



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

March 25, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Citizens Savings Bank
Charter Number 706503

500 South State Street
Clarks Summit, PA 18411

Office of the Comptroller of the Currency

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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

The Lending Test is rated: Satisfactory.

The Community Development Test is rated: Satisfactory.

The major factors supporting this rating include:

- The bank's quarterly loan-to-deposit (LTD) ratio is more than reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A substantial majority of the bank's lending is inside its assessment areas (AA) by number and dollar amount of loans originated.
- The overall geographic distribution of loans reflects reasonable distribution in low- and moderate-income (LMI) census tracts.
- The overall borrower distribution of loans by income level of the borrower reflects reasonable distribution to borrowers of different income levels.
- The bank did not receive any CRA-related complaints during the evaluation period.
- The level of community development (CD) activities is satisfactory in relation to the bank's performance context and reflects adequate responsiveness to AA needs.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: 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; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity 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 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), loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 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 income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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 MA/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. 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 it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Rated Area: A rated area is a state or multi-state metropolitan 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 area, the institution will receive a rating for the multi-state metropolitan 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 One 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.

Description of Institution

Citizens Savings Bank (CSB) is an intrastate mutual thrift institution, established in 1902, headquartered in Clarks Summit, Pennsylvania. As of December 31, 2018, CSB has total assets of \$330 million and tier one capital of \$50 million. CSB owns an operating subsidiary, CSB Services, Inc., located in Wilmington, Delaware. The subsidiary was established to hold a portion of the bank's loans for tax purposes. The subsidiary was not considered in this evaluation, as it does not affect the bank's capacity for community reinvestment

CSB is a full service institution offering a standard range of traditional loan and deposit products. Deposit products include checking accounts, savings accounts, money market deposit accounts, and certificates of deposits. Lending products are limited to residential and consumer loans. Residential loan products include fixed- and adjustable-rate loans for the purchase, refinance, improvement, and construction of one-to-four family dwellings. The bank also offers home equity loans, home equity lines of credit, automobile loans, and unsecured personal loans. CSB participates in several First-Time Homebuyer Programs, including the City of Scranton's First-Time Homebuyer Program, Lackawanna County's First Time Homebuyer Program, and Monroe County's First time Homebuyer Program. These programs offer down payment and closing cost assistance to low- and moderate-income first-time homebuyers.

CSB operates seven full service offices in Lackawanna, Wayne, and Monroe counties. The main office and an administrative office are located in Clarks Summit, PA (Lackawanna County). The branch locations offer full service automated teller machines (ATMs). All branches, with the exception of the downtown Scranton branch, offer extended Friday and Saturday hours. The downtown Scranton branch does not offer extended hours because this area is primarily comprised of municipal, commercial, and retail space. There were no branches opened, closed, or relocated during the evaluation period.

As of December 31, 2018, CSB reported net loans and leases of \$255 million or 77 percent of total assets. The loan portfolio is limited to residential and consumer loans. The table below details the composition of the loan portfolio.

Loan Portfolio Summary by Loan Product December 31, 2018	
Loan Category	% of Outstanding Loans
Residential Real Estate	97.03
Consumer Loans	1.79
Construction Loans	1.17

Source: December 31, 2018 Call Report

There are no financial or legal impediments affecting CSB's ability to help meet the community credit needs of its AAs. The bank received a "Satisfactory" rating at the previous CRA examination performed February 16, 2016.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period under the Lending Test is representative of the bank's lending strategy since the last CRA examination. The evaluation covers the bank's performance from January 1, 2016 through December 31, 2018. The Lending Test covers two evaluation periods. The first evaluation period covers the bank's performance from January 1, 2016 to December 31, 2016. For January 1, 2017 to December 31, 2018, the Office of Management and Budget changed the 2010 U.S. Census Data. The changes resulted in differences to the MSA/ MD, census tract, and income designations. To reflect the census changes, we used a second evaluation period for the bank's Lending Test, covering performance from January 1, 2017 to December 31, 2018. Lending market share data and statistics are based on 2017 Peer Mortgage Data.

Data Integrity

CSB's primary loan product is home mortgage loans. Conclusions regarding the bank's lending performance are based on Home Mortgage Disclosure Act Loan Application Register (HMDA-LAR) reportable loans (home purchase, home improvement, and refinance loans) from January 1, 2016 through December 31, 2018. Prior to this evaluation, we tested the accuracy of CSB's HMDA data. The results of this testing indicated the data was accurate and reliable for the purpose of this evaluation.

Selection of Areas for Full-Scope Review

CSB has four assessment areas (AAs), including Scranton – Wilkes-Barre – Hazelton AA, East Stroudsburg AA, Pike County AA, and Wayne County AA. We performed a full-scope examination of the bank's Scranton – Wilkes-Barre – Hazelton AA, since the majority of loan originations, branches, and deposits are within this AA. Five of the bank's seven branches are located in this AA.

The Scranton – Wilkes Barre – Hazelton AA is comprised of Lackawanna, Luzerne, and Wyoming Counties. The AA is comprised of MSA #42540. CSB designated all 170 census tracts in the MSA as its AA. This AA meets the requirements of the regulation and does not arbitrarily exclude any low-or moderate-income areas.

Selection of Areas for Limited-Scope Review

The second AA is comprised of Monroe County represented by the East Stroudsburg MSA #20700. The AA consists of all 33 census tracts in the MSA. This AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income geographies. CSB operates one full service branch in the AA located in the central part of the county.

The third AA is comprised of the western portion of Pike County, PA MSA #35084. The AA is adjacent to the Monroe County AA and Wayne County AA. The AA consists of seven census tracts out of 15 in the MSA. This AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income geographies. CSB does not operate a branch in the AA but originates a substantial number of loans in the AA, which is adjacent to Wayne County and Monroe County.

The fourth AA is comprised of Wayne County, which is a non-MSA. The AA is adjacent to the Scranton – Wilkes-Barre – Hazelton AA, Pike County AA, and Monroe County AA. The AA consists of all 14 census tracts in the MSA. This AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income geographies. CSB operates one full service branch in the AA located in Honesdale (a moderate-income census tract) in the central part of the county.

Ratings

CSB's overall rating is based primarily on the review of the bank's full-scope AA, the Scranton – Wilkes-Barre – Hazelton AA. As previously mentioned, the vast majority of the bank's loans, deposits, and branches were located within this AA as of the evaluation date. Refer to Appendix A-1 for demographic information on the AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §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 assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The CRA performance rating was not lowered as a result of these findings. We considered the nature, extent, and strength of the evidence of the practices; the extent to which institution had policies and procedures in place to prevent the practices; and the extent to which the institution has taken or has committed to take corrective action, including voluntary corrective action resulting from self-assessment; and other relevant information.

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.

Conclusions with Respect to Performance Tests

CSB's performance under the Lending Test is satisfactory. CSB's quarterly average loan-to-deposit ratio is more than reasonable. A substantial majority of CSB's home mortgage loans were made within the bank's assessment area. CSB was found to have reasonable dispersion throughout census tracts of different income levels. CSB was found to have a reasonable penetration among borrowers of different income levels. CSB's community development activities demonstrate adequate responsiveness to the Community Development needs of its AAs.

LENDING TEST

CSB's performance under the Lending Test is satisfactory.

Loan-to-Deposit Ratio

CSB's quarterly average net loan-to-deposit ratio is more than reasonable given the bank's size, financial condition, and the competition within the AA. The bank's quarterly average net loan-to-deposit ratio over the 13 quarters captured in our evaluation period is 90.43 percent. During this period, the ratio ranged from a quarterly low of 87.82 percent to a quarterly high of 92.89 percent. We compared the bank's LTD to three similarly situated banks in Lackawanna, Luzerne, and Wayne counties, ranging in total asset sizes from \$330 million to \$660 million. The quarterly average net loan-to-deposit ratio for these similar institutions over the same 13 quarters is 89.94 percent. The ratios ranged from a quarterly low of 88.60 percent to a quarterly high of 90.86 percent during that period.

Lending in Assessment Area

Based on the data in table D below, a substantial majority of the bank's lending was made within the bank's assessment areas. This meets the standard for excellent performance. Over the 2016-2018 evaluation period, 95.3 percent of the number and 94.7 percent of the dollar amount of home mortgage loans were made within the bank's AA's. Refer to Table D, below.

Table D - 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										
2016	159	95.2	8	4.8	167	22,643	94.4	1,332	5.6	23,975
2017	171	96.1	7	3.9	178	23,853	95.8	1,036	4.2	24,889
2018	182	94.8	10	5.2	192	25,159	93.8	1,667	6.2	26,826
Subtotal	512	95.3	25	4.7	537	71,655	94.7	4,035	5.3	75,690
Total	512	95.3	25	4.7	537	71,655	94.7	4,035	5.3	75,690

Source: Evaluation Period: 1/1/2016 - 12/31/2018 Bank Data
Due to rounding, totals may not equal 100.0

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

The distribution of loans reflects reasonable penetration among individuals of different income levels. CSB's record of lending to borrowers of different incomes meets the standard for satisfactory performance.

Conclusions for Full-Scope AA

Scranton – Wilkes-Barre – Hazelton AA

The distribution of loans to individuals of different income levels reflects reasonable penetration given the performance context for both evaluation periods. Competition in the AA is high, limiting opportunities to lend to borrowers of different incomes. In 2016, CSB is ranked 30th in mortgage market share, representing just 0.96 percent market share. In 2017, CSB is ranked 26th in market share, representing 1.11 percent market share.

For 2016, the distribution of loans reflects reasonable penetration among individuals of different income levels. In our analysis, we considered the affordability of home ownership for low-income families. The weighted average median cost of housing is \$123,891. According to the FFIEC, the adjusted median family income in the AA is \$56,045. A low-income family earns less than \$28,022, and a moderate-income family earns less than \$44,836. Nearly ten percent of the population is below the poverty level. This lack of affordability limits the opportunity to originate home mortgage loans to low-income and moderate-income borrowers. Based on the data in Table P1 in Appendix C, the percentage of loans made to low-income borrowers is below the percentage of low-income families in the AA and below aggregate loans. The percentage of loans made to moderate-income borrowers is below the percentage of moderate-income families and below aggregate loans. Given the lack of opportunity to

lend to low-income and moderate-income borrowers, the bank's performance is reasonable.

For 2017 – 2018, the distribution of loans reflects reasonable penetration among individuals of different income levels. In our analysis, we considered the affordability of home ownership for low-income families. The weighted average median cost of housing is \$130,472. According to the FFIEC, the adjusted median family income in the AA is \$59,887. A low-income family earns less than \$29,943, and a moderate-income family earns less than \$47,909. Eleven percent of the population is below the poverty level. This lack of affordability limits the opportunity to originate home mortgage loans to low-income and moderate-income borrowers. Based on the data in P2 in Appendix C the percentage of loans made to low-income borrowers is significantly below the percentage of low-income families in the AA. The percentage of loans made to moderate-income borrowers is below the percentage of moderate-income families and below aggregate loans. Given the lack of opportunity to lend to low-income and moderate-income borrowers, the bank's performance is reasonable.

Conclusion for Limited-Scope AAs

East Stroudsburg AA

Based on a limited-scope review, the bank's performance under the Lending Test in Monroe County is satisfactory and borrower distribution reflects reasonable penetration. Refer to Table P3 and Table P4 in Appendix C for the data that supports these conclusions.

Pike County AA

Based on a limited-scope review, the bank's performance under the Lending Test in Pike County is satisfactory and borrower distribution reflects reasonable penetration. Refer to Table P5 and Table P6 in Appendix C for the data that supports these conclusions.

Wayne County AA

Based on a limited-scope review, the bank's performance under the Lending Test in Wayne County is satisfactory and borrower distribution reflects reasonable penetration. Refer to Table P7 and Table P8 in Appendix C for the data that supports these conclusions.

Geographic Distribution of Loans

The bank's loan originations reflect reasonable distribution among geographies of different income levels throughout the bank's AAs. CSB's performance meets the standard for satisfactory performance. There were no conspicuous gaps identified

within CSB's AA's. The geographic distribution of loans in the Pike County AA was not applicable because 100% of the total geographies in this AA are moderate-income.

Conclusions for Full-Scope AA

Scranton – Wilkes Barre – Hazelton MSA

For 2016, the geographic distribution of loans is reasonable throughout census tracts of different income levels. Based on the data in Table O1 in Appendix C, the geographic distribution of the bank's home mortgage originations reflects satisfactory performance. The percentage of loans in low-income census tracts exceeds the percentage of owner occupied housing units and aggregate loans. The percentage of loans in moderate-income census tracts is below the percentage of owner-occupied housing units and aggregate loans.

For 2017 – 2018, the geographic distribution of loans is reasonable throughout census tracts of different income levels. Based on the data in Table O1 in Appendix C, the geographic distribution of the bank's home mortgage originations reflects satisfactory performance. The percentage of loans in low-income census tracts exceeds the percentage of owner occupied housing units and aggregate loans. The percentage of loans in moderate-income census tracts is somewhat near the percentage of owner-occupied housing units and aggregate loans.

Conclusion for Limited-Scope AAs

East Stroudsburg AA

Based on a limited-scope review, the bank's home mortgage loan originations in this AA reflect reasonable distribution to geographies of different income levels. There were no low-income census tracts in this geography during the evaluation period. In 2016, the percentage of loans made in moderate-income census tracts were significantly higher than the percentage of owner-occupied housing units and aggregate loans. In 2017-2018, the bank did not make home mortgage loans in moderate-income tracts. Refer to Table O3 and Table O4 in Appendix C for the data that supports these conclusions.

Pike County AA

The geographic distribution of loans in the Pike County AA was not applicable because 100 percent of the total geographies in this AA are moderate-income.

Wayne County Non-MSA

Based on a limited-scope review, the bank's home mortgage loan originations in this AA reflect reasonable distribution to geographies of different income levels. During the evaluation period, none of the geographies in Wayne County were in low-income tracts. In 2016, there were no moderate-income tract geographies in Wayne County. During

2017-2018, the percentage of bank loans in moderate-income census tracts exceeds the percentage of owner occupied housing units and aggregate loans. Refer to Table O7 and Table O8 in Appendix C for the data that supports these conclusions.

Responses to Complaints

CSB did not receive any CRA-related complaints during the review period.

COMMUNITY DEVELOPMENT TEST

The Community Development test is rated Satisfactory. CSB's community development activities demonstrate adequate responsiveness to the community development needs of its AAs, when considering the bank's capacity, its performance context, and the availability of community development opportunities in the bank's AAs. The bank does not have a physical presence in Pike County. Therefore, the bank's CD activities in the remaining three AAs received more consideration. Additionally, because the bank is primarily a residential and consumer lender, it does not customarily offer loans that would qualify as CD loans. Therefore, the bank's CD investments and services received more weight.

Number and Amount of Community Development Loans

Conclusions for Full-Scope AA

Scranton – Wilkes Barre – Hazleton, PA – AA

CSB did not originate any CD loans in this AA during the evaluation period. CSB's lending products are limited exclusively to residential and consumer lending. As such, it is reasonable that the bank did not originate any CD loans.

Conclusion for Limited-Scope AAs

The bank's performance for CD loans in three remaining AAs is consistent with the bank's overall performance in the Scranton – Wilkes-Barre – Hazleton AA. CSB's lending products are limited exclusively to residential and consumer lending. As such, it is reasonable that the bank did not originate any CD loans.

Number and Amount of Qualified Investments

Conclusions for Full-Scope AA

Scranton – Wilkes Barre – Hazleton, PA – AA

CSB made an in-kind donation of loan principal balances as a qualified investment to a CD corporation 2017. CSB donated \$70,818 to an organization in Northeastern Pennsylvania that provides housing services and homeownership assistance to LMI

families throughout Lackawanna County and the Northeastern Pennsylvania region.

CSB also made 32 grants, contributions, and donations during the evaluation period, for a total of \$33,115, to numerous organizations that provide economic development, affordable housing, and community services to LMI individuals and families throughout the AA.

Conclusion for Limited-Scope AAs

East Stroudsburg AA

CSB did not make any qualified investments in this AA during the evaluation period. CSB made qualified donations totaling \$2,650 to several organizations that provide affordable housing and community services to LMI individuals and families.

Pike County AA

CSB did not make any qualified investments in this AA during the evaluation period. CSB made qualified donations totaling \$900 dollars to two organizations that provide affordable housing and community services to LMI individuals and families.

Wayne County AA

CSB did not make any qualifying investments in this AA during the evaluation period. CSB made qualifying donations totaling \$1,710 to several organizations that provide affordable housing and community services to LMI individuals and families.

Extent to Which the Bank Provides Community Development Services

Conclusions for Full-Scope AA

Scranton – Wilkes Barre – Hazleton, PA – AA

During the evaluation period, six bank employees provided financial and technical expertise and leadership services to qualifying CD organizations serving the AA. The following are the CD services provided by CSB employees:

- A bank officer provided financial and technical expertise by serving on a Finance and Loan Oversight Committee of an organization that provides home rehabilitation services and first time homebuyers programs to low- and moderate-income families in Northeastern Pennsylvania.
- A bank employee provided financial and technical expertise by serving on a committee for an organization that provides community services, childcare, youth programs, active older adult programs, community education and revitalization,

community health, and housing/ community development services to LMI families in Northeastern Pennsylvania.

- An employee provided banking expertise by volunteering at an event benefitting an organization that provides community services and housing/ community development to low-income individuals in Northeastern PA.
- A bank employee provided technical expertise to an organization that provides a network of support, professional attire, and development tools to LMI women in Lackawanna County.
- Two bank employees provided financial expertise to two organizations that provide community services to seniors in an LMI geography within the AA.

Conclusion for Limited-Scope AAs

East Stroudsburg AA

During the evaluation period, one bank officer provided financial and technical expertise by serving as a member of the Selection and Support committee for an organization that focuses on promoting affordable housing to LMI individuals and stabilizing LMI geographies.

Pike County AA

CSB did not provide any CD services in this AA during the evaluation period.

Wayne County

CSB did not provide any CD services in this AA during the evaluation period.

Responsiveness to Community Development Needs

CSB's community development activities, as a whole, demonstrate adequate responsiveness to the community development needs of its AAs, when considering the bank's capacity, its performance context, and the availability of community development opportunities in the bank's AA.

Product Innovation and Flexibility

CSB's use of innovative and flexible lending practices addresses the credit needs of the community. CSB participates in the FHLB-Pittsburgh First Front Door Program, in which the bank matches the homebuyer's down payment contribution on a 3 to 1 basis up to \$5,000. CSB also participates in several local First-Time Homebuyer Programs, including the City of Scranton's First-Time Homebuyer Program and the Housing Authority of Carbondale's First-Time Homebuyer Program. Under both programs, CSB offers concessions to eligible applicants by reducing points from 3 to 1 on their 20 and 30 year fixed mortgage products. Through the Lackawanna County First-Time Homebuyer Program, CSB waives fees associated with processing the application, document preparation and underwriting, and commitment.

CSB also participates in the Monroe County First Time Home Buyer Program, which offers a forgivable second mortgage of up to \$10,000 to assist with the price of the home, or closing costs, with an additional \$5,000 available for eligible repairs to the home. This program is open to borrowers with income less than 100 percent of Monroe County median income.

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 metropolitan and nonmetropolitan areas 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	Lending Test (excludes CD loans): (01/01/2016 to 12/31/2018) Investment and Service Tests and CD Loans: (02/16/2016 to 12/31/2018)	
Financial Institution	Products Reviewed	
Citizen’s Saving Bank (CSB) Clark’s Summit, PA	Home Mortgage Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
No Affiliates		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Lackawanna – Luzerne – Wyoming Counties – MSA #42540	Full-Scope	For the period from January 1, 2016 through December 31, 2016, the data from the 2010 U.S. Census was used in our analysis. For the period from January 1, 2017 through December 31, 2018, data from the 2010 U.S. Census was also used in our analysis but was modified to include 2017 Office of Management and Budget census updates.
Monroe County – MSA #20700	Limited Scope	
Pike County – MSA #35084	Limited Scope	
Wayne County – Non-MSA	Limited Scope	

Appendix B: Community Profiles for Full-Scope Areas

CSB has four assessment areas located in northeastern Pennsylvania. The AAs do not reflect illegal discrimination and do not arbitrarily exclude any low- or moderate- income area(s). The AAs are described below.

Full-Scope Review Areas

Scranton – Wilkes-Barre – Hazelton MSA

CSB's primary AA is the Scranton—Wilkes-Barre – Hazelton MSA, which includes Lackawanna, Luzerne and Wyoming counties. The following chart provides a summary of demographic information for the AA from 2016.

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	170	2.4	20.6	59.4	17.1	0.6
Population by Geography	563,631	2.2	18.4	58.4	21.1	0.0
Housing Units by Geography	258,520	2.2	19.0	59.2	19.6	0.0
Owner-Occupied Units by Geography	157,034	0.7	14.4	61.7	23.2	0.0
Occupied Rental Units by Geography	71,162	5.2	27.4	54.2	13.2	0.0
Vacant Units by Geography	30,324	3.3	23.3	57.8	15.6	0.0
Businesses by Geography	35,375	5.6	14.9	58.7	20.6	0.1
Farms by Geography	793	0.5	7.7	63.2	28.6	0.0
Family Distribution by Income Level	147,130	20.3	18.0	21.7	40.0	0.0
Household Distribution by Income Level	228,196	24.4	16.5	17.0	42.1	0.0
Median Family Income MSA - 42540 Scranton--Wilkes-Barre--Hazelton, PA MSA		\$56,045	Median Housing Value			\$123,891
			Median Gross Rent			\$612
			Families Below Poverty Level			9.6%

*Source: 2010 U.S. Census and 2016 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 170 census tracts, 2.4 percent are low-income geographies, 20.6 percent are moderate-income geographies, 59.4 percent are middle-income geographies, 17.1 percent are upper-income geographies, and 0.6 percent have not been an assigned an income classification.

The 2010 US Census reported the total population of the AA at 563,631. Within the AA, there are 147,130 families and 228,196 households. The median housing cost is \$123,891. There are 258,520 housing units, of which, 60.7 percent are owner-occupied, 27.5 percent are rental-occupied, and 11.7 percent are vacant housing units. Approximately 0.7 percent of owner-occupied housing is located in the low-income geography, 14.4 percent is located in moderate-income geographies, 61.7 percent is located in middle-income geographies, and 23.2 percent is located in upper-income geographies.

The 2016 median family income was \$56,045, and the FFIEC updated median family income is \$60,400. Approximately 20.3 percent of the families are low-income, 18 percent are moderate-income, 21.7 percent are middle-income, and 40 percent are upper-income. Approximately 9.6 percent are below the poverty level.

The economy for the AA is stable. The major employment sectors in MSA are health care and social assistance, retail trade, manufacturing, accommodation and food services, educational services, and construction. The major employers are Tobyhanna Army Depot, Geisinger Health System, Wyoming Valley Health Care System, Berwick Offray LLC, Proctor and Gamble, and Mohegan Sun at Pocono Downs.

According to the December 2016 US Department of Labor and Industry data, the unemployment rate for the Scranton – Wilkes Barre – Hazleton MSA is 5.5 percent. The Pennsylvania state unemployment rate is 4.9 percent, and the U.S. Department of Labor and Industry national unemployment rate is 4.5 percent.

Competition in the AA is high and includes local community banks and branches of larger regional and national banks. According to the FDIC Deposit Market Share Report as of December 30, 2016, CSB ranked 14th in deposit market share in the MSA at 1.73 percent. CSB's main competitors are PNC Bank (21.96 percent with 29 branches), Manufacturers and Traders Trust Company (8.09 percent with 12 branches), Wells Fargo (7.66 percent with 15 branches), Community Bank (7.52 percent with 14 branches), and Peoples Security Bank and Trust Company (6.95 percent with 14 branches).

There are 314 lenders in the bank's AA. In 2016, CSB ranked 30th in mortgage market share with 1.05 percent share. The top lenders in the area in terms of market share were Wells Fargo (8.76 percent), Quicken Loans (5.12 percent), Community Bank (2.81 percent), The Fidelity Deposit & Discount Bank (4.67 percent), and PNC Bank (2.59 percent).

For the period from January 1, 2017 through December 31, 2018, data from the 2010 U.S. Census was used in our analysis but was modified to include 2017 Office of Management and Budget census updates. These changes required a separate analysis of data of updated 2017 – 2018 information in certain lending tests. The following chart provides a summary of demographic information for the 2017 – 2018 AA:

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	170	3.5	24.7	51.2	19.4	1.2
Population by Geography	561,701	3.2	20.5	52.2	23.6	0.5
Housing Units by Geography	258,782	3.1	20.3	54.5	21.8	0.4
Owner-Occupied Units by Geography	152,184	1.6	14.2	56.5	27.5	0.0
Occupied Rental Units by Geography	72,436	6.0	31.3	48.8	12.9	1.0
Vacant Units by Geography	34,162	3.0	24.1	57.4	14.9	0.6
Businesses by Geography	35,503	2.7	19.1	51.9	24.2	2.1
Farms by Geography	804	1.2	10.3	54.6	33.8	0.0
Family Distribution by Income Level	141,530	21.3	17.6	20.5	40.6	0.0
Household Distribution by Income Level	224,620	25.1	15.9	16.9	42.2	0.0
Median Family Income MSA - 42540 Scranton--Wilkes-Barre--Hazleton, PA MSA		\$59,887	Median Housing Value			\$130,472
			Median Gross Rent			\$710
			Families Below Poverty Level			11.1%

*Source: 2015 ACS Census and 2018 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 170 census tracts, 3.2 percent are low-income geographies, 20.5 percent are moderate-income geographies, 52.2 percent are middle-income geographies, 23.6 percent are upper-income geographies, and 0.5 percent have not been assigned an income classification.

The 2015 ACS U.S. Census (effective January 1, 2017) reported the total population of the AA at 561,701. Within the AA, there are 141,530 families and 224,620 households. The median housing cost is \$130,472. There are 258,782 housing units, of which, 58.8 percent are owner-occupied, 28.0 percent are rental-occupied, and 13.2 percent are vacant housing units. Approximately 1.6 percent of owner-occupied housing is located in the low-income geography, 14.2 percent is located in moderate-income geographies, 56.5 percent is located in middle-income geographies, and 27.5 percent is located in upper-income geographies.

The 2017 median family income was \$59,887, and the FFIEC updated median family income for 2017 is \$59,500. Approximately 21.3 percent of the families are low-income,

17.6 percent are moderate-income, 20.5 percent are middle-income, and 40.6 percent are upper-income. Approximately 11.1 percent are below the poverty level.

The economy for the AA is stable. The major employment sectors in the MSA are health care and social assistance, retail trade, transportation and warehousing, accommodation and food services, administrative and waste services, construction, and finance and insurance. The major employers are Tobyhanna Army Depot, Geisinger Health System, Wyoming Valley Health Care System, Berwick Offray LLC, Proctor and Gamble, and Mohegan Sun at Pocono Downs.

According to the December 2018, US Department of Labor and Industry data, the unemployment rate for the Scranton – Wilkes Barre – Hazelton MSA is 4.8 percent. The Pennsylvania state unemployment rate is 4.0 percent, and the national unemployment rate is 3.7 percent.

Competition in the AA is strong and includes local community banks and branches of larger regional and national banks. According to the FDIC Deposit Market Share Report as of December 30, 2017, CSB ranks 14th in deposit market share in the MSA at 2.09 percent. CSB's main competitors are PNC Bank (24.08 percent with 27 branches), Manufacturers and Traders Trust Company (8.00 percent with 12 branches), Community Bank (7.57 percent with 25 branches), Peoples Security Bank and Trust Company (7.53 percent with 15 branches), and Wells Fargo Bank (7.42 percent with 14 branches). Peer data for 2018 was not available.

There are 298 lenders in the bank's AA. In 2017, FNB ranked 26th in mortgage market share with 1.17 percent share. The top lenders in the area in terms of market share were Wells Fargo (7.72 percent), Quicken Loans (5.06 percent), Residential Mortgage Services (5.05 percent), Stearns Lending (4.76 percent), and The Fidelity Deposit and Discount Bank (4.59 percent). Peer data for 2018 was not available.

During the evaluation, we contacted one community contact who serves as a city councilmember. The contact indicated the most significant need for low- and moderate-income individuals in the community is quality and affordable housing due to the lack of livable affordable housing opportunities in the area. The contact also indicated opportunities exist for community development loans, donations, and investments to support restoration projects for both homes and commercial buildings in the assessment area.

Limited Scope Review Areas

East Stroudsburg, PA AA MSA #20700

The AA is comprised of Monroe County, represented by the East Stroudsburg MSA. The AA consists of 33 of 33 census tracts. The table below presents a summary of demographic information for this AA:

Table A - Demographic Information of the Assessment Area 2016

Assessment Area: East Stroudsburg

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	33	0.0	6.1	78.8	15.2	0.0
Population by Geography	169,842	0.0	4.4	79.3	16.3	0.0
Housing Units by Geography	79,357	0.0	5.9	80.5	13.7	0.0
Owner-Occupied Units by Geography	48,855	0.0	3.8	79.5	16.6	0.0
Occupied Rental Units by Geography	11,142	0.0	3.0	85.7	11.3	0.0
Vacant Units by Geography	19,360	0.0	12.7	79.8	7.5	0.0
Businesses by Geography	8,585	0.0	3.1	85.4	11.5	0.0
Farms by Geography	230	0.0	3.5	80.0	16.5	0.0
Family Distribution by Income Level	44,495	20.1	17.3	22.9	39.8	0.0
Household Distribution by Income Level	59,997	22.8	16.6	19.6	41.1	0.0
Median Family Income MSA - 20700 East Stroudsburg, PA MSA		\$64,763	Median Housing Value			\$205,746
			Median Gross Rent			\$932
			Families Below Poverty Level			7.6%

Source: 2010 U.S. Census and 2016 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.

Table A - Demographic Information of the Assessment Area 2017-2018

Assessment Area: East Stroudsburg

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	33	0.0	15.2	78.8	6.1	0.0
Population by Geography	167,881	0.0	11.2	83.4	5.3	0.0
Housing Units by Geography	80,632	0.0	13.8	81.8	4.4	0.0
Owner-Occupied Units by Geography	44,899	0.0	8.0	86.4	5.6	0.0
Occupied Rental Units by Geography	12,398	0.0	26.6	69.5	3.9	0.0
Vacant Units by Geography	23,335	0.0	18.1	79.5	2.4	0.0
Businesses by Geography	8,790	0.0	20.8	74.2	5.0	0.0
Farms by Geography	240	0.0	5.4	84.6	10.0	0.0
Family Distribution by Income Level	41,743	20.7	18.1	21.3	39.9	0.0
Household Distribution by Income Level	57,297	23.1	16.4	19.4	41.1	0.0
Median Family Income MSA - 20700 East Stroudsburg, PA MSA		\$66,783	Median Housing Value			\$177,261
			Median Gross Rent			\$1,029
			Families Below Poverty Level			9.4%

Source: 2015 ACS Census and 2018 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.

Pike County, PA AA MSA #35084

The AA is comprised of seven of 15 census tracts in Pike County. The table below presents a summary of demographic information for this AA:

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	7	0.0	100.0	0.0	0.0	0.0
Population by Geography	17,566	0.0	100.0	0.0	0.0	0.0
Housing Units by Geography	16,478	0.0	100.0	0.0	0.0	0.0
Owner-Occupied Units by Geography	5,988	0.0	100.0	0.0	0.0	0.0
Occupied Rental Units by Geography	1,125	0.0	100.0	0.0	0.0	0.0
Vacant Units by Geography	9,365	0.0	100.0	0.0	0.0	0.0
Businesses by Geography	1,009	0.0	100.0	0.0	0.0	0.0
Farms by Geography	39	0.0	100.0	0.0	0.0	0.0
Family Distribution by Income Level	5,147	36.0	23.8	22.0	18.1	0.0
Household Distribution by Income Level	7,113	34.2	22.5	20.8	22.6	0.0
Median Family Income MSA - 35084 Newark, NJ-PA MD		\$90,123	Median Housing Value			\$224,954
			Median Gross Rent			\$966
			Families Below Poverty Level			7.1%

Source: 2010 U.S. Census and 2016 D&B Data

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	7	0.0	100.0	0.0	0.0	0.0
Population by Geography	17,376	0.0	100.0	0.0	0.0	0.0
Housing Units by Geography	17,067	0.0	100.0	0.0	0.0	0.0
Owner-Occupied Units by Geography	6,167	0.0	100.0	0.0	0.0	0.0
Occupied Rental Units by Geography	914	0.0	100.0	0.0	0.0	0.0
Vacant Units by Geography	9,986	0.0	100.0	0.0	0.0	0.0
Businesses by Geography	981	0.0	100.0	0.0	0.0	0.0
Farms by Geography	35	0.0	100.0	0.0	0.0	0.0
Family Distribution by Income Level	5,228	35.2	26.8	20.0	18.1	0.0
Household Distribution by Income Level	7,081	32.3	23.5	20.3	24.0	0.0
Median Family Income MSA - 35084 Newark, NJ-PA MD		\$95,579	Median Housing Value			\$207,560
			Median Gross Rent			\$1,012
			Families Below Poverty Level			5.2%

Source: 2015 ACS Census and 2018 D&B Data

Wayne County, PA AA Non-MSA

The AA is comprised of all 14 census tracts in Wayne County. The table below presents a summary of demographic information for this AA:

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	14	0.0	0.0	85.7	14.3	0.0
Population by Geography	52,822	0.0	0.0	86.7	13.3	0.0
Housing Units by Geography	31,703	0.0	0.0	86.4	13.6	0.0
Owner-Occupied Units by Geography	15,802	0.0	0.0	87.4	12.6	0.0
Occupied Rental Units by Geography	3,876	0.0	0.0	83.7	16.3	0.0
Vacant Units by Geography	12,025	0.0	0.0	86.0	14.0	0.0
Businesses by Geography	3,373	0.0	0.0	85.5	14.5	0.0
Farms by Geography	222	0.0	0.0	91.0	9.0	0.0
Family Distribution by Income Level	13,551	16.0	17.3	24.2	42.5	0.0
Household Distribution by Income Level	19,678	19.8	15.1	18.5	46.6	0.0
Median Family Income Non-MSAs - PA		\$50,163	Median Housing Value			\$175,171
			Median Gross Rent			\$710
			Families Below Poverty Level			7.6%

Source: 2010 U.S. Census and 2016 D&B Data

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	14	0.0	7.1	85.7	7.1	0.0
Population by Geography	51,642	0.0	8.4	84.7	7.0	0.0
Housing Units by Geography	31,847	0.0	7.3	84.9	7.8	0.0
Owner-Occupied Units by Geography	15,481	0.0	6.6	84.4	9.0	0.0
Occupied Rental Units by Geography	3,825	0.0	23.6	72.9	3.5	0.0
Vacant Units by Geography	12,541	0.0	3.1	89.3	7.6	0.0
Businesses by Geography	3,355	0.0	18.6	75.6	5.9	0.0
Farms by Geography	204	0.0	3.4	83.3	13.2	0.0
Family Distribution by Income Level	13,254	15.2	17.4	23.6	43.8	0.0
Household Distribution by Income Level	19,306	20.5	14.7	18.9	46.0	0.0
Median Family Income Non-MSAs - PA		\$56,172	Median Housing Value			\$181,177
			Median Gross Rent			\$829
			Families Below Poverty Level			7.9%

Source: 2015 ACS Census and 2018 D&B Data

Appendix C: Tables of Performance Data

Content of Standardized Tables

For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases; (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/AA. 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. Tables are identified by both letters and numbers, which result from how they are generated in supervisory analytical systems.

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

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 MA/AA. The table also presents aggregate peer data for the years the data is available.

Table O1: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2016

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
Scranton-Wilkes-Barre	109	15,069	100.0	11,331	0.7	1.8	0.7	14.4	6.4	10.5	61.7	49.5	61.1	23.2	42.2	27.7	0.0	0.0	0.0
Total	109	15,069	100.0	11,331	0.7	1.8	0.7	14.4	6.4	10.5	61.7	49.5	61.1	23.2	42.2	27.7	0.0	0.0	0.0

Source: 2010 U.S. Census; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table O2: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2017 - 2018

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
Scranton-Wilkes-Barre	118	16,241	100.0	10,667	1.6	2.5	1.5	14.2	9.3	13.1	56.5	50.8	53.6	27.6	37.3	31.8	0.0	0.0	0.1
Total	118	16,241	100.0	10,667	1.6	2.5	1.5	14.2	9.3	13.1	56.5	50.8	53.6	27.6	37.3	31.8	0.0	0.0	0.1

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data, 2017 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table O3: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2016**

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
East Stroudsburg	13	1,493	100.0	4,895	0.0	0.0	0.0	3.8	30.8	6.4	79.5	61.5	75.1	16.6	7.7	18.5	0.0	0.0	0.0
Total	13	1,493	100.0	4,895	0.0	0.0	0.0	3.8	30.8	6.4	79.5	61.5	75.1	16.6	7.7	18.5	0.0	0.0	0.0

Source: 2010 U.S. Census; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table O4: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2017 - 2018**

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
East Stroudsburg	15	1,712	100.0	4,816	0.0	0.0	0.0	8.0	0.0	9.0	86.4	93.3	86.5	5.6	6.7	4.5	0.0	0.0	0.0
Total	15	1,712	100.0	4,816	0.0	0.0	0.0	8.0	0.0	9.0	86.4	93.3	86.5	5.6	6.7	4.5	0.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data, 2017 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table O5: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2016

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	
Pike County	17	3,058	100.0	782	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	17	3,058	100.0	782	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: 2010 U.S Census; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0

Table O6: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2017 - 2018

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	
Pike County	17	3,456	100.0	777	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	17	3,456	100.0	777	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data, 2017 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0

Table O7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2016

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
Wayne County	20	3,023	100.0	1,492	0.0	0.0	0.0	0.0	0.0	0.0	87.4	80.0	86.8	12.6	20.0	13.2	0.0	0.0	0.0
Total	20	3,023	100.0	1,492	0.0	0.0	0.0	0.0	0.0	0.0	87.4	80.0	86.8	12.6	20.0	13.2	0.0	0.0	0.0

Source: 2010 U.S. Census; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table O8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2017 - 2018

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
Wayne County	21	2,444	100.0	1,433	0.0	0.0	0.0	6.6	14.3	6.8	84.4	71.4	86.7	9.0	14.3	6.5	0.0	0.0	0.0
Total	21	2,444	100.0	1,433	0.0	0.0	0.0	6.6	14.3	6.8	84.4	71.4	86.7	9.0	14.3	6.5	0.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data, 2017 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table P1: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2016

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
Scranton-Wilkes-Barre	109	15,069	100.0	11,331	20.3	4.6	8.1	18.0	8.3	17.7	21.7	22.9	21.6	40.0	64.2	36.3	0.0	0.0	16.2
Total	109	15,069	100.0	11,331	20.3	4.6	8.1	18.0	8.3	17.7	21.7	22.9	21.6	40.0	64.2	36.3	0.0	0.0	16.2

Source: 2010 U.S. Census ; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0

Table P2: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2017 - 2018

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
Scranton-Wilkes-Barre	118	16,241	100.0	10,667	21.3	1.7	7.2	17.6	8.5	17.9	20.5	20.3	22.2	40.6	69.5	36.9	0.0	0.0	15.8
Total	118	16,241	100.0	10,667	21.3	1.7	7.2	17.6	8.5	17.9	20.5	20.3	22.2	40.6	69.5	36.9	0.0	0.0	15.8

Source: 2015 ACS Census ; 01/01/2017 - 12/31/2017 Bank Data, 2017 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0

Table P3: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2016

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
East Stroudsburg	13	1,493	100.0	4,895	20.1	0.0	3.9	17.3	15.4	14.3	22.9	15.4	22.0	39.8	69.2	37.7	0.0	0.0	22.1
Total	13	1,493	100.0	4,895	20.1	0.0	3.9	17.3	15.4	14.3	22.9	15.4	22.0	39.8	69.2	37.7	0.0	0.0	22.1

Source: 2010 U.S. Census ; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table P4: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2017 - 2018

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
East Stroudsburg	15	1,712	100.0	4,816	20.7	6.7	7.3	18.1	33.3	19.0	21.3	13.3	21.6	39.9	46.7	31.0	0.0	0.0	21.2
Total	15	1,712	100.0	4,816	20.7	6.7	7.3	18.1	33.3	19.0	21.3	13.3	21.6	39.9	46.7	31.0	0.0	0.0	21.2

Source: 2015 ACS Census ; 01/01/2017 - 12/31/2017 Bank Data, 2017 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table P5: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2016

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
Pike County	17	3,058	100.0	782	36.0	11.8	13.0	23.8	5.9	21.0	22.0	5.9	18.8	18.1	76.5	35.6	0.0	0.0	11.6
Total	17	3,058	100.0	782	36.0	11.8	13.0	23.8	5.9	21.0	22.0	5.9	18.8	18.1	76.5	35.6	0.0	0.0	11.6

Source: 2010 U.S. Census ; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table P6: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2017 - 2018

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
Pike County	17	3,456	100.0	777	35.2	0.0	13.5	26.8	11.8	20.8	20.0	0.0	18.1	18.1	88.2	35.4	0.0	0.0	12.1
Total	17	3,456	100.0	777	35.2	0.0	13.5	26.8	11.8	20.8	20.0	0.0	18.1	18.1	88.2	35.4	0.0	0.0	12.1

Source: 2015 ACS Census ; 01/01/2017 - 12/31/2017 Bank Data, 2017 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table P7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2016**

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
Wayne County	20	3,023	100.0	1,492	16.0	5.0	3.4	17.3	10.0	11.3	24.2	30.0	18.5	42.5	55.0	51.7	0.0	0.0	15.1
Total	20	3,023	100.0	1,492	16.0	5.0	3.4	17.3	10.0	11.3	24.2	30.0	18.5	42.5	55.0	51.7	0.0	0.0	15.1

Source: 2010 U.S. Census ; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0

Table P8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2017 - 2018**

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
Wayne County	21	2,444	100.0	1,433	15.2	0.0	4.5	17.4	4.8	12.4	23.6	23.8	18.4	43.8	71.4	50.5	0.0	0.0	14.2
Total	21	2,444	100.0	1,433	15.2	0.0	4.5	17.4	4.8	12.4	23.6	23.8	18.4	43.8	71.4	50.5	0.0	0.0	14.2

Source: 2015 ACS Census ; 01/01/2017 - 12/31/2017 Bank Data, 2017 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0