



EMBASSY BANK™

For the Lehigh Valley

COMMUNITY REINVESTMENT ACT

PUBLIC FILE

**February 2024
asUpdated 2-24**

EMBASSY BANK FOR THE LEHIGH VALLEY CRA PUBLIC FILE

WRITTEN PUBLIC COMMENTS

The Community Reinvestment Act requires us to include in our public file, written comments from the public relating to our CRA performance, and our responses to these comments for the current and preceding two calendar years.

Embassy Bank for the Lehigh Valley opened its doors in November 2001.

To date we have received no comments regarding our CRA performance.

Embassy Bank for the Lehigh Valley

CRA Public File

Table of Contents

List of Services and Fees	Section 1
Written Public Comments	Section 2
CRA Public Performance Evaluation	Section 3
CRA & HMDA Disclosure Statement	Section 4
List of Branches Opened - Hours and Operations	Section 5
List of Branches Closed	Section 5
Assessment Area	Section 6
Maps of Lehigh and Northampton Counties	Section 6
Census Tract Listing	Section 6

LIST OF OUR SERVICES AND FEES

CREDIT SERVICES

Embassy Bank makes a wide range of credit services available within the communities we serve. These services are offered on a non-discriminatory basis to the consumers, business owners, government/municipal entities and/or community-based organizations. The specific terms, interest rates, fees and conditions are subject to change as deemed necessary due to the needs of the customer base and the economic environment. The following credit services are offered.

CONSUMER LOANS

The following types of credit products and services will be available to consumers:

Products:

- Residential Mortgages including loans to First Time Homebuyers (Purchase Money Mortgages or Refinancing)
- Home Equity Term Loans
- Home Equity Lines of Credit
- Bi-Weekly Residential Mortgages
- Lot Loans
- Automobile Loans (new and used)
- Personal Loans (i.e., debt consolidation, home improvement, education and vacation)
- Personal Overdraft Lines of Credit
- Certificate of Deposit Secured Loans
- Bridge Loans
- Personal Credit Cards- including rewards, cash back, non-rewards, and secured credit cards.

Services:

- On-Line Phone and in-person loan applications
- Participation in First Front Door and other down payment assistance programs
- Free credit score access, monitoring, and credit score financial education.

COMMERCIAL OR BUSINESS LOANS

The following commercial services will be available to businesses for individuals, partnerships, corporations and government entities.

- Term Loans
- Lines of Credit
- Letters of Credit
- Construction Loans
- Real Estate Loans
- Equipment Financing
- Business Overdraft Lines of Credit
- Business Credit Cards- non-rewards, rewards, cash back and Purchasing cards.
- Urban Advantage Loan Fund
- Investment Property Loans

DEPOSIT SERVICES

PERSONAL ACCOUNTS

- Embassy Free for Life Checking
- Embassy Diplomat Gold Money Market
- Teen Checking Account
- Embassy Personal Ingot Gold Savings
- Embassy Young Savers
- Certificates of Deposits
- IRA Accounts (Savings, Money Market and CD's)

Special Services such as:

- | | |
|--|-------------------------------------|
| ○ Telephone Banking | ○ Mobile Banking Apps |
| ○ Direct Deposit of Payroll | ○ Mobile Check Deposit |
| ○ Debit & ATM Cards | ○ eStatements |
| ○ Debit Card Fraud Tools | ○ External Transfers |
| ○ On-Line Banking | ○ Digital Wallet Interface |
| ○ On-Line Bill Payment | ○ Visa Gift Cards |
| ○ On-Line Credit Score Tool | ○ Zelle® |
| ○ On-Line Budgeting Tool (Personal Financial Management) | ○ Quicken/QuickBooks Direct Connect |
| ○ Text Alerts- Fraud, Balances, etc. | ○ Safe Deposit Boxes |
| ○ Instant Open- On-Line Account Opening | |

Please see the attached brochures and disclosures for more details. Please refer to the attached listing of fees.

BUSINESS ACCOUNTS

- Embassy Enterprise Checking
- Embassy Interest Checking
- Embassy Non-Profit Interest Checking
- Embassy Business Certificates of Deposit
- Embassy Business Money Market
- Embassy Business Ingot Savings
- Embassy Escrow Manager
- Embassy Free Business Checking
- Estate Accounts (interest bearing and non-interest bearing)
- IOLTA's
- CDARS- Insured CD Program
- ICS- Insured Cash Sweep
- Embassy Cash Management Program
 - Zero Balance Sweep Accounts
 - Cash Management - (Repurchase Agreements NOT FDIC Insured)
 - Checking- Line of Credit Sweep Accounts

Special Services such as:

- | | |
|---|----------------------------------|
| ○ Telephone Banking | ○ Mobile Banking |
| ○ CD ROM Imaging | ○ Mobile Check Deposit |
| ○ Merchant Credit Card Processing, including but not limited to gift card programs. | ○ Remote Merchant Capture |
| ○ On-Line Banking | ○ Positive Pay |
| ○ On-Line Bill Payment | ○ ACH Positive Pay |
| ○ On-Line Wire Transfer | ○ Visa Gift Cards |
| ○ On-Line ACH Origination | ○ Business Debit Card |
| ○ Quicken/QuickBooks Direct Connect | ○ Text Alerts- Fraud Card Alerts |
| | ○ Safe Deposit Boxes |

Please see the attached brochures for more details.

Service Fee Disclosure

Insufficient Funds Charge*	\$35.00 per check	Foreign Currency	1% of US equivalent
Returned Deposited Item	\$12.00 per item	<ul style="list-style-type: none"> \$25.00 Minimum Fee Plus, the cost of Registered Insured Mail 	
Dormant Fee (after 2 years) ➤ If balance is < \$100.00	\$2.00 per month	Foreign Items Deposited (Minimum Item Amount \$250.00)	
Account Inactivity Fee (after 1 year) ➤ If balance is < \$100.00	\$2.00 per month	<ul style="list-style-type: none"> On common currency list (List provided upon request) 	Minimum fee \$150.00 per transaction- maximum fee to be determined on a case by case basis.
Treasurer Check	\$10.00 each		
Stop Payments	\$35.00 each		
ACH		<ul style="list-style-type: none"> Not on common currency list 	Fee determined on a case by case basis.
<ul style="list-style-type: none"> File Origination Per item Return Item 	\$15.00 \$.12 \$12.00		
Certified Check	\$10.00	Foreign Items Returned	
Check Printing	Fee depends on style of checks ordered	<ul style="list-style-type: none"> On common currency list collection item 	\$15.00 per
Wire Transfers		Foreign Drafts	\$50.00
<ul style="list-style-type: none"> Domestic Outgoing Domestic Incoming 	\$20.00 \$10.00	Zipper Bags	\$5.00
<ul style="list-style-type: none"> Foreign Outgoing Foreign Incoming 	\$40.00 \$15.00	Indemnity Bond	\$15.00
Research	\$15.00 per hour	IRS Levies/Attachments	\$100.00
<ul style="list-style-type: none"> Minimum 	\$15.00	Safe Deposit Boxes (Annual Rent)	
On-Line Banking & Bill Pay	Free	<ul style="list-style-type: none"> 3 X 5 Box 3 X 10 Box 5 X 10 Box 10 X 10 Box 	\$30.00 \$60.00 \$80.00 \$115.00
Debit/ATM Card Replacement	\$5.00	Safe Deposit Box Lost Key	\$25.00
		Drill Safe Deposit Box	\$225.00
		IRA Transfer Out	\$25.00
		IRA Premature Distribution	\$25.00
		VISA Gift Cards	\$3.50 per card + value of card

*The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, or other electronic means.

**Loud music from
A-2 getting old?**

Time to own it.

uncommonmortgage.com



Time to own it.

You get it. Apartment renters share walls and ceilings.
But taste in music? Not so much.

If our low rates, fast approvals and simple paperwork
aren't enough to move you, maybe your neighbor's
thump-thump-thumping bass will.

Why Choose Uncommon Mortgage®?



LOWER UPFRONT COSTS

- As little as 10% down
- No PMI (Private Mortgage Insurance)
- Super-low closing costs



SAVE MONEY LONG-TERM

- Biweekly payments at no extra cost – pay your mortgage off sooner and save thousands in interest!
- Competitive rates and low fees



PERSONAL ATTENTION

- One expert lender, start to finish (and they're really nice too!)
- Local, LIVE customer service for the life of the loan

uncommon mortgage.com

Exclusively at



EMBASSY BANK®
For the Lehigh Valley

10 OFFICES VALLEYWIDE:

Allentown • Bethlehem • Easton • Macungie • Nazareth

(610) 882-8800 • embassybank.com



URBAN ADVANTAGE LOAN FUND

for Entrepreneurs and Landlords



Investing in Our Local Community

Embassy Bank for the Lehigh Valley has established \$10 million in loan funds to help credit-worthy entrepreneurial businesses and landlords located in Lehigh and Northampton counties. A fund of \$5 million has been designated for landlords, and another \$5 million for entrepreneurial businesses.

We offer very competitive rates and flexible terms to applicants meeting the criteria listed on the reverse side of this handout. The special qualification criteria will apply to businesses and properties of landlords located within the city limits of Allentown, Bethlehem and Easton which are also designated as low to moderate income census tracts.

For More Information, Contact

▶ **Mark Haldaman**
Vice President
484-821-1208
mhaldaman@embassybank.com

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For the Lehigh Valley



Embassy Bank's Urban Advantage Loan Fund Overview

Loan Amounts

- ▶ Minimum \$5,000
- ▶ Maximum \$100,000

Rates/Terms

- ▶ Floating: Prime -0.5%, Floor 5%
- ▶ Fixed (5 year): Prime -1.5%, with 5% minimum
- ▶ Lines of Credit
- ▶ Landlord program: Interest only during renovations
- ▶ Maximum term up to 25 years (with up to 4 five-year call options)

Fees

- ▶ No bank fees or points
- ▶ Borrower to reimburse for costs associated with financing
- ▶ Costs may be included in loan proceeds
- ▶ No prepayment penalties

Qualifications

- ▶ Business or residential (5+ units) investment property must be located within the city limits of Allentown, Bethlehem or Easton and also within a low-to moderate income census tract
- ▶ 25 employees or less
- ▶ Business revenues of less than \$2 million annually
- ▶ Cash flow and collateral must support loan request. (Conventional loan to value guidelines will apply.)

Purposes

- ▶ Working capital
- ▶ Purchase furniture, fixtures or equipment
- ▶ Facade/code improvements
- ▶ Landlord financing for improvement to rental business or residential rental properties
- ▶ Purchase real estate

Interested businesses and landlords will need plans, tax returns and a personal appointment with any one of Embassy Bank's Business Bankers. We provide friendly, responsive personal service and customized solutions to fit your business and simplify your financing. Our business bankers can be reached at 610-281-1208.



Visit Any of our Ten Locations in Allentown, Bethlehem, Easton, Macungie and Nazareth

610-882-8800 • embassybank.com/Business

A HOME IS WITHIN YOUR REACH

with

FirstHomeLV
by **uncommonmortgage**[®]

FIRST-TIME HOMEBUYERS WILL FEEL RIGHT AT HOME
with the FirstHomeLV custom mortgage program designed exclusively for those who are looking for a helping hand from a local bank and community partner.*

Less Cost:

- Buy with as little as 3% down
- Borrow for up to 30 years
- NO PMI
- Up to 5% seller assist permitted
- Gift money allowed
- No application fees

Less Paperwork:

- Streamlined process
- Minimal paperwork
- Fast decision-making

Less Stress:

- Your own personal lender start to finish
- Your loan will not be sold



Exclusively from

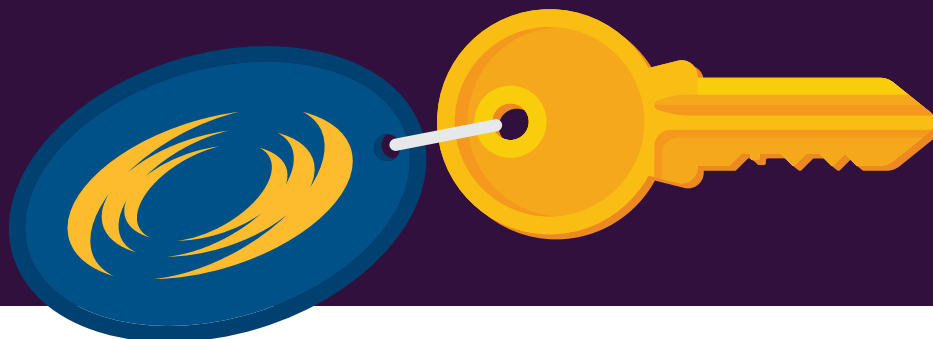
EMBASSY BANK[®]
For the Lehigh Valley



*Program requirements apply. Contact us for details.



The Key to Owning Your First Home is Within Reach



How to qualify for the FirstHomeLV mortgage program:

- First-time homebuyers purchasing an owner-occupied single-family primary residence
- Household income must be at or below 80% of the HUD median family income
- No income limits if the property is located in a low or moderate income census tract
- Must apply for participating down payment assistance programs, if available
- Credit approval required
- For details and additional program requirements, contact us today



LOWER UPFRONT COSTS

- No PMI (Private Mortgage Insurance)
- Super-low closing costs



SAVE MONEY LONG-TERM

- Biweekly payments at no extra cost – pay your mortgage off sooner and save thousands in interest!
- Competitive rates and low fees



PERSONAL ATTENTION

- One expert lender, start to finish (and they're really nice too!)
- Local, LIVE customer service for the life of the loan

Contact **Mirta Rodriguez** to learn how the FirstHomeLV program can work for you!

Mirta Rodriguez
484-893-8752
mrodriguez@embassybank.com
NMLSR ID# 456210

uncommon
mortgage.com
610-882-8800

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For the Lehigh Valley



TU PRIMERA CASA está al ALCANCE



COMPRADORES DE PRIMERA VIVIENDA SE SENTIRÁN COMO EN CASA con el "FirstHomeLV" programa hipotecario personalizado diseñado exclusivamente para aquellos que buscan ayuda de un banco local y un agente financiero de la comunidad.*

Cuesta Menos:

- Compre con tan solo un pago inicial del 3%
- Préstamos de 30 años
- Sin Seguro hipotecario privado
- Se permite hasta el 5% de ayuda del vendedor
- Se permite recibir dinero regalado
- No se paga por la aplicación

Menos Papeleo:

- Proceso simplificado
- Papeleo mínimo
- Toma de decisiones rápida

Menos Estrés:

- Su propio agente financiero de principio a fin
- Su préstamo nunca será vendido



Exclusivamente de

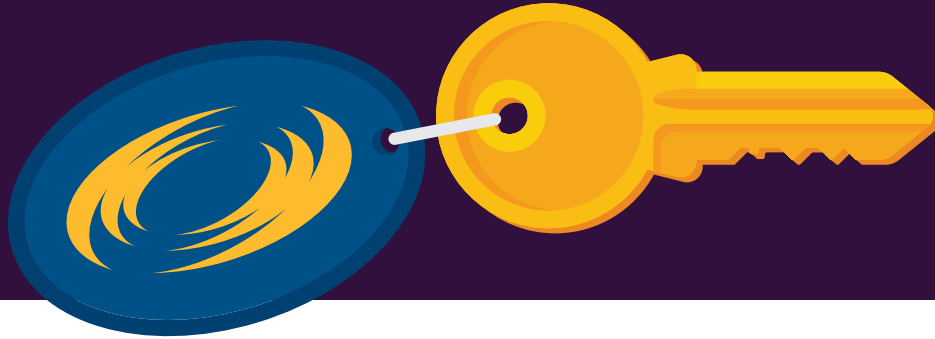
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For the Lehigh Valley



*Se aplican requisitos para el programa. Contáctenos para más detalles.



La Clave Para Ser Dueño De Su Primera Casa Está A Su Alcance



Cómo calificar para el programa hipotecario FirstHomeLV:

- Ser comprador de vivienda por primera vez de una propiedad unifamiliar (no multifamiliar)
- El comprador tiene que ocupar la vivienda después de la compra
- El ingreso de la familia tiene que ser igual o menor al 80% del ingreso familiar promedio de HUD
- No hay límites de ingresos si la propiedad está ubicada en una zona de ingresos bajos o moderados de acuerdo con el censo
- Debe aplicar para los programas disponibles de ayuda para el pago inicial
- Se requiere aprobación de crédito
- Contáctenos hoy para más información y requisitos del programa



MENOS COSTOS INICIALES

- Sin Seguro hipotecario privado
- Bajos costos de cierre



AHORRAR DINERO A LARGOPLAZO

- Pagos Quincenales sin costo adicional – pagar su hipoteca más rápido y ahorre miles en intereses!
- Las tarifas son competitivas y bajas



ATENCIÓN PERSONAL

- Su prestamista lo ayudara de principio a fin con amabilidad
- Servicio al cliente local y EN VIVO durante la vigencia del préstamo

¡Póngase en contacto con **Mirta Rodriguez** hoy mismo para conocer cómo el programa FirstHomeLV puede funcionar para usted!

Mirta Rodriguez
484-893-8752
mrodriguez@embassybank.com
NMLSR ID# 456210

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610-882-8800

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EMBASSY BANK FOR THE LEHIGH VALLEY CRA PUBLIC FILE

CRA PUBLIC PERFORMANCE EVALUATION

The Community Reinvestment Act requires us to place our most recent CRA Performance Evaluation in our Public File.

Embassy Bank for the Lehigh Valley opened its doors in November 2001. The FDIC, our Bank's Federal regulator, has examined the bank as of February 4, 2022 and the CRA Evaluation follows.

PUBLIC DISCLOSURE

February 4, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Embassy Bank for the Lehigh Valley
Certificate Number: 57228

100 Gateway Drive
Bethlehem, Pennsylvania 18017

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
New York Regional Office

350 Fifth Avenue, Suite 1200
New York, New York 10118

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, nor should it 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

INSTITUTION RATING	1
DESCRIPTION OF INSTITUTION	3
DESCRIPTION OF ASSESSMENT AREA	4
SCOPE OF EVALUATION.....	8
CONCLUSIONS ON PERFORMANCE CRITERIA.....	9
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	21
APPENDICES	22
LARGE BANK PERFORMANCE CRITERIA	22
SCOPE OF EVALUATION	24
GLOSSARY	25

INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	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 Lending Test is rated High Satisfactory.

- Lending levels reflect excellent responsiveness to assessment area credit needs.
- A substantial majority of loans are made in the bank's assessment area.
- The geographic distribution of loans reflects adequate penetration throughout the assessment area.
- The distribution of borrowers reflects adequate penetration among retail customers of different income levels and business customers of different size.
- The bank exhibits a good record of serving the credit needs of the most economically disadvantaged areas of its assessment area, low-income individuals, and/or small businesses, consistent with safe and sound banking practices.
- The bank uses innovative and/or flexible lending practices in order to serve assessment area credit needs.
- The bank has made a relatively high level of community development loans.

The Investment Test is rated Low Satisfactory.

- The bank has an adequate level of qualified community development investments and grants.

- The bank exhibits adequate responsiveness to credit and community economic development needs.
- The bank occasionally uses innovative and/or complex investments to support community development initiatives.

The Service Test is rated High Satisfactory.

- Delivery systems are accessible to essentially all portions of the bank's assessment area.
- The bank's record of opening and closing branches has improved the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals.
- Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals.
- The bank provides a relatively high level of community development services.

DESCRIPTION OF INSTITUTION

Background

Embassy Bank for the Lehigh Valley (Embassy Bank) is a full-service financial institution headquartered in Bethlehem, Pennsylvania (PA). The bank is a wholly owned subsidiary of bank holding company Embassy Bancorp, Inc. Embassy Bank has one subsidiary, Embassy Holding, LLC, which does not originate loans. There was no merger or acquisition activity during the evaluation period. The bank received an overall CRA rating of “Satisfactory” at the previous Federal Deposit Insurance Corporation (FDIC) Performance Evaluation, dated November 26, 2018, based on Interagency Large Institution Examination Procedures.

Operations

Embassy Bank operates ten full-service branch offices in eastern PA, in Northampton and Lehigh Counties. During the evaluation period, the bank opened the Liberty Street Branch in Allentown, PPA within a moderate-income census tract. The bank offers loan products including home mortgage, commercial, and consumer loans, as well as a variety of deposit services including checking and savings accounts. Alternative banking services include mobile, telephone, and online banking, remote deposit capture, peer-to-peer payments, and automated teller machines (ATMs).

Ability and Capacity

Bank assets totaled \$1.6 billion as of December 31, 2021, which included total loans of \$1.1 billion and securities totaling \$310.3 million. Bank deposits totaled \$1.5 billion. Since the prior evaluation, the bank experienced substantial asset growth, having increased by 51.7 percent. The following table illustrates the loan portfolio as of December 31, 2021.

Loan Portfolio Distribution as of December 31, 2021		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	7,760	0.7
Secured by Farmland	67	0.0
Secured by 1-4 Family Residential Properties	732,933	65.6
Secured by Multifamily (5 or more) Residential Properties	67,684	6.1
Secured by Nonfarm Nonresidential Properties	255,371	22.9
Total Real Estate Loans	1,063,815	95.3
Commercial and Industrial Loans	49,810	4.5
Consumer Loans	638	0.1
Obligations of State and Political Subdivisions in the U.S.	1,627	0.1
Other Loans	717	0.1
Total Loans	1,116,607	100.0
<i>Source Reports of Condition and Income. Due to rounding, totals may not equal 100.0%.</i>		

Examiners did not identify any financial, legal or other impediments that affect the bank’s ability to meet assessment areas credit needs.

DESCRIPTION OF ASSESSMENT AREA

Economic and Demographic Data

The Community Reinvestment Act (CRA) requires each financial institution to define one or more assessment areas within which its supervisory agency will evaluate CRA performance. Embassy Bank designates a single assessment area comprising the entirety of Lehigh and Northampton Counties in PA. These counties are located within the Allentown-Bethlehem-Easton, PA-New Jersey (NJ) Metropolitan Statistical Area (MSA) #10900 (Allentown MSA). The designated assessment area has not changed from the previous CRA evaluation.

The assessment area includes 144 census tracts; there are 76 tracts in Lehigh County and 68 tracts in Northampton County. Based on 2015 American Community Survey (ACS) data, these tracts reflect the following demographics:

- 15 low-income tracts,
- 28 moderate-income tracts,
- 62 middle-income tracts, and
- 39 upper-income tracts.

The following table shows demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	144	10.4	19.4	43.1	27.1	0.0
Population by Geography	656,372	9.0	19.8	39.0	32.2	0.0
Housing Units by Geography	264,310	8.7	19.4	41.1	30.8	0.0
Owner-Occupied Units by Geography	170,252	3.3	13.8	43.6	39.2	0.0
Occupied Rental Units by Geography	76,635	18.0	30.5	37.0	14.5	0.0
Vacant Units by Geography	17,423	19.4	24.6	34.9	21.1	0.0
Businesses by Geography	60,284	7.8	16.7	38.1	37.3	0.0
Farms by Geography	1,482	2.3	8.1	48.2	41.4	0.0
Family Distribution by Income Level	168,272	20.9	18.0	21.2	39.9	0.0
Household Distribution by Income Level	246,887	24.0	16.2	18.7	41.2	0.0
Median Family Income - 10900 Allentown-Bethlehem-Easton, PA-NJ MSA		\$71,539	Median Housing Value			\$192,242
Families Below Poverty Level		8.3%	Median Gross Rent			\$946
Source 2015 ACS and 2020 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.						

There are 264,310 housing units in the assessment area. Of these units, 64.4 percent are owner-occupied, 29.0 percent are rental occupied, and 6.6 percent are vacant. The Geographic Distribution

criterion compares home mortgage loans to the distribution of owner-occupied housing units. As stated in the table above, only 3.3 percent of owner-occupied housing units are located in low-income census tracts. Likewise, the assessment area contains just 13.8 percent of owner-occupied housing units in moderate-income tracts. This distribution reflects limited opportunities to originate home mortgage loans in low- and moderate- income census tracts in the assessment area.

Examiners used 2019 and 2020 FFIEC-updated median family income (MFI) data to analyze home mortgage loans under the Borrower Profile criterion. The following table shows MFI ranges for the Allentown-Bethlehem-Easton, PA-NJ MSA, which contains the bank's assessment area.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Allentown-Bethlehem-Easton, PA-NJ MSA Median Family Income (10900)				
2019 (\$80,200)	<\$40,100	\$40,100 to <\$64,160	\$64,160 to <\$96,240	≥\$96,240
2020 (\$80,400)	<\$40,200	\$40,200 to <\$64,320	\$64,320 to <\$96,480	≥\$96,480
<i>Source FFIEC</i>				

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by gross annual revenue (GAR) level. According to 2020 D&B data, there were 60,284 non-farm businesses in the assessment area. These businesses have the following GAR characteristics:

- 87.6 percent had GARs of \$1.0 million or less,
- 4.0 percent had GARs of more than \$1.0 million, and
- 8.4 percent had unreported GARs.

Service industries represent the largest share of total businesses at 38.6 percent, followed by non-classifiable establishments (19.5 percent), retail trade (12.0 percent), and finance, insurance, and real estate (9.1 percent). Most business have four or fewer employees (63.0 percent) and operate at a single location (91.4 percent). This information reflects the potential demand for, and the opportunity to originate, small business loans in the assessment area.

According to Moody's Analytics, the top employers in the Allentown MSA include Lehigh Valley Health Network, St. Luke's University Health Network, Sands Bethworks Gaming LLC, Giant Food Stores, and Allied Personnel Services Inc.

The following table summarizes unemployment data from the Bureau of Labor Statistics at county, state, and national levels. During the evaluation period, the unemployment rate within Lehigh County varied from a low of 4.1 percent (April 2019) to a high of 17.0 percent (April 2020). For Northampton County, the rate varied from a low of 4.0 percent (November 2018 and April 2019) to a high of 16.4 percent (April 2020). In 2020, the COVID-19 pandemic resulted in heightened unemployment rates.

Unemployment Rates				
Area	2018	2019	2020	YTD 2021
	%	%	%	%
Lehigh County, PA	4.2	4.6	7.0	4.8
Northampton County, PA	4.1	4.4	6.1	4.1
Pennsylvania Statewide	4.0	4.4	6.9	4.3
National Average	3.9	3.6	6.7	4.2
<i>Source Bureau of Labor Statistics (Year End). YTD 2021 figures are as of November 2021.</i>				

Competition

The bank's assessment area reflects a moderately competitive market for financial services. According to the June 30, 2021 FDIC Deposit Market Share Data, 25 financial institutions operated 172 full-service offices in the assessment area. Of these institutions, Embassy Bank ranked fifth with a 7.4 percent deposit market share. The top four institutions, which include national banks, captured 54.0 percent of the market share.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders in the assessment area. Based on 2020 Peer Mortgage Data, 507 lenders originated or purchased 29,049 home mortgage loans. Of these lenders, Embassy Bank ranked fourth by number of originations or purchases capturing 3.7 percent of total market share. The three most prominent mortgage lenders in the assessment area, Wells Fargo Bank, N.A., Quicken Loans, LLC, and Caliber Home Loans, Inc., account for 19.5 percent of the market share.

There is a moderate level of competition for small business loans among banks in the assessment area. Based on 2020 Peer Small Business Data, 152 lenders originated or purchased 15,447 small business loans. Of these lenders, Embassy Bank ranked eighth by number of originations or purchases capturing 4.5 percent of total market share. The three most prominent lenders in the assessment area, American Express National Bank, Wells Fargo Bank, N.A., and PNC Bank, N.A., account for 27.7 percent of the market share.

Community Contacts

As part of the CRA evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community development needs of the area. This information helps determine whether local financial institutions are responsive to these needs, and shows what credit and community development opportunities are available. During the evaluation, examiners reviewed two community contacts.

Examiners first reviewed a community contact with a nonprofit housing agency in the assessment area. The organization, which in part serves Lehigh and Northampton counties, provides down payment and closing cost assistance for first-time homebuyers. The contact identified borrower assistance with such costs as a significant community need. Additionally, the contact

communicated opportunities to invest in the organization and collaborate with them on financial education programs.

Examiners also reviewed a community contact with a nonprofit organization operating in Northampton County. The organization's efforts involve revitalization, stabilization, and economic development for small businesses in the county. The contact identified rental assistance for small businesses and rental affordability for individuals as community needs. Regarding opportunities, the contact stated that the majority of businesses within the organization's purview have already engaged with financial institutions; however, opportunities remain for financial literacy programs.

Credit and Community Development Needs and Opportunities

Considering information from the community contacts and bank management, as well as demographic and economic data, affordable housing loan products represent the primary credit need of the assessment area. As compared to Pennsylvania state demographics, the bank's assessment area contains a higher median home price and higher average gross rent. These facts, along with higher assessment area percentages of low-income households and census tracts, reflect the need for affordable housing.

Despite the presence of a highly competitive home mortgage market, Embassy Bank has demonstrated its ability to capture significant market share for this product. Furthermore, 38.9 percent of families in the assessment area are low- or moderate-income. Therefore, opportunities exist to meet affordable housing credit needs in the assessment area.

Additional credit needs include community development services through financial education programs. Examiners note financial education opportunities through the community contacts.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation, dated November 26, 2018, to the current evaluation, dated February 4, 2022. Examiners used the FFIEC Large Institution Examination Procedures to evaluate the bank's CRA performance. These procedures include the Lending Test, Investment Test, and Service Test. Please see Appendices for complete description of these tests.

Activities Reviewed

Examiners determined that the bank's major product lines are home mortgage and small business loans. This conclusion considered the bank's business strategy and number and dollar volume of loans originated or purchased during the evaluation period. Home mortgage lending contributed more weight to overall conclusions due to the larger loan volume as compared to small business loans. The bank's small farm lending activity was minimal, with originations totaling one in 2018, two in 2019, and none in 2020. For this reason, except for the assessment area concentration table, examiners did not include small farm loans within the lending analysis. No other loan types, such as consumer or other real estate secured loans, represent a major product line. Therefore, they provide no material support for conclusions or ratings and are not presented.

Examiners reviewed home mortgage loans reported on the bank's 2018, 2019, and 2020 HMDA loan application registers. Embassy Bank originated 623 loans totaling \$127.8 million in 2018, 726 loans totaling \$153.4 million in 2019, and 1,095 loans totaling 254.2 million in 2020. Examiners also reviewed small business loans reported on the bank's 2018, 2019, and 2020 CRA Loan Registers. Embassy Bank originated 292 loans totaling \$52.4 million in 2018, 315 loans totaling \$53.6 million, and 727 loans totaling \$90.2 million in 2020. The product mix remained similar during the evaluation period and 2018 loan data did not influence trends that materially affect conclusions. Therefore, except for the assessment area concentration table, the CRA evaluation presents only 2019 and 2020 loan data.

For the bank's 2019 and 2020 performance under the geographic distribution and borrower profile criteria, examiners compared the bank's home mortgage lending to aggregate data and to 2015 ACS demographic data. For 2019 and 2020 small business lending performance under the same criteria, examiners compared the bank's performance to aggregate data and D&B business demographic data. Although this evaluation presents the number and dollar volume of loans, examiners emphasized performance by number because number of loans is a better indicator of the number of individuals and businesses served.

Bank management provided information on community development loans, innovative or flexible loan programs, qualified investments, and retail and community development services since the prior CRA evaluation dated November 26, 2018.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Embassy Bank's Lending Test rating is "High Satisfactory." The bank's excellent performance under the Lending Activity and Assessment Area Concentration, good performance under the Innovative or Flexible Lending Practices and Community Development Loans criteria, and adequate performance under the Geographic Distribution and Borrower Profile criteria support this conclusion.

Lending Activity

Embassy Bank's lending levels reflect excellent responsiveness to assessment area credit needs. This considers the bank's size, loan portfolio composition, and business strategy.

Home Mortgage Loans

The bank originated 703 home mortgage loans totaling 143.7 million in 2019 and 1,059 home mortgage loans totaling 241.7 million in 2020. The number of home mortgage loans increased 50.6 percent from 2019 to 2020, led by a 105.5 percent increase in refinance loans. Examiners attribute the growth in refinance loans to the low-interest rate environment.

For home mortgages originated and purchased in 2020, Embassy Bank captured 3.7 percent of total market share by loan count, ranking fourth among 507 lenders that made loans in the assessment area. This reflects a slight improvement from 2019 when the bank captured a 3.2 percent total market share ranking fifth among 455 lenders that made loans in the assessment area. For both 2019 and 2020, the top lenders included mortgage companies and national banks. Embassy Bank was the leading community bank for making home mortgage loans in the assessment area for both years.

Small Business Loans

The bank originated 288 small business loans totaling \$47.4 million in 2019 and 690 small business loans totaling \$86.8 million in 2020. The number of small business loans increased by 139.6 percent. Examiners attribute the significant growth in small business lending to the bank's participation in the U.S. Small Business Administration's (SBA's) Paycheck Protection Program (PPP). Of the 550 PPP loans totaling \$68.7 million the bank made in 2020, 464 PPP loans totaling \$43.7 million qualified as small business loans in the assessment area.

For small business loans originated and purchased in 2020, Embassy Bank captured 4.5 percent of total market share by loan count, ranking eighth among 152 lenders that made loans in the assessment area. This reflects an improvement from 2019 when the bank captured a 2.1 percent total market share and ranking 11th among 113 lenders that made loans in the assessment area. For both 2019 and 2020, the top lenders included national banks and a regional bank. Embassy Bank was the leading community bank for making small business loans in the assessment area for both years.

Assessment Area Concentration

A substantial majority of loans are made in the bank's assessment area. The following table presents, by number and dollar volume, home mortgage, small business, and small farm loans made inside and outside of the assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2018	608	97.6	15	2.4	623	120,322	94.2	7,430	5.8	127,753
2019	703	96.8	23	3.2	726	143,749	93.7	9,691	6.3	153,440
2020	1,059	96.7	36	3.3	1,095	241,723	95.1	12,474	4.9	254,197
Subtotal	2,370	97.0	74	3.0	2,444	505,795	94.5	29,595	5.5	535,390
Small Business										
2018	275	94.2	17	5.8	292	48,098	91.8	4,286	8.2	52,384
2019	288	91.4	27	8.6	315	47,363	88.3	6,261	11.7	53,624
2020	690	94.9	37	5.1	727	86,796	96.2	3,448	3.8	90,244
Subtotal	1,253	93.9	81	6.1	1,334	182,257	92.9	13,995	7.1	196,252
Small Farm										
2018	1	100.0	0	0.0	1	75	100.0	0	0.0	75
2019	1	50.0	1	50.0	2	60	54.5	50	45.5	110
Subtotal	2	66.7	1	33.3	3	135	73.0	50	27.0	185
Total	3,625	95.9	156	4.1	3,781	688,187	94.0	43,640	6.0	731,827
Source Bank Data. Due to rounding, totals may not equal 100.0%										

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment area. The bank's adequate performance of home mortgage lending supports this conclusion. Examiners focused on the percentage of home mortgage and small business loans made in low- and moderate-income census tracts by number of loans.

Home Mortgage Loans

As shown in the following table, the geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area. For both 2019 and 2020, the bank's performance in low-income census tracts trailed aggregate data. However, the performance was more similar to demographic data for both years. For moderate-income census tracts, the bank's performance in 2019 and 2020 trailed both aggregate and demographic data. Examiners note that the percentages of owner-occupied housing units in the assessment area's low- and moderate-income census tracts are low, which reflect limited lending opportunities in these tracts. In 2020, although the percentage of loans was similar from the prior year for both low- and moderate-income tracts, the number and dollar volume of loans made in these tracts increased.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	3.3	4.6	22	3.1	2,667	1.9
2020	3.3	3.7	30	2.8	5,810	2.4
Moderate						
2019	13.8	15.0	62	8.8	12,465	8.7
2020	13.8	12.3	87	8.2	22,793	9.4
Middle						
2019	43.6	41.2	254	36.1	46,010	32.0
2020	43.6	40.4	405	38.2	77,277	32.0
Upper						
2019	39.2	39.3	365	51.9	82,608	57.5
2020	39.2	43.5	537	50.7	135,844	56.2
Totals						
2019	100.0	100.0	703	100.0	143,749	100.0
2020	100.0	100.0	1,059	100.0	241,723	100.0
<i>Source 2015 ACS Data, Bank Data, and 2019 & 2020 HMDA Aggregate Data. "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

As shown in the following table, the geographic distribution of small business loans reflects good penetration throughout the assessment area. In low-income census tracts, the bank's percentage of loans made in 2019 exceeded aggregate data and was similar to demographic data. In 2020, the bank's percentage of loans in such tracts trailed aggregate and demographic data. For moderate-income census tracts, the bank trailed aggregate and demographic data in 2019. In 2020, the bank's performance slightly improved; however still trailed aggregate and demographic data.

Market share data further supports the bank's good performance. In 2020, Embassy Bank ranked 9th in lending in low-income census tracts with a 4.1 percent market share. The bank ranked 7th in

lending in moderate-income census tracts with a 4.3 percent market share. These market rankings are consistent with the bank's overall market rank of 8th in the assessment area in 2020.

Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	7.2	6.2	21	7.3	3,836	8.1
2020	7.8	6.1	38	5.5	5,038	5.8
Moderate						
2019	16.5	15.9	43	14.9	6,660	14.1
2020	16.7	16.1	107	15.5	13,774	15.9
Middle						
2019	39.1	39.6	82	28.5	13,830	29.2
2020	38.1	39.7	220	31.9	28,346	32.7
Upper						
2019	37.2	38.3	142	49.3	23,037	48.6
2020	37.3	38.1	325	47.1	39,638	45.7
Totals						
2019	100.0	100.0	288	100.0	47,363	100.0
2020	100.0	100.0	690	100.0	86,796	100.0
Source 2019 & 2020 D&B Data, Bank Data, and 2019 & 2020 CRA Aggregate Data. "--" data not available. Due to rounding, totals may not equal 100.0%						

Borrower Profile

The distribution of borrowers reflects adequate penetration among retail customers of different income levels and business customers of different size. The bank's adequate performance of home mortgage lending supports this conclusion. Examiners focused on the percentage of home mortgage loans to low- and moderate-income borrowers and the percentage of small business loans to businesses with GARs of \$1.0 million or less.

Home Mortgage Loans

As shown in the following table, the distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is adequate. For 2019 and 2020, the bank's penetration of home mortgage lending to low-income borrowers was below aggregate and demographic data. A low-income family in the assessment area is not likely to qualify for a mortgage under conventional underwriting standards considering the median housing value of \$192,242. Therefore, the opportunities for lending to low-income families are limited. This helps explain the difference between the bank's performance and the percentage of families at this income level. For 2019 and 2020, the bank's penetration of home mortgage loans to moderate-income borrowers also trailed aggregate and demographic data. While the bank's percentage of lending to

both low- and moderate-income borrowers trailed aggregate percentage, the bank's volume of loans to such borrowers, based on market share, reflects adequate performance.

Market data also supports the bank's adequate performance. Of the 507 HMDA reporters that made loans in the assessment area in 2020, only 155 made loans to low-income borrowers. Embassy Bank ranked 14th among these lenders with a market share of 2.1 percent to low-income borrowers in 2020. With regard to lending to moderate-income borrowers, Embassy Bank ranked 13th out of 253 lenders with a market share of 2.3 percent in 2020. Overall, Embassy Bank was one of the top community lenders that made loans to both low- and moderate-income borrowers, as a significant majority of other top lenders included much larger national banks and mortgage corporations.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	20.9	8.6	27	3.8	2,197	1.5
2020	20.9	5.9	36	3.4	3,758	1.6
Moderate						
2019	18.0	20.0	82	11.7	9,580	6.7
2020	18.0	16.4	110	10.4	14,002	5.8
Middle						
2019	21.2	21.5	111	15.8	16,060	11.2
2020	21.2	20.7	186	17.6	30,024	12.4
Upper						
2019	39.9	34.0	402	57.2	95,426	66.4
2020	39.9	39.2	635	60.0	160,084	66.2
Not Available						
2019	0.0	15.9	81	11.5	20,487	14.3
2020	0.0	17.8	92	8.7	33,855	14.0
Totals						
2019	100.0	100.0	703	100.0	143,749	100.0
2020	100.0	100.0	1,059	100.0	241,723	100.0
Source 2015 ACS Data, Bank Data, and 2019 & 2020 HMDA Aggregate Data. "--" data not available. Due to rounding, totals may not equal 100.0%						

Small Business Loans

As shown in the following table, the distribution of small business loans reflects good penetration of loans to businesses with GARs of \$1.0 million or less. In both 2019 and 2020, Embassy Bank's performance exceeded the aggregate for loans to businesses with GARs of \$1.0 million or less. Furthermore, the bank's performance of lending to businesses with GARs of \$1.0 million or less

increased from 2019 to 2020, primarily due to its participation in SBA's PPP. Although GAR information was not required on PPP loans, the bank collected this data.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2019	85.2	48.4	160	55.6	16,574	35.0
2020	87.6	42.4	424	61.4	28,966	33.4
>\$1,000,000						
2019	5.0	--	128	44.4	30,789	65.0
2020	4.0	--	266	38.6	57,830	66.6
Revenue Not Available						
2019	9.8	--	0	0.0	0	0.0
2020	8.4	--	0	0.0	0	0.0
Totals						
2019	100.0	100.0	288	100.0	47,363	100.0
2020	100.0	100.0	690	100.0	86,796	100.0
Source 2019 & 2020 D&B Data, Bank Data, and 2019 & 2020 CRA Aggregate Data. "--" data not available. Due to rounding, totals may not equal 100.0%						

Innovative or Flexible Lending Practices

Embassy Bank uses innovative and/or flexible lending practices in order to serve assessment area credit needs. The following table details the number and dollar volume of loans originated through innovative or flexible lending programs during the evaluation period.

Innovative or Flexible Lending Programs										
Type of Program	2019		2020		2021		YTD 2022		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
FirstHomeLV	1	60	10	1,303	6	651	1	184	18	2,198
SBA PPP	0	0	550	68,652	333	32,821	0	0	883	101,473
Banking on Business	2	153	0	0	0	0	0	0	2	153
CARES Act Modifications:										
<i>Retail</i>	0	0	74	14,265	0	0	0	0	74	14,265
<i>Commercial</i>	0	0	181	137,043	5	16,418	0	0	186	153,461
Totals	3	213	815	221,263	344	49,890	1	184	1,163	271,550
Source: Bank Data										

The following list highlights the innovative and flexible lending programs Embassy Bank offers.

- **FirstHomeLV:** This first time homebuyer program benefits low- and moderate-income borrowers. It allow for just a 3 percent down payment with no private mortgage insurance and a 30-year mortgage option.
- **Paycheck Protection Program (PPP):** In response to the COVID-19 pandemic, the Small Business Administration's PPP loans helped businesses and organizations with expenses related to payroll, rent, and utilities.
- **Banking on Business (BOB):** The Federal Home Loan Bank (FHLB) of Pittsburgh's BOB funding helps eligible small businesses that lack sufficient equity or cash flow meet lending standards. The FHLB funds these loans, while Embassy Bank provides the servicing.
- **CARES Act Modifications:** In response to the COVID-19 pandemic, the bank allowed retail and business customers to defer loan payments up to three months without a fee. In several cases, the bank granted customers additional deferrals for another three months.

Community Development Loans

Embassy Bank has made a relatively high level of community development loans. During the evaluation period, the bank originated 61 community development loans totaling \$26.4 million, all of which were in the assessment area. This level of activity represents 2.0 percent of average total assets and 2.5 percent of average total loans since the prior evaluation. Since the prior evaluation, Embassy Bank significantly increased its volume of community development lending. At the prior evaluation, the bank originated 17 community development loans totaling \$6.5 million, representing 0.7 percent of average total assets and 0.8 percent of average total loans at that evaluation. This increase is largely due to the bank's participation in SBA's PPP and enhanced efforts in identifying community development needs in the assessment area, specifically in affordable housing lending. The following table illustrates the bank's community development lending activity by year and purpose.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
11/26/2018 – 12/31/2018	0	0	2	15	0	0	0	0	2	15
2019	2	1,276	4	1,560	0	0	0	0	6	2,836
2020	4	3,056	4	2,254	1	1,109	15	4,990	24	11,409
2021	18	10,926	3	360	0	0	8	875	29	12,161
YTD 2022	0	0	0	0	0	0	0	0	0	0
Total	24	15,258	13	4,189	1	1,109	23	5,865	61	26,421
<i>Source Bank Data</i>										

The following is a sample of community development loans that benefit the assessment area.

- In 2020 and 2021, the bank originated 23 PPP loans totaling \$5.9 million to businesses located in low- or moderate-income census tracts. These loans revitalize or stabilize these census tracts by supporting businesses struggling during the COVID-19 pandemic. Furthermore, the bank originated an additional four PPP loans totaling nearly \$2.3 million to nonprofit organizations providing services to mostly low- and moderate-income families or services in response to the COVID-19 pandemic. In addition, the bank made one PPP loan for \$1.1 million to a manufacturing company that employs mostly low- and moderate-income individuals from the Allentown area.
- In 2019, the bank provided a \$1.3 million line-of-credit to a nonprofit organization. The organization provides meals to low- and moderate-income senior citizens and individuals with disabilities within Lehigh and Northampton Counties. This loan supports community development services in the assessment area.
- In 2020, the bank originated nearly a \$1.1 million loan to refinance a 26-unit apartment building in a moderate-income census tract in Bangor, Northampton County. All rent payments are below the U.S. Department of Housing and Urban Development's (HUD's) fair market rent for the MSA and all residents are under a HUD's housing assistance payment contract. This loan supports affordable housing in the assessment area.
- In 2021, the bank provided over a \$1.1 million loan for the purchase of a 12-unit apartment building in a low-income census tract in Bethlehem, Northampton County. Of the 12 units, 8 are rented below HUD's fair market rent for the MSA. This loan supports affordable housing for low- and moderate-income families in the assessment area.

INVESTMENT TEST

Embassy Bank's Investment Test rating is "Low Satisfactory." The bank's adequate performance under each Investment Test criterion supports this conclusion.

Investment and Grant Activity

Embassy Bank has an adequate level of qualified community development investments and grants. The bank made 181 qualified investments totaling \$2.6 million. This volume includes one new investment totaling \$500,000, three outstanding prior period investments with a current balance of \$200,000, 113 Pennsylvania Education Improvement Tax Credits (EITCs) totaling \$1.9 million, and 64 qualified donations totaling \$79,728. Qualified investments equate to 0.2 percent of average total assets and 1.8 percent of average total securities since the prior evaluation. Embassy Bank's volume of qualified investments increased since the prior evaluation. At the prior evaluation, Embassy Bank had 116 qualified investments totaling \$1.8 million, representing 0.2 percent of average total assets and 2.0 percent of average total securities at that evaluation. This amount included eight prior period investments totaling \$450,000, one new qualified investment of \$50,000,

and 107 EITCs and donations totaling \$1.3 million. The following table illustrates the bank's qualified investment activity by year and purpose.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	1	100	2	100	3	200
11/26/2018 – 12/31/2018	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0
2020	1	500	0	0	0	0	0	0	1	500
2021	0	0	0	0	0	0	0	0	0	0
YTD 2022	0	0	0	0	0	0	0	0	0	0
Subtotal	1	500	0	0	1	100	2	100	4	700
Qualified Donations	2	2	155	1,801	0	0	20	130	177	1,933
Total	3	502	155	1,801	1	100	22	230	181	2,633
<i>Source Bank Data</i>										

The following is a sample of qualified investments and donations that benefit the assessment area.

- The bank maintains two investments totaling \$100,000 that it purchased prior to this evaluation. The bank made these investments in a nonprofit community development corporation (CDC). The CDC focuses on developing and renovating housing in low- and moderate-income neighborhoods in Allentown, Lehigh County. These investments support affordable housing initiatives in the assessment area.
- During the evaluation period, the bank made 113 contributions totaling nearly \$1.9 million to eligible nonprofits through the Pennsylvania EITC program. Organizations under this program include scholarship, educational improvement, and pre-kindergarten scholarship organizations. An “innovative educational program” is an advanced academic or similar program that is not part of the regular academic program of a public school, but it enhances the curriculum or academic program of the public school. The organizations support community development by providing community services and programs to support low- and moderate-income persons and families in the assessment area and broader regional and statewide area. The following is a sample of EITCs that benefit the assessment area.
 - During the evaluation period, the bank purchased three EITCs totaling \$105,000 that support an organization that serves youth, particularly those living in inner city Allentown. The organization provides an array of educational, social, and developmental programs. This organization provides community development services in the assessment area.
 - During the evaluation period, the bank purchased three EITCs totaling \$110,000 that support an organization that primarily serve the Hispanic community in Allentown

and surrounding Lehigh Valley area. The nonprofit organization offers services for children, youth, adults, and elderly residents in the areas of health, education, and social services. This organization provides community development services to primarily low- and moderate-income Hispanic families in the assessment area and broader area.

- During the evaluation period, the bank made three donations totaling nearly \$10,000 to a Lehigh Valley nonprofit organization. The organization provides shelter and various outreach and educational programs for disadvantaged and homeless youth. This organization provides community development services in the assessment area and broader area.

Responsiveness to Credit and Community Development Needs

The bank exhibits adequate responsiveness to credit and community economic development needs. Embassy Bank continues to obtain equity investments and make a significant volume of EITCs and donations that primarily support community development services in the assessment area. The qualified investments are assisting in addressing the needs identified by bank management.

Community Development Initiatives

The bank occasionally uses innovative and/or complex investments to support community development initiatives. These include investment products such as the EITCs.

SERVICE TEST

Embassy Bank's Service Test rating is "High Satisfactory." The bank's good performance under the Accessibility of Delivery Systems, Reasonableness of Business Hours and Services, and Community Development Services criteria supports this conclusion.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the assessment area. Additionally, the bank's alternative delivery systems, including ATM and mobile, telephone, and online banking, improve access to products and services. The following table illustrates the distribution of branches and ATMs by tract income level in the assessment area.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	# (000's)	%	#	%	#	%
Low	15	10.4	59,180	9.0	0	0.0	0	0.0
Moderate	28	19.4	130,237	19.8	2	20.0	2	20.0
Middle	62	43.1	255,834	39.0	2	20.0	2	20.0
Upper	39	27.1	211,121	32.2	6	60.0	6	60.0
Total	144	100.0	656,372	100.0	10	100.0	10	100.0
<i>Source 2015 ACS Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>								

As shown in the table above, the bank operates two branches in moderate-income census tracts. These branches include the West Broad Street branch in Bethlehem, Northampton County, and the Liberty Street branch in Allentown, Lehigh County. The Liberty Street branch is also close to other low- and moderate-income census tracts in Allentown. These branches provide essential banking services to low- and moderate-income families, as well as small businesses, located in these communities.

Changes in Branch Locations

The bank's record of opening and closing branches has improved the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. In September 2021, Embassy Bank opened the Liberty Street branch in a moderate-income census tract in Allentown, Lehigh County. With this branch opening, the bank increased retail banking accessibility for the low- and moderate-income families residing in the Allentown community, particularly during the COVID-19 pandemic. The bank did not close any branches during the evaluation period.

Reasonableness of Business Hours and Services

The bank's services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies or individuals. All branch offices offer the same products and services, and adhere to the same schedule of hours. Branch locations operate from 9:00 A.M. to 5:00 P.M. Monday through Thursday, with extended hours until 6:00 P.M. on Friday. Branches also operate from 9:00 A.M. to 12:00 P.M. on Saturday. The bank offers ATM, night depository, and drive-thru services at each branch location.

Community Development Services

Embassy Bank provides a relatively high level of community development services. During the evaluation period, Embassy Bank staff provided 95 instances of services to 17 organizations. When compared to the prior evaluation, the bank's total number of services instances declined. However, the COVID-19 pandemic limited community development service opportunities during 2020 and beyond. The following table presents the bank's community development services by activity year and purpose.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
11/26/2018 – 12/31/2018	3	10	2	0	15
2019	6	12	3	0	21
2020	8	12	3	0	23
2021	7	12	3	0	22
YTD 2022	3	9	2	0	14
Total	27	55	13	0	95
<i>Source Bank Data</i>					

Below are notable examples of Embassy Bank's community development services:

- A bank officer serves as a Board member and officer for the Community Lenders Community Development Corporation (CLCDC). The organization provided housing for many low- and moderate-income individuals through loan pools. Two additional bank employees serve on the CLCDC's Loan Pool and Marketing committees. These services support affordable housing efforts within the assessment area.
- An employee serves as Chairman of the Board for a nonprofit housing counseling organization. A separate bank officer sits on this Board as well. This housing counseling organization serves low- and moderate-income families through down payment and closing cost assistance, financial education, and homeownership counseling, among others. The service additionally supports the affordable housing needs in the assessment area.
- An employee presents monthly seminars to a nonprofit housing agency in the Lehigh Valley. The individual presents the bank's First Time Homebuyer product during these seminars. This service supports affordable housing needs of low- and moderate-income individuals in the assessment area.
- A bank officer serves as a Board Committee member for a nonprofit housing organization in the Lehigh Valley. This organization obtains, improves, and sells affordable housing to low- and moderate-income individuals.

In 2021, Embassy Bank began participating in the Federal Home Loan Bank (FHLB) of Pittsburgh's Home4Good program. This program helps those who are homeless or at risk of homelessness by channeling dollars to local service organizations that have experience in providing housing. As an FHLB member bank, Embassy Bank participates in the Home4Good application process. During 2021, Embassy Bank supported 14 approved projects that provided homeless prevention within the eastern Pennsylvania region, including the assessment area.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners reviewed the bank's compliance with the laws relating to discrimination and other illegal credit practices, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
 - i. The proportion of the bank's lending in the bank's assessment area(s);
 - ii. The dispersion of lending in the bank's assessment areas(s); and
 - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
 - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
 - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
 - iii. Small business and small farm loans by loan amount at origination; and
 - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

SCOPE OF EVALUATION

Embassy Bank for the Lehigh Valley	
Scope of Examination: Full scope reviews were performed on the following assessment areas within the noted rated areas: State of Pennsylvania: Allentown-Bethlehem-Easton, PA-NJ MSA Assessment Area	
Time Period Reviewed:	11/26/2018 to 2/4/2022
Products Reviewed: Home Mortgage Loans: 1/1/2018 to 12/31/2020 Small Business Loans: 1/1/2018 to 12/31/2020	

List of Assessment Areas and Type of Evaluation			
Assessment Area	Type of Evaluation	Branches Visited	Other Information
Allentown-Bethlehem-Easton, PA-NJ MSA	Full-scope	None	None

GLOSSARY

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

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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 metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

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 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 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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 lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

EMBASSY BANK FOR THE LEHIGH VALLEY CRA PUBLIC FILE

CRA DISCLOSURE STATEMENT

Embassy Bank for the Lehigh Valley opened its doors in November 2001. The Bank has elected to report CRA Data beginning with business loans originated in the calendar year ending 2006. The Bank's CRA Disclosure Statements (for the prior two calendar years) are made available to the public in this public file, as required.

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site ([//www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)). HMDA data for many other financial institutions are also available at this Web site.

Loans by County

Small Business Loans - Originations

Institution: EMBASSY BANK FOR THE LEHIGH VA

Respondent ID: 0000057228

Agency: FDIC - 3

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)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
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	1	175	0	0	1	175	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	1	175	0	0	1	175	0	0
BERKS COUNTY (011), PA										
MSA 39740										
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	3	240	0	0	1	496	3	696	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	3	240	0	0	1	496	3	696	0	0

Loans by County

Small Business Loans - Originations

Institution: EMBASSY BANK FOR THE LEHIGH VA

Respondent ID: 0000057228

Agency: FDIC - 3

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)
BUCKS COUNTY (017), PA										
MSA 33874										
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	1	200	0	0	1	200	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	0	0	0	0	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	1	200	0	0	1	200	0	0
CARBON COUNTY (025), PA										
MSA 10900										
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	201	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	201	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: EMBASSY BANK FOR THE LEHIGH VA

Respondent ID: 0000057228

Agency: FDIC - 3

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)
LEHIGH COUNTY (077), PA										
MSA 10900										
Inside AA 0001										
Low Income	3	236	0	0	2	700	2	396	0	0
Moderate Income	3	150	7	1,187	13	5,383	8	2,441	0	0
Middle Income	19	986	4	865	4	1,844	14	1,340	0	0
Upper Income	25	1,321	13	2,673	9	4,495	24	4,075	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	50	2,693	24	4,725	28	12,422	48	8,252	0	0
MONTGOMERY COUNTY (091), PA										
MSA 33874										
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	1	940	0	0	0	0
Median Family Income 90-100%	0	0	1	120	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	0	0	0	0	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	1	120	1	940	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: EMBASSY BANK FOR THE LEHIGH VA

Respondent ID: 0000057228

Agency: FDIC - 3

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)
NORTHAMPTON COUNTY (095), PA										
MSA 10900										
Inside AA 0001										
Low Income	0	0	2	438	0	0	0	0	0	0
Moderate Income	8	518	3	500	10	5,423	9	2,511	0	0
Middle Income	19	1,060	6	1,136	15	7,535	19	3,161	0	0
Upper Income	10	664	5	900	10	5,720	15	2,194	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	37	2,242	16	2,974	35	18,678	43	7,866	0	0
TOTAL INSIDE AA IN STATE	87	4,935	40	7,699	63	31,100	91	16,118	0	0
TOTAL OUTSIDE AA IN STATE	3	240	4	696	2	1,436	5	1,071	0	0
STATE TOTAL	90	5,175	44	8,395	65	32,536	96	17,189	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	87	4,935	40	7,699	63	31,100	91	16,118	0	0
TOTAL OUTSIDE AA	3	240	4	696	2	1,436	5	1,071	0	0
TOTAL INSIDE & OUTSIDE	90	5,175	44	8,395	65	32,536	96	17,189	0	0

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: EMBASSY BANK FOR THE LEHIGH VA

PAGE: 1 OF 1
Respondent ID: 0000057228
Agency: FDIC - 3

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)
PA - LEHIGH COUNTY (077) - MSA 10900	102	19,840	48	8,252	0	0
PA - NORTHAMPTON COUNTY (095) - MSA 10900	88	23,894	43	7,866	0	0

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: EMBASSY BANK FOR THE LEHIGH

Respondent ID: 0000057228
Agency: FDIC - 3

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	8	3,400	0	0
Purchased	0	0	0	0
Total	8	3,400	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: EMBASSY BANK FOR THE LEHIGH

PAGE: 1 OF 2

Respondent ID: 0000057228

Agency: FDIC - 3

ASSESSMENT AREA - 0001

LEHIGH COUNTY (077), PA

MSA: 10900

Low Income

0004.00* 0005.00* 0007.00 0008.00* 0009.00* 0010.00* 0012.00* 0014.01 0016.00* 0017.00* 0018.00*
0097.00

Moderate Income

0001.01 0001.02 0006.00* 0015.01 0015.02* 0019.00 0020.00* 0021.00 0058.00* 0059.02 0063.03*
0068.00* 0094.00 0095.00 0096.01* 0096.02

Middle Income

0014.02* 0022.01 0022.02* 0023.02 0023.03* 0023.04* 0051.00* 0052.00* 0053.01 0053.02* 0055.06*
0056.01 0056.02 0057.02 0057.03* 0057.04* 0057.05* 0059.01* 0060.01 0062.06 0063.05 0063.09*
0063.12 0064.01 0065.00* 0067.01 0067.02 0069.02* 0091.00 0092.00*

Upper Income

0054.01* 0054.02* 0055.03* 0055.04 0055.05* 0060.02 0061.01 0061.02* 0062.03 0062.04 0062.05*
0063.02 0063.04 0063.10* 0063.11* 0064.02 0066.00 0067.03 0069.03 0069.05 0069.06 0070.00*
0093.00

NORTHAMPTON COUNTY (095), PA

MSA: 10900

Low Income

0105.00 0111.00*

Moderate Income

0106.02 0107.00* 0108.00 0109.00* 0110.00 0112.00 0113.00 0142.00* 0143.00* 0144.00 0146.00*
0152.03* 0157.00* 0160.02 0161.00* 0166.00* 0168.02*

Middle Income

0101.00* 0103.00 0104.00 0106.01 0145.00* 0147.00 0152.02 0153.00* 0154.00* 0155.00 0156.00*
0158.01 0158.02* 0159.01 0160.01* 0162.01 0162.02* 0163.00 0164.00 0165.00* 0168.01 0170.00
0172.00 0173.00* 0175.01 0176.03 0177.03 0178.00* 0179.01 0179.02* 0180.04 0181.00* 0182.00*
0183.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: EMBASSY BANK FOR THE LEHIGH

Respondent ID: 0000057228

Agency: FDIC - 3

Upper Income

0102.00 0141.00 0159.02* 0167.00* 0169.01* 0169.02 0171.01* 0171.03* 0171.04* 0174.02* 0174.03*
0174.04* 0175.02* 0176.04* 0176.05 0176.06* 0176.07 0177.02 0177.04 0180.01* 0180.03

OUTSIDE ASSESSMENT AREA

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income >= 120%

4211.00

BERKS COUNTY (011), PA

MSA: 39740

Middle Income

0118.00 0133.01 0140.00 0141.02

BUCKS COUNTY (017), PA

MSA: 33874

Median Family Income 100-110%

1063.00

CARBON COUNTY (025), PA

MSA: 10900

Middle Income

0206.00

MONTGOMERY COUNTY (091), PA

MSA: 33874

Median Family Income 80-90%

2080.00

Median Family Income 90-100%

2078.00

2022 Institution Disclosure Statement - Table E-1
Error Status Information
Institution: EMBASSY BANK FOR THE LEHIGH

Respondent ID: 0000057228
Agency: FDIC - 3

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	84	84	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	2	2	0	0.00%
Total	88	88	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.

Loans by County

Small Business Loans - Originations

Institution: EMBASSY BANK FOR THE LEHIGH VA

Respondent ID: 0000057228

Agency: FDIC - 3

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)
INDIAN RIVER COUNTY (061), FL										
MSA 42680										
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	550	1	550	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	550	1	550	0	0
MARTIN COUNTY (085), FL										
MSA 38940										
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	1	54	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	54	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: EMBASSY BANK FOR THE LEHIGH VA

Respondent ID: 0000057228

Agency: FDIC - 3

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)
PALM BEACH COUNTY (099), FL										
MSA 48424										
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%	1	54	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%	3	227	0	0	1	600	1	89	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	4	281	0	0	1	600	1	89	0	0
SARASOTA COUNTY (115), FL										
MSA 35840										
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	1	100	0	0	0	0	1	100	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	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	435	0	0	2	1,150	3	739	0	0
STATE TOTAL	6	435	0	0	2	1,150	3	739	0	0

Loans by County

Small Business Loans - Originations

Institution: EMBASSY BANK FOR THE LEHIGH VA

Respondent ID: 0000057228

Agency: FDIC - 3

State: MISSOURI (29)

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)
ST. LOUIS COUNTY (189), MO										
MSA 41180										
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%	1	42	0	0	0	0	0	0	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	1	42	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	42	0	0	0	0	0	0	0	0
STATE TOTAL	1	42	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: EMBASSY BANK FOR THE LEHIGH VA

Respondent ID: 0000057228

Agency: FDIC - 3

State: NEW JERSEY (34)

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)
BURLINGTON COUNTY (005), NJ										
MSA 15804										
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	1	38	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	38	0	0	0	0	0	0	0	0
HUNTERDON COUNTY (019), NJ										
MSA 35084										
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	20	0	0	0	0	1	20	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	20	0	0	0	0	1	20	0	0
SOMERSET COUNTY (035), NJ										
MSA 35154										
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	570	1	570	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	570	1	570	0	0

Loans by County

Small Business Loans - Originations

Institution: EMBASSY BANK FOR THE LEHIGH VA

Respondent ID: 0000057228

Agency: FDIC - 3

State: NEW JERSEY (34)

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)
WARREN COUNTY (041), NJ										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	3	0	0	0	0	1	3	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	1	3	0	0	0	0	1	3	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	61	0	0	1	570	3	593	0	0
STATE TOTAL	3	61	0	0	1	570	3	593	0	0

Loans by County

Small Business Loans - Originations

Institution: EMBASSY BANK FOR THE LEHIGH VA

Respondent ID: 0000057228

Agency: FDIC - 3

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)
NEW YORK COUNTY (061), NY										
MSA 35614										
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	750	1	750	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	750	1	750	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	750	1	750	0	0
STATE TOTAL	0	0	0	0	1	750	1	750	0	0

Loans by County

Small Business Loans - Originations

Institution: EMBASSY BANK FOR THE LEHIGH VA

Respondent ID: 0000057228

Agency: FDIC - 3

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)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
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	1	175	0	0	1	175	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	1	175	0	0	1	175	0	0
BERKS COUNTY (011), PA										
MSA 39740										
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	3	160	2	316	0	0	5	476	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	3	160	2	316	0	0	5	476	0	0

Loans by County

Small Business Loans - Originations

Institution: EMBASSY BANK FOR THE LEHIGH VA

Respondent ID: 0000057228

Agency: FDIC - 3

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)
BLAIR COUNTY (013), PA										
MSA 11020										
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	675	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	675	0	0	0	0
BUCKS COUNTY (017), PA										
MSA 33874										
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%	3	73	0	0	1	300	4	373	0	0
Median Family Income 90-100%	0	0	1	183	0	0	1	183	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	0	0	0	0	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	3	73	1	183	1	300	5	556	0	0

Loans by County

Small Business Loans - Originations

Institution: EMBASSY BANK FOR THE LEHIGH VA

Respondent ID: 0000057228

Agency: FDIC - 3

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)
CARBON COUNTY (025), PA										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	219	1	266	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	1	219	1	266	0	0	0	0
LACKAWANNA COUNTY (069), PA										
MSA 42540										
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	21	0	0	0	0	1	21	0	0
Upper Income	1	4	0	0	0	0	1	4	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	25	0	0	0	0	2	25	0	0

Loans by County

Small Business Loans - Originations

Institution: EMBASSY BANK FOR THE LEHIGH VA

Respondent ID: 0000057228

Agency: FDIC - 3

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)
LANCASTER COUNTY (071), PA										
MSA 29540										
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	1	180	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	0	0	0	0	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	1	180	0	0	0	0	0	0
LEHIGH COUNTY (077), PA										
MSA 10900										
Inside AA 0001										
Low Income	4	184	2	440	1	300	4	384	0	0
Moderate Income	15	589	13	2,132	12	5,117	12	1,673	0	0
Middle Income	48	1,906	16	2,520	12	5,148	49	3,237	0	0
Upper Income	101	4,044	24	4,223	18	8,088	95	5,660	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	168	6,723	55	9,315	43	18,653	160	10,954	0	0

Loans by County

Small Business Loans - Originations

Institution: EMBASSY BANK FOR THE LEHIGH VA

Respondent ID: 0000057228

Agency: FDIC - 3

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)
MONROE COUNTY (089), PA										
MSA 20700										
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	19	0	0	0	0	1	19	0	0
Upper Income	1	36	0	0	0	0	1	36	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	55	0	0	0	0	2	55	0	0
MONTGOMERY COUNTY (091), PA										
MSA 33874										
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%	1	17	3	453	0	0	1	17	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	29	0	0	0	0	1	29	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	11	0	0	0	0	1	11	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	3	57	3	453	0	0	3	57	0	0

Loans by County

Small Business Loans - Originations

Institution: EMBASSY BANK FOR THE LEHIGH VA

Respondent ID: 0000057228

Agency: FDIC - 3

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)
NORTHAMPTON COUNTY (095), PA										
MSA 10900										
Inside AA 0001										
Low Income	9	398	3	529	3	1,475	9	1,197	0	0
Moderate Income	24	839	3	446	4	1,569	22	1,153	0	0
Middle Income	55	2,149	9	1,340	10	4,894	47	2,521	0	0
Upper Income	56	2,385	15	2,674	14	6,851	61	4,394	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	144	5,771	30	4,989	31	14,789	139	9,265	0	0
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
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	1	105	0	0	1	105	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	0	0	0	0	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	1	105	0	0	1	105	0	0
TOTAL INSIDE AA IN STATE	312	12,494	85	14,304	74	33,442	299	20,219	0	0
TOTAL OUTSIDE AA IN STATE	13	370	10	1,631	3	1,241	19	1,449	0	0
STATE TOTAL	325	12,864	95	15,935	77	34,683	318	21,668	0	0

Loans by County

Small Business Loans - Originations

Institution: EMBASSY BANK FOR THE LEHIGH VA

Respondent ID: 0000057228

Agency: FDIC - 3

State: TENNESSEE (47)

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)
WILLIAMSON COUNTY (187), TN										
MSA 34980										
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	55	1	196	0	0	2	251	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	55	1	196	0	0	2	251	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	55	1	196	0	0	2	251	0	0
STATE TOTAL	1	55	1	196	0	0	2	251	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	312	12,494	85	14,304	74	33,442	299	20,219	0	0
TOTAL OUTSIDE AA	24	963	11	1,827	7	3,711	28	3,782	0	0
TOTAL INSIDE & OUTSIDE	336	13,457	96	16,131	81	37,153	327	24,001	0	0

2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: EMBASSY BANK FOR THE LEHIGH VA

PAGE: 1 OF 1
Respondent ID: 0000057228
Agency: FDIC - 3

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)
PA - LEHIGH COUNTY (077) - MSA 10900	266	34,691	160	10,954	0	0
PA - NORTHAMPTON COUNTY (095) - MSA 10900	205	25,549	139	9,265	0	0

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: EMBASSY BANK FOR THE LEHIGH

Respondent ID: 0000057228
Agency: FDIC - 3

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	28	11,660	0	0
Purchased	1	500	0	0
Total	29	12,160	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: EMBASSY BANK FOR THE LEHIGH

PAGE: 1 OF 5

Respondent ID: 0000057228

Agency: FDIC - 3

ASSESSMENT AREA - 0001

LEHIGH COUNTY (077), PA

MSA: 10900

Low Income

0004.00* 0005.00* 0008.00* 0009.00* 0010.00* 0012.00* 0016.00* 0018.00* 0020.00 0096.00 0097.00

Moderate Income

0001.01 0001.02 0006.00* 0007.00 0014.01 0014.02 0015.01 0017.00* 0019.00 0021.00 0022.02

0057.03* 0068.00* 0094.00

Middle Income

0015.02* 0022.01 0023.02 0051.00* 0052.00 0053.01* 0053.02* 0055.04* 0055.06 0056.01 0056.02

0057.02 0057.04* 0057.05 0058.00 0059.01 0059.02 0060.01 0063.03 0064.01 0065.00 0066.00

0067.01* 0067.02 0069.02 0091.00 0092.00* 0093.00 0095.00

Upper Income

0023.01 0054.01 0054.02* 0055.03 0055.05* 0060.02 0061.01 0061.02* 0062.02 0062.03 0062.04

0063.02 0063.04 0063.05 0063.07 0063.08 0064.02 0067.03 0069.03 0069.05 0069.06 0070.00

NORTHAMPTON COUNTY (095), PA

MSA: 10900

Low Income

0105.00 0110.00 0112.00 0143.00

Moderate Income

0106.00 0107.00 0108.00 0109.00 0111.00* 0113.00 0142.00* 0145.00* 0146.00* 0152.01* 0156.00

0166.00 0172.00 0173.00*

Middle Income

0101.00* 0103.00 0104.00 0144.00 0147.00 0153.00 0154.00* 0155.00 0157.00* 0158.02* 0159.01

0159.02 0160.01 0160.02 0161.00 0162.01 0162.02* 0163.00* 0165.00 0168.00 0170.00 0175.01

0175.02 0176.03 0176.04 0176.07 0177.03 0178.00* 0179.01 0179.02 0180.01 0182.00* 0183.00*

Upper Income

0102.00 0141.00 0158.01 0164.00 0167.00 0169.01 0169.02 0171.01* 0171.02 0174.01 0174.02

0176.05 0176.06* 0177.02 0177.04 0180.02 0181.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: EMBASSY BANK FOR THE LEHIGH

PAGE: 2 OF 5

Respondent ID: 0000057228

Agency: FDIC - 3

OUTSIDE ASSESSMENT AREA

INDIAN RIVER COUNTY (061), FL

MSA: 42680

Upper Income

0505.01

MARTIN COUNTY (085), FL

MSA: 38940

Upper Income

0003.00

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income 90-100%

0003.04

Median Family Income >= 120%

0002.15 0076.07 0077.52

SARASOTA COUNTY (115), FL

MSA: 35840

Upper Income

0027.13

ST. LOUIS COUNTY (189), MO

MSA: 41180

Median Family Income >= 120%

2166.00

BURLINGTON COUNTY (005), NJ

MSA: 15804

Upper Income

7040.08

HUNTERDON COUNTY (019), NJ

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: EMBASSY BANK FOR THE LEHIGH

PAGE: 3 OF 5

Respondent ID: 0000057228

Agency: FDIC - 3

MSA: 35084

Middle Income

0115.00

SOMERSET COUNTY (035), NJ

MSA: 35154

Upper Income

0526.01

WARREN COUNTY (041), NJ

MSA: 10900

Moderate Income

0306.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0118.00

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income >= 120%

4211.00

BERKS COUNTY (011), PA

MSA: 39740

Middle Income

0101.00 0118.00 0133.01 0139.00

BLAIR COUNTY (013), PA

MSA: 11020

Upper Income

0109.00

BUCKS COUNTY (017), PA

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: EMBASSY BANK FOR THE LEHIGH

PAGE: 4 OF 5

Respondent ID: 0000057228

Agency: FDIC - 3

MSA: 33874

Median Family Income 80-90%

1018.07 1034.00 1039.00

Median Family Income 90-100%

1016.09

CARBON COUNTY (025), PA

MSA: 10900

Moderate Income

0206.00

LACKAWANNA COUNTY (069), PA

MSA: 42540

Middle Income

1005.00

Upper Income

1104.02

LANCASTER COUNTY (071), PA

MSA: 29540

Median Family Income 80-90%

0132.04

MONROE COUNTY (089), PA

MSA: 20700

Middle Income

3003.04

Upper Income

3011.01

MONTGOMERY COUNTY (091), PA

MSA: 33874

Median Family Income 80-90%

2016.03 2078.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: EMBASSY BANK FOR THE LEHIGH

Median Family Income 100-110%

2007.03

Median Family Income >= 120%

2043.00

PHILADELPHIA COUNTY (101), PA

MSA: 37964

Median Family Income 100-110%

0025.00

WILLIAMSON COUNTY (187), TN

MSA: 34980

Middle Income

0505.02

2021 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 1

Error Status Information

Respondent ID: 0000057228

Institution: EMBASSY BANK FOR THE LEHIGH

Agency: FDIC - 3

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	139	139	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	2	2	0	0.00%
Total	143	143	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.

**EMBASSY BANK FOR THE LEHIGH VALLEY
CRA PUBLIC FILE**

LIST OF BRANCHES & HOURS OF OPERATIONS

Hours of Operation

Monday – Thursday 9am to 5 pm
Friday 9am to 6 pm
Saturday 9am to 12pm

Website: www.embassybank.com

All branches have ATM's, Night Depositories, and Drive-Thru access.

NAME OF BRANCH	DATE OPENED	CENSUS TRACTS
<u>Gateway Drive</u> 100 Gateway Drive, Suite 100 Bethlehem, PA 18017 Hanover Township Northampton County Telephone 610-882-8000 Fax 610-691-5600	11/6/2001	177.04 Hanover Twsp. East
<u>Tilghman Street</u> 4148 W. Tilghman St. Allentown, PA 18104 South Whitehall Township Lehigh County Telephone 484-223-1782 Fax 484-223-1789	May-04	61.02 South Whitehall Township South
<u>West Broad Street</u> 925 West Broad St. Bethlehem, PA 18018 Lehigh County Telephone 484-821-1210 Fax 484-821-0664	Sep-06	94 City of Bethlehem, (West)
<u>Trexlerstown</u> 6379 Hamilton Blvd. Allentown, Pa 18106 Lehigh County Telephone: 610-336-8034 Fax: 610-336-8107	Apr-07	63.05 Lower Macungie Twsp.

Cedar Crest

1142 S. Cedar Crest Blvd.
Allentown, PA 18103
Lehigh County
Telephone: 484-223-0018
Fax: 484-223-0093

Jul-09

67.03
Salisbury Twsp.

Saucon Valley

3495 Route 378
Bethlehem, PA 18015
Northampton County
Telephone: 610-332-2981
Fax: 610-332-2982

Sep-09

180.04
Lower Saucon Valley Twsp.

Lower Nazareth Branch

3751 Easton-Nazareth Hwy
Easton, Pa 18045
Northampton County
Telephone: 484-536-1870
Fax: 484-536-1874

Apr-10

169.02
Lower Nazareth Twsp.

Nazareth Circle

10 N. Main Street
Nazareth, Pa 18064
Northampton County
Telephone: 610-614-3251
Fax: 484-536-1874

Dec-15

168.02
Nazareth Borough

Macungie

180 West Main Street
Macungie, Pa 18062
Lehigh County
Telephone: 484-519-9150
Fax: 610-421-6390

Nov-20

0063.03
Macungie Twsp.

Liberty

2002 W. Liberty Street
Allentown, Pa 18104
Lehigh County
Telephone: 610-297-4141
Fax: 484-268-1881

Sept-21

22.02
City of Allentown

***For a complete list of the geographies we serve see the section entitled
"Our Assessment Area."**

BRANCHES CLOSED

The Community Reinvestment Act requires us to list our branches closed within the prior two calendar years. Embassy Bank for the Lehigh Valley opened its doors in November 2001 and has not closed any branches.

EMBASSY BANK FOR THE LEHIGH VALLEY

CRA PUBLIC FILE

OUR ASSESSMENT AREA

The CRA Facilities Based Assessment Area for Embassy Bank for the Lehigh Valley includes the entireties of Lehigh and Northampton Counties, in the State of Pennsylvania.

See the Attached Map of Our CRA Assessment Area

See the attached listing of Census Tracts within the Assessment Area.

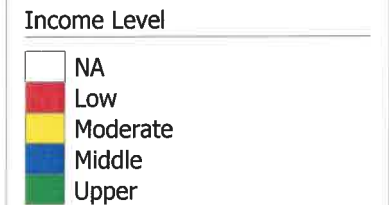
Public File Information

Assessment Area Maps

Assessment Area Demographic Reports

Assessment Area Income Analysis Maps

Lehigh and Northampton County*



2023 FFIEC Census Report - Summary Census Demographic Information

State: 42 - PENNSYLVANIA (PA)

County: 077 - LEHIGH COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	077	0001.01	Moderate	No	60.98	\$99,500	\$60,675	\$51,637	3974	60.29	2396	620	899
42	077	0001.02	Moderate	No	58.96	\$99,500	\$58,665	\$49,931	4551	58.32	2654	1086	1502
42	077	0004.00	Low	No	46.92	\$99,500	\$46,685	\$39,734	3790	67.39	2554	476	1160
42	077	0005.00	Low	No	37.61	\$99,500	\$37,422	\$31,853	2709	86.75	2350	191	726
42	077	0006.00	Moderate	No	74.22	\$99,500	\$73,849	\$62,847	6235	71.05	4430	1430	2200
42	077	0007.00	Low	No	49.50	\$99,500	\$49,253	\$41,920	4222	86.95	3671	463	1220
42	077	0008.00	Low	No	34.76	\$99,500	\$34,586	\$29,435	4322	88.18	3811	359	1161
42	077	0009.00	Low	No	37.95	\$99,500	\$37,760	\$32,143	1994	85.71	1709	141	567
42	077	0010.00	Low	No	39.85	\$99,500	\$39,651	\$33,750	3279	87.01	2853	188	925
42	077	0012.00	Low	No	39.56	\$99,500	\$39,362	\$33,500	2324	75.73	1760	8	273
42	077	0014.01	Low	No	48.94	\$99,500	\$48,695	\$41,442	8022	71.98	5774	959	2098
42	077	0014.02	Middle	No	98.66	\$99,500	\$98,167	\$83,542	2259	41.61	940	1032	1282
42	077	0015.01	Moderate	No	68.97	\$99,500	\$68,625	\$58,404	7159	78.82	5643	1191	1830
42	077	0015.02	Moderate	No	58.36	\$99,500	\$58,068	\$49,424	7566	61.76	4673	1171	1565
42	077	0016.00	Low	No	39.54	\$99,500	\$39,342	\$33,488	3742	89.07	3333	551	1276
42	077	0017.00	Low	No	43.89	\$99,500	\$43,671	\$37,170	5039	88.63	4466	617	1378
42	077	0018.00	Low	No	41.39	\$99,500	\$41,183	\$35,055	5086	82.58	4200	265	1877
42	077	0019.00	Moderate	No	77.03	\$99,500	\$76,645	\$65,227	4633	66.63	3087	565	1210
42	077	0020.00	Moderate	No	55.31	\$99,500	\$55,033	\$46,836	5857	82.77	4848	595	1993
42	077	0021.00	Moderate	No	64.92	\$99,500	\$64,595	\$54,976	7406	74.10	5488	809	2039
42	077	0022.01	Middle	No	86.92	\$99,500	\$86,485	\$73,602	4759	48.39	2303	1164	1729
42	077	0022.02	Middle	No	83.96	\$99,500	\$83,540	\$71,094	4023	54.83	2206	217	555
42	077	0023.02	Middle	No	93.87	\$99,500	\$93,401	\$79,489	3216	40.80	1312	764	1010
42	077	0023.03	Middle	No	97.56	\$99,500	\$97,072	\$82,614	2769	38.71	1072	375	619
42	077	0023.04	Middle	No	95.84	\$99,500	\$95,361	\$81,159	4509	29.78	1343	1414	1672
42	077	0051.00	Middle	No	84.63	\$99,500	\$84,207	\$71,667	4283	17.39	745	1073	1716

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	077	0052.00	Middle	No	102.66	\$99,500	\$102,147	\$86,932	6551	8.46	554	2537	2777
42	077	0053.01	Middle	No	105.21	\$99,500	\$104,684	\$89,091	3324	7.73	257	1116	1366
42	077	0053.02	Middle	No	107.27	\$99,500	\$106,734	\$90,833	4232	7.40	313	1387	1665
42	077	0054.01	Upper	No	145.73	\$99,500	\$145,001	\$123,403	2292	8.42	193	720	878
42	077	0054.02	Upper	No	151.17	\$99,500	\$150,414	\$128,011	4976	7.86	391	1775	2026
42	077	0055.03	Upper	No	142.73	\$99,500	\$142,016	\$120,865	4166	9.39	391	1292	1423
42	077	0055.04	Upper	No	123.89	\$99,500	\$123,271	\$104,907	4595	14.95	687	1581	1766
42	077	0055.05	Upper	No	147.52	\$99,500	\$146,782	\$124,922	3210	10.90	350	1336	1535
42	077	0055.06	Middle	No	114.67	\$99,500	\$114,097	\$97,100	3684	19.84	731	1083	1404
42	077	0056.01	Middle	No	112.01	\$99,500	\$111,450	\$94,853	5365	19.12	1026	1664	1938
42	077	0056.02	Middle	No	93.40	\$99,500	\$92,933	\$79,091	5423	24.23	1314	1538	2073
42	077	0057.02	Middle	No	82.79	\$99,500	\$82,376	\$70,104	4747	32.15	1526	1035	1387
42	077	0057.03	Middle	No	80.96	\$99,500	\$80,555	\$68,557	3990	53.16	2121	943	1146
42	077	0057.04	Middle	No	82.42	\$99,500	\$82,008	\$69,797	3561	58.38	2079	489	546
42	077	0057.05	Middle	No	112.48	\$99,500	\$111,918	\$95,244	6087	35.45	2158	1603	1692
42	077	0058.00	Moderate	No	77.13	\$99,500	\$76,744	\$65,313	3348	21.30	713	1061	1456
42	077	0059.01	Middle	No	88.80	\$99,500	\$88,356	\$75,200	6518	29.52	1924	1945	2477
42	077	0059.02	Moderate	No	75.60	\$99,500	\$75,222	\$64,022	1689	44.35	749	461	676
42	077	0060.01	Middle	No	106.28	\$99,500	\$105,749	\$90,000	4894	22.35	1094	1647	1984
42	077	0060.02	Upper	No	121.26	\$99,500	\$120,654	\$102,679	6313	23.11	1459	1745	2101
42	077	0061.01	Upper	No	126.91	\$99,500	\$126,275	\$107,465	4196	19.92	836	1031	1107
42	077	0061.02	Upper	No	127.05	\$99,500	\$126,415	\$107,589	5677	28.24	1603	1706	1945
42	077	0062.03	Upper	No	128.34	\$99,500	\$127,698	\$108,681	9604	30.69	2947	2610	2779
42	077	0062.04	Upper	No	170.87	\$99,500	\$170,016	\$144,688	3964	20.01	793	1235	1373
42	077	0062.05	Upper	No	148.16	\$99,500	\$147,419	\$125,463	5355	26.50	1419	1526	1562
42	077	0062.06	Middle	No	94.19	\$99,500	\$93,719	\$79,762	7454	43.68	3256	1662	2556
42	077	0063.02	Upper	No	126.71	\$99,500	\$126,076	\$107,294	7818	27.00	2111	2223	2701
42	077	0063.03	Moderate	No	78.97	\$99,500	\$78,575	\$66,875	3257	18.85	614	613	1138
42	077	0063.04	Upper	No	200.91	\$99,500	\$199,905	\$170,130	4023	19.71	793	1483	1668

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	077	0063.05	Middle	No	100.06	\$99,500	\$99,560	\$84,727	6915	21.91	1515	2257	2472
42	077	0063.09	Middle	No	104.44	\$99,500	\$103,918	\$88,438	3896	27.52	1072	1042	1157
42	077	0063.10	Upper	No	129.90	\$99,500	\$129,251	\$110,000	4970	15.98	794	1883	2171
42	077	0063.11	Upper	No	210.43	\$99,500	\$209,378	\$178,191	4150	21.08	875	1368	1494
42	077	0063.12	Middle	No	102.73	\$99,500	\$102,216	\$86,991	3250	18.77	610	1258	1348
42	077	0064.01	Middle	No	95.84	\$99,500	\$95,361	\$81,161	2846	8.68	247	1066	1219
42	077	0064.02	Upper	No	145.45	\$99,500	\$144,723	\$123,165	4883	8.87	433	1635	1856
42	077	0065.00	Middle	No	84.08	\$99,500	\$83,660	\$71,201	5775	22.06	1274	1314	1979
42	077	0066.00	Upper	No	120.72	\$99,500	\$120,116	\$102,222	5925	15.07	893	1694	2037
42	077	0067.01	Middle	No	80.73	\$99,500	\$80,326	\$68,365	4796	30.21	1449	1401	1855
42	077	0067.02	Middle	No	104.15	\$99,500	\$103,629	\$88,194	2776	16.32	453	917	1183
42	077	0067.03	Upper	No	155.12	\$99,500	\$154,344	\$131,357	6049	16.43	994	1870	2108
42	077	0068.00	Moderate	No	71.04	\$99,500	\$70,685	\$60,156	4832	45.84	2215	1111	1626
42	077	0069.02	Middle	No	95.06	\$99,500	\$94,585	\$80,500	2449	14.09	345	681	888
42	077	0069.03	Upper	No	159.97	\$99,500	\$159,170	\$135,461	6957	22.42	1560	2108	2286
42	077	0069.05	Upper	No	147.17	\$99,500	\$146,434	\$124,621	5468	14.87	813	1853	2094
42	077	0069.06	Upper	No	128.66	\$99,500	\$128,017	\$108,950	4546	15.13	688	1466	1727
42	077	0070.00	Upper	No	125.32	\$99,500	\$124,693	\$106,118	3861	7.41	286	1368	1512
42	077	0091.00	Middle	No	91.63	\$99,500	\$91,172	\$77,594	3741	29.89	1118	813	980
42	077	0092.00	Middle	No	96.01	\$99,500	\$95,530	\$81,302	3846	32.94	1267	896	1307
42	077	0093.00	Upper	No	128.96	\$99,500	\$128,315	\$109,200	3386	29.00	982	1133	1314
42	077	0094.00	Moderate	No	74.02	\$99,500	\$73,650	\$62,679	4118	47.13	1941	702	1135
42	077	0095.00	Moderate	No	60.01	\$99,500	\$59,710	\$50,821	4681	38.03	1780	956	1605
42	077	0096.01	Moderate	No	56.49	\$99,500	\$56,208	\$47,838	3106	57.37	1782	349	618
42	077	0096.02	Moderate	No	51.58	\$99,500	\$51,322	\$43,676	5360	78.04	4183	575	1488
42	077	0097.00	Low	No	23.08	\$99,500	\$22,965	\$19,550	3934	75.52	2971	174	797

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2023 FFIEC Census Report - Summary Census Housing Information

State: 42 - PENNSYLVANIA (PA)

County: 077 - LEHIGH COUNTY



State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
42	077	0001.01	1658	899	60	Yes	620	57	620	981
42	077	0001.02	1543	1502	61	Yes	1086	48	1086	409
42	077	0004.00	1288	1160	0	Yes	476	96	476	716
42	077	0005.00	903	726	0	Yes	191	154	191	558
42	077	0006.00	2237	2200	60	Yes	1430	81	1429	726
42	077	0007.00	1255	1220	0	Yes	463	133	463	659
42	077	0008.00	1272	1161	0	Yes	359	159	359	754
42	077	0009.00	628	567	0	Yes	141	98	139	389
42	077	0010.00	1184	925	0	Yes	188	205	188	791
42	077	0012.00	672	273	46	Yes	8	0	8	664
42	077	0014.01	3010	2098	71	Yes	959	225	959	1826
42	077	0014.02	1328	1282	66	Yes	1032	58	1032	238
42	077	0015.01	2532	1830	59	Yes	1191	107	1191	1234
42	077	0015.02	2764	1565	46	Yes	1171	115	1171	1478
42	077	0016.00	1317	1276	0	Yes	551	81	551	685
42	077	0017.00	1477	1378	0	Yes	617	94	610	766
42	077	0018.00	2215	1877	0	Yes	265	376	257	1574
42	077	0019.00	1913	1210	60	Yes	565	113	565	1235
42	077	0020.00	2186	1993	0	Yes	595	174	595	1417
42	077	0021.00	2901	2039	70	Yes	809	46	809	2046
42	077	0022.01	1975	1729	79	Yes	1164	129	1164	682
42	077	0022.02	874	555	67	Yes	217	51	217	606
42	077	0023.02	1083	1010	66	Yes	764	77	764	242
42	077	0023.03	1292	619	27	Yes	375	34	375	883
42	077	0023.04	1869	1672	66	Yes	1414	84	1383	371
42	077	0051.00	1948	1716	0	No	1073	168	1073	707
42	077	0052.00	2813	2777	42	No	2537	50	2537	226
42	077	0053.01	1366	1366	44	No	1116	35	1116	215
42	077	0053.02	1728	1665	38	No	1387	78	1387	263
42	077	0054.01	878	878	40	No	720	53	720	105
42	077	0054.02	2026	2026	33	No	1775	80	1775	171
42	077	0055.03	1439	1423	34	No	1292	5	1292	142
42	077	0055.04	1817	1766	35	No	1581	53	1581	183
42	077	0055.05	1566	1535	38	No	1336	10	1336	220
42	077	0055.06	1513	1404	41	No	1083	9	1083	421
42	077	0056.01	2102	1938	43	No	1664	49	1664	389
42	077	0056.02	2217	2073	58	No	1538	118	1538	561
42	077	0057.02	1975	1387	64	No	1035	138	1035	802
42	077	0057.03	1643	1146	63	No	943	29	898	671
42	077	0057.04	1494	546	43	No	489	44	481	961
42	077	0057.05	2378	1692	36	No	1603	0	1562	775
42	077	0058.00	1507	1456	69	No	1061	30	1061	416

State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
42	077	0059.01	2888	2477	66	No	1945	101	1945	842
42	077	0059.02	841	676	47	No	461	48	457	332
42	077	0060.01	2000	1984	55	No	1647	22	1647	331
42	077	0060.02	2114	2101	39	No	1745	93	1745	276
42	077	0061.01	1685	1107	48	No	1031	57	998	597
42	077	0061.02	2131	1945	59	No	1706	0	1706	425
42	077	0062.03	3564	2779	26	No	2610	157	2537	797
42	077	0062.04	1373	1373	28	No	1235	39	1235	99
42	077	0062.05	1848	1562	23	No	1526	0	1526	322
42	077	0062.06	2970	2556	16	No	1662	134	1662	1174
42	077	0063.02	2737	2701	23	No	2223	72	2219	442
42	077	0063.03	1509	1138	37	No	613	81	613	815
42	077	0063.04	1838	1668	43	No	1483	111	1422	244
42	077	0063.05	2601	2472	38	No	2257	13	2159	331
42	077	0063.09	1635	1157	26	No	1042	27	1042	566
42	077	0063.10	2171	2171	20	No	1883	90	1883	198
42	077	0063.11	1542	1494	18	No	1368	40	1337	134
42	077	0063.12	1576	1348	31	No	1258	0	1214	318
42	077	0064.01	1242	1219	40	No	1066	49	1066	127
42	077	0064.02	1856	1856	43	No	1635	82	1635	139
42	077	0065.00	2456	1979	67	No	1314	128	1314	1014
42	077	0066.00	2353	2037	62	No	1694	32	1694	627
42	077	0067.01	2000	1855	60	No	1401	177	1401	422
42	077	0067.02	1183	1183	62	No	917	122	917	144
42	077	0067.03	2509	2108	50	No	1870	97	1870	542
42	077	0068.00	1995	1626	79	No	1111	33	1111	851
42	077	0069.02	1083	888	67	No	681	28	681	374
42	077	0069.03	2340	2286	36	No	2108	39	2086	193
42	077	0069.05	2150	2094	41	No	1853	56	1853	241
42	077	0069.06	1727	1727	36	No	1466	104	1466	157
42	077	0070.00	1512	1512	44	No	1368	0	1368	144
42	077	0091.00	1641	980	56	Yes	813	44	764	784
42	077	0092.00	1757	1307	57	Yes	896	61	896	800
42	077	0093.00	1441	1314	69	Yes	1133	28	1133	280
42	077	0094.00	1749	1135	65	Yes	702	66	702	981
42	077	0095.00	2129	1605	0	Yes	956	105	886	1068
42	077	0096.01	1006	618	53	Yes	349	57	349	600
42	077	0096.02	1917	1488	56	Yes	575	195	575	1147
42	077	0097.00	1844	797	68	Yes	174	295	174	1375

2023 FFIEC Census Report - Summary Census Income Information

State: 42 - PENNSYLVANIA (PA)

County: 077 - LEHIGH COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
42	077	0001.01	Moderate	\$84,676	\$99,500	20.82	60.98	\$51,637	\$60,675	\$46,320
42	077	0001.02	Moderate	\$84,676	\$99,500	13.18	58.96	\$49,931	\$58,665	\$45,736
42	077	0004.00	Low	\$84,676	\$99,500	36.00	46.92	\$39,734	\$46,685	\$38,404
42	077	0005.00	Low	\$84,676	\$99,500	33.74	37.61	\$31,853	\$37,422	\$33,378
42	077	0006.00	Moderate	\$84,676	\$99,500	19.96	74.22	\$62,847	\$73,849	\$53,936
42	077	0007.00	Low	\$84,676	\$99,500	23.91	49.50	\$41,920	\$49,253	\$35,500
42	077	0008.00	Low	\$84,676	\$99,500	46.52	34.76	\$29,435	\$34,586	\$37,703
42	077	0009.00	Low	\$84,676	\$99,500	34.29	37.95	\$32,143	\$37,760	\$30,446
42	077	0010.00	Low	\$84,676	\$99,500	48.54	39.85	\$33,750	\$39,651	\$30,035
42	077	0012.00	Low	\$84,676	\$99,500	38.05	39.56	\$33,500	\$39,362	\$29,750
42	077	0014.01	Low	\$84,676	\$99,500	19.81	48.94	\$41,442	\$48,695	\$41,250
42	077	0014.02	Middle	\$84,676	\$99,500	2.42	98.66	\$83,542	\$98,167	\$70,895
42	077	0015.01	Moderate	\$84,676	\$99,500	19.64	68.97	\$58,404	\$68,625	\$52,334
42	077	0015.02	Moderate	\$84,676	\$99,500	18.02	58.36	\$49,424	\$58,068	\$49,798
42	077	0016.00	Low	\$84,676	\$99,500	39.47	39.54	\$33,488	\$39,342	\$33,665
42	077	0017.00	Low	\$84,676	\$99,500	36.65	43.89	\$37,170	\$43,671	\$41,647
42	077	0018.00	Low	\$84,676	\$99,500	29.18	41.39	\$35,055	\$41,183	\$35,600
42	077	0019.00	Moderate	\$84,676	\$99,500	25.28	77.03	\$65,227	\$76,645	\$28,154
42	077	0020.00	Moderate	\$84,676	\$99,500	28.52	55.31	\$46,836	\$55,033	\$36,744
42	077	0021.00	Moderate	\$84,676	\$99,500	24.86	64.92	\$54,976	\$64,595	\$33,464
42	077	0022.01	Middle	\$84,676	\$99,500	15.75	86.92	\$73,602	\$86,485	\$56,336
42	077	0022.02	Middle	\$84,676	\$99,500	8.93	83.96	\$71,094	\$83,540	\$50,286
42	077	0023.02	Middle	\$84,676	\$99,500	7.71	93.87	\$79,489	\$93,401	\$66,719
42	077	0023.03	Middle	\$84,676	\$99,500	4.60	97.56	\$82,614	\$97,072	\$72,955
42	077	0023.04	Middle	\$84,676	\$99,500	21.50	95.84	\$81,159	\$95,361	\$77,156
42	077	0051.00	Middle	\$84,676	\$99,500	21.85	84.63	\$71,667	\$84,207	\$42,241
42	077	0052.00	Middle	\$84,676	\$99,500	7.81	102.66	\$86,932	\$102,147	\$71,273
42	077	0053.01	Middle	\$84,676	\$99,500	4.89	105.21	\$89,091	\$104,684	\$79,188
42	077	0053.02	Middle	\$84,676	\$99,500	5.73	107.27	\$90,833	\$106,734	\$81,085
42	077	0054.01	Upper	\$84,676	\$99,500	2.33	145.73	\$123,403	\$145,001	\$100,313
42	077	0054.02	Upper	\$84,676	\$99,500	2.04	151.17	\$128,011	\$150,414	\$119,783
42	077	0055.03	Upper	\$84,676	\$99,500	4.70	142.73	\$120,865	\$142,016	\$98,977
42	077	0055.04	Upper	\$84,676	\$99,500	3.56	123.89	\$104,907	\$123,271	\$88,611
42	077	0055.05	Upper	\$84,676	\$99,500	4.23	147.52	\$124,922	\$146,782	\$102,653
42	077	0055.06	Middle	\$84,676	\$99,500	3.83	114.67	\$97,100	\$114,097	\$65,972
42	077	0056.01	Middle	\$84,676	\$99,500	3.00	112.01	\$94,853	\$111,450	\$70,469
42	077	0056.02	Middle	\$84,676	\$99,500	3.15	93.40	\$79,091	\$92,933	\$63,322
42	077	0057.02	Middle	\$84,676	\$99,500	10.34	82.79	\$70,104	\$82,376	\$46,454
42	077	0057.03	Middle	\$84,676	\$99,500	13.30	80.96	\$68,557	\$80,555	\$68,631
42	077	0057.04	Middle	\$84,676	\$99,500	7.71	82.42	\$69,797	\$82,008	\$72,244
42	077	0057.05	Middle	\$84,676	\$99,500	6.42	112.48	\$95,244	\$111,918	\$78,214

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
42	077	0058.00	Moderate	\$84,676	\$99,500	6.09	77.13	\$65,313	\$76,744	\$50,319
42	077	0059.01	Middle	\$84,676	\$99,500	7.47	88.80	\$75,200	\$88,356	\$64,513
42	077	0059.02	Moderate	\$84,676	\$99,500	10.52	75.60	\$64,022	\$75,222	\$54,226
42	077	0060.01	Middle	\$84,676	\$99,500	5.81	106.28	\$90,000	\$105,749	\$71,151
42	077	0060.02	Upper	\$84,676	\$99,500	2.81	121.26	\$102,679	\$120,654	\$93,750
42	077	0061.01	Upper	\$84,676	\$99,500	4.28	126.91	\$107,465	\$126,275	\$82,813
42	077	0061.02	Upper	\$84,676	\$99,500	7.95	127.05	\$107,589	\$126,415	\$89,006
42	077	0062.03	Upper	\$84,676	\$99,500	3.08	128.34	\$108,681	\$127,698	\$95,009
42	077	0062.04	Upper	\$84,676	\$99,500	1.23	170.87	\$144,688	\$170,016	\$130,667
42	077	0062.05	Upper	\$84,676	\$99,500	0.78	148.16	\$125,463	\$147,419	\$106,836
42	077	0062.06	Middle	\$84,676	\$99,500	4.78	94.19	\$79,762	\$93,719	\$70,891
42	077	0063.02	Upper	\$84,676	\$99,500	6.55	126.71	\$107,294	\$126,076	\$102,792
42	077	0063.03	Moderate	\$84,676	\$99,500	17.63	78.97	\$66,875	\$78,575	\$60,100
42	077	0063.04	Upper	\$84,676	\$99,500	4.91	200.91	\$170,130	\$199,905	\$133,125
42	077	0063.05	Middle	\$84,676	\$99,500	5.04	100.06	\$84,727	\$99,560	\$73,529
42	077	0063.09	Middle	\$84,676	\$99,500	2.07	104.44	\$88,438	\$103,918	\$81,976
42	077	0063.10	Upper	\$84,676	\$99,500	1.53	129.90	\$110,000	\$129,251	\$89,531
42	077	0063.11	Upper	\$84,676	\$99,500	1.23	210.43	\$178,191	\$209,378	\$151,607
42	077	0063.12	Middle	\$84,676	\$99,500	3.29	102.73	\$86,991	\$102,216	\$67,163
42	077	0064.01	Middle	\$84,676	\$99,500	1.06	95.84	\$81,161	\$95,361	\$65,020
42	077	0064.02	Upper	\$84,676	\$99,500	1.61	145.45	\$123,165	\$144,723	\$102,862
42	077	0065.00	Middle	\$84,676	\$99,500	15.12	84.08	\$71,201	\$83,660	\$51,250
42	077	0066.00	Upper	\$84,676	\$99,500	1.88	120.72	\$102,222	\$120,116	\$95,687
42	077	0067.01	Middle	\$84,676	\$99,500	10.80	80.73	\$68,365	\$80,326	\$64,219
42	077	0067.02	Middle	\$84,676	\$99,500	7.49	104.15	\$88,194	\$103,629	\$79,199
42	077	0067.03	Upper	\$84,676	\$99,500	9.50	155.12	\$131,357	\$154,344	\$103,088
42	077	0068.00	Moderate	\$84,676	\$99,500	14.04	71.04	\$60,156	\$70,685	\$46,500
42	077	0069.02	Middle	\$84,676	\$99,500	9.84	95.06	\$80,500	\$94,585	\$62,875
42	077	0069.03	Upper	\$84,676	\$99,500	1.86	159.97	\$135,461	\$159,170	\$116,382
42	077	0069.05	Upper	\$84,676	\$99,500	4.70	147.17	\$124,621	\$146,434	\$115,703
42	077	0069.06	Upper	\$84,676	\$99,500	4.15	128.66	\$108,950	\$128,017	\$105,792
42	077	0070.00	Upper	\$84,676	\$99,500	1.06	125.32	\$106,118	\$124,693	\$97,206
42	077	0091.00	Middle	\$84,676	\$99,500	6.97	91.63	\$77,594	\$91,172	\$51,620
42	077	0092.00	Middle	\$84,676	\$99,500	8.56	96.01	\$81,302	\$95,530	\$73,594
42	077	0093.00	Upper	\$84,676	\$99,500	5.63	128.96	\$109,200	\$128,315	\$81,838
42	077	0094.00	Moderate	\$84,676	\$99,500	20.24	74.02	\$62,679	\$73,650	\$52,806
42	077	0095.00	Moderate	\$84,676	\$99,500	23.24	60.01	\$50,821	\$59,710	\$47,258
42	077	0096.01	Moderate	\$84,676	\$99,500	34.77	56.49	\$47,838	\$56,208	\$34,724
42	077	0096.02	Moderate	\$84,676	\$99,500	21.44	51.58	\$43,676	\$51,322	\$48,550
42	077	0097.00	Low	\$84,676	\$99,500	51.75	23.08	\$19,550	\$22,965	\$25,430



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
42	077	0001.01	3974	60.29	1138	1601	1578	2396	10	109	316	1828	133
42	077	0001.02	4551	58.32	1015	1495	1897	2654	2	66	364	2079	143
42	077	0004.00	3790	67.39	996	1192	1236	2554	10	34	330	2078	102
42	077	0005.00	2709	86.75	571	749	359	2350	5	12	325	1920	88
42	077	0006.00	6235	71.05	1508	2156	1805	4430	0	139	517	3630	144
42	077	0007.00	4222	86.95	861	1122	551	3671	2	36	441	3079	113
42	077	0008.00	4322	88.18	723	1113	511	3811	7	47	563	3079	115
42	077	0009.00	1994	85.71	354	530	285	1709	3	40	281	1340	45
42	077	0010.00	3279	87.01	674	979	426	2853	9	11	421	2330	82
42	077	0012.00	2324	75.73	440	672	564	1760	2	10	434	1269	45
42	077	0014.01	8022	71.98	1533	2785	2248	5774	11	144	735	4652	232
42	077	0014.02	2259	41.61	769	1270	1319	940	3	42	123	693	79
42	077	0015.01	7159	78.82	1494	2425	1516	5643	3	117	599	4744	180
42	077	0015.02	7566	61.76	1563	2649	2893	4673	10	258	809	3318	278
42	077	0016.00	3742	89.07	960	1236	409	3333	7	23	404	2761	138
42	077	0017.00	5039	88.63	1103	1383	573	4466	4	58	427	3852	125
42	077	0018.00	5086	82.58	1237	1839	886	4200	8	53	642	3362	135
42	077	0019.00	4633	66.63	951	1800	1546	3087	2	65	413	2495	112
42	077	0020.00	5857	82.77	1135	2012	1009	4848	5	89	726	3860	168
42	077	0021.00	7406	74.10	1325	2855	1918	5488	23	150	789	4302	224
42	077	0022.01	4759	48.39	970	1846	2456	2303	1	86	357	1695	164
42	077	0022.02	4023	54.83	343	823	1817	2206	1	20	1026	1032	127
42	077	0023.02	3216	40.80	611	1006	1904	1312	2	87	380	746	97
42	077	0023.03	2769	38.71	810	1258	1697	1072	4	562	119	287	100
42	077	0023.04	4509	29.78	1210	1785	3166	1343	3	96	253	842	149
42	077	0051.00	4283	17.39	1028	1780	3538	745	0	18	74	463	190
42	077	0052.00	6551	8.46	1923	2763	5997	554	4	24	44	289	193
42	077	0053.01	3324	7.73	1048	1331	3067	257	1	18	21	113	104
42	077	0053.02	4232	7.40	1256	1650	3919	313	13	19	19	176	86
42	077	0054.01	2292	8.42	661	825	2099	193	1	23	21	63	85
42	077	0054.02	4976	7.86	1593	1946	4585	391	3	32	28	158	170
42	077	0055.03	4166	9.39	1145	1434	3775	391	2	70	37	177	105
42	077	0055.04	4595	14.95	1288	1764	3908	687	4	97	102	356	128
42	077	0055.05	3210	10.90	1106	1556	2860	350	3	43	29	165	110
42	077	0055.06	3684	19.84	988	1504	2953	731	3	93	85	411	139
42	077	0056.01	5365	19.12	1490	2053	4339	1026	2	95	188	582	159
42	077	0056.02	5423	24.23	1266	2099	4109	1314	3	110	274	737	190
42	077	0057.02	4747	32.15	1084	1837	3221	1526	7	144	253	950	172
42	077	0057.03	3990	53.16	1166	1614	1869	2121	1	101	523	1351	145
42	077	0057.04	3561	58.38	945	1450	1482	2079	6	375	540	1027	131
42	077	0057.05	6087	35.45	1620	2378	3929	2158	6	488	470	1013	181
42	077	0058.00	3348	21.30	828	1477	2635	713	0	50	121	420	122

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
42	077	0059.01	6518	29.52	1822	2787	4594	1924	0	41	279	1345	259
42	077	0059.02	1689	44.35	438	793	940	749	2	46	147	484	70
42	077	0060.01	4894	22.35	1378	1978	3800	1094	4	203	109	608	170
42	077	0060.02	6313	23.11	1558	2021	4854	1459	5	564	225	453	212
42	077	0061.01	4196	19.92	1001	1628	3360	836	2	221	115	361	137
42	077	0061.02	5677	28.24	1458	2131	4074	1603	1	458	245	669	230
42	077	0062.03	9604	30.69	2401	3407	6657	2947	12	1409	367	808	351
42	077	0062.04	3964	20.01	1168	1334	3171	793	1	361	63	218	150
42	077	0062.05	5355	26.50	1528	1848	3936	1419	5	587	199	445	183
42	077	0062.06	7454	43.68	1943	2836	4198	3256	7	1413	438	1040	358
42	077	0063.02	7818	27.00	1992	2665	5707	2111	1	386	480	898	346
42	077	0063.03	3257	18.85	778	1428	2643	614	4	80	93	331	106
42	077	0063.04	4023	19.71	1276	1727	3230	793	10	210	112	322	139
42	077	0063.05	6915	21.91	2010	2588	5400	1515	2	319	331	672	191
42	077	0063.09	3896	27.52	1042	1608	2824	1072	1	392	186	372	121
42	077	0063.10	4970	15.98	1502	2081	4176	794	1	259	128	235	171
42	077	0063.11	4150	21.08	1295	1502	3275	875	3	289	146	293	144
42	077	0063.12	3250	18.77	1027	1576	2640	610	0	168	160	197	85
42	077	0064.01	2846	8.68	879	1193	2599	247	2	28	37	106	74
42	077	0064.02	4883	8.87	1405	1774	4450	433	2	44	20	214	153
42	077	0065.00	5775	22.06	1447	2328	4501	1274	7	114	205	723	225
42	077	0066.00	5925	15.07	1688	2321	5032	893	10	98	139	462	184
42	077	0067.01	4796	30.21	1384	1823	3347	1449	9	100	186	966	188
42	077	0067.02	2776	16.32	741	1061	2323	453	0	36	63	265	89
42	077	0067.03	6049	16.43	1655	2412	5055	994	1	199	161	442	191
42	077	0068.00	4832	45.84	1035	1962	2617	2215	2	44	377	1582	210
42	077	0069.02	2449	14.09	604	1055	2104	345	1	50	34	150	110
42	077	0069.03	6957	22.42	1860	2301	5397	1560	10	364	466	483	237
42	077	0069.05	5468	14.87	1778	2094	4655	813	1	275	108	244	185
42	077	0069.06	4546	15.13	1333	1623	3858	688	0	184	43	288	173
42	077	0070.00	3861	7.41	1141	1512	3575	286	6	34	4	112	130
42	077	0091.00	3741	29.89	687	1597	2623	1118	9	139	211	629	130
42	077	0092.00	3846	32.94	925	1696	2579	1267	2	131	265	729	140
42	077	0093.00	3386	29.00	878	1413	2404	982	0	52	163	638	129
42	077	0094.00	4118	47.13	965	1683	2177	1941	0	86	299	1380	176
42	077	0095.00	4681	38.03	1163	2024	2901	1780	5	106	324	1134	211
42	077	0096.01	3106	57.37	586	949	1324	1782	0	38	283	1378	83
42	077	0096.02	5360	78.04	1228	1722	1177	4183	5	71	491	3460	156
42	077	0097.00	3934	75.52	665	1549	963	2971	8	63	625	2121	154

2023 FFIEC Census Report - Summary Census Demographic Information

State: 42 - PENNSYLVANIA (PA)

County: 095 - NORTHAMPTON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	095	0101.00	Middle	No	90.37	\$99,500	\$89,918	\$76,528	4136	42.24	1747	715	1315
42	095	0102.00	Upper	No	146.14	\$99,500	\$145,409	\$123,750	3904	16.01	625	1389	1473
42	095	0103.00	Middle	No	106.07	\$99,500	\$105,540	\$89,821	3237	25.36	821	1170	1400
42	095	0104.00	Middle	No	99.94	\$99,500	\$99,440	\$84,629	5396	31.23	1685	1568	2047
42	095	0105.00	Low	No	26.35	\$99,500	\$26,218	\$22,318	4217	77.92	3286	394	1255
42	095	0106.01	Middle	No	93.42	\$99,500	\$92,953	\$79,107	4059	36.83	1495	1264	1541
42	095	0106.02	Moderate	No	78.74	\$99,500	\$78,346	\$66,676	3581	41.58	1489	788	1219
42	095	0107.00	Moderate	No	70.56	\$99,500	\$70,207	\$59,750	4983	38.13	1900	674	1514
42	095	0108.00	Moderate	No	73.20	\$99,500	\$72,834	\$61,985	2560	29.26	749	244	766
42	095	0109.00	Moderate	No	50.11	\$99,500	\$49,859	\$42,436	3689	71.05	2621	631	1281
42	095	0110.00	Moderate	No	78.16	\$99,500	\$77,769	\$66,188	3223	58.45	1884	108	820
42	095	0111.00	Low	No	18.73	\$99,500	\$18,636	\$15,865	2968	35.95	1067	8	56
42	095	0112.00	Moderate	No	50.04	\$99,500	\$49,790	\$42,372	5797	73.73	4274	730	1990
42	095	0113.00	Moderate	No	60.81	\$99,500	\$60,506	\$51,497	4256	61.94	2636	676	1174
42	095	0141.00	Upper	No	149.34	\$99,500	\$148,593	\$126,458	5917	21.58	1277	863	1364
42	095	0142.00	Moderate	No	69.39	\$99,500	\$69,043	\$58,765	6106	60.87	3717	1027	2320
42	095	0143.00	Moderate	No	56.75	\$99,500	\$56,466	\$48,056	4441	59.45	2640	499	1395
42	095	0144.00	Moderate	No	78.03	\$99,500	\$77,640	\$66,078	2679	39.46	1057	225	608
42	095	0145.00	Middle	No	87.41	\$99,500	\$86,973	\$74,018	3334	62.33	2078	812	1183
42	095	0146.00	Moderate	No	56.57	\$99,500	\$56,287	\$47,907	3075	61.17	1881	393	1024
42	095	0147.00	Middle	No	83.46	\$99,500	\$83,043	\$70,677	2575	52.89	1362	761	1036
42	095	0152.02	Middle	No	88.84	\$99,500	\$88,396	\$75,229	3208	13.25	425	971	1416
42	095	0152.03	Moderate	No	63.08	\$99,500	\$62,765	\$53,418	3560	19.80	705	573	1373
42	095	0153.00	Middle	No	112.01	\$99,500	\$111,450	\$94,853	5148	9.46	487	1578	1955
42	095	0154.00	Middle	No	91.52	\$99,500	\$91,062	\$77,500	2921	9.48	277	1058	1365
42	095	0155.00	Middle	No	100.35	\$99,500	\$99,848	\$84,976	6263	8.40	526	2085	2550

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	095	0156.00	Middle	No	89.03	\$99,500	\$88,585	\$75,393	3510	12.25	430	934	1353
42	095	0157.00	Moderate	No	68.67	\$99,500	\$68,327	\$58,150	2820	11.10	313	687	1129
42	095	0158.01	Middle	No	119.93	\$99,500	\$119,330	\$101,556	5260	9.41	495	1836	1939
42	095	0158.02	Middle	No	119.46	\$99,500	\$118,863	\$101,161	3222	9.31	300	1110	1182
42	095	0159.01	Middle	No	100.01	\$99,500	\$99,510	\$84,688	5591	8.05	450	1774	2089
42	095	0159.02	Upper	No	127.78	\$99,500	\$127,141	\$108,203	3954	7.97	315	1308	1462
42	095	0160.01	Middle	No	109.50	\$99,500	\$108,953	\$92,727	6180	6.21	384	2342	2661
42	095	0160.02	Moderate	No	76.09	\$99,500	\$75,710	\$64,438	4594	8.66	398	1547	1914
42	095	0161.00	Moderate	No	78.88	\$99,500	\$78,486	\$66,797	2067	11.76	243	614	793
42	095	0162.01	Middle	No	90.90	\$99,500	\$90,446	\$76,971	5884	16.83	990	1441	2043
42	095	0162.02	Middle	No	106.12	\$99,500	\$105,589	\$89,861	4511	14.94	674	1370	1782
42	095	0163.00	Middle	No	104.53	\$99,500	\$104,007	\$88,516	2971	16.83	500	877	1064
42	095	0164.00	Middle	No	103.25	\$99,500	\$102,734	\$87,428	5456	15.95	870	1594	1967
42	095	0165.00	Middle	No	95.69	\$99,500	\$95,212	\$81,029	5013	12.17	610	1688	2002
42	095	0166.00	Moderate	No	70.03	\$99,500	\$69,680	\$59,306	2808	24.75	695	577	941
42	095	0167.00	Upper	No	124.34	\$99,500	\$123,718	\$105,292	8127	15.32	1245	1740	2119
42	095	0168.01	Middle	No	95.74	\$99,500	\$95,261	\$81,071	4216	17.03	718	729	1658
42	095	0168.02	Moderate	No	78.23	\$99,500	\$77,839	\$66,250	1837	9.69	178	442	599
42	095	0169.01	Upper	No	167.10	\$99,500	\$166,265	\$141,500	3388	12.84	435	1054	1109
42	095	0169.02	Upper	No	126.16	\$99,500	\$125,529	\$106,833	3534	24.87	879	1143	1220
42	095	0170.00	Middle	No	93.00	\$99,500	\$92,535	\$78,750	2122	15.22	323	605	777
42	095	0171.01	Upper	No	141.96	\$99,500	\$141,250	\$120,208	6598	33.81	2231	2186	2316
42	095	0171.03	Upper	No	142.61	\$99,500	\$141,897	\$120,764	5690	28.33	1612	1789	1986
42	095	0171.04	Upper	No	142.19	\$99,500	\$141,479	\$120,401	3721	24.00	893	1444	1699
42	095	0172.00	Middle	No	97.09	\$99,500	\$96,605	\$82,212	6903	38.98	2691	1196	2128
42	095	0173.00	Middle	No	84.32	\$99,500	\$83,898	\$71,399	2593	27.42	711	746	1052
42	095	0174.02	Upper	No	122.67	\$99,500	\$122,057	\$103,875	3992	19.46	777	1409	1505
42	095	0174.03	Upper	No	150.63	\$99,500	\$149,877	\$127,551	6389	30.29	1935	1948	2301
42	095	0174.04	Upper	No	155.43	\$99,500	\$154,653	\$131,612	2146	27.68	594	688	694

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
42	095	0175.01	Middle	No	111.75	\$99,500	\$111,191	\$94,632	4326	29.36	1270	1237	1854
42	095	0175.02	Upper	No	128.33	\$99,500	\$127,688	\$108,667	5529	24.89	1376	1432	1678
42	095	0176.03	Middle	No	95.59	\$99,500	\$95,112	\$80,946	3877	28.94	1122	1203	1473
42	095	0176.04	Upper	No	135.73	\$99,500	\$135,051	\$114,938	4545	25.06	1139	1409	1555
42	095	0176.05	Upper	No	127.95	\$99,500	\$127,310	\$108,346	4343	35.48	1541	956	1264
42	095	0176.06	Upper	No	153.82	\$99,500	\$153,051	\$130,256	4828	25.54	1233	1690	1817
42	095	0176.07	Upper	No	147.01	\$99,500	\$146,275	\$124,485	8278	28.06	2323	2202	2494
42	095	0177.02	Upper	No	137.14	\$99,500	\$136,454	\$116,125	2370	19.03	451	808	874
42	095	0177.03	Middle	No	118.39	\$99,500	\$117,798	\$100,250	3013	23.90	720	1035	1108
42	095	0177.04	Upper	No	129.90	\$99,500	\$129,251	\$110,000	6400	22.66	1450	1871	2109
42	095	0178.00	Middle	No	103.38	\$99,500	\$102,863	\$87,540	2875	53.98	1552	675	1152
42	095	0179.01	Middle	No	91.82	\$99,500	\$91,361	\$77,750	3920	15.89	623	790	1294
42	095	0179.02	Middle	No	108.25	\$99,500	\$107,709	\$91,667	2212	13.43	297	685	889
42	095	0180.01	Upper	No	126.40	\$99,500	\$125,768	\$107,036	4136	10.66	441	1261	1429
42	095	0180.03	Upper	No	140.89	\$99,500	\$140,186	\$119,307	3225	16.22	523	1079	1193
42	095	0180.04	Middle	No	117.91	\$99,500	\$117,320	\$99,844	3733	15.30	571	1029	1309
42	095	0181.00	Middle	No	111.03	\$99,500	\$110,475	\$94,020	6954	18.55	1290	2104	2313
42	095	0182.00	Middle	No	88.53	\$99,500	\$88,087	\$74,971	3434	15.00	515	1242	1779
42	095	0183.00	Middle	No	94.59	\$99,500	\$94,117	\$80,096	4623	11.70	541	1368	2030

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Housing Information

State: 42 - PENNSYLVANIA (PA)

County: 095 - NORTHAMPTON COUNTY



State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
42	095	0101.00	1505	1315	46	Yes	715	43	715	747
42	095	0102.00	1639	1473	49	Yes	1389	43	1312	207
42	095	0103.00	1540	1400	68	Yes	1170	95	1170	275
42	095	0104.00	2188	2047	52	Yes	1568	47	1568	573
42	095	0105.00	1820	1255	57	Yes	394	30	394	1396
42	095	0106.01	1690	1541	67	Yes	1264	93	1264	333
42	095	0106.02	1556	1219	74	Yes	788	176	739	592
42	095	0107.00	1729	1514	0	Yes	674	134	674	921
42	095	0108.00	1568	766	76	Yes	244	197	231	1127
42	095	0109.00	1492	1281	0	Yes	631	107	631	754
42	095	0110.00	1403	820	0	Yes	108	185	88	1110
42	095	0111.00	64	56	48	Yes	8	0	8	56
42	095	0112.00	2313	1990	0	Yes	730	264	719	1319
42	095	0113.00	2063	1174	33	Yes	676	210	609	1177
42	095	0141.00	1596	1364	0	No	863	139	863	594
42	095	0142.00	2628	2320	0	No	1027	398	1027	1203
42	095	0143.00	1577	1395	0	No	499	224	499	854
42	095	0144.00	1533	608	0	No	225	249	225	1059
42	095	0145.00	1250	1183	66	No	812	48	812	390
42	095	0146.00	1220	1024	0	No	393	147	371	680
42	095	0147.00	1048	1036	0	No	761	70	761	217
42	095	0152.02	1445	1416	77	No	971	77	971	397
42	095	0152.03	1614	1373	0	No	573	271	573	770
42	095	0153.00	2015	1955	39	No	1578	123	1578	314
42	095	0154.00	1365	1365	46	No	1058	102	1058	205
42	095	0155.00	2550	2550	47	No	2085	83	2085	382
42	095	0156.00	1407	1353	0	No	934	48	934	425
42	095	0157.00	1337	1129	59	No	687	151	687	499
42	095	0158.01	1949	1939	36	No	1836	51	1836	62
42	095	0158.02	1182	1182	37	No	1110	0	1110	72
42	095	0159.01	2090	2089	42	No	1774	101	1774	215
42	095	0159.02	1486	1462	40	No	1308	94	1308	84
42	095	0160.01	2661	2661	44	No	2342	120	2342	199
42	095	0160.02	1914	1914	42	No	1547	195	1547	172
42	095	0161.00	820	793	55	No	614	42	614	164
42	095	0162.01	2446	2043	0	No	1441	292	1427	713
42	095	0162.02	1952	1782	64	No	1370	24	1370	558
42	095	0163.00	1165	1064	70	No	877	39	877	249
42	095	0164.00	2167	1967	19	No	1594	184	1594	389
42	095	0165.00	2002	2002	41	No	1688	90	1688	224
42	095	0166.00	1114	941	60	No	577	115	511	422
42	095	0167.00	2137	2119	24	No	1740	0	1740	397

State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
42	095	0168.01	2175	1658	0	No	729	195	729	1251
42	095	0168.02	898	599	65	No	442	149	429	307
42	095	0169.01	1109	1109	35	No	1054	0	1054	55
42	095	0169.02	1239	1220	41	No	1143	18	1124	78
42	095	0170.00	797	777	68	No	605	46	605	146
42	095	0171.01	2414	2316	21	No	2186	60	2186	168
42	095	0171.03	2110	1986	29	No	1789	101	1789	220
42	095	0171.04	1699	1699	17	No	1444	72	1444	183
42	095	0172.00	2366	2128	0	No	1196	226	1196	944
42	095	0173.00	1122	1052	66	No	746	75	746	301
42	095	0174.02	1505	1505	61	No	1409	36	1409	60
42	095	0174.03	2411	2301	27	No	1948	98	1933	365
42	095	0174.04	978	694	14	No	688	0	684	290
42	095	0175.01	1930	1854	45	No	1237	61	1237	632
42	095	0175.02	2008	1678	42	No	1432	151	1432	425
42	095	0176.03	1523	1473	57	Yes	1203	59	1203	261
42	095	0176.04	1718	1555	37	No	1409	78	1400	231
42	095	0176.05	1517	1264	33	No	956	49	956	512
42	095	0176.06	1817	1817	27	No	1690	83	1690	44
42	095	0176.07	3007	2494	24	No	2202	415	2202	390
42	095	0177.02	874	874	54	No	808	24	808	42
42	095	0177.03	1287	1108	41	No	1035	39	1035	213
42	095	0177.04	2552	2109	25	No	1871	167	1828	514
42	095	0178.00	1231	1152	38	No	675	47	670	509
42	095	0179.01	1541	1294	71	No	790	141	790	610
42	095	0179.02	923	889	68	No	685	59	685	179
42	095	0180.01	1436	1429	55	No	1261	48	1261	127
42	095	0180.03	1193	1193	27	No	1079	20	1079	94
42	095	0180.04	1349	1309	50	No	1029	99	1029	221
42	095	0181.00	2713	2313	31	No	2104	79	1953	530
42	095	0182.00	1779	1779	44	No	1242	186	1242	351
42	095	0183.00	2095	2030	59	No	1368	274	1368	453

2023 FFIEC Census Report - Summary Census Income Information

State: 42 - PENNSYLVANIA (PA)

County: 095 - NORTHAMPTON COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
42	095	0101.00	Middle	\$84,676	\$99,500	7.16	90.37	\$76,528	\$89,918	\$74,868
42	095	0102.00	Upper	\$84,676	\$99,500	3.66	146.14	\$123,750	\$145,409	\$101,824
42	095	0103.00	Middle	\$84,676	\$99,500	4.60	106.07	\$89,821	\$105,540	\$78,750
42	095	0104.00	Middle	\$84,676	\$99,500	0.67	99.94	\$84,629	\$99,440	\$81,978
42	095	0105.00	Low	\$84,676	\$99,500	46.21	26.35	\$22,318	\$26,218	\$21,826
42	095	0106.01	Middle	\$84,676	\$99,500	4.33	93.42	\$79,107	\$92,953	\$76,858
42	095	0106.02	Moderate	\$84,676	\$99,500	19.84	78.74	\$66,676	\$78,346	\$57,500
42	095	0107.00	Moderate	\$84,676	\$99,500	10.74	70.56	\$59,750	\$70,207	\$49,122
42	095	0108.00	Moderate	\$84,676	\$99,500	20.46	73.20	\$61,985	\$72,834	\$33,734
42	095	0109.00	Moderate	\$84,676	\$99,500	17.85	50.11	\$42,436	\$49,859	\$39,253
42	095	0110.00	Moderate	\$84,676	\$99,500	46.57	78.16	\$66,188	\$77,769	\$30,536
42	095	0111.00	Low	\$84,676	\$99,500	50.42	18.73	\$15,865	\$18,636	\$58,269
42	095	0112.00	Moderate	\$84,676	\$99,500	25.75	50.04	\$42,372	\$49,790	\$36,297
42	095	0113.00	Moderate	\$84,676	\$99,500	18.61	60.81	\$51,497	\$60,506	\$48,644
42	095	0141.00	Upper	\$84,676	\$99,500	5.13	149.34	\$126,458	\$148,593	\$77,986
42	095	0142.00	Moderate	\$84,676	\$99,500	23.59	69.39	\$58,765	\$69,043	\$43,125
42	095	0143.00	Moderate	\$84,676	\$99,500	19.07	56.75	\$48,056	\$56,466	\$46,528
42	095	0144.00	Moderate	\$84,676	\$99,500	17.94	78.03	\$66,078	\$77,640	\$40,473
42	095	0145.00	Middle	\$84,676	\$99,500	17.05	87.41	\$74,018	\$86,973	\$68,667
42	095	0146.00	Moderate	\$84,676	\$99,500	15.57	56.57	\$47,907	\$56,287	\$50,008
42	095	0147.00	Middle	\$84,676	\$99,500	10.04	83.46	\$70,677	\$83,043	\$59,236
42	095	0152.02	Middle	\$84,676	\$99,500	10.23	88.84	\$75,229	\$88,396	\$61,765
42	095	0152.03	Moderate	\$84,676	\$99,500	13.66	63.08	\$53,418	\$62,765	\$47,978
42	095	0153.00	Middle	\$84,676	\$99,500	3.48	112.01	\$94,853	\$111,450	\$81,061
42	095	0154.00	Middle	\$84,676	\$99,500	2.21	91.52	\$77,500	\$91,062	\$70,050
42	095	0155.00	Middle	\$84,676	\$99,500	1.49	100.35	\$84,976	\$99,848	\$78,569
42	095	0156.00	Middle	\$84,676	\$99,500	13.94	89.03	\$75,393	\$88,585	\$64,306
42	095	0157.00	Moderate	\$84,676	\$99,500	9.49	68.67	\$58,150	\$68,327	\$48,224
42	095	0158.01	Middle	\$84,676	\$99,500	5.02	119.93	\$101,556	\$119,330	\$97,895
42	095	0158.02	Middle	\$84,676	\$99,500	7.04	119.46	\$101,161	\$118,863	\$82,075
42	095	0159.01	Middle	\$84,676	\$99,500	3.58	100.01	\$84,688	\$99,510	\$70,917
42	095	0159.02	Upper	\$84,676	\$99,500	1.55	127.78	\$108,203	\$127,141	\$103,426
42	095	0160.01	Middle	\$84,676	\$99,500	3.73	109.50	\$92,727	\$108,953	\$67,750
42	095	0160.02	Moderate	\$84,676	\$99,500	15.15	76.09	\$64,438	\$75,710	\$51,836
42	095	0161.00	Moderate	\$84,676	\$99,500	9.84	78.88	\$66,797	\$78,486	\$65,153
42	095	0162.01	Middle	\$84,676	\$99,500	9.59	90.90	\$76,971	\$90,446	\$66,731
42	095	0162.02	Middle	\$84,676	\$99,500	8.90	106.12	\$89,861	\$105,589	\$77,333
42	095	0163.00	Middle	\$84,676	\$99,500	9.34	104.53	\$88,516	\$104,007	\$67,946
42	095	0164.00	Middle	\$84,676	\$99,500	3.80	103.25	\$87,428	\$102,734	\$82,299
42	095	0165.00	Middle	\$84,676	\$99,500	10.37	95.69	\$81,029	\$95,212	\$73,750
42	095	0166.00	Moderate	\$84,676	\$99,500	17.83	70.03	\$59,306	\$69,680	\$53,250

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
42	095	0167.00	Upper	\$84,676	\$99,500	5.18	124.34	\$105,292	\$123,718	\$98,150
42	095	0168.01	Middle	\$84,676	\$99,500	11.54	95.74	\$81,071	\$95,261	\$49,628
42	095	0168.02	Moderate	\$84,676	\$99,500	16.29	78.23	\$66,250	\$77,839	\$57,850
42	095	0169.01	Upper	\$84,676	\$99,500	0.48	167.10	\$141,500	\$166,265	\$132,188
42	095	0169.02	Upper	\$84,676	\$99,500	5.88	126.16	\$106,833	\$125,529	\$91,250
42	095	0170.00	Middle	\$84,676	\$99,500	4.00	93.00	\$78,750	\$92,535	\$66,382
42	095	0171.01	Upper	\$84,676	\$99,500	6.78	141.96	\$120,208	\$141,250	\$95,870
42	095	0171.03	Upper	\$84,676	\$99,500	0.73	142.61	\$120,764	\$141,897	\$121,146
42	095	0171.04	Upper	\$84,676	\$99,500	3.11	142.19	\$120,401	\$141,479	\$99,327
42	095	0172.00	Middle	\$84,676	\$99,500	3.73	97.09	\$82,212	\$96,605	\$72,440
42	095	0173.00	Middle	\$84,676	\$99,500	9.47	84.32	\$71,399	\$83,898	\$70,114
42	095	0174.02	Upper	\$84,676	\$99,500	2.60	122.67	\$103,875	\$122,057	\$96,161
42	095	0174.03	Upper	\$84,676	\$99,500	3.03	150.63	\$127,551	\$149,877	\$112,566
42	095	0174.04	Upper	\$84,676	\$99,500	5.82	155.43	\$131,612	\$154,653	\$102,500
42	095	0175.01	Middle	\$84,676	\$99,500	2.49	111.75	\$94,632	\$111,191	\$63,825
42	095	0175.02	Upper	\$84,676	\$99,500	0.67	128.33	\$108,667	\$127,688	\$101,712
42	095	0176.03	Middle	\$84,676	\$99,500	9.10	95.59	\$80,946	\$95,112	\$64,063
42	095	0176.04	Upper	\$84,676	\$99,500	3.67	135.73	\$114,938	\$135,051	\$104,444
42	095	0176.05	Upper	\$84,676	\$99,500	8.38	127.95	\$108,346	\$127,310	\$78,750
42	095	0176.06	Upper	\$84,676	\$99,500	5.52	153.82	\$130,256	\$153,051	\$112,315
42	095	0176.07	Upper	\$84,676	\$99,500	0.89	147.01	\$124,485	\$146,275	\$114,038
42	095	0177.02	Upper	\$84,676	\$99,500	2.57	137.14	\$116,125	\$136,454	\$104,846
42	095	0177.03	Middle	\$84,676	\$99,500	1.41	118.39	\$100,250	\$117,798	\$85,956
42	095	0177.04	Upper	\$84,676	\$99,500	3.30	129.90	\$110,000	\$129,251	\$89,156
42	095	0178.00	Middle	\$84,676	\$99,500	7.28	103.38	\$87,540	\$102,863	\$73,864
42	095	0179.01	Middle	\$84,676	\$99,500	8.70	91.82	\$77,750	\$91,361	\$67,103
42	095	0179.02	Middle	\$84,676	\$99,500	4.04	108.25	\$91,667	\$107,709	\$72,321
42	095	0180.01	Upper	\$84,676	\$99,500	4.42	126.40	\$107,036	\$125,768	\$92,813
42	095	0180.03	Upper	\$84,676	\$99,500	5.29	140.89	\$119,307	\$140,186	\$113,778
42	095	0180.04	Middle	\$84,676	\$99,500	6.25	117.91	\$99,844	\$117,320	\$92,054
42	095	0181.00	Middle	\$84,676	\$99,500	2.88	111.03	\$94,020	\$110,475	\$86,696
42	095	0182.00	Middle	\$84,676	\$99,500	6.47	88.53	\$74,971	\$88,087	\$72,153
42	095	0183.00	Middle	\$84,676	\$99,500	8.36	94.59	\$80,096	\$94,117	\$70,625

2023 FFIEC Census Report - Summary Census Population Information

State: 42 - PENNSYLVANIA (PA)

County: 095 - NORTHAMPTON COUNTY



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
42	095	0101.00	4136	42.24	1139	1462	2389	1747	5	194	349	975	224
42	095	0102.00	3904	16.01	1176	1596	3279	625	1	148	98	285	93
42	095	0103.00	3237	25.36	831	1445	2416	821	3	66	143	495	114
42	095	0104.00	5396	31.23	1418	2141	3711	1685	2	122	398	936	227
42	095	0105.00	4217	77.92	1117	1790	931	3286	0	43	417	2714	112
42	095	0106.01	4059	36.83	1216	1597	2564	1495	6	83	213	1044	149
42	095	0106.02	3581	41.58	627	1380	2092	1489	5	43	236	1064	141
42	095	0107.00	4983	38.13	842	1595	3083	1900	3	91	317	1220	269
42	095	0108.00	2560	29.26	376	1371	1811	749	2	31	135	476	105
42	095	0109.00	3689	71.05	841	1385	1068	2621	3	69	435	1931	183
42	095	0110.00	3223	58.45	321	1218	1339	1884	2	319	323	1099	141
42	095	0111.00	2968	35.95	25	64	1901	1067	0	445	157	144	321
42	095	0112.00	5797	73.73	1160	2049	1523	4274	8	176	625	3312	153
42	095	0113.00	4256	61.94	1023	1853	1620	2636	0	254	339	1893	150
42	095	0141.00	5917	21.58	962	1457	4640	1277	0	211	288	504	274
42	095	0142.00	6106	60.87	1382	2230	2389	3717	15	116	1108	2151	327
42	095	0143.00	4441	59.45	892	1353	1801	2640	11	47	805	1532	245
42	095	0144.00	2679	39.46	431	1284	1622	1057	4	43	373	523	114
42	095	0145.00	3334	62.33	915	1202	1256	2078	6	144	744	982	202
42	095	0146.00	3075	61.17	712	1073	1194	1881	6	47	734	859	235
42	095	0147.00	2575	52.89	736	978	1213	1362	3	53	425	693	188
42	095	0152.02	3208	13.25	1017	1368	2783	425	1	24	48	233	119
42	095	0152.03	3560	19.80	924	1343	2855	705	6	11	69	447	172
42	095	0153.00	5148	9.46	1482	1892	4661	487	12	48	61	205	161
42	095	0154.00	2921	9.48	968	1263	2644	277	3	17	25	120	112
42	095	0155.00	6263	8.40	1741	2467	5737	526	6	17	66	216	221
42	095	0156.00	3510	12.25	989	1359	3080	430	3	38	54	204	131
42	095	0157.00	2820	11.10	711	1186	2507	313	8	26	58	127	94
42	095	0158.01	5260	9.41	1643	1898	4765	495	1	79	30	220	165
42	095	0158.02	3222	9.31	859	1182	2922	300	0	31	30	132	107
42	095	0159.01	5591	8.05	1410	1989	5141	450	6	35	36	201	172
42	095	0159.02	3954	7.97	1143	1392	3639	315	1	18	28	150	118
42	095	0160.01	6180	6.21	1710	2541	5796	384	1	19	34	179	151
42	095	0160.02	4594	8.66	1175	1719	4196	398	2	24	45	169	158
42	095	0161.00	2067	11.76	581	778	1824	243	0	9	21	135	78
42	095	0162.01	5884	16.83	1373	2154	4894	990	2	57	149	577	205
42	095	0162.02	4511	14.94	1249	1928	3837	674	0	28	130	388	128
42	095	0163.00	2971	16.83	741	1126	2471	500	1	22	71	312	94
42	095	0164.00	5456	15.95	1447	1983	4586	870	0	119	186	382	183
42	095	0165.00	5013	12.17	1430	1912	4403	610	0	45	65	359	141
42	095	0166.00	2808	24.75	657	999	2113	695	3	14	158	369	151
42	095	0167.00	8127	15.32	1723	2137	6882	1245	5	328	178	492	242

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
42	095	0168.01	4216	17.03	1024	1980	3498	718	8	45	66	421	178
42	095	0168.02	1837	9.69	500	749	1659	178	1	12	12	101	52
42	095	0169.01	3388	12.84	930	1109	2953	435	0	101	28	204	102
42	095	0169.02	3534	24.87	800	1221	2655	879	5	349	134	253	138
42	095	0170.00	2122	15.22	538	751	1799	323	2	51	58	136	76
42	095	0171.01	6598	33.81	1822	2354	4367	2231	5	521	624	764	317
42	095	0171.03	5690	28.33	1422	2009	4078	1612	2	283	478	628	221
42	095	0171.04	3721	24.00	1227	1627	2828	893	9	190	284	284	126
42	095	0172.00	6903	38.98	1517	2140	4212	2691	6	194	741	1360	390
42	095	0173.00	2593	27.42	724	1047	1882	711	0	49	167	402	93
42	095	0174.02	3992	19.46	1113	1469	3215	777	3	25	145	478	126
42	095	0174.03	6389	30.29	1789	2313	4454	1935	0	499	470	729	237
42	095	0174.04	2146	27.68	655	978	1552	594	3	138	197	187	69
42	095	0175.01	4326	29.36	999	1869	3056	1270	1	332	250	505	182
42	095	0175.02	5529	24.89	1392	1857	4153	1376	3	251	382	525	215
42	095	0176.03	3877	28.94	974	1464	2755	1122	6	84	203	672	157
42	095	0176.04	4545	25.06	1165	1640	3406	1139	8	136	255	535	205
42	095	0176.05	4343	35.48	975	1468	2802	1541	6	405	455	492	183
42	095	0176.06	4828	25.54	1370	1734	3595	1233	2	266	240	585	140
42	095	0176.07	8278	28.06	1949	2592	5955	2323	7	646	478	914	278
42	095	0177.02	2370	19.03	708	850	1919	451	0	65	76	232	78
42	095	0177.03	3013	23.90	825	1248	2293	720	3	247	125	252	93
42	095	0177.04	6400	22.66	1446	2385	4950	1450	1	492	207	518	232
42	095	0178.00	2875	53.98	899	1184	1323	1552	3	61	367	963	158
42	095	0179.01	3920	15.89	824	1400	3297	623	3	76	55	327	162
42	095	0179.02	2212	13.43	562	864	1915	297	1	39	8	151	98
42	095	0180.01	4136	10.66	1043	1388	3695	441	1	49	36	208	147
42	095	0180.03	3225	16.22	836	1173	2702	523	0	170	58	181	114
42	095	0180.04	3733	15.30	1064	1250	3162	571	0	129	40	291	111
42	095	0181.00	6954	18.55	1854	2634	5664	1290	9	201	396	401	283
42	095	0182.00	3434	15.00	1063	1593	2919	515	4	43	122	229	117
42	095	0183.00	4623	11.70	1264	1821	4082	541	3	64	68	220	186