



PUBLIC DISCLOSURE

May 22, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Milton Savings Bank
Charter Number 702007

80 Broadway Street
Milton, PA 17847-1114

Office of the Comptroller of the Currency

1150 Northbrook Drive
Suite 303
Trevese, PA 19053

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

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Overall CRA Rating

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

The lending test is rated: Satisfactory.

The major factors that support this rating include:

- The quarterly average loan-to-deposit ratio is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs;
- A substantial majority of the bank's lending is inside its AA by number of loans originated and dollar amount;
- The geographic distribution of loans reflects reasonable distribution in low- and moderate-income (LMI) census tracts;
- The overall borrower distribution of loans by income level of the borrower reflects reasonable distribution to borrowers of different income levels;
- The bank did not receive any CRA related complaints during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit ratio is reasonable. The quarterly average loan-to-deposit ratio for the eight quarters in our evaluation period is 72.04 percent. During this period, the ratio ranged from a quarterly low of 67.53 percent to a quarterly high of 80.86 percent. The OCC compared the bank's loan-to-deposit to four other similarly situated banks in the AA with asset sizes ranging from \$157 million to \$553 million. The quarterly average loan-to-deposit ratio for these institutions was 71.11 percent for the same eight quarters. For other institutions, the quarterly low was 60.19 percent, and the quarterly high was 79.29 percent.

Lending in Assessment Area

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

The bank originated 91.50 percent of its total loans inside the bank's AA during the evaluation period, by number of loans. The bank originated 93.50 percent of its loans, by dollar amount, inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2020	21	95.5	1	4.5	22	2,942	93.5	205	6.5	3,147
2021	22	88.0	3	12.0	25	2,602	93.5	182	6.5	2,784
Total	43	91.5	4	8.5	47	5,544	93.5	387	6.5	5,931

*Source: Bank Data
Due to rounding, totals may not equal 100.0%*

Description of Institution

Milton Savings Bank (MSB) is an intrastate mutual thrift institution founded in 1920. The institution, headquartered in Milton, PA, is located in Northumberland County. MSB is located in a middle-income geography in Milton Borough. Milton Borough is not included in an MSA.

MSB operates one full-service branch, which includes an ATM and drive-up banking facility. MSB is primarily a residential mortgage lender. The bank offers a full range of banking services including checking accounts, savings programs, money-market accounts, certificates of deposit, consumer loan programs, and residential mortgages. The bank's public website offers information on banking hours and products and services offered. There were no branch openings or closings during the evaluation period.

As of December 31, 2021, MSB reported \$73.7 million in total assets, \$38.8 million in net loans, and \$57.5 million in total deposits. Net loans represent 53 percent of total assets. The bank's primary product is first lien, 1-4 family mortgages, which represent 94 percent of total loans. The table below provides a breakdown of the loan portfolio.

Loan Portfolio Summary by Loan Product December 31, 2021		
Loan Category	\$ Amount (Thousands)	% of Outstanding Loans
Residential Real Estate	\$36,967	93.52%
Non-Farm / Non-Residential	\$989	2.50%
Consumer Loans	\$841	2.13%
Construction and Development	\$463	1.17%
Farm Loans	\$314	0.79%
Total	\$39,527	100.00%

The bank received a "Satisfactory" rating at the prior CRA evaluation performed September 18, 2018. There are no financial or legal impediments affecting MSB's ability to help meet the community credit needs of its AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period under the Lending Test is representative of management's lending strategy since the last CRA evaluation. The evaluation covers performance from January 1, 2020, through December 31, 2021. The evaluation under the Lending Test considered home mortgage loans, as these are the bank's primary product representing 94 percent of total loans.

Selection of Areas for Full-Scope Review

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

Ratings

MSB's overall rating is based primarily on the review of the bank's one AA consisting of all or portions of Montour, Northumberland, Snyder, and Union Counties. The only applicable performance test is the Lending Test.

Discriminatory or Other Illegal Credit Practices Review

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

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

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

State Rating

State of Pennsylvania

CRA Rating for the state of Pennsylvania: Satisfactory

The lending test is rated: Satisfactory

The major factors that support this rating include:

- The quarterly average loan-to-deposit ratio is reasonable given the bank's size, financial condition, and AA credit needs;
- A substantial majority of the bank's lending is inside its AA by number of loans originated and dollar amount;
- The overall geographic distribution of loans reflects reasonable distribution in LMI census tracts;
- The overall borrower distribution of loans by income level of the borrower reflects reasonable distribution to borrowers of different income levels;
- The bank did not receive any CRA related complaints during the evaluation period.

Description of Institution's Operations in Pennsylvania

MSB operates one full-service branch in the borough of Milton, located in Northumberland County, PA. MSB is primarily a mortgage lender and provides a full range of banking products including checking & savings accounts, residential mortgages, consumer and business loan products, and other banking services including certificates of deposit, individual retirement accounts, and online/mobile banking. The bank's public website offers information on banking hours, product offerings, current interest rates, fraud and identity theft resources, and amortization calculators.

The local economy is forecasted to trail the state and national averages in the next year. The regional upside is underpinned by the regional healthcare hub and below-average business costs. Longer term risks such as a shrinking population and overreliance on natural gas may stifle the outlook. The main employers in Northumberland County are Weis Markets Inc, Knoebels Amusement Resort, the State Government, Conagra Foods, and Northumberland County.

According to the Bureau of Labor Statistics, the unemployment rate for Northumberland County as of December 2021 was 5.2 percent. This figure compares favorably with the Pennsylvania state unemployment rate of 5.5 percent but lags the U.S. unemployment rate of 3.9 percent.

Per FDIC deposit market share data as of December 31, 2021, MSB ranked 11th in deposits within the AA, representing a 1.75 percent market share. MSB's major competitors in the AA are Service 1st

Federal Credit Union (1 branch, 16.14 percent market share), Northumberland National Bank (4 branches, 14.60 percent market share), and Susquehanna Community Bank (5 branches, 13.11 percent market share).

Competition in the market is high and includes local community banks and larger regional and national banks. Per Peer Mortgage Data for 2020, MSB’s top competitors in the AA are Quicken Loans, LLC which ranked 1st with a market share of 9.82 percent, Mifflinburg Bank & Trust Company, ranking 2nd with a market share of 8.82 percent, and Susquehanna Community Bank, which ranked 3rd with a market share of 8.18 percent.

Milton AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Milton SB AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	23	0.0	8.7	78.3	8.7	4.3
Population by Geography	110,593	0.0	6.4	82.7	9.2	1.8
Housing Units by Geography	49,035	0.0	6.8	84.2	8.9	0.1
Owner-Occupied Units by Geography	32,052	0.0	3.3	85.5	11.2	0.0
Occupied Rental Units by Geography	12,582	0.0	16.5	78.8	4.4	0.3
Vacant Units by Geography	4,401	0.0	4.4	90.2	5.4	0.0
Businesses by Geography	7,832	0.0	10.1	77.2	12.4	0.3
Farms by Geography	481	0.0	0.8	85.7	13.5	0.0
Family Distribution by Income Level	29,955	17.5	18.3	21.6	42.7	0.0
Household Distribution by Income Level	44,634	20.0	17.1	18.2	44.7	0.0
Median Family Income MSA - 14100 Bloomsburg-Berwick, PA MSA		\$59,531	Median Housing Value			\$141,598
Median Family Income Non-MSAs - PA		\$56,172	Median Gross Rent			\$665
			Families Below Poverty Level			8.8%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Community Contact

The OCC contacted a local community group during this examination to determine the credit needs of the local community. The organization’s primary purpose is to promote lifelong learning, knowledge, and workforce development activities. The contact expressed the local community is making progress economically but is still largely financially disadvantaged. Per the contact, local financial institutions are involved in supporting the community, however, there are continued needs in the community for more LMI housing.

A review of the OCC Community Contact Database was completed during this examination to determine the credit needs of the local community. A report by a local economic development group

conducted in 2021 was reviewed. The purpose of the group interviewed is to promote economic development for the region including providing funds for small business loans, CARES Act lending, PEDA funding, and start-up and expansion financing. The contact expressed those projects are experiencing difficulty obtaining funding as property values do not support financing requirements. The area is heavily saturated in the hospitality sector and banks are reluctant to participate in an oversaturated market. Additionally, the contact stated that the banks have been reluctant to lend in the technology sector to start-up businesses, as the sector is experiencing heavy growth.

Scope of Evaluation in Pennsylvania

The OCC performed a full-scope review of MSB's AA. The AA includes all of Montour and Union Counties, the northern portion of Northumberland County, and the northeastern portion of Snyder County. MSB has identified 23 census tracts (CTs) across these four counties. Two of the CTs are located in Montour County, eleven are located in Northumberland County, four are located in Snyder County, and six are located in Union County. The AA has not changed since the last PE was published. It continues to meet the regulatory requirements and does not arbitrarily exclude any low-or-moderate income geographies. Refer to the Table in Appendix A for demographic information on the AA.

The current evaluation period covered lending activity from January 1, 2020 to December 31, 2021. The evaluation under the Lending Test considered home mortgage loans, as these are the bank's primary product.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

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

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the State.

Home Mortgage Loans – Milton AA

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

The bank's distribution of home mortgage loans by geographic distribution reflects reasonable distribution throughout the AA. The percentage of loans in low-income census tracts is equal to the percentage of owner-occupied housing units and aggregate loans as there are no low-income census tracts within the AA. The percentage of loans in moderate-income census tracts exceeds the percentage of owner-occupied housing units and aggregate loans. The percentage of loans in middle-income census tracts significantly exceeds the percentage of owner-occupied housing units and aggregate loans.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels given the product lines offered by the bank.

Home Mortgage Loans

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

The bank's distribution of home mortgage reflects reasonable penetration among the individuals of different income levels. In our analysis, we considered the affordability of home ownership for low-income families. The weighted average median cost of housing in the AA is \$141,598. According to the FFIEC, the adjusted median family income is \$56,172. A low-income family earns less than \$28,086, and a moderate-income family earns less than \$44,937. In addition, 8.8 percent of families in the AA fall below the poverty level. These considerations of housing affordability limit the opportunity to originate home mortgage loans to low-income borrowers.

The bank's distribution of loans to low-income borrowers is below the number of low-income families in the AA. The distribution of loans to low-income borrowers exceeds the aggregate distribution of loans. The bank's distribution of loans to moderate-income borrowers significantly exceeds the percentage of moderate-income families in the AA. The distribution of loans to moderate-income borrowers also significantly exceeds the aggregate distribution of loans.

Responses to Complaints

Milton Savings Bank did not receive any CRA complaints during the evaluation period.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2020 to 12/31/2021	
Bank Products Reviewed:	Home Mortgage Loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Pennsylvania		
Milton Savings Bank AA	Full-scope	Whole of Montour and Union Counties and portion of Northumberland and Snyder Counties.

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
Milton Savings Bank	Satisfactory
MMSA or State:	
Pennsylvania	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

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

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

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

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

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

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

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

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

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

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

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	2020-2021		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Milton SB AA	43	5,544	100.0	0.0	0.0	0.0	3.3	2.3	4.3	85.5	93.0	78.5	11.2	4.7	17.2	0.0	0.0	0.0	
Total	43	5,544	100.0	0.0	0.0	0.0	3.3	2.3	4.3	85.5	93.0	78.5	11.2	4.7	17.2	0.0	0.0	0.0	

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

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2020-2021		
	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	
Milton SB AA	43	5,544	100.0	17.5	4.7	4.4	18.3	41.9	14.7	21.6	16.3	21.2	42.7	37.2	44.6	0.0	-	15.1	
Total	43	5,544	100.0	17.5	4.7	4.4	18.3	41.9	14.7	21.6	16.3	21.2	42.7	37.2	44.6	0.0	-	15.1	

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

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.