

Loans by County

Small Business Loans - Originations

Institution: Pathfinder Bank

Respondent ID: 0000057497

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (013), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	488	1	488	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	488	1	488	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	488	1	488	0	0
STATE TOTAL	0	0	0	0	1	488	1	488	0	0

Loans by County

Small Business Loans - Originations

Institution: Pathfinder Bank

Respondent ID: 0000057497

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAYUGA COUNTY (011), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	125	0	0	1	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	1	125	0	0
CORTLAND COUNTY (023), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	120	0	0	1	120	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	0	0	1	120	0	0
DUTCHESS COUNTY (027), NY										
MSA 28880										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0

Loans by County

Small Business Loans - Originations

Institution: Pathfinder Bank

Respondent ID: 0000057497

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (033), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	152	1	1,000	1	152	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	152	1	1,000	1	152	0	0
HERKIMER COUNTY (043), NY										
MSA 46540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	59	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	907	1	907	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	0	0	1	907	1	907	0	0
MADISON COUNTY (053), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	16	0	0	0	0	1	16	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	1	16	0	0

Loans by County

Small Business Loans - Originations

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Respondent ID: 0000057497

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONROE COUNTY (055), NY										
MSA 40380										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	75	0	0	0	0	1	75	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	1	1,000	2	1,075	0	0

Loans by County

Small Business Loans - Originations

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State: NEW YORK (36)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	270	1	270	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	270	1	270	0	0
ONEIDA COUNTY (065), NY										
MSA 46540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	87	1	225	0	0	0	0	0	0
Middle Income	1	35	1	150	1	350	1	150	0	0
Upper Income	3	109	1	180	0	0	2	205	0	0
Income Not Known	1	30	0	0	1	698	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	261	3	555	2	1,048	3	355	0	0

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State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ONONDAGA COUNTY (067), NY										
MSA 45060										
Inside AA 0001										
Low Income	8	536	2	350	4	1,802	4	1,300	0	0
Moderate Income	32	1,007	9	1,676	3	1,880	1	42	0	0
Middle Income	17	948	9	1,808	7	4,151	12	4,268	0	0
Upper Income	17	858	5	856	11	6,164	22	5,623	0	0
Income Not Known	5	195	2	400	2	810	2	370	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	79	3,544	27	5,090	27	14,807	41	11,603	0	0
OSWEGO COUNTY (075), NY										
MSA 45060										
Inside AA 0001										
Low Income	0	0	2	274	1	300	3	574	0	0
Moderate Income	11	506	8	1,356	2	1,300	15	2,336	0	0
Middle Income	35	1,906	10	1,609	7	3,836	23	2,107	1	25
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	47	2,512	20	3,239	10	5,436	42	5,117	1	25
SULLIVAN COUNTY (105), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	618	1	618	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	618	1	618	0	0

Loans by County

Small Business Loans - Originations

Institution: Pathfinder Bank

Respondent ID: 0000057497

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	50	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	126	6,056	47	8,329	37	20,243	83	16,720	1	25
TOTAL OUTSIDE AA IN STATE	12	511	6	952	7	4,843	13	3,688	0	0
STATE TOTAL	138	6,567	53	9,281	44	25,086	96	20,408	1	25

Loans by County

Small Business Loans - Originations

Institution: Pathfinder Bank

Respondent ID: 0000057497

Agency: FDIC - 3

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SALT LAKE COUNTY (035), UT										
MSA 41620										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	100	0	0	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
STATE TOTAL	1	100	0	0	0	0	1	100	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	126	6,056	47	8,329	37	20,243	83	16,720	1	25
TOTAL OUTSIDE AA	13	611	6	952	8	5,331	15	4,276	0	0
TOTAL INSIDE & OUTSIDE	139	6,667	53	9,281	45	25,574	98	20,996	1	25

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Pathfinder Bank

Respondent ID: 0000057497
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NY - ONONDAGA COUNTY (067) - MSA 45060	133	23,441	41	11,603	0	0
NY - OSWEGO COUNTY (075) - MSA 45060	77	11,187	42	5,117	0	0

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	0	0	0	0
Purchased	0	0	0	0
Total	0	0	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Pathfinder Bank

PAGE: 1 OF 4

Respondent ID: 0000057497

Agency: FDIC - 3

ASSESSMENT AREA - 0001

ONONDAGA COUNTY (067), NY

MSA: 45060

Low Income

0005.01 0006.00* 0007.00* 0014.00* 0016.00* 0021.01* 0023.00* 0030.00 0038.00* 0042.00* 0043.01*
0051.00 0052.00* 0053.00 0054.00* 0058.00 0061.01 0111.02

Moderate Income

0002.00 0008.00* 0010.00 0015.00* 0017.01* 0018.00* 0019.00* 0020.00* 0027.00* 0034.00* 0035.00*
0036.01* 0055.00* 0057.00 0059.00* 0112.01* 0118.00* 0129.00* 0140.00* 0142.00 0143.00

Middle Income

0003.00* 0004.00* 0017.02* 0024.00* 0029.01 0036.02* 0044.01* 0049.00* 0050.00* 0056.01* 0060.00*
0061.02* 0061.03* 0102.00 0103.01 0106.00* 0107.00* 0108.00* 0109.00* 0112.31* 0113.00 0116.00*
0117.00* 0119.00 0120.00 0122.00* 0124.00* 0125.00* 0126.00* 0127.00* 0128.00 0130.00* 0133.00*
0134.00* 0135.00* 0136.00* 0137.01* 0138.00* 0139.00* 0144.00 0145.00 0146.00 0154.00* 0155.00
0156.01* 0157.01 0158.00* 0160.01* 0162.00* 0164.00* 0165.01* 0167.00* 0168.02* 0169.02*

Upper Income

0001.00 0009.00 0046.00* 0048.00* 0101.00 0103.21 0103.22* 0104.00* 0105.00* 0110.11 0110.12
0110.21* 0110.22* 0111.01* 0112.02 0112.32* 0112.41* 0112.42 0114.01 0114.02 0115.00 0121.00
0123.00* 0131.00* 0132.00* 0147.00 0148.00 0149.00 0150.00* 0151.00 0152.01* 0152.02* 0152.03*
0156.02* 0157.02 0160.02* 0161.00 0163.00* 0165.02* 0166.00 0168.01* 0169.01*

Income Not Known

0032.00 0039.00* 0040.00* 0043.02 0045.00* 0056.02* 9400.00*

OSWEGO COUNTY (075), NY

MSA: 45060

Low Income

0211.02

Moderate Income

0203.04 0205.01* 0205.03* 0208.00 0209.01* 0211.01 0211.03* 0211.04 0212.01* 0212.02* 0212.03*
0215.04* 0216.02 0216.04* 0216.05

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Pathfinder Bank

Respondent ID: 0000057497

Agency: FDIC - 3

Middle Income

0201.01 0201.02 0202.01* 0202.02 0203.01 0203.03 0204.00* 0205.02* 0206.00 0207.03 0207.04
0207.05 0207.06 0207.07 0209.03 0209.04 0209.05* 0210.01* 0210.02 0210.03 0213.00* 0214.02
0215.01 0215.03* 0216.01 0216.03

Upper Income

0214.01 0215.05*

Income Not Known

9900.00*

OUTSIDE ASSESSMENT AREA

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income >= 120%

0200.00

CAYUGA COUNTY (011), NY

MSA: NA

Middle Income

0402.01

CORTLAND COUNTY (023), NY

MSA: NA

Upper Income

9702.01

DUTCHESS COUNTY (027), NY

MSA: 28880

Middle Income

0300.00

FRANKLIN COUNTY (033), NY

MSA: NA

Moderate Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Pathfinder Bank

Respondent ID: 0000057497

Agency: FDIC - 3

9505.01
HERKIMER COUNTY (043), NY
MSA: 46540
Middle Income
0107.01
Upper Income
0115.02
MADISON COUNTY (053), NY
MSA: 45060
Middle Income
0304.04
MONROE COUNTY (055), NY
MSA: 40380
Median Family Income 60-70%
0109.01
Median Family Income >= 120%
0135.08
NEW YORK COUNTY (061), NY
MSA: 35614
Median Family Income >= 120%
0127.00
ONEIDA COUNTY (065), NY
MSA: 46540
Moderate Income
0214.02 0232.00
Middle Income
0239.01 0241.02
Upper Income
0250.01 0254.00 0255.00

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Pathfinder Bank

Respondent ID: 0000057497

Agency: FDIC - 3

Income Not Known

0203.00

SULLIVAN COUNTY (105), NY

MSA: NA

Moderate Income

9518.02

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income >= 120%

0097.03

SALT LAKE COUNTY (035), UT

MSA: 41620

Median Family Income >= 120%

1101.05

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000057497

Institution: Pathfinder Bank

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	94	94	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	2	2	0	0.00%
Total	98	98	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.
11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.