

Bank Assessment Areas

New York State

Albany County, NY MSA 10580 County 001 – Entire County

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority	Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
1.00	Moderate	No	Yes	135.12	Upper	No	No
2.01	Low	No	Yes	136.02	Middle	No	No
2.02	Low	No	Yes	136.03	Upper	No	No
3.01	Low	No	Yes	136.04	Middle	No	No
3.02	Middle	No	No	137.03	Middle	No	No
4.01	Upper	No	No	137.06	Upper	No	No
4.03	Middle	No	No	137.07	Upper	No	No
4.04	Unknown	No	No	137.08	Middle	No	No
5.01	Moderate	No	Yes	137.09	Upper	No	No
5.02	Moderate	No	No	138.02	Upper	No	No
6.00	Low	No	Yes	138.03	Middle	No	No
7.00	Low	No	Yes	138.04	Middle	No	No
8.00	Low	No	Yes	139.01	Middle	No	No
11.00	Unknown	No	Yes	139.02	Middle	No	No
14.00	Upper	No	No	140.01	Middle	No	No
15.00	Moderate	No	No	140.02	Middle	No	No
16.00	Middle	No	No	141.00	Upper	No	No
17.00	Middle	No	No	142.01	Upper	No	No
18.02	Moderate	No	No	142.02	Upper	No	No
18.03	Upper	No	No	142.03	Upper	No	No
18.04	Middle	No	No	143.01	Upper	No	No
19.01	Middle	No	No	143.03	Upper	No	No
19.02	Middle	No	No	143.04	Upper	No	No
20.00	Moderate	No	Yes	144.01	Middle	No	No
21.00	Moderate	No	Yes	144.02	Moderate	No	No
22.00	Moderate	No	No	145.01	Upper	No	No
23.00	Unknown	No	Yes	145.02	Upper	No	No
25.00	Low	No	Yes	145.03	Upper	No	No
26.00	Moderate	No	Yes	146.06	Upper	No	No
127.00	Moderate	No	No	146.08	Middle	No	No
128.00	Low	No	No	146.09	Upper	No	No
129.00	Low	No	No	146.11	Upper	No	No
130.00	Middle	No	No	146.12	Upper	No	No
131.00	Moderate	No	No	146.13	Middle	No	No
132.00	Low	No	No	146.14	Upper	No	No

133.00	Moderate	No	No
134.00	Moderate	No	No
135.03	Middle	No	No
135.05	Middle	No	No
135.07	Middle	No	No
135.09	Middle	No	No
135.10	Middle	No	No
135.11	Upper	No	No

146.15	Middle	No	No
146.16	Upper	No	No
146.17	Upper	No	No
147.00	Middle	No	No
148.01	Middle	No	No
148.02	Middle	No	No
148.03	Middle	No	No

Broome County, NY MSA 13780 County 007 – Entire County

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
1.00	Moderate	No	No
2.00	Moderate	No	No
3.00	Middle	No	No
4.00	Moderate	No	No
5.00	Low	No	Yes
6.00	Moderate	No	No
7.00	Moderate	No	No
9.00	Low	No	No
11.00	Low	No	No
12.00	Low	No	No
13.00	Unknown	No	No
14.01	Middle	No	No
14.02	Middle	No	No
15.00	Upper	No	No
16.00	Upper	No	No
17.00	Moderate	No	No
18.00	Moderate	No	No
102.00	Middle	No	No
119.01	Moderate	No	No
119.02	Middle	No	No
119.03	Middle	No	No
120.00	Middle	No	No
121.01	Upper	No	No
121.02	Upper	No	No
121.03	Middle	No	No
122.01	Middle	No	No
122.02	Middle	No	No
123.00	Middle	No	No
124.00	Middle	No	No

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
125.01	Moderate	No	No
125.02	Upper	No	No
126.00	Middle	No	No
127.01	Middle	No	No
127.02	Upper	No	No
128.00	Middle	No	No
129.00	Middle	No	No
130.00	Upper	No	No
131.00	Middle	No	No
132.01	Middle	No	No
132.02	Upper	No	No
133.01	Middle	No	No
133.03	Middle	No	No
133.04	Upper	No	No
134.00	Moderate	No	No
135.00	Low	No	No
136.00	Middle	No	No
137.00	Moderate	No	No
138.00	Middle	No	No
139.00	Moderate	No	No
140.00	Moderate	No	No
141.00	Middle	No	No
142.00	Upper	No	No
143.01	Upper	No	No
143.02	Upper	No	No
144.00	Middle	No	No
145.00	Middle	No	No
146.00	Upper	No	No

Cayuga County, NY Non MSA County 011– Entire County

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
401.01	Middle	No	No
401.02	Moderate	No	No
402.01	Middle	No	No
402.02	Middle	No	No
403.00	Middle	No	No
404.00	Upper	No	No
405.00	Middle	No	No
406.00	Upper	No	No
407.00	Upper	No	No
408.00	Middle	No	No
409.00	Middle	No	No
410.01	Upper	No	No

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
410.02	Upper	No	No
411.01	Upper	No	No
411.02	Middle	No	No
412.01	Upper	No	No
412.02	Middle	No	No
413.00	Moderate	No	No
414.00	Middle	No	No
415.00	Moderate	No	No
416.00	Moderate	No	No
417.00	Middle	No	No
418.00	Middle	No	No
421.00	Low	No	No
9902.00	Unknown	No	No

Chemung County, NY MSA 21300 County 015– Entire County

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
1.00	Low	No	No
2.00	Moderate	No	No
3.00	Unknown	No	Yes
4.00	Moderate	No	No
5.00	Middle	No	No
6.00	Low	No	No
7.00	Low	No	No
9.00	Middle	No	No
10.00	Low	No	No
11.00	Middle	No	No
101.00	Middle	No	No
102.00	Middle	No	No
103.01	Upper	No	No

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
103.02	Upper	No	No
104.00	Middle	No	No
105.00	Moderate	No	No
106.00	Middle	No	No
107.01	Upper	No	No
107.02	Middle	No	No
108.00	Moderate	No	No
109.00	Upper	No	No
110.00	Middle	No	No
111.01	Middle	No	No
111.02	Middle	No	No
112.00	Middle	No	No

Cortland County, NY Non MSA County 023– Entire County

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
9701.00	Middle	No	No
9702.01	Upper	No	No
9702.02	Middle	No	No
9703.00	Middle	No	No
9704.00	Middle	No	No
9705.00	Moderate	No	No
9706.00	Moderate	No	No

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
9707.00	Upper	No	No
9708.00	Upper	No	No
9709.00	Moderate	No	No
9710.00	Upper	No	No
9711.00	Middle	No	No
9712.00	Middle	No	No

Erie County, NY MSA 15380 County 029 – Entire County

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
1.10	Moderate	No	No
2.00	Moderate	No	No
5.00	Low	No	No
6.00	Middle	No	No
7.00	Middle	No	No
8.00	Middle	No	No
9.00	Moderate	No	No
10.00	Middle	No	No
11.00	Middle	No	No
14.03	Low	No	Yes
14.04	Low	No	Yes
15.00	Low	No	Yes
16.01	Low	No	Yes
16.02	Low	No	Yes
17.00	Moderate	No	No
19.00	Moderate	No	No
23.00	Low	No	No
24.00	Low	No	Yes
25.02	Moderate	No	Yes
27.03	Low	No	Yes
27.04	Low	No	Yes
28.01	Low	No	Yes
28.02	Low	No	Yes
29.00	Low	No	Yes
30.00	Moderate	No	Yes
31.00	Moderate	No	Yes
33.01	Moderate	No	Yes

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
96.02	Upper	No	No
97.01	Middle	No	No
97.02	Middle	No	No
98.00	Middle	No	No
99.00	Moderate	No	No
100.01	Middle	No	No
100.02	Moderate	No	No
100.03	Middle	No	No
101.01	Middle	No	No
101.02	Moderate	No	No
101.03	Middle	No	No
102.01	Middle	No	No
102.02	Middle	No	Yes
103.00	Moderate	No	Yes
104.00	Moderate	No	Yes
105.00	Middle	No	No
106.00	Middle	No	No
107.00	Middle	No	No
108.03	Middle	No	No
108.04	Middle	No	No
108.05	Middle	No	No
108.07	Middle	No	No
108.08	Middle	No	No
108.09	Middle	No	No
109.01	Middle	No	No
109.02	Moderate	No	No
110.00	Moderate	No	No

33.02	Low	No	Yes
34.00	Low	No	Yes
35.01	Low	No	Yes
35.02	Moderate	No	Yes
36.00	Low	No	Yes
37.00	Low	No	Yes
38.00	Low	No	Yes
39.01	Moderate	No	Yes
40.02	Middle	No	Yes
40.03	Low	No	Yes
41.00	Moderate	No	Yes
42.00	Low	No	Yes
43.00	Moderate	No	Yes
44.01	Moderate	No	Yes
44.02	Low	No	Yes
45.00	Upper	No	No
46.01	Moderate	No	Yes
47.01	Middle	No	Yes
47.02	Middle	No	Yes
48.00	Upper	No	No
49.01	Middle	No	No
49.02	Middle	No	No
50.00	Middle	No	No
51.00	Moderate	No	No
52.01	Upper	No	No
52.02	Moderate	No	Yes
53.00	Upper	No	No
54.00	Upper	No	No
55.00	Low	No	Yes
56.00	Low	No	Yes
57.00	Low	No	Yes
58.01	Moderate	No	Yes
58.02	Low	No	Yes
59.00	Low	No	Yes
61.00	Low	No	Yes
63.01	Middle	No	No
63.02	Middle	No	No
65.01	Upper	No	No
66.01	Middle	No	No
66.02	Upper	No	No
67.01	Middle	No	No
67.02	Moderate	No	No
68.01	Unknown	No	No

111.00	Moderate	No	No
112.01	Upper	No	No
112.02	Middle	No	No
113.00	Middle	No	No
114.00	Moderate	No	No
115.00	Moderate	No	No
116.00	Middle	No	No
117.00	Middle	No	No
118.00	Middle	No	No
120.01	Upper	No	No
120.02	Upper	No	No
120.03	Upper	No	No
123.00	Moderate	No	No
124.00	Low	No	No
125.01	Moderate	No	No
125.02	Moderate	No	No
128.00	Middle	No	No
129.02	Middle	No	No
129.03	Middle	No	No
129.04	Middle	No	No
130.01	Middle	No	No
130.02	Middle	No	No
131.01	Middle	No	No
131.03	Upper	No	No
131.04	Upper	No	No
132.01	Middle	No	No
132.02	Upper	No	No
133.00	Upper	No	No
134.00	Upper	No	No
135.01	Upper	No	No
135.02	Upper	No	No
136.00	Upper	No	No
137.01	Upper	No	No
137.02	Upper	No	No
138.01	Upper	No	No
138.02	Upper	No	No
139.00	Upper	No	No
140.00	Upper	No	No
141.01	Middle	No	No
141.02	Middle	No	No
142.04	Upper	No	No
142.06	Upper	No	No
142.07	Upper	No	No

68.02	Upper	No	No
69.01	Low	No	Yes
69.03	Middle	No	Yes
69.04	Low	No	Yes
70.00	Low	No	Yes
71.02	Low	No	Yes
71.03	Low	No	Yes
71.04	Low	No	Yes
72.02	Moderate	No	Yes
73.03	Middle	No	No
73.04	Upper	No	No
73.05	Upper	No	No
73.06	Middle	No	No
76.00	Middle	No	No
77.00	Middle	No	No
78.00	Middle	No	No
79.01	Middle	No	No
79.02	Middle	No	No
79.03	Middle	No	No
79.04	Upper	No	No
79.05	Upper	No	No
80.01	Middle	No	No
80.02	Middle	No	No
80.03	Middle	No	No
81.01	Middle	No	No
81.02	Upper	No	No
82.01	Middle	No	No
82.02	Moderate	No	No
83.00	Low	No	No
84.00	Middle	No	No
85.00	Upper	No	No
86.00	Upper	No	No
87.00	Middle	No	No
88.00	Middle	No	No
89.00	Upper	No	No
90.04	Upper	No	No
90.07	Upper	No	No
90.08	Upper	No	No
90.09	Upper	No	No
90.10	Upper	No	No
90.11	Upper	No	No
90.12	Upper	No	No
91.04	Upper	No	No

142.08	Upper	No	No
142.09	Middle	No	No
143.00	Middle	No	No
144.00	Middle	No	No
145.01	Middle	No	No
145.02	Middle	No	No
146.01	Middle	No	No
146.03	Upper	No	No
146.05	Upper	No	No
146.06	Upper	No	No
147.01	Upper	No	No
147.03	Upper	No	No
147.04	Upper	No	No
148.01	Moderate	No	No
148.04	Middle	No	No
148.05	Middle	No	No
149.01	Middle	No	No
149.03	Middle	No	No
150.01	Upper	No	No
150.02	Upper	No	No
150.03	Middle	No	No
151.01	Middle	No	No
151.02	Middle	No	No
152.01	Middle	No	No
152.02	Middle	No	No
153.01	Upper	No	No
153.02	Middle	No	No
154.01	Middle	No	No
154.02	Middle	No	No
155.01	Middle	No	No
155.03	Middle	No	No
155.04	Middle	No	No
156.00	Moderate	No	No
157.00	Middle	No	No
158.00	Middle	No	No
159.00	Middle	No	No
162.00	Moderate	No	No
163.00	Low	No	No
164.00	Moderate	No	Yes
165.00	Middle	No	No
166.00	Low	No	Yes
167.00	Unknown	No	No
168.01	Low	No	Yes

91.06	Middle	No	No
91.07	Moderate	No	No
91.09	Middle	No	No
91.10	Unknown	No	No
91.12	Middle	No	No
91.13	Upper	No	No
91.14	Upper	No	No
91.15	Moderate	No	Yes
91.16	Middle	No	No
92.00	Middle	No	No
93.01	Moderate	No	Yes
93.02	Middle	No	No
94.01	Upper	No	No
94.02	Upper	No	No
95.01	Upper	No	No
95.03	Upper	No	No
95.04	Middle	No	No
96.01	Unknown	No	No

168.02	Moderate	No	Yes
169.00	Upper	No	No
170.00	Moderate	No	Yes
171.00	Low	No	Yes
172.00	Middle	No	No
173.01	Middle	No	No
173.02	Middle	No	No
174.00	Moderate	No	Yes
175.01	Moderate	No	No
175.02	Middle	No	No
9400.00	Moderate	No	Yes
9401.00	Unknown	No	Yes
9800.00	Unknown	No	Yes
9803.00	Unknown	No	Yes
9804.00	Unknown	No	Yes
9805.00	Unknown	No	Yes
9900.00	Unknown	No	No

Saratoga County, NY MSA 10580 County 091– Entire County

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
601.02	Middle	No	No
601.03	Upper	No	No
601.04	Middle	No	No
602.00	Moderate	No	No
603.01	Moderate	No	No
604.00	Moderate	No	No
605.01	Middle	No	No
605.04	Middle	No	No
605.05	Moderate	No	No
605.06	Middle	No	No
605.07	Middle	No	No
606.01	Middle	No	No
606.02	Middle	No	No
607.03	Middle	No	No
607.04	Middle	No	No
607.05	Middle	No	No
607.06	Upper	No	No
608.00	Middle	No	No
609.01	Middle	No	No
609.02	Moderate	No	No

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
615.00	Middle	No	No
616.00	Middle	No	No
617.01	Middle	No	No
617.02	Upper	No	No
618.00	Middle	No	No
619.04	Middle	No	No
619.05	Middle	No	No
619.06	Moderate	No	No
619.07	Upper	No	No
620.01	Upper	No	No
620.02	Middle	No	No
621.00	Middle	No	No
622.00	Middle	No	No
623.00	Moderate	No	No
624.04	Upper	No	No
624.06	Upper	No	No
624.07	Middle	No	No
624.08	Upper	No	No
624.09	Middle	No	No
624.10	Middle	No	No

610.01	Middle	No	No
610.02	Middle	No	No
611.01	Moderate	No	No
611.02	Upper	No	No
612.01	Middle	No	No
612.02	Upper	No	No
613.01	Upper	No	No
613.03	Unknown	No	No
613.04	Upper	No	No
613.05	Middle	No	No
614.01	Middle	No	No
614.03	Middle	No	No
614.04	Upper	No	No

625.01	Upper	No	No
625.03	Upper	No	No
625.05	Upper	No	No
625.06	Upper	No	No
625.07	Upper	No	No
625.08	Middle	No	No
625.09	Upper	No	No
626.01	Upper	No	No
626.02	Upper	No	No
627.00	Middle	No	No
628.00	Middle	No	No
629.00	Moderate	No	No

Schenectady County, NY MSA 10580 County 093– Entire County

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
201.01	Middle	No	No
201.02	Moderate	No	Yes
202.00	Low	No	Yes
203.00	Unknown	No	No
205.00	Middle	No	No
206.00	Middle	No	No
207.00	Low	No	Yes
208.00	Moderate	No	Yes
209.00	Moderate	No	Yes
210.01	Unknown	No	Yes
210.02	Low	No	Yes
212.00	Moderate	No	No
214.00	Low	No	Yes
215.00	Low	No	Yes
216.00	Moderate	No	Yes
217.00	Low	No	Yes
218.01	Moderate	No	No
218.02	Moderate	No	No
319.01	Upper	No	No
319.02	Middle	No	No
320.00	Middle	No	No
321.01	Upper	No	No
321.02	Upper	No	No

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
322.00	Middle	No	No
323.00	Middle	No	No
324.02	Middle	No	No
324.03	Middle	No	No
324.04	Middle	No	No
325.02	Upper	No	No
325.03	Middle	No	No
325.04	Middle	No	No
326.01	Middle	No	No
326.02	Middle	No	No
327.00	Middle	No	No
329.01	Middle	No	No
329.02	Middle	No	No
330.02	Upper	No	No
330.03	Middle	No	No
330.04	Middle	No	No
331.01	Middle	No	No
331.02	Middle	No	No
332.00	Low	No	No
333.00	Moderate	No	No
334.00	Middle	No	No
335.00	Middle	No	No

Schuyler County, NY Non MSA County 097– Entire County

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
9501.00	Middle	Yes	No
9502.00	Middle	Yes	No
9503.00	Middle	Yes	No

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
9504.00	Moderate	No	No
9505.00	Middle	Yes	No
9999.99	Middle	No	No

Seneca County, NY Non MSA County 099– Entire County

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
9501.00	Middle	No	No
9502.00	Middle	No	No
9503.00	Middle	No	No
9504.00	Middle	No	No
9505.00	Middle	No	No
9506.00	Middle	No	No

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
9507.00	Middle	No	No
9508.01	Unknown	No	Yes
9508.02	Middle	No	No
9509.00	Middle	No	No
9510.00	Middle	No	No

Steuben County, NY Non MSA County 101 – Entire County

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
9601.00	Middle	No	No
9602.00	Moderate	No	No
9603.00	Middle	No	No
9604.00	Middle	No	No
9605.00	Middle	No	No
9606.00	Middle	No	No
9607.00	Middle	No	No
9608.00	Middle	No	No
9609.00	Moderate	No	No
9610.00	Middle	No	No
9611.00	Middle	No	No
9612.00	Middle	No	No
9613.00	Middle	No	No
9614.00	Middle	No	No
9615.00	Middle	No	No
9616.00	Middle	No	No

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
9617.00	Middle	No	No
9618.00	Middle	No	No
9619.00	Middle	No	No
9620.00	Middle	No	No
9621.00	Middle	No	No
9622.00	Middle	No	No
9623.01	Upper	No	No
9623.02	Middle	No	No
9624.00	Middle	No	No
9625.00	Moderate	No	No
9626.00	Middle	No	No
9627.00	Upper	No	No
9628.00	Upper	No	No
9629.00	Upper	No	No
9630.00	Upper	No	No

Tioga County, NY MSA 13780 County 107– Entire County

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
201.01	Middle	No	No
201.02	Upper	No	No
202.00	Middle	No	No
203.00	Upper	No	No
204.01	Upper	No	No
204.02	Upper	No	No

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
205.00	Middle	No	No
206.00	Middle	No	No
207.01	Middle	No	No
207.02	Middle	No	No
207.03	Moderate	No	No

Tompkins County, NY MSA 27060 County 109– Entire County

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
1.00	Unknown	No	No
2.01	Unknown	No	Yes
2.02	Upper	No	No
3.00	Unknown	No	No
4.00	Middle	No	No
5.00	Middle	No	No
6.00	Upper	No	No
7.00	Middle	No	No
8.00	Moderate	No	No
9.00	Middle	No	No
10.00	Moderate	No	No
11.00	Upper	No	No
12.00	Unknown	No	No

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
13.01	Upper	No	No
13.02	Middle	No	No
14.00	Middle	No	No
15.00	Upper	No	No
16.00	Middle	No	No
17.00	Moderate	No	No
18.00	Middle	No	No
19.01	Middle	No	No
19.02	Middle	No	No
20.00	Middle	No	No
21.00	Middle	No	No
22.00	Middle	No	No
23.00	Middle	No	No

Pennsylvania State

Bradford County, PA Non MSA County 015– Entire County

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
9501.00	Middle	No	No
9502.00	Middle	No	No
9503.00	Middle	No	No
9504.00	Middle	No	No
9505.01	Moderate	No	No
9505.02	Upper	No	No
9506.00	Middle	No	No
9507.00	Middle	No	No

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
9508.00	Middle	No	No
9509.00	Middle	No	No
9510.00	Moderate	No	No
9511.00	Middle	No	No
9512.00	Middle	No	No
9513.00	Middle	No	No
9514.00	Middle	No	No

Sullivan County, PA Non MSA County 113 – Entire County

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority	Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
9601.01	Middle	Yes	No	9602.01	Middle	Yes	No
9601.02	Middle	Yes	No	9602.02	Middle	Yes	No

Tioga County, PA Non MSA County 117 – Entire County

Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority	Tract Code	Tract Income Level	Distressed or Under Served Tract	Majority-Minority
9501.00	Middle	Yes	No	9506.00	Middle	Yes	No
9502.00	Middle	Yes	No	9507.00	Middle	Yes	No
9503.00	Moderate	No	No	9508.00	Middle	Yes	No
9504.00	Middle	Yes	No	9509.00	Middle	Yes	No
9505.00	Middle	Yes	No	9510.00	Middle	Yes	No

Geographic Distribution of the Bank’s Branches by Assessment Area

The Bank operates 30 full-service banking offices all within our assessment area. Our assessment area consists of 690 census tracts, 9.71% are low-income tract, 16.23% are moderate, 47.54% are middle, 23.04% are upper and 3.48% are unknown income tracts. In addition, 13.91% are considered majority-minority income tracts, and 2.46% are considered to be in distressed/underserved areas. Below is the breakdown by assessment area.

County	Low	Moderate	Middle	Upper	Unknown	Majority-Minority	Distressed/Underserved
MSA 10580	17	31	88	53	6	25	-
MSA 13780	5	14	31	17	1	1	-
MSA 21300	4	4	12	4	1	1	-
MSA 27060	-	3	14	5	4	1	-
MSA 15380	40	46	102	63	10	67	-
New York Non-MSA	1	11	56	16	2	1	4
Pennsylvania Non-MSA	-	3	25	1	-	-	13

Tract Income Levels Majority/Minority Distressed/Underserved	# of Census Tracts	% of Census Tracts
Low	67	9.71%
Moderate	112	16.23%
Middle	328	47.54%
Upper	159	23.04%
Unknown	24	3.48%
Majority-Minority	96	13.91%
Distressed or Under Served Tract	17	2.46%