



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

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Community Reinvestment Act Performance Evaluation

Community Bank, National Association
Charter Number: 8531

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Office of the Comptroller of the Currency

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

Table of Contents

OVERALL CRA RATING	2
DEFINITIONS AND COMMON ABBREVIATIONS	3
DESCRIPTION OF INSTITUTION	7
SCOPE OF THE EVALUATION	8
FAIR LENDING REVIEW	10
STATE RATING	10
STATE OF NEW YORK.....	10
STATE RATING	22
STATE OF PENNSYLVANIA.....	22
APPENDIX A: SCOPE OF EXAMINATION	A-1
APPENDIX B: SUMMARY OF MULTISTATE METROPOLITAN AREA AND STATE RATINGS	B-1
APPENDIX C: MARKET PROFILES FOR FULL-SCOPE AREAS	C-1
APPENDIX D: TABLES OF PERFORMANCE DATA	D-1

Overall CRA Rating

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

The following table indicates the performance level of **Community Bank, National Association** with respect to the Lending, Investment, and Service Tests:

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

* The lending Test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- Lending levels that reflect an excellent responsiveness by CBNA to the credit needs of its assessment areas (AAs).
- A good distribution of loans among borrowers of different income levels throughout the AAs.
- A good distribution of loans among geographies of different income levels throughout the AAs, along with an excellent ratio of loans originated inside the AAs.
- Flexible lending products that had a positive impact on the bank’s lending performance.
- Investments that reflect an adequate responsiveness to the credit and community development needs of the AAs.
- Service delivery systems that are accessible to geographies and individuals of different income levels in the AAs.
- Adequate performance in providing community development services.

Definitions and Common Abbreviations

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

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

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

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

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

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

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

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

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that 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 applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

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

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

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

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5

million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

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

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

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

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier One Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Description of Institution

Community Bank, N.A. (CBNA) is an interstate bank headquartered in Canton, New York and operating in the States of New York and Pennsylvania. CBNA is a wholly owned subsidiary of Community Bank Systems, Inc. (CBSI), a one-bank holding company. CBSI had total assets of \$4.3 billion as of June 30, 2005. CBSI's other subsidiaries include Benefit Plans Administrative Services, Inc., a pension administration and consulting firm, and Harbridge Consulting Group, LLC, a provider of defined benefit health and welfare plans to the public.

CBNA's operating subsidiaries include Community Financial Services, Inc. (CFSI), which offers select insurance products; Community Investment Services, Inc. (CISI), which provides investment advice and products to consumers; Elias Asset Management, Inc., an asset management firm handling assets for individuals, corporate pension and profit sharing plans and foundations; and First Liberty Service Corporation which provides management and employee services to the Pennsylvania division of CBNA. CBNA's operating subsidiaries had no impact on the bank's capacity to lend in the AAs where it operates.

CBNA is one of the largest community banking franchises headquartered in Upstate New York. It is a full service interstate bank with 125 branches serving 22 counties in Upstate New York and six counties in northeastern Pennsylvania. During the evaluation period the bank grew by 13 branches primarily through merger and acquisition activity. The purchases of Grange National Banc Corporation and First Heritage Bank resulted in further expansion into northeastern Pennsylvania. CBNA offers a wide range of financial services, with their primary focus on loans to consumers. In addition to traditional deposit and loan products, CBNA offers its customers insurance and investment products and trust services.

As of June 30, 2005, CBNA had \$4.4 billion in total assets that included \$2.3 billion in net loans, representing 56% of total assets. The bank's loan mix consists of 61% real estate loans, 22% loans to individuals, 15% commercial and industrial loans, 1% agricultural loans, and 1% other loans. Since June 30, 2004, total assets decreased 1% due primarily to a decrease in the bank's investment portfolio. As of June 30, 2005, CBNA reported Tier 1 Capital of \$285 million.

CBNA operates in a competitive financial services market with consumer finance companies, large regional banks, credit unions, savings banks and community banks. CBNA is not subject to any known financial, legal or regulatory restrictions that would impede its ability to help meet the credit needs of its assessment area.

CBNA's last CRA exam was October 7, 2002, at which time the bank's performance was rated "Satisfactory."

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period covered January 1, 2002, through December 31, 2004, for Home Mortgage Disclosure Act (HMDA) loans, small business loans, and small farm loans. HMDA loans include home purchase, home improvement and refinance loans. The evaluation period for Community Development (CD) loans, investments, and services is October 7, 2002, through October 16, 2005. This represents the time period between the start of the bank's last and current CRA exams. The market share and peer comparisons are based on the information contained in the aggregate HMDA and Small Business/Farm Registers for 2002 and 2003. Market share and peer information for 2004 was not available at the time of this examination. The aggregate HMDA and Small Business/Farm Reports are available for public review. We did not consider the bank's multifamily dwelling loans for either state due to the limited activity for this product. We did not consider farm loans in Pennsylvania since the bank only made two farm loans in the State during the examination period.

The peer comparisons in this report include only lenders who were required to file HMDA and Small Business/Farm Reports for 2002 and 2003. Any lender with significant mortgage loan activity operating in CBNA's 10 AAs was required to file a HMDA report for each of these years. Small business reporting was required only of bank and thrift institutions with assets of \$250 million or more as of December 31 of the prior two calendar years preceding the reporting year, or an affiliate of a holding company with \$1 billion or more in assets for the same time period.

In our evaluation of lending we evaluated three time periods separately, the 2002, 2003, and 2004 time periods. We separated the time periods due to the difference in census information used in 2002 versus 2003 and 2004. We used 1990 Census information for 2002, and 2000 Census information for 2003 and 2004. We evaluated 2003 and 2004 separately due to the Metropolitan Statistical Area (MSA) numbering changes between 2003 and 2004, and changes to the HMDA reporting format. Although we evaluated lending data for the three time periods, we only included lending tables for 2003 with the report. We chose 2003 as these tables included the most recent market share data available. We elected not to include the tables for the two other time periods to keep the report to a reasonable size. The CD loan and investment information presented in the tables cover the full evaluation period for these items. The branch distribution contained in Table 15 represents branch locations by income classification per the 2000 Census.

Data Integrity

We performed a data integrity exam of the loan information indicated above by reviewing the bank's recent internal audit of the data. The audit was of sufficient scope and quality for us to place reliance on its results. We took our own sample of the bank's loan sample to validate the quality of the audit work. The exam discovered a small number of loans with incorrect geographic information. Management provided us corrected data for this examination.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, a sample of an AA or AAs within that state was selected for full-scope reviews. Refer to the “Scope” section under each state rating for details regarding how the areas were selected and why they are representative of the bank’s overall performance in a particular state.

Ratings

The bank’s overall rating is a blend of the state ratings. In arriving at the overall rating, the greatest weight was given to the State of New York. Eight of the bank’s 10 AAs are located in the State along with a substantial majority of the bank’s branches, loan and deposit activity.

The state ratings are based primarily on those areas that received full-scope reviews. Refer to the “Scope” section under each state rating for details regarding how the areas were weighted in arriving at the overall state rating.

Fair Lending Review

We found no evidence of illegal discrimination or other illegal credit practices.

State Rating

State of New York

CRA Rating for New York:	Satisfactory
The Lending test is rated:	High Satisfactory
The Investment test is rated:	Low Satisfactory
The Service Test is rated:	High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect an excellent responsiveness by CBNA to the credit needs of its AAs.
- A good distribution of loans among borrowers of different income levels throughout the AAs.
- A good distribution of loans among geographies of different income levels throughout the AAs, along with an excellent ratio of loans originated inside the AAs.
- Flexible lending products that had a positive impact on the bank’s lending performance.
- Investments that reflect an adequate responsiveness to the credit and community development needs of the AAs.
- Service delivery systems that are accessible to geographies and individuals of different income levels in the AAs.
- Adequate performance in providing community development services.

Description of Institution’s Operations in New York

CBNA has eight AAs within the State of New York. They include the Northern Region Non-MSA, Southern Region Non-MSA, and portions of six MSAs – the Binghamton MSA, the Buffalo-Niagara MSA, the Elmira MSA, the Rochester MSA, the Syracuse MSA, and the Utica-Rome MSA. CBNA has 96 branches within the state, which represents 77% of the bank’s total branch network. The State of New York represents 71% of CBNA’s total deposits. The bank ranked thirty-one in the State for deposit market share with 0.31% of deposits. During the evaluation period, CBNA originated 88% of its total HMDA, small business and small farm loans within New York.

Refer to the Market Profiles for the State of New York in Appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in New York

We conducted full-scope reviews of the Northern Region Non-MSA (Northern Region) and Southern Region Non-MSA (Southern Region) AAs as these two areas combined represent 79% of the total lending in the state, 81% of the total number of branches, and 80% of the total deposits. The Southern Region AA was weighted somewhat more heavily as 40% of the statewide lending activity, 49% of the statewide deposits and 52% of the statewide branches are located there. Home mortgage lending was given more weight when arriving at the bank's overall performance in lending based on the volume of home mortgage lending and historical business focus and strategy of the bank.

We contacted a community organization located in the Northern Region AA during this evaluation. The organization contacted deals primarily with affordable housing for low and moderate-income individuals. The contact stated that the demand for affordable housing has increased significantly over the last three years and that affordable housing financing remains a very important credit need in the area. The contact believes there are many community development opportunities for banks in the Northern Region AA. The needs for affordable housing related credit, investments, and services in both AAs were considered in our evaluation of CBNAs performance in the State of New York under the Lending, Investment, and Service Tests. Refer to the Market Profile section in Appendix C for more information.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test is rated High Satisfactory. Based on the full-scope reviews, the bank's performance in the both the Southern and Northern Region AAs was good.

Lending Activity

Refer to Table 1 in the State of New York section of Appendix D for the facts and data used to evaluate the bank's lending activity.

The bank's overall leading lending product in both full scope AAs was home mortgage loans, representing 75% of the loans originated during the evaluation period in the two Full Scope AAs. This was followed by small business loans representing 18% of total loans evaluated and small farm loans at 7%.

Among originated home mortgage loans, 42% of Southern Region loans and 38% of Northern Region loans were for home mortgage refinances, 16% of Southern Region and 18% of Northern Region loans were home purchase, 42% of Southern Region and 44% of Northern Region loans were for home improvement.

CBNA's overall lending activity in the two full-scope AAs is excellent. CBNA's lending activity is excellent in the Southern Region AA. CBNA ranks first for deposits with a 22.60% market share. Based on 2003 aggregate HMDA data, CBNA is the number one originator/purchaser of refinance loans (18.45% market share), home purchase loans (9.38%) and home improvement loans (47.45% market share). CBNA is the number four originator/purchaser of small loans to businesses (6.08% market share) and the number two originator/purchaser of small loans to farms (12.51% market share). In small business lending, CBNA is only outranked by three large national credit card companies.

CBNA's lending activity in the Northern Region AA is excellent. In the Northern Region, CBNA ranks first for deposits with a 23.85% market share. Based on 2003 aggregate HMDA data, CBNA ranked first for originator/purchaser of home purchase loans (18.29% market share), refinance loans (27.36% market share), and home improvement loans (62.44% market share). Based on 2003 CRA aggregate data, CBNA is the third ranked originator/purchaser of small loans to businesses (12.40% market share) and ranked first when only considering small loans to small size businesses (businesses with \$1 million or less in gross annual revenue). The bank is the largest originator/purchaser of small loans to farms (57.93% market share).

Distribution of Loans by Income Level of the Geography

The geographic distribution of CBNA's home mortgage loans, small loans to businesses, and small loans to farms reflects overall good penetration throughout the full scope AA geographies. Performance is good in both full scope AAs.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the State of New York section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The overall geographic distribution of home mortgage loans is good. The geographic distribution is good in both full scope AAs. The evaluation of the geographic distribution of home mortgage loans covers only moderate-income geographies. Both AAs had minimal owner occupied housing (.25% or less) located in low-income geographies for the entire three-year evaluation period.

The overall geographic distribution of home purchase loans is excellent. In the Southern Region AA, the portion of home purchase loans made in moderate-income geographies was near to the portion of owner-occupied housing units in those geographies in 2003. In 2004 and 2002, the portion of home purchase loans made in moderate-income geographies exceeded the portion of owner occupied housing units in those geographies. In the Northern Region AA, the portion of home purchase loans made in moderate-income geographies exceeded the portion of owner occupied housing units in those geographies in all three years. CBNA's market share of home purchase loans originated in moderate-income geographies substantially met in 2003 and exceeded in 2002 its overall market share of home purchase loans in both full scope AAs.

The overall geographic distribution of home improvement loans is excellent. In the Southern Region AA, the portion of home improvement loans made in moderate-income geographies exceeded the portion of owner-occupied housing units that are in those geographies in 2002 and 2003 and was near to the portion of owner-occupied housing units that are in those geographies in 2004. In the Northern Region AA, the portion of home improvement loans made in moderate-income geographies exceeded the portion of owner occupied housing units in those geographies in 2002, was near to the portion of owner occupied housing units in those geographies 2003 and was somewhat less than the portion of owner occupied housing in those geographies in 2004. CBNA's market share of home improvement loans originated in moderate-income geographies exceeded the bank's overall market share of home improvement loans in 2002 and 2003 in the Southern Region AA and in 2002 in the Northern Region AA. The bank's market share of home improvement loans originated in moderate-income geographies substantially met the overall market share in 2003 in the Northern Region AA.

The overall geographic distribution of home refinance loans is adequate. In the Southern Region AA, the portion of refinance loans made in moderate-income geographies was somewhat less than the portion of owner-occupied housing units in those geographies in all three years. In the Northern Region AA, the portion of refinance loans made in moderate-income geographies exceeded the portion of owner-occupied housing units in those

geographies in 2004 and was near to the portion of owner-occupied housing units in those geographies in 2002 and 2003. CBNA's market share of refinance loans originated in moderate-income geographies substantially met the bank's overall market share of refinance loans in 2002 and exceeded its overall market share in 2003 in both full scope AAs.

Small Loans to Businesses

Refer to Table 6 in the State of New York section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses is good. In the Southern Region AA, the portion of loans made in moderate-income geographies was near to the portion of businesses that are within those geographies in all three years. The portion of loans made in low-income geographies was significantly below the portion of businesses located in those geographies in 2003 and near to the portion of businesses located in those geographies in 2004. There were essentially no businesses located in low-income geographies in the Southern Region in 2002. In the Northern Region AA, the portion of loans made in moderate-income geographies was near to the portion of businesses in those geographies in 2004, exceeded the portion of loans made in moderate-income geographies in 2002, and was somewhat less than the portion of businesses that are within those geographies in 2003. The portion of loans made in low-income geographies was substantially below the portion of businesses located in those geographies in 2002. There were essentially no businesses located in low-income geographies in the Northern Region in 2003 and 2004. The bank's market share for small business loans in moderate-income geographies exceeded its overall market share for small loans to businesses in 2002 and 2003 in the Southern Region AA and in 2002 in the Northern Region AA. In 2003, the bank's market share for small businesses located in moderate-income geographies in the Northern Region AA substantially met its overall market share. The bank's market share for small business loans in low-income geographies was somewhat below its overall market share for small business loans in 2003 in the Southern Region and 2002 in the Northern Region. The bank's market share for small business loans in low-income geographies in the Northern Region in 2003 exceeded the bank's overall market share.

Small Loans to Farms

Refer to Table 7 in the State of New York section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

The geographic distribution of small loans to farms is good. In the Southern Region AA, the portion of loans made in moderate-income geographies exceeded the portion of farms that are within those geographies in all three years. There are essentially no farms located in low-income geographies in the Southern Region (less than .25% of AA farms). In the Northern Region AA, the portion of loans made in moderate-income geographies was somewhat less than the portion of farms in those geographies in 2003, significantly less than the portion of farms in moderate-income geographies in 2002, and substantially less than the portion of farms in those geographies in 2004. There were no farms located in low-income geographies in the Northern Region in 2003 and 2004 and essentially no farms in low-income geographies in 2002 (under 1% of AA farms). The bank's market share for small farm loans in moderate-

income geographies exceeded its overall market share for small loans to farms in 2002 and 2003 in the Southern Region AA. The bank's market share for small farm loans located in moderate-income geographies in the Northern Region AA substantially met its overall market share of small farm loans in 2003 and was significantly less than its overall market share in 2002.

Lending Gap Analysis

Reports detailing CBNA's lending activity over the evaluation period for home mortgage loans, small loans to businesses and farms were reviewed to identify gaps in the geographic distribution of loans. No unexplained conspicuous gaps were identified.

Inside/Outside Ratio

This portion of the evaluation was performed at the bank level. A substantial majority (95%) of the home mortgage loans, small business loans, small farm loans and CD loans were made within the bank's AAs. By product, 96% of the bank's home mortgage loans, 95% of the small loans to businesses, 92% of the small loans to farms and 100% of the CD loans were within the bank's AAs. The home mortgage products were each close to the 95% overall in/out ratio. This performance was positively factored into the overall analysis of the geographic distribution of lending by income level of geography.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of CBNA's home mortgage loans, small loans to businesses and small farm loans reflect an overall good dispersion among borrowers of different income levels and businesses of different sizes.

Home Mortgage Loans

The overall borrower distribution of home mortgage loans is good. In the evaluation of borrower distribution of home mortgage loans, we gave consideration to the portion of households living below the poverty level during the three time periods under evaluation. The poverty level in both full scope AAs was 12.74% in 2002, 12.86% in 2003 and 12.52% in 2004. Due to reasons of affordability, it is unlikely that those with incomes below the poverty level would be involved in home mortgage financing. Accordingly, we considered this in evaluating the bank's lending distribution to low-income borrowers.

Refer to Tables 8, 9, and 10 in the State of New York section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home purchase loan borrower distribution is excellent. In the Southern Region the portion of loans made to moderate-income borrowers exceeded the portion of families defined as such in all three years. The portion of loans made to low-income families was significantly less than the percentage of families defined as such but was excellent when considering the percentage of households living below the poverty level. In the Northern Region the portion of loans made to moderate-income borrowers exceeded the portion of families defined as such in all three

years. The portion of loans made to low-income families was significantly less than the percentage of families defined as such in all three years, but was good in 2002 and 2003, and excellent in 2004 when considering the percentage of households living below the poverty level. CBNA's market share for home purchase loans made in moderate-income geographies substantially met its overall market share of home purchase loans in 2003 and exceeded its overall market share of home purchase loans in 2002 in both full scope AAs. CBNA's market share for home purchase loans made in low-income geographies exceeded its overall market share of home purchase loans in the Northern Region in 2002 and 2003 and in the Southern Region in 2002 and substantially met its market share of home purchase loans in 2003.

Home improvement loan borrower distribution is excellent. In both full scope AAs the portion of loans made to moderate-income borrowers exceeded the portion of families defined as such in all three years. The portion of loans made to low-income families was somewhat less or near to the percentage of families defined in each of the three years, but was excellent when considering the percentage of households living below the poverty level. CBNA's market share for home improvement loans made in both low and moderate-income geographies exceeded its overall market share of home improvement loans in 2002 and 2003 in both full scope AAs.

Refinance loan borrower distribution is adequate. In the Southern Region the portion of loans made to moderate-income borrowers exceeded the portion of families defined as such 2004, substantially met the portion of families defined as such in 2003 and was somewhat below the portion of families defined as such in 2002. The portion of loans made to low-income families was significantly less than the percentage of families defined as such but was adequate when considering the percentage of households living below the poverty level. In the Northern Region the portion of loans made to moderate-income borrowers was somewhat below the portion of families defined as such in 2002 and 2003 and was near to the portion of families defined as such in 2004. The portion of loans made to low-income families was substantially less than the percentage of families defined as such in 2002 and 2003, and was poor even when considering the percentage of households living below the poverty level. The portion of loans made to low-income families in 2004 was significantly below the percentage of families defined as such, but adequate when considering the percentage of households living below the poverty level. CBNA's market share for refinance loans made in moderate-income geographies substantially met its overall market share of refinance loans in 2002 and exceeded its overall market share of refinance loans in 2003 in both full scope AAs. CBNA's market share for refinance loans made in low-income geographies exceeded its overall market share of refinance loans in both full scope AAs in 2002 and was somewhat less than its market share in the full scope AAs in 2003.

Small Loans to Businesses

Refer to Table 11 in the State of New York section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The borrower distribution of small loans to businesses is excellent. The portion of small loans to businesses (businesses with revenues of \$1 million or less) exceeded the portion of businesses defined as such in both full scope AAs for each of the three years. The market

share of small loans to businesses exceeded CBNA's overall market share for small loans to all businesses in both full scope AAs in 2002 and 2003.

Small Loans to Farms

Refer to Table 12 in the State of New York section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

The borrower distribution of small loans to farms is excellent. The portion of small loans to farms (farms with revenues of \$1 million or less) exceeded the portion of farms defined as such in both full scope AAs for each of the three years. The market share of small loans to farms exceeded CBNA's overall market share for small loans to farms in both full scope AAs in 2002 and 2003.

Community Development Lending

Refer to Table 1 Lending Volume in the State of New York section of Appendix D for the facts and data used to evaluate the bank's level of community development (CD) lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans.

CBNA's level of Community Development (CD) lending had a neutral impact on the evaluation of its lending performance in the State of New York. CBNA originated four loans for \$1.1 million in its Southern Region AA. Two of the loans totaling \$612,000 were made to an organization that makes loans to small sized businesses that are creating or retaining jobs for low and/or moderate-income individuals. The other two loans are providing affordable housing for low or moderate-income individuals. CBNA originated four CD loans for \$115,000 in its Northern Region AA.

Product Innovation and Flexibility

CBNA's innovative and flexible lending activity had a positive impact on the evaluation of its lending performance in the State of New York.

The bank offers an affordable housing mortgage product called New York State Affordable Homeownership Grant Program for people of low or moderate-income through a number of non-profit agencies involved in affordable housing. These non-profit agencies provide grant funds to low and moderate-income first time homebuyers to cover the amount of the down payment. CBNA provides concurrent mortgage loans which feature an interest rate below the prevailing conventional mortgage rates (one-fifth to one-quarter of a percent below conventional rates) and pays for all closing costs. There were 32 loans for \$1.02 million made in the Northern Region AA and 9 loans for \$239,000 made in the Southern Region AA during the evaluation period.

CBNA participates in the Guaranteed Rural Housing Program (GRH) loan program through the US Department of Agriculture. Applicants must meet the programs income limits. The program features mortgages with low or no down payment without Private Mortgage Insurance (PMI), 30-year loan terms, and liberal underwriting criteria. CBNA originated 13 loans for

\$664,000 in the Northern Region and 13 loans for \$851,000 in the Southern Region during the examination period.

CBNA participates in two affordable housing programs through Fannie Mae. The Community Homebuyer's Program and the Flexible Mortgage Program both feature loan to value ratios of up to 97% (PMI required for Community Homebuyer Program) along with more liberal underwriting standards. The loan must be for the purchase of a single-family principal residence. The bank originated three loans in the Northern Region for \$199,000 and five loans for \$500,000 in the Southern Region during the examination period.

The bank is involved in a Mobile Home Replacement Program in conjunction with an affordable housing organization. A grant of up to \$20 thousand is provided to low and moderate-income individuals toward the erection of a new modular or stick-built home to replace an existing mobile home. CBNA provides mortgage loans which feature an interest rate below the prevailing conventional mortgage rates (one-fifth to one-quarter of a percent below conventional rates) and pays for all closing costs. There was one loan for \$30 thousand made in the Northern Region AA during the evaluation period.

CBNA is involved in a Wheels to Work program in its Southern Region AA. The program, sponsored by the Seneca County Division of Human Services, is designed to aid low and moderate-income individuals whose barrier to employment is reliable transportation. The goal is to help individuals maintain or gain employment by providing them with vehicles and other supportive services, including budgeting and car maintenance courses. CBNA provides reduced interest rates on these installment loans, which are secured by the vehicles and guaranteed by the County. The program is especially beneficial in this area as there is no public transportation available. The bank originated 16 loans for \$19 thousand under this program during the evaluation period.

CBNA participates in the Federal Home Loan Bank's First Home Club in conjunction with the St. Lawrence County Housing Council. The St. Lawrence County Housing Council first qualifies low and moderate-income first time homebuyers and provides homeownership counseling, after which they are referred to the bank to set-up a dedicated savings account. CBNA matches each \$1 saved by the applicant up to \$5,000 with \$3. At the time the mortgage is approved CBNA will grant a no-closing cost mortgage at lower than market interest rates. CBNA closed three loans for \$135 thousand in the Northern Region AA during the evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on our limited-scope reviews, the bank's overall performance under the Lending Test in the limited scope AAs in New York State is not inconsistent with its performance in the full scope AAs. Refer to Tables 1 through 13 in Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in New York is "Low Satisfactory." Based on the Full Scope reviews, the bank's performances in the Southern Region Non MSA AA is excellent and the Northern Region Non MSA AA is poor.

Please refer to Table 14 in the State of New York section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The level of investment activity in the Southern Region Non MSA AA was excellent. Current and prior period investments made a positive impact on the AA. Of the 25 current period investments totaling \$8.4 million, one investment valued at \$7.6 million supported a community service targeted to low and moderate-income people. Investments that support affordable housing for low and moderate-income people totaled \$723,000. The Southern Region AAs portion of a total \$250,000 investment in a Small Business Investment Corporation (SBIC) is \$31,000. The bank also made grants totaling \$47,000 to organizations who provide community services targeted to low and moderate-income individuals and support affordable housing for low and moderate-income people. The two prior period investments have a continuing impact on the community through the delivery of vital service to low and moderate-income people. The AA has a good number of investment opportunities based on discussions with bank management, and OCC internal resources.

The level of investment activity in the Northern Region Non MSA AA was poor. The current period investments were only \$70,000. They consisted of \$39,000 in grants and the \$31,000 share of the SBIC mentioned previously that provides benefits to all of the bank's New York State AAs. The AA has a reasonable number of investment opportunities based on discussions with a community contact and an OCC Community Affairs specialist.

Conclusions for Area Receiving Limited-Scope Reviews

CBNA's overall performance in its limited scope AAs is not inconsistent with its Low Satisfactory rating in the full scope AAs, when considering the major investments made in areas adjacent to the Syracuse and Utica AAs. The investments associated with these AA were made in areas adjacent to the AAs, where more investment opportunities were available. Please refer to Table 14 in the State of New York section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in New York State is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in both the Southern Region AA is excellent and the Northern Region AA is adequate.

Retail Banking Services

Refer to Table 15 in the State of New York section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

CBNA's delivery systems are accessible to geographies and individuals of different income levels throughout the full-scope AAs. Accessibility is excellent in the Southern Region AA and adequate in the Northern Region AA.

In the Southern Region AA, the distribution of CBNA's offices in low and moderate-income geographies exceeds the distribution of the population living in such geographies.

In the Northern Region AA, CBNA's office distribution in moderate-income geographies is significantly less than the distribution of the population living in these geographies. The bank does not have a branch office in a low-income geography, where only a very low percentage of the AAs total population (.73%) resides. The bank's office distribution in this AA was significantly impacted by the 2000 census. The census changed the income level of the geographies of eight branch locations from moderate to middle income. The low-income geography (per the 1990 census), where one branch was located, is now classified as moderate-income and is one of the two branches the bank has in a moderate-income geography in this AA. None of the negative impact on the branch distribution was caused by the opening or closing of branches. Several of the bank's branches located in middle-income geographies are located within ½ mile of moderate-income geographies. This is a reasonably close distance in this AA, since the absence of public transportation and the wide geographic expanse of the AA necessitates residents have auto transportation.

The branch network throughout the full-scope AAs expanded by 12 branches since the last evaluation. The expansion was mainly the result of acquisitions made by CBNA. A branch was closed in an upper-income geography in the Southern Region AA. In the Northern Region AA, one branch was closed in a middle-income geography, while another was opened in a middle-income geography. There were also three short distance relocations (within a two mile radius for Non MSA areas) of branches. The relocated branch in the Northern Region was in a middle-income geography and the two in the Southern Region were located in moderate-income geographies. None of the relocations had a negative impact on the services provided to customers and area residents.

CBNA's hours and services offered throughout the full-scope AAs are good. Hours and services are good in both the Southern Region AA and Northern Region AA. Services offered are comparable among locations regardless of the income level of the geography. Substantially all branch offices offer extended hours on various days of the week including Saturday hours, which are offered in several branches. Management sets branch hours based on customer needs and traffic patterns in each area.

CBNA will cash government checks for non-customers. The bank does not charge a fee to cash checks issued by the federal government, except for income tax refund checks.

CBNA offers alternative delivery systems in the form of ATMs. A substantial majority of the bank's ATMs are located in the full-scope AAs. The geographic distribution of the bank's ATMs is similar to its branch distribution. Customers and non-customers alike can access their accounts through CBNA ATMs, which are connected to the NYCE, CIRRUS, PLUS and STAR ATM systems. Customers may also use their CBNA ATM card to obtain cash at non-proprietary ATMs throughout the world, which bear the NYCE, CIRRUS, PLUS or STAR logos.

CBNA also offers alternative delivery systems of on-line banking, bank-by-phone and bank-by-mail. These services allow customers to obtain deposit and loan account information, make payments on CBNA loans, transfer funds, and pay other household bills. We did not place significant weight on these alternative delivery systems because no data was available to determine the impact of these retail-banking services on low and moderate-income geographies and individuals.

Community Development Services

CBNA's performance in providing community development services is adequate in both of its full scope AAs.

Management and bank employees support various organizations in the communities served by the bank by offering financial expertise to such groups. Numerous personnel are members of the boards of directors, finance committees and loan committees of organizations that provide community development services.

In the Southern Region AA, CBNA employees provide an adequate level of support to various community development service organizations. Employees participate in 21 organizations devoting approximately 355 hours of time to these CD activities over the examination period. The organizations supported include organizations that support affordable housing for people with low and moderate-income, provide community service targeted to people with low and moderate-income and support economic development by financing small businesses that are involved in job creation and retention for people of low and moderate-income.

In the Northern Region AA, CBNA employees provide an adequate level of support to various community development service organizations. Employees participate in 24 organizations devoting approximately 365 hours of time to these CD activities over the examination period. The organizations supported include organizations that support affordable housing for people with low and moderate-income, provide community service targeted to people with low and moderate-income and support economic development by financing small businesses that are involved in job creation and retention for people of low and moderate-income.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited scope reviews, CBNA's performance under the Service Test in the limited scope AAs is not inconsistent with its High Satisfactory rating under the Service Test for the full scope AAs of New York State.

State Rating

State of Pennsylvania

CRA Rating for Pennsylvania²:	Satisfactory
The lending test is rated:	High Satisfactory
The investment test is rated:	Needs to Improve
The service test is rated:	High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect an excellent responsiveness to the credit needs of its assessment area (AA).
- An adequate distribution of loans among geographies of different income levels throughout the AA.
- A good distribution of loans among borrowers of different income levels throughout the AA.
- Community development lending that had a positive impact on the bank's lending performance.
- Investments that reflect poor responsiveness to the credit and community development needs of the AA.
- Service delivery systems that are accessible to geographies and individuals of different income levels in the AA.
- Adequate performance in providing community development services.

² For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Description of Institution's Operations in the State of Pennsylvania

CBNA officially expanded into the Pennsylvania marketplace in May 2001 with the merger and acquisition of First Liberty Bank and Trust (First Liberty). Since the bank's last CRA examination in 2002, CBNA expanded its market presence in Pennsylvania through its acquisitions of Grange National Bank and First Heritage National Bank. The acquisitions created a second AA in the State. The new AA consists of certain geographies in the Non MSA portion of the State. The other AA covers the entire Scranton/Wilkes-Barre/Hazleton MSA. CBNA has 29 branches within the state, which represents 23% of the bank's total branch network. The State of Pennsylvania represents 29% of CBNA's total deposits. The bank ranked 31st in the state for deposit market share with 0.38% of deposits. During the evaluation period, CBNA originated 12% of its total HMDA, small business and small farm loan volume within Pennsylvania.

Refer to the Market Profiles for the State of Pennsylvania in Appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Pennsylvania

We conducted a full-scope review of the Scranton/Wilkes-Barre/Hazleton MSA AA in Pennsylvania. This is the bank's primary AA in Pennsylvania with 86% of its branches, 95% of its deposits and over 80% of its loans made in the State. Home mortgage lending was given more weight when arriving at the bank's overall performance in lending based on the volume of home mortgage lending and the historical business focus and strategy of the bank.

We conducted a community contact with an organization located in the full scope AA during this evaluation. The organization contacted was an economic development agency that is involved in small business loan and affordable housing loan programs. The contact confirmed the ongoing demand for small business financing, including micro loans for very small or new startup businesses (loans for \$2,500 to \$25,000). The contact also confirmed the continuing need and demand for quality affordable housing and affordable housing financing. The contact stated there are CD opportunities (loan, investment and service) available for banks to support a variety of loan programs. The needs for affordable housing and small business related credit, investments and services in the AA was considered in our evaluation of CBNA's performance in the State of Pennsylvania under the Lending, Investment and Service Tests. Refer to the Market Profile section in Appendix C for more information.

Scope of Evaluation in the State of Pennsylvania

LENDING TEST

The bank's performance under the lending test is rated High Satisfactory. Based on the full-scope review, the bank's performance in the Scranton/Wilkes-Barre/Hazleton AA was good.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the State of Pennsylvania is good. Based on the full-scope review, the bank's performance in the Scranton/Wilkes-Barre/Hazleton AA is good.

Lending Activity

Refer to Tables 1 Lending Volume in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's lending activity.

The bank's leading product was home mortgage loans, representing 78% of the loans originated during the evaluation period in the full scope AA. This was followed by small business loans representing 22% of total loans evaluated.

Among originated home mortgage loans, 65% were home mortgage refinances, 15% were home purchase loans, and 20% were home improvement loans.

CBNA's overall lending activity in its full-scope AA is excellent. CBNA ranked fourth for deposits with an 8.57% market share. Based on 2003 aggregate HMDA data, CBNA is ranked fifth as originator/purchaser of refinance loans (4% market share), 21st for home purchase loans with a 1.5% market share and 3rd for home improvement loans with an 8% market share. Based on 2003 CRA aggregate data, CBNA is ranked number twenty-seven in activity as an originator/purchaser of small loans to businesses with a .48% market share.

CBNA's lower market rankings for home purchase loans and refinance loans compared to its deposit market share ranking is not indicative of less effort by the bank in competing for these loans than for its deposits. There are many more competitors present in the AA for each of these loan products than there are for deposit products. Also, CBNA actually places at a higher percentile ranking for home purchase loans and refinance loans than it does for deposits. CBNA's ranking for deposits is at the 17thth percentile (4/24). It's ranking for home purchase loans is in the 9th percentile (21/237) and refinance loans the 2nd percentile (5/268). For refinance loans, CBNA is outranked only by very large banks and mortgage companies.

Distribution of Loans by Income Level of the Geography

The geographic distribution of CBNA's home mortgage loans and small loans to businesses reflects overall adequate penetration throughout the full scope AA.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

The overall geographic distribution of home mortgage loans is poor. Our geographic distribution analysis covers only the bank's lending activities in the moderate-income geographies of its full scope AA. There is essentially no owner occupied housing in low-income geographic areas (less than .05%).

The overall geographic distribution of home purchase loans is adequate. The portion of home purchase loans made in moderate-income geographies exceeded the portion of owner-occupied housing units in those geographies in 2002 and 2004, but was substantially less than the portion of owner-occupied housing units in those geographies in 2003. CBNA's market share of home purchase loans originated in moderate-income geographies exceeded its overall market share of home purchase loans in 2002 and was substantially less than its overall market share of home purchase loans in 2003.

The overall geographic distribution of home improvement loans is adequate. The portion of home improvement loans made in moderate-income geographies exceeded the portion of owner-occupied housing units that are in those geographies in 2002, and was somewhat less than the portion of owner-occupied housing units in those geographies in 2003 and 2004. CBNA's market share of home improvement loans originated in moderate-income geographies exceeded the bank's overall market share of home improvement loans in 2002 and was somewhat less than its overall market share in 2003.

The overall geographic distribution of home refinance loans is poor. The portion of refinance loans made in moderate-income geographies was substantially less than the portion of owner-occupied housing units in those geographies in 2002, significantly less than the portion of owner-occupied housing units in those geographies in 2003 and somewhat less than the portion of owner-occupied housing units in those geographies in 2004. CBNA's market share of refinance loans originated in moderate-income geographies was somewhat less than the bank's overall market share of refinance loans in 2003 and substantially less than the bank's overall market share of refinance loans in 2002.

Small Loans to Businesses

Refer to Table 6 in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses is adequate. The portion of loans made in moderate-income geographies was somewhat less than the portion of businesses that are within those geographies in all three years. The portion of loans made in low-income geographies was significantly less than the portion of businesses that are within those geographies in all three years. Nearly twice as many businesses are located in moderate-income geographies than low-income geographies in the AA. The bank's market share for small business loans in both low and moderate-income geographies was somewhat less than its overall market share for small loans to businesses in 2002 and 2003.

Lending Gap Analysis

Reports detailing CBNA's lending activity over the evaluation period for home mortgage loans, small loans to businesses and farms were reviewed to identify gaps in the geographic distribution of loans. No unexplained conspicuous gaps were identified.

Inside/Outside Ratio

This portion of the evaluation was performed at the bank level. A substantial majority (95%) of the home mortgage loans, small business loans, small farm loans and CD loans were made within the bank's AA. By product, 96% of the bank's home mortgage loans, 95% of the small loans to businesses, 92% of the small loans to farms and 100% of the CD loans were within the bank's AA. The home mortgage products were each close to the 95% overall in/out ratio. This performance was positively factored into the overall analysis of the geographic distribution of lending by income level of geography.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of CBNA's home mortgage loans, small loans to businesses and small farm loans reflect an overall good dispersion among borrowers of different income levels and businesses of different sizes.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The overall borrower distribution of home mortgage loans is good. In the evaluation of borrower distribution of home mortgage loans, we gave consideration to the portion of households living below the poverty level during the three time periods under evaluation. The poverty level in 2002 was 12.25%, in 2003 11.79%, and in 2004, 11.73%. Due to reasons of affordability, it is unlikely that those with incomes below the poverty level would be involved in home mortgage financing. Accordingly, we considered this in evaluating the bank's lending distribution to low-income borrowers.

Home purchase loan borrower distribution is good. The portion of loans made to moderate-income borrowers exceeded the portion of families defined as such in all three years. The portion of loans made to low-income families was significantly less than the percentage of

families defined as such in all three years, but was good when considering the percentage of households living below the poverty level. CBNA's market share for home purchase loans made in moderate-income geographies substantially met its overall market share of home purchase loans in 2002, and exceeded its overall market share in 2003. CBNA's market share for home purchase loans made in low-income geographies was somewhat less than its overall market share of home purchase loans in 2002 and 2003.

Home improvement borrower distribution is excellent. The portion of loans made to moderate-income borrowers exceeded the portion of families defined as such in all three-time periods evaluated. The portion of loans made to low-income borrowers in 2002 was near to the families defined as such, and excellent when considering the percentage of households living below the poverty level. The portion of loans made to low-income borrowers in 2003 and 2004 exceeded the families defined as such. The market share for loans to low and moderate-income borrowers exceeded CBNA's overall market share in the AA for home improvement loans in both 2002 and 2003.

Refinance loan borrower distribution is good. The portion of loans made to moderate-income borrowers was somewhat less than the portion of families defined as such in 2002, near to the portion of families defined as such in 2003 and exceeded the portion of families defined as such in 2004. In 2003 and 2004, the portion of loans made to low-income borrowers was significantly below the portion of families defined as such, but was good when considering the percentage of households living below the poverty level. In 2002, the portion of loans made to low-income borrowers was substantially below the portion of families defined, but adequate when considering the portion of households living below the poverty level. The market share for loans to moderate-income borrowers was somewhat less than CBNA's overall market share in the AA for refinance loans in 2002 and substantially met the bank's overall market share in 2003. The market share for loans to low-income borrowers substantially met CBNA's overall market share in the AA for refinance loans in 2002 and 2003.

Small Loans to Businesses

Refer to Table 11 in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses is good. The portion of small loans to businesses (businesses with revenues of \$1 million or less) exceeded the portion of businesses defined as such in 2002, and was near to the portion of businesses defined as such in 2003 and 2004. The market share of small loans to small businesses exceeded CBNA's overall market share for small loans to all businesses in 2002 and 2003.

Community Development Lending

Refer to Table 1 Lending Volume in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans.

CBNA's level of Community Development (CD) lending had a positive impact on the evaluation of its lending performance in the State of Pennsylvania. CBNA originated one CD loan for \$1.3 million in its full scope AA. The loan financed an affordable housing project for low-income people.

Product Innovation and Flexibility

CBNA does not participate in any innovative or flexible loan programs in the State of Pennsylvania.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on our limited-scope reviews, the bank's overall performance under the Lending Test in the limited scope AA in Pennsylvania is not inconsistent with its performance in the full scope AA. Refer to Tables 1 through 13 in Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

Refer to Table 14 in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The bank's performance under the Investment Test in Pennsylvania is rated "Needs to Improve."

CBNA's level of investment in the Scranton/Wilkes-Barre/Hazleton AA was poor when considering the bank's resources and operations in this AA as well as the investment opportunities available in the AA. The current period investments of \$283,000 and prior period investments of \$102,000 supported affordable housing for low and moderate-income individuals, an important identified credit need in this AA. The remaining current period investments were grants that support community services targeted to people of low and moderate-income, affordable housing for low and moderate-income people, and CD related economic development. The AA has a good number of investment opportunities based on discussions with bank management, community contacts and an OCC Community Affairs specialist.

Conclusions for Area Receiving Limited-Scope Reviews

Performance in the limited service AA is not inconsistent with the Needs to Improve Investment Test performance in the Full Scope AA. There was only \$1,500 in qualified investments made in the limited scope AA.

SERVICE TEST

Retail Banking Services

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Pennsylvania is rated "High Satisfactory." Based on full-scope review, the bank's performance in both the Scranton/Wilkes-Barre/Hazleton AA is good.

Refer to Table 15 in the State of Pennsylvania section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

CBNA's delivery systems are accessible to geographies and individuals of different income levels throughout the full-scope AA.

In the Full Scope AA, the distribution of CBNA's offices in low-income geographies exceeds the distribution of the population living in such geographies. The distribution of offices in moderate-income geographies is somewhat less than the distribution of the population living in such geographies.

There were two branches opened in middle-income geographies and one closed in a low-income geography. The Spruce St. branch in Scranton was consolidated into the North Washington branch located only two tenths of a mile from the Spruce St. location. The North Washington branch is located in the same low-income geography as the Spruce St. branch. The consolidation resulted from CBNA's merger with Grange National Bank. The North Washington branch was chosen as the surviving facility mainly due to the greater availability of parking.

CBNA's hours and services offered throughout the full-scope AA are good. Services offered are comparable among locations regardless of the income level of the geography. Substantially all branch offices offer extended hours on various days of the week including Saturday hours, which are offered in several branches. Management sets branch hours based on customer needs and traffic patterns in each area.

CBNA offers services that provide easy access to funds for low-income people who receive government assistance. All CBNA branches in the full scope AA will cash government checks for non-customers for a fee. Federal government checks are cashed for free except for income tax refund checks. Recipients (customer or non-customer) of Pennsylvania Public Assistance through the Electronic Benefits Transfer Program (EBT) can withdraw funds from any CBNA ATM free of charge.

CBNA offers alternative delivery systems in the form of ATMs. A substantial majority of the bank's ATMs are located in the full-scope AA. The geographic distribution of the bank's ATMs is similar to its branch distribution. Customers and non-customers alike can access their accounts through CBNA ATMs, which are connected to the NYCE, CIRRUS, PLUS and STAR ATM systems. Customers may also use their CBNA ATM card to obtain cash at non-

proprietary ATMs throughout the world, which bear the NYCE, CIRRUS, PLUS or START logos.

CBNA also offers alternative delivery systems of on-line banking, bank-by-phone and bank-by-mail. These services allow customers to obtain deposit and loan account information, make payments on CBNA loans, transfer funds, and pay other household bills. We did not place significant weight on these alternative delivery systems because no data was available to determine the impact of these retail-banking services on low and moderate-income geographies and individuals.

Community Development Services

CBNA's performance in providing community development services is adequate in its full scope AA.

Management and bank employees support various organizations in the communities served by the bank by offering financial expertise to such groups. Numerous personnel are members of the boards of directors, finance committees and loan committees of organizations that provide community development services.

In the full scope AA, CBNA employees provide an adequate level of support to various community development service organizations. Employees participate in 19 organizations devoting approximately 266 hours of time to these CD activities over the examination period. The organizations supported include organizations that support affordable housing for people with low and moderate-income, provide community service targeted to people with low and moderate-income and support economic development by financing small businesses that are involved in job creation and retention for people of low and moderate-income.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Pennsylvania Non MSA AA is not inconsistent with the bank's overall High Satisfactory Service Test Rating. Refer to Table 15 in the State of Pennsylvania section of Appendix D for the facts and data that support these conclusions.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and non-metropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD loans): 1/1/2002 to 12/31/004 Investment Test, Service Test and CD Loans: 10/7/2002 to 10/16/2005)	
Financial Institution	Products Reviewed	
Community Bank, N.A. (CBNA) Canton, New York	Home Purchase, Home Improvement, and Refinance Loans reported on the HMDA LAR, Small Business and Small Farm Loans reported on the CRA Register, and CD Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
New York State Southern Region Non MSA Northern Region Non MSA Rochester MSA Syracuse MSA Binghamton MSA Utica/Rome MSA Buffalo/Niagara MSA Elmira MSA Pennsylvania Scranton/Wilkes-Barre/Hazleton MSA Pennsylvania – Non MSA	Full Scope Full Scope Limited Scope Limited Scope Limited Scope Limited Scope Limited Scope Limited Scope Limited Scope Full Scope Limited Scope	

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

Community Bank N.A.				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Community Bank, N.A.	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
State:				
New York	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Pennsylvania	High Satisfactory	Needs to Improve	High Satisfactory	Satisfactory

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Market Profiles for Full-Scope Areas

New York State

Southern Region AA

Southern Region Non-MSA Assessment Area

Demographic Information for Full Scope Area: Southern Region Non-MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	118	2.54	8.47	81.36	6.78	0.85
Population by Geography	449,545	0.83	7.35	85.27	6.55	0.00
Owner-Occupied Housing by Geography	125,430	0.25	5.83	87.51	6.41	0.00
Business by Geography	22,494	3.22	9.51	80.22	7.03	0.02
Farms by Geography	1,846	0.27	2.17	93.55	4.01	0.00
Family Distribution by Income Level	116,662	19.54	19.71	23.43	37.32	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	45,788	0.99	10.14	84.43	4.45	0.00
Median Family Income		42,797	Median Housing Value		77,243	
HUD Adjusted Median Family Income for 2003		47,008	Unemployment Rate October 2005		4.0%	
Households Below Poverty Level		12.85%				

(*) The NA category consists of geographies that have not been assigned an income classification. Source: 2000 US Census and 2003 HUD updated MFI

The Southern Region AA consists of all of Allegany, Cattaraugus, Chautauqua, Cayuga, Schuyler, Seneca, Steuben and Yates counties. This AA was expanded in 2003 to include the geographies that were previously included in the former Jamestown MSA. The AA meets the requirement of the regulation and does not arbitrarily exclude low- or moderate-income geographies. The composition of the AA geographies by income level is: 3% low-income, 8% moderate-income, 81% middle-income, 7% upper-income and 1% for which income has not been designated.

The level of competition among financial service providers in the AA is relatively high. CBNA competes with large mortgage companies, large interstate regional banking companies, credit unions and various community and savings banks. According to the FDIC market share report as of June 30, 2005, CBNA is ranked number one for market share of deposits in the AA at 22.43%. CBNA is a full service lender offering a broad menu of lending products that include business loans, home mortgage loans, home equity loans, and installment loans. The bank's business focus is primarily on retail lending.

Eighty percent of the housing in the AA is one to four family units, 13% is mobile homes, 6% is multifamily units and 1% is condominiums. Of total housing units, 60% is owner-occupied, 23% is renter-occupied, and 18% is vacant. The median housing value was \$64,083 in the

2000 census. Housing stock consists mostly of older homes with the median year built of 1954.

According to the 2004 business demographics there are 28,365 businesses in the AA, of which 1,454 are farms. Small businesses represent 65% of the businesses. Approximately 72% of businesses reported having less than 10 employees. The primary industries in the AA are services 37%, retail trade 19%, and agriculture 8%. Major employers in the AA include Alcast Cutlery, Dresser-Rand Industries, Corning Glass, and Guardian Glass.

Based on OCC internal resources and bank management, the AA is believed to have a good level of community development lending, services and investment opportunities available to banks.

Northern Region AA

Northern Region Non-MSA Assessment Area

Demographic Information for Full Scope Area: Northern Region Non-MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	71	1.41	16.90	77.46	2.82	1.41
Population by Geography	301,747	0.73	18.97	78.22	1.76	0.33
Owner-Occupied Housing by Geography	72,908	0.00	11.99	86.72	1.29	0.00
Business by Geography	13,163	0.19	20.31	76.78	2.66	0.05
Farms by Geography	1,040	0.00	11.54	88.08	0.38	0.00
Family Distribution by Income Level	74,587	22.20	20.45	23.45	33.89	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	31,816	0.11	22.79	76.48	0.63	0.00
Median Family Income		42,946	Median Housing Value		78,618	
HUD Adjusted Median Family Income for 2003		47,300	Unemployment Rate October 2005		4.6%	
Households Below Poverty Level		12.86%	Census			

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census and 2003 HUD updated MFI

The Northern Region AA consists of Franklin, Jefferson, Lewis and St. Lawrence counties. The AA meets the requirement of the regulation and does not arbitrarily exclude low- or moderate-income geographies. The composition of the AA geographies by income level is: 1% low-income, 17% moderate-income, 77% middle-income, 3% upper-income and 2% for which income has not been designated.

The level of competition among financial service providers in the AA is relatively high. CBNA competes with large mortgage companies, large interstate regional banking companies, credit unions and various community and savings banks. According to the FDIC market share report as of June 30, 2005, CBNA is ranked number one for market share of deposits in the AA at 24.21%. CBNA is a full service lender offering a broad menu of lending products that include business loans, home mortgage loans, home equity loans, and installment loans. The bank's business focus is primarily on retail lending.

Seventy-eight percent of the housing in the AA is one to four family units, 14% is mobile homes, 7% is multifamily units and 1% is condominiums. Of total housing units, 51% is owner-occupied, 25% is renter-occupied, and 24% is vacant. The median housing value was \$62,281 in the 2000 census. Housing stock consists mostly of older homes with the median year built of 1958.

According to the 2004 business demographics there are 14,753 businesses in the AA, of which 802 are farms. Small businesses represent 63% of the businesses. Approximately 72% of businesses reported having less than 10 employees. The primary industries in the AA are services 36%, retail trade 19%, and agriculture 7%. Major employers in the AA include Alcoa Aluminum, state and local government, several two and four-year universities and several hospitals.

Based on a community contact and OCC internal resources, the AA is believed to have a fair level of community development lending, services and investment opportunities available to banks.

State Of Pennsylvania

Scranton/Wilkes-Barre/Hazleton AA

Scranton/Wilkes-Barre/Hazleton Assessment Area

Demographic Information for Full Scope Area: Scranton/Wilkes-Barre/Hazleton Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	118	0.85	12.71	72.88	13.56	0.00
Population by Geography	414,547	0.63	10.47	71.67	17.23	0.00
Owner-Occupied Housing by Geography	114,765	0.04	8.21	73.07	18.68	0.00
Business by Geography	30,489	4.77	8.97	67.41	18.84	0.00
Farms by Geography	517	0.00	3.48	66.15	30.37	0.00
Family Distribution by Income Level	108,664	18.52	18.43	22.56	40.48	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	40,156	0.51	15.37	73.42	10.70	0.00
Median Family Income		43,606	Median Housing Value		87,281	
HUD Adjusted Median Family Income for 2003		50,600	Unemployment Rate October 2005		4.7%	
Households Below Poverty Level		11.79%				

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census and 2003 HUD updated MFI

The Scranton/Wilkes-Barre/Hazleton MSA AA consists of all the entire MSA, which encompasses Lackawanna, Luzerne and Wyoming Counties. The AA meets the requirements of the regulation and does not arbitrarily exclude low- or moderate-income geographies. The composition of the AA geographies by income level is: 1% low-income, 13% moderate-income, 73% middle-income, and 14% upper-income.

The level of competition among financial service providers in the AA is very high. CBNA competes with large mortgage companies, large interstate regional banking companies, and various community and savings banks. According to the FDIC market share report as of June 30, 2005, CBNA is ranked number four for market share of deposits in the AA at 8.27%. CBNA is a full service lender offering a broad menu of lending products that include business loans, home mortgage loans, home equity loans, and installment loans. The bank's business focus is primarily on retail lending.

Eighty-seven percent of the housing in the AA is one to four family units, 8% is multifamily units, 4% is mobile homes, and 1% is condominiums. Of total housing units, 63% is owner-occupied, 27% is renter-occupied, and 10% is vacant. The median housing value was \$87,298 in the 2000 census. Housing stock consists mostly of older homes with the median year built of 1951.

According to the 2004 business demographics there are 39,480 businesses in the AA, of which 1,989 are farms. Small businesses represent 64% of the businesses. Approximately 67% of businesses reported having less than 10 employees. The primary industries in the AA are services 38%, retail trade 19%, and construction 8%. Major employers in the AA include

Tobyhanna Army Depot, Proctor and Gamble, Allied Services, Cinram Manufacturing, and the Diocese of Scranton.

Based on a community contact and OCC internal resources, the AA is believed to have a good level of community development lending, services and investment opportunities available to banks.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE. [Note: Do not renumber the tables.]

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

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. Refer to Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column with the appropriate caption, such as: “Statewide/Regional,” “Statewide/Regional with potential benefit to one or more AAs” or “Out of Assessment Area.” “Out of Assessment Area” is used ONLY if the bank has otherwise adequately met the CD lending needs of its assessment area.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of

the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.

Table 12. Borrower Distribution of Small Loans to Farms - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. When such investments exist, insert a line item in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column with the appropriate caption, such as: "Statewide/Regional," "Statewide/Regional with potential benefit to one or more AAs" or "Out of Assessment Area." "Out of the Assessment Area" is used ONLY if the bank has otherwise adequately met the qualified investment needs of its assessment area.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Tables of Performance Data

New York State

Institution ID: COMMUNITY BANK, N.A.

Table 1. Lending Volume

LENDING VOLUME		Geography: NEW YORK STATE				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						
MA/Assessment Area (2003):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Northern Region Non-MSA Assessment Area	38.32	2,350	101,537	615	31,876	314	14,776	4	115	3,283	148,303	31.02
Southern Region Non-MSA Assessment Area	43.66	3,092	144,011	539	37,197	105	5,334	4	1,116	3,740	187,658	49.31
Limited Review:												
Binghamton Assessment Area	1.16	69	2,006	9	347	21	549	0	0	99	2,902	1.53
Buffalo/Niagara Assessment Area	1.17	77	4,246	22	2,470	1	15	0	0	100	6,731	1.26
Elmira Assessment Area	1.03	79	4,636	9	579	0	0	0	0	88	5,215	.86
Rochester Assessment Area	7.55	506	27,291	124	6,022	16	1,166	0	0	646	34,479	9.48
Syracuse Assessment Area	5.10	367	19,166	44	3,115	25	1,286	0	0	436	23,567	2.51
Utica/Rome Assessment Area	2.02	134	7,493	33	1,339	6	290	0	0	173	9,122	4.04

* Based on AA portion of loans for 2003.

** The evaluation period for Community Development Loans is from October 07, 2002 to October 16, 2005.

*** Deposit Data as of June 30, 2004. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: COMMUNITY BANK, N.A.

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NEW YORK STATE				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Northern Region Non-MSA Assessment Area	364	37.92	0.00	0.00	11.99	13.74	86.72	84.62	1.29	1.65	18.29	0.00	16.34	19.08	8.57
Southern Region Non-MSA Assessment Area	433	45.10	0.25	0.23	5.83	4.62	87.51	88.45	6.41	6.70	9.38	7.69	8.43	9.58	7.86
Limited Review:															
Binghamton Assessment Area	5	0.52	0.00	0.00	0.00	0.00	65.77	60.00	34.23	40.00	1.10	0.00	0.00	1.06	1.15
Buffalo/Niagara Assessment Area	6	0.63	0.00	0.00	11.43	0.00	88.57	100.00	0.00	0.00	1.83	0.00	0.00	2.02	0.00
Elmira Assessment Area	4	0.42	0.49	0.00	10.87	0.00	59.09	50.00	29.55	50.00	0.36	0.00	0.00	0.33	0.53
Rochester Assessment Area	70	7.29	0.57	2.86	9.08	22.86	76.23	67.14	14.12	7.14	1.51	9.09	3.93	1.51	0.45
Syracuse Assessment Area	51	5.31	0.00	0.00	21.58	11.76	66.88	64.71	11.55	23.53	2.05	0.00	1.04	2.08	3.69
Utica/Rome Assessment Area	27	2.81	0.00	0.00	0.00	0.00	90.06	100.00	9.94	0.00	6.08	0.00	0.00	6.92	0.00

* Based on 2003 Peer Mortgage Data (Eastern)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Institution ID: COMMUNITY BANK, N.A.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: NEW YORK STATE					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Northern Region Non-MSA Assessment Area	871	38.64	0.00	0.00	11.99	10.79	86.72	88.40	1.29	0.80	62.44	0.00	58.39	62.96	63.64	
Southern Region Non-MSA Assessment Area	997	44.23	0.25	0.00	5.83	6.32	87.51	90.07	6.41	3.61	47.45	0.00	57.80	47.14	43.37	
Limited Review:																
Binghamton Assessment Area	36	1.60	0.00	0.00	0.00	0.00	65.77	94.44	34.23	5.56	19.15	0.00	0.00	25.00	3.85	
Buffalo/Niagara Assessment Area	25	1.11	0.00	0.00	11.43	28.00	88.57	72.00	0.00	0.00	26.04	0.00	41.18	22.78	0.00	
Elmira Assessment Area	15	0.67	0.49	6.67	10.87	6.67	59.09	80.00	29.55	6.67	3.66	33.33	2.44	4.80	0.86	
Rochester Assessment Area	148	6.57	0.57	2.03	9.08	10.81	76.23	83.78	14.12	3.38	11.79	60.00	13.56	12.23	4.24	
Syracuse Assessment Area	124	5.50	0.00	0.00	21.58	27.42	66.88	61.29	11.55	11.29	15.98	0.00	19.32	14.39	19.44	
Utica/Rome Assessment Area	38	1.69	0.00	0.00	0.00	0.00	90.06	100.00	9.94	0.00	17.59	0.00	0.00	18.10	0.00	

* Based on 2003 Peer Mortgage Data (Eastern)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: NEW YORK STATE					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Northern Region Non-MSA Assessment Area	1,112	32.19	0.00	0.00	11.99	9.62	86.72	88.58	1.29	1.80	27.36	0.00	27.65	27.40	25.32	
Southern Region Non-MSA Assessment Area	1,661	48.08	0.25	0.06	5.83	3.91	87.51	87.60	6.41	8.43	18.45	3.57	19.58	18.66	16.59	
Limited Review:																
Binghamton Assessment Area	28	0.81	0.00	0.00	0.00	0.00	65.77	78.57	34.23	21.43	2.83	0.00	0.00	4.52	1.20	
Buffalo/Niagara Assessment Area	46	1.33	0.00	0.00	11.43	4.35	88.57	95.65	0.00	0.00	6.65	0.00	12.50	6.51	0.00	
Elmira Assessment Area	60	1.74	0.49	0.00	10.87	3.33	59.09	55.00	29.55	41.67	2.93	0.00	1.43	3.00	3.14	
Rochester Assessment Area	287	8.31	0.57	0.70	9.08	12.89	76.23	78.40	14.12	8.01	2.84	11.11	5.73	3.20	0.96	
Syracuse Assessment Area	192	5.56	0.00	0.00	21.58	24.48	66.88	59.38	11.55	16.15	4.53	0.00	6.28	4.04	4.65	
Utica/Rome Assessment Area	69	2.00	0.00	0.00	0.00	0.00	90.06	100.00	9.94	0.00	7.17	0.00	0.00	8.17	0.00	

* Based on 2003 Peer Mortgage Data (Eastern)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: NEW YORK STATE					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Northern Region Non-MSA Assessment Area	3	60.00	0.60	0.00	30.43	0.00	65.49	100.00	3.49	0.00	50.00	0.00	0.00	60.00	0.00	
Southern Region Non-MSA Assessment Area	1	20.00	7.00	0.00	11.85	0.00	69.61	0.00	11.54	100.00	7.69	0.00	0.00	0.00	100.00	
Limited Review:																
Binghamton Assessment Area	0	0.00	0.00	0.00	0.00	0.00	76.45	0.00	23.55	0.00	0.00	0.00	0.00	0.00	0.00	
Buffalo/Niagara Assessment Area	0	0.00	0.00	0.00	25.32	0.00	74.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Elmira Assessment Area	0	0.00	24.92	0.00	31.36	0.00	36.07	0.00	7.66	0.00	0.00	0.00	0.00	0.00	0.00	
Rochester Assessment Area	1	20.00	4.59	0.00	15.79	0.00	67.38	100.00	12.24	0.00	5.88	0.00	0.00	8.33	0.00	
Syracuse Assessment Area	0	0.00	0.00	0.00	38.66	0.00	57.54	0.00	3.80	0.00	0.00	0.00	0.00	0.00	0.00	
Utica/Rome Assessment Area	0	0.00	0.00	0.00	0.00	0.00	98.46	0.00	1.54	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2003 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

Institution ID: COMMUNITY BANK, N.A.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: NEW YORK STATE				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans					
Full Review:															
Northern Region Non-MSA Assessment Area	610	43.88	0.19	0.33	20.31	12.79	76.78	86.23	2.66	0.66	12.40	66.67	9.96	14.24	5.97
Southern Region Non-MSA Assessment Area	539	38.78	3.22	1.30	9.51	9.46	80.22	77.92	7.03	11.32	6.08	4.07	8.50	5.95	10.95
Limited Review:															
Binghamton Assessment Area	9	0.65	0.00	0.00	0.00	0.00	79.30	77.78	20.70	22.22	1.22	0.00	0.00	1.36	1.22
Buffalo/Niagara Assessment Area	22	1.58	0.00	0.00	15.18	9.09	84.82	90.91	0.00	0.00	0.15	0.00	0.09	0.32	0.02
Elmira Assessment Area	9	0.65	15.24	22.22	20.09	0.00	42.05	44.44	22.57	33.33	0.64	1.07	0.00	0.82	0.82
Rochester Assessment Area	124	8.92	2.10	8.06	14.11	12.90	66.35	73.39	17.31	5.65	1.97	8.55	2.52	2.24	0.60
Syracuse Assessment Area	44	3.17	0.00	0.00	28.72	20.45	60.11	68.18	11.11	11.36	0.39	0.05	0.53	0.47	0.39
Utica/Rome Assessment Area	33	2.37	0.00	0.00	0.00	0.00	93.55	100.00	6.45	0.00	0.57	0.00	0.00	1.07	0.00

* Based on 2003 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: NEW YORK STATE					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Northern Region Non-MSA Assessment Area	314	64.34	0.00	0.00	11.54	7.32	88.08	92.68	0.38	0.00	57.93	0.00	47.92	59.75	0.00	
Southern Region Non-MSA Assessment Area	105	21.52	0.27	0.00	2.17	4.76	93.55	84.76	4.01	10.48	12.51	0.00	45.45	11.99	13.92	
Limited Review:																
Binghamton Assessment Area	21	4.30	0.00	0.00	0.00	0.00	81.90	85.71	18.10	14.29	42.86	0.00	0.00	43.64	42.86	
Buffalo/Niagara Assessment Area	1	0.20	0.00	0.00	2.29	0.00	97.71	100.00	0.00	0.00	0.79	0.00	0.00	1.75	0.00	
Elmira Assessment Area	0	0.00	0.88	0.00	12.39	0.00	60.18	0.00	26.55	0.00	0.00	0.00	0.00	0.00	0.00	
Rochester Assessment Area	16	3.28	0.00	0.00	3.84	0.00	82.67	100.00	13.41	0.00	3.73	0.00	0.00	4.03	0.00	
Syracuse Assessment Area	25	5.12	0.00	0.00	13.77	28.00	74.49	72.00	11.74	0.00	20.59	0.00	23.33	25.00	7.14	
Utica/Rome Assessment Area	6	1.23	0.00	0.00	0.00	0.00	97.67	100.00	2.33	0.00	3.45	0.00	0.00	3.87	0.00	

* Based on 2003 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: NEW YORK STATE					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Northern Region Non-MSA Assessment Area	364	37.92	22.20	8.40	20.45	21.29	23.45	24.09	33.89	46.22	21.38	27.78	19.59	18.14	23.57	
Southern Region Non-MSA Assessment Area	433	45.10	19.54	7.60	19.71	24.47	23.43	25.89	37.32	42.04	11.04	10.81	10.96	10.90	11.21	
Limited Review:																
Binghamton Assessment Area	5	0.52	15.34	0.00	18.12	25.00	24.80	50.00	41.74	25.00	1.01	0.00	1.12	1.82	0.61	
Buffalo/Niagara Assessment Area	6	0.63	19.07	0.00	21.01	66.67	25.71	33.33	34.22	0.00	2.39	0.00	4.76	2.90	0.00	
Elmira Assessment Area	4	0.42	18.68	0.00	18.27	0.00	22.96	33.33	40.09	66.67	0.31	0.00	0.00	0.34	0.52	
Rochester Assessment Area	70	7.29	18.73	15.94	19.77	18.84	25.62	36.23	35.87	28.99	1.74	2.90	1.24	2.16	1.46	
Syracuse Assessment Area	51	5.31	21.81	3.92	20.56	31.37	23.84	35.29	33.79	29.41	2.42	0.78	2.68	3.08	2.24	
Utica/Rome Assessment Area	27	2.81	17.73	11.11	19.09	11.11	24.57	33.33	38.61	44.44	7.22	17.65	3.66	8.74	6.98	

* Based on 2003 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 2.3% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Institution ID: COMMUNITY BANK, N.A.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NEW YORK STATE					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Northern Region Non-MSA Assessment Area	871	38.64	22.20	16.86	20.45	27.08	23.45	31.47	33.89	24.58	62.46	69.95	62.64	63.10	57.34	
Southern Region Non-MSA Assessment Area	997	44.23	19.54	18.08	19.71	30.68	23.43	28.00	37.32	23.24	47.50	52.87	50.94	46.97	41.13	
Limited Review:																
Binghamton Assessment Area	36	1.60	15.34	19.44	18.12	25.00	24.80	33.33	41.74	22.22	19.46	29.17	23.08	25.00	10.81	
Buffalo/Niagara Assessment Area	25	1.11	19.07	40.00	21.01	24.00	25.71	16.00	34.22	20.00	26.88	55.56	33.33	13.79	17.86	
Elmira Assessment Area	15	0.67	18.68	7.14	18.27	42.86	22.96	21.43	40.09	28.57	3.55	1.69	6.45	2.83	2.94	
Rochester Assessment Area	148	6.57	18.73	13.70	19.77	23.29	25.62	36.30	35.87	26.71	11.81	11.11	10.46	14.52	10.66	
Syracuse Assessment Area	124	5.50	21.81	11.48	20.56	24.59	23.84	37.70	33.79	26.23	15.89	12.96	15.79	19.49	13.68	
Utica/Rome Assessment Area	38	1.69	17.73	21.05	19.09	28.95	24.57	18.42	38.61	31.58	17.76	36.36	17.74	13.46	15.38	

* Based on 2003 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 2.8% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: NEW YORK STATE					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Northern Region Non-MSA Assessment Area	1,112	32.19	22.20	3.87	20.45	15.19	23.45	29.56	33.89	51.38	30.68	24.28	30.84	31.72	30.66	
Southern Region Non-MSA Assessment Area	1,661	48.08	19.54	3.40	19.71	17.55	23.43	29.98	37.32	49.07	20.40	13.58	21.35	21.79	20.00	
Limited Review:																
Binghamton Assessment Area	28	0.81	15.34	3.57	18.12	10.71	24.80	46.43	41.74	39.29	3.15	4.55	2.34	5.65	2.16	
Buffalo/Niagara Assessment Area	46	1.33	19.07	13.64	21.01	13.64	25.71	34.09	34.22	38.64	7.69	26.09	4.69	7.43	7.76	
Elmira Assessment Area	60	1.74	18.68	3.33	18.27	13.33	22.96	30.00	40.09	53.33	3.25	2.13	2.82	3.71	3.26	
Rochester Assessment Area	287	8.31	18.73	5.04	19.77	21.94	25.62	33.09	35.87	39.93	3.11	2.47	3.37	3.43	2.87	
Syracuse Assessment Area	192	5.56	21.81	6.91	20.56	18.62	23.84	30.85	33.79	43.62	5.12	5.56	5.25	5.31	4.89	
Utica/Rome Assessment Area	69	2.00	17.73	2.99	19.09	23.88	24.57	26.87	38.61	46.27	7.65	5.88	9.70	6.92	7.43	

* Based on 2003 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 2.5% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

Institution ID: COMMUNITY BANK, N.A.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: NEW YORK STATE			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Northern Region Non-MSA Assessment Area	615	44.09	61.82	82.28	87.32	9.27	3.41	12.40	25.88
Southern Region Non-MSA Assessment Area	539	38.64	64.05	82.56	84.23	10.76	5.01	6.08	12.29
Limited Review:									
Binghamton Assessment Area	9	0.65	66.71	88.89	100.00	0.00	0.00	1.22	4.03
Buffalo/Niagara Assessment Area	22	1.58	63.51	50.00	50.00	50.00	0.00	0.15	0.22
Elmira Assessment Area	9	0.65	61.15	88.89	88.89	11.11	0.00	0.64	1.92
Rochester Assessment Area	124	8.89	65.68	84.68	91.94	6.45	1.61	1.97	3.90
Syracuse Assessment Area	44	3.15	65.79	79.55	77.27	18.18	4.55	0.39	0.85
Utica/Rome Assessment Area	33	2.37	66.80	84.85	90.91	9.09	0.00	0.57	1.25

* Based on 2003 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.07% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: NEW YORK STATE			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Northern Region Non-MSA Assessment Area	314	64.34	93.56	99.04	89.81	7.01	3.18	57.93	59.24
Southern Region Non-MSA Assessment Area	105	21.52	94.37	95.24	86.67	11.43	1.90	12.51	12.63
Limited Review:									
Binghamton Assessment Area	21	4.30	86.67	100.00	95.24	4.76	0.00	42.86	43.55
Buffalo/Niagara Assessment Area	1	0.20	95.42	100.00	100.00	0.00	0.00	0.79	0.93
Elmira Assessment Area	0	0.00	91.15	0.00	0.00	0.00	0.00	0.00	0.00
Rochester Assessment Area	16	3.28	91.25	87.50	75.00	25.00	0.00	3.73	3.77
Syracuse Assessment Area	25	5.12	90.08	100.00	88.00	12.00	0.00	20.59	22.73
Utica/Rome Assessment Area	6	1.23	96.90	100.00	100.00	0.00	0.00	3.45	3.70

* Based on 2003 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Institution ID: COMMUNITY BANK, N.A.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: NEW YORK STATE									
Evaluation Period: October 7, 2002 TO October 16, 2005									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Northern Region Non-MSA Assessment Area	0	0	16	70	6	70	.40	0	0
Southern Region Non-MSA Assessment Area	2	4,600	25	8,432	27	13,032	74.58	0	0
Limited Review:									
Binghamton Assessment Area	0	0	2	32	2	32	.18	0	0
Buffalo/Niagara Assessment Area	1	30	3	481	4	511	2.93	0	0
Elmira Assessment Area	0	0	1	31	1	31	.17	0	0
Rochester Assessment Area	3	229	25	3,482	28	3,711	21.24	0	0
Syracuse Assessment Area	0	0	11	36	11	36	.21	0	0
Utica/Rome Assessment Area	1	19	1	31	2	50	.29	0	0
Out of Assessment Area *****			3	11,460	3	11,460		0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

*** Out of AA Investments are located in broader area near the Syracuse and Utica AAs

Institution ID: COMMUNITY BANK, N.A.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: NEW YORK STATE																	
Evaluation Period: October 7, 2002 TO October 16, 2005																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Northern Region Non-MSA Assessment Area	31.02	28	29.17	0.00	7.14	92.86	0.00	1	1	0	0	0	0	0.73	18.97	78.22	1.76
Southern Region Non-MSA Assessment Area	49.31	50	52.08	2.00	8.00	82.00	8.00	0	1	0	0	0	-1	0.83	7.35	85.27	6.55
Limited Review:																	
Binghamton Assessment Area	1.53	2	2.08	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	68.99	31.01
Buffalo/Niagara Assessment Area	1.26	1	1.04	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	11.27	88.73	0.00
Elmira Assessment Area	.86	1	1.04	0.00	0.00	0.00	100	0	0	0	0	0	0	3.26	17.11	53.53	23.89
Rochester Assessment Area	9.48	8	8.33	12.50	37.50	37.50	12.50	0	0	0	0	0	0	1.04	10.47	74.18	13.21
Syracuse Assessment Area	2.51	3	3.13	0.00	33.33	33.33	33.33	0	0	0	0	0	0	0.00	24.28	63.96	10.84
Utica/Rome Assessment Area	4.04	3	3.13	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	91.19	8.81

Pennsylvania

Institution ID: COMMUNITY BANK, N.A.

Table 1. Lending Volume

LENDING VOLUME		Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003						
MA/Assessment Area (2003):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Scranton/Wilkes Barre/Hazleton A	76.97	896	64,573	68	10,482	2	77	0	0	966	75,132	95.34
Limited Review:												
PA Non-MSA Assess	23.03	280	15,181	4	118	5	271	0	0	289	15,570	4.66

* Loan Data as of December 31, 2003. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 07, 2002 to October 16, 2005.

*** Deposit Data as of June 30, 2005. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: COMMUNITY BANK, N.A.

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Scranton/Wilkes Barre/Hazleton Assessment Area	81	71.68	0.04	1.23	8.21	0.00	73.07	79.01	18.68	19.75	1.46	7.14	0.00	1.71	1.20
Limited Review:															
PA Non-MSA Assessment Area	32	28.32	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	8.49	0.00	0.00	8.49	0.00

* Based on 2003 Peer Mortgage Data (Eastern)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Scranton/Wilkes Barre/Hazeltown Assessment Area	147	62.55	0.04	0.00	8.21	4.76	73.07	82.99	18.68	12.24	7.74	0.00	4.49	8.96	4.74
Limited Review:															
PA Non-MSA Assessment Area	88	37.45	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	44.22	0.00	0.00	44.22	0.00

* Based on 2003 Peer Mortgage Data (Eastern)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Scranton/Wilkes Barre/Hazeltan Assessment Area	666	80.73	0.04	0.00	8.21	3.60	73.07	69.52	18.68	26.88	4.19	0.00	2.47	4.40	4.07
Limited Review:															
PA Non-MSA Assessment Area	159	19.27	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	15.22	0.00	0.00	15.22	0.00

* Based on 2003 Peer Mortgage Data (Eastern)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Institution ID: COMMUNITY BANK, N.A.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: PENNSYLVANIA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Scranton/Wilkes Barre/Hazleton Assessment Area	2	66.67	7.92	0.00	21.77	0.00	59.54	100.00	10.76	0.00	4.76	0.00	0.00	6.45	0.00	
Limited Review:																
PA Non-MSA Assessment Area	1	33.33	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00	

* Based on 2003 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

Institution ID: COMMUNITY BANK, N.A.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans					
Full Review:															
Scranton/Wilkes Barre/Hazleton Assessment Area	68	94.44	4.77	0.00	8.97	4.41	67.41	77.94	18.84	17.65	0.48	0.00	0.24	0.56	0.49
Limited Review:															
PA Non-MSA Assessment Area	4	5.56	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.14	0.00	0.00	0.16	0.00

* Based on 2003 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2003).

Institution ID: COMMUNITY BANK, N.A.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: PENNSYLVANIA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Scranton/Wilkes Barre/Hazleton Assessment Area	2	28.57	0.00	0.00	3.48	0.00	66.15	0.00	30.37	100.00	3.13	0.00	0.00	0.00	18.18	
Limited Review:																
PA Non-MSA Assessment Area	5	71.43	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	3.59	0.00	0.00	3.78	0.00	

* Based on 2003 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: PENNSYLVANIA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Scranton/Wilkes Barre/Hazleton Assessment Area	81	71.68	18.52	6.25	18.43	26.25	22.56	33.75	40.48	33.75	1.63	0.95	1.76	2.00	1.47	
Limited Review:																
PA Non-MSA Assessment Area	32	28.32	18.46	15.63	20.19	15.63	23.22	28.13	38.13	40.63	9.07	17.86	6.02	9.18	9.03	

* Based on 2003 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.9% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: PENNSYLVANIA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Scranton/Wilkes Barre/Hazleton Assessment Area	147	62.55	18.52	21.83	18.43	27.46	22.56	32.39	40.48	18.31	7.72	10.92	10.05	9.13	3.92	
Limited Review:																
PA Non-MSA Assessment Area	88	37.45	18.46	10.47	20.19	16.28	23.22	34.88	38.13	38.37	44.33	50.00	29.17	46.88	51.56	

* Based on 2003 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 3.0% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: PENNSYLVANIA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Scranton/Wilkes Barre/Hazleton Assessment Area	666	80.73	18.52	6.34	18.43	16.85	22.56	28.75	40.48	48.07	4.70	4.35	4.19	4.79	4.89	
Limited Review:																
PA Non-MSA Assessment Area	159	19.27	18.46	9.55	20.19	21.02	23.22	29.94	38.13	39.49	17.50	22.73	19.64	17.54	15.70	

* Based on 2003 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 2.5% of loans originated and purchased by bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

Institution ID: COMMUNITY BANK, N.A.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: PENNSYLVANIA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Scranton/Wilkes Barre/Hazleton Assessment Area	68	94.44	62.73	52.94	60.29	19.12	20.59	0.48	0.73
Limited Review:									
PA Non-MSA Assessment Area	4	5.56	66.49	100.00	100.00	0.00	0.00	0.14	0.29

* Based on 2003 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the bank.

Institution ID: COMMUNITY BANK, N.A.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: PENNSYLVANIA		Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Scranton/Wilkes Barre/Hazleton Assessment Area	2	28.57	91.68	0.00	100.00	0.00	0.00	3.13	0.00
Limited Review:									
PA Non-MSA Assessment Area	5	71.43	98.48	100.00	80.00	20.00	0.00	3.59	4.02

* Based on 2003 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Institution ID: COMMUNITY BANK, N.A.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: PENNSYLVANIA									
Evaluation Period: October 7, 2002 TO October 16, 2005									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Scranton/Wilkes Barre/Hazleton Assessment Area	3	102	12	283	15	385	99.48	0	0
Limited Review:									
PA Non-MSA Assessment Area	0	0	1	2	1	2	.52	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Institution ID: COMMUNITY BANK, N.A.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: PENNSYLVANIA				Evaluation Period: October 7, 2002 TO October 16, 2005									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Scranton/Wilkes Barre/Hazeltan Assessment Area	95.34	25	86.21	4.00	8.00	68.00	8.00	2	1	-1	0	+1	+1	0.63	10.47	71.67	17.23
Limited Review:																	
PA Non-MSA Assessment Area	4.66	4	13.79	0.00	0.00	100	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00