



PUBLIC DISCLOSURE

July 12, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Ephrata National Bank
Charter Number 2515

31 E Main Street
Ephrata, PA 17522

Office of the Comptroller of the Currency

1150 Northbrook Drive Suite 303
Trevose, 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 Community Development Test is rated: Outstanding

The major factors that support this rating include:

- The bank's quarterly average net loan-to-deposit ratio is reasonable and meets the standard of satisfactory performance.
- A majority of the bank's loans were originated in the bank's assessment area.
- The bank's distribution of loans represents a reasonable penetration among individuals of different income levels and business sizes.
- The bank's distribution of loans represents a reasonable dispersion throughout census tracts of different income levels.
- The bank exhibits excellent responsiveness to community development needs considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AA.

Loan-to-Deposit Ratio

ENB's average loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, and the competition within the assessment area. The bank's quarterly average LTD ratio over the 12 quarters captured in our evaluation period is 72.92 percent. This represents a slight increase from the last CRA evaluation when the quarterly average LTD ratio was 69.37 percent. During the current evaluation period, the ratio ranged from a quarterly low of 64.58 percent to a quarterly high of 77.09 percent. ENB's quarterly average LTD ratio compares favorably to a sample of four similarly situated institutions in Pennsylvania, with asset sizes ranging from \$1.24 billion to \$1.91 billion. The quarterly average LTD ratio of these banks was 71.13 percent over the same 12 quarters. The ratios ranged from a quarterly average low of 43.93 percent to a quarterly average high of 83.99 percent.

Lending in Assessment Area

A majority of the bank's loans are inside its AAs. The bank originated and purchased 81.7 percent of its home mortgage loans inside of its AAs during the evaluation period. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. Please refer to Table D below.

Home Mortgage										
2018	712	78.1	200	21.9	912	110,019	73.7	39,342	26.3	149,361
2019	814	79.9	205	20.1	1,019	129,535	76.1	40,731	23.9	170,266
2020	1,169	81.2	270	18.8	1,439	196,159	74.1	68,603	25.9	264,763
Subtotal	2,695	80.0	675	20.0	3,370	435,713	74.6	148,676	25.4	584,390
Small Business										
2018	307	78.9	82	21.1	389	42,562	82.8	8,845	17.2	51,407
2019	261	87.3	38	12.7	299	32,132	86.3	5,107	13.7	37,239
2020	1,068	88.6	137	11.4	1,205	87,173	89.0	10,824	11.0	97,997
Subtotal	1,636	86.4	257	13.6	1,893	161,867	86.7	24,776	13.3	186,643
Small Farm										
2018	194	77.9	55	22.1	249	19,702	72.7	7,392	27.3	27,094
2019	164	77.0	49	23.0	213	16,970	74.9	5,679	25.1	22,649
2020	87	70.7	36	29.3	123	13,642	67.7	6,514	32.3	20,156
Subtotal	445	76.1	140	23.9	585	50,314	72.0	19,585	28.0	69,899
Total	4,776	81.7	1,072	18.3	5,848	647,894	77.0	193,037	23.0	840,932
Source: Bank Data Due to rounding, totals may not equal 100.0%										

Description of Institution

The Ephrata National Bank (ENB) is an intrastate depository institution established in 1881. ENB's main office and headquarters are in Ephrata, Pennsylvania. Ephrata is located within Lancaster County, which is about 42 miles southeast of Harrisburg and 60 miles northwest of Philadelphia. As of December 31, 2020, ENB had total assets of \$1.46 billion and tier one capital of \$133.5 million. The bank is a wholly owned subsidiary of ENB Financial Corp, a \$1.46 billion holding company also located in Ephrata, Pennsylvania.

ENB operates 12 full-service branches with attached full-service automated teller machines (ATMs) located in Lancaster, Lebanon, and Berks Counties, Pennsylvania. They also operate two limited-service drive-through facilities, each with their own full-service ATM. Each branch has extended Saturday hours and at least one weekday with extended hours. ENB has not opened or closed any branches since the prior CRA examination. ENB offers an internet site, www.epnb.com, for banking information. The bank ranks

fifth in deposit market share among depository institutions in the Lancaster County rating area. Major competitors include Fulton Bank, PNC Bank, and Wells Fargo Bank.

ENB is a full-service bank offering a variety of retail, agricultural, commercial, and money management services and products. Retail products include personal checking, savings, loans, mortgages, certificates of deposit (CDs), individual retirement accounts (IRAs), and debit and credit cards. Commercial products include business checking, savings, loans, CDs, cash management, remote deposit capture, merchant services, and debit/credit cards. Money management services include investment services, trust and investment management, estate planning, retirement planning, and charitable foundation management. The bank offers convenience banking services, including online banking, mobile banking, person-to-person payments, eStatements, and safe deposit boxes.

As of December 31, 2020, net loans and leases totaled \$814.07 million or 55.71 percent of total assets. The loan portfolio, broken down by loan type, is displayed below:

ENB Loan Portfolio Breakdown December 31, 2020	
Loan Category	% of Outstanding Loans
Residential Real Estate	42.81
Agricultural and Farmland Loans	24.34
Non-Farm/Non-Residential Real Estate	14.36
Commercial and Industrial	10.95
Construction Loans	2.51
Municipal Loans	1.91
Multifamily Loans	1.68
Non-Depository and Other Loans	0.80
Consumer Loans	0.64

Source: Federal Deposit Insurance Corporation (FDIC) Call Report, December 31, 2020

The bank received a “Satisfactory” rating on its prior CRA Performance Evaluation dated June 4, 2018. There are no financial or legal impediments that would hinder the bank’s ability to help meet the credit needs of its AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation is an assessment of ENB’s ability to meet the credit needs of its assessment areas. We evaluated ENB using the Intermediate Small Bank evaluation procedures, which include a Lending Test and Community Development Test. The Lending Test evaluates the bank’s record of meeting the credit needs of its AAs through its lending activities. The Community Development Test evaluates the bank’s responsiveness to Community Development needs of its AAs through qualified lending, investments and donations, and services.

To evaluate performance under the Lending Test, we reviewed home mortgage loans, loans to small businesses, and loans to small farms originated between January 1, 2018 and December 31, 2020. Home mortgage loans, the bank’s primary lending product, include home purchase, home improvement, home

mortgage refinance, and multifamily loans as reported on the Loan Application Register (LAR) required by the Home Mortgage Disclosure Act (HMDA).

In assessing performance with respect to the Community Development Test, we evaluated the bank's loans, services, and investments that satisfied the definition of community development made between January 1, 2018 and December 31, 2020. The products considered are CD loans, investments and donations, and services.

Data Integrity

ENB's primary loan products are home mortgages. The bank reports data under the requirements of the Home Mortgage Disclosure Act (HMDA). Prior to this evaluation, reported HMDA data was tested for accuracy. The results of this testing indicated that data was reasonably accurate and reliable. Therefore, this data was used to evaluate the bank's home mortgage performance for this evaluation. Community Development (CD) loans, investments, and services submitted by management were also verified to ensure that they met the regulatory definition for community development.

Selection of Areas for Full-Scope Review

One or more of AAs were selected for a full-scope review. For purposes of this evaluation, bank-delineated AAs 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 are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section 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.

ENB has three assessment areas (AAs) located in the state of Pennsylvania, comprised of Lancaster County AA, Lebanon County AA, and Berks County AA. A full-scope review was performed for the Lancaster County AA and limited-scope reviews were performed for the Lebanon County AA and the Berks County AA.

Ratings

The bank's overall rating is based on the State of Pennsylvania's rating.

As the bank has delineated a single Full Scope (FS) PA-based AA rating area for evaluation, our conclusions of the bank's performance according to CRA were based solely on our assessment of the Bank's activities within this FS area. The bank's delineated AA complies with the requirements of the regulation, does not arbitrarily exclude any low- or moderate-income geographies, and contains the entirety of Ephrata's branches and deposit taking ATMs.

With an evaluation period end date of December 31, 2020, qualifying activities performed in response to the significant impact the coronavirus pandemic has had on economies across the United States are not addressed in this evaluation. Bank qualifying activities will be appropriately considered in the subsequent evaluation.

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 Pennsylvania

CRA rating for the State of Pennsylvania: Satisfactory¹:

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- The bank's LTD ratio is reasonable given their size, financial condition, and AAs' credit needs.
- A majority of the bank's loans originated in the bank's assessment area.
- The bank's distribution of loans represents a reasonable penetration among individuals of different income levels and business sizes.
- The bank's distribution of loans represents a reasonable dispersion throughout census tracts of different income levels.
- The bank exhibits excellent responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development.

Description of Institution's Operations in Pennsylvania

ENB has three assessment areas located in southeastern Pennsylvania, including Lancaster County AA, Lebanon County AA, and Berks County AA. The AAs are comprised of 132 contiguous census tracts. ENB only maintains branches within the state of Pennsylvania; therefore, there is no difference in the description of the institution's operations at the overall and state level. The Bank has not made any changes to the AA since its last CRA evaluation. Please refer to the overall description of institution's operations for additional information.

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

Lancaster County, PA AA MSA # 29540

Table A – Demographic Information of the Assessment Area

Assessment Area: Lancaster County AA

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	82	7.3	13.4	67.1	12.2	0.0
Population by Geography	440,888	5.2	10.4	71.4	13.1	0.0
Housing Units by Geography	170,145	4.8	11.0	70.3	13.9	0.0
Owner-Occupied Units by Geography	110,455	1.9	8.6	74.1	15.3	0.0
Occupied Rental Units by Geography	51,427	10.1	15.6	63.5	10.8	0.0
Vacant Units by Geography	8,263	10.1	15.3	60.7	14.0	0.0
Businesses by Geography	39,409	4.7	11.3	70.6	13.4	0.0
Farms by Geography	1,683	1.1	3.4	86.2	9.4	0.0
Family Distribution by Income Level	113,398	18.7	19.3	22.8	39.3	0.0
Household Distribution by Income Level	161,882	22.4	17.7	19.4	40.5	0.0
Median Family Income MSA - 29540 Lancaster, PA MSA		\$68,937	Median Housing Value			\$190,950
			Median Gross Rent			\$955
			Families Below Poverty Level			7.6%

Source: 2015 ACS and 2020 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.

Of the 82 census tracts Lancaster AA, 7.3 percent (6) are low-income geographies, 13.4 percent (11) are moderate-income geographies, 67.1 percent (55) are middle-income geographies, and 12.2 percent (10) are upper-income geographies.

The 2010 US Census reported the total population of the AA at 440,888. The median housing cost is \$190,950. There are 170,145 housing units, of which 64.92 percent are owner-occupied, 30.23 percent are rental-occupied, and 4.86 percent are vacant housing units.

The 2018-2020 median family income was \$68,937. Approximately 18.7 percent of the families are low-income, 19.3 percent are moderate-income, 22.8 percent are middle-income, and 39.3 percent are upper income. Approximately 7.6 percent are below the poverty level.

According to the U.S Bureau of Labor Statistics, the unemployment rate in Lancaster County, PA in January 2018 was 4.0 percent and increased to 14.9 percent in April 2020. As of December 31, 2020, the unemployment rate was 5.2 percent.

According to Moody's Analytics (January 2021), Lancaster county's economy, which was rebounding faster than others early in the COVID-19 crisis, is suffering from the latest wave of infections and tighter restrictions related to it. Nonfarm payrolls sank in December after a couple of months of stagnation.

Leisure/hospitality losses were steepest across industries. Business/professional services also shed positions, while retail trade and manufacturing recorded milder job losses, and the rest of the economy was flat. Further, the lack of job opportunities contributed to a contraction in the labor force over the last quarter of 2020. Lancaster's economy will remain at risk in the coming months because of the persistence of the pandemic.

The major employment sectors in Lancaster County are restaurants, education, healthcare, and educational services. The major employers are Lancaster General Hospital, Mutual Assistance Group, Giant Food Stores LLC, County of Lancaster, and Nordstrom Inc.

Competition in the AA is high and includes local community banks and larger regional and national banks. According to the FDIC Deposit Market Share Report as of June 30, 2020, ENB ranks fifth in deposit market share in Lancaster County at 6.21 percent. ENB's main competitors are Fulton Bank at 16.77 percent, Branch Banking and Trust Company at 13.66 percent, PNC Bank at 13.04 percent, and Wells Fargo Bank at 8.07 percent.

There are 361 lenders in the bank's AA. ENB ranks fifth in mortgage market share with 4.74 percent. The top lenders in the area in terms of market share are Fulton Bank at 9.35 percent, Wells Fargo at 7.59 percent, Branch Banking and Trust Company at 6.55 percent, and Members 1st Federal Credit Union at 6.07 percent.

Berks County, PA AA MSA # 39740

Table A – Demographic Information of the Assessment Area						
Assessment Area: Berks County AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	28	3.6	7.1	53.6	35.7	0.0
Population by Geography	138,778	2.4	5.3	50.9	41.4	0.0
Housing Units by Geography	55,657	2.2	4.8	52.0	41.0	0.0
Owner-Occupied Units by Geography	39,794	0.4	4.1	50.2	45.2	0.0
Occupied Rental Units by Geography	12,898	7.1	6.7	57.3	28.9	0.0
Vacant Units by Geography	2,965	3.5	6.1	52.9	37.5	0.0
Businesses by Geography	12,410	1.0	7.0	49.6	42.5	0.0
Farms by Geography	459	0.2	1.1	59.5	39.2	0.0
Family Distribution by Income Level	36,543	14.6	17.0	22.3	46.1	0.0
Household Distribution by Income Level	52,692	18.7	15.3	18.9	47.0	0.0
Median Family Income MSA - 39740		\$67,696	Median Housing Value			\$183,703
Reading, PA MSA			Median Gross Rent			\$910
			Families Below Poverty Level			5.5%

Source: 2015 ACS and 2020 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.

This AA is comprised of the eastern portion of Berks County, PA MSA 39740. The AA is adjacent to the Lancaster and Lebanon County AAs. The AA consists of 28 census tracts out of a total of 90 in the Reading PA, MSA. The Berks County AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income geographies. ENB operates one full-service branch in the AA located in Morgantown in the southern part of the county adjacent to the Lancaster AA.

Of the 28 census tracts in the Berks County AA, 3.6 percent (1) are low-income geographies, 7.1 percent (2) are moderate-income geographies, 53.6 percent (15) are middle-income geographies, and 35.7 percent (10) are upper-income geographies.

The 2010 US Census reported the total population of the AA at 138,778. The median housing cost is \$183,703. There are 55,657 housing units, of which 71.50 percent are owner-occupied, 23.17 percent are rental-occupied, with 5.32 percent vacant housing units.

The median family income for the assessment area is \$67,696. Approximately 18.7 percent of the families are low-income, 15.3 percent are moderate-income, 18.9 percent are middle-income, and 47 percent are upper income. Approximately 5.5 percent are below the poverty level.

According to the U.S Bureau of Labor Statistics, the unemployment rate in Berks County, PA in January

2018 was 4.7 percent and increased to 18 percent in April 2020. As of December 31, 2020, the unemployment rate was 6.9 percent.

According to Moody's Analytics (January 2021), recovery in Berks County will be difficult. After stabilizing for several months, employment has started trending in the wrong direction. The unemployment rate has barely budged since September 2020, while the U.S. rate has steadily declined. Moreover, it has remained flat even though the labor force has fallen below last April's shutdown trough. Despite weakness in key industries, home prices are increasing from a lack of supply. House prices are appreciating faster than the U.S. average and housing permits remains elevated.

The major employment sectors in Berks County are Elementary and secondary schools, restaurants and other eating places, electrical equipment and component manufacturing, and General medical and surgical hospitals. The major employers are East Penn Manufacturing Company, Reading Hospital, Amazon.com Services Inc., and the County of Berks.

Competition in the AA is high and includes local community banks and larger regional and national banks. According to the FDIC Deposit Market Share Report as of June 30, 2020, ENB ranks 16th in deposit market share in Berks County at 1.92 percent. ENB's main competitors are Santander Bank at 41.47 percent, Customer Bank at 23.71 percent, Utilities Employees at 9.07 percent and Wells Fargo Bank at 4.55 percent.

There are 269 lenders in the bank's AA. ENB ranks 29th in mortgage market share with .79 percent. The top lenders in the area in terms of market share are Wells Fargo Bank at 9.82 percent, Fulton Bank at 6.69 percent, Mortgage America Inc. at 5.64 percent, and Santander Bank at 4.22 percent.

Lebanon County, PA AA MSA #30140

Table A – Demographic Information of the Assessment Area						
Assessment Area: Lebanon County AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	22	4.5	22.7	59.1	13.6	0.0
Population by Geography	96,664	4.9	21.5	59.2	14.4	0.0
Housing Units by Geography	39,965	4.3	22.9	58.5	14.3	0.0
Owner-Occupied Units by Geography	25,589	1.9	14.5	67.7	15.9	0.0
Occupied Rental Units by Geography	11,492	8.9	40.4	39.2	11.5	0.0
Vacant Units by Geography	2,884	7.0	28.6	53.3	11.1	0.0
Businesses by Geography	6,338	1.9	23.6	55.6	18.9	0.0
Farms by Geography	314	0.0	4.1	76.8	19.1	0.0
Family Distribution by Income Level	25,615	20.4	18.6	25.7	35.3	0.0
Household Distribution by Income Level	37,081	23.9	16.9	20.5	38.7	0.0
Median Family Income MSA - 30140 Lebanon, PA MSA		\$65,676	Median Housing Value			\$150,450
			Median Gross Rent			\$786
			Families Below Poverty Level			10.2%

*Source: 2015 ACS and 2020 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.*

This AA is comprised of the southeastern portion of Lebanon County, PA MSA 30140. The AA consists of 22 census tracts out of a total of 31 in the Lebanon, PA MSA. This AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income geographies. ENB operates one full-service branch in the AA located in Myerstown in the southeastern part of the county that is adjacent to the Lancaster, PA AA and Berks County, PA AA.

Of the 22 census tracts Lebanon AA, 4.5 percent (1) are low-income geographies, 22.7 percent (5) are moderate-income geographies, 59.1 percent (13) are middle-income geographies, and 13.6 percent (3) are upper-income geographies.

The 2010 US Census reported the total population of the AA at 96,664. The median housing cost is \$150,450. There are 39,965 housing units, of which 64.04 percent are owner-occupied, 28.76 percent are rental-occupied, and 7.21 percent are vacant housing units.

The median family income for the assessment area is \$65,676. Approximately 20.4 percent of the families are low-income, 18.6 percent are moderate-income, 25.7 percent are middle-income, and 35.3 percent are upper income. Approximately 10.2 percent are below the poverty level.

According to the U.S Bureau of Labor Statistics, the unemployment rate in Lebanon County, PA in January 2018 was 4.5 percent and increased to 14.4 percent in April 2020. As of December 31, 2020, the unemployment rate was 5.9 percent.

According to Moody's Analytics (January 2021), Lebanon's recovery encountered difficulties at the end of 2020. Employment growth stalled in the final quarter of 2020; however, the performance was in line with the state trend, including a nearly identical rebound in total jobs. State and local government coupled with education/healthcare led area hiring, while manufacturing and trade underperformed in-state metro areas, mostly due to smaller headcount declines earlier in the year.

The major employment sectors in Lebanon County are General medical and surgical hospitals, elementary and secondary schools, restaurants and other eating places, warehousing and storage and grocery stores. The major employers are Federal Government, Farmers Pride Inc., The Good Samaritan Hospital, State Government and Cornwall-Lebanon School District.

Competition in the AA is high and includes local community banks and larger regional and national banks. According to the FDIC Deposit Market Share Report as of June 30, 2020, ENB ranks 11th in deposit market share in Lebanon County at 3.03 percent. ENB's main competitors are Fulton Bank at 18.18 percent, Jonestown Bank and Trust Company at 21.21 percent, Wells Fargo Bank at 12.12 percent and Lebanon Bank at 3.03 percent.

There are 202 lenders in the bank's AA. ENB ranks 10th in mortgage market share with 2.55 percent. The top lenders in the area in terms of market share are Fulton Bank at 11.21 percent, Wells Fargo at 6.48 percent, Members 1st Federal Credit Union at 5.68 percent and Jonestown Bank and Trust at 5.24 percent.

Community Contact

During this examination, we contacted one community organization whose primary purpose is economic development. We determined through discussions with this contact opportunities exist for community development and that local financial institutions are receptive in meeting credit needs of the area.

Scope of Evaluation in Pennsylvania

One or more of AAs within was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same MSA, MMSA, or CSA are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section 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.

ENB has three AAs located in the state of Pennsylvania, comprised of Lancaster County AA, Lebanon County AA, and Berks County AA. A full-scope review was performed for the Lancaster County AA and limited-scope reviews were performed for the Lebanon County AA and the Berks County AA.

Conclusions with Respect to Performance Tests in Pennsylvania

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 lending performance in the state of Pennsylvania is reasonable.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Table O in 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 exhibits reasonable geographic distribution of loans in the state. The percentage of home mortgage loans made in low-income and moderate-income geographies is adequate. The percentage of home mortgage loans originated in low-income geographies is lower than the aggregate loans originated in the AA. Opportunities are very limited as there are only six low-income geographies located in the AA. Combined with the escalated high unemployment rate, the high cost of housing and strong competition, this further constrained the banks' ability to lend in these areas. Although the percentage of home loans made in moderate-income geographies is lower than the total aggregate loans originated in the AA, this meets the standard for satisfactory performance.

Small Loans to Businesses

Refer to Table Q in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The bank's geographic distribution of loans to small business reflects reasonable dispersion throughout the low- and moderate-income geographies. Although the percentage of loans to both low- and moderate-income geographies is lower than the aggregate amount, the performance is reasonable given the competition from 361 lenders in ENB's AA. Opportunities to lend to businesses in these geographies was limited, compounded by business closures and slowdowns caused by the COVID-19 pandemic during the evaluation period.

Small Loans to Farms

Refer to Table S in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

The bank did not originate or purchase any small loans to farms during the evaluation period. Aggregately, there are no farms located in low-income geographies and only 0.3 percent in moderate-income geographies. Therefore, an analysis would not be meaningful.

Lending Gap Analysis

The lending gap analysis does not indicate any unexplained conspicuous gaps, therefore this was not factored into our conclusion regarding the geographic distribution of lending by income level of geography.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an excellent distribution of loans to individuals of different income levels and businesses of different sizes, 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 percentage of home mortgage loans made to low -and moderate-income borrowers exceeds the aggregate in the AA. This performance is considered excellent.

Small Loans to Businesses

Refer to Table R in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The percentage of loans to businesses with gross annual revenues of \$1 million or less exceeds the aggregate industry distribution of loans to those businesses. This performance is considered excellent.

Small Loans to Farms

Refer to Table T in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases Small Loans to Farms.

The percentage of small loans to farms with gross annual revenues of \$1 million or less exceeds the aggregate industry distribution of loans to those small farms. This performance is considered excellent.

Responses to Complaints

ENB did not have any CRA-related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Pennsylvania is rated Outstanding.

Conclusions for Areas Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits excellent responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment area(s).

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Lancaster AA	1,010	100	81,389	100

The bank participates in the Paycheck Protection Program as a loan processor for local small businesses. The Paycheck Protection Program is a program passed by Congress during the COVID-19 pandemic to help small businesses that have been affected by reduced in-person commerce. During the calendar year 2020 when the loan program began, ENB processed 1,010 loans in the amount of \$81,388,584.

The bank has a program specifically designed for low- and moderate-income persons and families to purchase their first home. The "Great Start" program provides 30-year and 20-year home mortgage loans with a variety of flexible terms including loan to value ratios (up to 97 percent) allowing for minimal funds provided by the borrower, no minimum credit score, and flexible documentation requirements.

The bank has a program specifically designed for low- and moderate-income persons to offer unsecured small dollar loans to individuals and families. The "Good Samaritan Loan Program" works with the Lancaster, PA Good Samaritan Services to provide loans up to \$2,500 for a 1-3-year term. The Good Samaritan Services ministry provides safe, comfortable housing and supportive services to men, women, and children experiencing homelessness. Loan terms are flexible and include no credit score, repayments based on a percentage of income, and waiving of past due fees.

The bank is also a participant in the "Bank-On Lancaster" program. This program is an offering for unbanked or underbanked customers as well as consumers that need a second chance to obtain and manage their own checking account.

The bank also has a loan with a small business that participates in the Pennsylvania Keystone Opportunity Zone (KOZ) program. The KOZ is a community development program operating throughout the state to develop abandoned, unused, and underutilized land and buildings into business districts and residential areas through community revitalization projects. The bank has one loan that participates through the KOZ with an outstanding balance of \$794,934 as of December 31, 2020.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Lancaster AA	1	5,690	1	500	1	3	6,190	98	1	1,221

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank participates in the Solomon Hess fund. The Fund has been certified as a Community Development Entity by the Community Development Financial Institutions Fund (the CDFI Fund) because it demonstrates a primary mission of serving, or providing investment capital for low-income communities or low-income persons, and maintains accountability to low-income communities. The fund invests in fourteen businesses: all within the Lancaster AA. During the evaluation period, the bank contributed \$500,000 to the fund. The un-allocated portion represents a temporary unallocated investment in the Loan Fund. The total value of the fund is \$6,190,063.

The bank made 36 donations totaling \$132,550 during the evaluation period. Of this, \$79,450 of the donations were for providing housing and shelter to low- and moderate-income persons and families. \$53,100 of the donations were related to funding financial literacy and education programs as well as community services for low- and moderate-income persons and families.

The bank provided a grant of \$750,000 to a redevelopment authority benefiting LMI individuals and families in Lancaster County. This project, partnered with the Federal Home Loan Bank of Pittsburgh, includes ten affordable housing units, six for low- income individuals and families and four for moderate-income individuals and families.

Extent to which the Bank Provides Community Development Services

During the evaluation period, three bank officers provided financial and technical expertise by serving on the Board of Directors or in a leadership capacity for two different community development organizations:

- One officer provides leadership roles serving on the Board of Directors to a non-profit organization providing financial literacy and education for LMI children.
- One officer provides leadership roles to a non-profit organization that provides housing for LMI children and families facing homelessness in Lancaster County.

- One officer provides leadership roles to a non-profit organization that provides affordable housing for LMI individuals and families in Lancaster County.

One bank employee provides volunteer services to a non-profit organization providing shelter for the homeless for LMI individuals and families in Lancaster County.

Seven bank employees provide volunteer services to a non-profit organization providing financial literacy and education for children to LMI individuals in Lancaster County.

One bank employee provides volunteer services to a non-profit organization providing food bank services for LMI individuals and families in Lancaster County.

One bank employee provides volunteer services to a non-profit organization that provides affordable housing for LMI individuals and families in Lancaster County.

One bank employee provides volunteer services and technical expertise to a non-profit organization by providing financial services education for LMI individuals in Lancaster County.

Conclusions for Areas Receiving a Limited Scope Reviews

Based on the limited-scope reviews, the bank's performance under the CD Test in the Lebanon County AA and Berks County AA is weaker than the bank's overall performance under the CD Test in the full scope area. The bank made no qualified investments, grants, or donations in the limited scope areas during the evaluation period. However, this test did not receive much weight given the small size and limited opportunities contained within the AAs. Therefore, the results of the limited-scope review had a neutral impact on the bank's overall rating under the Community Development test.

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 MSA(s) and non-MSA(s) 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:	1/1/2018 through 12/31/2020	
Bank Products Reviewed:	Home mortgage, small business, small farm loans Community development, qualified investments, community development services.	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State:		
Pennsylvania	Full-Scope	Lancaster County AA
Pennsylvania	Limited-Scope	Berks County AA
Pennsylvania	Limited-Scope	Lebanon County AA

Appendix B: Summary of State Ratings

RATINGS The Ephrata National Bank			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
The Ephrata National Bank	Satisfactory	Outstanding	Satisfactory
State:			
Pennsylvania	Satisfactory	Outstanding	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

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 Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.

Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income

geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2018-20

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
Lancaster County AA	2,296	370,199	100.0	18,588	1.9	0.8	2.3	8.6	5.1	9.2	74.1	87.0	71.0	15.3	7.1	17.5	0.0	0.0	0.0
Total	2,296	370,199	100.0	18,588	1.9	0.8	2.3	8.6	5.1	9.2	74.1	87.0	71.0	15.3	7.1	17.5	0.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 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 2018-20

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
Berks County AA	159	26,911	100.0	6,475	0.5	0.0	0.5	4.1	0.0	3.7	50.2	40.9	47.3	45.2	59.1	48.5	0.0	0.0	0.0
Total	y159	26,911	100.0	6,475	0.5	0.0	0.5	4.1	0.0	3.7	50.2	40.9	47.3	45.2	59.1	48.5	0.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 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 2018-20

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
Lebanon County AA	240	38,603	100.0	3,891	1.9	2.1	1.8	14.5	6.7	14.3	67.7	75.8	63.0	15.9	15.4	20.8	0.0	0.0	0.0
Total	240	38,603	100.0	3,891	1.9	2.1	1.8	14.5	6.7	14.3	67.7	75.8	63.0	15.9	15.4	20.8	0.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 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 2018-20

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
Lancaster County AA	2,296	370,199	100.0	18,588	18.7	6.6	4.9	19.3	24.4	19.7	22.8	26.4	23.2	39.3	40.9	36.9	0.0	1.7	15.2
Total	2,296	370,199	100.0	18,588	18.7	6.6	4.9	19.3	24.4	19.7	22.8	26.4	23.2	39.3	40.9	36.9	0.0	1.7	15.2

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 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 2018-20

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
Berks County AA	159	26,911	100.0	6,475	14.6	5.7	6.0	17.0	23.3	18.4	22.3	26.4	21.2	46.1	42.1	37.0	0.0	11.4	17.3
Total	159	26,911	100.0	6,475	14.6	5.7	6.0	17.0	23.3	18.4	22.3	26.4	21.2	46.1	42.1	37.0	0.0	11.4	17.3

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 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 2018-20

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
Lebanon County AA	240	38,603	100.0	3,891	20.4	5.8	8.6	18.6	25.0	21.5	25.7	32.5	21.5	35.3	34.2	27.8	0.0	2.5	20.7
Total	240	38,603	100.0	3,891	20.4	5.8	8.6	18.6	25.0	21.5	25.7	32.5	21.5	35.3	34.2	27.8	0.0	2.5	20.7

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2018-20

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Lancaster County AA	1,460	142,837	100.0	10,048	4.7	0.3	3.7	11.3	5.5	10.0	70.6	87.2	71.4	13.4	7.1	14.9	0.0	0.0	0.0
Total	1,460	142,837	100.0	10,048	4.7	0.3	3.7	11.3	5.5	10.0	70.6	87.2	71.4	13.4	7.1	14.9	0.0	0.0	0.0

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2018-20

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Berks County AA	102	9,676	100.0	2,884	1.0	0.0	0.5	7.0	0.0	5.8	49.6	35.3	49.3	42.5	64.7	44.5	0.0	0.0	0.0
Total	102	9,676	100.0	2,884	1.0	0.0	0.5	7.0	0.0	5.8	49.6	35.3	49.3	42.5	64.7	44.5	0.0	0.0	0.0

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2018-20**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Lebanon County AA	74	9,354	100.0	1,302	1.9	4.1	1.2	23.6	2.7	18.0	55.6	87.8	65.1	18.9	5.4	15.7	0.0	0.0	0.0
Total	74	9,354	100.0	1,302	1.9	4.1	1.2	23.6	2.7	18.0	55.6	87.8	65.1	18.9	5.4	15.7	0.0	0.0	0.0

*Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2018-20**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Lancaster County AA	1,460	142,837	100.0	10,048	86.9	81.7	48.5	5.2	18.3	7.9	0.0
Total	1,460	142,837	100.0	10,048	86.9	81.7	48.5	5.2	18.3	7.9	0.0

*Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2018-20	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Berks County AA	102	9,676	100.0	2,884	86.6	86.3	48.1	4.9	13.7	8.5	0.0	
Total	102	9,676	100.0	2,884	86.6	86.3	48.1	4.9	13.7	8.5	0.0	

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2018-20	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Lebanon County AA	74	9,354	100.0	1,302	85.5	86.5	53.5	4.7	13.5	9.8	0.0	
Total	74	9,354	100.0	1,302	85.5	86.5	53.5	4.7	13.5	9.8	0.0	

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography 2018-20

Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Lancaster County AA	296	37,780	100.0	1,065	1.1	0.0	0.0	3.4	0.0	0.3	86.2	108.4	96.2	9.4	5.7	3.6	0.0	0.0	0.0
Total	296	37,780	100.0	1,065	1.1	0.0	0.0	3.4	0.0	0.3	86.2	108.4	96.2	9.4	5.7	3.6	0.0	0.0	0.0

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography 2018-20

Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Berks County AA	18	3,011	100.0	113	0.2	0.0	0.0	1.1	0.0	0.0	59.5	138.9	92.0	39.2	5.6	8.0	0.0	0.0	0.0
Total	18	3,011	100.0	113	0.2	0.0	0.0	1.1	0.0	0.0	59.5	138.9	92.0	39.2	5.6	8.0	0.0	0.0	0.0

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography 2018-20

Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Lebanon County AA	72	9,523	100.0	180	0.0	0.0	0.0	4.1	0.0	0.6	76.8	95.8	82.8	19.1	16.7	16.7	0.0	0.0	0.0
Total	72	9,523	100.0	180	0.0	0.0	0.0	4.1	0.0	0.6	76.8	95.8	82.8	19.1	16.7	16.7	0.0	0.0	0.0

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues 2018-20

Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Lancaster County AA	338	37,780	100.0	1,065	96.6	92.9	84.2	2.8	7.1	0.7	0.0
Total	338	37,780	100.0	1,065	96.6	92.9	84.2	2.8	7.1	0.7	0.0

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2018-20	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Berks County AA	26	3,011	100.0	113	97.2	96.2	70.8	1.5	3.8	1.3	0.0	
Total	26	3,011	100.0	113	97.2	96.2	70.8	1.5	3.8	1.3	0.0	

*Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2018-20	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Lebanon County AA	81	9,523	100.0	180	97.8	96.3	70.0	1.6	3.7	0.6	0.0	
Total	81	9,523	100.0	180	97.8	96.3	70.0	1.6	3.7	0.6	0.0	

*Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*