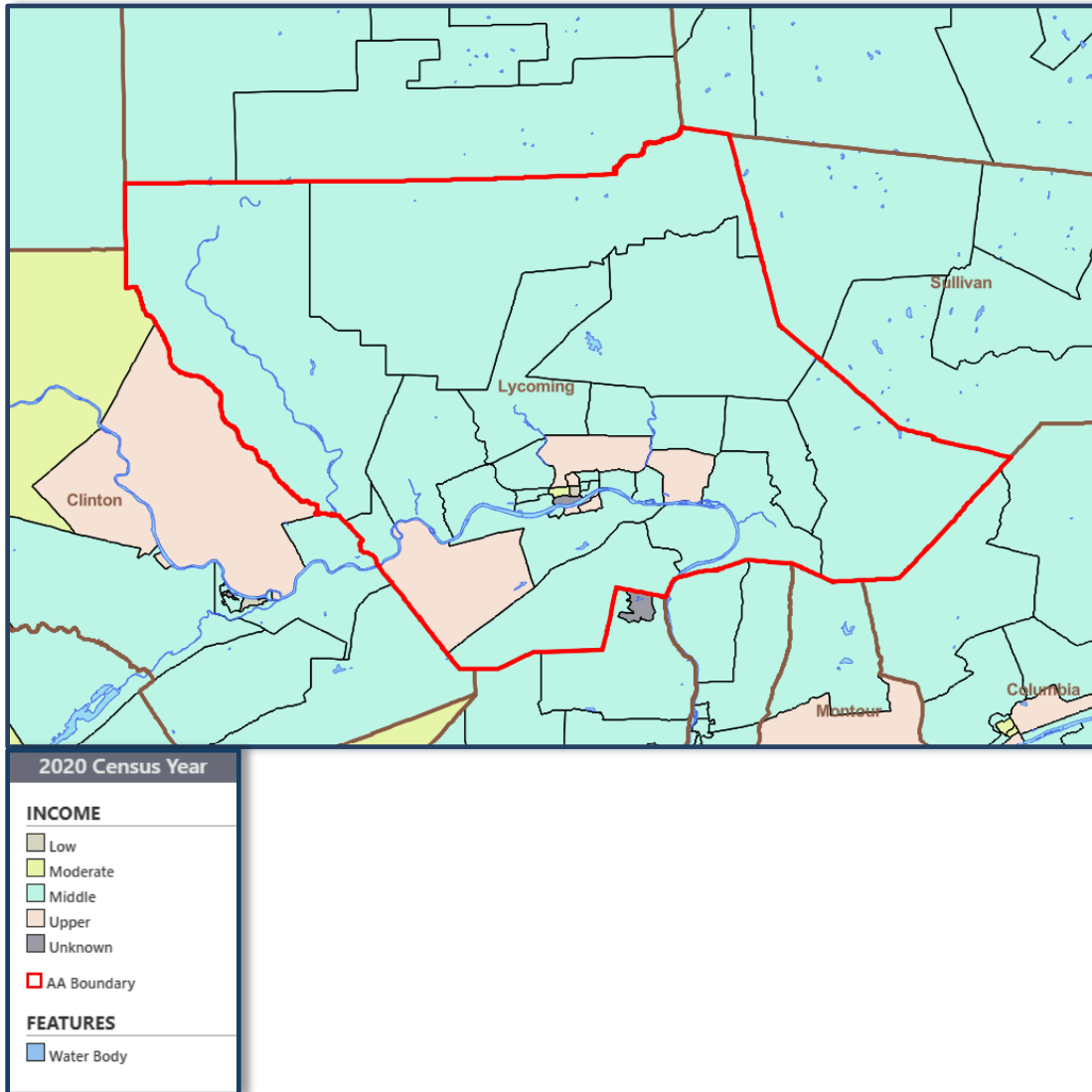
Total Business listed in chart is for 2024. The Total Businesses for 2022 and 2023 are listed in the charts on pages 16 and 17 of this Performance Evaluation.

CRA APPENDIX D: ASSESSMENT AREA MAPS

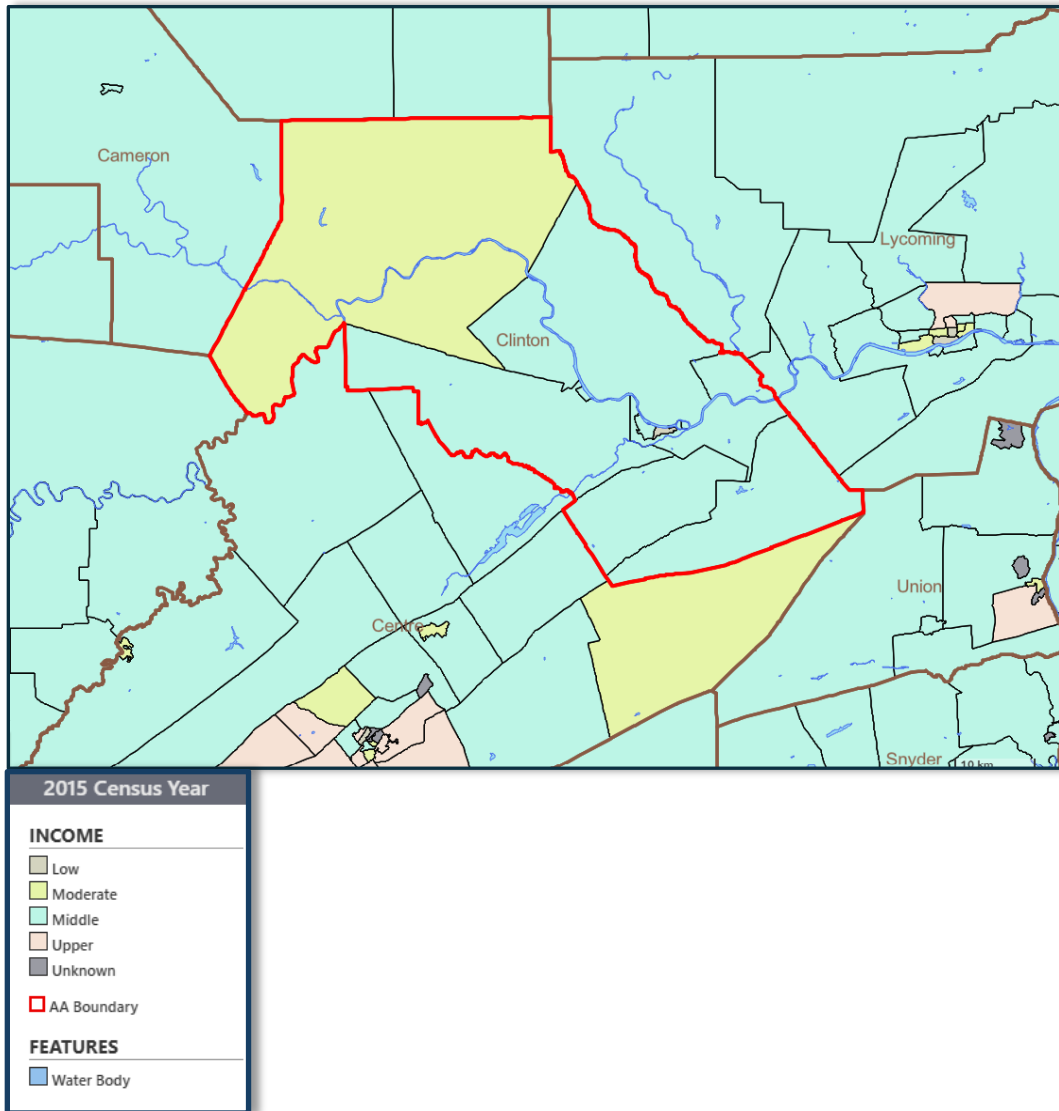
WILLIAMSPORT, PA MSA ASSESSMENT AREA (2015 ACS DATA)



WILLIAMSPORT, PA MSA ASSESSMENT AREA (2020 CENSUS DATA)



CLINTON COUNTY, PA NON-MSA ASSESSMENT AREA (2015 ACS DATA)



CLINTON COUNTY, PA NON-MSA ASSESSMENT AREA (2020 CENSUS DATA)

