



PUBLIC DISCLOSURE

July 5, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Delaware National Bank of Delhi
Charter Number: 1323

124 Main Street
Delhi, New York 13753

Office of the Comptroller of the Currency

5000 Brittonfield Parkway, Suite A132, East Syracuse, New York 13057

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 Lending Test rating is based on performance in the state of New York (NY), which demonstrated a reasonable distribution of loans to geographies of different income levels and a reasonable distribution of loans to borrowers of different income levels.
- The Delaware National Bank of Delhi (DNBD) had a reasonable loan-to-deposit (LTD) ratio during the evaluation period.
- The bank originated and purchased a majority of loans inside the assessment area (AA) 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.

DNBD's average LTD ratio for the prior 12 quarters, covering the time since the end of the prior evaluation period, was 65.3 percent. During the same period, four similarly situated institutions had average quarterly LTD ratios ranging from 58.6 percent to 68.7 percent.

Lending in Assessment Area

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

The bank originated and purchased 87.4 percent of its total loans inside the bank's AAs during the evaluation period.

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	459	87.4	66	12.6	525	55,796	89.0	6,905	11.0	62,700
Total	459	87.4	66	12.6	525	55,796	89.0	6,905	11.0	62,700

Management's lending focus is on its defined AA. Prior to the COVID-19 pandemic, lending staff and branch loan officers conducted quarterly business visits as part of a program to ensure that depository and lending needs of realtors, municipalities and small businesses were being met. This program was interrupted during the COVID-19 pandemic and management intends to reestablish the program during 2022.

Description of Institution

DNBD is a \$366.4 million, single state, community bank headquartered in Delhi, NY. The bank is wholly owned by Delhi Bank Corp, which has \$384.3 million in assets and is also headquartered in Delhi, NY.

DNBD offers a variety of traditional residential mortgage, consumer, commercial and agricultural banking products and services, as well as trust services. The bank's primary focus is on home mortgage loans. Agricultural loans consist primarily of the guaranteed portion of loans purchased from the U.S. Department of Agriculture (USDA) Rural Development program. The bank offers online and mobile banking services and features including deposit transfer (internal and external), remote deposit capture, personal payment services and bill pay.

As of December 31, 2021, DNBD has \$221 million in gross loans, representing 57.0 percent of assets. The bank's loan portfolio mix consists of 47.5 percent home mortgage loans, 25.9 percent commercial loans, 24.6 percent agriculture loans and 2 percent consumer loans. Tier 1 capital totals \$35.1 million.

DNBD has no legal, financial, or other impediments hindering its ability to help meet the credit needs in its assessment area. DNBD's last CRA evaluation was dated July 1, 2019, at which time the bank's performance was rated "Satisfactory."

Scope of the Evaluation in New York

Evaluation Period/Products Evaluated

The evaluation period for this evaluation is from December 31, 2019, to December 31, 2021. Examiners determined, through a review of loan originations that the bank's primary product remains home mortgages. The evaluation is based on the bank's home mortgage origination activity during the evaluation period.

While the bank is not required to maintain Home Mortgage Disclosure Act (HMDA) loan application register, management has chosen to record HMDA data and maintain an application register. Management does not submit this data.

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

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

DNDB has one New York State non-MSA AA encompassing all of Delaware and Otsego Counties. There is only one primary product being assessed.

The state rating is based on performance in DNDB's single AA. Refer to the "Scope" section under the state rating section for details regarding the rating.

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 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 New York

CRA rating for the State of New York¹: Satisfactory
The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- An overall reasonable distribution of loans to geographies of different income levels.
- An overall reasonable distribution of loans to borrowers of different income levels.
- DNBD did not receive any CRA related complaints during the evaluation period.

Description of Institution's Operations in New York State

As of December 31, 2021, DNBD had one AA within New York State. The Delhi MSA AA encompasses Otsego and Delaware Counties in their entirety. This AA met the requirements of the CRA regulation and did not arbitrarily exclude any low- or moderate-income census tracts (CT). There were no low-income CTs in the counties during the period covered by this evaluation.

DNBD offered a full range of non-complex loan and deposit products and services through its main office and three branches all in Delaware County. The bank also maintained two loan production offices in Otsego County. All branches had automated teller machines (ATM). The ATM at the main office was offline from April 2021 to February 2022 due to office renovation. As of May 2022, that ATM is accepting deposits.

During the evaluation period examiners contacted one community service organization and a second while conducting the evaluation. Both organizations provide services to low- and moderate-income families in DNBD's AA. In addition, both noted a need for quality low-income housing with one noting a need for more affordable childcare and child development services and the other, more recent contact, noting the need for greater nutritional support.

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Delhi non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	31	0.0	6.5	71.0	16.1	6.5
Population by Geography	108,300	0.0	7.9	73.8	13.9	4.4
Housing Units by Geography	61,867	0.0	7.6	80.5	11.8	0.1
Owner-Occupied Units by Geography	31,352	0.0	7.1	81.5	11.3	0.1
Occupied Rental Units by Geography	11,546	0.0	15.4	65.0	19.5	0.1
Vacant Units by Geography	18,969	0.0	3.8	88.2	8.0	0.0
Businesses by Geography	7,656	0.0	10.3	68.8	20.6	0.3
Farms by Geography	657	0.0	4.0	84.9	11.1	0.0
Family Distribution by Income Level	26,689	20.1	19.1	22.1	38.7	0.0
Household Distribution by Income Level	42,898	25.3	16.6	18.4	39.8	0.0
Median Family Income Non-MSAs - NY		\$59,570	Median Housing Value			\$142,383
			Median Gross Rent			\$729
			Families Below Poverty Level			10.1%
<i>Source: 2015 ACS and 2021 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>						

Delhi's sole AA, the Delhi non-MSA AA consists of 31 contiguous CTs; 14 in Delaware County and 17 in Otsego County. Per the 2015 American Community Survey (ACS), two CTs are moderate-income, 22 CTs were middle-income, five were upper-income and two did not have income levels assigned. One moderate-income CT is the most southern CT in the City of Oneonta and very close to the loan production office in Oneonta. The second moderate-income CT is located on the northwest corner of Delaware County bordering Otsego County and very close to where the bank's Sidney loan production office is located. The CTs lacking income levels include major portions of State University of New York (SUNY) at Delhi, in Delaware County and in Otsego County, SUNY Oneonta's campus. There were no distressed or underserved CTs during the evaluation period in the Delhi non-MSA AA.

As of June 30, 2022, DNBD had \$331 million in deposits in the Delhi non-MSA AA, or a deposit market share of 10.3 percent. DNDB was fifth in deposit market share. NBT Bank, N.A. had the highest market share with 25.3 percent, followed by Sidney Federal Credit Union at 18.3 percent, Wayne Bank at 18.0 and Community Bank, N.A. at 16.9 percent. In 2016, Wayne Bank acquired the National Bank of Delaware County Walton, partially located in Delaware County. In July of 2020 Wayne Bank's parent company acquired UpState New York Bank Corp including two branches in Otsego County, increasing its deposit market share from the previous year's fourth position to third. Wayne Bank is DNBD's primary competitor in Delaware County.

Per the 2015 ACS, there were 61,876 total housing units in the AA, with 69.3 percent occupied and 30.7 percent vacant. Of the housing units, 82.1 percent are one- to four-family, 12.9 percent manufactured homes, and 4.9 percent are multi-family rental units. 50.7 percent of the units are owner occupied with 18.7 percent occupied by renters. The percentage of owners paying more than 30 percent of their income to own a home is 12.3 percent and for renters this figure is 9.1 percent. The community contact noted

that in Otsego County there are many multigenerational households and there is a need for quality lower income housing.

In 2015, the median housing value was approximately \$142,383 in the AA; however, per the Federal Reserve Economic Data (FRED) maintained by Federal Reserve Bank of St. Louis and sourced from U.S. Federal Housing Finance Agency, the median home's sales price in Delaware County had climbed to \$163,930 in 2019 and rose to \$197,980 in 2021. In Otsego County, the average home sale price was \$120,890 and rose to \$138,840 in 2021. In both counties the steepest price climbs came between 2020 and 2021, particularly in Delaware County where the migration of people from the New York City area and watershed protective land purchases had driven up prices prior to the COVID-19 pandemic. The capacity of a low-income family to afford the average home when income is 50 percent or less of the \$67,000 median family income is difficult.

DNDB was able to originate loans to low-income borrowers. In 2019, 2020, and 2021, of 201, 171, and 180 HMDA reporting lenders in each year, DNBD ranked fourth, second and sixth in lending to low-income borrowers in its AA, respectively. This was among HMDA reporting lenders who made at least one loan to any borrower at any income level during each year.

DNBD was active in the origination of Small Business Association (SBA) Payment Protection Program (PPP) loans. Small business loans are not a primary product; however, from April 2020 to May 2021 the bank originated 239 or \$14.6 million in PPP loans and \$13 million or 88.8 percent were for borrowers in the bank's AA.

In Delaware and Otsego counties the most common industries are healthcare, education, and manufacturing. Per the FRED, unemployment in Otsego County was 4.5 percent in December 2019 climbing to 13.6 percent in April 2020 and was 2.9 percent in December 2021. In Delaware County unemployment was 4.6 percent in December 2019, climbing to 14 percent in April 2020 and was at 2.8 percent in December 2021.

Scope of Evaluation in New York

The bank has one AA, the Delhi non-MSA AA which received a full-scope review during this evaluation.

Lending Test

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope review, the bank's performance in the Delhi non-MSA AA is Satisfactory.

Distribution of Loans by Income Level of the Geography

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

Home Mortgage Loans

Refer to Table 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 level of home mortgage loans to borrowers in moderate-income geographies was reasonable. The bank's level of home mortgages

slightly exceeded both the demographic data and aggregate performance during the evaluation of the moderate-income geographies.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels.

Home Mortgage Loans

Refer to Table P in 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 level of home mortgage loans to borrowers of different income levels was reasonable. During the evaluation period, the bank's level of home mortgages to low-income borrowers was below the demographic and the aggregate performance. The bank's level of home mortgages to moderate-income individuals exceeded the demographic data and significantly exceeded the aggregate performance. When assessing performance, examiners considered the affordability of housing for low- and moderate-income borrowers in the AA given median housing value and the median family income.

Responses to Complaints

There were no 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 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:	12/31/2019 to 12/31/2022	
Bank Products Reviewed:	Home mortgage	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	Not applicable	Not applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of New York		
Delhi non-MSA AA	Full -Scope	Otsego and Delaware Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS The Delaware National Bank of Delhi	
Overall Bank:	Lending Test Rating
DNBD	Satisfactory
MMSA or State:	
New York	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.

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
Delhi non-MSA AA	459	55,796	100.0	2,652	0.0	0.0	0.0	7.1	7.4	6.7	81.5	77.1	77.4	11.3	15.3	15.9	0.1	0.2	0.1
Total	459	55,796	100.0	2,652	0.0	0.0	0.0	7.1	7.4	6.7	81.5	77.1	77.4	11.3	15.3	15.9	0.1	0.2	0.1

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

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Delhi non-MSA AA	459	55,796	100.0	2,652	20.1	4.6	5.1	19.1	20.5	16.4	22.1	24.2	20.7	38.7	43.1	48.2	0.0	7.6	9.7
Total	459	55,796	100.0	2,652	20.1	4.6	5.1	19.1	20.5	16.4	22.1	24.2	20.7	38.7	43.1	48.2	0.0	7.6	9.7

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