LNB Banking.
It's all about people.

COMMUNITY REINVESTMENT ACT (CRA) PUBLIC FILE

PUBLIC DISCLOSURE

April 29, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Lyons National Bank
Charter Number: 1027

35 Williams Street
Lyons, NY 14489

Office of the Comptroller of the Currency

5000 Brittonfield Parkway
Suite A132
East Syracuse, NY 13057

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

Table of Contents

Overall CRA Rating 3
Description of Institution 4
Scope of the Evaluation 5
Discriminatory or Other Illegal Credit Practices Review 7
State Rating 8
State of New York 8
Description of Institution's Operations in New York 8
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 following table indicates the performance level of The Lyons National Bank (LNB or bank) with respect to the Lending, Investment, and Service Tests:

Performance Levels	The Lyons National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory			
Low Satisfactory	X	X	X
Needs to Improve			
Substantial Noncompliance			

* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on Low Satisfactory rating in the state of New York.
- The Investment Test rating is based on Low Satisfactory rating in the state of New York.
- The Service Test rating is based on Low Satisfactory rating in the state of New York.
- A substantial majority of the bank's loans are in the bank's assessment area.

Lending in Assessment Area

A substantial majority of the bank's loans are inside the CRA assessment areas (AAs) that the Office of the Comptroller of the Currency (OCC) used for the purposes of the CRA analysis. The Rochester NY Metropolitan Statistical Area (MSA) AA used by the OCC differs from the bank's delineated AA. Refer to the Scope of Evaluation section for more information supporting adjustments to the bank's delineated Rochester NY MSA AA. All references to the bank's Rochester NY MSA AA in this evaluation refer to the expanded Rochester NY MSA AA used by the OCC.

The bank originated and purchased 89.5 percent of its total loans by count and 86.8 percent by dollar amount inside the bank's AAs during the evaluation period. This analysis is performed at the bank level, rather than the AA level. The bank did not submit affiliate lending data for consideration during this

evaluation. The bank's primary products are based on loan originations for home mortgages, loans to small businesses, and loans to small farms.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans $				Total $
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Home	4,711	89.2	572	10.8	5,283	803,598,901	86.2	128,198,653	13.8	931,797,554
Small Business	3,044	90.5	320	9.5	3,364	316,400,000	87.9	43,397,000	12.1	359,797,000
Small Farm	463	87.4	67	12.6	530	48,832,000	88.1	6,568,000	11.9	55,400,000
Total	8,218	89.5	959	10.5	9,177	1,168,830,901	86.8	178,163,653	13.2	1,346,994,554

Description of Institution

LNB is a single-state community bank headquartered in Lyons, New York. The bank is a wholly owned subsidiary of Lyons Bancorp, Inc., a one-bank holding company. LNB has one subsidiary, Lyons Realty Associates Corp (LRAC). LRAC is a real estate investment trust which holds a portfolio of real estate mortgages. This performance evaluation does not consider activities performed by the bank's subsidiary.

During the evaluation period, LNB provided a wide range of commercial and retail products. Products and services offered by LNB included personal and commercial loans and deposit products, agricultural loans, mobile and online banking, drive-thru facilities, deposit-taking automated teller machines (ATMs), and remote deposit capture. Growth has historically stemmed from expanding the branch network and organic growth. Strategic plans continue to focus on expanding the branch network to increase market share.

LNB reported total assets of $1.7 billion, total deposits of $1.6 billion, and tier 1 capital of $150 million as of December 31, 2022, which was the end of the evaluation period. Total loans and leases of $1.3 billion and $366 million of total investments represented 76.5 percent and 21.5 percent of total assets, respectively. Loan portfolio composition as of December 31, 2022, was as follows: 56.0 percent residential real estate loans – including multifamily and home equity products, 22.8 percent commercial real estate loans, 9.3 agricultural loans, 9.0 percent commercial/industrial loans, and 2.8 percent consumer loans.

As of December 31, 2022, LNB had 16 branches throughout Cayuga, Monroe, Onondaga, Ontario, Seneca, Wayne, and Yates counties and operated 14 deposit-taking ATMs. LNB's AAs include the bank's main office, branches, and deposit-taking ATMs. LNB designated three AAs, the Rochester NY MSA AA, the Syracuse NY MSA AA, and the NY Non MSA AA. The Rochester NY MSA AA included Ontario, Wayne, and Yates counties in their entirety and 34 census tracts within Monroe County. The Rochester NY MSA AA includes 12 of the bank's branch locations. The Syracuse NY MSA AA consisted of three census tracts in Onondaga County and one branch location. The NY Non MSA AA included Cayuga and Seneca counties in their entirety. The NY Non MSA AA contains three LNB branch locations.

There were no legal or financial factors that impacted LNB's ability to help meet the credit needs of its community.

The bank received a Satisfactory rating at the last CRA evaluation dated August 31, 2020.

COVID-19 Pandemic

During the evaluation period, the bank offered Small Business Administration (SBA) Paycheck Protection Program (PPP) loans, a program enacted as part of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). The program was designed to provide economic support to businesses by offering forgivable loans that enabled companies to retain employees and pay certain operational expenses incurred during the COVID-19 pandemic. In response, in 2020 and 2021, the bank extended 1,842 PPP loans totaling $129.3 million. Of this total, 1,711 PPP loans totaling $120.7 million in 2020 and 2021 were originated inside the bank's AAs.

Additionally in response to the COVID-19 pandemic, the bank also introduced a short-term modification program that provided temporary payment relief to borrowers directly impacted by the COVID-19 pandemic. During 2020, LNB provided 391 borrowers and during 2021, provided six borrowers temporary payment relief on various residential and consumer loans. Further, the bank implemented several actions including loan modifications such as principal and/or interest deferral payments for 346 commercial customers.

Product Innovation and Flexibility

The bank utilized several innovative and/or flexible loan products for home mortgage borrowers that were available and assessed at the bank-wide level. Examples included:

Homebuyer Dream Program - LNB participates in this program in conjunction with the Federal Home Loan Bank of New York. Income eligible applicants are granted up to $15,000 (reduced in 2021 to $10,000) to be used towards down payment and closing cost assistance to eligible first-time homebuyers. The bank originated 95 Homebuyer Dream loans totaling $1.0 million during the evaluation period.

Home Possible Mortgage - This Freddie Mac home purchase mortgage program has several flexible lending features. Income eligible borrowers can purchase a one- to-four family home with as little as a three percent down payment, requires no minimum contribution from personal funds, and has flexible credit score requirements. The bank made 296 loans for $37.0 million during the evaluation period.

BorrowSmart – This Freddie Mac program provides assistance for income-qualified borrowers to be used towards the down payment or closing costs required to finance a home purchase. Grants range from $500 to $1,500 and are tiered based on the borrower's qualifying income. Additional assistance is provided if the subject property is in a designated rural tract within a high needs area (geo-targeted). There were 119 grants secured during the evaluation period for a total of $176,000.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation assessed the bank's CRA performance under the Large Bank examination procedures, which includes a Lending Test, Investment Test, and Service Test. The evaluation period for

all tests is January 1, 2020, through December 31, 2022. The bank's performance was assessed using home mortgage loan products reported under the Home Mortgage Disclosure Act (HMDA), small loans to businesses, and small loans to farms. Although the bank was not required to report its small business or small farm loan data during the evaluation period, the bank collected the data, and the OCC validated the data for use in the performance evaluation of the bank. To perform meaningful analysis, there must have been at least 20 loans originated or purchased for a specific loan product within a respective AA, during one or more of the analysis periods within the overall evaluation period.

Home mortgage loans represented the largest portion of lending activity during the evaluation period with 4,711 loans totaling $804 million originated or purchased within the bank's AAs. This accounted for 57.3 percent by number and 68.8 percent by dollar of the loans evaluated. During the evaluation period, there were 3,044 small business loans originated within the bank's AAs for a total of $316 million. This accounted for 37.0 percent by number and 27.1 percent by dollar of loans evaluated. Small farm loans originated or purchased during the evaluation period accounted for 463 loans for a total of $49 million within the bank's AAs. This accounted for 5.6 percent by number and 4.2 percent by dollar of loans evaluated. As the OCC completed the analysis, more weight was placed on home mortgage loans in the bank's AAs since this was the predominant loan product. The OCC also placed more weight on lending activity from 2020 through 2021 as this period represented most of the evaluation period.

Management maintained the same AAs throughout the evaluation period. To provide more current and accurate demographic data, census data used is updated every five years instead of 10 beginning with the Census Bureau's 2015 American Community Survey (ACS). The most recent update was in 2020. LNB's AAs were affected by this change, and the 2020 through 2021 lending data received a separate analysis from the 2022 lending data. For mortgage lending activity in 2020 and 2021, the OCC compared the bank's performance to HMDA peer aggregate lender data as well as the 2015 ACS census data. For mortgage lending activity during 2022, the OCC compared the bank's performance to HMDA peer aggregate lender data and the 2020 U.S. Census data, which the FFIEC released in 2022. The analysis of small business and small farm lending focused on the comparison of the bank's performance with data from Dunn & Bradstreet (D&B) and aggregate peer data, although the bank was not required to report small business or small farm data during the evaluation period. Aggregate lending and market share percentages considered only lenders that submitted HMDA, small business, and small farm data. Lenders that collected, but do not submit data, were not considered in the percentages. The census changes also impacted branch and population distributions considered in the Service Test analysis. Performance also included an assessment of community development (CD) activities including CD loans, qualified investments, grants and donations, and CD services. Qualifying activities performed in response to the significant impact of the COVID-19 pandemic across the U.S. were considered in this evaluation.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AA(s) within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated Non MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under the State Rating section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

The bank delineated three AAs within the state of New York:

- Rochester NY MSA AA – Whole counties of Ontario, Wayne, and Yates, and 34 census tracts in the eastern portion of Monroe County
- Syracuse NY MSA AA – three census tracts in the western part of Onondaga County
- NY Non MSA AA – whole counties of Cayuga and Seneca

After reviewing the bank's AA delineation in the Rochester NY MSA, the OCC determined that the bank's AA was inconsistent with the requirements under 12 CFR 25.41. The OCC considered the bank's lending volume in portions outside the Monroe County areas included within the bank's AA delineation and determined that LNB can reasonably serve the entirety of Monroe County. Accordingly, the OCC expanded the Rochester NY MSA AA boundary for purposes of the analysis.

In 2022, the Rochester NY MSA AA represented 83.8 percent of total deposits and 75.0 percent of their total branching network and was selected for a full-scope review. The NY Non MSA AA and Syracuse NY MSA AA were selected for limited scope reviews as they compromised 13.4 percent total bank deposits and 18.8 percent of their branches, and 2.8 percent of total bank deposits and 6.2 percent of their branches, respectively.

Ratings

The bank's rating is based on its performance in the state of New York. The state rating is based on the performance in all the bank's AAs with the most weight placed on the Rochester NY MSA AA because it represented the largest portion of the bank's branches, deposits, and lending activity. The Syracuse and NY Non MSA AAs were reviewed using limited-scope procedures during the evaluation.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any 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 found issues with the bank's fair lending compliance and bank management responded by fully addressing those issues by the time of this examination. 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 the 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.

State Rating

State of New York

CRA rating for the State of New York: Satisfactory
The Lending Test is rated: Low Satisfactory
The Investment Test is rated: Low Satisfactory
The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending levels reflected adequate responsiveness to the credit needs in its AAs;
- The bank exhibited adequate geographic distribution of loans within its AAs considering the lending gaps identified by the OCC in Monroe County during the evaluation period;
- The bank exhibited a good distribution of loans to borrowers of different income levels and businesses and farms of different sizes;
- The bank has an adequate level of qualified CD investments and grants. CD investments were responsive to revitalization/stabilization needs.
- The bank's service delivery systems were accessible to geographies and individuals of different income levels within the bank's AAs; and
- The bank provided an adequate level of CD services.

Description of Institution's Operations in New York

As of December 31, 2022, LNB had 16 branches and 14 deposit taking ATMs throughout its AAs. The Rochester NY MSA AA included 12 of the branch locations with 10 branches having attached deposit-taking ATMs. The Syracuse NY MSA had one branch location with an attached deposit-taking ATM. The NY Non MSA AA included Cayuga and Seneca counties in their entirety and includes three LNB branch locations with attached deposit-taking ATMs. In addition, the bank operated 11 stand-alone ATMs, of which none were deposit-taking.

Most of the bank's lending activity occurs in the Rochester NY MSA AA. During the evaluation period, LNB originated and purchased 67.5 percent of its home mortgage loans (by number) in the Rochester NY MSA AA, 19.3 percent of its home mortgage loans in the NY Non MSA AA, and 2.4 percent of its home mortgage loans in the Syracuse NY MSA AA. Moreover, small business loans within the Rochester NY MSA AA represented 75.6 percent of total small business loans during the evaluation period, while the NY Non MSA AA and Syracuse NY MSA AA had 13.0 percent and 1.8 percent, respectively. Small farm loans within the Rochester NY MSA AA represented 74.5 percent of total small farm loans during the evaluation period, while the NY Non MSA AA and Syracuse NY MSA AA had 11.3 percent and 1.5 percent, respectively.

LNB reported $1.5 billion in total deposits based on Federal Deposit Insurance Corporation (FDIC) deposit information as of June 30, 2022. Of this, the bank had $1.2 billion in total deposits in the Rochester NY MSA AA, $204.6 million in the NY Non MSA AA, and $42.9 million in the Syracuse NY MSA AA. Within all AAs, LNB ranked 7th out of 29 FDIC-Insured Institutions, with 3.85 percent market share. In all AAs, the top three competitors were Manufacturers and Traders Trust Company, KeyBank N.A., and JP Morgan Chase, N.A. with 49.9 percent market share.

Rochester MSA AA

The following tables provide a summary of the demographics, including housing and business information for the Rochester NY MSA AA.

Table A – Demographic Information of the Assessment Area

Assessment Area: Rochester NY MSA AA 2020-2021

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	246	17.9	16.7	39.0	24.0	2.4
Population by Geography	976,151	10.0	14.5	44.4	30.5	0.6
Housing Units by Geography	427,810	10.5	15.4	45.8	28.3	0.1
Owner-Occupied Units by Geography	260,296	3.7	11.6	49.5	35.2	0.0
Occupied Rental Units by Geography	129,921	21.4	21.9	37.6	18.9	0.1
Vacant Units by Geography	37,593	19.8	18.8	48.1	13.2	0.1
Businesses by Geography	78,863	10.2	12.9	41.2	35.5	0.2
Farms by Geography	2,524	2.5	8.6	60.8	28.1	0.0
Family Distribution by Income Level	242,408	21.7	16.9	19.8	41.6	0.0
Household Distribution by Income Level	390,217	24.2	16.0	17.3	42.5	0.0
Median Family Income MSA-40380 Rochester, NY MSA		$67,757	Median Housing Value			$132,765
			Median Gross Rent			$819
			Families Below Poverty Level			10.3%

Source: 2015 ACS and 2021 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 Assessment Area: Rochester NY MSA AA 2022						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	285	13.7	19.3	37.5	25.6	3.9
Population by Geography	987,958	10.2	18.2	40.6	30.2	0.9
Housing Units by Geography	436,029	10.0	19.8	41.8	27.7	0.7
Owner-Occupied Units by Geography	262,475	4.4	15.9	44.6	35.0	0.2
Occupied Rental Units by Geography	134,628	19.1	26.2	36.4	16.7	1.6
Vacant Units by Geography	38,926	16.8	24.1	41.8	16.2	1.2
Businesses by Geography	80,740	6.6	16.7	40.1	33.6	2.9
Farms by Geography	2,557	2.0	14.5	53.1	30.0	0.5
Family Distribution by Income Level	242,667	21.2	17.4	20.3	41.1	0.0
Household Distribution by Income Level	397,103	24.7	15.4	17.5	42.4	0.0
Median Family Income MSA-40380 Rochester, NY MSA		$80,423	Median Housing Value			$149,796
			Median Gross Rent			$935
			Families Below Poverty Level			8.9%

Source: 2020 U.S. Census and 2022 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.

The Rochester NY MSA AA consisted of Monroe, Ontario, Wayne, and Yates counties in their entireties. As of year-end 2022, LNB operated 12 branch locations and 21 ATMs, of which 10 were deposit-taking, in the AA. The bank had $1.2 billion in total deposits in the Rochester NY MSA AA, which comprised 83.8 percent of total bank deposits. The bank ranked 8th out of 18 FDIC-Insured Institutions, with 4.95 percent market share in the AA.

Economic Data

Based on data from the September 2022 Moody's Analytic report, the economy in the Rochester NY MSA was in recovery following a challenging start in 2022. Strengths for the Rochester MSA included high-wage jobs through educational institutions and hospitals, affordable housing, and solid educational attainment relative to upstate and western New York peers. The commercial market benefitted from new office and condominium projects as part of the revitalization of downtown Rochester. Weaknesses for the Rochester NY MSA included persistent migration out of the area, an overdependence on legacy manufacturers, and a poor quality of life due to its cold climate and relative isolation. While the universities in the area, including the University of Rochester and Rochester Institute of Technology, account for a large share of jobs, the Rochester MSA saw a significant decline in high school, college, and graduate student enrollment, affecting future education growth and employment levels at smaller universities in the Rochester MSA.

According to the December 2022 U.S. Bureau of Labor Statistics (BLS) data, the unemployment rate (not seasonally adjusted) in the Rochester NY MSA was 3.2 percent compared to 3.1 percent in 2021 and 6.2 percent in 2020. The large increase in 2020 is the result of the COVID-19 pandemic and associated economic impacts. The Rochester MSA unemployment rate was favorable to the 4.2 percent unemployment rate for the state of New York in 2022. In the Rochester MSA, Education and Health Services topped the employment sector with 25.0 percent of jobs, followed by Government with 14.7 percent and Professional and Business Services with 12.4 percent, while Mining with 0.1 percent, Information jobs with 1.2 percent and Transportation and Utilities jobs with 2.6 percent rounded out the bottom three employment sectors. Top employers included University of Rochester, Rochester Regional Health System, Wegmans Food Markets, Paychex, and Rochester Institute of Technology.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial means to qualify for a home loan than those with income above the poverty level. For the Rochester NY MSA AA, 10.3 percent of families during the period of 2020 through 2021, and 8.9 percent of families in 2022 were living below the poverty level.

Community Contacts

The OCC relied on information from two previously conducted community contacts for the purpose of determining a community profile, identifying opportunities for participation by local financial institutions and determining the performance of local financial institutions in meeting the credit needs of the community. Contacts included nonprofit entities involved in providing community services for low- and moderate-income individuals and affordable housing. The OCC also considered comments provided by several community organizations as part of a Small Business CRA listening session. Community contacts indicated a need for affordable housing, housing rehabilitation lending programs (including lending to landlords to improve their properties), flexible underwriting programs from banks, and financial repair programs. Community contacts also stated the need for access to credit and technical support services for starting or expanding small businesses. According to one community contact, small businesses need technical assistance including a review of financial condition, counseling, mentoring, and assistance with applying for loans. Lastly, it was also stated there is a need for access to workforce development.

Scope of Evaluation in New York

The OCC selected one AA for a full-scope review. A full-scope review was conducted for the Rochester NY MSA AA as it is the largest AA in the state of New York in terms of deposits, branches, and lending activity. The NY Non MSA and Syracuse NY MSA AAs received limited-scope reviews. Refer to the table in appendix A for more information.

In arriving at overall conclusions, the OCC placed more emphasis on the product category that had the higher percentage of lending in the AA. The assessment of Lending Test performance weighted home mortgage loans heavier than small business loans and small farm loans based on higher lending volumes. Additionally, more weight was placed on performance in 2020 and 2021 than in 2022. Refer to the Scope of Evaluation section for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEW YORK

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Rochester NY MSA AA was adequate.

Lending Activity

Lending levels reflect adequate responsiveness to AA credit needs.

Number of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State Loans	%State Deposits
Full-Scope							
Rochester NY MSA AA	3,565	2,545	395	5	6,510	79.2	83.8
Limited-Scope							
NY Non MSA AA	1,019	436	60	1	1,516	18.4	13.4
Syracuse NY MSA AA	127	63	8	0	198	2.4	2.8

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Dollar Volume of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State Loans	%State Deposits
Full-Scope							
Rochester NY MSA AA	$614,131,000	$271,363,000	$41,915,000	$6,442,882	$933,851,882	79.4	83.8
Limited-Scope							
NY Non MSA AA	$163,125,000	$41,004,000	$6,093,000	$1,448,038	$211,670,038	18.0	13.4
Syracuse NY MSA AA	$26,344,000	$4,033,000	$824,000	$0	$31,201,000	2.7	2.8

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

During the evaluation period, the bank originated 3,565 home mortgage loans totaling $614.1 million, 2,545 small business loans (including 1,392 PPP loans), 395 loans to small farms, and five CD loans in the AA. As of the evaluation date, 79.2 percent of loans originated during the evaluation period were concentrated in the AA. Similarly, 83.8 percent of total bank deposits were in the AA. The deposit and lending concentrations within this AA reflect the principal location of the bank's commercial and retail customer base, branch locations, and the bank's lending focus.

Market share information for loans and deposits show that LNB operates in a highly competitive banking environment. According to the FDIC's Summary of Deposits as of June 30, 2022, LNB ranked

8th out of 18 FDIC-Insured Institutions (56th percentile) with a deposit market share of 4.95 percent. The top banks in terms of deposit market share in the AA included Manufacturers & Traders Trust Company with 18.9 percent, The Canandaigua National Bank and Trust Company with 14.8 percent, JP Mortgage Chase Bank N.A. with 14.1 percent, KeyBank N.A. with 12.6 percent, and Citizens Bank, N.A. with 8.0 percent, for a combined market share of 68.4 percent.

Based on the 2022 HMDA market share data, LNB ranked 10th out of 291 lenders for home mortgage loan originations and purchases with a market share of 2.75 percent, by number. The top five lenders were ESL Federal Credit Union with 18.6 percent market share, Premium Mortgage Corporation with 6.4 percent, Community Bank with 6.1 percent, The Canandaigua National Bank with 4.2 percent market share, and M&T Bank with 3.9, for a combined market share of 39.2 percent.

Distribution of Loans by Income Level of the Geography

The bank exhibits adequate geographic distribution of loans in its AA(s).

Home Mortgage Loans

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

The geographic distribution of home mortgage loans was good.

2020 – 2021

The geographic distribution of home mortgage loans is good. The geographic distribution of home mortgages in low-income census tracts was well below both the owner-occupied housing units and aggregate lending in the AA. Conversely, the geographic distribution of home mortgage loans in moderate-income census tracts exceeded both the percentage of owner-occupied housing units and aggregate lending in the AA. There were more lending opportunities in the moderate census tracts for housing.

2022

The geographic distribution of home mortgage loans is adequate. The geographic distribution of home mortgages in low-income census tracts was significantly below both the owner-occupied housing units and aggregate lending in the AA. Conversely, the geographic distribution of home mortgage loans in moderate-income census tracts exceeded both the percentage of owner-occupied housing units and aggregate lending in the AA.

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 and purchases of small loans to businesses.

The geographic distribution of small loans to businesses was adequate.

2020 – 2021

The geographic distribution of small loans to businesses is adequate. The geographic distribution of loans to small businesses in low-income census tracts was significantly below both the percentage of businesses and aggregate lending in the AA. The geographic distribution of loans to small businesses in moderate-income census tracts exceeded both the percentage of businesses and aggregate lending in the AA.

2022

The geographic distribution of small loans to businesses is adequate. The geographic distribution of loans to small businesses in low-income census tracts was significantly below both the percentage of businesses and the aggregate lending in the AA. The geographic distribution of loans to small businesses in moderate-income census tracts exceeded both the percentage of businesses and aggregate lending in the AA.

Small Loans to Farms

Refer to Table S 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 and purchases of small loans to farms.

The geographic distribution of small loans to farms was adequate.

2020 – 2021

The geographic distribution of small loans to farms is adequate. The bank made no loans to small farms in low-income census tracts, consistent with peer lenders who did not make any loans to small farms in low-income census tracts. The geographic distribution of small loans to farms in moderate-income census tracts was well below the percentage of farms and aggregate lending in the AA. Only 2.5 percent of AA farms (63 farms) operate in low-income geographies, and 8.6 percent of AA farms (217 farms) operate in moderate-income geographies, evidencing fewer lending opportunities in these tracts.

2022

The geographic distribution of small loans to farms is good. The bank made no loans to small farms in low-income census tracts, consistent with peer lenders who did not make any loans to small farms in low-income census tracts. Only 2.0 percent of AA farms (51 farms) operate in low-income geographies, evidencing fewer lending opportunities in these tracts. The geographic distribution of loans to farms in moderate-income census tracts exceeded both the percentage of farms and aggregate lending in the AA.

Lending Gap Analysis

The OCC evaluated the lending distribution in the Rochester MSA AA to determine if any unexplained conspicuous gaps existed. In the Rochester MSA AA, conspicuous lending gaps were identified by the OCC in Monroe County during the evaluation period.

To perform the lending gap analysis, the OCC generated maps of the census tracts where there was low or no penetration of HMDA, small business, or small farm loan originations during the evaluation period. The OCC focused on clusters of LMI census tracts with no or low levels of lending within the

AA and then evaluated the clusters to determine if demographic information indicated lending opportunities within the clusters. The OCC also evaluated whether there were any physical barriers that could explain the lack of lending in those LMI clusters.

In Monroe County, the OCC identified low-income census tract clusters in the City of Rochester where there was little-to-no HMDA or small business loan originations during the evaluation period. There was one branch located in Monroe County, which was located approximately seven miles east of the low-income census tracts. The OCC observed that the bank penetrated certain census tracts located in further extremities of Monroe County. Given the total population, number of owner-occupied housing units in the identified cluster and the absence of identified geographic barriers, these areas presented sufficient lending opportunities. The OCC changed the geographic distribution of loans from good to adequate based on the identified lending gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a good distribution of loans among individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table P in the state of New York section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans to individuals of different income levels is adequate.

2020 – 2021

The borrower distribution of home mortgage loans to individuals of different income levels is adequate. The borrower distribution of home mortgage loans to low-income borrowers in the AA was well below the percentage of low-income families and below the aggregate percentage of reporting lenders in the AA. The borrower distribution of home mortgage loans to moderate-income borrowers in the AA exceeded the percentage of moderate-income families and was below the aggregate percentage of reporting lenders in the AA.

The OCC considered the AA's poverty level of 10.3 percent and housing costs in relation to the median family incomes in the AA, which limited the affordability for low-income borrowers. One method used to determine housing affordability assumes a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. The maximum low-income and maximum moderate-income annual income calculations are based on 50 percent and 80 percent of the annual Federal Financial Institutions Examination Council (FFIEC) adjusted median family income (MFI). The MFI was $76,200 in 2020 and $82,900 in 2021.

In 2020, this calculated to a maximum mortgage payment of $953 for a low-income borrower and $1,524 for a moderate-income borrower. Assuming a 30-year mortgage with a five percent interest rate, and not accounting for a down payment, homeowners' insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value of $233,513 would be $1,254 in the AA.

In 2021, this calculated to a maximum mortgage payment of $1,036 for a low-income borrower and $1,658 for a moderate-income borrower. Assuming a 30-year mortgage with a five percent interest rate, and not accounting for a down payment, homeowners' insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value of $239,200 would be $1,284 in the AA.

Based on these calculations, low-income borrowers would be challenged to qualify for and afford home mortgage financing in the AA.

2022

The borrower distribution of home mortgage loans to individuals of different income levels is good. The borrower distribution of home mortgage loans to low-income borrowers in the AA was well below the percentage of low-income families and below the aggregate percentage of reporting lenders in the AA. The borrower distribution of home mortgage loans to moderate-income borrowers in the AA exceeded the percentage of moderate-income families and was near to the aggregate percentage of reporting lenders in the AA.

The OCC considered housing costs in relation to the median family incomes in the AA, which limited the affordability for low-income borrowers. One method used to determine housing affordability assumes a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. The maximum low-income and maximum moderate-income annual income calculations are based on 50 percent and 80 percent of the 2022 FFIEC adjusted MFI. The MFI in the AA was $91,200 in 2022. This calculated to a maximum mortgage payment of $1,140 for a low-income borrower and $1,824 for a moderate-income borrower. Assuming a 30-year mortgage with a five percent interest rate, and not accounting for a down payment, homeowners' insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value of $224,975 would be $1,208 in the AA. Based on these calculations, low-income borrowers would be challenged to qualify for and afford home mortgage financing in the AA.

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 origination and purchase of small loans to businesses.

The distribution of loans to businesses of different sizes is good.

2020 – 2021

The distribution of loans to businesses of different sizes is good. The percentage of loans to small businesses originated or purchased was below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

2022

The distribution of loans to businesses of different sizes is good. The percentage of loans to small businesses originated or purchased was below the percentage of small businesses in the AA but exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table T 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 and purchases of small loans to farms.

The distribution of loans to farms of different sizes is excellent.

2020 – 2021

The distribution of loans to farms of different sizes is excellent. The percentage of loans to small farms originated or purchased was near to the percentage of small farms in the AA and exceeded the aggregate percentage of all reporting lenders.

2022

The distribution of loans to farms of different sizes is excellent. The percentage of loans to small farms originated or purchased was near to the percentage of small farms in the AA and exceeded the aggregate percentage of all reporting lenders.

Community Development Lending

The institution has made a low level of CD loans.

Community Development Lending				
Assessment Area	#	%	$000	%
Rochester NY MSA AA	5	80.0%	6,443	81.6%
NY Non MSA AA	1	20.0%	1,448	18.4%
Syracuse NY MSA AA	0	0.0%	0	0.0%

The table above sets forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

During the evaluation period, LNB originated five CD loans totaling $6.4 million in the Rochester NY MSA AA. The dollar volume of CD lending in the AA was equal to 4.4 percent of allocated tier 1 capital. CD lending was not particularly responsive to the identified credit needs of the AA. However, four of the five community development loans were in response to the COVID-19 pandemic, supporting economic development. The fifth community development loan was for $1.5 million to fund the construction of a medical and dental healthcare facility that will primarily serve low- and moderate-income individuals in the Finger Lakes region.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the NY Non MSA AA was consistent with the bank's overall performance under the Lending Test in the full-scope area. The bank's performance under the Lending Test in the Syracuse NY MSA AA was weaker than the bank's overall performance. The weaker performance in the Syracuse MSA AA is attributable to a smaller proportionate level of lending activity in the AA compared to the Rochester MSA AA. The weaker performance in the Syracuse MSA AA did not materially impact the bank's overall performance

under the Lending Test, as this represents the smallest market for the bank based on the number of branches, deposits, and loans.

Refer to Tables O through T in the state of New York section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Rochester NY MSA AA is adequate.

The institution has an adequate level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.

The institution rarely uses innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments **	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Full-Scope										
Rochester NY MSA AA	2	1,035	55	3,096	57	67.1	4,131	98.9	0	0
Limited-Scope										
NY Non MSA AA	0	0	28	47	28	33.9	47	1.1	0	0
Syracuse NY MSA AA	0	0	0	0	0	0	0	0	0	0
Total	**2**	**1,035**	**83**	**3,143**	**85**	**100.0**	**4,178**	**100.0**	**0**	**0**

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.
** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

During the evaluation period, LNB made 57 investments totaling $4.1 million and provided 42 qualifying grants and donations totaling $71,000. The dollar volume of current- and prior-period investments (excluding unfunded commitments) represented 3.3 percent of tier 1 capital allocated to the AA.

Investments were particularly responsive to revitalizing and stabilizing multiple low- and moderate-income census tracts throughout the AA and providing community services by funding health services and community resources for LMI families in the AA. By dollar volume, 98.4 percent funded revitalization and stabilization efforts, 1.5 percent funded community services for LMI individuals, and 0.02 percent funded affordable housing. This is in spite of the significant affordable housing and economic development needs of the AA.

The institution rarely used innovative and/or complex investments to support CD initiatives. CD investments included mostly government investment bonds and donations.

Examples of qualified investments in the AA include:

- A $2 million municipal bond to improve water storage systems in low- and moderate-income census tracts.
- A $355,000 municipal bond to improve sewer systems in a community located in a moderate-income census tract.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the NY Non MSA and Syracuse NY MSA AAs is weaker than the bank's overall performance under the Investment Test in the full-scope area. The weaker performance is attributable to a smaller proportionate level of investment activity in the AAs compared to the Rochester MSA AA, with no investments made in the Syracuse MSA AA. The weaker performance in these AAs did not materially impact the bank's overall performance under the Investment Test.

SERVICE TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Rochester NY MSA AA is adequate.

Retail Banking Services

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the bank's AA.

Distribution of Branch Delivery System											2022
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope											
Rochester NY MSA AA	83.8	12	75.0	0.0	50.0	41.7	8.3	10.2	18.2	40.6	30.2
Limited-Scope											
NY Non MSA AA	13.4	3	18.8	0.0	0.0	66.7	33.3	3.7	11.3	65.4	18.7
Syracuse NY MSA AA	2.8	1	6.2	0.0	0.0	100.0	0.0	0.0	0.0	63.0	37.0
Total	**100.0**	**16**	**100.0**	**0.0**	**37.5**	**50.0**	**12.5**	9.5	17.3	43.3	29.1

LNB operated 12 branches in the AA, of which none were in low-income census tracts and six were in moderate-income census tracts. At the end of 2022, the bank's distribution of branches in low-income census tracts was significantly below, and in moderate-income census tracts exceeded the percentage of the populations living within those geographies. The OCC further considered three middle and upper income (MUI) branches that were positioned near moderate-income geographies within the AA; however, the MUI branches were not closely located near low-income geographies. Consideration was given to branches that were one mile or less from a low- or moderate-income geography, as that would allow the institution to serve these geographies for those with limited modes of transportation.

Distribution of Branch Openings/Closings						
	Branch Openings/Closings					
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Full-Scope						
Rochester NY MSA AA	1	0	0	0	1	0
Limited-Scope						
NY Non MSA AA	0	0	0	0	0	0
Syracuse NY MSA	0	0	0	0	0	0
Total	1	0	0	0	1	0

To the extent changes have been made, the institution's opening and closing of branches has not altered accessibility of delivery systems, particularly in LMI geographies and/or to LMI individuals. The table above summarizes changes that have been made since the last performance evaluation, which involved one branch opening in 2020 in Farmington, NY, which is in the Rochester NY MSA AA.

Services, including where appropriate and business hours did not vary in a way that inconveniences its AA(s), particularly low- and moderate-income geographies and/or individuals.

Lobby and drive-thru hours are similar among branch locations. A majority of LNB's branches were open Monday through Thursday from 9:00 AM to 5:00 PM, with extended hours of 9:00 AM to 6:00 PM on Fridays. Additionally, all branches, except for one, were open on Saturday from either 8:30 AM or 9:00 AM to 12:00 PM. LNB offered traditional banking products, mortgages, consumer lending, commercial lending, and small business lending and services at all branch locations in the AA.

In addition to full-service branches, LNB offered alternative delivery systems including 24-hour ATMs, remote deposit capture, online/digital, and mobile banking services. These systems provided additional delivery availability and access to banking services to both retail and commercial/business customers. The distribution of ATMs in low-income geographies was very poor and in moderate-income geographies was adequate. During the evaluation period, LNB operated 10 deposit-taking ATMs attached to branch locations and nine stand-alone ATMs within the AA. Of the 10 deposit taking ATMs, four, or 40 percent were in moderate-income geographies, and none were in low-income geographies.

Community Development Services

The institution provided an adequate level of CD services.

During the evaluation period, 18 bank management and staff provided 1,761 service hours to 15 different qualifying organizations. Employee involvement primarily included serving on organizations' Board of Directors and other committees in various capacities such as treasurer or finance committee member, with 12 bank officers/employees providing 1,377 service hours over the evaluation period. These activities helped support organizations that provide affordable housing and community services to LMI individuals and families.

The following are examples of community development services provided during the evaluation period:

- An executive officer served as a treasurer for a not-for-profit organization providing 252 service hours over the evaluation period. The mission of the organization is to assess and meet basic needs and deliver programs to its local communities including, but not limited to, disaster response services, social service programs, and programs to senior citizens with limited income.

- An executive officer sat on the board of directors for a not-for-profit organization providing 240 service hours over the evaluation period. The mission of the organization is to provide community support services and affordable housing programs to LMI individuals.

- A bank officer served as the director of a board's finance committee for an affordable housing organization providing 200 service hours over the evaluation period. The mission of the organization is to bring people together to build homes, communities, and hope.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the NY Non MSA AA is consistent with the bank's overall performance under the Service Test in the full-scope area. The bank's performance in the Syracuse NY MSA AA is weaker than the bank's overall performance in the full-scope area. The weaker performance in the Syracuse MSA AA is attributable to the bank's limited presence and lack of community development service hours performed in the AA. The weaker performance in the Syracuse MSA AA did not materially impact the bank's overall performance under the Service Test.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2020 to 12/31/2022	
Bank Products Reviewed:	Home mortgage, small business, and small farm Community development loans, qualified investments, community development services	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
New York		
Rochester NY MSA AA	Full scope	Whole counties of Monroe, Ontario, Wayne, and Yates
NY Non MSA AA	Limited scope	Whole counties of Cayuga and Seneca
Syracuse NY MSA AA	Limited scope	Three census tracts in the western part of Onondaga County.

Appendix B: Summary of MMSA and State Ratings

RATINGS: The Lyons National Bank				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/ Multistate Rating
The Lyons National Bank	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
State:				
New York	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of $1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder' and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

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**.**

MMSA (state): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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 loans are treated the same as originations; and (2) "aggregate" is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

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

Table O. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

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

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

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.

Table S. **Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to $500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

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

Table U. **Assessment Area Distribution of Consumer 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 households in those geographies.

Table V. **Assessment Area Distribution of Consumer 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 households by income level in each MMSA/assessment area.

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.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2020-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggt	% of Owner-Occupied Housing Units	% Bank Loans	Aggt	% of Owner-Occupied Housing Units	% Bank Loans	Aggt	% of Owner-Occupied Housing Units	% Bank Loans	Aggt	% of Owner-Occupied Housing Units	% Bank Loans	Aggt
NY Non MSA AA	766	123,462,167	22.2	2,549	1.3	0.7	1.8	5.2	5.7	6.0	68.8	61.2	66.2	24.7	32.4	26.0	0.0	0.0	0.0
Rochester NY MSA AA	2,584	432,351,027	74.8	38,654	3.7	0.9	3.0	11.6	12.0	10.5	49.5	64.2	47.1	35.2	22.9	39.4	0.0	0.0	0.0
Syracuse NY MSA AA	103	21,375,599	3.0	512	0.0	0.0	0.0	0.0	0.0	0.0	44.1	42.7	32.6	55.9	57.3	67.4	0.0	0.0	0.0
Total	**3,453**	**577,188,793**	**100.0**	**41,715**	**3.4**	**0.8**	**2.9**	**10.7**	**10.3**	**10.1**	**51.5**	**62.9**	**48.1**	**34.4**	**26.0**	**38.9**	**0.0**	**0.0**	**0.0**

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2022**

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	Aggt	% of Owner-Occupied Housing Units	% Bank Loans	Aggt	% of Owner-Occupied Housing Units	% Bank Loans	Aggt	% of Owner-Occupied Housing Units	% Bank Loans	Aggt	% of Owner-Occupied Housing Units	% Bank Loans	Aggt
NY Non MSA AA	253	39,661,929	20.1	2,003	0.9	0.8	1.3	9.7	13.4	12.2	67.2	62.5	65.0	22.2	23.3	21.5	0.0	0.0	0.0
Rochester NY MSA AA	981	181,780,479	78.0	28,926	4.4	0.9	5.6	15.9	22.5	16.1	44.6	51.7	42.6	35.0	24.7	35.5	0.2	0.2	0.2
Syracuse NY MSA AA	24	4,967,700	1.9	367	0.0	0.0	0.0	0.0	0.0	0.0	64.9	83.3	62.9	35.1	16.7	37.1	0.0	0.0	0.0
Total	**1,258**	**226,410,108**	**100.0**	**31,296**	**3.9**	**0.9**	**5.2**	**15.0**	**20.3**	**15.7**	**47.3**	**54.5**	**44.3**	**33.6**	**24.2**	**34.7**	**0.1**	**0.2**	**0.2**

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2020-21**

	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	**#**	**$**	**% of Total**	**Overall Market**	**% Families**	**% Bank Loans**	**Aggt**	**% Families**	**% Bank Loans**	**Aggt**	**% Families**	**% Bank Loans**	**Aggt**	**% Families**	**% Bank Loans**	**Aggt**	**% Families**	**% Bank Loans**	**Aggt**
NY Non MSA AA	766	123,462,167	22.2	2,549	17.1	2.5	7.0	17.0	15.9	20.0	21.8	23.8	24.8	44.1	53.4	36.4	0.0	4.4	11.8
Rochester NY MSA AA	2,584	432,351,027	74.8	38,654	21.7	5.8	9.6	16.9	18.1	22.2	19.8	22.3	22.3	41.6	49.2	33.1	0.0	4.7	12.9
Syracuse NY MSA AA	103	21,375,599	3.0	512	10.9	1.9	4.1	14.4	15.5	14.5	18.3	18.4	16.2	56.4	62.1	55.5	0.0	1.9	9.8
Total	**3,453**	**577,188,793**	**100.0**	**41,715**	**21.1**	**5.0**	**9.3**	**16.9**	**17.5**	**22.0**	**20.0**	**22.5**	**22.4**	**42.1**	**50.5**	**33.6**	**0.0**	**4.5**	**12.8**

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2022**

	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	**#**	**$**	**% of Total**	**Overall Market**	**% Families**	**% Bank Loans**	**Aggt**	**% Families**	**% Bank Loans**	**Aggt**	**% Families**	**% Bank Loans**	**Aggt**	**% Families**	**% Bank Loans**	**Aggt**	**% Families**	**% Bank Loans**	**Aggt**
NY Non MSA AA	253	39,661,929	20.1	2,003	18.4	5.1	7.4	17.5	20.9	21.8	21.2	25.3	23.6	42.9	44.7	36.1	0.0	4.0	11.1
Rochester NY MSA AA	981	181,780,479	78.0	28,926	21.2	6.3	10.5	17.4	19.9	22.3	20.3	22.9	22.2	41.1	45.4	30.9	0.0	5.5	14.2
Syracuse NY MSA AA	24	4,967,700	1.9	367	19.1	4.2	5.2	13.9	16.7	16.9	20.6	33.3	19.9	46.4	45.8	49.3	0.0	0.0	8.7
Total	**1,258**	**226,410,108**	**100.0**	**31,296**	**20.9**	**6.0**	**10.2**	**17.4**	**20.0**	**22.2**	**20.4**	**23.6**	**22.3**	**41.4**	**45.2**	**31.4**	**0.0**	**5.1**	**13.9**

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2020-21**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggt	% Businesses	% Bank Loans	Aggt	% Businesses	% Bank Loans	Aggt	% Businesses	% Bank Loans	Aggt	% Businesses	% Bank Loans	Aggt
NY Non MSA AA	370	33,864,000	14.4	1,895	4.9	3.0	4.9	9.0	5.9	9.3	61.8	65.4	59.7	24.3	25.7	25.6	0.0	0.0	0.6
Rochester NY MSA AA	2,142	210,288,000	83.3	21,440	10.2	0.6	9.0	12.9	19.2	11.3	41.2	63.3	42.4	35.5	16.9	37.0	0.2	0.0	0.3
Syracuse NY MSA AA	59	3,888,000	2.3	418	0.0	0.0	8.4	0.0	0.0	9.4	24.8	54.2	39.9	75.2	45.8	39.6	0.0	0.0	2.7
Total	**2,571**	**248,040,000**	**100.0**	**23,753**	**9.6**	**0.9**	**8.6**	**12.4**	**16.9**	**10.6**	**42.6**	**63.4**	**42.6**	**35.3**	**18.8**	**37.1**	**0.1**	**0.0**	**1.1**

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%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2022**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggt	% Businesses	% Bank Loans	Aggt	% Businesses	% Bank Loans	Aggt	% Businesses	% Bank Loans	Aggt	% Businesses	% Bank Loans	Aggt
NY Non MSA AA	66	7,140,000	14.0	1,761	4.9	4.5	4.4	10.6	4.5	10.4	64.2	65.2	62.9	20.4	25.8	22.3	0.0	0.0	0.0
Rochester NY MSA AA	403	61,075,000	85.2	18,562	6.6	0.7	5.3	16.7	23.6	16.0	40.1	57.3	42.8	33.6	18.4	34.0	2.9	0.0	2.0
Syracuse NY MSA AA	4	145,000	0.8	381	0.0	0.0	0.0	0.0	0.0	0.0	52.5	100.0	57.7	47.5	0.0	42.3	0.0	0.0	0.0
Total	**473**	**68,360,000**	**100.0**	**20,704**	**6.4**	**1.3**	**5.1**	**16.0**	**20.7**	**15.2**	**42.2**	**58.8**	**44.7**	**32.8**	**19.2**	**33.1**	**2.6**	**0.0**	**1.8**

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2020-21
	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
Assessment Area:	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
NY Non MSA AA	370	33,864,000	14.4	1,895	82.1	68.9	45.3	4.5	23.5	13.4	7.6
Rochester NY MSA AA	2,142	210,288,000	83.3	21,440	85.6	66.4	40.6	4.8	26.8	9.6	6.8
Syracuse NY MSA AA	59	3,888,000	2.3	418	87.6	76.3	41.5	3.7	20.3	8.8	3.4
Total	**2,571**	**248,040,000**	**100.0**	**23,753**	**85.4**	**67.0**	**41.2**	**4.7**	**26.2**	**9.9**	**6.8**

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%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022
	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
Assessment Area:	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
NY Non MSA AA	66	7,140,000	14.0	1,761	82.6	48.5	54.0	4.3	42.4	13.1	9.1
Rochester NYMSA AA	403	61,075,000	85.2	18,562	85.9	67.2	49.9	4.5	24.1	9.6	8.7
Syracuse NY MSA AA	4	145,000	0.8	381	88.0	50.0	48.8	3.5	0.0	8.5	50.0
Total	**473**	**68,360,000**	**100.0**	**20,704**	**85.7**	**64.5**	**50.2**	**4.5**	**26.4**	**9.8**	**9.1**

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																		2020-21
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Farms	% Bank Loans	Aggt	% Farms	% Bank Loans	Aggt	% Farms	% Bank Loans	Aggt	% Farms	% Bank Loans	Aggt	% Farms	% Bank Loans	Aggt
NY Non MSA AA	42	4,465	13.8	177	0.2	0.0	0.0	1.3	0.0	1.1	68.6	61.9	63.8	30.0	38.1	35.0	0.0	0.0	0.0
Rochester NY MSA AA	259	27,922	84.9	308	2.5	0.0	0.0	8.6	3.5	8.9	60.8	94.2	73.5	28.1	2.3	16.0	0.0	0.0	1.6
Syracuse NY MSA AA	4	413	1.3	12	0.0	0.0	5.7	0.0	0.0	8.6	37.2	50.0	29.5	62.8	50.0	54.3	0.0	0.0	1.9
Total	**305**	**32,800**	**100.0**	**497**	**2.0**	**0.0**	**1.0**	**7.0**	**3.0**	**6.6**	**61.7**	**89.2**	**62.9**	**29.3**	**7.9**	**28.4**	**0.0**	**0.0**	**1.2**

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%

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																		2022
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Farms	% Bank Loans	Aggt	% Farms	% Bank Loans	Aggt	% Farms	% Bank Loans	Aggt	% Farms	% Bank Loans	Aggt	% Farms	% Bank Loans	Aggt
NY Non MSA AA	18	1,628,000	11.4	147	0.2	0.0	0.0	2.3	0.0	1.4	70.7	100.0	82.3	26.8	0.0	16.3	0.0	0.0	0.0
Rochester NY MSA AA	136	13,993,000	86.1	378	2.0	0.0	0.0	14.5	25.7	19.8	53.1	69.9	65.1	30.0	4.4	15.1	0.5	0.0	0.0
Syracuse NY MSA AA	4	411,000	2.5	10	0.0	0.0	0.0	0.0	0.0	0.0	64.1	75.0	40.0	35.9	25.0	60.0	0.0	0.0	0.0
Total	**158**	**16,032,000**	**100.0**	**535**	**1.6**	**0.0**	**0.0**	**11.8**	**22.2**	**14.4**	**56.6**	**73.4**	**69.3**	**29.5**	**4.4**	**16.3**	**0.4**	**0.0**	**0.0**

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2020-21
	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
Assessment Area:	#	$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
NY Non MSA AA	42	4,465	13.8	177	96.5	73.8	45.8	2.8	19.0	0.7	7.1
Rochester NY MSA AA	259	27,922	84.9	308	96.0	88.8	37.4	2.6	9.3	1.4	1.9
Syracuse NY MSA AA	4	413	1.3	12	93.6	50.0	44.8	2.6	50.0	3.8	0.0
Total	**305**	**32,800**	**100.0**	**497**	**96.0**	**86.2**	**41.2**	**2.6**	**11.1**	**1.3**	**2.6**

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%

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2022
	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
Assessment Area:	#	$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
NY Non MSA AA	18	1,628,000	11.4	147	96.7	83.3	57.1	2.8	11.1	0.5	5.6
Rochester NY MSA AA	136	13,993,000	86.1	378	95.9	86.8	51.1	2.6	10.3	1.5	2.9
Syracuse NY MSA AA	4	411,000	2.5	10	93.6	25.0	30.0	2.6	25.0	3.8	50.0
Total	**158**	**16,032,000**	**100.0**	**535**	**96.0**	**84.8**	**52.3**	**2.7**	**10.8**	**1.4**	**4.4**

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Public Comments

For the period of January 1, 2023 to March 31, 2026, The Lyons National Bank (“LNB”) did not receive any public comments related to the Bank’s assessment area needs and opportunities as they pertain to the Community Reinvestment Act.

Branch Location Details											
Branch	**Service Type**	**Address**	**City**	**State**	**Zip**	**State Code**	**County**	**MSA**	**Census Tract**	**Tract Income Level**	**Community Room**
Auburn - Downtown	F^	9 Dill Street	Auburn	NY	13021	36	011 - Cayuga	NA - Outside of MSA/MD	0421.00	Low	N
Auburn - Grant Ave	F	311 Grant Avenue Road	Auburn	NY	13021	36	011 - Cayuga	NA - Outside of MSA/MD	0406.00	Upper	Y
Canandaigua	F	3225 East Lake Road, Suite 215	Canandaigua	NY	14424	36	069 - Ontario	40380 - Rochester	0506.04	Upper	Y
Clyde	F	4 Williams Street	Clyde	NY	14433	36	117 - Wayne	40380 - Rochester	0218.00	Moderate	N
Farmington	F	1423 Hathaway Drive	Farmington	NY	14425	36	069 - Ontario	40380 - Rochester	0502.03	Middle	Y
Geneva	F	399 Exchange Street	Geneva	NY	14456	36	069 - Ontario	40380 - Rochester	0518.01	Moderate	N
Jordan	F	2 North Main Street	Jordan	NY	13080	36	067 - Onondaga	45060 - Syracuse	0120.00	Middle	N
Lyons - Forgham	F^	2 Forgham Street	Lyons	NY	14489	36	117 - Wayne	40380 - Rochester	0214.00	Moderate	N
Lyons - Main	F	35 William Street	Lyons	NY	14489	36	117 - Wayne	40380 - Rochester	0214.00	Moderate	N
Macedon	F	359 NYS Route 31	Macedon	NY	14502	36	117 - Wayne	40380 - Rochester	0203.03	Middle	Y
Newark	F	750 West Miller Street	Newark	NY	14513	36	117 - Wayne	40380 - Rochester	0211.00	Moderate	N
Ontario	F^	6280 Furnace Road	Ontario	NY	14519	36	117 - Wayne	40380 - Rochester	0201.06	Middle	Y
Penn Yan	F	205 Liberty Street	Penn Yan	NY	14527	36	123 - Yates	NA - Outside of MSA/MD	1502.00	Middle	Y
Perinton	F	1314 Fairport Road	Fairport	NY	14450	36	055 - Monroe	40380 - Rochester	0119.01	Middle	Y
Rushville	F^	1 North Main St	Rushville	NY	14454	36	123 -Yates	NA - Outside of MSA/MD	1503.01	Middle	N
Seneca County	F	2433 State Route 414	Waterloo	NY	13165	36	099 - Seneca	NA - Outside of MSA/MD	9504.00	Middle	Y
Wolcott	F	5996 New Hartford Street	Wolcott	NY	14590	36	117 - Wayne	40380 - Rochester	0215.02	Moderate	Y

Branch ATM Details										
Branch	**Service Type**	**Address**	**City**	**State**	**Zip**	**State Code**	**County**	**MSA**	**Census Tract**	**Tract Income Level**
Auburn - Downtown Drive Up	C	7 Dill Street	Auburn	NY	13021	36	011 - Cayuga	NA - Outside of MSA/MD	0421.00	Low
Auburn - Downtown	C,D	9 Dill Street	Auburn	NY	13021	36	011 - Cayuga	NA - Outside of MSA/MD	0421.00	Low
Auburn - Grant Ave	C,D	311 Grant Avenue Road	Auburn	NY	13021	36	011 - Cayuga	NA - Outside of MSA/MD	0406.00	Upper
Canandaigua	C,D	3225 East Lake Road, Suite 215	Canandaigua	NY	14424	36	069 - Ontario	40380 - Rochester	0506.04	Upper
Clyde	C,D	4 Williams Street	Clyde	NY	14433	36	117 - Wayne	40380 - Rochester	0218.00	Moderate
Farmington	C,D	1423 Hathaway Drive	Farmington	NY	14425	36	069 - Ontario	40380 - Rochester	0502.03	Middle
Geneva	C,D	399 Exchange Street	Geneva	NY	14456	36	069 - Ontario	40380 - Rochester	0518.01	Moderate
Geneva (Lobby)	C	399 Exchange Street	Geneva	NY	14456	36	069 - Ontario	40380 - Rochester	0518.01	Moderate
Jordan	C,D	2 North Main Street	Jordan	NY	13080	36	067 - Onondaga	45060 - Syracuse	0120.00	Middle
Lyons - Forgham	C,D	2 Forgham Street	Lyons	NY	14489	36	117 - Wayne	40380 - Rochester	0214.00	Moderate
Lyons - Main	C	35 William Street	Lyons	NY	14489	36	117 - Wayne	40380 - Rochester	0214.00	Moderate
Macedon	C,D	359 NYS Route 31	Macedon	NY	14502	36	117 - Wayne	40380 - Rochester	0203.03	Middle
Newark	C,D	750 West Miller Street	Newark	NY	14513	36	117 - Wayne	40380 - Rochester	0211.00	Moderate
Ontario	C,D	6280 Furnace Road	Ontario	NY	14519	36	117 - Wayne	40380 - Rochester	0201.06	Middle
Penn Yan	C,D	205 Liberty Street	Penn Yan	NY	14527	36	123 - Yates	NA - Outside of MSA/MD	1502.00	Middle
Perinton	C,D	1314 Fairport Road	Fairport	NY	14450	36	055 - Monroe	40380 - Rochester	0119.01	Middle
Seneca County	C,D	2433 State Route 414	Waterloo	NY	13165	36	099 - Seneca	NA - Outside of MSA/MD	9504.00	Middle
Wolcott	C,D	5996 New Hartford Street	Wolcott	NY	14590	36	117 - Wayne	40380 - Rochester	0215.02	Moderate

Remote ATM Location Details										
Location	**Service Type**	**Address**	**City**	**State**	**Zip**	**State Code**	**County**	**MSA**	**Census Tract**	**Tract Income Level**
Joey's Northside Grocery	C	1148 North Main Street	Newark	NY	14513	36	117 - Wayne	40380 - Rochester	0211.00	Moderate
Newark Pit Stop	C	608 East Union Street	Newark	NY	14513	36	117 - Wayne	40380 - Rochester	0212.00	Moderate
North Rose Pit Stop	C	5079 Main Street	North Rose	NY	14516	36	117 - Wayne	40380 - Rochester	0216.00	Middle
Wolcott Pit Stop	C	11977 West Main Street	Wolcott	NY	14590	36	117 - Wayne	40380 - Rochester	0215.02	Moderate
Wayne County Nursing Home (Lobby)	C	1529 Nye Road	Lyons	NY	14489	36	117 - Wayne	40380 - Rochester	0210.00	Middle
Ontario Pit Stop	C	1530 Ridge Road	Ontario	NY	14519	36	117 - Wayne	40380 - Rochester	0201.05	Middle
Red Creek Pit Stop	C	14016 Canada Street	Red Creek	NY	13143	36	117 - Wayne	40380 - Rochester	0215.02	Moderate
Port Byron Pit Stop	C	10 Rochester Street	Port Byron	NY	13140	36	011 - Cayuga	NA - Outside of MSA/MD	0403.00	Middle
Keuka College (Commons Building 1st Floor)*	C	506 Assembly Avenue	Keuka Park	NY	14478	36	123 - Yates	NA - Outside of MSA/MD	1504.00	Middle
Finger Lakes Welcome Center*	C	35 Lakefront Drive	Geneva	NY	14456	36	069 - Ontario	40380 - Rochester	0517.00	Moderate
ITT Gould Pumps	C	240 Fall Street	Seneca Falls	NY	13148	36	099 - Seneca	NA - Outside of MSA/MD	9504.00	Middle
Seneca County Municipal Offices	C	1 Dipronio Drive	Waterloo	NY	13165	36	099 - Seneca	NA - Outside of MSA/MD	9505.00	Middle

Branch Hours Details

Branch	Service Type	Address	City	State	Zip	Lobby							Drive-Up						
						Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Auburn - Downtown	F^	9-21 Dill Street	Auburn	NY	13021	8:30 AM - 4:30 PM	8:30 AM - 4:30 PM	8:30 AM - 4:30 PM	8:30 AM - 4:30 PM	8:30 AM - 5:30 PM	Closed	Closed	8:30 AM - 4:30 PM	8:30 AM - 4:30 PM	8:30 AM - 4:30 PM	8:30 AM - 4:30 PM	8:30 AM - 5:30 PM	Closed	Closed
Auburn - Grant Ave	F	311 Grant Avenue Road	Auburn	NY	13021	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 6:00 PM	9:00 AM - 12:00 PM	Closed	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 6:00 PM	9:00 AM - 12:00 PM	Closed
Canandaigua	F	3225 East Lake Road, Suite 215	Canandaigua	NY	14424	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	9:00 AM - 6:00 PM	9:00 AM - 12:00 PM	Closed	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 6:00 PM	9:00 AM - 12:00 PM	Closed
Clyde	F	4 Williams Street	Clyde	NY	14433	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	9:00 AM - 6:00 PM	9:00 AM - 12:00 PM	Closed	8:30 AM - 4:00 PM	8:30 AM - 4:00 PM	8:30 AM - 4:00 PM	8:30 AM - 4:00 PM	8:30 AM - 6:00 PM	8:30 AM - 12:00 PM	Closed
Farmington	F	1423 Hathaway Drive	Farmington	NY	14425	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	9:00 AM - 6:00 PM	9:00 AM - 12:00 PM	Closed	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 6:00 PM	9:00 AM - 12:00 PM	Closed
Geneva	F	399 Exchange Street	Geneva	NY	14456	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	9:00 AM - 6:00 PM	9:00 AM - 12:00 PM	Closed	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 6:00 PM	9:00 AM - 12:00 PM	Closed
Jordan	F	2 North Main Street	Jordan	NY	13080	9:00 AM - 3:00 PM	9:00 AM - 3:00 PM	9:00 AM - 3:00 PM	9:00 AM - 4:30 PM	9:00 AM - 6:00 PM	Closed	Closed	8:30 AM - 4:00 PM	8:30 AM - 3:00 PM	8:30 AM - 3:00 PM	8:30 AM - 4:30 PM	8:30 AM - 6:00 PM	Closed	Closed
Lyons - Forgham	F^	2 Forgham Street	Lyons	NY	14489	9:00 AM - 3:00 PM	9:00 AM - 3:00 PM	9:00 AM - 3:00 PM	9:00 AM - 4:00 PM	9:00 AM - 6:00 PM	8:30 AM - 12:00 PM	Closed	8:30 AM - 3:00 PM	8:30 AM - 4:00 PM	8:30 AM - 4:00 PM	8:30 AM - 4:00 PM	9:00 AM - 6:00 PM	8:30 AM - 12:00 PM	Closed
Lyons - Main	F	35 William Street	Lyons	NY	14489	9:00 AM - 1:00 PM	9:00 AM - 1:00 PM	9:00 AM - 1:00 PM	9:00 AM - 1:00 PM	9:00 AM - 1:00 PM	Closed	Closed	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Macedon	F	359 NYS Route 31	Macedon	NY	14502	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	9:00 AM - 6:00 PM	9:00 AM - 12:00 PM	Closed	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 6:00 PM	9:00 AM - 12:00 PM	Closed
Newark	F	750 West Miller Street	Newark	NY	14513	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	9:00 AM - 5:00 PM	9:00 AM - 6:00 PM	8:30 AM - 12:00 PM	Closed	8:30 AM - 4:00 PM	8:30 AM - 4:00 PM	8:30 AM - 4:00 PM	8:30 AM - 5:00 PM	8:30 AM - 6:00 PM	8:30 AM - 12:00 PM	Closed
Ontario	F^	6280 Furnace Road	Ontario	NY	14519	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	9:00 AM - 5:00 PM	9:00 AM - 6:00 PM	8:30 AM - 12:00 PM	Closed	8:30 AM - 4:00 PM	8:30 AM - 4:00 PM	8:30 AM - 4:00 PM	8:30 AM - 5:00 PM	8:30 AM - 6:00 PM	8:30 AM - 12:00 PM	Closed
Penn Yan	F	205 Liberty Street	Penn Yan	NY	14527	8:30 AM - 4:00 PM	8:30 AM - 4:00 PM	8:30 AM - 4:00 PM	8:30 AM - 4:00 PM	8:30 AM - 6:00 PM	8:30 AM - 12:00 PM	Closed	8:30 AM - 4:30 PM	8:30 AM - 4:30 PM	8:30 AM - 4:30 PM	8:30 AM - 4:30 PM	8:30 AM - 6:00 PM	8:30 AM - 12:00 PM	Closed
Perinton	F	1314 Fairport Road	Fairport	NY	14450	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	9:00 AM - 6:00 PM	9:00 AM - 12:00 PM	Closed	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 6:00 PM	9:00 AM - 12:00 PM	Closed
Rushville	F^	1 North Main St	Rushville	NY	14454	8:30 AM - 4:00 PM	8:30 AM - 4:00 PM	8:30 AM - 4:00 PM	8:30 AM - 4:00 PM	8:30 AM - 5:00 PM	9:00 AM - 12:00 PM	Closed	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Seneca County	F	2433 State Route 414	Waterloo	NY	13165	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM	9:00 AM - 6:00 PM	9:00 AM - 12:00 PM	Closed	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 6:00 PM	9:00 AM - 12:00 PM	Closed
Wolcott	F	5996 New Hartford Street	Wolcott	NY	14590	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	9:00 AM - 4:00 PM	9:00 AM - 5:00 PM	9:00 AM - 6:00 PM	8:30 AM - 12:00 PM	Closed	8:30 AM - 4:00 PM	8:30 AM - 4:00 PM	8:30 AM - 4:00 PM	8:30 AM - 5:00 PM	8:30 AM - 6:00 PM	8:30 AM - 12:00 PM	Closed

Remote ATM Hours Details												
Location	**ATM Type**	**Address**	**City**	**State**	**Zip**	**Monday**	**Tuesday**	**Wednesday**	**Thursday**	**Friday**	**Saturday**	**Sunday**
Joey's Northside Grocery	C	1148 North Main Street	Newark	NY	14513	6:00 AM - 9:00 PM	6:00 AM - 9:00 PM	6:00 AM - 9:00 PM	6:00 AM - 9:00 PM	6:00 AM - 9:00 PM	6:00 AM - 9:00 PM	7:00 AM - 8:00 PM
Newark Pit Stop	C	608 East Union Street	Newark	NY	14513	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM
North Rose Pit Stop	C	5079 Main Street	North Rose	NY	14516	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM
Wolcott Pit Stop	C	11977 West Main Street	Wolcott	NY	14590	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM
Wayne County Nursing Home (Lobby)	C	1529 Nye Road	Lyons	NY	14489				24/7			
Ontario Pit Stop	C	1530 Ridge Road	Ontario	NY	14519	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM
Red Creek Pit Stop	C	14016 Canada Street	Red Creek	NY	13143	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM
Port Byron Pit Stop	C	10 Rochester Street	Port Byron	NY	13140	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM	5:00 AM - 11:00 PM
Keuka College (Commons Building 1st Floor)*	C	506 Assembly Avenue	Keuka Park	NY	14478	8:00 AM - 10:00 PM	8:00 AM - 10:00 PM	8:00 AM - 10:00 PM	8:00 AM - 10:00 PM	8:00 AM - 10:00 PM	8:00 AM - 10:00 PM	8:00 AM - 10:00 PM
Seneca County Municipal Offices	C	1 Dipronio Drive	Waterloo	NY	13165	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	8:30 AM - 5:00 PM	Closed	Closed
Finger Lakes Welcome Center*	C	35 Lakefront Drive	Geneva	NY	14456	Closed	9:00AM - 4:00 PM	9:00AM - 4:00 PM	9:00AM - 4:00 PM	9:00AM - 4:00 PM	9:00 AM - 5:00 PM	9:00 AM - 5:00 PM
ITT Gould Pumps	C	240 Fall Street	Seneca Falls	NY	13148				24/7			

*ATM hours may vary seasonally

Branches Opened Details												
Branch	**Service Type**	**Address**	**City**	**State**	**Zip**	**State Code**	**County**	**MSA**	**Census Tract**	**Tract Income Level**	**Date Opened**	**Additional Information**
Rushville	F^	1 North Main Street	Rushville	NY	14454	36	123 - Yates	NA - Outside of MSA/MD	1503.01	Middle	1/20/2026	

ATMs Opened Details												
Location	**Service Type**	**Address**	**City**	**State**	**Zip**	**State Code**	**County**	**MSA**	**Census Tract**	**Tract Income Level**	**Date Opened**	**Additional Information**
Seneca County Municipal Offices	C	1 Dipronio Drive	Waterloo	NY	13165	36	099 - Seneca	NA - Outside of MSA/MD	9505.00	Middle	2/1/2025	

Branches Closed Details												
Branch	**Service Type**	**Address**	**City**	**State**	**Zip**	**State Code**	**County**	**MSA**	**Census Tract**	**Tract Income Level**	**Date Closed**	**Additional Information**
None												

ATMs Closed Details												
Location	**Service Type**	**Address**	**City**	**State**	**Zip**	**State Code**	**County**	**MSA**	**Census Tract**	**Tract Income Level**	**Date Closed**	**Additional Information**
None												

Legend	
F	Full Service
F^	Full service without Safe Deposit Box
D	Deposit-Taking
C	Cash Dispensing Only
N/A	Not Applicable

Deposit Products and Services

Personal Checking Products

- Cashback Checking
- Free Rewards Checking
- Classic Checking
- NOW Interest Checking
- Basic Checking

Personal Savings Products

- Classic Savings
- Premium Money Market
- Basic Money Market
- Club Account (Vacation and Christmas)
- Lyons Cub Account

Other Personal Products

- Health Savings (HSA)
- Individual Retirement (IRA)
- Certificate of Deposit (CD)

Personal Banking Services

- VISA® Debit Card
- ATM Card
- ExpressLine Telephone Banking
- Notary Services
- Online & Mobile Banking
- Mobile Deposit
- Wire Transfers
- Official Checks
- VISA® Gift Cards
- Money Orders
- Direct Deposit /ACH
- Check Protest
- Stop Payments
- Bill Pay
- Currency Exchange (Canadian/US Only)
- Safe Deposit Box (locations vary)
- Financial Services
- LNB Courtesy Pay
- Check Cashing
- E-Statements
- Zelle®

Deposit Products and Services

Business Checking Products

- Simply Business Checking
- Analyzed Business Checking
- DBA Interest Checking
- Non-Profit Checking

Business Savings Products

- Business Savings
- Small Business Money Market
- Business Money Market

Business Banking Services

- VISA® Debit Card
- ATM Card
- ExpressLine Telephone Banking
- Notary Services
- Online & Mobile Banking
- Mobile Deposit
- Wire Transfers
- Official Checks
- VISA® Gift Cards
- Money Orders
- Online Cash Management
- Remote Deposit Capture
- ACH Payments and Receipts
- Document Repository
- Secure File Transfer
- Check Protest
- Stop Payments
- Bill Pay
- Safe Deposit Box (locations vary)
- Financial Services
- LNB Courtesy Pay
- E-Statements
- Zelle®
- Lockbox Services
- Positive Pay (Check/ACH)
- Merchant Services
- Workplace Banking

Consumer Loan Products and Services

Secured Loan Products

- New/Used Automobile
- New/Used Boat/Recreational Vehicle (Motor Home, Campers, Travel Trailers)
- Other Recreation (Motorcycles, Snowmobiles, etc.)
- Secured by Deposit Account or Securities

Unsecured Loan Products

- Ready Reserve Line of Credit
- Home Improvement
- Personal Loan
- Consumer Time Note/Bridge Loan
- Personal Line of Credit

Mortgage Products

- 1-4 Family Owner-Occupied
- Investment Properties
- Purchase Money
- Refinance
- Construction

Home Equity Products

- Home Equity Loan-Fixed Rate
- Home Equity Line of Credit – Variable Rate
- Assurance Home Equity Line
- Home Equity Line of Credit – Interest Only

Credit Card Products

- LNB Classic
- LNB Rewards

Commercial Loan Products and Services

LNB's commercial products are available to a variety of agricultural and small to medium sized businesses.

Commercial Lending Products

- Single Payment Time Note
- Revolving Line of Credit
- Advancing Line of Credit
- Term Loans
- Commercial Real Estate (CRE)
- Capital Revolving Line of Credit
- Balloon Loan

Credit Card Products

- LNB Business Classic
- LNB Business Rewards

Partners

LNB Partners with other organizations to put together financing packages such as:

- Small Business Administration (SBA)
- Farm Service Agency
- United States Department of Agriculture (USDA)
- County economic and industrial development agencies
- Empire State Development
- New York State Energy and Development Authority (NYSERDA)

COMMON FEES

ATM Fees and Debit Card Fees	**LNB ATM Foreign Transaction Fee** (Avoid these fees by using a LNB ATM)	**$2.00** per withdrawal at a non-LNB ATM. Fees from ATM owner/network may still apply.
	ATM/Debit Card Replacement Fee: You request a replacement of your ATM or debit card	**$5.00** per card, per request
	Debit Card Rush Fee: You request express shipping of a replacement debit card (avoid this fee by requesting standard shipping)	**$60.00** per card, upon request
	ATM Currency Conversion: You make card purchases or ATM withdrawals in a currency other than U.S. dollars	**Current conversion rate for applicable currency** per transaction/withdrawal
	ATM – Inquiry Fee: You request a balance inquiry at a non-LNB ATM using your ATM or debit card	**$1.00** per request

Overdraft Fees	**Insufficient Funds Charge (NSF):** A check, in-person withdrawal, scheduled debit card transaction or another electronic debit posts to your account using your account number when there are not enough funds to cover the transaction	**$36.00** per item paid or returned We limit this charge to a maximum of 5 per day
	Courtesy Pay ATM/POS Fee: You opt in to LNB Courtesy pay and an ATM or everyday debit card transaction posts to your account and there are not enough funds to cover the transaction	**$36.00** per item We limit this charge to a maximum of 5 per day We will not charge a fee if your transaction is $5.00 or less
	Uncollected Funds Fee: You make a transaction against funds that were not available for use. Common items that cause funds to not be available for use are “pending” transactions such as deposits that are held according to the Funds Availability Policy or debit card transactions that have been preauthorized but not yet settled.	**$36.00** per item We limit this charge to a maximum of 5 per day
	Continuous Overdraft Fee: You overdraft your account and it remains in an overdraft state for 5 or more calendar days	**$5.00** per day until account has remained in a positive state for more than 1 business day
	OD Protection Transfer Fee: You have opted to allow LNB to transfer funds from a linked money market savings or Ready Reserve Line of Credit to cover an overdraft (avoid this fee by performing the transfer yourself).	**$10.00** per transfer performed. Transfers occur in $100.00 minimum increments.

Wire Transfer Fees	**Wire – Domestic Incoming:** You receive a wire transfer from a bank account located within the U.S.	**$15.00** per wire received
	Wire – Domestic Outgoing: You send a wire transfer to a bank account located within the U.S.	**$25.00** per wire sent
	Wire – International Incoming: You receive a wire transfer from a bank account located outside the U.S.	**$15.00** per wire received
	Wire – International Outgoing: You send a wire transfer to a bank account located outside the U.S.	**$50.00** per wire sent

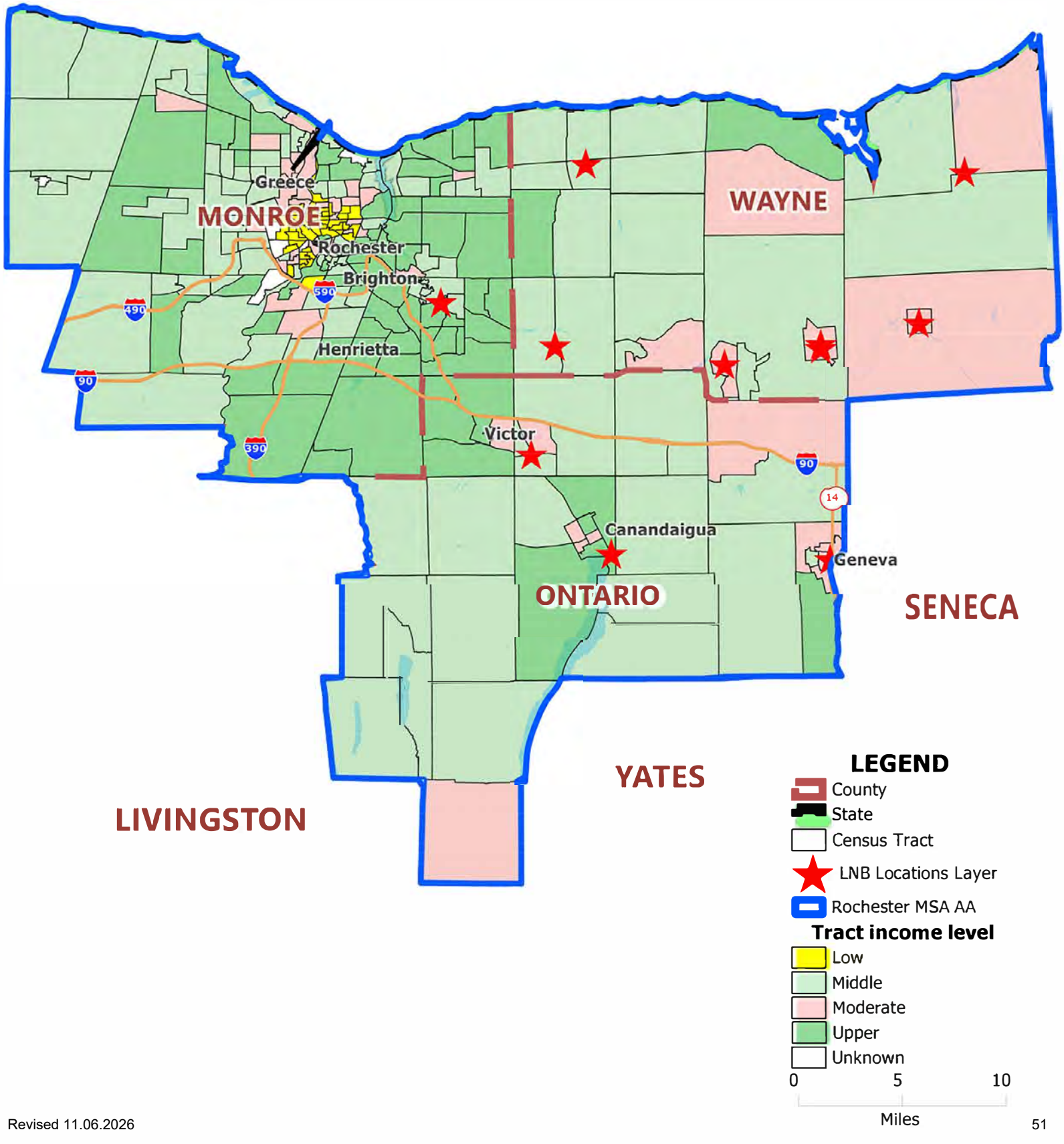
© Wolters Kluwer Financial Services, Inc. All rights reserved.

Other Fees	**Stop Payment Fee:** You request a stop payment order to be placed on a check or Automatic Clearing House (ACH) transaction	**$36.00** per request
	Abandoned Property Fee: Your account is escheated per State Law	**$50.00** per account escheatment
	Excess Debit Fee: You perform debit transactions (i.e. withdrawals, checks, ACH) than allowed by the account type	**$0.25** per transaction in excess of account limit
	Check Printing Fee: You request us to print checks from your account. 3 checks per sheet	**$3.00** per page
	Order for Checks or Supplies: An order of personal checks, deposit slips or other banking supplies	**Varies based on items ordered. Price disclosed prior to order placement**
	Early Account Closeout: You close your checking or savings account within 6 months of opening	**$30.00** per early account closure
	Dormant Fee: Your account has not has a transaction post in the last 12 months (avoid this fee by making a transaction on your account on a regular basis).	**$5.00** per month while dormant We will not charge a fee if the account balance is greater than $5000.00
	Legal Processing: Processing of any garnishment, tax levy, or any other court/administrative order against your account	**Up to $150.00** per order
	Official Check: A check issue by the bank, purchased at the branch and made payable for any amount and any payee you designate	**$5.00** per check
	Money Order: A check issued by you, purchased at a branch, for an amount up to $1000.00	**$3.00** per money order
	Paper Statement Fee: You request to receive your periodic statement mailed to your address on file. Fee will be waived for account holders meeting the minimum age requirement of 55 years of age	**$2.00** per statement cycle
	Statement Copy: You request us to reproduce (print) a previously provided statement for your account	**$5.00** per statement
	Returned Check Charge: An item you deposited is returned unpaid for any reason	**$15.00** per item
	Check Protest Fee: You request formal, written declaration that an instrument was dishonored	**$30.00** per item
	Returned Statement/Bad Address Fee: A statement or other mail item we sent to you has been returned as undeliverable	**$10.00** per month until updated address provided and verified



© Wolters Kluwer Financial Services, Inc. All rights reserved.

THE LYONS NATIONAL BANK- ROCHESTER MSA ASSESSMENT AREA



State Code	County Code	Tract Code	Complete Tract
36	055	000200	36055000200
36	055	000700	36055000700
36	055	001000	36055001000
36	055	001300	36055001300
36	055	001600	36055001600
36	055	001800	36055001800
36	055	001900	36055001900
36	055	002000	36055002000
36	055	002100	36055002100
36	055	002200	36055002200
36	055	002300	36055002300
36	055	002400	36055002400
36	055	002700	36055002700
36	055	002900	36055002900
36	055	003000	36055003000
36	055	003101	36055003101
36	055	003102	36055003102
36	055	003200	36055003200
36	055	003300	36055003300
36	055	003400	36055003400
36	055	003500	36055003500
36	055	003600	36055003600
36	055	003700	36055003700
36	055	003806	36055003806
36	055	003807	36055003807
36	055	003900	36055003900
36	055	004000	36055004000
36	055	004100	36055004100
36	055	004602	36055004602
36	055	004701	36055004701
36	055	004702	36055004702
36	055	004800	36055004800
36	055	004900	36055004900
36	055	005000	36055005000
36	055	005100	36055005100
36	055	005200	36055005200
36	055	005400	36055005400
36	055	005500	36055005500
36	055	005600	36055005600
36	055	005700	36055005700
36	055	005800	36055005800
36	055	005900	36055005900
36	055	006000	36055006000
36	055	006100	36055006100
36	055	006200	36055006200
36	055	006300	36055006300

State Code	County Code	Tract Code	Complete Tract
36	055	006400	36055006400
36	055	006500	36055006500
36	055	006600	36055006600
36	055	006700	36055006700
36	055	006800	36055006800
36	055	006900	36055006900
36	055	007000	36055007000
36	055	007100	36055007100
36	055	007500	36055007500
36	055	007600	36055007600
36	055	007700	36055007700
36	055	007801	36055007801
36	055	007802	36055007802
36	055	007900	36055007900
36	055	008000	36055008000
36	055	008100	36055008100
36	055	008200	36055008200
36	055	008301	36055008301
36	055	008400	36055008400
36	055	008500	36055008500
36	055	008600	36055008600
36	055	008702	36055008702
36	055	008801	36055008801
36	055	009200	36055009200
36	055	009301	36055009301
36	055	009302	36055009302
36	055	009401	36055009401
36	055	009402	36055009402
36	055	009403	36055009403
36	055	009404	36055009404
36	055	009500	36055009500
36	055	009601	36055009601
36	055	009602	36055009602
36	055	009605	36055009605
36	055	010100	36055010100
36	055	010200	36055010200
36	055	010300	36055010300
36	055	010400	36055010400
36	055	010500	36055010500
36	055	010601	36055010601
36	055	010602	36055010602
36	055	010700	36055010700
36	055	010800	36055010800
36	055	010901	36055010901
36	055	010902	36055010902
36	055	011000	36055011000

State Code	County Code	Tract Code	Complete Tract
36	055	011100	36055011100
36	055	011201	36055011201
36	055	011203	36055011203
36	055	011205	36055011205
36	055	011207	36055011207
36	055	011209	36055011209
36	055	011210	36055011210
36	055	011302	36055011302
36	055	011303	36055011303
36	055	011304	36055011304
36	055	011401	36055011401
36	055	011402	36055011402
36	055	011403	36055011403
36	055	011503	36055011503
36	055	011504	36055011504
36	055	011505	36055011505
36	055	011506	36055011506
36	055	011507	36055011507
36	055	011601	36055011601
36	055	011603	36055011603
36	055	011604	36055011604
36	055	011605	36055011605
36	055	011705	36055011705
36	055	011707	36055011707
36	055	011708	36055011708
36	055	011709	36055011709
36	055	011710	36055011710
36	055	011711	36055011711
36	055	011712	36055011712
36	055	011800	36055011800
36	055	011901	36055011901
36	055	011903	36055011903
36	055	011904	36055011904
36	055	012000	36055012000
36	055	012100	36055012100
36	055	012201	36055012201
36	055	012202	36055012202
36	055	012301	36055012301
36	055	012304	36055012304
36	055	012305	36055012305
36	055	012307	36055012307
36	055	012308	36055012308
36	055	012401	36055012401
36	055	012402	36055012402
36	055	012500	36055012500
36	055	012600	36055012600

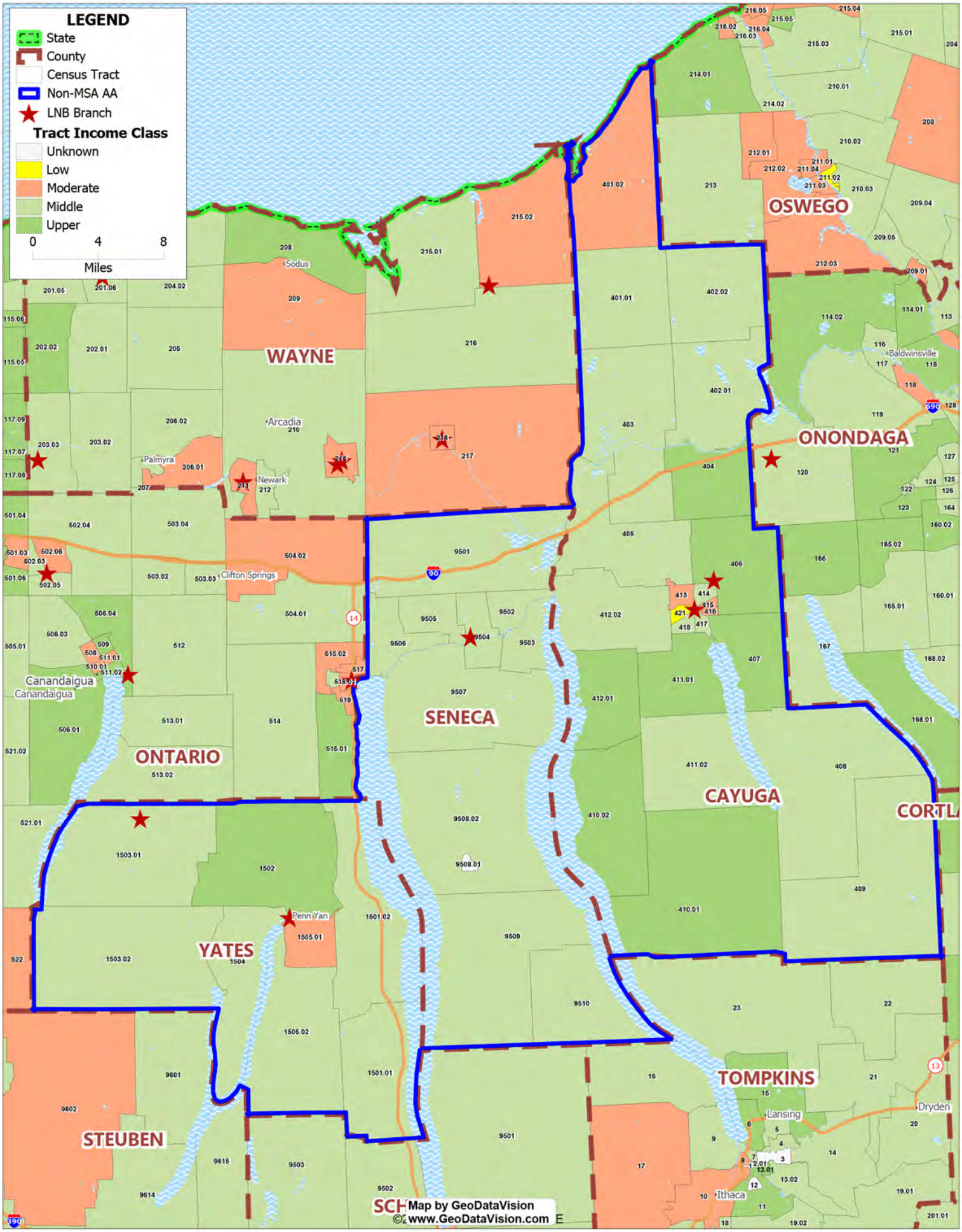
State Code	County Code	Tract Code	Complete Tract
36	055	012700	36055012700
36	055	012800	36055012800
36	055	012900	36055012900
36	055	013003	36055013003
36	055	013004	36055013004
36	055	013005	36055013005
36	055	013006	36055013006
36	055	013101	36055013101
36	055	013103	36055013103
36	055	013104	36055013104
36	055	013203	36055013203
36	055	013205	36055013205
36	055	013206	36055013206
36	055	013207	36055013207
36	055	013208	36055013208
36	055	013300	36055013300
36	055	013401	36055013401
36	055	013402	36055013402
36	055	013503	36055013503
36	055	013505	36055013505
36	055	013507	36055013507
36	055	013508	36055013508
36	055	013509	36055013509
36	055	013510	36055013510
36	055	013511	36055013511
36	055	013601	36055013601
36	055	013603	36055013603
36	055	013604	36055013604
36	055	013701	36055013701
36	055	013702	36055013702
36	055	013800	36055013800
36	055	013901	36055013901
36	055	013902	36055013902
36	055	014001	36055014001
36	055	014003	36055014003
36	055	014004	36055014004
36	055	014102	36055014102
36	055	014103	36055014103
36	055	014104	36055014104
36	055	014202	36055014202
36	055	014204	36055014204
36	055	014205	36055014205
36	055	014206	36055014206
36	055	014301	36055014301
36	055	014302	36055014302
36	055	014400	36055014400

State Code	County Code	Tract Code	Complete Tract
36	055	014501	36055014501
36	055	014503	36055014503
36	055	014504	36055014504
36	055	014505	36055014505
36	055	014601	36055014601
36	055	014602	36055014602
36	055	014700	36055014700
36	055	014802	36055014802
36	055	014803	36055014803
36	055	014805	36055014805
36	055	014806	36055014806
36	055	014901	36055014901
36	055	014903	36055014903
36	055	014905	36055014905
36	055	014906	36055014906
36	055	015000	36055015000
36	055	015101	36055015101
36	055	015102	36055015102
36	055	015200	36055015200
36	055	015301	36055015301
36	055	015303	36055015303
36	055	015304	36055015304
36	055	015400	36055015400
36	055	980000	36055980000
36	055	980100	36055980100
36	055	980200	36055980200
36	055	990000	36055990000
36	069	050101	36069050101
36	069	050103	36069050103
36	069	050104	36069050104
36	069	050105	36069050105
36	069	050106	36069050106
36	069	050203	36069050203
36	069	050204	36069050204
36	069	050205	36069050205
36	069	050206	36069050206
36	069	050302	36069050302
36	069	050303	36069050303
36	069	050304	36069050304
36	069	050401	36069050401
36	069	050402	36069050402
36	069	050501	36069050501
36	069	050502	36069050502
36	069	050601	36069050601
36	069	050603	36069050603
36	069	050604	36069050604

State Code	County Code	Tract Code	Complete Tract
36	069	050800	36069050800
36	069	050900	36069050900
36	069	051001	36069051001
36	069	051101	36069051101
36	069	051102	36069051102
36	069	051200	36069051200
36	069	051301	36069051301
36	069	051302	36069051302
36	069	051400	36069051400
36	069	051501	36069051501
36	069	051502	36069051502
36	069	051600	36069051600
36	069	051700	36069051700
36	069	051801	36069051801
36	069	051900	36069051900
36	069	052001	36069052001
36	069	052002	36069052002
36	069	052003	36069052003
36	069	052101	36069052101
36	069	052102	36069052102
36	069	052200	36069052200
36	117	020103	36117020103
36	117	020104	36117020104
36	117	020105	36117020105
36	117	020106	36117020106
36	117	020201	36117020201
36	117	020202	36117020202
36	117	020302	36117020302
36	117	020303	36117020303
36	117	020401	36117020401
36	117	020402	36117020402
36	117	020500	36117020500
36	117	020601	36117020601
36	117	020602	36117020602
36	117	020700	36117020700
36	117	020800	36117020800
36	117	020900	36117020900
36	117	021000	36117021000
36	117	021100	36117021100
36	117	021200	36117021200
36	117	021400	36117021400
36	117	021501	36117021501
36	117	021502	36117021502
36	117	021600	36117021600
36	117	021700	36117021700
36	117	021800	36117021800

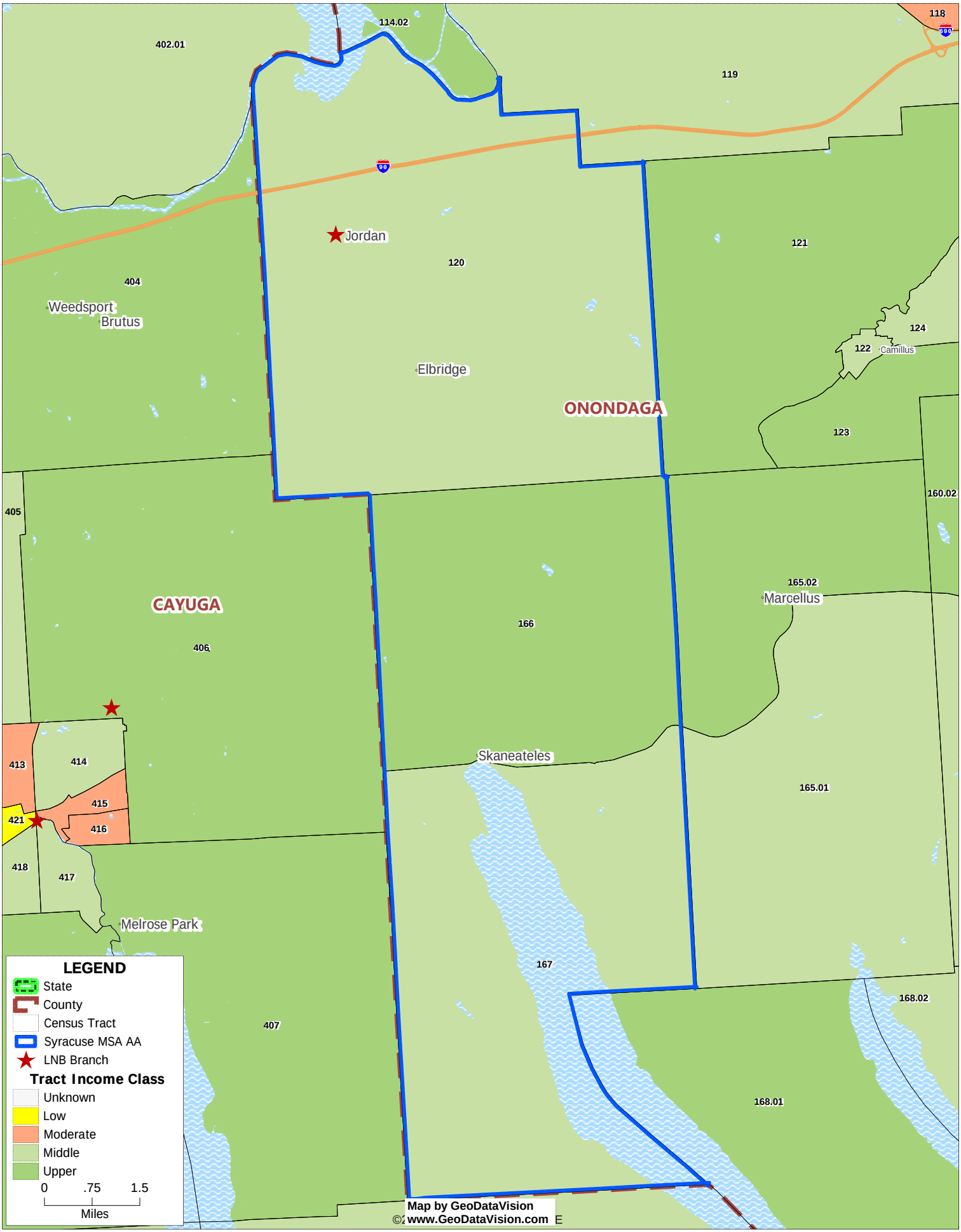
State Code	County Code	Tract Code	Complete Tract
36	117	990100	36117990100

THE LYONS NATIONAL BANK- NEW YORK NON-MSA ASSESSMENT AREA



State Code	County Code	Tract Code	Complete Tract
36	011	401.01	36011040101
36	011	401.02	36011040102
36	011	402.01	36011040201
36	011	402.02	36011040202
36	011	403	36011040300
36	011	404	36011040400
36	011	405	36011040500
36	011	406	36011040600
36	011	407	36011040700
36	011	408	36011040800
36	011	409	36011040900
36	011	410.01	36011041001
36	011	410.02	36011041002
36	011	411.01	36011041101
36	011	411.02	36011041102
36	011	412.01	36011041201
36	011	412.02	36011041202
36	011	413	36011041300
36	011	414	36011041400
36	011	415	36011041500
36	011	416	36011041600
36	011	417	36011041700
36	011	418	36011041800
36	011	421	36011042100
36	099	9501	36099950100
36	099	9502	36099950200
36	099	9503	36099950300
36	099	9504	36099950400
36	099	9505	36099950500
36	099	9506	36099950600
36	099	9507	36099950700
36	099	9508.01	36099950801
36	099	9508.02	36099950802
36	099	9509	36099950900
36	099	9510	36099951000
36	123	1501.01	36123150101
36	123	1501.02	36123150102
36	123	1502	36123150200
36	123	1503.01	36123150301
36	123	1503.02	36123150302
36	123	1504	36123150400
36	123	1505.01	36123150501
36	123	1505.02	36123150502

THE LYONS NATIONAL BANK- SYRACUSE MSA ASSESSMENT AREA



Syracuse MSA AA Tracts

State Code	County Code	Tract Code	Complete Tract
36	067	120	36067012000
36	067	166	36067016600
36	067	167	36067016700

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Lyons National Bank

Respondent ID: 0000001027

Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENDRY COUNTY (051), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Lyons National Bank

Respondent ID: 0000001027

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGANY COUNTY (003), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	230	1	950	2	1,180	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	230	1	950	2	1,180	0	0
CAYUGA COUNTY (011), NY										
MSA NA										
Inside AA 0002										
Low Income	1	55	2	260	0	0	1	135	0	0
Moderate Income	5	317	2	470	2	1,350	9	2,137	0	0
Middle Income	6	210	1	150	1	252	7	552	0	0
Upper Income	6	301	2	297	1	400	3	555	1	400
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	883	7	1,177	4	2,002	20	3,379	1	400
CHEMUNG COUNTY (015), NY										
MSA 21300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	83	0	0	0	0	1	83	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	83	0	0	0	0	1	83	0	0

Loans by County

Small Business Loans - Originations

Institution: Lyons National Bank

Respondent ID: 0000001027

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (031), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	106	0	0	1	106	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	106	0	0	1	106	0	0
LIVINGSTON COUNTY (051), NY										
MSA 40380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	132	0	0	1	132	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	1	132	0	0	2	162	0	0
MADISON COUNTY (053), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0

Loans by County

Small Business Loans - Originations

Institution: Lyons National Bank

Respondent ID: 0000001027
Agency: OCC - 1
State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONROE COUNTY (055), NY 2/										
MSA 40380										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	125	1	400	1	125	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	50	0	0	0	0	1	50	0	0
Median Family Income >= 120%	17	648	5	877	4	2,214	15	1,160	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	698	6	1,002	5	2,614	17	1,335	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	136	0	0	1	136	0	0
Median Family Income 40-50%	0	0	1	175	1	352	1	175	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	150	1	450	2	600	0	0
Median Family Income 70-80%	1	13	2	350	1	820	1	13	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	3	129	1	154	0	0	1	31	0	0
Median Family Income 110-120%	1	94	1	150	1	325	1	150	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2025 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Lyons National Bank

Respondent ID: 0000001027
Agency: OCC - 1
State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income >= 120%	3	113	2	395	0	0	5	508	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	349	9	1,510	4	1,947	12	1,613	0	0
Totals For County: (055) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	136	0	0	1	136	0	0
Median Family Income 40-50%	0	0	1	175	1	352	1	175	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	150	1	450	2	600	0	0
Median Family Income 70-80%	1	13	2	350	1	820	1	13	0	0
Median Family Income 80-90%	0	0	1	125	1	400	1	125	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	3	129	1	154	0	0	1	31	0	0
Median Family Income 110-120%	2	144	1	150	1	325	2	200	0	0
Median Family Income >= 120%	20	761	7	1,272	4	2,214	20	1,668	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	1,047	15	2,512	9	4,561	29	2,948	0	0
ONEIDA COUNTY (065), NY										
MSA 46540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	350	1	350	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	1	350	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Lyons National Bank

Respondent ID: 0000001027

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ONONDAGA COUNTY (067), NY 2/										
MSA 45060										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	187	1	250	1	268	7	437	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	187	1	250	1	268	7	437	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	0	0	0	0
Upper Income	1	75	1	200	0	0	0	0	0	0
Income Not Known	0	0	0	0	2	1,200	1	800	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	110	1	200	2	1,200	1	800	0	0
Totals For County: (067) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	222	1	250	1	268	7	437	0	0
Upper Income	1	75	1	200	0	0	0	0	0	0
Income Not Known	0	0	0	0	2	1,200	1	800	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	297	2	450	3	1,468	8	1,237	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Lyons National Bank

Respondent ID: 0000001027

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ONTARIO COUNTY (069), NY										
MSA 40380										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	27	1,088	4	729	9	4,997	27	3,154	0	0
Middle Income	42	1,507	7	1,306	5	1,899	47	3,903	0	0
Upper Income	18	602	3	535	0	0	18	737	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	87	3,197	14	2,570	14	6,896	92	7,794	0	0
OSWEGO COUNTY (075), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	350	1	350	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	1	350	0	0
ST. LAWRENCE COUNTY (089), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	175	0	0	1	175	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	0	0	1	175	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County
Small Business Loans - Originations
Institution: Lyons National Bank

Respondent ID: 0000001027
Agency: OCC - 1
State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCHUYLER COUNTY (097), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	35	1	159	0	0	3	194	0	0
Middle Income	6	195	2	354	4	1,530	12	2,079	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	230	3	513	4	1,530	15	2,273	0	0
SENECA COUNTY (099), NY										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	18	608	4	676	9	5,166	21	1,718	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	608	4	676	9	5,166	21	1,718	0	0
STEUBEN COUNTY (101), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	118	0	0	0	0	0	0
Middle Income	5	195	4	605	2	720	11	1,520	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	195	5	723	2	720	11	1,520	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Lyons National Bank

Respondent ID: 0000001027

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOMPKINS COUNTY (109), NY										
MSA 27060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	450	1	450	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	1	450	0	0
WAYNE COUNTY (117), NY										
MSA 40380										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	23	979	9	1,481	5	3,190	19	1,311	0	0
Middle Income	37	1,419	9	1,677	5	1,996	28	1,374	0	0
Upper Income	5	228	2	333	3	1,335	10	1,896	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	65	2,626	20	3,491	13	6,521	57	4,581	0	0
YATES COUNTY (123), NY										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	566	3	408	2	587	6	593	0	0
Middle Income	62	2,564	11	1,928	10	5,304	63	6,189	0	0
Upper Income	26	991	9	1,484	2	590	19	986	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	99	4,121	23	3,820	14	6,481	88	7,768	0	0
TOTAL INSIDE AA IN STATE	311	12,320	75	12,986	60	29,948	302	27,012	1	400

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Lyons National Bank

Respondent ID: 0000001027

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	25	997	22	3,589	17	7,797	50	9,362	0	0
STATE TOTAL	336	13,317	97	16,575	77	37,745	352	36,374	1	400

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Lyons National Bank

Respondent ID: 0000001027

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEDFORD COUNTY (009), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	1	197	0	0	2	247	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	197	0	0	2	247	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	1	197	0	0	2	247	0	0
STATE TOTAL	1	50	1	197	0	0	2	247	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	311	12,320	75	12,986	60	29,948	302	27,012	1	400
TOTAL OUTSIDE AA	26	1,047	23	3,786	18	8,297	52	9,609	0	0
TOTAL INSIDE & OUTSIDE	337	13,367	98	16,772	78	38,245	354	36,621	1	400

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2025 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: Lyons National Bank

Respondent ID: 0000001027

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGANY COUNTY (003), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	129	0	0	1	129	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	129	0	0	1	129	0	0
CAYUGA COUNTY (011), NY										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	163	0	0	0	0	2	113	0	0
Upper Income	1	40	0	0	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	203	0	0	0	0	3	153	0	0
CHEMUNG COUNTY (015), NY										
MSA 21300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	125	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: Lyons National Bank

Respondent ID: 0000001027

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (033), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
HERKIMER COUNTY (043), NY										
MSA 46540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	201	1	110	0	0	5	311	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	201	1	110	0	0	5	311	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Lyons National Bank

Respondent ID: 0000001027
Agency: OCC - 1
State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONROE COUNTY (055), NY 2/										
MSA 40380										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	400	1	400	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0
ONONDAGA COUNTY (067), NY 2/										
MSA 45060										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	130	0	0	0	0	2	130	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	130	0	0	0	0	2	130	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Lyons National Bank

Respondent ID: 0000001027
Agency: OCC - 1
State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ONTARIO COUNTY (069), NY										
MSA 40380										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	185	1	200	0	0	4	385	0	0
Middle Income	17	606	5	922	4	1,440	22	2,128	0	0
Upper Income	2	84	1	173	0	0	2	84	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	875	7	1,295	4	1,440	28	2,597	0	0
SCHUYLER COUNTY (097), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	304	2	307	0	0	10	611	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	304	2	307	0	0	10	611	0	0
SENECA COUNTY (099), NY										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	580	3	570	2	747	12	1,232	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	580	3	570	2	747	12	1,232	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Lyons National Bank

Respondent ID: 0000001027
Agency: OCC - 1
State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STEUBEN COUNTY (101), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	8	399	6	1,015	0	0	14	1,414	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	449	6	1,015	0	0	15	1,464	0	0
WAYNE COUNTY (117), NY										
MSA 40380										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	493	2	325	1	285	12	1,103	0	0
Middle Income	15	448	6	1,000	2	692	17	1,362	0	0
Upper Income	0	0	0	0	1	300	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	941	8	1,325	4	1,277	29	2,465	0	0
WYOMING COUNTY (121), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	340	1	340	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	340	1	340	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2025 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Lyons National Bank

Respondent ID: 0000001027
Agency: OCC - 1
State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YATES COUNTY (123), NY										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	235	3	929	3	834	0	0
Middle Income	57	2,215	17	2,944	7	2,679	74	7,253	0	0
Upper Income	26	1,199	5	814	2	635	26	2,018	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	83	3,414	23	3,993	12	4,243	103	10,105	0	0
TOTAL INSIDE AA IN STATE	146	6,143	41	7,183	22	7,707	177	16,682	0	0
TOTAL OUTSIDE AA IN STATE	21	954	12	1,936	2	740	34	3,505	0	0
STATE TOTAL	167	7,097	53	9,119	24	8,447	211	20,187	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	146	6,143	41	7,183	22	7,707	177	16,682	0	0
TOTAL OUTSIDE AA	21	954	12	1,936	2	740	34	3,505	0	0
TOTAL INSIDE & OUTSIDE	167	7,097	53	9,119	24	8,447	211	20,187	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2025 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Lyons National Bank

Respondent ID: 0000001027
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NY - MONROE COUNTY (055) - MSA 40380 2/	29	4,314	17	1,335	0	0
NY - ONTARIO COUNTY (069) - MSA 40380	115	12,663	92	7,794	0	0
NY - WAYNE COUNTY (117) - MSA 40380	98	12,638	57	4,581	0	0
NY - CAYUGA COUNTY (011) - MSA NA	29	4,062	20	3,379	0	0
NY - SENECA COUNTY (099) - MSA NA	31	6,450	21	1,718	0	0
NY - YATES COUNTY (123) - MSA NA	136	14,422	88	7,768	0	0
NY - ONONDAGA COUNTY (067) - MSA 45060 2/	8	705	7	437	0	0

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2025 Institution Disclosure Statement - Table 4

Assessment Area/Non-Assessment Area Activity

Small Farm Loans

Institution: Lyons National Bank

Respondent ID: 0000001027

Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NY - ONTARIO COUNTY (069) - MSA 40380	33	3,610	28	2,597	0	0
NY - WAYNE COUNTY (117) - MSA 40380	36	3,543	29	2,465	0	0
NY - CAYUGA COUNTY (011) - MSA NA	4	203	3	153	0	0
NY - SENECA COUNTY (099) - MSA NA	16	1,897	12	1,232	0	0
NY - YATES COUNTY (123) - MSA NA	118	11,650	103	10,105	0	0
NY - ONONDAGA COUNTY (067) - MSA 45060 2/	2	130	2	130	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2025 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000001027

Institution: Lyons National Bank

Agency: OCC - 1

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	6	4,347	0	0
Purchased	0	0	0	0
Total	6	4,347	0	0
Consortium/Third Party Loans (optional)				

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: Lyons National Bank

Respondent ID: 0000001027
Agency: OCC - 1

ASSESSMENT AREA - 0001

MONROE COUNTY (055), NY 2/

MSA: 40380

Median Family Income 50-60%

0116.03*

Median Family Income 70-80%

0114.03*

Median Family Income 80-90%

0112.09* 0119.01 0120.00* 0121.00

Median Family Income 100-110%

0112.07* 0114.02*

Median Family Income 110-120%

0112.01* 0114.01* 0116.01* 0116.05* 0118.00

Median Family Income >= 120%

0112.03* 0112.05 0112.10* 0113.02* 0113.03 0113.04* 0115.03* 0115.04* 0115.05 0115.06* 0115.07* 0116.04* 0117.05* 0117.07 0117.08 0117.09* 0117.10 0117.11* 0117.12 0119.03* 0119.04 0122.01* 0122.02* 0123.01 0123.04 0123.05 0123.07 0123.08* 0124.01 0124.02

ONTARIO COUNTY (069), NY

MSA: 40380

Moderate Income

0501.03 0502.06 0504.02 0508.00 0510.01 0511.01 0515.02 0517.00* 0518.01 0519.00* 0522.00

Middle Income

0502.03 0502.04 0502.05 0503.02 0503.03 0503.04* 0504.01 0505.01 0505.02* 0506.03 0512.00 0513.01 0513.02 0514.00 0516.00* 0520.01 0520.02* 0520.03 0521.01 0521.02

Upper Income

0501.01 0501.04 0501.05 0501.06* 0506.01 0506.04 0509.00* 0511.02 0515.01

WAYNE COUNTY (117), NY

MSA: 40380

Moderate Income

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

0206.01 0209.00 0211.00 0214.00 0215.02 0217.00 0218.00
Middle Income

0207.00 0210.00 0212.00 0215.01 0216.00

0201.03* 0201.04* 0201.05 0201.06 0202.01 0203.02 0203.03 0204.01 0204.02 0205.00 0206.02
Upper Income

0202.02 0208.00
Income Not Known

9901.00*

ASSESSMENT AREA - 0002

CAYUGA COUNTY (011), NY

MSA: NA

Low Income

0421.00
Moderate Income

0401.02 0413.00 0415.00 0416.00*
Middle Income

0401.01 0402.01 0402.02* 0403.00 0405.00* 0408.00* 0409.00* 0411.02 0412.02 0414.00 0417.00*
0418.00
Upper Income

0404.00 0406.00* 0407.00 0410.01* 0410.02* 0411.01* 0412.01
Income Not Known

9902.00*

SENECA COUNTY (099), NY

MSA: NA

Middle Income

9501.00 9502.00 9503.00 9504.00 9505.00 9506.00 9507.00 9508.02 9509.00 9510.00*
Income Not Known

9508.01*

YATES COUNTY (123), NY

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

MSA: NA

Moderate Income

1505.01

Middle Income

1501.01 1501.02 1503.01 1503.02 1504.00 1505.02

Upper Income

1502.00

ASSESSMENT AREA - 0003

ONONDAGA COUNTY (067), NY 2/

MSA: 45060

Middle Income

0120.00 0167.00

Upper Income

0166.00*

OUTSIDE ASSESSMENT AREA

HENDRY COUNTY (051), FL

MSA: NA

Moderate Income

0004.04

ALLEGANY COUNTY (003), NY

MSA: NA

Middle Income

9503.00 9505.00 9507.00

CHEMUNG COUNTY (015), NY

MSA: 21300

Middle Income

0102.00 0106.00

ESSEX COUNTY (031), NY

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

MSA: NA
Middle Income
9602.00
FRANKLIN COUNTY (033), NY
MSA: NA
Middle Income
9503.01
HERKIMER COUNTY (043), NY
MSA: 46540
Middle Income
0109.00 0114.00
LIVINGSTON COUNTY (051), NY
MSA: 40380
Moderate Income
0311.01
Middle Income
0302.04
MADISON COUNTY (053), NY
MSA: 45060
Middle Income
0304.01
MONROE COUNTY (055), NY 2/
MSA: 40380
Median Family Income 30-40%
0023.00
Median Family Income 40-50%
0022.00 0083.01
Median Family Income 60-70%
0018.00

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Median Family Income 70-80%

0131.04 0138.00

Median Family Income 100-110%

0037.00 0141.04 0144.00

Median Family Income 110-120%

0128.00 0141.03 0154.00

Median Family Income >= 120%

0031.01 0061.00 0103.00 0136.03 0148.02 0149.05

ONEIDA COUNTY (065), NY

MSA: 46540

Middle Income

0237.02

ONONDAGA COUNTY (067), NY 2/

MSA: 45060

Middle Income

0162.00

Upper Income

0001.00 0121.00

Income Not Known

0032.00

OSWEGO COUNTY (075), NY

MSA: 45060

Middle Income

0203.03

ST. LAWRENCE COUNTY (089), NY

MSA: NA

Middle Income

4902.00

SCHUYLER COUNTY (097), NY

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

MSA: NA

Moderate Income

9504.00

Middle Income

9501.00 9502.00 9503.00 9505.00

STEUBEN COUNTY (101), NY

MSA: NA

Moderate Income

9602.00

Middle Income

9601.00 9606.00 9611.00 9614.00 9615.00 9618.00 9620.00

TOMPKINS COUNTY (109), NY

MSA: 27060

Upper Income

0015.00

WYOMING COUNTY (121), NY

MSA: NA

Middle Income

9711.00

BEDFORD COUNTY (009), PA

MSA: NA

Middle Income

9601.00

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2025 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000001027

Institution: Lyons National Bank

Agency: OCC - 1

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity [10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	146	146	0	0.00%
Small Farm Loans	55	55	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	51	51	0	0.00%
Total	254	254	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Home Mortgage Disclosure Act Notice

The Home Mortgage Disclosure Act (HMDA) data about our residential mortgage lending is available for review. The data shows: geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

HMDA data for both The Lyons National Bank and many other financial institutions is available online. This information may be obtained on the Consumer Financial Protection Bureau's (Bureau's) website, www.consumerfinance.gov/hmda.