



PUBLIC DISCLOSURE

June 11, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

National Bank of Coxsackie
Charter #1398

3-7 Reed St.
Coxsackie, NY 12051

Office of the Comptroller of the Currency

343 Thornall St.
Suite 610
Edison, NJ 08837

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

Table of Contents

Overall CRA Rating.....	1
Description of Institution.....	2
Scope of the Evaluation.....	3
Discriminatory or Other Illegal Credit Practices Review.....	3
State Rating.....	5
State of New York.....	5
Lending Test	7
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated Satisfactory

The lending test is rated: Satisfactory

The major factors that support this rating include:

- The Lending Test rating is based on performance in the state of New York, which demonstrated reasonable distribution of home mortgage loans among geographies (census tracts) of different income levels and to individuals of different income levels.
- The Bank had a reasonable loan-to-deposit ratio throughout the evaluation period.
- A majority of the home mortgage loans originated during the evaluation period were within the National Bank of Coxsackie's (NBC or Bank) assessment areas (AAs).
- The bank did not have any complaints related to CRA during the evaluation period.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable considering the Bank's size, financial condition, and credit needs of the AAs.

The quarterly average net loan-to-deposit ratio throughout the evaluation period was 62.9 percent. The ratio ranged from a low of 50.1 percent as of March 31, 2018 to a high of 75.0 percent as of June 30, 2020. We compared the Bank's loan-to-deposit ratio to eight similarly situated institutions located in Greene, Albany, Delaware, and Schenectady counties over the same evaluation period. Total asset sizes of the eight institutions ranged from \$265.5 million to \$2.1 billion. The quarterly average net loan-to-deposit ratio for the eight institutions was 83.8 percent. The ratio ranged from a low of 66.2 percent to a high of 98.5 percent. NBC's quarterly average net loan-to-deposit ratio ranks ninth out of nine similarly situated institutions. However, NBC's loan-to-deposit ratio increased substantially during the evaluation period and is reasonable relative to the Bank's performance context. The performance context considers issues such as housing affordability, competition, market share, and lending opportunities in low- and moderate-income (LMI) geographies and to LMI individuals.

Lending in Assessment Area

A majority of the Bank's loans are inside its AAs.

NBC originated and purchased 52.5 percent of total loans inside the Bank's AAs during the evaluation period. This analysis is performed at the Bank level and does not include extensions of credit by affiliates that may be considered under the other performance criteria. This analysis factored heavily into the overall analysis of the geographic distribution of lending by income level of geography given the limited opportunities to lend in LMI geographies.

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										
2018	121	66.5	61	33.5	182	16,312	56.3	12,651	43.7	28,963
2019	113	51.4	107	48.6	220	19,415	51.1	18,585	48.9	37,999
2020	120	44.1	152	55.9	272	23,978	41.5	33,849	58.5	57,826
Total	354	52.5	320	47.5	674	59,705	47.8	65,084	52.2	124,789

Description of Institution

NBC is an intrastate bank headquartered in Coxsackie, New York (NY). The Bank was founded in 1852 and established as a national charter in 1865. The Bank does not have any subsidiaries. NBC is part of a competitive market of financial institutions. Key Bank, The Bank of Greene County, TrustCO, and Berkshire Bank are the primary competitors within the local market.

NBC's market area includes the Northern Hudson Valley area of New York State. NBC has two AAs located in Upstate New York. The AAs consists of a portion of Albany-Schenectady-Troy MSA #10580 (NBC Albany-Schoharie Counties AA) and the entirety of Greene County Non-MSA. The Bank operates eight full-service branches and seven deposit-taking Automated Teller Machines (ATMs). NBC did not open or close any branch offices during the evaluation period, nor were there any mergers or acquisitions.

NBC is a full-service Bank that offers a standard selection of traditional loan and deposit products for both personal and business customers. The Bank offers home and commercial mortgage loans. Financing for commercial customers includes working capital lines of credit, commercial loans, and farm equipment loans. NBC offers a variety of secured and unsecured consumer loan products, including home equity lines of credit, overdraft protection, automobile loans, construction loans, and personal loans. NBC also offers personal and business credit cards. Deposit products include certificates of deposits, individual retirement accounts, money market, and various checking and savings accounts for individuals and businesses. Alternative delivery systems include safe deposit boxes, telephone banking, 24-hour ATMs, online banking, and mobile banking including bill pay.

As of December 31, 2020, NBC reported total assets of \$413.4 million. Net loans and leases total \$251.3 million, representing 60.8 percent of total assets. Core deposits totaling \$359.1 million account for 99.7 percent of total deposits and 95.2 percent of total liabilities. The loan portfolio primarily consists of real estate and commercial loans. Real estate loans total \$211.7 million, representing 84.2 percent of net loans. Commercial loans total \$33.0 million, representing 13.1 percent of net loans. The Bank's tier 1 capital was \$34.9 million.

There were no financial or legal impediments to hinder NBC's ability to meet the credit needs of the communities it serves. NBC's CRA performance was rated Satisfactory in the last public evaluation dated June 11, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We performed a full-scope evaluation using the small bank CRA examination procedures. The evaluation period ranged from January 1, 2018 through December 31, 2020. We performed the lending test to evaluate the Bank's record of meeting the community credit needs within the AAs through lending activity. The lending test consisted of loans originated throughout the evaluation period. We determined NBC's primary loan product is residential home mortgages based upon the Bank's overall business strategy and the number of home mortgage loans originated during the evaluation period.

The loan-to-deposit ratio and geographic distribution of loans, including lending inside and outside the AAs, were weighted most heavily in determining conclusions for the lending test. Less weight was given to the distribution of loans by income level of the borrower due to limited opportunities to lend to LMI individuals and high levels of competition. Conclusions stem from information obtained from NBC's Home Mortgage Disclosure Act Loan Application Registers, U.S. Census Report, OCC Customer Assistance Group Reports, and Uniform Bank Performance Report.

Selection of Areas for Full-Scope Review

In each state where the Bank has an office, one or more AAs within that state was 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 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

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

NBC's rating is based on performance within the state of New York, which consists of the NBC Albany-Schoharie Counties AA and Greene County Non-MSA AA. We weighted performance in both AAs equally because the AAs are close in proximity and similarly situated.

The MMSA rating and state ratings are based on performance in all Bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

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 York: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- A reasonable distribution of loans among geographies of different income levels within the state of New York.
- A reasonable distribution of loans to borrowers of different income levels within the state of New York.

Description of Institution's Operations in New York

NBC operates eight branches throughout two AAs within the state of New York, including the NBC Albany-Schoharie Counties AA and the Greene County Non-MSA AA. NBC's primary business is retail lending, with retail loans totaling \$158.0 million or 62.3 percent of the total loan portfolio. The retail portfolio is largely comprised of 1-4 family residential mortgages, totaling \$131.0 million or 82.9 percent of the residential portfolio. NBC originated 52.5 percent of loans by number and 47.8 percent by dollar volume within the two AAs throughout the evaluation period.

The NBC Albany-Schoharie Counties AA consists of 22 contiguous census tracts within the Albany-Schenectady-Troy MSA #10580. The NBC Albany Schoharie Counties AA banking environment is highly competitive. According to the 2019 Peer Mortgage data report, NBC's mortgage lending accounts for \$9.0 million or 2.9 percent of the home purchase market by dollar volume. Major competitors in the AA include Homestead Funding Corp, SEFCU Services, LLC, and Wells Fargo Bank that maintain home purchase market shares of 18.4 percent, 11.5 percent, and 7.5 percent by dollar volume, respectively. According to the FDIC deposit market share report as of June 30, 2020, NBC maintains a deposit market share of 0.3 percent within Albany County and 4.8 percent within Schoharie County.

Home mortgage lending opportunities to LMI individuals and inside LMI geographies are limited within the Albany-Schoharie Counties AA. There are no low-income geographies within the AA and only four moderate-income geographies within the AA. The unemployment rates in Albany and Schoharie counties as of December 31, 2020 were 5.6 percent and 5.7 percent, respectively, below the national unemployment rate of 6.7 and the state unemployment rate of 8.7 percent. Additionally, 5.1 percent of families in the AA live below the poverty level.

The Greene County Non-MSA AA consists of 15 census tracts, representing the entirety of Greene County, NY. The Greene County non-MSA AA banking environment is highly competitive. According to the 2019 Peer Mortgage Data Report, NBC's mortgage lending accounts for \$4.8 million or 2.8 percent of the home purchase market by dollar volume. Major competitors in the AA include Homestead Funding Corp, Wells Fargo Bank, and JP Morgan Chase Bank that maintain home purchase market shares of 21.6 percent, 8.8 percent, and 6.9 percent by dollar volume, respectively. According to the

FDIC deposit market share report as of June 30, 2020, NBC maintains a deposit market share of 10.5 percent within Greene County.

Lending opportunities to LMI individuals and inside LMI geographies within the Greene County Non-MSA AA are limited. There are no low-income geographies within the AA and only one moderate-income geography within the AA. The unemployment rate in Greene County as of December 31, 2020 was 6.2 percent, near the national unemployment rate of 6.7 percent and below the state unemployment rate of 8.7 percent. Additionally, 9.8 percent of families in the AA live below the poverty level.

We reviewed previous community contacts from three local organizations within NBC's AAs. The first organization was a local government agency. The second organization focuses on affordable housing. The third organization is a small business group. The community contacts indicated there are additional needs for affordable housing, local infrastructure, and small business development. The contacts also indicated there are opportunities for banks to provide more credit funding for small business development, affordable housing, and infrastructure projects. One of the contacts highlighted that NBC is actively involved with community development, particularly responsive to community needs, and easy for local organizations to work with.

NBC Albany-Schoharie Counties AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: NBC Albany-Schoharie Counties AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	22	0.0	18.2	59.1	18.2	4.5
Population by Geography	90,899	0.0	19.2	51.4	28.1	1.4
Housing Units by Geography	43,001	0.0	22.1	53.1	24.8	0.0
Owner-Occupied Units by Geography	27,979	0.0	20.0	51.0	29.0	0.0
Occupied Rental Units by Geography	7,509	0.0	18.2	54.8	27.0	0.0
Vacant Units by Geography	7,513	0.0	34.1	58.9	7.0	0.0
Businesses by Geography	5,765	0.0	14.7	53.2	31.7	0.4
Farms by Geography	414	0.0	27.8	59.4	12.6	0.2
Family Distribution by Income Level	23,647	16.8	18.2	22.4	42.6	0.0
Household Distribution by Income Level	35,488	20.2	15.3	18.6	45.8	0.0
Median Family Income MSA – 10580 Albany-Schenectady-Troy, NY MSA		\$81,103	Median Housing Value			\$199,769
			Median Gross Rent			\$898
			Families Below Poverty Level			5.1%
<i>Source: 2015 ACS Census and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Greene County Non-MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Greene County Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	15	0.0	6.7	60.0	26.7	6.7
Population by Geography	48,312	0.0	9.2	58.6	26.7	5.4
Housing Units by Geography	29,276	0.0	8.0	70.2	21.9	0.0
Owner-Occupied Units by Geography	13,261	0.0	6.8	61.9	31.3	0.0
Occupied Rental Units by Geography	4,373	0.0	20.9	60.7	18.4	0.0
Vacant Units by Geography	11,642	0.0	4.5	83.2	12.4	0.0
Businesses by Geography	3,230	0.0	16.3	61.1	22.3	0.3
Farms by Geography	148	0.0	2.7	54.7	42.6	0.0
Family Distribution by Income Level	11,541	19.2	16.0	20.6	44.2	0.0
Household Distribution by Income Level	17,634	22.1	15.8	17.7	44.4	0.0
Median Family Income Non-MSAs - NY	59,570\$	Median Housing Value				\$184,871
		Median Gross Rent				\$810
		Families Below Poverty Level				9.8%
<i>Source: 2015 ACS Census and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in New York

We performed a full-scope review of the NBC Albany-Schoharie Counties AA and Greene County Non-MSA AA. We reviewed the two AAs separately because a Non-MSA cannot be combined with an MSA. We reviewed home mortgage loans as the primary product due to the Bank's lending strategy and the volume of mortgage loans originated during the evaluation period. We considered the Bank's performance context during our analysis.

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 reviews, the Bank's performance in the NBC Albany-Schoharie Counties and Greene County Non-MSA AAs is good.

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 O in the state of New York section of Appendix D for the facts and data used to evaluate the geographic distribution of the Bank's home mortgage loan originations and purchases.

NBC Albany-Schoharie Counties AA

NBC exhibits a reasonable distribution of home mortgage loans among geographies of different income levels within the NBC Albany-Schoharie Counties AA. There were no low-income geographies within the AA. The percentage of home mortgage loans originated in moderate-income geographies over the evaluation period exceeds the percentage of owner-occupied units and the aggregate industry distribution.

Greene County Non-MSA AA

NBC exhibits a reasonable distribution of home mortgage loans among geographies of different income levels within the Greene County Non-MSA AA. There were no low-income geographies within the AA. The percentage of home mortgage loans originated in the moderate-income geographies over the evaluation period is below the percentage of owner-occupied units and below the aggregate industry distribution. The performance is reasonable considering the performance context.

Distribution of Loans by Income Level of the Borrower

The Bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the Bank.

Home Mortgage Loans

Refer to Table P in the state of New York 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.

NBC Albany-Schoharie Counties AA

NBC exhibits a reasonable distribution of loans to individuals of different income levels within the NBC Albany-Schoharie Counties AA. NBC's level of home mortgage loans extended to low-income borrowers was below the percentage of low-income families in the AA and near aggregate performance. NBC's level of home mortgage loans extended to moderate-income borrowers was near the percentage of moderate-income families in the AA and below the aggregate performance. The performance is reasonable considering the performance context.

Greene County Non-MSA AA

NBC exhibits a reasonable distribution of loans to individuals of different income levels within the Greene County Non-MSA AA. NBC's level of home mortgage loans extended to low-income borrowers was below the percentage of low-income families and exceeded aggregate performance. NBC's level of home mortgage loans extended to moderate-income borrowers was below the percentage of moderate-income families and near aggregate performance. The performance is reasonable considering the performance context.

Responses to Complaints

NBC did not receive any complaints related to CRA activities during the evaluation period.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2018 to 12/31/2020	
Bank Products Reviewed:	Home Mortgage	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
New York		
NBC Albany-Schoharie Counties AA	Full-scope	
Greene County Non-MSA AA	Full-scope	

Appendix B: Summary of MMSA and State Ratings

RATINGS	National Bank of Coxsackie
Overall Bank:	Lending Test Rating
National Bank of Coxsackie	Satisfactory
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																	2018-20		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
NBC Albany-Schoharie Counties AA	174	31,349	100.0	0.0	0.0	0.0	20.0	21.8	15.6	51.0	67.8	50.9	29.0	10.3	33.6	0.0	0.0	0.0	
Greene County Non-MSA AA	180	28,265	100.0	0.0	0.0	0.0	6.8	2.8	7.0	61.9	47.2	65.9	31.3	50.0	27.1	0.0	0.0	0.0	

Source: 2015 ACS Census; 01/01/2018 - 01/01/2020 Bank 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		
	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	
NBC Albany-Schoharie Counties AA	174	31,439	100.0	16.8	6.3	8.5	18.2	15.5	21.0	22.4	21.3	25.2	42.6	44.8	35.3	0.0	12.1	10.0	
Greene County Non-MSA AA	180	28,265	100.0	19.2	7.2	3.9	16.0	11.1	12.7	20.6	25.0	22.1	44.2	51.1	49.4	0.0	5.6	11.8	

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