



PUBLIC DISCLOSURE

September 21, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Long Island
Charter Number: 13126

10 Glen Head Road
Glen Head, New York 11545

Office of the Comptroller of the Currency

340 Madison Avenue, 5th Floor
New York, New York 10173

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

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Overall CRA Rating

Institution’s CRA Rating: This institution is rated Satisfactory.

The following table indicates the performance level of The First National Bank of Long Island (FNBLI) with respect to the Lending, Investment, and Service Tests:

| Performance Levels | The First National Bank of Long Island Performance Tests | | |
|---------------------------|---|-----------------|--------------|
| | Lending Test* | Investment Test | Service Test |
| Outstanding | | | |
| High Satisfactory | X | X | |
| Low Satisfactory | | | 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 a High Satisfactory rating in the state of New York.
- The Investment Test rating is based on a High Satisfactory rating in the state of New York.
- The Service Test rating is based on a Low Satisfactory rating in the state of New York.

Lending in Assessment Area

An adequate percentage of the bank’s loans are in its assessment area (AA).

The bank originated and purchased 71.4 percent of its total loans inside the bank’s AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. FNBLI did not submit affiliate lending for consideration during this evaluation.

| Lending Inside and Outside of the Assessment Area | | | | | | | | | | |
|---|-----------------|------|---------|------|---------|---------------------------------|------|---------|------|----------------|
| Loan Category | Number of Loans | | | | Total # | Dollar Amount of Loans \$(000s) | | | | Total \$(000s) |
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | | \$ | % | \$ | % | |
| Home Mortgage | 792 | 55.1 | 645 | 44.9 | 1,437 | 580,650 | 49.7 | 588,329 | 50.3 | 1,168,979 |
| Small Business | 854 | 98.3 | 15 | 1.7 | 869 | 161,012 | 97.7 | 3,805 | 2.3 | 164,817 |
| Total | 1,646 | 71.4 | 660 | 28.6 | 2,306 | 741,662 | 55.6 | 592,134 | 44.4 | 1,333,796 |

Description of Institution

The First National Bank of Long Island (“FNBLI” of “bank”) was a full-service, intrastate bank headquartered in Glen Head, New York in Nassau County. The bank was the sole subsidiary of The First of Long Island Corporation which traded on the NASDAQ Global Market under the symbol “FLIC.” During the evaluation period, FNBLI provided a wide range of financial services to individual, professional, corporate, institutional and government customers, primarily in Brooklyn, Manhattan, Queens and Long Island. Products and services offered by FNBLI included personal and business loan and deposit products, mobile banking, investment management and trust services, drive-thru facilities, deposit-taking automated teller machines (ATMs) and remote deposit capture. As of December 31, 2019, FNBLI operated 52 branches with 41 located on Long Island, six (6) in Queens, three (3) in Brooklyn, and two (2) in Manhattan. FNBLI operated 46 ATMs, primarily at branches, with one stand-alone ATM on Long Island.

As of December 31, 2019, FNBLI reported total assets of \$4.1 billion. Total loans and leases of \$3.2 billion and \$721.9 million of total investments represented 78.1 percent and 17.6 percent of total assets, respectively. During the evaluation period, FNBLI’s strategy included pursuing organic growth for loans and deposits, as well as, branch expansion. FNBLI’s lending strategy focused on residential real estate lending during 2017 and 2018 and small business lending in 2019. Loan portfolio composition as of December 31, 2019 was as follows: 50.8 percent residential real estate loans, 26.2 percent multi-family loans, 17.7 percent commercial real estate loans, 3.3 percent commercial/industrial loans, 1.9 percent home equity lines of credit (HELOC) and 0.1 percent consumer and other loans. Deposits totaled \$3.1 billion and tier one equity capital totaled \$388.2 million as of December 31, 2019. FNBLI had a small trust operation with \$239.6 million in fiduciary assets and \$35.9 million in custody and safekeeping. FNBLI experienced modest growth during the evaluation period as total assets grew 16.7 percent between January 1, 2017 and December 31, 2019, and total deposits increased 20.5 percent over the same time period.

FNBLI had a single AA in the state of New York, the New York-Newark-Jersey City, NY-NJ-PA multi-state metropolitan statistical area (MMSA) AA (MMSA #35620) (“NY MMSA AA”), which consisted of portions of two metropolitan divisions (MDs). The AA consisted of portions of the Nassau County-Suffolk County, NY MD (MD #35004) and the New York-Jersey City-White Plains, NY-NJ MD (MD #35154). FNBLI’s AA included the bank’s main office, branches and deposit-taking ATMs. FNBLI’s AA did not arbitrarily exclude any low- or moderate-income (LMI) census tracts. FNBLI had the financial capacity to assist in meeting the credit needs of its AAs during the evaluation. There were no legal or financial factors that impacted FNBLI’s ability to help meet the credit needs of its community.

FNBLI’s prior performance evaluation dated February 21, 2017 resulted in a Satisfactory rating with a Low Satisfactory Lending Test rating, Outstanding Investment Test rating, and High Satisfactory Service Test rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The bank's performance was assessed using home mortgage and small business (SB) loans originated and purchased during the evaluation period which spanned from January 1, 2017 through December 31, 2019. Performance also included an assessment of community development (CD) activities from the

date of the prior Performance Evaluation, February 21, 2017 through December 31, 2019. CD activities included CD loans, qualified investments, grants and donations, and CD services.

Lending performance was assessed based on the bank's primary loan products. Primary loan products, for purposes of this review, were products in which the bank originated at least 20 loans within an AA during the evaluation period. FNBLI had a sufficient volume of home mortgage and small business loans in the AAs to conduct a meaningful analysis. FNBLI did not originate and purchase any small farm loans in New York. Therefore, an analysis of small farm lending was not completed. HMDA and SB aggregate lending and market share percentages considered only lenders that submitted HMDA and SB data. Lenders that collected, but do not submit data, were not considered in the percentages.

Management provided home mortgage data for 2017, 2018, and 2019 as required by the Home Mortgage Disclosure Act (HMDA). Management provided small business data for 2017, 2018, and 2019 as required by the Community Reinvestment Act (CRA). Management did not collect or submit any consumer loan data for consideration. Examiners determined the data submitted as required by HMDA and CRA was accurate. Examiners also verified CD activities submitted by management.

Management maintained the same AA throughout the evaluation period. However, the U. S. Office of Management and Budget changed the income designation of 174 census tracts in 2018 which impacted the analysis of 2019 home mortgage loan and small business loan activity. Although the number of census tracts remained at 2,130 throughout the evaluation period, the number of low-income census tracts declined from 166 to 136 between 2018 and 2019. The number of moderate-income census tracts declined from 546 to 498 between 2018 and 2019. The changes impacted the demographic comparators for owner-occupied housing, small business distribution and the distribution of businesses of different sizes used in the Lending Test. Therefore, the Lending Test analysis assessed 2017-2018 performance separately from 2019 performance. The changes also impacted population distribution which was considered in the Service Test analysis.

Selection of Areas for Full-Scope Review

For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (MMSA) are combined and evaluated as a single AA. Refer to the "Scope" section under each State Rating section for details regarding how full-scope AAs were selected.

Ratings

The bank's overall rating is based on the bank's rating for the state of New York. FNBLI's AA consisted of the NY MMSA AA; however, the AA was entirely within New York state. Therefore, performance was assessed at the state level, not at the MMSA level.

During the evaluation period, home mortgage loans represented 48.1 percent of loans originated and purchased by number and 78.3 percent by amount. Small business loans represented 51.9 percent of loans originated and purchased by number and 21.7 percent by amount. Although the distribution of home mortgage loans and small business loans was even based on the number of loans originated and purchased, the assessment of performance weighted home mortgage loans heavier than small business loans given the higher distribution of home mortgage loans by amount.

Furthermore, since FNBLI originated and purchased a higher percentage of loans during 2017-2018, prior to the OMB changes to census tract-income designations, the assessment of performance weighted performance during 2017-2018 higher than 2019 performance. FNBLI originated and purchased 1,293 home mortgage and small business loans in 2017 and 2018 totaling \$564.3 million which represented 78.6 percent and 76.1 percent of total loans originated and purchased during the evaluation period.

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 Bureau of Consumer Financial Protection, as applicable.

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

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of New York

CRA rating for the State of New York: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending levels reflect good responsiveness to AA credit needs.
- The geographic distribution of loans is good.
- The distribution of home mortgage loans to individuals of different incomes and small loans to businesses of different sizes is adequate.
- The level of community development (CD) loans is relatively high.
- A significant level of qualified investments, grants and donations; however, responsiveness to credit and community economic development needs is poor.
- Retail delivery systems are reasonably accessible to all portions of the AA.
- The level of CD services is adequate.

Description of Institution's Operations in New York

FNBLI had one AA, the NY MMSA AA, within the state of New York during the evaluation period consisting of portions of two MDs, the Nassau County-Suffolk County, NY MD and the New York-Jersey City-White Plains, NY-NJ MD. The AA included Nassau County and a portion of Suffolk County in the Nassau County-Suffolk County, NY MD and Kings County, Queens County and a portion of New York County in the New York-Jersey City-White Plains, NY-NJ MD. As of December 31, 2019, FNBLI operated 41 branches and 36 ATMs in the Nassau County-Suffolk County, NY MD and 11 branches and 10 ATMs in the New York-Jersey City-White Plains, NY-NJ MD. ATMs were located at most branches with one stand-alone ATM in the Nassau County-Suffolk County, NY MD.

During the evaluation period, FNBLI's strategy included pursuing organic growth for loans and deposits across the AA with a focus on Queens and Brooklyn. The bank plan included branch expansion. FNBLI's lending strategy focused on residential real estate lending during 2017 and 2018 and small business lending in 2019.

FNBLI reported \$3.3 billion of deposits in the NY MSAA AA based on Federal Deposit Insurance Corporation (FDIC) deposit information as of June 30, 2019 which represented 100 percent of the bank's deposits. FNBLI ranked 34th out of 120 depository institutions with 0.24 percent deposit market

share. The top banks in terms of deposit market share in the NY MMSA AA included JP Morgan Chase Bank N. A. with 37.37 percent, The Bank of New York Mellon with 8.80 percent, Goldman Sachs Bank USA with 7.22 percent, HSBC Bank USA N. A. with 7.07 percent and Citibank N. A. with 6.44 percent.

Economic Data

Based on data from the 2019 Moody's Analytics report, the economy in the Nassau County-Suffolk County MD remained flat during 2019 while the economy in the New York-Jersey City-White Plains MD was steady but stalled in late 2019. The economy in the AA was impacted by a high cost of living, quality of life concerns and population outflows exacerbated by flattened payrolls and a stagnant residential housing market. Housing costs remained high. Based on 2018 median family income (MFI) of \$88,429 and 2019 MFI of \$91,346, low- and moderate-income families found it difficult to qualify for traditional home mortgage loans given the \$525,204 median housing value in the AA.

Key sectors of the economy based on percentage of total employment include education and health services, government, professional and business services, and retail. According to the U.S. Bureau of Labor Statistics (BLS) December 2019 data, the unemployment rate (not seasonally adjusted) was 3.8 percent in Suffolk County, 3.4 percent in Nassau County, 3.2 percent in Kings County, 2.8 percent in New York County and 2.7 percent in Queens County. Most counties had an unemployment equal to or better than the unemployment rate in the New York-Newark-Jersey City MMSA of 3.4 percent and the state of New York with 3.7 percent. Major employers in the MMSA include Montefiore Health System, Mount Sinai Health System, JPMorgan Chase & Co., Bank of America, New York-Presbyterian Healthcare System, Northwell Health, Henry Schein Inc., Cablevision Systems Corp., CA Inc., and Pall Corp.

Community Contacts

As part of the CRA evaluation, the OCC reviewed information from three community contacts conducted within the NY MMSA AA during the evaluation period to determine local economic conditions and community needs. One contact from the Nassau County-Suffolk County NY MD and two contacts from the New York-Jersey City-White Plains, NY-NJ MD identified first-time homebuyer programs, financial literacy training, and improving LMI access to banking as community needs.

NY MMSA AA 2017-2018

| Table A – Demographic Information of the Assessment Area | | | | | | |
|--|-----------|---------------|------------------------------|------------------|-----------------|---------------|
| Assessment Area: NY MMSA AA 2017-2018 | | | | | | |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 2,130 | 7.8 | 25.6 | 40.5 | 23.4 | 2.7 |
| Population by Geography | 8,226,970 | 9.7 | 27.5 | 40.2 | 22.4 | 0.3 |
| Housing Units by Geography | 3,169,668 | 9.2 | 25.7 | 38.4 | 26.4 | 0.3 |
| Owner-Occupied Units by Geography | 1,393,121 | 2.6 | 17.2 | 50.0 | 30.0 | 0.2 |
| Occupied Rental Units by Geography | 1,514,675 | 15.4 | 33.3 | 29.0 | 21.9 | 0.4 |
| Vacant Units by Geography | 261,872 | 8.1 | 26.4 | 31.6 | 33.5 | 0.4 |
| Businesses by Geography | 628,575 | 6.1 | 17.9 | 34.9 | 38.7 | 2.4 |
| Farms by Geography | 6,461 | 3.5 | 18.1 | 49.2 | 28.5 | 0.7 |
| Family Distribution by Income Level | 1,887,364 | 26.9 | 17.0 | 18.7 | 37.4 | 0.0 |
| Household Distribution by Income Level | 2,907,796 | 28.1 | 15.0 | 16.8 | 40.0 | 0.0 |
| Median Family Income MSA - 35004 Nassau County-Suffolk County, NY MD | | \$108,193 | Median Housing Value | | | \$525,204 |
| Median Family Income MSA - 35614 New York-Jersey City-White Plains, NY-NJ MD | | \$72,047 | Median Gross Rent | | | \$1,427 |
| | | | Families Below Poverty Level | | | 11.8% |
| <i>Source: 2015 ACS and 2018 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i> | | | | | | |

NY MMSA AA 2019

| Table A – Demographic Information of the Assessment Area | | | | | | |
|--|-----------|-----------------------|------------------------------|--------------------------|-------------------------|-----------------------|
| Assessment Area: NY MMSA AA 2019 | | | | | | |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 2,130 | 6.4 | 23.4 | 41.0 | 26.5 | 2.7 |
| Population by Geography | 8,226,970 | 7.9 | 26.0 | 40.9 | 24.9 | 0.3 |
| Housing Units by Geography | 3,169,668 | 7.4 | 24.3 | 39.0 | 29.0 | 0.3 |
| Owner-Occupied Units by Geography | 1,393,121 | 2.1 | 15.3 | 49.6 | 32.8 | 0.2 |
| Occupied Rental Units by Geography | 1,514,675 | 12.6 | 32.3 | 30.4 | 24.3 | 0.4 |
| Vacant Units by Geography | 261,872 | 6.2 | 25.2 | 32.5 | 35.7 | 0.4 |
| Businesses by Geography | 740,295 | 4.7 | 17.9 | 35.0 | 40.1 | 2.3 |
| Farms by Geography | 7,129 | 3.2 | 18.1 | 47.9 | 30.0 | 0.7 |
| Family Distribution by Income Level | 1,887,364 | 26.9 | 17.0 | 18.7 | 37.4 | 0.0 |
| Household Distribution by Income Level | 2,907,796 | 28.1 | 15.0 | 16.8 | 40.0 | 0.0 |
| Median Family Income MSA - 35004 Nassau County-Suffolk County, NY | | \$108,193 | Median Housing Value | | | \$525,204 |
| Median Family Income MSA - 35614 New York-Jersey City-White Plains, NY-NJ | | \$67,560 | Median Gross Rent | | | \$1,427 |
| | | | Families Below Poverty Level | | | 11.8% |
| <i>Source: 2015 ACS and 2019 D&B Data</i> | | | | | | |
| <i>Due to rounding, totals may not equal 100.0%</i> | | | | | | |
| <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i> | | | | | | |

Scope of Evaluation in New York

The OCC conducted a full-scope review of the NY MMSA AA which consisted of portions of the Nassau County-Suffolk County, NY MD and New York-Jersey City-White Plains, NY-NJ MD. The AA represented 100.0 percent of FNBLI's branches and deposits. As noted previously, the assessment of Lending Test performance weighted home mortgage loans heavier than small business loans and 2017-2018 performance heavier than 2019 performance.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN New York**LENDING TEST**

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the NY MMSA AA is good.

Lending Activity

Lending levels reflect good responsiveness to AA credit needs.

| Number of Loans* | | | | | | | |
|------------------|---------------|----------------|------------|-----------------------|-------|--------------|-----------------|
| Assessment Area | Home Mortgage | Small Business | Small Farm | Community Development | Total | %State Loans | %State Deposits |
| NY MMSA AA | 792 | 854 | 0 | 58 | 1,704 | 100 | 100 |

*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* | %State Deposits |
| NYS MMSA AA | \$580,650 | \$161,012 | \$0 | \$65,623 | \$807,285 | 100 | 100 |

* The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only. Amounts are in \$000s.

Lending in the NY MMSA AA is good. As of June 30, 2018, there were 195 depository institutions in the AA. As of June 30, 2019, there were 188 depository institutions in the AA. FNBLI ranked 34th in deposits with 0.24 percent of the market share in both 2018 and 2019. The assessment of performance considered the significant competition in the AA for both home mortgage and small businesses loans.

Based on 2018 HMDA market share data, FNBLI ranked 50th out of 455 lending institutions for home mortgage loan originations and purchases with a market share of 0.34 percent demonstrating excellent responsiveness to credit needs when compared to the bank's deposit market share. The top five home mortgage originators/purchasers, JP Morgan Chase Bank N. A., Wells Fargo Bank N. A., Bethpage Federal Credit Union, Citibank, N. A. and Bank of America N. A., had a combined market share of 33.55 percent. Market share for the top five lenders ranged from 3.96 to 10.64 percent.

Based on 2019 HMDA market share data, FNBLI ranked 136th out of 443 lending institutions for home mortgage loan originations and purchases with a market share of 0.07 percent demonstrating adequate responsiveness to credit needs when compared to the bank's deposit market share. The top five home mortgage originators/purchasers, JP Morgan Chase Bank N. A., Wells Fargo Bank N. A., Bethpage Federal Credit Union, Citibank, N. A. and Quicken Loans, had a combined market share of 33.07 percent. Market share for the top five lenders ranged from 4.60 to 9.51 percent.

Based on 2018 CRA small business loan data, the bank ranked 50th out of 247 small business lenders representing 0.08 percent market share indicative of adequate responsiveness to credit needs when compared to the bank's deposit market share and considering that credit card companies, large banks and multinational banks dominated the market. The top five lenders, American Express N. A., Chase Bank USA N. A., Bank of America N. A., Citibank N. A., and Capital One Bank (USA) N. A., had a combined market share of 76.00 percent. Market share for the top five banks ranged from 4.45 to 34.69 percent. Four of the five banks had an average loan size ranging from \$11 thousand to \$17 thousand.

Small business loan data for 2019 was unavailable. However, FNBLI originated and purchased 264 small business loans in 2019 which was consistent with the 280 small business loans FNBLI originated and purchased in 2018.

Distribution of Loans by Income Level of the Geography

The bank exhibits a good geographic distribution of loans in its AA.

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 excellent.

Home Mortgage Loans 2017-2018

The geographic distribution of home mortgage loans is excellent. The geographic distribution of home mortgage loans in low-income census tracts exceeded the percentage of owner-occupied housing and was near to aggregate lending in the AA. The geographic distribution of home mortgage loans in moderate-income census tracts exceeded the percentage of owner-occupied housing and aggregate lending in the AA.

Home Mortgage Loans 2019

The geographic distribution of home mortgage loans is excellent. The geographic distribution of home mortgage loans in both low- and moderate-income census tracts exceeded the percentage of owner-occupied housing 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 poor.

Small Loans to Businesses 2017-2018

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

The assessment of performance in low- and moderate-income census tracts considered the dominant competition from credit card companies, large banks and multi-national companies. In 2018, the top five lenders in low-income census tracts, American Express National Bank, Chase Bank USA N. A., Bank of America, N. A., Capital One Bank (USA) N. A. and Citibank, N. A., had a combined market share of 79.34 percent. In 2018, the top five lenders in moderate-income census tracts, American Express National Bank, Chase Bank USA N. A., Bank of America, N. A., Citibank, N. A. and Capital One Bank (USA) N. A., had a combined market share of 75.15 percent.

Small Loans to Businesses 2019

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

The assessment of performance in low- and moderate-income census tracts considered the dominant competition from credit card companies, large banks and multi-national companies. Market share data for 2019 was not available.

Lending Gap Analysis

The OCC reviewed summary reports and maps to identify any gaps in the geographic distribution of FNBLI's home mortgage loans and small loans to businesses during the evaluation period. The analysis did not identify any unexplained, conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an adequate distribution of loans among individuals of different income levels and business 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 distribution of home mortgage loans among individuals of different income levels was poor.

Home Mortgage Loans 2017-2018

The borrower distribution of home mortgage loans to individuals of different income levels is poor. The borrower distribution of home mortgage loans to both low- and moderate-income borrowers in the AA was significantly below the percentage of low- and moderate-income families and well below aggregate lending in the AA.

The assessment of performance considered the affordability of home ownership for low- and moderate-income borrowers in the AA considering the high median housing value. Based on 2018 median family income (MFI) of \$88,429, low-income families with maximum income of \$44,215 and moderate-income families with maximum income of \$70,743 would find it challenging to qualify for a mortgage loan given the \$525,204 median housing value in the AA. Although aggregate lending was also well below the percentage of low- and moderate-income families, the bank's performance was even lower.

Home Mortgage Loans 2019

The borrower distribution of home mortgage loans to individuals of different income levels is poor. The borrower distribution of home mortgage loans to low-income borrowers in the AA was significantly below the percentage of low-income families and well below aggregate lending. The borrower distribution of home mortgage loans to moderate-income borrowers was below the distribution of moderate-income families but near to aggregate lending in the AA.

The assessment of performance considered the affordability of home ownership for low- and moderate-income borrowers in the AA considering the high median housing value. Based on 2019 median family income (MFI) of \$91,346, low-income families with maximum income of \$45,673 and moderate-income families with maximum income of \$73,077 would find it challenging to qualify for a mortgage loan given the \$525,204 median housing value in the AA. As a result, aggregate lending was also below the percentage of low- and moderate-income families.

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 small loans to businesses of different sizes was good.

Small Loans to Businesses 2017-2018

The distribution of small loans to businesses of different sizes was good. The percentage of bank loans to businesses with gross annual revenue of \$1 million or less was below the percentage of those businesses but exceeded the aggregate lending in the AA.

The assessment of performance considered the significant competition from credit card companies, large banks and multi-national banks. We also considered that D&B data includes micro-businesses and start-ups that typically do not rely on traditional sources of financing.

Small Loans to Businesses 2019

The distribution of small loans to businesses of different sizes was good. The percentage of bank loans to businesses with gross annual revenue of \$1 million or less was well below the percentage of those businesses but exceeded the aggregate lending in the AA.

The assessment of performance considered the significant competition from credit card companies, large banks and multi-national banks. We also considered that D&B data includes micro-businesses and start-ups that typically do not rely on traditional sources of financing.

Community Development Lending

The institution had made a relatively high level of CD loans.

The Lending Activity Tables, shown above, set 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, FNBLI made 58 CD loans totaling \$65.6 million within the NY MMSA AA. FNBLI's CD loans included 45 loans totaling \$59.6 million for the affordable housing, six (6) loans totaling \$4.0 million to organizations providing community services targeting LMI people and three (3) loans totaling \$2.0 million to economic development organizations. The loans for affordable housing helped provide 569 housing units to LMI people in the AA, an identified community credit need.

New York Statewide

FNBLI also made 40 CD loans totaling \$86.1 million outside the AA in the broader statewide area. The loans were primarily for the purpose of affordable housing and helped to provide 955 affordable housing units in communities outside the AA.

Product Innovation and Flexibility

The institution makes little use of innovative and/or flexible lending practices in order to serve AA credit needs.

FNBLI offered loans through the Small Business Administration (SBA), specifically SBA express lines of credit. During the evaluation period, FNBLI originated a total of 10 SBA express lines of credit for \$343 thousand.

INVESTMENT TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the NY MMSA AA is good.

The institution has a significant 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 exhibits adequate responsiveness to credit and community economic development needs. The institution rarely uses innovative and/or complex investments to support CD initiatives.

Number and Amount of Qualified Investments

| Qualified Investments | | | | | | | | | | |
|-----------------------|---------------|-----------|----------------|-----------|-------|--------------|-----------|---------------|------------------------|-----------|
| Assessment Area | Prior Period* | | Current Period | | Total | | | | Unfunded Commitments** | |
| | # | \$(000's) | # | \$(000's) | # | % of Total # | \$(000's) | % of Total \$ | # | \$(000's) |
| New York MMSA AA | 10 | \$18,775 | 35 | \$19,345 | 45 | 100% | \$38,120 | 100% | 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.

Qualified investments included nine (9) mortgage-backed securities (MBS) totaling \$19.0 million backed by 219 mortgage loans to LMI borrowers, an identified credit need in the AA. During the evaluation period, the bank made 24 CD donations and grants totaling \$87.8 thousand to 12 different organizations within the AA. Most of the donations were to organizations focused on community services for LMI individuals and geographies. The remaining donations consisted of one (1) donation to an affordable housing organization and one (1) donation to an organization focused on economic development. As of December 31, 2019, the remaining balance on prior period investments consisted of 10 MBS. Qualified investments represented 9.8 percent of the bank's tier one capital.

New York Statewide

FNBLI also made five (5) donations totaling \$14.0 thousand to organizations outside the AA with a specific purpose, mandate or focus benefitted the AA. Additionally, FNBLI purchased two certificates of deposit from community development financial institutions (CDFIs) totaling \$210 thousand in the broader statewide area during the evaluation period.

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 NY MMSA AA is adequate.

Retail Banking Services

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

| Distribution of Branch Delivery System | | | | | | | | | | | |
|--|--------------------------------|--------------------|--------------------------------|---|-----|------|------------|---------------------------------------|------|------|------|
| 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 |
| New York MMSA AA | 100 | 52 | 100 | 0.0 | 7.7 | 50.0 | 42.3 | 7.9 | 26.0 | 40.9 | 26.5 |

The bank does not have any branches in low-income census tracts. FNBLI's distribution of branches in moderate-income census tracts was well below the percentage of the population living within those census tracts based on the 2019 population distribution. Two of the branches opened were in or near to moderate-income census tracts. FNBLI had alternative delivery systems that included debit cards, 24-hour ATMs, online banking, and mobile banking options. FNBLI had 46 ATMs in the New York MMSA AA. We did not consider alternative delivery systems in this analysis as the bank did not provide data regarding usage of these services by low- and moderate-income households.

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.

| Distribution of Branch Openings/Closings | | | | | | |
|--|--------------------------|----------------------|---|-----|-----|-------|
| Assessment Area | Branch Openings/Closings | | | | | |
| | # of Branch Openings | # of Branch Closings | Net change in Location of Branches (+ or -) | | | |
| | | | Low | Mod | Mid | Upper |
| New York MMSA AA | 7 | 1 | 0 | +1 | +2 | +3 |

FNBLI opened seven branches during the evaluation period. One of these opened branches was in a moderate-income census tract and another was located near a moderate-income census tract. FNBLI closed one branch in a middle-income census tract during the evaluation period.

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

Generally, branches were open Monday through Friday from 9am to 4pm and most had extended hours on Friday, from 9am to 7pm. Most branches were open on Saturday from 9am to 1pm. Most branches offered all services and all delivery systems discussed bank wide. FNBLI also operated one ATM-only branch location in the New York MMSA AA, located in a middle-income census tract.

Community Development Services

The institution provides an adequate level of CD services.

FNBLI employees provided financial or job-specific expertise and/or technical assistance to 15 community service organizations within the NY MMSA AA and logged 338 hours. Additionally, in the broader statewide regional area, FNBLI provided one CD service with a total of 70 qualifying hours for the purpose of economic development.

Some examples of CD services provided in the NY MMSA AA include:

- 25 employees were involved in a program to teach budgeting practices to students at numerous schools located in LMI geographies in the NY MMSA AA.
- 11 employees provided 55 CRA-qualifying hours teaching financial literacy at a school with a majority of students eligible for free or reduced lunches.
- Eight (8) employees provided 44 CRA-qualifying hours teaching financial literacy at a school with a majority of students eligible for free or reduced lunches.

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: | 01/01/2017 to 12/31/2019 | |
| Bank Products Reviewed: | Home mortgage loans, small business loans Community development loans, qualified investments, community development services | |
| Affiliate(s) | Affiliate Relationship | Products Reviewed |
| None | Not applicable | Not applicable |
| List of Assessment Areas and Type of Examination | | |
| Rating and Assessment Areas | Type of Exam | Other Information |
| State: | | |
| New York – NY MMSA AA | Full-scope | Kings County, Nassau County, Queens County, portion of New York County, portion of Suffolk County |
| | | |

Appendix B: Summary of MMSA and State Ratings

| RATINGS: The First National Bank of Long Island (FNBLI) | | | | |
|---|----------------------|------------------------|---------------------|--------------------------------------|
| Overall Bank: | Lending Test Rating* | Investment Test Rating | Service Test Rating | Overall Bank/State/Multistate Rating |
| FNBLI | High Satisfactory | High Satisfactory | Low Satisfactory | Satisfactory |
| MMSA or State: | | | | |
| New York | High Satisfactory | High 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 (MMSA): 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.

New York 2017-2018

| Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2017-18 |
|--|---------------------------|----------------|--------------|----------------|-----------------------------------|--------------|------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|------------|
| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
| | # | \$ | % of Total | Overall Market | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate |
| NY MMSA AA | 703 | 451,265 | 100.0 | 122,823 | 2.6 | 3.1 | 3.6 | 17.2 | 20.9 | 18.0 | 50.0 | 22.5 | 49.5 | 30.0 | 52.3 | 28.8 | 0.2 | 1.1 | 0.2 |
| Total | 703 | 451,265 | 100.0 | 122,823 | 2.6 | 3.1 | 3.6 | 17.2 | 20.9 | 18.0 | 50.0 | 22.5 | 49.5 | 30.0 | 52.3 | 28.8 | 0.2 | 1.1 | 0.2 |

Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data, 2018 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 | | | | | | | | | | | | | | | | | | | 2017-18 |
|---|---------------------------|----------------|--------------|----------------|----------------------|--------------|------------|---------------------------|--------------|-------------|-------------------------|--------------|-------------|------------------------|--------------|-------------|--------------------------------|--------------|-------------|
| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Borrowers | | | Moderate-Income Borrowers | | | Middle-Income Borrowers | | | Upper-Income Borrowers | | | Not Available-Income Borrowers | | |
| | # | \$ | % of Total | Overall Market | % Families | % Bank Loans | Aggregate | % Families | % Bank Loans | Aggregate | % Families | % Bank Loans | Aggregate | % Families | % Bank Loans | Aggregate | % Families | % Bank Loans | Aggregate |
| NY MMSA AA | 703 | 451,265 | 100.0 | 122,823 | 26.9 | 0.3 | 4.1 | 17.0 | 6.7 | 13.9 | 18.7 | 11.1 | 21.9 | 37.4 | 76.0 | 44.1 | 0.0 | 6.0 | 16.0 |
| Total | 703 | 451,265 | 100.0 | 122,823 | 26.9 | 0.3 | 4.1 | 17.0 | 6.7 | 13.9 | 18.7 | 11.1 | 21.9 | 37.4 | 76.0 | 44.1 | 0.0 | 6.0 | 16.0 |

Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data, 2018 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

New York 2017-2018

| Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2017-18 | |
|--|---------------------------------|----------------|--------------|----------------|-------------------|--------------|------------|------------------------|--------------|-------------|----------------------|--------------|-------------|---------------------|--------------|-------------|-----------------------------|--------------|------------|--|
| Assessment Area: | Total Loans to Small Businesses | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | | |
| | # | \$ | % of Total | Overall Market | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate | |
| NY MMSA AA | 590 | 113,031 | 100.0 | 297,243 | 6.1 | 1.4 | 7.6 | 17.9 | 10.7 | 18.1 | 34.9 | 48.6 | 33.1 | 38.7 | 38.6 | 39.1 | 2.4 | 0.7 | 2.1 | |
| Total | 590 | 113,031 | 100.0 | 297,243 | 6.1 | 1.4 | 7.6 | 17.9 | 10.7 | 18.1 | 34.9 | 48.6 | 33.1 | 38.7 | 38.6 | 39.1 | 2.4 | 0.7 | 2.1 | |

Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; 2018 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 | | | | | | | | | | | | 2017-18 | |
|---|---------------------------------|----------------|--------------|----------------|---------------------------------|--------------|-------------|--------------------------------|--------------|--|--------------|---------|--|
| Assessment Area: | Total Loans to Small Businesses | | | | Businesses with Revenues <= 1MM | | | Businesses with Revenues > 1MM | | Businesses with Revenues Not Available | | | |
| | # | \$ | % of Total | Overall Market | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | % Businesses | % Bank Loans | | |
| NY MMSA AA | 590 | 113,031 | 100.0 | 297,243 | 86.0 | 43.1 | 39.6 | 7.3 | 56.1 | 6.6 | 0.8 | | |
| Total | 590 | 113,031 | 100.0 | 297,243 | 86.0 | 43.1 | 39.6 | 7.3 | 56.1 | 6.6 | 0.8 | | |

Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

New York 2019

| Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography | | | | | | | | | | | | | | | | | | | | 2019 |
|---|---------------------------|----------------|--------------|----------------|-----------------------------------|--------------|------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|------------|-------------|
| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | | |
| | # | \$ | % of Total | Overall Market | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | Aggregate | |
| NY MMSA AA | 89 | 129,385 | 100.0 | 132,451 | 2.1 | 7.9 | 2.7 | 15.3 | 36.0 | 15.8 | 49.6 | 31.5 | 49.8 | 32.8 | 23.6 | 31.6 | 0.2 | 1.1 | 0.2 | |
| Total | 89 | 129,385 | 100.0 | 132,451 | 2.1 | 7.9 | 2.7 | 15.3 | 36.0 | 15.8 | 49.6 | 31.5 | 49.8 | 32.8 | 23.6 | 31.6 | 0.2 | 1.1 | 0.2 | |

*Source: 2015 ACS Census; 01/01/2019 - 12/31/2019 Bank Data, 2019 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 | | | | | | | | | | | | | | | | | | | | 2019 |
|--|---------------------------|----------------|--------------|----------------|----------------------|--------------|------------|---------------------------|--------------|-------------|-------------------------|--------------|-------------|------------------------|--------------|-------------|--------------------------------|--------------|-------------|-------------|
| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Borrowers | | | Moderate-Income Borrowers | | | Middle-Income Borrowers | | | Upper-Income Borrowers | | | Not Available-Income Borrowers | | | |
| | # | \$ | % of Total | Overall Market | % Families | % Bank Loans | Aggregate | % Families | % Bank Loans | Aggregate | % Families | % Bank Loans | Aggregate | % Families | % Bank Loans | Aggregate | % Families | % Bank Loans | Aggregate | |
| NY MMSA AA | 89 | 129,385 | 100.0 | 132,451 | 26.9 | 1.1 | 4.0 | 17.0 | 12.4 | 14.6 | 18.7 | 5.6 | 21.8 | 37.4 | 41.6 | 44.3 | 0.0 | 39.3 | 15.3 | |
| Total | 89 | 129,385 | 100.0 | 132,451 | 26.9 | 1.1 | 4.0 | 17.0 | 12.4 | 14.6 | 18.7 | 5.6 | 21.8 | 37.4 | 41.6 | 44.3 | 0.0 | 39.3 | 15.3 | |

*Source: 2015 ACS Census; 01/01/2019 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

New York 2019

| Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography | | | | | | | | | | | | | | | | | | | | 2019 |
|--|---------------------------------|---------------|--------------|----------------|-------------------|--------------|------------|------------------------|--------------|-------------|----------------------|--------------|-------------|---------------------|--------------|-------------|-----------------------------|--------------|------------|------|
| Assessment Area: | Total Loans to Small Businesses | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | | |
| | # | \$ | % of Total | Overall Market | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | Aggregate | |
| NY MMSA AA | 264 | 47,981 | 100.0 | 297,243 | 4.7 | 1.1 | 7.6 | 17.9 | 9.1 | 18.1 | 35.0 | 52.7 | 33.1 | 40.1 | 36.4 | 39.1 | 2.3 | 0.8 | 2.1 | |
| Total | 264 | 47,981 | 100.0 | 297,243 | 4.7 | 1.1 | 7.6 | 17.9 | 9.1 | 18.1 | 35.0 | 52.7 | 33.1 | 40.1 | 36.4 | 39.1 | 2.3 | 0.8 | 2.1 | |

Source: 2019 D&B Data; 01/01/2019 - 12/31/2019 Bank Data; 2018 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 | | | | | | | | | | | | 2019 |
|---|---------------------------------|---------------|--------------|----------------|---------------------------------|--------------|-------------|--------------------------------|--------------|--|--------------|------|
| Assessment Area: | Total Loans to Small Businesses | | | | Businesses with Revenues <= 1MM | | | Businesses with Revenues > 1MM | | Businesses with Revenues Not Available | | |
| | # | \$ | % of Total | Overall Market | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | % Businesses | % Bank Loans | |
| NY MMSA AA | 264 | 47,981 | 100.0 | 297,243 | 87.8 | 47.7 | 39.6 | 6.2 | 52.3 | 6.0 | 0.0 | |
| Total | 264 | 47,981 | 100.0 | 297,243 | 87.8 | 47.7 | 39.6 | 6.2 | 52.3 | 6.0 | 0.0 | |

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