



## **PUBLIC DISCLOSURE**

May 15, 2023

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Sunnyside Federal Savings and Loan Association of Irvington  
Charter Number 702397

56 Main St  
Irvington, New York 10533

Office of the Comptroller of the Currency

91 Fieldcrest Avenue  
Suite A-30  
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.....4  
State Rating.....5  
    State of New York.....5  
    Community Development.....9  
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:

- Sunnyside Federal Savings and Loan Association of Irvington's (Sunnyside Federal or the bank) quarterly loan-to-deposit (LTD) ratio is reasonable.
- A majority of the bank's lending is inside its assessment area (AA) by number and dollar amount of loans originated.
- The geographic distribution of loans reflects reasonable distribution throughout the bank's AA.
- Lending activities represent reasonable distribution among businesses of different sizes.
- The bank did not receive any CRA-related complaints during the evaluation period.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is reasonable. The LTD ratio was calculated using quarterly data for the 16 quarters since the previous CRA evaluation through December 31, 2021. The bank's quarterly LTD ratio over the review period averaged 54.7 percent. The high of 66.6 percent occurred in the fourth quarter of 2018 and the low of 37.7 percent occurred in the fourth quarter of 2021. The LTD ratio declined over the evaluation period as the bank operated with limited staff during the pandemic. As a single branch bank in the lower Westchester area, management redirected resources into maintaining day-to-day operations given the diminished demand for loans during this time period. The average quarterly LTD for similar banks over the same time period was 73.3 percent. The ratio ranged from a quarterly high of 114.9 percent and a low of 26.4 percent.

### Lending in Assessment Area

A majority of the bank's loans are inside its AA by both number and dollar amount of loans during the evaluation period. The bank originated 78.2 percent of its total loans inside the bank's AA. This analysis is performed at the bank, rather than the AA level. The table on the following page illustrates the number and dollar volume of small business loans the bank originated inside and outside of its AA.

<b>Table D - Lending Inside and Outside of the Assessment Area</b>										
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total #</b>	<b>Dollar Amount of Loans \$(000s)</b>				<b>Total \$(000s)</b>
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	
Small Business										
2020	75	80.6	18	19.4	93	4,234	54.2	3,577	45.8	7,811
2021	40	74.1	14	25.9	54	2,471	48.4	2,632	51.6	5,103
<b>Total</b>	<b>115</b>	<b>78.2</b>	<b>32</b>	<b>21.8</b>	<b>147</b>	<b>6,705</b>	<b>51.9</b>	<b>6,209</b>	<b>48.1</b>	<b>12,914</b>
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

## Description of Institution

Sunnyside Federal was founded as a federal mutual savings association in 1930. The bank converted to a stock institution in 2013. Sunnyside Federal is headquartered and conducts business from its one office located in Irvington, New York. Irvington is a village in the town of Greenburgh, which is located in Westchester County approximately 25 miles north of New York City. There were no branches opened or closed during the evaluation period. Sunnyside Federal maintains its sole deposit taking automated teller machine (ATM) on-site at its Irvington branch.

Sunnyside Federal offers conventional loan and deposit products for both retail and commercial customers. Deposit products include checking accounts, certificate of deposit accounts, money market accounts, savings accounts, NOW accounts, and individual retirement accounts.

As of December 31, 2021, Sunnyside Federal had total assets of \$94.7 million, with \$84.0 million in total deposits and \$31.6 million in net loans. The loan portfolio consists of approximately \$14.7 million in residential real estate loans, predominantly mortgages on one-to-four family dwellings, \$6.0 million in nonresidential real estate loans, approximately \$2.8 million in student loans, \$4.8 million in multifamily commercial real estate loans, and \$3.4 million in commercial and industrial loans. Tier 1 capital totaled \$10.0 million.

During the evaluation period, Sunnyside Federal offered the Small Business Administration's Paycheck Protection Program (PPP) loans, which was enacted as part of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) to aid small businesses in order to maintain payroll costs, avoid layoffs or salary reductions, and keep their businesses operational. During the evaluation period, the bank extended 143 PPP loans totaling \$10.4 million.

The bank has no financial or legal impediments affecting its ability to meet the credit needs of its community. At the last CRA evaluation, dated December 3, 2018, Sunnyside Federal was rated "Satisfactory."

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

The Office of the Comptroller of the Currency (OCC) completed a review of Sunnyside Federal's CRA performance in its AA under the Small Bank examination procedures, which includes a lending test. The lending test evaluates the bank's record of meeting the credit needs of the bank's AA through its lending activities. The evaluation period for the lending test is January 1, 2020 through December 31, 2021. Based on a review of the number and dollar amount of loans originated, the OCC determined that small business loans were the bank's primary loan product during this evaluation period. The OCC analyzed a random sample of 40 small business loans originated during the evaluation period. Additionally, the OCC considered the bank's community development activities, which included two community development loans.

### **Selection of Areas for Full-Scope Review**

The OCC completed a full-scope review for the bank's one AA, consisting of 16 contiguous census tracts that include portions of the towns of Greenburgh, Ossining, and Mount Pleasant in Westchester County, New York. Westchester County is part of the New York-Jersey City-White Plains, NY-NJ Metropolitan Division (MD 35614). The AA meets the regulatory requirements, does not reflect discrimination, and does not arbitrarily exclude low- or moderate-income geographies.

### **Ratings**

Sunnyside Federal's overall rating is based on the full-scope review of its single AA.

## **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<sup>1</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- The geographic distribution of loans reflects reasonable distribution throughout the bank's AA.
- Lending activities represent reasonable distribution among businesses of different sizes.

### Description of Institution's Operations in New York

Sunnyside Federal identified one AA consisting of 16 contiguous census tracts that include portions of the towns of Greenburgh, Ossining, and Mount Pleasant in Westchester County, NY. Irvington, where the bank is located, is an affluent suburban village in the town of Greenburgh. The AA is located in the New York-Jersey City-White Plains, NY-NJ MD (35614), which is part of the larger New York-Newark-Jersey City NY-NJ-PA MSA (35620).

As of 2021, the AA's 16 census tracts consist of one moderate-income tract, one middle-income tract, and 14 upper-income tracts.

The overall population of the AA is 81,716, comprising 27,757 households and 20,426 families. Of this population, 7,028 (8.6 percent) individuals reside in moderate-income geographies, 5,066 (6.2 percent) reside in middle-income geographies, and 69,622 (85.2 percent) reside in upper-income geographies.

The median family income in this AA is \$67,560. With respect to family distribution by income level, 10.8 percent in the AA are low-income, 7.9 percent are moderate-income, 10.8 percent are middle-income, and 70.5 percent are upper-income. Within this AA, 4.5 percent of families are below poverty level.

The median housing value in this AA is \$590,703. This high median housing value constrains lending opportunities to low- and moderate-income borrowers, as the proportion of properties affordable to low- and moderate-income borrowers is limited. The maximum income level for low-income borrowers is under \$34,000, making the median housing value greater than 17 times over the maximum low-income level. The maximum income level for moderate-income borrowers is under \$55,000, making the median housing value greater than 10 times over the maximum moderate-income level.

---

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

Competition within the AA is strong with the market dominated by large national and regional financial institutions and national mortgage companies. Sunnyside Federal is a one-branch bank located in Westchester County, with one ATM, which is located at the branch. According to the Federal Deposit Insurance Corporation's Deposit Market Share Report as of June 30, 2021, out of 33 institutions operating in Westchester County, Sunnyside ranked 29<sup>th</sup> in deposit market share with 0.1 percent of the market. The top five financial institutions have a combined deposit market share of 82.7 percent, and include Morgan Stanley Private Bank, N. A. (62.8 percent market share), JP Morgan Chase Bank, N. A. (10.7 percent market share), Citibank, N. A. (4.2 percent market share), Customers Bank (2.5 percent market share), and Wells Fargo Bank, N. A. (2.5 percent market share).

Based on 2021 Peer Mortgage Data, 232 lenders originated loans in the bank's AA. The top five mortgage lenders in this AA have a combined total market share of 40.5 percent and include Wells Fargo Bank, N. A. (11.6 percent market share), JP Morgan Chase Bank, N. A. (11.2 percent market share), Rocket Mortgage (7.4 percent market share), LoanDepot.com, LLC (5.6 percent market share), and CBNA (4.8 percent market share).

According to the 2021 Business Demographic Data, there are a total of 11,885 businesses in the AA. The primary industries in the AA are Services, which account for 41.5 percent of the total industries, followed by Non-Classifiable Establishments which account for 25.3 percent, Retail Trade accounting for 8.6 percent, and Finance, Insurance, and Real Estate at 9.7 percent. Approximately 6.3 percent of the businesses are located in moderate-income geographies, 6.3 percent are located in middle-income geographies, and 87.5 percent are located in upper-income geographies. Approximately 91.3 percent of the businesses reporting have revenues of less than \$1 million.

The top employers in the Hudson Valley region, which includes the counties of Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster, and Westchester, are Crystal Run Healthcare, Home Depot, IBM Corp., Nyack Hospital, Orange Regional Medical Center, Regeneron Pharmaceuticals, Inc., ShopRite Supermarkets, Stop & Shop Supermarkets, Wal-Mart Stores, Inc., and Westchester Medical Center.

As of December 2021, the U.S. Bureau of Labor Statistics (BLS) reported the unemployment rate for Westchester County was 2.9 percent. For the same period, the BLS reported the unemployment rate for New York State as 5.4 percent, and the national unemployment rate as 3.9 percent.

To determine local economic conditions and community needs, the OCC reviewed information from two community contacts serving the bank's AA. The community contacts indicated that affordable loan products, including affordable housing loans, are primary needs in the community. Additionally, the community contacts noted that there is a particular need for smaller commercial affordable housing loans.



New York-Jersey City-White Plains, NY-NJ MD

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: New York-Jersey City-White Plains, NY-NJ MD 2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	16	0.0	6.3	6.3	87.5	0.0
Population by Geography	81,716	0.0	8.6	6.2	85.2	0.0
Housing Units by Geography	29,341	0.0	9.1	5.8	85.0	0.0
Owner-Occupied Units by Geography	18,683	0.0	3.3	3.5	93.2	0.0
Occupied Rental Units by Geography	9,074	0.0	21.7	10.6	67.7	0.0
Vacant Units by Geography	1,584	0.0	6.3	5.6	88.1	0.0
Businesses by Geography	11,715	0.0	5.0	4.0	91.1	0.0
Farms by Geography	170	0.0	7.1	10.0	82.9	0.0
Family Distribution by Income Level	20,426	10.8	7.9	10.8	70.5	0.0
Household Distribution by Income Level	27,757	12.5	9.3	11.8	66.5	0.0
Median Family Income MSA - 35614 New York-Jersey City-White Plains, NY-NJ		\$67,560	Median Housing Value			\$590,703
			Median Gross Rent			\$1,578
			Families Below Poverty Level			4.5%
<i>Source: 2015 ACS and 2021 D&amp;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**

The OCC completed a full-scope review for the bank's one AA, consisting of 16 contiguous census tracts that include portions of the towns of Greenburgh, Ossining, and Mount Pleasant in Westchester County, New York. Westchester County is part of the New York-Jersey City-White Plains, NY-NJ Metropolitan Division (MD 35614).

**LENDING TEST**

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

**Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the New York-Jersey City-White Plains, NY-NJ MD is reasonable.

**Distribution of Loans by Income Level of the Geography**

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

### ***Small Loans to Businesses***

Refer to Table Q 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 originations of small loans to businesses.

The distribution of the bank's small business loans in moderate-income geographies is reasonable. There are no low-income geographies located within the AA and only five percent of businesses within the moderate-income tract. The bank originated 2.6 percent of small loans to businesses in the moderate-income census tract compared to 4.1 percent aggregate lending. This performance is reasonable overall considering the small number of businesses and significant level of competition within this income tract.

### ***Lending Gap Analysis***

The OCC reviewed summary reports and maps and analyzed the bank's small business lending activity over the evaluation period to identify any gaps in geographic distribution of loans. The OCC did not identify any unexplained conspicuous gaps in the bank's AA.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits reasonable distribution of loans to businesses of different sizes, given the product lines offered by the bank.

### ***Small Loans to Businesses***

Refer to Table R 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 originations of small loans to businesses.

Lending performance is reasonable after considering loan size as a proxy for borrower revenues. Approximately 96 percent of the loans the bank originated to small businesses in its AA were PPP loans with no revenue information collected. Using loan size as a proxy for revenue of the borrower, the table below shows that approximately 99.1 percent of the number of loans originated by the bank were in amounts equal to or less than \$1 million. This represents reasonable distribution in the AA. In addition, a substantial majority, 89.7 percent, were loans in amounts equal to or less than \$100,000, reflecting responsiveness to the lending needs of small businesses.

<b>Borrower Distribution of Loans to Businesses by Loan Size in AA</b>				
<b>Loan Size (000's)</b>	<b>Number of Loans</b>	<b>Percent of Number</b>	<b>Dollar Volume of Loans</b>	<b>Percent of Dollar Volume</b>
\$0 - \$100,000	104	89.7	3,297,890	41.0
\$100,001-\$250,000	8	6.9	1,047,880	13.0
\$250,001-\$500,000	0	0.0	0	0.0
\$500,000-\$1,000,000	3	2.6	2,360,000	29.4
<b>Total</b>	<b>115</b>	<b>99.1</b>	<b>6,705,770</b>	<b>83.4</b>
Over \$1,000,000	1	0.9	1,334,514	16.6

### **Responses to Complaints**

The bank did not receive any CRA-related complaints during the evaluation period.

## **COMMUNITY DEVELOPMENT ACTIVITIES**

During the evaluation period, Sunnyside Federal demonstrated commitment to addressing the community development needs of its AA. The bank originated two \$500,000 loans totaling \$1 million to an organization that provides crime prevention community services to low- and moderate-income individuals residing in a senior living facility in Westchester County. The community development loans had a positive impact on the bank's overall rating in the state.

## 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”.

<b>Time Period Reviewed:</b>	01/01/2020 to 12/31/2021	
<b>Bank Products Reviewed:</b>	Small business	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None	Not applicable	Not applicable
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>New York</b>		
New York- Jersey City- White Plains, NY-NJ MD (MD35614)	Full-Scope	Westchester County (16 contiguous census tracts that include portions of the towns of Greenburgh, Ossining, and Mount Pleasant)



## 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 30<sup>th</sup> 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 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.

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

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																				<b>2020-21</b>	
<b>Assessment Area:</b>	<b>Total Loans to Small Businesses</b>				<b>Low-Income Tracts</b>			<b>Moderate-Income Tracts</b>			<b>Middle-Income Tracts</b>			<b>Upper-Income Tracts</b>			<b>Not Available-Income Tracts</b>				
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>		
Sunnyside AA	115	6,706	100.0	3,608	0.0	0.0	0.0	5.0	2.6	4.1	4.0	5.2	3.3	91.1	92.2	92.6	0.0	0.0	0.0		
<b>Total</b>	<b>115</b>	<b>6,706</b>	<b>100.0</b>	<b>3,608</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>5.0</b>	<b>2.6</b>	<b>4.1</b>	<b>4.0</b>	<b>5.2</b>	<b>3.3</b>	<b>91.1</b>	<b>92.2</b>	<b>92.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		

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

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

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2020-21</b>
<b>Assessment Area:</b>	<b>Total Loans to Small Businesses</b>				<b>Businesses with Revenues &lt;= 1MM</b>			<b>Businesses with Revenues &gt; 1MM</b>		<b>Businesses with Revenues Not Available</b>		
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	
Sunnyside AA	115	6,706	100.0	3,608	91.2	22.6	42.7	3.3	--	5.5	77.4	
<b>Total</b>	<b>115</b>	<b>6,706</b>	<b>100.0</b>	<b>3,608</b>	<b>91.2</b>	<b>22.6</b>	<b>42.7</b>	<b>3.3</b>	<b>--</b>	<b>5.5</b>	<b>77.4</b>	
<i>Source: 2021 D&amp;B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%</i>												

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