



PUBLIC DISCLOSURE

September 4, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Aroostook County FS & LA
Charter Number: 703995

43 High Street
Caribou ME 04736-2710

Office of the Comptroller of the Currency

75 Federal Street
Suite 805
Boston, MA 02110

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

Table of Contents

Overall CRA Rating..... 1
Description of Institution..... 2
Scope of the Evaluation..... 3
Discriminatory or Other Illegal Credit Practices Review..... 4
State Rating
 State of Maine (ME)..... 5
Lending Test 8
Appendix A: Scope of Examination..... A-1
Appendix B: Summary of State Ratings..... B-1
Appendix C: Definitions and Common Abbreviations..... C-1
Appendix D: Tables of Performance Data..... D-1

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 Lending Test rating is based on Aroostook County FS & LA’s (‘Aroostook’ or ‘the bank’) record of performance in meeting the credit needs of the bank’s Maine assessment area (AA) during the January 1, 2019, to December 31, 2022, evaluation period through its lending activities.
- Considering the institution’s size, financial condition, and credit needs of the AA, the bank’s loan-to-deposit (LTD) ratio is reasonable.
- A substantial majority of the bank’s loans are inside its AA.
- The bank exhibits a poor geographic distribution of loans in the AA.
- The bank exhibits a reasonable distribution of loans to individuals of different income levels.
- The bank was not subject to 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 LTD ratio is reasonable. The bank’s quarterly LTD ratio averaged approximately 81.5 percent over the 16-quarter evaluation period. During this period, the LTD ratio ranged from a quarterly low of 73.5 percent to a high of 93.4 percent. There were no similarly situated banks in the AA.

Lending in Assessment Area

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

The bank originated 97.5 percent of its total sampled loans inside the 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 \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	38	95.0	2	5.0	40	5,233	96.5	187	3.5	5,420
Consumer Auto Loans	40	100.0	0	0.0	40	1,085	100.0	0	0.0	1,085
Total	78	97.5	2	2.5	80	6,318	97.1	187	2.9	6,505

Description of Institution

Aroostook County FS & LA is a single-state financial institution headquartered in Caribou, ME, with \$185.6 million in total assets as of December 31, 2022. Aroostook is a community-based institution offering traditional loan and deposit products with two full-service banking offices in Caribou and Presque Isle, ME. Aroostook is primarily a residential mortgage lender but also offers commercial and C&I loans, along with a centralized auto lending program offered through local dealerships. The bank's website, www.yourhomebank.com, provides a full listing and description of accounts, services provided, and the mobile and online banking tools.

The bank's rating area consists of a single AA in the state of Maine focused in the northern, and a largely rural portion of the state, Aroostook County, approximately 246 miles north of Augusta, ME, the state's capital, and bordering Canada to the north and east. The AA includes the entirety of Aroostook County and is comprised of ME non-MSA geographies. There are 24-hour automated teller machines at both the main office and Presque Isle branch and each location operates reasonable lobby and drive-up hours. No branches were opened or closed during the evaluation period.

As of December 31, 2022, Aroostook reported total assets, total deposits, and tier 1 capital of approximately \$185.6 million, \$165.6 million, and \$18.3 million, respectively. The net loan portfolio totaled approximately \$123.5 million, or 66.5 percent of total assets.

The table below provides a summary of the loan mix as of December 31, 2022:

Loan Portfolio Summary by Loan Product December 31, 2022	
Loan Category	Percent Of Gross Loans and Leases
1-4 Family Residential Mortgages – Closed End	64.1
Commercial & Industrial	18.1
Consumer Loans - Auto	10.4
Consumer Loans - nonAuto	6.0
Non-farm Non-residential Real Estate	<1
Home Equity	<1
Multifamily	<1
Farmland/Agricultural	<1
Construction & Development	<1
Total	100.0

Source: Federal Deposit Insurance Corporation Call Report, December 31, 2022. Due to rounding, totals may not equal 100.0 percent.

The bank has no financial or legal impediments in meeting the credit needs of the AA. The bank was rated 'Satisfactory' at the last CRA performance evaluation dated April 22, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Aroostook was evaluated using Small Bank (SB) procedures, which assess the bank's performance according to the CRA under components of a Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of its AA through lending activities. Based on origination activity, the bank's performance was assessed using sampled home mortgage and consumer (auto) loans originated during the evaluation period, which spanned from January 1, 2019, to December 31, 2022, as home mortgage and consumer (auto) loans accounted for approximately 18.03 percent and 42.01 percent of all originated loans by number, respectively. Among the two primary product types, more consideration was provided to the bank's consumer lending activity as approximately 70 percent of all primary product lending were consumer (auto) loans during the four-year evaluation period when compared to home mortgage loans. Additionally, more consideration was provided to the bank's lending during the 2019-2021 time period as approximately 74 percent of all primary product lending occurred during this portion of the performance evaluation when compared to the 2022 time period. This weighting amongst the two time periods is also consistent within each primary product type, as approximately 74 percent of lending occurred during the 2019-2021 time period for both consumer (auto) and home mortgage loans.

Due to updates made to demographic information during the evaluation period stemming from the 2020 U.S. Census, the bank's lending activity from January 1, 2019, to December 31, 2021, was assessed separate from lending occurring during January 1, 2022, to December 31, 2022. Amongst the two periods, consideration was first assigned to the bank's lending activity during 2019-2021, as this period contained the majority of bank lending when compared to 2022. For geographic and borrower distribution analyses, loans sampled during the 2019-2021 evaluation years were compared to the 2015 American Community Survey (ACS) Census while loans sampled during the 2022 evaluation year were compared to the 2020 U.S. Census.

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), are combined, and evaluated as a single AA. 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-scope AAs.

Ratings

The bank's overall rating is based on its lending performance in the state of Maine. Refer to the "Scope" section under the State Rating section for details regarding how the areas were weighted in arriving at the respective rating.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) 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 Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution 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 Maine

CRA rating for the State of Maine: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank exhibits a poor geographic distribution of loans in the AA.
- The bank exhibits a reasonable distribution of loans to individuals of different income levels.
- The bank was not subject to any CRA related complaints during the evaluation period.

Description of Institution's Operations in Maine

The state of Maine represents Aroostook's primary area of operations and as previously discussed the bank's full-scope AA contains all branch locations and includes all of Aroostook County, ME which consists entirely of ME non-MSA geographies. The AA consists of wholly contiguous political subdivisions in Maine and does not arbitrarily exclude any low- or moderate-income geographies nor does the AA delineation contain any unexplained or conspicuous gaps.

The main office/branch is located in Caribou, ME and is one of the largest communities in the central portion of the county while the second branch is located in another major community in central Aroostook County, Presque Isle, ME. Geographically, Aroostook is a very large county in size within a significant portion of the area on the westerly side being unpopulated. Travel from the main office location to one of the more populous western communities of Allagash, ME is approximately 72 miles via motor vehicle. On the more populated eastern side, the county consists of three larger communities largely segmented into separate northern, central, and southern regions with the bank's two branches located in the north-central portion of the corridor. Additionally, several smaller farming and lumbering communities are interspersed among the eastern side of the county which borders Canada. Travel from the main office location to one of the furthest southern communities in the county, Sherman, ME is approximately 92 miles via motor vehicle.

Due to census updates, Aroostook did experience some changes to the classification of AA geographies which we considered as part of our analysis of the bank's performance under the CRA. For the 2019-2021 evaluation years, the rating area contained 24 census tracts, including three moderate-, and 21 middle-income census tracts as of the 2015 ACS Census. For the 2022 evaluation year, the rating area still contained 24 census tracts, but now consists of nine moderate-, 14 middle-, and one upper-income census tract as of the 2020 US Census. We noted as part of this evaluation that the bank's AA did not contain any low-income census tracts during the entire evaluation period. Additionally, we noted that all middle-income geographies within the AA were designated as distressed and underserved nonmetropolitan geographies for the entire evaluation period.

Aroostook's primary business focus is to originate loans and the bank faces significant competition for deposits and home mortgage lending in the AA. Federal Deposit Insurance Corporation (FDIC) deposit market share for June 30, 2022, shows Aroostook ranking fifth among six deposit taking institutions in the AA with the top three accounting for nearly 73 percent of the market. Leading competitors for

deposits in Aroostook County include Katahdin Trust Company, Machias Savings Bank, and TD Bank, National Association. Additionally, 2022 Peer Mortgage Data for home mortgage lending within Aroostook County shows the top five lenders account for approximately 58 percent of the market with all lenders outside of the top five individually maintaining less than five percent market share. Top five lenders for home mortgage loans in Aroostook County, ME for 2022 include The County Federal Credit Union, Machias Savings Bank, Acadia Federal Credit Union, Keybank National Association, and Katahdin Trust Company.

ME non-MSA AA-2021

Table A – Demographic Information of the Assessment Area						
Assessment Area: ME non-MSA AA-2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	24	0.0	12.5	87.5	0.0	0.0
Population by Geography	70,005	0.0	13.1	86.9	0.0	0.0
Housing Units by Geography	39,477	0.0	11.3	88.7	0.0	0.0
Owner-Occupied Units by Geography	21,450	0.0	9.9	90.1	0.0	0.0
Occupied Rental Units by Geography	8,905	0.0	20.3	79.7	0.0	0.0
Vacant Units by Geography	9,122	0.0	5.6	94.4	0.0	0.0
Businesses by Geography	4,598	0.0	15.2	84.8	0.0	0.0
Farms by Geography	349	0.0	6.3	93.7	0.0	0.0
Family Distribution by Income Level	19,247	24.3	19.4	20.7	35.5	0.0
Household Distribution by Income Level	30,355	30.0	16.8	17.4	35.8	0.0
Median Family Income Non-MSAs - ME		\$54,862	Median Housing Value			\$95,093
			Median Gross Rent			\$547
			Families Below Poverty Level			12.7%

Source: 2015 ACS and 2021 D&B Data. Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification.

ME non-MSA AA-2022

Table A – Demographic Information of the Assessment Area						
Assessment Area: ME non-MSA AA-2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	24	0.0	37.5	58.3	4.2	0.0
Population by Geography	67,105	0.0	33.3	62.5	4.1	0.0
Housing Units by Geography	40,007	0.0	40.3	55.8	3.9	0.0
Owner-Occupied Units by Geography	21,666	0.0	33.9	62.2	3.9	0.0
Occupied Rental Units by Geography	7,928	0.0	33.8	58.9	7.3	0.0
Vacant Units by Geography	10,413	0.0	58.6	40.2	1.2	0.0
Businesses by Geography	5,074	0.0	35.4	60.5	4.1	0.0
Farms by Geography	371	0.0	31.5	67.4	1.1	0.0
Family Distribution by Income Level	18,198	24.0	21.2	21.5	33.2	0.0
Household Distribution by Income Level	29,594	30.8	17.1	17.4	34.6	0.0
Median Family Income Non-MSAs - ME		\$66,193	Median Housing Value			\$103,634
			Median Gross Rent			\$584
			Families Below Poverty Level			8.7%
<i>Source: 2020 U.S. Census and 2022 D&B Data. 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>						

As part of this evaluation to obtain a better understanding of AA credit needs, we leveraged recent community contacts made between the agencies and a local community organization operating in Aroostook County, ME during the evaluation period. This contact was made in May 2021 between the FDIC and representatives from the Aroostook County Action Program, a community-based organization in Presque Isle, ME that serves the larger Aroostook County. Key themes detailed via the community contact included an aging and declining county population as more families are migrating away from rural northern ME. Geographically speaking, our contact noted that while the county has several central hubs for businesses and the service industry, travel and local transportation between these regions can be particularly challenging for the local population, including those categorized as low- and/or moderate-income. Opportunities for investment within the AA that our contact prescribed included financial services, financial literacy training, and community services tailored for poorer residents within the AA.

Scope of Evaluation in Maine

The rating for the state of Maine is based on a full-scope review of the performance in the ME non-MSA AA. Refer to appendix A for additional information on the AA under review.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the ME non-MSA AA is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits a poor geographic distribution of loans in the State. We noted as part of this assessment that the bank's AA did not contain any low-income census tracts for the duration of the evaluation.

Home Mortgage Loans

Refer to Table O in the state of Maine 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 overall geographic distribution of home mortgage loans is poor.

2019-2021

The geographic distribution of home mortgage loans is poor.

The AA does not include any low-income census tracts. The percentage of home mortgage loans in moderate-income geographies was below both the percentage of owner-occupied (OO) units and aggregate lending in the AA.

2022

The geographic distribution of home mortgage loans is reasonable.

The AA does not include any low-income census tracts. The percentage of home mortgage loans in moderate-income geographies was somewhat lower than both the percentage of OO units and aggregate lending in the AA. The 2020 Census data increased the number of moderate-income census tracts from three to nine moderate-income census tracts, which represented more lending opportunities in these tracts given the higher number of owner-occupied homes and population.

Consumer Loans

Refer to Table U in the state of Maine section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The overall geographic distribution of consumer loans is poor.

2019-2021

The geographic distribution of consumer loans is poor.

The AA does not include any low-income census tracts. The percentage of consumer loans in moderate-income geographies was significantly lower than the percentage of households.

2022

The geographic distribution of consumer loans is reasonable.

The AA does not include any low-income census tracts. The percentage of consumer loans in moderate-income geographies is near to the percentage of households.

Lending Gap Analysis

We reviewed demographic summary data and mapping reports to identify any gaps in the geographic distribution of the bank's home mortgage and consumer loans in the ME non-MSA AA during the evaluation period. The analysis did not identify any unexplained or conspicuous gaps, given performance context.

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 Maine 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 overall borrower distribution of home mortgage loans is reasonable.

2019-2021

The borrower percentage of home mortgage loans is reasonable given performance context.

The percentage of home mortgage loans to low-income borrowers was significantly lower than the percentage of low-income families but near aggregate lending in the AA. Demographics show that 12.7 percent of families are below poverty level in the AA. With median family income of \$54,862, low-income borrowers earn less than \$27,431 a year. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculated to a maximum monthly mortgage payment of \$686 for low-income borrowers. Assuming a 30-year mortgage with a five percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the \$95,093 median housing value would be \$510. These costs are challenging and may limit lending opportunities for low-income families, which is also reflected by lower aggregate lending compared to demographics. The percentage of home mortgage loans to moderate-income borrowers was significantly lower than both the percentage of moderate-income families and aggregate lending in the AA.

2022

The borrower percentage of home mortgage loans is poor.

We noted that none of our randomly sampled home mortgage loans for the 2022 period were made to low-income borrowers. The percentage of home mortgage loans to moderate-income borrowers was significantly lower than both the percentage of moderate-income families and aggregate lending in the AA.

Consumer Loans

Refer to Table V in the state of Maine section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The overall borrower distribution of consumer loans is reasonable.

2019-2021

The borrower distribution of consumer loans is reasonable.

The percentage of consumer loans to low-income borrowers exceeded the percentage of low-income households in the AA. The percentage of consumer loans to moderate-income borrowers was lower than the percentage of moderate-income households in the AA.

2022

The borrower distribution of consumer loans is reasonable.

The percentage of consumer loans to low-income borrowers was somewhat lower than the percentage of low-income households in the AA. The percentage of consumer loans to moderate-income borrowers exceeded the percentage of moderate-income households in the AA.

Responses to Complaints

The bank was not subject to any CRA related 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 that received comprehensive examination review, designated by the term “full-scope”.

Time Period Reviewed:	(01/01/2019 to 12/31/2022)	
Bank Products Reviewed:	Home mortgage and consumer (auto) loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None reviewed.		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Maine		
ME non-MSA AA	Full-scope	<ul style="list-style-type: none"> • ME non-MSA • Full Aroostook County

Appendix B: Summary of State Ratings

RATINGS	AROOSTOOK COUNTY FS & LA
Overall Bank:	Lending Test Rating
Aroostook County FS & LA	Satisfactory
State:	
Maine	Satisfactory

DRAFT

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.

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.

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 (MD): 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 (MSA): 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 (OO) Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

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.

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer 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 households by income level in each MMSA/assessment area.

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																				2019-21	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% Of Total	Overall Market	% Of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% Of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% Of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% Of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% Of Owner-Occupied Housing Units	% Bank Loans	Aggregate		
ME non-MSA AA	20	2,218	100.0	1,598	0.0	0.0	0.0	9.9	5.0	8.8	90.1	95.0	91.2	0.0	0.0	0.0	0.0	0.0	0.0		
Total	20	2,218	100.0	1,598	0.0	0.0	0.0	9.9	5.0	8.8	90.1	95.0	91.2	0.0	0.0	0.0	0.0	0.0	0.0		

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2022	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% Of Total	Overall Market	% Of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% Of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% Of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% Of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% Of Owner-Occupied Housing Units	% Bank Loans	Aggregate		
ME non-MSA AA	20	3,418	100.0	1,494	0.0	0.0	0.0	33.9	25.0	29.9	62.2	75.0	65.6	3.9	0.0	4.5	0.0	0.0	0.0		
Total	20	3,418	100.0	1,494	0.0	0.0	0.0	33.9	25.0	29.9	62.2	75.0	65.6	3.9	0.0	4.5	0.0	0.0	0.0		

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 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.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																				2019-21		
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers					
Assessment Area:	#	\$	% Of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate			
ME non-MSA AA	20	2,218	100.0	1,598	24.3	5.0	7.2	19.4	5.0	19.1	20.7	20.0	22.0	35.5	65.0	38.9	0.0	5.0	12.8			
Total	20	2,218	100.0	1,598	24.3	5.0	7.2	19.4	5.0	19.1	20.7	20.0	22.0	35.5	65.0	38.9	0.0	5.0	12.8			

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 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																				2022		
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers					
Assessment Area:	#	\$	% Of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate			
ME non-MSA AA	20	3,418	100.0	1,494	24.0	0.0	10.6	21.2	10.0	24.6	21.5	20.0	23.0	33.2	70.0	32.9	0.0	0.0	8.9			
Total	20	3,418	100.0	1,494	24.0	0.0	10.6	21.2	10.0	24.6	21.5	20.0	23.0	33.2	70.0	32.9	0.0	0.0	8.9			

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 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.

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2019-21	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% Of Total	% Of Households	% Bank Loans	% Of Households	% Bank Loans	% Of Households	% Bank Loans	% Of Households	% Bank Loans	% Of Households	% Bank Loans	
ME non-MSA AA	20	468	100.0	0.0	0.0	13.0	5.0	87.0	95.0	0.0	0.0	0.0	0.0	
Total	20	468	100.0	0.0	0.0	13.0	5.0	87.0	95.0	0.0	0.0	0.0	0.0	

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data. Due to rounding, totals may not equal 100.0%.

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2022	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% Of Total	% Of Households	% Bank Loans	% Of Households	% Bank Loans	% Of Households	% Bank Loans	% Of Households	% Bank Loans	% Of Households	% Bank Loans	
ME non-MSA AA	20	617	100.0	0.0	0.0	33.8	30.0	61.3	65.0	4.8	5.0	0.0	0.0	
Total	20	617	100.0	0.0	0.0	33.8	30.0	61.3	65.0	4.8	5.0	0.0	0.0	

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data. 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.

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2019-21	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% Of Total	% Of Households	% Bank Loans	% Of Households	% Bank Loans	% Of Households	% Bank Loans	% Of Households	% Bank Loans	% Of Households	% Bank Loans	
ME non-MSA AA	20	468	100.0	30.0	35.0	16.8	5.0	17.4	20.0	35.8	40.0	0.0	0.0	
Total	20	468	100.0	30.0	35.0	16.8	5.0	17.4	20.0	35.8	40.0	0.0	0.0	

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data. Due to rounding, totals may not equal 100.0%.

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2022	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% Of Total	% Of Households	% Bank Loans	% Of Households	% Bank Loans	% Of Households	% Bank Loans	% Of Households	% Bank Loans	% Of Households	% Bank Loans	
ME non-MSA AA	20	617	100.0	30.8	20.0	17.1	20.0	17.4	25.0	34.6	35.0	0.0	0.0	
Total	20	617	100.0	30.8	20.0	17.1	20.0	17.4	25.0	34.6	35.0	0.0	0.0	

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data. 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.