

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, Division of Compliance and Consumer Affairs, FDIC, 20 Exchange Place, New York, NY 10005. You may send written comments about our performance in helping to meet community needs to Mr. M. Dean Lewis, President and CEO, Calvin B. Taylor Banking Company, Inc., P.O. Box 5, Berlin, Maryland 21811 and the FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may also ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Calvin B. Taylor Bankshares, Inc., a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Richmond, P.O. Box 27622, Richmond, Virginia 23261 an announcement of applications covered by the CRA filed by bank holding companies.

FINANCIAL DISCLOSURE NOTICE:

Complete financial and income data on Calvin B. Taylor Banking Co. is available to the public. Please request this data from Mr. Phil O'Neil or Mr. M. Dean Lewis at: Taylor Bank 24 N Main St., Berlin, MD 21811. Phone (410) 641-1700.

PUBLIC DISCLOSURE

November 3, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Calvin B. Taylor Banking Company of Berlin, Maryland
Certificate Number: 5874

24 North Main Street
Berlin, Maryland 21811

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

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

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

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

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

The Lending Test is rated Satisfactory.

- The loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, and assessment area credit needs.
- The bank made a substantial majority of its home mortgage and small business loans inside the assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration of loans among individuals of different income levels and businesses of different sizes.
- The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

The Community Development Test is rated Satisfactory.

- The bank's community development performance demonstrates adequate responsiveness to the community development needs in its assessment areas through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in its assessment areas.

DESCRIPTION OF INSTITUTION

Background

Calvin B. Taylor Banking Company of Berlin, Maryland (Taylor) is a full-service commercial bank headquartered in Berlin, Maryland (MD). Calvin B. Taylor Bankshares Inc., a one bank holding company, wholly owns the bank. Taylor does not have any affiliates or subsidiaries. The bank received a “Satisfactory” rating from the Federal Deposit Insurance Corporation (FDIC) during its prior evaluation dated October 24, 2022, using Intermediate Small Bank Examination Procedures.

Operations

Taylor operates 12 full-service branches with 8 in MD, 3 in Virginia (VA), and 1 in Delaware (DE). Two Taylor branches are in moderate-income census tracts, seven are in middle-income census tracts, and three are in upper-income census tracts. The bank also operates 14 automated teller machines (ATMs), including 12 that also accept deposits. Since the last evaluation, Taylor closed one branch in MD, opened a loan production office (LPO) in MD, and opened one branch in VA, all in upper-income income census tracts. There has been no merger or acquisition activity since the prior evaluation.

Taylor offers traditional deposit and loan products including personal and business checking accounts; savings accounts; and home mortgage, commercial, construction, and consumer loans. Alternative banking services include online banking, bill pay, telephone banking, and mobile banking services. Given its proximity to tourist destinations, the bank serves a significant number of businesses in the tourism and hospitality industries, which experience seasonality related to summer travel.

Ability and Capacity

As of September 30, 2025, assets totaled \$1.0 billion, deposits totaled \$882.3 million, loans totaled \$643.5 million, and securities totaled \$219.3 million. Since the last evaluation, assets increased 9.6 percent, deposits increased 6.6 percent, loans increased 31.5 percent, and securities increased 12.6 percent. The following table details the bank’s loan portfolio.

Loan Portfolio Distribution as of 9/30/2025		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	36,293	5.6
Secured by Farmland	8,823	1.4
Secured by 1-4 Family Residential Properties	225,997	35.1
Secured by Multifamily (5 or more) Residential Properties	9,019	1.4
Secured by Nonfarm Nonresidential Properties	306,192	47.6
Total Real Estate Loans	586,324	91.1
Commercial and Industrial Loans	43,283	6.7
Agricultural Production and Other Loans to Farmers	502	0.1
Consumer Loans	2,069	0.3
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	11,324	1.8
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	643,502	100.0
<i>Source: Reports of Condition and Income</i>		

The loan portfolio composition is comparable to the prior evaluation. Examiners did not find any financial, legal, or other impediments that affect the bank’s ability to meet the assessment areas’ credit needs.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which examiners will evaluate its CRA performance. Currently, Taylor designates the following four assessment areas:

MD Non-MSA: This assessment area consists of all tracts in Worcester County, MD, which is not in a metropolitan statistical area (MSA). Worcester County is part of micropolitan statistical area 36180 (Ocean Pines, MD) which is part of combined statistical area (CSA) 480 (Salisbury-Ocean Pines, MD).

MSA 41540 Salisbury, MD: This assessment area consists of all tracts in Wicomico County, MD. Wicomico County is part of MSA 41540 (Salisbury, MD) which is part of CSA 480 (Salisbury-Ocean Pines, MD). The bank added Wicomico County to its assessment area in 2025.

VA Non-MSA: This assessment area consists of all census tracts in Accomack and Northampton Counties in VA, which are not in an MSA. Taylor added Northampton County to its assessment area after opening its Cape Charles branch in 2025.

DE Non-MSA: This assessment area consists of 17 census tracts in Sussex County, DE, which is not located in an MSA. Sussex County is part of micropolitan statistical area 42580 (Seaford, DE).

The addition of Wicomico and Northampton Counties are the only changes to the assessment since the prior evaluation. This evaluation refers to the bank's four assessment areas as the combined assessment area.

The bank's four assessment areas compose three rated areas. The MD Non-MSA and MSA 41540 assessment areas together represent the State of MD rated area, the VA Non-MSA assessment area represents the State of VA rated area, and the DE Non-MSA assessment area represents the State of DE rated area. Please refer to the rated area sections for additional demographic and economic information on each rated area.

In July 2023, the Office of Management and Budget (OMB) updated statistical areas based on United States (U.S.) Census data. This update moved Sussex County from MSA 41540 into a non-MSA, and it moved Worcester County from MSA 41540 into micropolitan statistical area 36180.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated October 24, 2022, to the current evaluation dated November 3, 2025. Based on asset size, examiners used Intermediate Small Bank Examination Procedures to evaluate Taylor's CRA performance. These procedures include the Lending Test and the Community Development Test (see appendices for complete descriptions).

The Interstate Banking and Branching Efficiency Act requires separate discussions and ratings of CRA performance in each state and each Multi-State MSA in which the bank has at least one branch in each state. As such, examiners assigned separate ratings for the bank's performance in the State of MD, State of DE, and the State of VA. Examiners also assigned an overall rating for performance in the combined assessment area.

Examiners performed full-scope reviews of each of the bank's four assessment areas. Because performance in the MD Non-MSA and the MSA 41540 assessment areas were similar, examiners presented the bank's performance in the MD rated area at the CSA level. Considering that a majority of the bank's branches, deposits, and small business loans are in the State of MD rated area, this area received more weight than the State of VA and the State of DE rated areas. Additionally, with only one branch and a low volume of lending and deposits in the State of DE rated area, this area received the least weight.

Activities Reviewed

Taylor's major product lines, considering its business strategy and the number and dollar volume of loans originated during the evaluation period, are home mortgage and small business loans. The bank's record of originating home mortgage loans contributed slightly more weight to arriving at overall conclusions due to the larger loan volume when compared to small business loans. Consumer and small farm loans do not represent significant product lines nor provide material support for conclusions or ratings given limited loan volumes. Therefore, examiners did not present

these products. Examiners presented small farm loans in the Assessment Area Concentration table but did not analyze this loan type further.

This evaluation considered all home mortgage loans that Taylor reported on its 2022, 2023, and 2024 Home Mortgage Disclosure Act (HMDA) Loan Application Registers. In 2022, Taylor reported 148 home mortgage loans totaling \$48.8 million; in 2023, the bank reported 115 home mortgage loans totaling \$34.5 million; and in 2024, the bank reported 126 home mortgage loans totaling \$46.0 million. Examiners reviewed aggregate data and 2020 U.S. Census data for comparison purposes.

Due to its asset size, the bank is not required to collect or report its small business loan data; however, Taylor voluntarily collected and reported this data each year. In 2022, the bank made 115 small business loans totaling \$28.0 million; in 2023, the bank made 112 small business loans totaling \$24.4 million; and in 2024, the bank made 74 small business loans totaling \$17.6 million. Examiners reviewed aggregate data and D&B demographic data for comparison purposes.

This evaluation presents the number and dollar volume of loans. Examiners emphasized performance by number of loans because the number of loans is a better indicator of the number of individuals and businesses served. For the Lending Test, the Assessment Area Concentration criterion includes loan data for each of the three years analyzed; however, the other rating criteria only present loan data for 2023 and 2024, as the bank's performance throughout the rating period was consistent between 2022 and 2023. For the Community Development Test, bank management provided information on community development loans, qualified investments, and community development services since the prior CRA evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Taylor demonstrated reasonable performance under the Lending Test. The bank's overall performance is consistent with the conclusions in each rated area.

Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. The bank's net LTD ratio, calculated from Call Report data, averaged 71.9 percent over the 13 calendar quarters since the prior CRA evaluation. While fluctuating, the LTD ratio generally increased during the evaluation period ranging from a low of 57.9 percent as of September 30, 2022, to a high of 78.5 percent as of March 31, 2024.

Taylor's average net LTD ratio is similar to that of four comparable institutions based on asset size, geographic location, and lending focus. The following table displays Taylor's average net LTD ratio to those of similarly situated institutions.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 9/30/2025 (\$000s)	Average Net LTD Ratio (%)
Calvin B. Taylor Banking Company of Berlin, MD	1,012,711	71.9
Bank of Ocean City	724,368	71.7
County Bank	656,992	80.3
Hebron Savings Bank	792,058	80.5
The Farmers Bank of Willards	551,502	79.6
<i>Source: Reports of Condition and Income 09/30/2022 - 9/30/2025</i>		

Assessment Area Concentration

Taylor made a substantial majority of loans by number and dollar amount within the combined assessment area. Please refer to the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000)				Total \$(000)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2022	139	93.9	9	6.1	148	45,951	94.1	2,882	5.9	48,833
2023	110	95.7	5	4.3	115	33,425	96.9	1,072	3.1	34,497
2024	117	92.9	9	7.1	126	41,720	90.7	4,291	9.3	46,011
Subtotal	366	94.1	23	5.9	389	121,096	93.6	8,245	6.4	129,341
Small Business										
2022	95	82.6	20	17.4	115	23,000	82.2	4,993	17.8	27,993
2023	99	88.4	13	11.6	112	21,159	86.6	3,267	13.4	24,426
2024	70	94.6	4	5.4	74	16,415	93.2	1,191	6.8	17,606
Subtotal	264	87.7	37	12.3	301	60,574	86.5	9,451	13.5	70,025
Small Farm										
2022	5	55.6	4	44.4	9	966	53.2	849	46.8	1,815
2023	4	80	1	20	5	1,181	97.4	32	2.6	1,213
2024	1	25	3	75	4	100	32.7	206	67.3	306
Subtotal	10	55.6	8	44.4	18	2,247	67.4	1,087	32.6	3,334
Total	640	90.4	68	9.6	708	183,917	90.7	18,783	9.3	202,700
<i>Source: Bank Data, as reported; Due to rounding, totals may not equal 100.0%.</i>										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas. Taylor's excellent distribution in the State of MD rated area and reasonable distribution in the State of VA rated area primarily supports this conclusion. Examiners did not evaluate the geographic distribution performance in the State of DE rated area since there are no low- or moderate-income census tracts in that area. Please refer to the individual rated area sections for details.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among retail customers of different income levels and business customers of different sizes. Taylor's reasonable performance in all three rated areas supports this conclusion. Please refer to the individual rated area sections for details.

Response to Complaints

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

COMMUNITY DEVELOPMENT TEST

Taylor demonstrated adequate responsiveness to community development needs in its assessment areas through community development loans, qualified investments, and community development services, considering the bank's capacity and the need and availability of such opportunities in the assessment areas. The bank's overall performance is consistent with the conclusions in each rated area.

Community Development Loans

Taylor made 56 community development loans totaling \$29.4 million throughout the combined assessment area and the broader regional area. This level of activity represents 3.2 percent of average total assets and 5.0 percent of average total loans since the prior evaluation. Since Taylor was responsive to the community development needs and opportunities within its assessment areas, examiners considered one community development loan totaling \$925,000 that benefited the broader statewide area that includes the combined assessment area. Compared to the previous evaluation, the bank's loan volume, by number, decreased by four while its loan volume by dollar amount increased by \$12.0 million. Taylor's community development loans primarily supported economic development and revitalization or stabilization in the combined assessment area's low- and moderate-income geographies. Compared to four similarly situated banks, Taylor exceeded all banks by number of loans and exceeded three banks by dollar amount.

The following tables show the bank's community development lending by year and purpose and by rated area.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2022 (Partial)	0	0	0	0	1	50	1	253	2	303
2023	0	0	0	0	16	14,123	8	3,268	24	17,391
2024	0	0	2	210	9	5,300	4	3,241	15	8,751
YTD 2025	3	1,503	0	0	11	1,455	1	27	15	2,985
Total	3	1,503	2	210	37	20,928	14	6,789	56	29,430
<i>Source: Bank Data</i>										

Community Development Lending by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
State of MD	1	625	0	0	14	3,101	2	735	17	4,461
State of VA	2	878	2	210	23	17,827	11	5,129	38	24,044
State of DE	0	0	0	0	0	0	0	0	0	0
Regional/Statewide	0	0	0	0	0	0	1	925	1	925
Total	3	1,503	2	210	37	20,928	14	6,789	56	29,430
<i>Source: Bank Data</i>										

Below is a description of Taylor’s community development loan that benefited the broader regional area.

- In 2025, the bank made a \$925,000 loan to finance the purchase of a commercial property in a moderate-income census tract and opportunity zone in Kent County, DE. Kent County is contiguous to the bank’s DE Non-MSA assessment area. This loan helped revitalize and stabilize the area by supporting job creation and retention.

The individual rated area sections provide additional details of the bank’s community development loans in each area.

Qualified Investments

Taylor made 63 qualified investments totaling \$18.6 million during the evaluation period. This total includes 7 new investments totaling \$8.1 million, 14 outstanding prior period investments totaling \$10.4 million, and 42 qualified grants and donations totaling \$163,000. Qualified investment activity represents 2.0 percent of average total assets and 9.4 percent of average total securities since the prior evaluation. When compared to the prior evaluation, the number of qualified investments, grants, and donations increased by 11 while the dollar amount decreased by \$1.5 million. Compared to four similarly situated banks, Taylor exceeded all banks by number and dollar amount of qualified investments.

The bank was responsive to opportunities for qualified investments in the combined assessment area. Taylor’s investments were responsive to affordable housing initiatives, and donations were primarily responsive to community services for low- and moderate-income individuals and families.

The following tables illustrate qualified investments and donations by year and purpose and by rated area.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	14	10,373	0	0	0	0	0	0	14	10,373
2022 (Partial)	0	0	0	0	0	0	0	0	0	0
2023	4	5,129	0	0	0	0	0	0	4	5,129
2024	2	2,208	0	0	0	0	0	0	2	2,208
YTD 2025	1	750	0	0	0	0	0	0	1	750
Subtotal	21	18,460	0	0	0	0	0	0	21	18,460
Qualified Grants & Donations	3	7	39	156	0	0	0	0	42	163
Total	24	18,467	39	156	0	0	0	0	63	18,623

Source: Bank Data

Qualified Investments by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
State of MD	6	6,848	30	97	0	0	0	0	36	6,945
State of VA	2	6	7	54	0	0	0	0	9	60
State of DE	1	750	2	5	0	0	0	0	3	755
Regional/Statewide	15	10,863	0	0	0	0	0	0	15	10,863
Total	24	18,467	39	156	0	0	0	0	63	18,623

Source: Bank Data

Taylor’s one new investment at the regional/statewide level consists of an affordable housing-related residential revenue bond issued by the MD Community Development Administration totaling \$490,000. The remaining 14 investments that benefit the regional/statewide area, all carried over from the prior period, consist of housing bonds that financed affordable housing projects. While issuers did not structure the securities to finance mortgage loans specific to assessment area counties, management purchased qualified bonds that targeted broader regional areas that include assessment area counties.

The individual rated area sections provide additional details and notable examples of the bank’s qualified investments in each area.

Community Development Services

During the evaluation period, bank directors, officers, and employees provided 46 instances totaling 299 hours of financial expertise or technical assistance to 15 different organizations. The bank’s record of providing services decreased from the prior evaluation period, during which time the bank provided 79 services. However, this decline is largely due to a change in methodology when counting services. At the last evaluation, the bank received one service credit for each employee that took part in a given event. During this evaluation, the bank received one service credit per event, regardless of how many employees took part in it. Bank employees actively served in ongoing leadership roles within organizations that primarily target community services.

Taylor’s performance exceeded one of four similarly situated banks. The bank’s community development services equally benefited the State of MD and State of VA rated areas. The bank was responsive to opportunities for community development services in the combined assessment area. Taylor’s community development services primarily supported community service efforts benefitting low- and moderate-income individuals.

The following tables reflect the bank’s qualifying community development services by year and purpose and by rated area during the evaluation period.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2022 (Partial)	0	7	0	1	8
2023	0	17	0	0	17
2024	0	10	0	0	10
YTD 2025	0	8	0	3	11
Total	0	42	0	4	46
<i>Source: Bank Data</i>					

Community Development Services by Rated Area					
Rated Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
State of MD	0	21	0	1	22
State of VA	0	21	0	3	24
State of DE	0	0	0	0	0
Total	0	42	0	4	46
<i>Source: Bank Data</i>					

Taylor’s retail banking services also received consideration given their benefit to low- and moderate-income geographies and individuals. Specifically, Taylor operates two branches with deposit taking ATMs in moderate-income census tracts and two branches with deposit taking ATMs in distressed middle-income non-metropolitan census tracts. These branches and ATMs

demonstrate the availability of banking services to individuals living in these areas. Additionally, Taylor offers a Free Checking account that has no fees and no minimum balance requirements, and a For Good Checking account that contributes to a fund that benefits local nonprofit organizations. The bank offers these accounts throughout the combined assessment area, which benefits low- and moderate-income individuals across all census tracts.

The individual rated area sections provide more details and some notable examples of the bank's community development services in each area.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners reviewed the bank's compliance with the laws relating to discrimination and other illegal credit practices, including the Fair Housing Act and Equal Credit Opportunity Act, and did not identify any discriminatory or other illegal credit practices.

STATE OF MD – FULL-SCOPE REVIEW

CRA RATING FOR STATE OF MD: SATISFACTORY

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION’S OPERATIONS IN STATE OF MD

The State of MD rated area includes the bank’s MD Non-MSA and MSA 41540 Salisbury, MD assessment areas, which consist of all of Worcester and Wicomico Counties in MD. The area encompasses 39 census tracts, which represents 51.3 percent of the total tracts in the combined assessment area. Taylor operates 8 of its 12 branches (66.7 percent) and its loan production office in this assessment area. Two branches are in moderate-income census tracts, four branches are in middle-income census tracts, and two branches are in upper-income census tracts. Based on FDIC Deposit Market share data as of June 30, 2025, this assessment area accounted for 78.8 percent of the bank’s total deposits. Of the combined assessment area, Taylor originated 41.0 percent of its home mortgage loans and 59.2 percent of its small business loans in this assessment area during 2023 and 2024. Since the last evaluation, Taylor added Wicomico County to its assessment area. As mentioned previously, changes to the OMB delineations removed Sussex County from this assessment area. Given these changes, this evaluation does not compare the bank’s current performance in this area to its performance at the prior evaluation.

Economic and Demographic Data

The assessment area’s 39 census tracts reflect the following income designations according to 2020 U.S. Census Data:

- 1 low-income census tract,
- 4 moderate-income census tracts,
- 19 middle-income census tracts,
- 12 upper-income census tracts, and
- 3 census tracts with no income designation.

The following table reflects select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area State of MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	39	2.6	10.3	48.7	30.8	7.7
Population by Geography	156,048	0.8	11.2	52.6	33.2	2.2
Housing Units by Geography	98,937	0.6	7.5	53.6	36.8	1.5
Owner-Occupied Units by Geography	39,558	0.1	6.9	54.8	38.1	0.0
Occupied Rental Units by Geography	21,245	2.1	17.9	54.1	20.3	5.6
Vacant Units by Geography	38,134	0.3	2.2	52.0	44.7	0.8
Businesses by Geography	17,982	0.7	8.0	49.3	40.7	1.3
Farms by Geography	470	0.4	5.1	48.7	45.7	0.0
Family Distribution by Income Level	38,712	19.2	15.4	20.8	44.6	0.0
Household Distribution by Income Level	60,803	22.4	15.7	16.6	45.2	0.0
Median Family Income MSA - 41540 Salisbury, MD MSA		\$68,780	Median Housing Value			\$ 239,171
Maryland Non-MSA Median Family Income		\$73,510	Median Gross Rent			\$1,047
			Families Below Poverty Level			7.9%

Source: 2020 Census and 2024 D&B Data () The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.*

The Geographic Distribution criterion for home mortgage loans considers the distribution of owner-occupied housing units by tract income level within the assessment area. Owner-occupied housing units indicate the opportunity that institutions have to originate 1-4 family residential mortgage loans. Of the assessment area's 98,937 housing units, 40.0 percent are owner-occupied, 21.5 percent are occupied rental units, and 38.5 percent are vacant. Additionally, only 0.1 percent of the assessment area's owner-occupied housing units are in the area's single low-income census tract and only 6.9 percent are in the area's moderate-income census tracts. This limits opportunities for lenders to originate home mortgage loans in these tracts.

The Geographic Distribution criterion for small business loans considers the distribution of businesses by tract income level within the assessment area. According to 2024 D&B data, only 0.7 percent of the assessment area's businesses are in the area's single low-income census tract and 8.0 percent are in the moderate-income census tracts. This limits opportunities for lenders to originate small business loans in these tracts, particularly in the low-income geography.

The Borrower Profile criterion compares the distribution of home mortgage loans to the percentage of low- and moderate-income families. Demographic data shows that 19.2 percent of assessment area families are low-income, including 7.9 percent living below poverty level, and 15.4 percent are moderate-income. This data suggests that these families may face difficulties qualifying for a home mortgage loan or supporting a monthly mortgage payment, particularly considering that the median home value in the assessment area is \$239,171. This data further supports the challenges lenders face in originating home mortgage loans to low- and moderate-income borrowers.

Examiners used the Federal Financial Institutions Examination Council (FFIEC)-updated median family income data to analyze the bank’s home mortgage lending under the Borrower Profile criterion. The following table presents median family income ranges in the assessment area.

Median Family Income Ranges State of MD				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥ 120%
Maryland Non-MSA Median Family Income				
2024 (\$87,900)	<\$43,950	\$43,950 To <\$70,320	\$70,320 To <\$105,480	≥\$105,480
Salisbury, MD MSA Median Family Income (41540)				
2024 (\$85,800)	<\$42,900	\$42,900 To <\$68,640	\$68,640 To <\$102,960	≥\$102,960
Salisbury, MD-DE MSA Median Family Income (41540)				
2023 (\$93,300)	<\$46,650	\$46,650 To <\$74,640	\$74,640 To <\$111,960	≥\$111,960
<i>Source: FFIEC</i>				

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by gross annual revenue (GAR) level. According to 2024 D&B data, 17,982 non-farm businesses operate in this assessment area. GARs for these businesses are as follows:

- 88.3 percent have GARs of \$1.0 million or less,
- 3.0 percent have GARs of more than \$1.0 million, and
- 8.7 percent have unknown revenues.

Non-classifiable establishments represent the largest portion of these businesses (20.2 percent); followed by other services (9.5 percent); construction (8.3 percent); retail trade (8.0 percent); and professional, scientific, and technical services (7.9 percent). Additionally, 68.5 percent of the assessment area’s businesses have four or fewer employees, and 91.8 percent operate from a single location. This data suggests that the majority of businesses in the assessment area are small businesses.

Data obtained from the U.S. Bureau of Labor Statistics shows that unemployment rates in Wicomico and Worcester Counties were relatively consistent with the state and national averages. The following table presents annual unemployment rates in Wicomico and Worcester Counties as well as the state and national levels since 2022.

Unemployment Rates State of MD				
Area	2022	2023	2024	August, 2025
	%	%	%	%
Wicomico County	3.4	2.5	3.3	4.3
Worcester County	4.7	3.4	4.2	3.7
State of Maryland	3.0	2.2	3.0	3.6
National Average	3.5	3.8	4.1	4.3

Source: U.S. Bureau of Labor Statistics.

Competition

There is a moderate level of competition for financial services within the assessment area. According to 2025 FDIC Deposit Market Share data, 15 financial institutions operate 64 full-service branches. Of these institutions, Taylor ranked 1st with a 13.9 percent deposit market share.

Aggregate lending data reflects a high level of competition for home mortgage loans in this assessment area. In 2024, 334 lenders originated or purchased 4,927 home mortgage loans. The top five lenders, consisting of larger banks and lending institutions, accounted for 25.3 percent of the market share based on the number of loans originated. Taylor ranked 26th with a 1.0 percent market share.

There is a high level of competition for small business loans in the assessment area. According to 2024 market share data, 73 lenders originated 4,247 small business loans. The top five lenders, consisting of large national banks and credit card issuers, accounted for 59.8 percent of the market share based on the number of loans originated. Taylor ranked 19th with a 0.8 percent market share.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit and community development needs. This information helps determine whether local financial institutions are responsive to those needs. It also shows what types of credit and community development opportunities are available.

Examiners reviewed feedback that the FDIC received from two local affordable housing-based nonprofit organizations that attended a recent interagency community listening session in Wicomico County. Participants highlighted rising rental costs and stagnant wages as significant challenges that have led to a critical need for affordable housing solutions and effective rental assistance programs. The participants also cited a lack of traditional banking programs for low- and moderate-income households and the need for financial literacy initiatives. Participants added that targeted workforce development initiatives, improved public transportation, and access to broadband would enable better job opportunities and community engagement. Participants stated a need for local banks to be more responsive to community needs, particularly in the realm of affordable housing and small business lending.

Credit and Community Development Needs and Opportunities

Considering the information from the community contact, bank management, and economic and demographic data, examiners determined that affordable housing and financial education are primary community development needs in the assessment area. Local banks have an opportunity to enhance responsiveness and expand involvement in community projects, particularly related to workforce development and affordable housing. In addition, banks can offer home mortgage products accessible to low- and moderate-income borrowers, financing for the construction of affordable housing units, low-cost accounts, and credit builder loans. Local banks can also offer more robust educational initiatives.

SCOPE OF EVALUATION – STATE OF MD

Examiners used full-scope examination procedures to evaluate the bank’s performance in the MD Non-MSA and MSA 41540 Salisbury, MD assessment areas. Since performance in each assessment area was similar, and both assessment areas are part of CSA 480, examiners analyzed and presented performance at the CSA level. These two assessment areas compose the State of MD rated area. The products and timeframes noted in the overall Scope of Evaluation section apply to this area-level analysis.

CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF MD

LENDING TEST

Taylor demonstrated reasonable performance under the Lending Test in the State of MD rated area. The bank’s excellent performance under the Geographic Distribution criteria and reasonable performance under the Borrower Profile criteria supports this conclusion.

Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the assessment area. The bank’s excellent home mortgage lending performance primarily supports this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent dispersion throughout the assessment area. With low volume, the bank’s home mortgage lending in the area’s low-income census tract, by percentage of loans, significantly outperformed area demographics and aggregate performance in 2023. While the bank did not originate any home mortgage loans in the low-income census tract in 2024, only 0.1 percent of the area’s owner-occupied housing units are in this tract, and there is a high level of competition in this assessment area. In moderate-income census tracts, Taylor significantly outperformed area demographics and aggregate performance in 2023 and 2024. Considering the strength of the bank’s lending performance in moderate-income census tracts and the bank’s comparisons to aggregate performance and demographic data, the bank’s performance reflects excellent dispersion.

The following table reflects the distribution of home mortgage loans by census tract income level.

Geographic Distribution of Home Mortgage Loans State of MD						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2023	0.9	1.1	1	2.3	120	1.0
2024	0.1	0.2	0	0.0	0	0.0
Moderate						
2023	9.1	12.0	12	27.9	2,880	23.3
2024	6.9	8.4	6	12.0	799	4.3
Middle						
2023	57.6	52.1	12	27.9	2,536	20.5
2024	54.8	52.1	22	44.0	7,824	41.8
Upper						
2023	32.4	34.3	18	41.9	6,809	55.2
2024	38.1	38.9	22	44.0	10,109	54.0
NA						
2023	0.0	0.6	0	0.0	0	0.0
2024	0.0	0.5	0	0.0	0	0.0
Total						
2023	100.0	100.0	43	100.0	12,345	100.0
2024	100.0	100.0	50	100.0	18,732	100.0
<i>Source: 2020 Census; Imported Bank Data; 2023 and 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. The bank did not originate any small business loans in the area’s low-income census tract in 2023 or 2024. However, the demographic data reflects that there are limited opportunities within this tract. Taylor’s small business lending in moderate-income census tracts significantly exceeded demographic and aggregate data in 2023 and was similar to demographic and aggregate data in 2024, representing reasonable performance.

The following table reflects the distribution of small business loans by census tract income level.

Geographic Distribution of Small Business Loans State of MD						
Tract Income Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
Low						
2023	2.8	2.8	0	0.0	0	0.0
2024	0.7	0.7	0	0.0	0	0.0
Moderate						
2023	12.3	15.1	14	23.7	2,547	20.4
2024	8.0	7.1	3	7.3	815	8.2
Middle						
2023	52.0	46.1	18	30.5	2,993	24.0
2024	49.3	48.6	13	31.7	3,644	36.6
Upper						
2023	31.6	35.2	27	45.8	6,946	55.6
2024	40.7	42.7	25	61.0	5,487	55.2
NA						
2023	1.3	0.9	0	0.0	0	0.0
2024	1.3	1.0	0	0.0	0	0.0
Total						
2023	100.0	100.0	59	100.0	12,486	100.0
2024	100.0	100.0	41	100.0	9,946	100.0
<i>Source: 2024, 2023 D&B Data; 2024, 2023 Bank Data; 2024, 2023 CRA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

Borrower Profile

The distribution of borrowers reflects reasonable penetration among retail customers of different income levels and businesses of different sizes. The bank’s reasonable home mortgage lending performance primarily supports this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects reasonable penetration among retail customers of different income levels. As shown in the following table, the bank’s performance lending to low-income borrowers was similar to the aggregate performance in 2023, and the bank did not originate any loans to low-income borrowers in 2024. The bank’s lending to moderate-income borrowers fell short of the aggregate and area demographics in 2023 while slightly improving in 2024.

A low-income family in this assessment area, earning less than \$46,650, may have difficulty qualifying for a mortgage under conventional underwriting standards considering the median housing value of \$239,171. Additionally, 7.9 percent of assessment area families have incomes below the poverty level. These factors help explain the disparity between lending to low-income families and the percentage of low-income families. Considering these factors as well as the highly competitive assessment area, the bank’s performance is reasonable.

The following table reflects the distribution of home mortgage loans by borrower income level.

Distribution of Home Mortgage Loans by Borrower Income Level State of MD						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2023	21.6	6.7	2	4.7	425	3.4
2024	19.2	5.1	0	0.0	0	0.0
Moderate						
2023	16.3	17.2	3	7.0	537	4.4
2024	15.4	12.7	4	8.0	771	4.1
Middle						
2023	21.9	19.9	6	14.0	903	7.3
2024	20.8	19.0	2	4.0	316	1.7
Upper						
2023	40.2	40.6	21	48.8	8,540	69.2
2024	44.6	44.0	26	52.0	9,303	49.7
NA						
2023	0.0	15.6	11	25.6	1,940	15.7
2024	0.0	19.1	18	36.0	8,342	44.5
Total						
2023	100.0	100.0	43	100.0	12,345	100.0
2024	100.0	100.0	50	100.0	18,732	100.0
<i>Source: 2020 Census; Imported Bank Data; 2023 and 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

Small Business Loans

The distribution of small business loans reflects excellent penetration among businesses of different sizes. The following table reflects that the bank’s performance lending to businesses with GARs less than \$1.0 million significantly exceeded aggregate data in both 2023 and 2024. Furthermore, Taylor’s performance is higher than two other similarly situated FDIC-supervised institutions active in these counties. These trends and comparisons support excellent performance.

The following table reflects the distribution of small business loans by GAR category.

Distribution of Small Business Loans by Gross Annual Revenue Category State of MD						
Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<= \$1,000,000						
2023	88.7	53.0	40	67.8	7,690	61.6
2024	88.3	52.6	29	70.7	7,651	76.9
> \$1,000,000						
2023	3.0	--	19	32.2	4,796	38.4
2024	3.0	--	12	29.3	2,295	23.1
Revenue Not Available						
2023	8.2	--	0	0.0	0	0.0
2024	8.7	--	0	0.0	0	0.0
Total						
2023	100.0	100.0	59	100.0	12,486	100.0
2024	100.0	100.0	41	100.0	9,946	100.0
<i>Source: 2024, 2023 D&B Data; 2024, 2023 bank data, 2024, 2023 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

COMMUNITY DEVELOPMENT TEST

Taylor’s community development performance demonstrates adequate responsiveness to community development needs in this assessment area through community development loans, qualified investments, and community development services. Examiners considered the bank’s capacity and the need and availability of community development opportunities in the assessment area.

Community Development Loans

Taylor originated 17 community development loans totaling \$4.5 million in this assessment area. Community development loans were primarily responsive to the area’s economic development needs. The following table details Taylor’s community development loans by year and purpose.

Community Development Lending State of MD										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2022 (Partial)	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	6	1,488	1	15	7	1,503
2024	0	0	0	0	4	960	1	720	5	1,680
YTD 2025	1	625	0	0	4	653	0	0	5	1,278
Total	1	625	0	0	14	3,101	2	735	17	4,461
<i>Source: Bank Data</i>										

Below are notable examples of Taylor’s qualified community development loans.

- In 2025, Taylor made a \$625,000 loan to finance the purchase of an 8-unit apartment building in Wicomico County. The loan supports affordable housing for low- and moderate-income individuals in the assessment area, as a majority of the units offer rents below the U.S Department of Housing and Urban Development’s (HUDs) Fair Market Rent (FMR) guidelines.
- In 2025, Taylor made a \$338,000 loan to purchase a grocery store located in an Opportunity Zone in Wicomico County. The borrower meets the size eligibility standards of the SBA’s Development Company program, and the loan supports permanent job retention in a moderate-income geography.

Qualified Investments

Taylor made 36 qualified investments and donations totaling \$6.9 million in the assessment area. This total includes 5 current period investments totaling \$6.8 million and 31 donations totaling \$98,000. Qualified equity investments supported affordable housing, and qualified donations primarily supported community services. The following table illustrates Taylor’s qualified investments and grants by year and purpose.

Qualified Investments State of MD										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	0	0	0	0
2022 (Partial)	0	0	0	0	0	0	0	0	0	0
2023	3	4,639	0	0	0	0	0	0	3	4,639
2024	2	2,208	0	0	0	0	0	0	2	2,208
YTD 2025	0	0	0	0	0	0	0	0	0	0
Subtotal	5	6,847	0	0	0	0	0	0	5	6,847
Qualified Grants & Donations	1	1	30	97	0	0	0	0	31	98
Total	6	6,848	30	97	0	0	0	0	36	6,945
<i>Source: Bank Data</i>										

Below are notable examples of Taylor’s qualified investments and donations.

- In 2024, Taylor invested \$1.2 million into a mortgage-backed security that primarily includes loans to low- and moderate-income borrowers in Wicomico and Worcester Counties.
- Taylor made two donations totaling \$6,000 to a community services organization in Worcester County that offers youth programs and social services targeted to low- and moderate-income individuals.

Community Development Services

Bank management and staff provided 22 instances totaling over 217 hours of financial expertise to qualifying community development organizations. Activity was primarily responsive to community services. The following table illustrates Taylor’s community development services by year and purpose.

Community Development Services State of MD					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2022 (Partial)	0	6	0	0	6
2023	0	8	0	0	8
2024	0	5	0	0	5
YTD 2025	0	2	0	1	3
Total	0	21	0	1	22
<i>Source: Bank Data</i>					

Below are notable examples of Taylor’s community development services.

- Throughout the evaluation period, the bank partnered with a local non-profit organization whose mission is to provide financial education to grade school students. During the evaluation period, 12 employees participated in 6 financial literacy workshops that benefited mostly low- and moderate-income students.
- Throughout the evaluation period, a bank Vice President served on the Board of a non-profit organization in Worcester County that offers food, clothing, and emergency shelter to low- and moderate-income individuals and the homeless population.

STATE OF VA – FULL-SCOPE REVIEW

CRA RATING FOR STATE OF VA: SATISFACTORY

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION’S OPERATIONS IN STATE OF VA

The State of VA rated area represents the bank’s VA Non-MSA assessment area, which consists of all of Accomack and Northampton Counties in VA. The area encompasses 20 census tracts, which represents 26.3 percent of the total tracts in the combined assessment area. Taylor operates 3 of its 12 branches (25.0 percent) in this assessment area, two in distressed middle-income non-metropolitan census tracts in Accomack County, and one in an upper-income census tract in Northampton County. Based on FDIC Deposit Market share data as of June 30, 2025, this assessment area accounted for 14.1 percent of the bank’s total deposits. Of the combined assessment area, Taylor originated 51.5 percent of its home mortgage loans and 31.3 percent of its small business loans in this assessment area during 2023 and 2024. Taylor added Northampton County to its assessment area in 2025.

Economic and Demographic Data

The assessment area’s 20 census tracts reflect the following income designations according to 2020 U.S. Census Data:

- 0 low-income census tracts,
- 2 moderate-income census tracts,
- 10 middle-income census tracts,
- 3 upper-income census tracts, and
- 5 census tracts with no income designation.

The following table reflects select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area State of VA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	20	0.0	10.0	50.0	15.0	25.0
Population by Geography	45,695	0.0	13.9	71.3	14.8	0.0
Housing Units by Geography	28,733	0.0	10.8	71.2	17.9	0.1
Owner-Occupied Units by Geography	12,105	0.0	10.5	71.9	17.3	0.2
Occupied Rental Units by Geography	6,687	0.0	18.6	63.9	17.6	0.0
Vacant Units by Geography	9,941	0.0	5.8	75.3	18.9	0.0
Businesses by Geography	3,461	0.0	9.8	63.6	19.4	7.2
Farms by Geography	202	0.0	18.3	64.4	7.9	9.4
Family Distribution by Income Level	12,289	22.8	19.0	18.5	39.7	0.0
Household Distribution by Income Level	18,792	23.5	16.8	18.1	41.6	0.0
Median Family Income Non-MSAs - MD		\$61,219	Median Housing Value			\$ 196,720
			Median Gross Rent			818
			Families Below Poverty Level			12.7%

Source: 2020 Census and 2024 D&B Data () The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.*

The Geographic Distribution criterion for home mortgage loans considers the percentage of owner-occupied housing units within the assessment area, with a focus on loan penetration in the area's moderate-income census tracts. Of the assessment area's 28,733 housing units, 42.1 percent are owner-occupied, 23.3 percent are occupied rental units, and 34.6 percent are vacant. Additionally, 10.5 percent of the assessment area's owner-occupied housing units are in moderate-income census tracts, suggesting limited opportunities for lenders to originate home mortgage loans in these tracts.

The Geographic Distribution criterion for small business loans considers the distribution of businesses by tract income level within the assessment area. According to 2024 D&B data, only 9.8 percent of the assessment area's businesses are in moderate-income census tracts. This data suggests that lenders have limited opportunities to originate small business loans in moderate-income census tracts.

The Borrower Profile criterion compares home mortgage lending to the percentage of low- and moderate-income families in the assessment area. As shown in the table above, 22.8 percent of the assessment area's families are low-income, including 12.7 percent below the poverty level, and 19.0 percent are moderate-income. This data suggests it may be difficult for families to qualify for a home mortgage loan or to support a monthly mortgage payment under traditional underwriting guidelines, especially considering the median housing value in the assessment area of \$196,720. This data reflects the challenges lenders face in originating home mortgage loans to low- and moderate-income individuals.

Examiners used the FFIEC-updated median family income data to analyze the bank’s home mortgage lending under the Borrower Profile criterion. The following table presents median family income ranges in the assessment area.

Median Family Income Ranges State of VA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥ 120%
Virginia Non-MSA Median Family Income				
2024 (\$73,900)	<\$36,950	\$36,950 To <\$59,120	\$59,120 To <\$88,680	≥\$88,680
2023 (\$73,800)	<\$36,900	\$36,900 To <\$59,040	\$59,040 To <\$88,560	≥\$88,560
<i>Source: FFIEC</i>				

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by GAR level. According to 2024 D&B data, 3,461 non-farm businesses operate in this assessment area. GARs for these businesses are as follows:

- 87.6 percent have GARs of \$1.0 million or less,
- 1.9 percent have GARs of more than \$1.0 million, and
- 10.5 percent have unknown revenues.

Construction represents the largest percentage of businesses in the assessment area (15.3 percent); followed by non-classifiable establishments (15.2 percent); other services (8.3 percent); retail trade (8.0 percent); and professional, scientific, and technical services (6.7 percent). Additionally, 74.9 percent of the assessment area’s businesses have four or fewer employees, and 91.5 percent operate from a single location. This data suggests that the majority of businesses in the assessment area are small businesses.

Data obtained from the U.S. Bureau of Labor Statistics shows that unemployment rates in Accomack and Northampton Counties were similar to the national average and slightly above the state average from 2022 through August 2025. The following table presents annual unemployment rates in Accomack and Northampton Counties as well as the state and national levels since 2022.

Unemployment Rates State of VA				
Area	2022	2023	2024	August 2025
	%	%	%	%
Accomack	3.5	3.7	3.6	4.2
Northampton	3.5	3.5	3.6	4.0
State of Virginia	2.7	2.7	2.9	3.6
National Average	3.5	3.8	4.1	4.3
<i>Source: U.S. Bureau of Labor Statistics.</i>				

Competition

There is a limited level of competition for financial services in the assessment area. According to 2025 FDIC Deposit Market Share data, 5 financial institutions operate 15 full-service branches. Of these, Taylor ranked 3rd with a 13.4 percent deposit market share.

There is a moderate level of competition for home mortgage loans in the assessment area. According to 2024 HMDA market share data, 180 lenders reported 1,166 originated or purchased home mortgage loans. Of these, Taylor ranked 4th with a 5.1 percent market share. The top five lenders, consisting of larger banks and lending institutions, accounted for 28.2 percent of the market share based on loan count.

There is a moderate level of competition for small business loans in the assessment area. According to 2024 market share data, 44 lenders originated 865 small business loans. The top five lenders, consisting of larger national and regional banks and credit card issuers, accounted for 55.6 percent of the market share based on the number of loans originated. Taylor ranked 11th with a 2.7 percent market share.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit and community development needs. This information helps determine whether local financial institutions are responsive to those needs. It also shows what types of credit and community development opportunities are available.

Examiners reviewed a recent community contact with a member of the housing department of a larger non-profit organization that serves the assessment area. The organization provides training, technical, and financial assistance to rural communities and low- and moderate-income individuals. The organization also addresses various needs in rural communities including water, wastewater, housing, community development, and economic development needs. The organization is primarily funded by the Department of Housing and Community Development, state and federal government funds, and community development block grants. The housing department offers home repairs and grants to low- and moderate-income individuals and it works closely with local governments to support larger affordable housing projects. The organization is currently serving as the Planning Grant Administrator and Housing Rehab Specialist for a large-scale project which will rehabilitate and reconstruct nine houses for affordable housing in Southampton County. The contact noted that the organization's primary challenge is a lack of funding. As a result, there is a long waitlist of community members who need affordable housing. The contact noted that the majority of its community members have difficulty obtaining a loan from local financial institutions and contact the organization for grants or assistance to fund their home repairs or obtain affordable housing.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic data, the primary community development need in the assessment area is affordable housing, and the primary credit opportunity is offering low cost home mortgage loan products accessible to low- and

moderate-income borrowers, such as first time homebuyer loans, home improvement loans, or other innovative loan programs.

SCOPE OF EVALUATION – STATE OF VA

Examiners used full-scope examination procedures to evaluate the bank’s performance in the VA Non-MSA assessment area, which composes the State of VA rated area. The products and timeframes noted in the overall Scope of Evaluation section apply to this area-level analysis.

CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF VA

LENDING TEST

Taylor demonstrated reasonable performance under the Lending Test in the State of VA rated area. The bank’s reasonable performance under the Geographic Distribution criterion and Borrower Profile criterion supports this conclusion.

Geographic Distribution

The geographic distribution of loans reflects reasonable penetration throughout this assessment area. The bank’s poor home mortgage and excellent small business lending performance supports this conclusion. Examiners focused on the bank’s lending performance in moderate-income census tracts.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects poor dispersion throughout the assessment area. Taylor’s home mortgage lending performance in moderate-income census tracts trailed both aggregate and demographic data in 2023 and 2024.

The following table reflects the distribution of home mortgage loans by census tract income level.

Geographic Distribution of Home Mortgage Loans State of VA						
Tract Income Level	% of Owner-Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Moderate						
2023	10.5	8.4	2	3.5	400	2.5
2024	10.5	8.6	1	1.7	38	0.2
Middle						
2023	71.9	65.8	44	77.2	12,172	76.2
2024	71.9	63.4	40	66.7	12,723	62.6
Upper						
2023	17.3	25.7	10	17.5	3,280	20.5
2024	17.3	27.9	18	30.0	7,166	35.3
NA						
2023	0.2	0.2	1	1.8	125	0.8
2024	0.2	0.2	1	1.7	400	2.0
Total						
2023	100.0	100.0	57	100.0	15,977	100.0
2024	100.0	100.0	60	100.0	20,327	100.0
<i>Source: 2020 Census; Imported Bank Data; 2023 and 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

Small Business Loans

The geographic distribution of small business loans reflects excellent dispersion throughout the assessment area.

In 2023, the bank’s performance lending in moderate-income census tracts slightly trailed area demographics and aggregate data. In 2024, however, the bank’s lending volume in moderate-income census tracts increased, and its performance significantly exceeded the aggregate data and area demographics. The improved loan volume and lending performance in 2024 primarily supports the excellent rating.

The following table depicts the distribution of small business loans by census tract income level.

Geographic Distribution of Small Business Loans State of VA						
Tract Income Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
Low						
2023	0.0	--	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Moderate						
2023	10.4	12.1	2	7.1	221	4.1
2024	9.8	14.3	7	28.0	1,612	30.9
Middle						
2023	68.0	67.0	19	67.9	3,287	60.3
2024	63.6	64.9	15	60.0	2,654	50.8
Upper						
2023	20.3	20.8	7	25.0	1,948	35.7
2024	19.4	20.8	3	12.0	955	18.3
NA						
2023	1.4	--	0	0.0	0	0.0
2024	7.2	--	0	0.0	0	0.0
Total						
2023	100.0	100.0	28	100.0	5,456	100.0
2024	100.0	100.0	25	100.0	5,221	100.0
<i>Source: 2024, 2023 D&B Data; 2024, 2023 Bank Data; 2024,2023 CRA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

Borrower Profile

The distribution of loans reflects, given the product lines offered by the institution, reasonable penetration among retail customers of different income levels and business customers of different sizes. The bank's reasonable home mortgage and small business lending performance support this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among individuals of different income levels. As shown in the following table, the bank's performance lending to low-income borrowers narrowly trailed the aggregate performance in 2023 and 2024. The bank's lending to moderate-income borrowers fell slightly short of the aggregate in 2023 and below the aggregate in 2024.

A low-income family in the VA Non-MSA assessment area, earning less than \$36,950 a year, may have difficulty qualifying for a mortgage under conventional underwriting standards considering the median housing value of \$196,720. In addition, 12.7 percent of assessment area families have incomes below the poverty level. These factors help explain the disparity between lending to low-

income families and the percentage of low-income families. Considering these factors as well as the moderately competitive assessment area, the bank’s performance is reasonable.

The following table reflects the distribution of home mortgage loans by borrower income level.

Distribution of Home Mortgage Loans by Borrower Income Level State of VA						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2023	22.6	4.1	1	1.8	55	0.3
2024	22.8	3.3	1	1.7	100	0.5
Moderate						
2023	18.9	12.2	6	10.5	579	3.6
2024	19.0	11.6	4	6.7	473	2.3
Middle						
2023	18.6	19.3	4	7.0	585	3.7
2024	18.5	17.3	3	5.0	750	3.7
Upper						
2023	39.9	48.3	42	73.7	13,647	85.4
2024	39.7	45.7	43	71.7	15,942	78.4
NA						
2023	0.0	16.1	4	7.0	1,111	7.0
2024	0.0	22.0	9	15.0	3,062	15.1
Total						
2023	100.0	100.0	57	100.0	15,977	100.0
2024	100.0	100.0	60	100.0	20,327	100.0
<i>Source: 2020 Census; Imported Bank Data; 2023 and 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses of different sizes. In 2023, the bank’s level of lending to businesses with GARs of \$1.0 million or less exceeded aggregate data and was slightly below area demographics. In 2024, the bank’s lending performance to these businesses dropped to slightly below aggregate performance and below area demographics. These comparisons reflect reasonable performance.

The following table reflects the distribution of small business loans by GAR category.

Distribution of Small Business Loans by Gross Annual Revenue Category State of VA						
Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<= \$1,000,000						
2023	87.6	59.2	22	78.6	4,009	73.5
2024	87.6	61.7	14	56.0	2,895	55.5
> \$1,000,000						
2023	2.5	--	6	21.4	1,447	26.5
2024	1.9	--	11	44.0	2,326	44.6
Revenue Not Available						
2023	9.9	--	0	0.0	0	0.0
2024	10.6	--	0	0.0	0	0.0
Total						
2023	100.0	100.0	28	100.0	5,456	100.0
2024	100.0	100.0	25	100.0	5,221	100.0
<i>Source: 2024, 2023 D&B Data; 2024, 2023 Bank Data; 2024,2023 CRA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

COMMUNITY DEVELOPMENT TEST

Taylor’s community development performance demonstrates adequate responsiveness to community development needs in this assessment area through community development loans, investments, and community development services. Examiners considered Taylor’s capacity and the need and availability of community development opportunities in this assessment area.

Community Development Loans

During the evaluation period, Taylor originated 38 community development loans totaling \$24.0 million in this assessment area. The bank’s loan volume reflects no change by number and a \$12.1 million increase by dollar amount when compared to the prior evaluation. The community development loans in this assessment area primarily support economic development and revitalization and stabilization.

The following table illustrates the community development lending activity by year and purpose.

Community Development Lending State of VA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2022 (Partial)	0	0	0	0	1	50	1	27	2	77
2023	0	0	0	0	10	12,635	3	3,226	13	15,861
2024	0	0	2	210	5	4,340	6	1,623	13	6,173
YTD 2025	2	878	0	0	7	802	1	253	10	1,933
Total	2	878	2	210	23	17,827	11	5,129	38	24,044
<i>Source: Bank Data</i>										

The following are notable examples of qualified community development loans.

- In 2023, Taylor was the lead bank for a \$17.8 million participation loan to finance the purchase of a motel in a distressed middle-income non-metropolitan census tract and an Opportunity Zone in Accomack County. Taylor retained \$10.3 million as part of the loan participation agreement. This loan contributes to permanent job creation for low- and moderate-income workers and supports economic development in the assessment area.
- In 2025, the bank made a \$521,000 loan to develop a mobile home park in a moderate-income census tract in Accomack County. A majority of the park's units provide rents that are below HUD's FMR guidelines. This loan supports affordable housing for low- and moderate-income individuals, which the community contact identified as a primary community development need.

Qualified Investments

Taylor made nine qualified donations and grants totaling \$60,000 in this assessment area. Of these, two donations totaling \$6,000 supported affordable housing and seven donations totaling \$54,000 supported community services. When compared to the prior evaluation, Taylor has five more qualified investments, and dollar volume increased by \$37,000. In addition, the 14 investments totaling \$10.4 million that carried over from the prior period consist of housing bonds that finance affordable housing projects targeted to the broader regional area which includes this assessment area.

Below are notable examples of the bank's community development investments.

- Taylor made two donations totaling \$40,000 to an organization whose mission is to strengthen America's most underserved and distressed communities by building Youth Development Parks; partnering with law enforcement and youth service agencies; giving kids access to science, technology, engineering, and mathematics education; and addressing community needs through national program initiatives. The bank's donations went towards the construction of an educational facility in Accomack County at a school where the majority of students qualify for free or reduced-price meals under the U.S. Department of Agriculture's National School Lunch Program.

- Taylor made two donations totaling \$10,000 to a non-profit organization that offers transitional housing for battered women. The organization is also developing an affordable housing complex for low- and moderate-income individuals. The organization is located in a distressed middle-income non-metropolitan geography in Accomack County.

Community Development Services

Bank management and staff assisted 7 community development organizations by providing 24 instances and over 82 hours of qualified community development services during the evaluation period. Employees primarily served in leadership roles or led financial literacy presentations benefiting low- and moderate-income students. The bank had four instances of qualified community development services at the last evaluation.

The following table illustrates Taylor’s community development services by year and purpose.

Community Development Services State of VA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2022 (Partial)	0	6	0	1	7
2023	0	8	0	0	8
2024	0	5	0	0	5
YTD 2025	0	2	0	2	4
Total	0	21	0	3	24
<i>Source: Bank Data</i>					

Below are notable examples of Taylor’s community development services.

- Throughout the evaluation period, a senior vice president served on the Board of an Accomack County community services organization that provides food to low- and moderate-income families.
- In 2024 and 2025, an assistant vice president served on the Executive Board of a social services organization that supports programs addressing homelessness and domestic violence.

STATE OF DE – FULL-SCOPE REVIEW

CRA RATING FOR STATE OF DE: SATISFACTORY

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION’S OPERATIONS IN STATE OF DE

The State DE rated area includes the bank’s DE Non-MSA assessment area, which consists of 17 census tracts in Sussex County, DE. The area’s 17 census tracts represent 22.4 percent of the total tracts in the combined assessment area. Taylor operates 1 of its 12 branches (8.3 percent) in this assessment area. The branch is in a middle-income census tract. Based on FDIC Deposit Market share data as of June 30, 2025, this assessment area accounted for 7.1 percent of the bank’s total deposits. Of the combined assessment area, Taylor originated 7.5 percent of its home mortgage loans and 9.5 percent of its small business loans in this assessment area during 2023 and 2024. At the last evaluation, the bank’s performance in Sussex County was included within the MSA 41540 assessment area. The 2023 OMB changes removed Sussex County from MSA 41540. Therefore, this is the first CRA evaluation that evaluates Sussex County as a separate assessment area.

Economic and Demographic Data

The assessment area’s 17 census tracts reflect the following income designations according to 2020 U.S. Census Data:

- 0 low-income census tracts,
- 0 moderate-income census tracts,
- 8 middle-income census tracts,
- 9 upper-income census tracts, and
- 0 census tracts with no income designation.

The following table reflects select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area State of DE						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	17	0.0	0.0	47.1	52.9	0.0
Population by Geography	38,913	0.0	0.0	66.7	33.3	0.0
Housing Units by Geography	37,362	0.0	0.0	45.2	54.8	0.0
Owner-Occupied Units by Geography	14,413	0.0	0.0	60.0	40.1	0.0
Occupied Rental Units by Geography	1,729	0.0	0.0	69.1	30.9	0.0
Vacant Units by Geography	21,220	0.0	0.0	33.3	66.7	0.0
Businesses by Geography	2,563	0.0	0.0	61.9	38.1	0.0
Farms by Geography	50	0.0	0.0	76.0	24.0	0.0
Family Distribution by Income Level	11,346	15.4	17.0	19.2	48.3	0.0
Household Distribution by Income Level	16,142	18.9	14.6	20.3	46.2	0.0
Delaware Non-MSA Median Family Income		\$77,499	Median Housing Value		\$ 412,692	
			Median Gross Rent		\$1,196	
			Families Below Poverty Level		6.3%	
<i>Source: 2020 Census and 2024 D&B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>						

Examiners could not evaluate the Geographic Distribution criterion for home mortgage loans and small business loans since there are no low- or moderate-income census tracts in this assessment area.

The Borrower Profile criterion compares home mortgage loans to the percentage of low- and moderate-income families. Demographic data shows that 15.4 percent of assessment area families are low-income (including 6.3 percent living below poverty level) and 17.0 percent are moderate-income. This data suggests that it would be difficult for these families to qualify for a home mortgage loan or support a monthly mortgage payment, particularly considering the median home value in the assessment area is \$412,692. This data further reflects the challenges lenders face in originating home mortgage loans to low- and moderate-income individuals.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by GAR level. According to 2024 D&B data, 2,563 non-farm businesses operate in this assessment area. GARs for these businesses are as follows:

- 89.4 percent have GARs of \$1.0 million or less,
- 3.6 percent have GARs of more than \$1.0 million, and
- 7.0 percent have unknown revenues.

Construction represents the largest percentage of businesses in the assessment area (15.7 percent); followed by retail trade (13.1 percent); professional, scientific, and technical services (11.8

percent); other services (9.8 percent); and administrative and support (9.5 percent). Additionally, 76.9 percent of the assessment area’s businesses have four or fewer employees, and 92.2 percent operate from a single location. This data suggests that the majority of businesses in the assessment area are small businesses.

Examiners used the FFIEC-updated median family income data to analyze the bank’s home mortgage lending under the Borrower Profile criterion. The following table presents median family income ranges in the assessment area.

Median Family Income Ranges State of DE				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥ 120%
Delaware Non-MSA Median Family Income				
2024 (\$106,000)	<\$53,000	\$53,000 To <\$84,800	\$84,800 To <\$127,200	>=\$127,200
Salisbury, MD-DE MSA Median Family Income (41540)				
2023 (\$93,300)	<\$46,650	\$46,650 To <\$74,640	\$74,640 To <\$111,960	>=\$111,960
<i>Source: FFIEC</i>				

Data obtained from the U.S. Bureau of Labor Statistics shows that unemployment rates in Sussex County were similar to state and national rates. The following table presents annual unemployment rates in Sussex County as well as the state and national levels since 2022.

Unemployment Rates State of DE				
Area	2022	2023	2024	August 2025
	%	%	%	%
Sussex County	4.2	3.8	3.6	4.4
State of DE	4.2	3.8	3.7	4.3
National Average	3.5	3.8	4.1	4.3
<i>Source: Bureau of Labor Statistics</i>				

Competition

There is a moderate level of competition for financial services in the assessment area. According to FDIC Deposit Market Share data as of June 30, 2025, 21 banks operate 70 branches throughout Sussex County. Of these institutions, Taylor ranked 15th in total deposits with a 0.1 percent deposit market share.

There is a high level of competition for home mortgage loans in the assessment area. Based on 2024 aggregate lending data, 224 lenders originated or purchased 2,384 home mortgage loans. The top five lenders, consisting of large national banks and online mortgage companies, accounted for 25.0 percent of the market share based on number of loans originated. Taylor ranked 65th with a 0.3 percent market share.

There is also a high level of competition for small business loans. According to 2024 market share data, 83 lenders originated 6,689 small business loans in this assessment area. The top five lenders, consisting of large national banks and business credit card issuers, accounted for 62.7 percent of the market share based on the number of loans originated. Taylor ranked 62nd with a .03 percent market share.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit and community development needs. This information helps determine whether local financial institutions are responsive to those needs. It also shows what types of credit and community development opportunities are available.

Examiners reviewed a recent contact made with a representative of an affordable housing organization based in Sussex County. The organization offers investments and grants that support the construction of affordable housing projects targeting low- and moderate-income individuals and families in the county. The contact identified affordable housing as the key assessment area need due to limited availability, a deteriorating supply of manufactured homes, and increasing home prices. The contact added that the tourism industry and zoning laws pose challenges to affordable housing projects, especially in the eastern part of Sussex County. The contact noted that there are opportunities for local financial institutions to increase their participation in affordable housing loans and community development services that prioritize affordable housing.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and economic and demographic data, examiners determined that affordable housing is a primary community development need in the assessment area. Credit needs include financing products geared towards the construction of mixed-income multifamily developments that set aside units for affordable housing and home improvement loans that are more widely accessible to low- and moderate-income borrowers. Economic and demographic data support affordable housing as a primary need for low- and moderate-income families.

SCOPE OF EVALUATION – STATE OF DE

Examiners used full-scope examination procedures to evaluate the bank’s performance in the DE Non-MSA assessment area, which composes the State of DE rated area. The products and timeframes noted in the overall Scope of Evaluation section apply to this area-level analysis.

CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF DE

LENDING TEST

Taylor demonstrated reasonable performance under the Lending Test in the State of DE rated area. The bank’s Borrower Profile performance supports this conclusion. This evaluation does not

evaluate the Geographic Distribution performance since there are no low- or moderate-income census tracts in this assessment area.

Geographic Distribution

The rated area does not include any low- and moderate-income geographies, and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among retail customers of different income levels and businesses of different sizes. The bank's poor home mortgage and excellent small business lending performance supports this conclusion.

Home Mortgage Loans

The distribution of home mortgage loans reflects poor penetration among individuals of different income levels, including low- and moderate-income borrowers. In 2023, Taylor did not make any loans to low- or moderate-income borrowers in this assessment area. In 2024, based on one loan origination, the bank's performance to low-income borrowers exceeded aggregate and was similar to area demographics, while the bank did not originate any loans to moderate-income borrowers. Overall, these comparisons and trends reflect poor performance.

The following table reflects the distribution of home mortgage loans by borrower income level.

Distribution of Home Mortgage Loans by Borrower Income Level State of DE						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2023	14.8	2.9	0	0.0	0	0.0
2024	15.4	4.1	1	14.3	40	1.5
Moderate						
2023	16.9	8.6	0	0.0	0	0.0
2024	17.0	10.6	0	0.0	0	0.0
Middle						
2023	19.0	15.2	2	20.0	323	6.3
2024	19.2	15.0	0	0.0	0	0.0
Upper						
2023	49.3	57.7	6	60.0	4,505	88.3
2024	48.3	51.4	5	71.4	2,421	89.1
NA						
2023	0.0	15.6	2	20.0	275	5.4
2024	0.0	18.9	1	14.3	255	9.4
Total						
2023	100.0	100.0	10	100.0	5,103	100.0
2024	100.0	100.0	7	100.0	2,716	100.0
<i>Source: 2020 Census; Imported Bank Data; 2023 and 2024 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

Small Business Loans

The distribution of small business loans reflects excellent penetration among businesses of different sizes. The following table reflects that the bank's performance lending to businesses with GARs less than \$1.0 million exceeded the aggregate performance in 2023 and 2024.

The following table reflects the distribution of small business loans by GAR category.

Distribution of Small Business Loans by Gross Annual Revenue Category State of DE						
Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<= \$1,000,000						
2023	88.7	54.5	8	66.7	2,017	62.7
2024	89.4	55.0	3	75.0	1,048	84.0
> \$1,000,000						
2023	3.6	--	4	33.3	1,200	37.3
2024	3.6	--	1	25.0	200	16.0
Revenue Not Available						
2023	7.6	--	0	0.0	0	0.0
2024	7.1	--	0	0.0	0	0.0
Total						
2023	100.0	100.0	12	100.0	3,217	100.0
2024	100.0	100.0	4	100.0	1,248	100.0
<i>Source: 2024, 2023 D&B Data; 2024, 2023 Bank Data; 2024,2023 CRA Aggregate Data Due to rounding, totals may not equal 100.0%.</i>						

COMMUNITY DEVELOPMENT TEST

Taylor demonstrated adequate responsiveness to community development needs in the assessment area, primarily through qualified investments. Examiners considered the bank’s capacity and the need and availability of community development opportunities in the assessment area.

Community Development Loans

Taylor did not originate any community development loans in the assessment area during the evaluation period. However, the community development loan that benefitted the broader regional area is in Kent County, DE which is adjacent to Sussex County. As previously mentioned, this assessment area has a high level of lending competition. In addition, the lack of low- and moderate-income census tracts limits community development lending opportunities. Finally, the bank only has one branch in this assessment, further mitigating performance. While included within the Salisbury, MD-DE MSA 41540 assessment area at the prior evaluation, the bank did not originate any community development loans in Sussex County during the prior evaluation period.

Qualified Investments

Taylor made three qualified investments totaling \$755,000 in this assessment area. This total consists of one new equity investment in 2025 totaling \$750,000 and two donations in 2024 totaling \$5,000. The new equity investment supported a mortgage-backed security targeting low- and moderate-income homeowners that are primarily in Sussex County. One qualified donation supported an organization that offers free home construction and maintenance to low- and

moderate-income families, and the second donation supported an organization that provides community services to low- and moderate-income senior citizens. In addition, the 14 investments totaling \$10.4 million that carried over from the prior period consist of housing bonds that finance affordable housing projects targeted to the broader regional area which includes this assessment area. While included in the MSA 41540 assessment area at the prior evaluation, the bank did not have any investments or donations specific to Sussex County during the prior evaluation period.

Community Development Services

Taylor did not have any qualified community development services in this assessment area during the evaluation period. While included in the MSA 41540 assessment area at the prior evaluation, the bank did not have any qualified community development services in Sussex County during the prior evaluation.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Community Development Test	Rating
State of MD	Satisfactory	Satisfactory	Satisfactory
State of VA	Satisfactory	Satisfactory	Satisfactory
State of DE	Satisfactory	Satisfactory	Satisfactory

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

Community Development Loan: A loan that:

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

Community Development Service: A service that:

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

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

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

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

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

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

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

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

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

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

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

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

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

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

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Written Comments Pertaining to CRA Performance

- 2024 No comments received
- 2023 No comments received
- 2022 No comments received



CRA Disclosure Statements

Taylor Bank's CRA Disclosure Statements, beginning with 2020, are available for review at the Consumer Financial Protection Bureau's website:

www.consumerfinance.gov/hmda

Visit the website and click: Download data for a specific institution.

Select the year you wish to review and enter our Institution Name or LEI.

Institution Name:	CALVIN B. TAYLOR BANKING COMPANY OF BERLIN, MARYLAND
Taylor Bank's LEI:	5493005NXMQ7SP5TOF96

Always Here, For Good

We are proud to give back to the communities in which we live and serve.

P.O. Box 5 | 24 North Main Street | Berlin, MD 21811

tel: 410.641.1700 | web: taylorbank.com | Member FDIC

Loans by County

Respondent ID: 0000005874

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Calvin B. Taylor Banking Compa

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUSSEX COUNTY (005), DE 2/										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	400	0	0	2	400	0	0
TOTAL INSIDE AA IN STATE	0	0	2	400	0	0	2	400	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	2	400	0	0	2	400	0	0

Footnote:

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

Loans by County

Respondent ID: 0000005874

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Calvin B. Taylor Banking Compa

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOMERSET COUNTY (039), MD										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	875	1	875	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	875	1	875	0	0
TALBOT COUNTY (041), MD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	1	650	2	850	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	650	2	850	0	0
WICOMICO COUNTY (045), MD										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	300	1	300	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	213	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	213	1	300	1	300	0	0

Footnote:

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

Loans by County

Respondent ID: 0000005874

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Calvin B. Taylor Banking Compa

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WORCESTER COUNTY (047), MD										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	6	397	1	128	3	2,370	8	2,385	0	0
Upper Income	11	626	3	600	7	2,831	19	3,677	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	1,038	4	728	10	5,201	28	6,077	0	0
TOTAL INSIDE AA IN STATE	18	1,038	4	728	10	5,201	28	6,077	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	413	3	1,825	4	2,025	0	0
STATE TOTAL	18	1,038	6	1,141	13	7,026	32	8,102	0	0

Footnote:

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

Loans by County

Respondent ID: 0000005874

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Calvin B. Taylor Banking Compa

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ACCOMACK COUNTY (001), VA										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	49	1	178	4	1,385	5	1,134	0	0
Middle Income	3	77	3	481	2	1,050	5	427	0	0
Upper Income	1	34	0	0	0	0	1	34	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	160	4	659	6	2,435	11	1,595	0	0
NORTHAMPTON COUNTY (131), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	246	1	250	1	551	7	1,047	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	246	1	250	1	551	7	1,047	0	0
VIRGINIA BEACH CITY (810), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	241	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	241	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	6	160	4	659	6	2,435	11	1,595	0	0

Footnote:

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

Loans by County

Respondent ID: 0000005874

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Calvin B. Taylor Banking Compa

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	6	346	2	491	1	551	7	1,047	0	0
STATE TOTAL	12	506	6	1,150	7	2,986	18	2,642	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	24	1,198	10	1,787	16	7,636	41	8,072	0	0
TOTAL OUTSIDE AA	6	346	4	904	4	2,376	11	3,072	0	0
TOTAL INSIDE & OUTSIDE	30	1,544	14	2,691	20	10,012	52	11,144	0	0

Footnote:

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

Loans by County

Respondent ID: 0000005874

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Calvin B. Taylor Banking Compa

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOMERSET COUNTY (039), MD										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	206	0	0	0	0	3	206	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	206	0	0	0	0	3	206	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	206	0	0	0	0	3	206	0	0
STATE TOTAL	3	206	0	0	0	0	3	206	0	0

Loans by County

Respondent ID: 0000005874

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Calvin B. Taylor Banking Compa

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ACCOMACK COUNTY (001), VA										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	100	0	0	0	0	1	100	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1	100	0	0	0	0	1	100	0	0
TOTAL OUTSIDE AA	3	206	0	0	0	0	3	206	0	0
TOTAL INSIDE & OUTSIDE	4	306	0	0	0	0	4	306	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Calvin B. Taylor Banking Compa

Respondent ID: 0000005874
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DE - SUSSEX COUNTY (005) - MSA NA 2/	2	400	2	400	0	0
MD - WORCESTER COUNTY (047) - MSA NA	32	6,967	28	6,077	0	0
VA - ACCOMACK COUNTY (001) - MSA NA	16	3,254	11	1,595	0	0

Footnote:

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

2024 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: Calvin B. Taylor Banking Compa

Respondent ID: 0000005874
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - ACCOMACK COUNTY (001) - MSA NA	1	100	1	100	0	0

2024 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Calvin B. Taylor Banking Compa

PAGE: 1 OF 1

Respondent ID: 000005874
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	15	4,263	0	0
Purchased	0	0	0	0
Total	15	4,263	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005874

*** denotes no loans made in specified tracts**

Agency: FDIC - 3

Institution: Calvin B. Taylor Banking Compa

ASSESSMENT AREA - 0001

SUSSEX COUNTY (005), DE 2/

MSA: NA

Middle Income

0513.02* 0513.07* 0513.08* 0513.09* 0513.13* 0514.00 0515.01* 0515.02*

Upper Income

0512.01* 0512.02* 0512.03* 0512.04* 0512.05* 0513.10 0513.11* 0513.12* 0513.14*

ASSESSMENT AREA - 0002

WORCESTER COUNTY (047), MD

MSA: NA

Moderate Income

9513.00* 9515.00

Middle Income

9500.00 9503.00 9507.00* 9510.00 9511.01 9511.02* 9512.00 9514.00*

Upper Income

9501.00 9504.00 9506.00* 9508.00 9509.00 9517.00

Income Not Known

9800.00* 9900.00*

ASSESSMENT AREA - 0003

ACCOMACK COUNTY (001), VA

MSA: NA

Moderate Income

0902.02 0904.02

Middle Income

0901.02 0902.01 0903.00* 0905.00* 0906.00 0907.00* 0908.00

Upper Income

0901.01* 0904.01

Income Not Known

9801.00* 9802.00* 9901.00* 9902.00*

Footnote:

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

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Calvin B. Taylor Banking Compa

Respondent ID: 0000005874

Agency: FDIC - 3

OUTSIDE ASSESSMENT AREA

SOMERSET COUNTY (039), MD

MSA: 41540

Moderate Income

9308.00

TALBOT COUNTY (041), MD

MSA: NA

Middle Income

9604.00

WICOMICO COUNTY (045), MD

MSA: 41540

Moderate Income

0005.00

Upper Income

0103.00

NORTHAMPTON COUNTY (131), VA

MSA: NA

Middle Income

9301.00 9302.00

VIRGINIA BEACH CITY (810), VA

MSA: 47260

Middle Income

0404.03

Footnote:

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

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 000005874

Institution: Calvin B. Taylor Banking Compa

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	26	26	0	0.00%
Small Farm Loans	2	2	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	19	19	0	0.00%
Total	49	49	0	0.00%

Footnote:

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

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

Loans by County

Respondent ID: 0000005874

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CALVIN B TAYLOR BANKING CO OF

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (001), DE										
MSA 20100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	300	1	300	0	0
Middle Income	1	53	0	0	2	1,020	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	53	0	0	3	1,320	1	300	0	0

Footnote:

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

Loans by County

Respondent ID: 0000005874

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CALVIN B TAYLOR BANKING CO OF

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUSSEX COUNTY (005), DE 2/										
MSA 41540										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	1	200	4	1,607	6	1,857	0	0
Upper Income	1	10	1	200	2	950	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	60	2	400	6	2,557	7	1,867	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	688	1	688	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	688	1	688	0	0
Totals For County: (005) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	688	1	688	0	0
Middle Income	1	50	1	200	4	1,607	6	1,857	0	0
Upper Income	1	10	1	200	2	950	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	60	2	400	7	3,245	8	2,555	0	0
TOTAL INSIDE AA IN STATE	2	60	2	400	6	2,557	7	1,867	0	0
TOTAL OUTSIDE AA IN STATE	1	53	0	0	4	2,008	2	988	0	0
STATE TOTAL	3	113	2	400	10	4,565	9	2,855	0	0

Footnote:

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

Loans by County

Respondent ID: 0000005874

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CALVIN B TAYLOR BANKING CO OF

State: DISTRICT OF COLUMBIA (11)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DISTRICT OF COLUMBIA (001), DC										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	0	0	0	0
STATE TOTAL	0	0	1	250	0	0	0	0	0	0

Footnote:

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

Loans by County

Respondent ID: 0000005874

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CALVIN B TAYLOR BANKING CO OF

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE COUNTY (005), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	30	0	0	0	0	1	30	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
SOMERSET COUNTY (039), MD										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	97	0	0	0	0	1	97	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	97	0	0	0	0	1	97	0	0

Footnote:

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

Loans by County

Respondent ID: 0000005874

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CALVIN B TAYLOR BANKING CO OF

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TALBOT COUNTY (041), MD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
WICOMICO COUNTY (045), MD										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	154	0	0	0	0	2	111	0	0
Upper Income	0	0	1	209	1	760	2	969	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	154	1	209	1	760	4	1,080	0	0
WORCESTER COUNTY (047), MD										
MSA 41540										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	148	5	843	1	500	9	1,266	0	0
Middle Income	6	144	1	105	4	2,112	10	1,794	0	0
Upper Income	10	528	5	847	8	4,054	17	4,479	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	820	11	1,795	13	6,666	36	7,539	0	0
TOTAL INSIDE AA IN STATE	20	820	11	1,795	13	6,666	36	7,539	0	0

Footnote:

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

Loans by County

Respondent ID: 0000005874

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CALVIN B TAYLOR BANKING CO OF

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	5	281	1	209	2	1,260	7	1,707	0	0
STATE TOTAL	25	1,101	12	2,004	15	7,926	43	9,246	0	0

Footnote:

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

Loans by County

Respondent ID: 0000005874

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CALVIN B TAYLOR BANKING CO OF

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (071), NY										
MSA 39100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	12	0	0	0	0	1	12	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	12	0	0	0	0	1	12	0	0
STATE TOTAL	1	12	0	0	0	0	1	12	0	0

Footnote:

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

Loans by County

Respondent ID: 0000005874

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CALVIN B TAYLOR BANKING CO OF

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ACCOMACK COUNTY (001), VA										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	95	1	126	0	0	2	221	0	0
Middle Income	2	44	2	247	2	840	4	524	0	0
Upper Income	2	130	1	130	1	900	3	260	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	269	4	503	3	1,740	9	1,005	0	0
FAIRFAX COUNTY (059), VA										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	25	0	0	0	0	1	25	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0

Footnote:

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

Loans by County

Respondent ID: 0000005874

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CALVIN B TAYLOR BANKING CO OF

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORTHAMPTON COUNTY (131), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	282	0	0	1	263	5	545	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	282	0	0	1	263	5	545	0	0
VIRGINIA BEACH CITY (810), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	97	1	195	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	97	1	195	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	5	269	4	503	3	1,740	9	1,005	0	0
TOTAL OUTSIDE AA IN STATE	6	404	1	195	1	263	6	570	0	0
STATE TOTAL	11	673	5	698	4	2,003	15	1,575	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	27	1,149	17	2,698	22	10,963	52	10,411	0	0
TOTAL OUTSIDE AA	13	750	3	654	7	3,531	16	3,277	0	0
TOTAL INSIDE & OUTSIDE	40	1,899	20	3,352	29	14,494	68	13,688	0	0

Footnote:

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

Loans by County

Respondent ID: 0000005874

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: CALVIN B TAYLOR BANKING CO OF

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOMERSET COUNTY (039), MD										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	32	0	0	0	0	1	32	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	32	0	0	0	0	1	32	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	32	0	0	0	0	1	32	0	0
STATE TOTAL	1	32	0	0	0	0	1	32	0	0

Loans by County

Respondent ID: 0000005874

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: CALVIN B TAYLOR BANKING CO OF

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ACCOMACK COUNTY (001), VA										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	115	1	470	2	585	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	115	1	470	2	585	0	0
TOTAL INSIDE AA IN STATE	0	0	1	115	1	470	2	585	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	1	115	1	470	2	585	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	1	115	1	470	2	585	0	0
TOTAL OUTSIDE AA	1	32	0	0	0	0	1	32	0	0
TOTAL INSIDE & OUTSIDE	1	32	1	115	1	470	3	617	0	0

2023 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: CALVIN B TAYLOR BANKING CO OF

Respondent ID: 0000005874
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MD - WORCESTER COUNTY (047) - MSA 41540	44	9,281	36	7,539	0	0
DE - SUSSEX COUNTY (005) - MSA 41540 2/	10	3,017	7	1,867	0	0
VA - ACCOMACK COUNTY (001) - MSA NA	12	2,512	9	1,005	0	0

Footnote:

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

2023 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans
 Institution: CALVIN B TAYLOR BANKING CO OF

Respondent ID: 0000005874

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - ACCOMACK COUNTY (001) - MSA NA	2	585	2	585	0	0

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: CALVIN B TAYLOR BANKING CO

PAGE: 1 OF 1

Respondent ID: 0000005874
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	20	17,365	0	0
Purchased	0	0	0	0
Total	20	17,365	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005874

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CALVIN B TAYLOR BANKING CO

ASSESSMENT AREA - 0001

WORCESTER COUNTY (047), MD

MSA: 41540

Moderate Income

9500.00 9513.00 9515.00

Middle Income

9503.00* 9507.00* 9509.00 9510.00 9511.01 9511.02 9512.00 9514.00*

Upper Income

9501.00 9504.00 9506.00 9508.00 9517.00

Income Not Known

9800.00* 9900.00*

ASSESSMENT AREA - 0002

SUSSEX COUNTY (005), DE 2/

MSA: 41540

Middle Income

0513.02 0513.07* 0513.08 0513.13 0514.00* 0515.01* 0515.02

Upper Income

0512.01* 0512.02* 0512.03 0512.04* 0512.05 0513.09* 0513.10* 0513.12 0513.14

ASSESSMENT AREA - 0003

ACCOMACK COUNTY (001), VA

MSA: NA

Moderate Income

0902.02 0904.02*

Middle Income

0901.02 0902.01 0903.00* 0905.00* 0906.00 0907.00 0908.00

Upper Income

0901.01 0904.01

Income Not Known

9801.00* 9802.00* 9901.00* 9902.00*

Footnote:

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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: CALVIN B TAYLOR BANKING CO

Respondent ID: 0000005874

Agency: FDIC - 3

OUTSIDE ASSESSMENT AREA

KENT COUNTY (001), DE

MSA: 20100

Moderate Income

0432.02

Middle Income

0430.00 0434.00

SUSSEX COUNTY (005), DE 2/

MSA: 41540

Moderate Income

0518.02

DISTRICT OF COLUMBIA (001), DC

MSA: 47894

Median Family Income >= 120%

0015.00

BALTIMORE COUNTY (005), MD

MSA: 12580

Median Family Income >= 120%

4083.02

SOMERSET COUNTY (039), MD

MSA: 41540

Moderate Income

9308.00

TALBOT COUNTY (041), MD

MSA: NA

Middle Income

9604.00

WICOMICO COUNTY (045), MD

Footnote:

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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000005874

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CALVIN B TAYLOR BANKING CO

MSA: 41540

Middle Income

0002.00 0105.01 0106.04

Upper Income

0104.00 0108.00

ORANGE COUNTY (071), NY

MSA: 39100

Moderate Income

0151.00

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income 70-80%

4322.01

NORTHAMPTON COUNTY (131), VA

MSA: NA

Middle Income

9301.00 9302.00

VIRGINIA BEACH CITY (810), VA

MSA: 47260

Middle Income

0404.03

Footnote:

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

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000005874

Institution: CALVIN B TAYLOR BANKING CO

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	47	47	0	0.00%
Small Farm Loans	3	3	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	18	18	0	0.00%
Total	70	70	0	0.00%

Footnote:

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

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



Branch Locations Street Address and Geographies

Branch#	Branch Name	Address	City	State	County	MSA	Census	Tract Income Level
1	Main Office	24 N Main St	Berlin	MD	Worcester	NA	9510.00	Middle
2	20 th Street	100 20 th Street	Ocean City	MD	Worcester	NA	9500.00	Middle
3	North Ocean City/Fenwick	14200 Coastal Hwy	Ocean City	MD	Worcester	NA	9503.00	Middle
4	Ocean Landing	11359 Samuel Bowen Blvd	Berlin	MD	Worcester	NA	9509.00	Upper
5	Ocean Pines	11103 Cathell Rd	Berlin	MD	Worcester	NA	9511.02	Middle
7	Snow Hill	108 West Market St	Ocean City	MD	Worcester	NA	9513.00	Moderate
8	Pocomoke	2140 Old Snow Hill Rd	Pocomoke	MD	Worcester	NA	9515.00	Moderate
14	West Ocean City	9923 Golf Course Rd	Ocean City	MD	Worcester	NA	9517.00	Upper
15	Ocean View	50 Atlantic Av	Ocean View	DE	Sussex	NA	0513.13	Middle
16	Chincoteague	4116 N Main St	Chincoteague	VA	Accomack	NA	0901.02	Middle *
17	Onley	25090 Shore Pkwy	Onley	VA	Accomack	NA	0906.00	Middle *
19	Cape Charles	645 Mason Ave	Cape Charles	VA	Northampton	NA	9303.01	Upper

*Underserved or Distressed Tract

P.O. Box 5 | 24 North Main Street | Berlin, MD 21811
tel: 410.641.1700 | web: taylorbank.com | Member FDIC

Locations & Hours

MARYLAND

WORCESTER COUNTY

Main Office

24 N. Main Street,
Berlin, MD 21811

P: (410) 641-1700 • F: (410) 641-0543

Lobby:

M-F 9:00AM - 4:00PM

Drive-Up:

M-Th 8:30AM - 4:00PM

F 8:30AM - 5:00PM

Ocean Landing

11359 Samuel Bowen Blvd.,
Berlin, MD 21811

P: (410) 641-1728 • F: (410) 641-2078

Lobby:

M-F 9:00AM - 4:00PM

Drive-Up:

M-Th 8:30AM - 4:00PM

F 8:30AM - 5:00PM

Ocean Pines

11103 Cathell Road,
Berlin, MD 21811

P: (410) 641-5111 • F: (410) 641-6084

Lobby:

M-F 9:00AM - 4:00PM

Drive-Up:

M-Th 8:30AM - 4:00PM

F 8:30AM - 5:00PM

S 8:30AM - 12:00PM

Snow Hill

108 West Market Street,
Snow Hill, MD 21863

P: (410) 632-1700 • F: (410) 632-1524

Lobby:

M-F 9:00AM - 4:00PM

Drive-Up:

M-Th 8:30AM - 4:00PM

F 8:30AM - 5:00PM

Pocomoke

2140 Old Snow Hill Road,
Pocomoke City, MD 21851

P: (410) 957-3200 • F: (410) 957-2125

Lobby:

M-F 9:00AM - 4:00PM

Drive-Up:

M-Th 8:30AM - 4:00PM

F 8:30AM - 5:00PM

S 8:30AM - 12:00PM

South Ocean City

100 20th Street,
Ocean City, MD 21842

P: (410) 289-8171 • F: (410) 289-6507

Lobby:

M-F 9:00AM - 4:00PM

Drive-Up:

M-Th 8:30AM - 4:00PM

F 8:30AM - 5:00PM

North Ocean City

14200 Coastal Highway,
Ocean City, MD 21842

P: (410) 250-1405 • F: (410) 250-1379

Lobby:

M-F 9:00AM - 4:00PM

Drive-Up:

M-Th 8:30AM - 4:00PM

F 8:30AM - 5:00PM

West Ocean City

9923 Golf Course Road,
Ocean City, MD 21842

P: (410) 213-1700 • F: (410) 213-2887

Lobby:

M-F 9:00AM - 4:00PM

Drive-Up:

M-Th 8:30AM - 4:00PM

F 8:30AM - 5:00PM

S 8:30AM - 12:00PM

WICOMICO COUNTY

Loan Production Office

1408 South Salisbury Blvd.,
Salisbury, MD 21801

P: (410) 845-2893

Hours:

By appointment only

DELAWARE

SUSSEX COUNTY

Ocean View

50 Atlantic Avenue,
Ocean View, DE 19970

P: (302) 541-0500 • F: (302) 541-0665

Lobby:

M-F 9:00AM - 4:00PM

Drive-Up:

M-Th 8:30AM - 4:00PM

F 8:30AM - 5:00PM

VIRGINIA

ACCOMACK COUNTY

Chincoteague

4116 Main Street,
Chincoteague, VA 23336

P: (757) 336-6622 • F: (757) 336-6625

Lobby:

M-F 9:00AM - 4:00PM

Drive-Up:

M-Th 8:30AM - 4:00PM

F 8:30AM - 5:00PM

Onley

25090 Shore Parkway,
Onley, VA 23418

P: (757) 787-4327 • F: (757) 789-5222

Lobby:

M-F 9:00AM - 4:00PM

Drive-Up:

M-Th 8:30AM - 4:00PM

F 8:30AM - 5:00PM

NORTHAMPTON COUNTY

Cape Charles

645 Mason Avenue,
Cape Charles, VA 23310

P: (757) 695-3003 • F: (757) 331-1046

Lobby:

M-F 9:00AM - 4:00PM

Drive-Up:

M-Th 8:30AM - 4:00PM

F 8:30AM - 5:00PM

Contact Us for Information About Your Account

For Lost or Stolen Debit Card:
(866) 546-8273

Telephone Banking - 24 hour access:
(410) 629-1320 or (800) 764-2686

Digital Banking - 24 hour access:
www.taylorbank.com



Always Here. For Good.



Funds Availability Disclosure

(Account Opening Disclosures)

This is important information about your ability to withdraw funds from:

Calvin B Taylor Banking Company
14200 Coastal Hwy
Ocean City, MD 21842
(410) 250-1405

This policy statement applies to “*transaction accounts*” and savings accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

3:00 pm

Longer Delays May Apply

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard Exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

1. We believe a check you deposit will not be paid.
2. You deposit checks totaling more than \$5,525 on any one day.
3. You redeposit a check that has been returned unpaid.
4. You have overdrawn your account repeatedly in the last six months.
5. There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the

deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the 7 business day after the day of your deposit.

Deposits at Automated Teller Machines

Next business day after such deposit is credited..



Digital Banking

Bank from your computer, tablet or smartphone 24/7 with Tally by Taylor Bank. **Pay bills, enroll in eStatements, personalize your dashboard,** and more:

- **Send money with Zelle¹**
- **Mobile Deposit** - Mark another errand off your list by depositing checks with our mobile app.
- **Chat with Us** - Chat in real-time with Taylor Bank Support during business hours.
- **Card Management** - Control spending and receive alerts about your card usage.
- **Digital Wallet** - Go cashless where Apple Pay®, Google Pay®, and Samsung Pay® are accepted.
- **Snapshot** - Set financial goals, create budgets, and integrate multiple accounts for a 360-degree view of your finances.

Enroll in Tally and download our App to take advantage of all our digital tools.



1. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



TaylorBank.com

Delaware

Ocean View Branch 302.541.0500

Maryland

Main Office 410.641.1700
 Ocean Landing Branch 410.641.1728
 Ocean Pines Branch 410.641.5111
 Snow Hill Branch 410.632.1700
 Salisbury Loan Production Office 410.845.2893
 Pocomoke Branch 410.957.3200
 South Ocean City Branch 410.289.8171
 North Ocean City Branch 410.250.1405
 West Ocean City Branch 410.213.1700

Virginia

Chincoteague Branch 757.336.6622
 Onley Branch 757.787.4327

Connect With Us

@taylorbankforgood



Always Here. For Good.



Personal Banking

Checking

For Good Checking

Make a positive impact in your local community and enjoy a few extra perks.

- Every time you use your For Good Debit Card, the Taylor Bank For Good Fund grows. A donation will be provided through the For Good Fund (at no cost to you) to local nonprofits.
- Interest bearing
- First five ATM fees refunded (each month)
- \$25 minimum balance to open
- No monthly service fee when you meet one of the qualifiers²
- Free first order of basic checks

Free Checking

Keep it simple with a free checking account.

- No monthly service fee
- No minimum balance
- \$25 minimum balance to open

All personal checking accounts include the option to open a regular Savings account with a minimum opening balance of \$1.



Taylor Bank presents a For Good Grant to Children's Harbor, supporting their preschool and after-school programs for families in crisis.

Savings, Money Market & CDs

Savings

An account with the essentials to begin building a healthy financial future.

- Interest bearing
- \$25 minimum balance to open
- No monthly service fee when you maintain the \$25 minimum balance³

Club

A great account to save for the holidays, a vacation, wedding or other major purchase. Make deposits in any denomination.

Money Market

Perfect for customers looking to earn a higher rate with the convenience of limited check writing. \$750 minimum balance to open.

Certificates of Deposit

Lock in your interest rate and watch your money grow.

Individual Retirement

An excellent tool for retirement savings. May be tax deductible and will grow tax-free or tax-deferred

Health Savings

Save for qualified medical expenses with this unique, tax free account.

ICS & CDARS

Enjoy unlimited FDIC insurance on deposit amounts. One statement, one rate, one 1099 and one bank to manage your account.

Other Services

- Bank by Phone: (410) 629-1320 or (800) 764-2686
- Deposit accepting ATMs
- After-Hours Depository
- Overdraft "Sweep" Service
- Safe Deposit Boxes



Lending Solutions

Mortgage Loans

Whether you're building or buying, our loan officers will work closely with you to find the mortgage that will fit you best.

Home Equity Line of Credit (HELOC)

Use the equity you've built in your home for major purchases, repairs and renovations, consolidating high-interest debt or other unexpected expenses.

Auto Loans

We make buying a car or truck easier with our flexible terms, competitive rates and personal service.

Personal Loans

Use a personal loan to help pay for a large purchase, debt consolidation or unexpected expenses.

What to expect:

- Streamlined application process
- Limited documentation
- Quick approvals
- Friendly service from a knowledgeable local team
- Loans retained and serviced by Taylor Bank

2. You can avoid the monthly service fee when you meet one of the following qualifiers: Make 10 or more point of sale transactions with your debit card; OR receive one or more direct deposits; OR maintain a \$1,000 average monthly balance, per statement cycle. See fee schedule for current fees.

3. A monthly service fee applies for each month that your balance falls below minimum any day of the monthly statement period. Waived for minors. See fee schedule for current fees.

4. All loans are subject to credit approval.

Fee Schedule

Effective March 1, 2024

Checking Accounts

Early Account Closing <i>if closed within 90 days of open date</i>	\$30
Monthly Service Fee	
Personal	
Free Checking	\$0
For Good Checking*	\$0 or \$10
Business	
Choice Checking**	\$7.50

*You can avoid the For Good Checking Monthly Service Fee when you meet one of the following qualifiers:

- Make 10 or more payments with your debit card; OR
- Receive one or more direct deposits; OR
- Maintain a \$1,000 average monthly balance, per statement cycle.

**You can avoid the Choice Checking Monthly Service Fee by maintaining a minimum \$750 account balance.

Savings Accounts

Personal & Business

Early Account Closing <i>if closed within 90 days of open date</i>	\$30
Excess Withdrawals Per Item	\$5
Monthly Min. Balance Fee <i>if balance falls below \$25***</i>	\$3

***Personal Savings Monthly Min. Balance fee is waived:

- For minor accounts
- When opened at the same time as a Personal checking account

Club Accounts

Early Account Closing <i>if closed prior to maturity</i>	\$30
--	------

Money Market Accounts

Early Account Closing <i>if closed within 90 days of open date</i>	\$30
Excess Withdrawals Per Item	\$10
Monthly Min. Balance Fee <i>if balance falls below \$750</i>	\$8

Individual Retirement Accounts

Annual Maintenance on IRAs in distribution:	
Distribution to a Taylor Bank account	None
Distribution by ACH to other financial institution	None
Outgoing Trustee-to-Trustee Transfer	\$35

Health Savings Accounts

Excess Contribution	\$25
Monthly Maintenance	\$3
Re-Activation Fee	\$20
Outgoing Trustee-to-Trustee Transfer	\$35

Special Handling Fees

Account Research Per Half Hour	\$10
ACH Origination Fee	\$5
Attachment or Levy	\$100
Bulk Coin Counting (non-customer)	\$5 minimum or 5%
Cashier's Check	\$10
Charge-back items (business & sole proprietorship)	\$10
Copy of Check, Withdrawal or Deposit Ticket	\$1
Copy of Statement with Images	\$5
Counter Check Per Check	\$1
Deposit Verification Letter	\$10
Dormant Account (quarterly)	up to \$5
Duplicate 1098 / 1099	\$1
Duplicate Monthly Delivered Statement - Paper	\$10
Duplicate Monthly Delivered Statement - Electronic	\$2
Fax Service Per Page	\$1
Foreign Currency Exchange	\$20
Instant "Snapshot" Statement	\$1
Items Presented Against Insufficient Funds Per Item	\$33
Lost Cashier's Check	\$33
Lost Money Order	\$33
Money Order	\$2.50
Multiple Signatures Required Per Month	\$10
Night Deposit - Key Replacement Per Key	\$10
Night Deposit - Lock Bag	\$30
Sweep Overdraft Protection Per Transfer	\$10
Photocopy Service Per Copy	\$1
Return Mail	\$2.50
Safe Deposit Box - Key Replacement Per Key	\$30
Safe Deposit Box - Forced Entry	\$350
Safe Deposit Box - Late Rental Payment	\$15

Special Handling Fees Cont'd

Signature Guarantee (customers only)	\$10
Special Cash Handling Fee Per Deposit	\$10
Special Collections - Incoming	\$30
Special Collections - Outgoing Domestic Item****	\$15
Special Collections - Outgoing Canadian Item****	\$30
Special Collections - Outgoing Other International****	\$95
Special Collections - Returned Outgoing Items****	\$40
Stop Payment Order	\$33
Telephone Transfer with CSA	\$1
USB or CD-Rom Statement	\$30

ATM and Debit Cards

Card Replacement	\$10
Transactions:	
Taylor Bank ATMs	None
Other ATMs	\$1.75
Point-of-Sale (POS)	None
Surcharge (non-customer using a Taylor Bank ATM)	\$3

Bank-to-Bank Transfers

Inbound Transfer	None
Outbound Transfer	\$3

Wire Transfers (customers only; daily deadline)

Incoming****		
Domestic		\$10
International		\$20
Outgoing****		
Domestic - deadline 4pm		\$30
International - deadline 2pm		\$85
Wire Investigation		\$85
Incoming Returned Wire		\$30

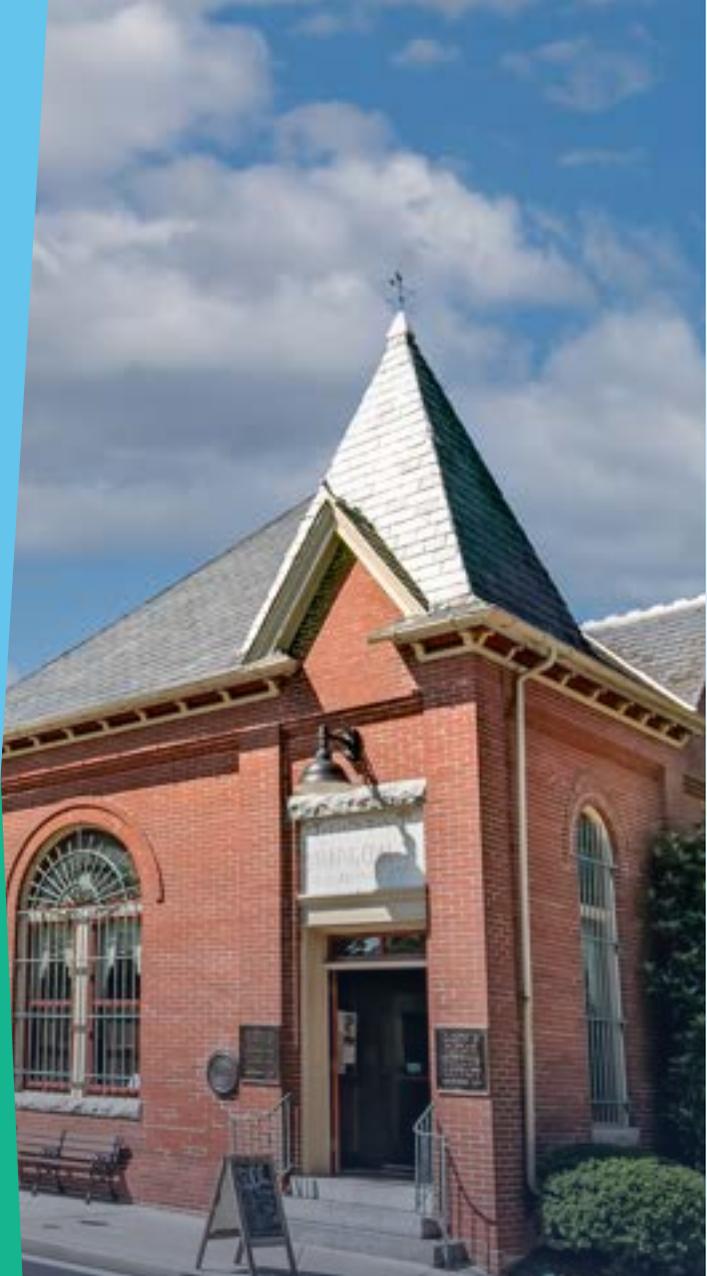
****Plus fees charged by intermediary banks



Taylor Bank Loan Fees

Effective November 28, 2023

Product	Fee
Consumer	
Primary / Secondary / Land Mortgage (Purchase, Refinance or Cash Out)	
Loan Processing Fee	\$825
Construction / Permanent Mortgage	
Loan Processing Fee	\$825
Origination Fee	0.50% of loan amount
Construction Inspection Fee	\$300
Temporary – Bridge, Single Pay, or Construction Only	
Origination Fee	1.00% of loan amount
Loan Processing Fee	\$825
Construction Inspection Fee	\$300
Mortgage Advance	
	\$350
Loan Modification	
Processing Fee	
Loan of \$100,000 or less	\$250
Loan over \$100,000	\$450
Good Neighbor/Equipment Assistance	
	No Fee
Commercial	
Doc Prep/Underwriting Fee will include Flood Cert and Credit Report Fees	
Residential Rental / Commercial Real Estate / Equipment, etc.	
Doc Prep/Underwriting Fee	\$850 or 0.25% (greater of)
Balloon Renewal Fee - Minimum	\$550*
Commercial Construction	
Doc Prep/Underwriting Fee	\$850 or 0.25% (greater of)
Commercial Construction Fee*	0.50%
Construction Inspection Fee	\$300 or Third Party Inspection Fee
Line of Credit – Origination	
Doc Prep/Underwriting Fee	\$850 or 0.25% (greater of)
Line of Credit – Annual Review/Renewal	
<u>Renewal Fee - Minimum</u>	
\$1.00 - \$100,000.00	\$150*
\$100,000.01 - \$249,999.99	\$250*
\$250,000.00 - \$499,999.99	\$350*
\$500,000.00 and above	\$500*
Mortgage Advance - Minimum	
	\$650*
Loan Modification	
Document Preparation Fee	
Loan of \$100,000 or less	\$450
Loan over \$100,000	\$650
Letter of Credit	
Processing Fee – at Origination	2.00% with \$250 minimum
Annual Renewal Fee	1.00% with \$125 minimum
* May be increased at Loan Officer discretion based on complexity and risk of loan.	
Any deviation from the above must be approved (Internal Use Only)	



Say hello to **Simply Business Banking**, offering a full suite of business products and services, each designed to help make your banking experience productive, efficient and, you guessed it, simple.

Always Here. For Good.



Delaware

Ocean View 302.541.0500

Maryland

Main Office 410.641.1700

Ocean Landing 410.641.1728

Ocean Pines 410.641.5111

South Ocean City 410.289.8171

North Ocean City 410.250.1405

West Ocean City 410.213.1700

Snow Hill 410.632.1700

Pocomoke 410.957.3200

Virginia

Chincoteague 757.336.6622

Onley 757.787.4327

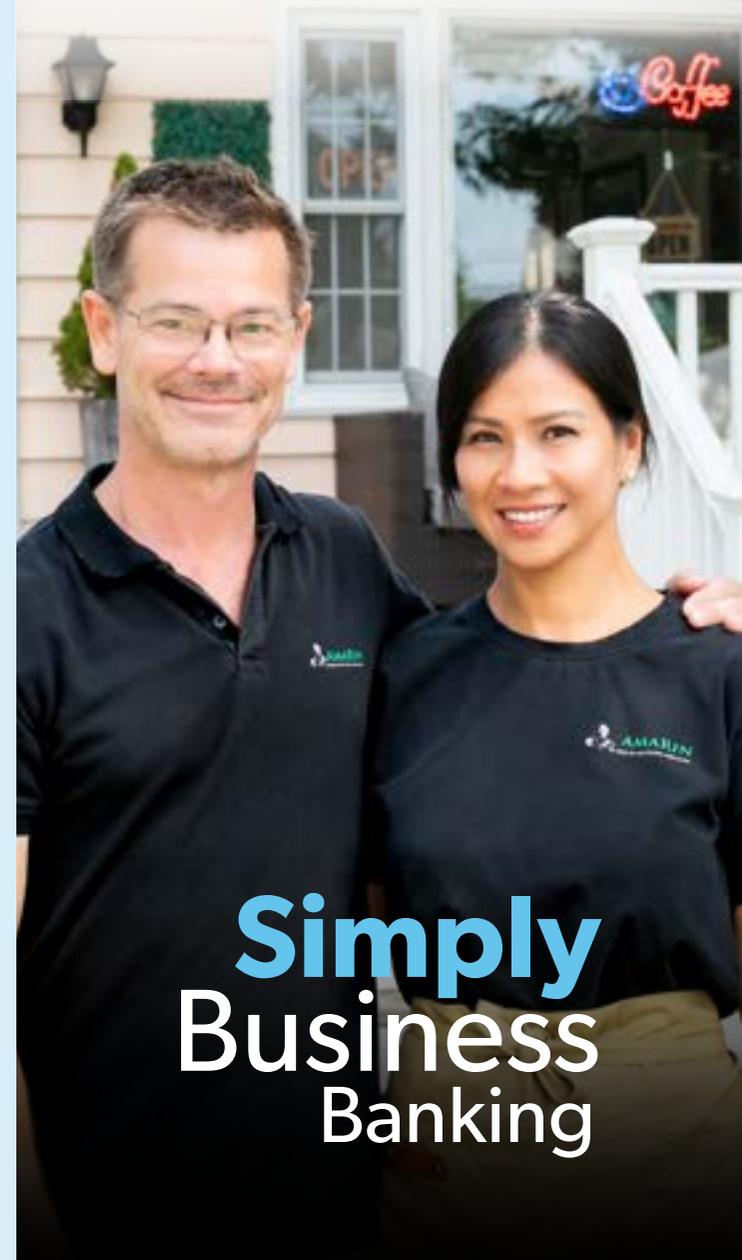
TaylorBank.com

Connect With Us

@taylorbankforgood



Always Here. For Good.



Simply Business Banking

To get started, select a business account:

Business Choice Checking

Perfect choice for almost any business!

Opening Deposit	\$750
Minimum Balance	\$750*
Interest Bearing	No

Business Savings

Build your savings with this simple account.

Opening Deposit	\$25
Minimum Balance	\$25*
Interest Bearing	Yes

Business Money Market

Limited check writing and tiered interest rates.

Opening Deposit	\$750
Minimum Balance	\$750*
Interest Bearing	Yes

Business Select Checking

For cash concentrated businesses. Enjoy convenient access to currency and coin supplies, while utilizing transfers to an account at another bank.**

Opening Deposit	\$25,000
Interest Bearing	No

Sole Proprietorships may also choose from many of our personal accounts. See Personal Banking brochure for information on For Good Checking and Free Checking.

Every account includes Tally by Taylor Bank so you can stay on top of your finances anywhere your office takes you. **Enroll in Tally and download our app to take advantage of all our digital tools.**



* Minimum balance fees apply; see fee schedule.
 ** Fees apply; see Cash Concentration letter.

Next, add the Simply Business Banking options that are the right fit for your business:

Accept Payments

Payment Processing Accept credit and debit card payments in-person, online or mobile.	ACH Maximize security and access customer payments faster with ACH.	Mobile Deposit Save time and skip visits to the branch by depositing checks directly from your mobile device.	Business mRDC & Remote Deposit Capture Make check deposits without leaving the office.
---	---	---	--

Make Payments

ACH Create or upload files and transmit to the bank. No software required!	Domestic Wire Transfers Create and send a wire without coming to the bank.	Business Bill Pay Pay bills and vendors online. One-time or recurring payments.	Visa Debit Card Individualized for your authorized users including purchase limits.
--	--	---	---

Protection

Positive Pay Protect your business against fraudulent checks.	Overdraft Sweep Prevent overdrafts by linking to another Taylor Bank deposit account.	Controlled User Access Manage user access to accounts you choose and specific processes.
---	---	--

Loans & Lines of Credit

Lines of Credit Get access to working capital when you need it most.	Term Loans Expand your business, purchase equipment and supplies.	Commercial Real Estate Build, buy, or refinance your commercial properties.
--	---	---

Other Needs

CDARS & ICS Earn interest and access multi-million-dollar FDIC insurance.	Health Savings Account Give your employees a tax-advantaged way to save & pay for qualified medical expenses.	Simplified Employee Pension (SEP) Plan Build retirement assets through tax-deferred growth for you and your employees.
---	---	--

Business Banking Brochure Addendum (09/18)

Prime Business Interest Checking

Interest bearing checking account for businesses.

Opening Deposit	\$2500
Minimum Balance	\$2500*
Interest Bearing	Yes

*Minimum balance fees apply, see fee schedule.

What if I am having trouble repaying my Overdraft Privilege® or use it frequently?

Please contact us at (410) 641-1700 Ext. 0160 if you: (1) do not believe you will be able to bring your account to a positive end-of-day balance within the required time period; (2) find that you are using Overdraft Privilege® more often than you intended; or (3) don't understand why your account becomes overdrawn. We would like to discuss your situation with you.

We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. For example, we typically do not pay overdraft items if your account is not in good standing as defined above, or, if based upon our review of your account management, we determine that you are using Overdraft Privilege® excessively or seem to be using Overdraft Privilege® as a regular line of credit. You will be charged a Returned NSF Items(s) fee of \$33 for each item returned.

Following regulatory guidance, we will contact you if you are paying multiple PD Overdraft Privilege Fees (i.e., more than six fees in a rolling 12-month period), to discuss possible alternatives to Overdraft Privilege® that may better meet your short-term credit needs. In the event you ask us to stop contacting you because you have determined Overdraft Privilege® is appropriate for your needs, we will honor your wishes. However, if we identify that the number and frequency of overdrafts increases materially for an extended period of time at some point after that, we may contact you again to ensure Overdraft Privilege® is still the most appropriate option available to you for covering your short-term credit needs.

How do I know when I use the overdraft limit?

You will receive an overdraft notice each time items are paid, including fees. You will need to subtract the total fees when balancing your checkbook.

We have no obligation to notify you before we pay or return any item. The amount of any overdraft including our PD Overdraft Privilege Fee of \$33 and/or a Returned NSF Items(s) Fee of \$33 that you owe us is due and payable upon demand even if we do not ask you for payment. You must repay us no later than 30 calendar days after the creation of the overdraft. If there is more than one owner on the account, each owner and agent, if applicable, shall be jointly and severally liable for all overdrafts including all fees charged.

How soon can I use my Overdraft Privilege®?

If you are a new customer, we will advise you 30 or more days after your account is opened that you may use the Overdraft Privilege® service. This is provided you have maintained satisfactory activity in the account, including making regular deposits, consistent with our internal standards for the account type for which the Overdraft Privilege® is offered. Once you are notified your Overdraft Privilege® limit is available to you, it may continue to be available provided you maintain the account in "good standing" as defined in this brochure.

What are some other ways I can cover overdrafts at Taylor Bank?

The best way to avoid overdrafts and fees is to keep track of your account balance by entering all checks, debit card purchases and ATM withdrawals in your check register, reconcile your checkbook regularly and manage your finances responsibly. Other suggestions may be found at taylorbank.com (Checking Navigator), <https://www.fdic.gov/moneysmart> and <https://www.consumerfinance.gov/>.

Taylor Bank offers additional ways to cover overdrafts in addition to Overdraft Privilege®.

Ways to Cover Overdrafts at Taylor Bank	Example of Associated Rates and Fees ¹
Good account management	\$0
Link to savings or checking account	\$10 unless TMPlus or TM50Plus then fee is \$5.50 ²
Overdraft Privilege®	PD Overdraft Privilege Fee of \$33 for each item

¹This information is effective as of February 2020 and is provided as examples. ²The number of transfers allowed from a savings account each month may be limited and additional fees/consequences for exceeding this limit may apply. Subject to change. Please ask us about our current specific products, rates and fees.

What if I do not want to have Overdraft Privilege® on my account?

If you would like to revoke your previous authorization for ATM and debit card transaction coverage, or have this service removed entirely from your account, please call (410) 641-1700 Ext. 0160 or visit your local branch.

While you may opt-out of the privilege at any time, you are responsible for any overdrawn balances at the time of opting out.

Taylor Bank

Main
24 N Main St.
Berlin, MD 21811
410-641-1700

Ocean Landing
11359 Samuel Bowen Blvd.
Berlin, MD 21811
410-641-1728

Ocean Pines
11103 Cathell Rd.
Berlin, MD 21811
410-641-5111

20th Street
100 20th St.
Ocean City, MD 21842
410-289-8171

Mid-Ocean City
9105 Coastal Hwy.
Ocean City, MD 21842
410-723-2044

North Ocean City / Fenwick
14200 Coastal Hwy.
Ocean City, MD 21842
410-250-1405

West Ocean City
9923 Golf Course Rd.
Ocean City, MD 21842
410-213-1700

Pocomoke
2140 Old Snow Hill Rd.
Pocomoke City, MD 21851
410-957-3200

Snow Hill
108 W Market St.
Snow Hill, MD 21863
410-632-1700

Ocean View
50 Atlantic Ave.
Ocean View, DE 19970
302-541-0500

Chincoteague
4116 Main St.
Chincoteague, VA 23336
757-336-6622

Onley, Virginia
Visit our website
for our new
location coming
Summer 2020

OVERDRAFT PRIVILEGE®

A Special Service For Your Checking Account



02/20 Generic
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At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to insufficient funds can be a costly, inconvenient and potentially embarrassing experience. At Taylor Bank, we do not encourage overdrafts. To avoid fees, we encourage you to manage your finances responsibly by keeping track of your account balance and reconciling it regularly. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result if a check is returned. That's why we provide Overdraft Privilege®, a special overdraft service for Taylor Bank's customers.

What is Overdraft Privilege®?

Overdraft Privilege® is a discretionary overdraft service requiring no action on your part that provides you a safety net up to an automatically assigned overdraft limit.

Your Overdraft Privilege® limit may be available for checks and other transactions made using your checking account number, such as a teller withdrawal, an automatic (ACH) payment transaction, automatic bill payment or recurring debit card payment. If you request us to do so (opt-in), we may authorize ATM transfers or withdrawals and everyday debit card purchases using your available balance and your Overdraft Privilege® limit. For business accounts the limit may be available for ATM and everyday debit card transactions with no action required.

Balances displayed do not include the Overdraft Privilege® limit.

How does Overdraft Privilege® work?

There are several ways your account can become overdrawn, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you (i.e. debit card at point of sale); (3) the return of unpaid items deposited by you; (4) bank service charges; or (5) the deposit of items which, according to the bank's Funds Availability Policy, are treated as not yet available.

As long as you maintain your account in "good standing," we may approve your overdraft items within your unused Overdraft Privilege® limit as a non-contractual courtesy.

For Overdraft Privilege® consideration, your account is in "good standing" if you (1) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges); (2) avoid excessive overdrafts suggesting the use of Overdraft Privilege® as a continuing line of credit; and (3) have no legal orders, levies or liens against your account.

Taylor Bank reserves the right to limit participation to one account per household or business or to suspend, revoke, or discontinue this service without prior notice.

What if I go beyond my Overdraft Privilege® limit?

Normally, we will not approve an overdraft for you in excess of the predetermined limit assigned to your account. So as not to exceed your limit, please remember that the amount of the overdraft plus our PD Overdraft Privilege Fee of \$33 for each item will be deducted from the Overdraft Privilege® limit. Overdrafts above and beyond your established Overdraft Privilege® limit may result in checks or other items being returned to the payee. You will be charged a Returned NSF Item(s) Fee of \$33 for each item returned. Returned items may be presented for payment by the payee or their financial institution multiple times, which may result in multiple Returned NSF Item(s) Fees.

An OD/NSF notice will be sent to notify you of items paid and/or returned.

What does my Overdraft Privilege® cost?

There is no additional cost associated with Overdraft Privilege® unless you use it. If you do use the Overdraft Privilege® limit, you will be charged our PD Overdraft Privilege Fee of \$33 for each overdrawn item created by checks and other transactions made using your checking account number, such as a teller withdrawal, an automatic payment (ACH) transaction, automatic bill payment, or recurring debit card payment.

If you request us to do so (opt-in), we may authorize ATM transfers or withdrawals and everyday debit card purchases by using your available balance and your Overdraft Privilege® limit. Your balance at the time these transactions post will determine the overdraft status and the assessment of fees. Other transactions initiated by you, or a delay in processing authorized transactions by the merchant, may result in previously authorized transactions posting against an insufficient balance. A PD Overdraft Privilege Fee of \$33 will be charged for each ATM or everyday debit card transaction that posts against insufficient funds. Once opted in, you may revoke your authorization at any time by contacting us at (410) 641-1700 Ext. 0160 or by visiting your local branch.

For business accounts, ATM and debit card transactions will be handled as described above with no action required on your part.

In the normal course of business, we generally pay debit card transactions first then checks and ACH's low to high, per the bank's policy. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, the order we pay your items may create multiple overdraft items during a single banking day and you will be charged our PD Overdraft Privilege Fee of \$33 for each overdraft item paid.

Multiple paid items will result in multiple fees. For example, three paid items in one day will result in \$99 in PD Overdraft Privilege Fees. To help you manage your account, the total fees you have paid for items (both paid and returned) during the current month and for the year-to-date will be reflected on your monthly checking statement.

What is my Overdraft Privilege® limit? If I have two checking accounts, can I get Overdraft Privilege® on both?

Locate your account type below and make note of the corresponding limit. If you have multiple accounts for your household or business you may have a limit on each eligible account.

Regular Checking	\$750
Reward Checking	\$750
Taylor Made Checking	\$750
Now Checking	\$1,000
Choice Business Checking	\$1,000

How quickly must I repay my Overdraft Privilege®?

You should make every attempt to bring your account to a positive end-of-day balance as soon as possible and must do so within 30 calendar days. If you are not able to do so, you will receive a letter from Taylor Bank informing you that your Overdraft Privilege® limit has been suspended and additional items will be returned.

Unless we advise you differently or you request this service be removed from your account, your limit will be made available to cover overdrafts again the first business day after you bring your account to a positive end-of-day balance.

What are some of the ways I can access my Overdraft Privilege® limit? Will my limit be reflected in the balance I receive?

The chart below shows the different ways you can access your Overdraft Privilege® limit and indicates whether or not this limit will be reflected in the balance provided.

Access points	Is my Overdraft Privilege® available?	Does the balance provided reflect my Overdraft Privilege® limit?
Teller	Yes	No
Writing a Check	Yes	N/A
Debit Card (recurring)	Yes	N/A
Debit Card (everyday)	No*	N/A
ATM Withdrawal	No*	No
ACH-Auto Debit	Yes	N/A
Online Banking	Yes	No
Bill Pay	Yes	No
Bank by Phone	Yes	No

*Overdraft Privilege® service will be made available for ATM or everyday debit card transactions on personal accounts upon your request. Call (410) 641-1700 Ext. 0160 or visit one of our branches to arrange for your ATM and debit card coverage. No action is required for business accounts.

ID RSSD 39327 FI Name CALVIN B. TAYLOR BANKING COMPANY OF BERLIN, MARYLAND
 FDIC Certificate # 5874 OCC Charter # 0

Liquidity & Funding > Net Loans & Leases to Deposits

Reporting Period

UBPRE600

Concept	UBPRE600	Value	77.54
Description	Net Loans & Leases as a percent of Total Deposits		
Narrative	Net loans, plus lease-financing receivables, divided by total deposits.		
Formula	PCTOF(uc:UBPRE118[P0];uc:UBPRD663[P0])		

ID RSSD 39327 FI Name CALVIN B. TAYLOR BANKING COMPANY OF BERLIN, MARYLAND
 FDIC Certificate # 5874 OCC Charter # 0

Liquidity & Funding > Net Loans & Leases to Deposits

Reporting Period

UBPRE600

Concept	UBPRE600	Value	76.52
Description	Net Loans & Leases as a percent of Total Deposits		
Narrative	Net loans, plus lease-financing receivables, divided by total deposits.		
Formula	PCTOF(uc:UBPRE118[P0];uc:UBPRD663[P0])		

ID RSSD 39327 FI Name CALVIN B. TAYLOR BANKING COMPANY OF BERLIN, MARYLAND
 FDIC Certificate # 5874 OCC Charter # 0

Liquidity & Funding > Net Loans & Leases to Deposits

Reporting Period

UBPRE600

Concept	UBPRE600	Value	72.41
Description	Net Loans & Leases as a percent of Total Deposits		
Narrative	Net loans, plus lease-financing receivables, divided by total deposits.		
Formula	PCTOF(uc:UBPRE118[P0];uc:UBPRD663[P0])		

ID RSSD 39327 FI Name CALVIN B. TAYLOR BANKING COMPANY OF BERLIN, MARYLAND
 FDIC Certificate # 5874 OCC Charter # 0

Liquidity & Funding > Net Loans & Leases to Deposits

Reporting Period

UBPRE600

Concept	UBPRE600	Value	76.85
Description	Net Loans & Leases as a percent of Total Deposits		
Narrative	Net loans, plus lease-financing receivables, divided by total deposits.		
Formula	PCTOF(uc:UBPRE118[P0];uc:UBPRD663[P0])		

HOME MORTGAGE DISCLOSURE ACT NOTICE

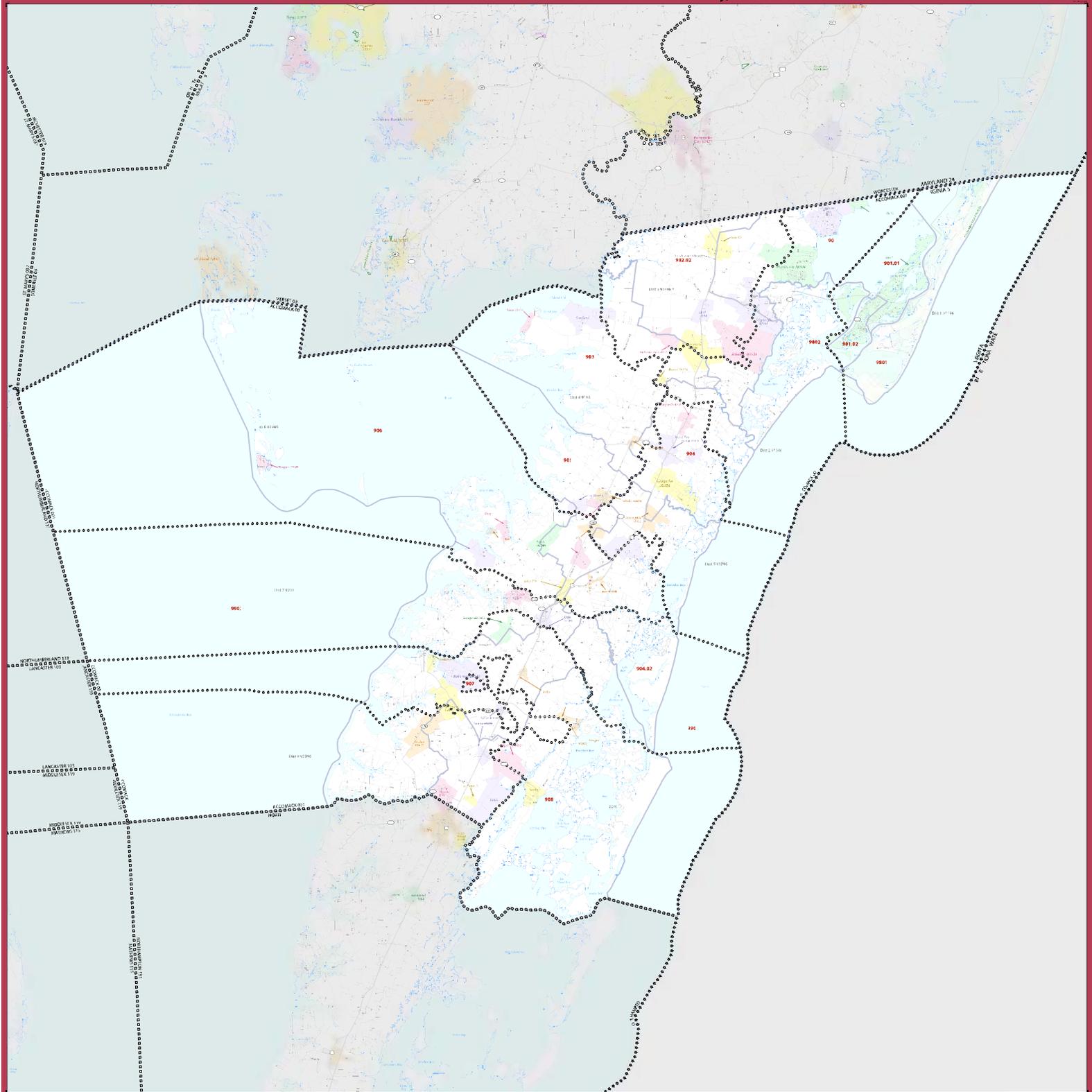
The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

The HMDA data is available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).

HMDA data for many other financial institutions are also available at this website.

You may inquire with branch personnel concerning data for years prior to 2017.

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Accomack County, VA



LAND USE DESIGNATION		GEND	
SYMBOL	DESCRIPTION	SYMBOL	DESCRIPTION
*****	CANADA	Yellow	White 18.07
*****	JAMES RIVER 1889	Orange	White 18.07
*****	T1889	Red	White 18.07
*****	Terra (Open) 0400	Green	White 18.07
*****	WATER	Blue	White 18.07
*****	NEW YORK 1	Light Blue	White 18.07
*****	NEW YORK 2	Light Green	White 18.07
*****	NEW YORK 3	Light Yellow	White 18.07
*****	NEW YORK 4	Light Orange	White 18.07
*****	NEW YORK 5	Light Red	White 18.07
*****	NEW YORK 6	Light Purple	White 18.07
*****	NEW YORK 7	Light Blue-Gray	White 18.07
*****	NEW YORK 8	Light Green-Gray	White 18.07
*****	NEW YORK 9	Light Yellow-Gray	White 18.07
*****	NEW YORK 10	Light Orange-Gray	White 18.07
*****	NEW YORK 11	Light Red-Gray	White 18.07
*****	NEW YORK 12	Light Purple-Gray	White 18.07
*****	NEW YORK 13	Light Blue-Gray	White 18.07
*****	NEW YORK 14	Light Green-Gray	White 18.07
*****	NEW YORK 15	Light Yellow-Gray	White 18.07
*****	NEW YORK 16	Light Orange-Gray	White 18.07
*****	NEW YORK 17	Light Red-Gray	White 18.07
*****	NEW YORK 18	Light Purple-Gray	White 18.07
*****	NEW YORK 19	Light Blue-Gray	White 18.07
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*****	NEW YORK 81	Light Yellow-Gray	White 18.07
*****	NEW YORK 82	Light Orange-Gray	White 18.07
*****	NEW YORK 83	Light Red-Gray	White 18.07
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*****	NEW YORK 87	Light Yellow-Gray	White 18.07
*****	NEW YORK 88	Light Orange-Gray	White 18.07
*****	NEW YORK 89	Light Red-Gray	White 18.07
*****	NEW YORK 90	Light Purple-Gray	White 18.07
*****	NEW YORK 91	Light Blue-Gray	White 18.07
*****	NEW YORK 92	Light Green-Gray	White 18.07
*****	NEW YORK 93	Light Yellow-Gray	White 18.07
*****	NEW YORK 94	Light Orange-Gray	White 18.07
*****	NEW YORK 95	Light Red-Gray	White 18.07
*****	NEW YORK 96	Light Purple-Gray	White 18.07
*****	NEW YORK 97	Light Blue-Gray	White 18.07
*****	NEW YORK 98	Light Green-Gray	White 18.07
*****	NEW YORK 99	Light Yellow-Gray	White 18.07
*****	NEW YORK 100	Light Orange-Gray	White 18.07

Scale: 1 inch = 1 mile

North Arrow

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Index 0)

NAME: Accomack County (001)
ENTITY TYPE: County, or statistics by geographic unit
DATE: 2020

2020 Census of Population, Housing, and Economic Characteristics
Accomack County, Virginia

U.S. DEPARTMENT OF COMMERCE
BUREAU OF ECONOMIC ANALYSIS



2024 FFIEC Census Report - Summary Census Demographic Information

State: 51 - VIRGINIA (VA)

County: 001 - ACCOMACK COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
51	001	0901.01	Upper	No	137.32	\$73,900	\$101,479	\$84,070	1799	8.84	159	715	2019
51	001	0901.02	Middle	Yes*	97.32	\$73,900	\$71,919	\$59,583	1545	9.71	150	509	2181
51	001	0902.01	Middle	Yes*	84.22	\$73,900	\$62,239	\$51,563	3990	26.79	1069	878	2789
51	001	0902.02	Moderate	No	73.92	\$73,900	\$54,627	\$45,257	3046	46.36	1412	614	1326
51	001	0903.00	Middle	Yes*	86.63	\$73,900	\$64,020	\$53,036	2093	34.93	731	711	1260
51	001	0904.01	Upper	No	127.60	\$73,900	\$94,296	\$78,120	2455	60.45	1484	641	1269
51	001	0904.02	Moderate	No	76.43	\$73,900	\$56,482	\$46,793	3281	64.07	2102	659	1636
51	001	0905.00	Middle	Yes*	103.62	\$73,900	\$76,575	\$63,438	2721	50.17	1365	588	1279
51	001	0906.00	Middle	Yes*	100.39	\$73,900	\$74,188	\$61,462	3900	27.95	1090	1393	2398
51	001	0907.00	Middle	Yes*	114.79	\$73,900	\$84,830	\$70,275	5220	44.00	2297	1334	2742
51	001	0908.00	Middle	Yes*	81.44	\$73,900	\$60,184	\$49,861	3362	51.40	1728	792	1756
51	001	9801.00	Unknown	No	0.00	\$73,900	\$0	\$0	1	100.00	1	27	27
51	001	9802.00	Unknown	No	0.00	\$73,900	\$0	\$0	0	0.00	0	0	0
51	001	9901.00	Unknown	No	0.00	\$73,900	\$0	\$0	0	0.00	0	0	0
51	001	9902.00	Unknown	No	0.00	\$73,900	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

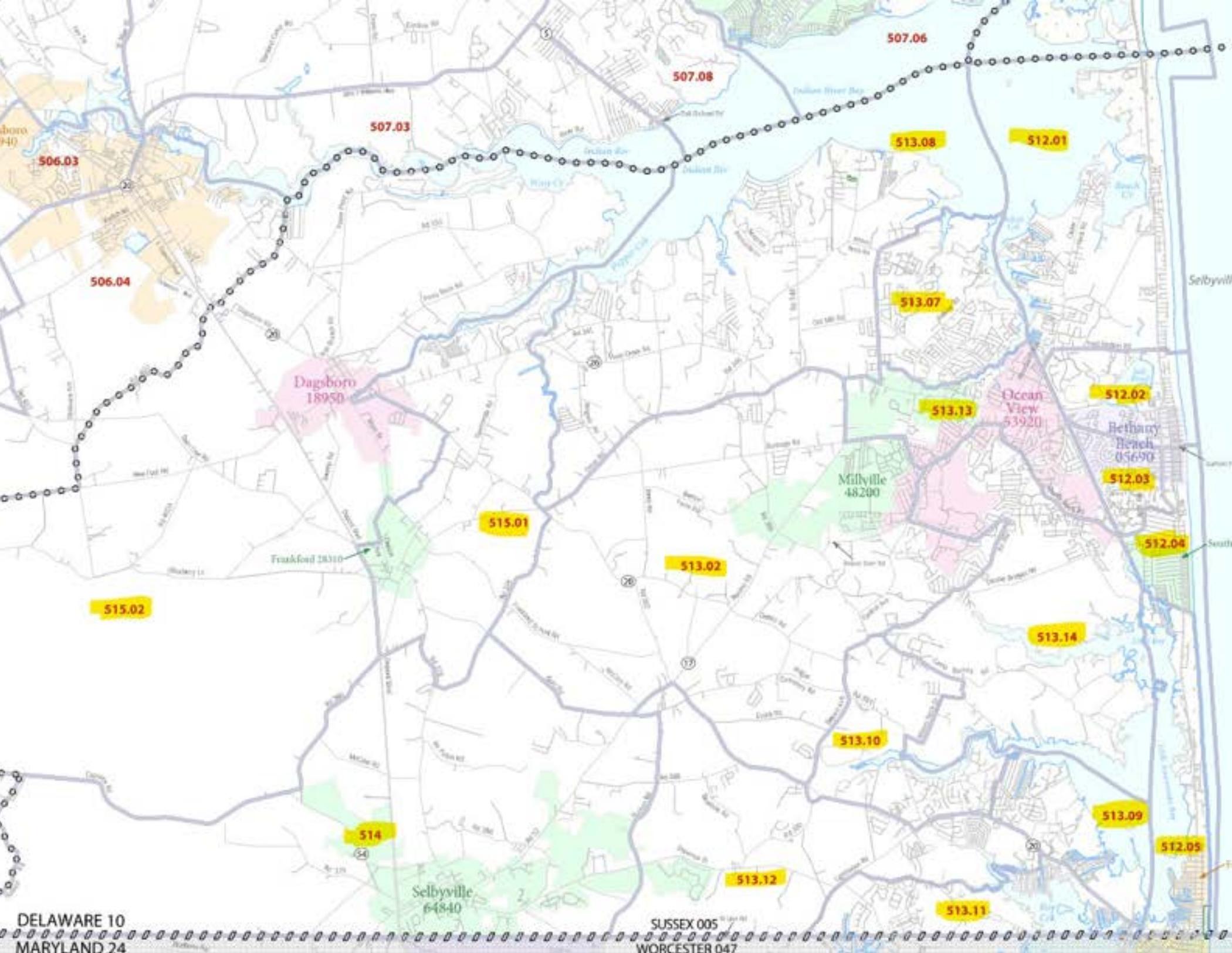
State: 51 - VIRGINIA (VA)

County: 131 - NORTHAMPTON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
51	131	9301.00	Middle	No	99.23	\$73,900	\$73,331	\$60,750	4407	47.11	2076	1095	2265
51	131	9302.00	Middle	No	118.57	\$73,900	\$87,623	\$72,589	3511	47.31	1661	1030	2004
51	131	9303.01	Upper	No	126.01	\$73,900	\$93,121	\$77,143	2528	32.28	816	742	1610
51	131	9303.02	Middle	No	88.13	\$73,900	\$65,128	\$53,958	1836	43.41	797	377	1187
51	131	9901.00	Unknown	No	0.00	\$73,900	\$0	\$0	0	0.00	0	0	0
51	131	9999.99	Middle	No	110.95	\$73,900	\$81,992	\$67,926	12282	43.56	5350	3244	7066

* Will automatically be included in the 2025 Distressed or Underserved Tract List



506.03

507.03

507.08

507.06

513.08

512.01

506.04

Dagsboro
18950

513.07

512.02

Ocean View
53920

Bethany Beach
05690

515.01

Frankford
18310

513.13

Milbyville
48200

512.03

515.02

513.02

512.04

513.14

514

Selbyville
64840

513.10

513.09

512.05

513.12

513.11

DELAWARE 10

MARYLAND 24

SUSSEX 005

WORCESTER 047

2024 FFIEC Census Report - Summary Census Demographic Information

State: 10 - DELAWARE (DE)

County: 005 - SUSSEX COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
10	005	0501.01	Middle	No	98.26	\$106,000	\$104,156	\$76,155	4013	21.85	877	1252	1568
10	005	0501.03	Middle	No	107.11	\$106,000	\$113,537	\$83,012	5063	21.92	1110	1755	2398
10	005	0501.04	Moderate	No	65.38	\$106,000	\$69,303	\$50,674	5031	42.68	2147	1019	1698
10	005	0501.05	Middle	No	97.91	\$106,000	\$103,785	\$75,881	5939	48.93	2906	1862	2190
10	005	0502.00	Moderate	No	70.80	\$106,000	\$75,048	\$54,872	3744	45.57	1706	1086	1620
10	005	0503.02	Middle	No	108.56	\$106,000	\$115,074	\$84,139	5521	40.61	2242	1678	2176
10	005	0503.03	Middle	No	95.94	\$106,000	\$101,696	\$74,357	2935	26.61	781	673	1424
10	005	0503.04	Moderate	No	76.95	\$106,000	\$81,567	\$59,643	4616	31.85	1470	1700	2187
10	005	0504.01	Middle	No	100.20	\$106,000	\$106,212	\$77,656	3606	23.32	841	1129	1483
10	005	0504.03	Middle	No	87.39	\$106,000	\$92,633	\$67,727	3517	43.87	1543	918	1211
10	005	0504.05	Moderate	No	70.74	\$106,000	\$74,984	\$54,823	4378	38.85	1701	1372	1803
10	005	0504.06	Moderate	No	77.25	\$106,000	\$81,885	\$59,868	5475	56.42	3089	1024	1622
10	005	0504.07	Middle	No	91.06	\$106,000	\$96,524	\$70,573	5238	47.35	2480	1590	1998
10	005	0504.08	Middle	No	82.99	\$106,000	\$87,969	\$64,318	4534	41.73	1892	1385	1820
10	005	0505.01	Middle	No	96.80	\$106,000	\$102,608	\$75,020	4201	35.73	1501	1156	1567
10	005	0505.03	Moderate	No	53.94	\$106,000	\$57,176	\$41,808	5604	78.23	4384	716	1518
10	005	0505.05	Middle	No	86.55	\$106,000	\$91,743	\$67,083	2420	48.88	1183	539	587
10	005	0505.06	Middle	No	96.64	\$106,000	\$102,438	\$74,896	4112	42.22	1736	887	1209
10	005	0506.01	Middle	No	86.94	\$106,000	\$92,156	\$67,383	5391	32.15	1733	1897	2246
10	005	0506.03	Moderate	No	78.08	\$106,000	\$82,765	\$60,514	3956	26.64	1054	604	839
10	005	0506.04	Middle	No	93.43	\$106,000	\$99,036	\$72,414	4674	40.69	1902	1102	1614
10	005	0507.01	Middle	No	98.71	\$106,000	\$104,633	\$76,505	5068	28.67	1453	1518	2200
10	005	0507.03	Moderate	No	69.84	\$106,000	\$74,030	\$54,129	2153	35.76	770	760	1668
10	005	0507.06	Upper	No	158.48	\$106,000	\$167,989	\$122,821	1772	7.90	140	1340	2243
10	005	0507.07	Middle	No	94.55	\$106,000	\$100,223	\$73,279	2578	14.55	375	1077	1837
10	005	0507.08	Middle	No	82.21	\$106,000	\$87,143	\$63,719	2774	20.37	565	1074	1732

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
10	005	0507.09	Upper	No	164.85	\$106,000	\$174,741	\$127,759	1956	7.92	155	770	1196
10	005	0507.10	Unknown	No	0.00	\$106,000	\$0	\$0	1870	28.13	526	529	1278
10	005	0507.11	Moderate	No	63.20	\$106,000	\$66,992	\$48,986	1505	24.19	364	582	1055
10	005	0508.01	Middle	No	89.75	\$106,000	\$95,135	\$69,558	3979	23.88	950	1180	1620
10	005	0508.04	Middle	No	101.02	\$106,000	\$107,081	\$78,295	4188	20.75	869	1346	1574
10	005	0508.05	Upper	No	133.20	\$106,000	\$141,192	\$103,233	3038	19.16	582	1055	1360
10	005	0508.06	Middle	No	104.84	\$106,000	\$111,130	\$81,250	4454	20.25	902	1388	2208
10	005	0508.07	Middle	No	93.54	\$106,000	\$99,152	\$72,500	1824	12.34	225	750	984
10	005	0508.08	Upper	No	126.88	\$106,000	\$134,493	\$98,333	4150	18.14	753	1590	1952
10	005	0509.03	Upper	No	155.52	\$106,000	\$164,851	\$120,529	2161	12.68	274	782	1236
10	005	0509.04	Upper	No	141.81	\$106,000	\$150,319	\$109,907	2592	14.62	379	689	1300
10	005	0509.05	Middle	No	112.36	\$106,000	\$119,102	\$87,083	2848	11.27	321	1331	2684
10	005	0510.08	Upper	No	153.53	\$106,000	\$162,742	\$118,990	4100	15.07	618	1449	2317
10	005	0510.09	Upper	No	164.46	\$106,000	\$174,328	\$127,458	2313	19.41	449	860	1614
10	005	0510.10	Middle	No	93.39	\$106,000	\$98,993	\$72,379	2795	12.67	354	1044	1260
10	005	0510.11	Upper	No	146.34	\$106,000	\$155,120	\$113,418	3580	18.32	656	1299	1789
10	005	0510.12	Middle	No	108.36	\$106,000	\$114,862	\$83,983	1908	11.69	223	887	1543
10	005	0510.13	Middle	No	114.41	\$106,000	\$121,275	\$88,672	3686	13.27	489	1534	1907
10	005	0510.14	Upper	No	120.60	\$106,000	\$127,836	\$93,464	1881	8.45	159	834	1327
10	005	0510.15	Upper	No	126.13	\$106,000	\$133,698	\$97,750	1877	13.64	256	684	1329
10	005	0510.16	Upper	No	156.48	\$106,000	\$165,869	\$121,273	1879	8.41	158	745	1225
10	005	0510.17	Middle	No	97.75	\$106,000	\$103,615	\$75,761	3804	14.30	544	1445	2888
10	005	0511.01	Upper	No	269.62	\$106,000	\$285,797	\$208,958	629	7.63	48	437	1447
10	005	0511.02	Moderate	No	67.24	\$106,000	\$71,274	\$52,113	1029	5.93	61	827	2369
10	005	0511.03	Upper	No	136.02	\$106,000	\$144,181	\$105,417	952	7.88	75	616	2098
10	005	0512.01	Upper	No	126.57	\$106,000	\$134,164	\$98,095	1513	7.47	113	657	2994
10	005	0512.02	Upper	No	202.42	\$106,000	\$214,565	\$156,875	856	7.94	68	542	1973
10	005	0512.03	Upper	No	166.13	\$106,000	\$176,098	\$128,750	792	4.92	39	400	2292
10	005	0512.04	Upper	No	121.92	\$106,000	\$129,235	\$94,490	652	4.75	31	458	2242

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
10	005	0512.05	Upper	No	172.85	\$106,000	\$183,221	\$133,958	580	7.41	43	310	1678
10	005	0513.02	Middle	No	108.72	\$106,000	\$115,243	\$84,261	4907	13.10	643	1782	3238
10	005	0513.07	Middle	No	98.64	\$106,000	\$104,558	\$76,446	2975	7.93	236	1138	2533
10	005	0513.08	Middle	No	101.15	\$106,000	\$107,219	\$78,393	4074	8.59	350	1358	2209
10	005	0513.09	Middle	No	119.54	\$106,000	\$126,712	\$92,647	1488	6.45	96	612	2354
10	005	0513.10	Upper	No	136.84	\$106,000	\$145,050	\$106,057	1933	6.73	130	727	1233
10	005	0513.11	Upper	No	126.24	\$106,000	\$133,814	\$97,841	1832	5.40	99	737	1763
10	005	0513.12	Upper	No	123.28	\$106,000	\$130,677	\$95,542	2290	9.52	218	776	1242
10	005	0513.13	Middle	No	100.48	\$106,000	\$106,509	\$77,875	3144	10.88	342	1097	2122
10	005	0513.14	Upper	No	139.72	\$106,000	\$148,103	\$108,289	2525	8.51	215	1166	2762
10	005	0514.00	Middle	No	95.01	\$106,000	\$100,711	\$73,632	3878	43.55	1689	881	1388
10	005	0515.01	Middle	No	115.72	\$106,000	\$122,663	\$89,688	2246	49.64	1115	815	1529
10	005	0515.02	Middle	No	98.20	\$106,000	\$104,092	\$76,111	3228	27.48	887	957	1253
10	005	0517.01	Middle	No	96.98	\$106,000	\$102,799	\$75,161	4103	18.52	760	1217	1538
10	005	0517.02	Middle	No	87.60	\$106,000	\$92,856	\$67,894	6577	20.43	1344	1696	2259
10	005	0518.01	Middle	No	83.71	\$106,000	\$88,733	\$64,879	5359	34.71	1860	1319	2038
10	005	0518.02	Moderate	No	67.56	\$106,000	\$71,614	\$52,361	4354	49.36	2149	737	1546
10	005	0519.00	Middle	No	95.16	\$106,000	\$100,870	\$73,750	4760	26.01	1238	1253	1833
10	005	9800.00	Unknown	No	0.00	\$106,000	\$0	\$0	1	100.00	1	0	0
10	005	9900.00	Unknown	No	0.00	\$106,000	\$0	\$0	0	0.00	0	0	0

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 24 - MARYLAND (MD)

County: 045 - WICOMICO COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
24	045	0001.00	Middle	No	91.34	\$85,800	\$78,370	\$62,826	6002	74.38	4464	709	2087
24	045	0002.00	Upper	No	125.39	\$85,800	\$107,585	\$86,250	1942	44.34	861	277	804
24	045	0003.00	Low	No	34.98	\$85,800	\$30,013	\$24,063	1283	95.79	1229	45	450
24	045	0004.00	Middle	No	89.45	\$85,800	\$76,748	\$61,525	4244	44.60	1893	666	1400
24	045	0005.00	Moderate	No	53.79	\$85,800	\$46,152	\$37,000	3217	66.89	2152	322	1152
24	045	0101.01	Middle	No	98.84	\$85,800	\$84,805	\$67,985	7349	45.24	3325	1519	2016
24	045	0101.02	Middle	No	95.41	\$85,800	\$81,862	\$65,625	3438	37.58	1292	753	1167
24	045	0102.00	Moderate	No	77.69	\$85,800	\$66,658	\$53,438	6509	89.21	5807	757	1987
24	045	0103.00	Upper	No	163.77	\$85,800	\$140,515	\$112,643	8338	40.27	3358	2203	2795
24	045	0104.00	Upper	No	148.65	\$85,800	\$127,542	\$102,244	7600	31.16	2368	1339	2194
24	045	0105.01	Middle	No	116.44	\$85,800	\$99,906	\$80,089	5195	41.81	2172	1536	2208
24	045	0105.03	Unknown	No	0.00	\$85,800	\$0	\$0	3459	51.37	1777	6	467
24	045	0105.04	Middle	No	84.69	\$85,800	\$72,664	\$58,256	4839	51.39	2487	772	1077
24	045	0106.03	Middle	No	99.41	\$85,800	\$85,294	\$68,380	8052	35.26	2839	1793	2508
24	045	0106.04	Middle	No	91.69	\$85,800	\$78,670	\$63,068	5230	17.00	889	1540	2090
24	045	0106.05	Upper	No	160.70	\$85,800	\$137,881	\$110,536	4272	15.33	655	1356	1503
24	045	0106.06	Middle	No	91.89	\$85,800	\$78,842	\$63,205	4240	15.35	651	1319	1750
24	045	0107.01	Middle	No	111.86	\$85,800	\$95,976	\$76,944	3982	20.12	801	1210	1634
24	045	0107.03	Middle	No	103.69	\$85,800	\$88,966	\$71,324	4260	40.87	1741	885	1524
24	045	0107.04	Upper	No	124.92	\$85,800	\$107,181	\$85,921	4304	27.07	1165	1333	1772
24	045	0108.00	Upper	No	135.94	\$85,800	\$116,637	\$93,500	5833	22.66	1322	2063	2912

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 24 - MARYLAND (MD)

County: 047 - WORCESTER COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
24	047	9500.00	Middle	No	82.06	\$87,900	\$72,131	\$60,324	1917	19.14	367	393	2056
24	047	9501.00	Upper	No	175.63	\$87,900	\$154,379	\$129,107	1845	11.27	208	817	2654
24	047	9503.00	Middle	No	90.79	\$87,900	\$79,804	\$66,742	3156	11.15	352	1519	4649
24	047	9504.00	Upper	No	129.84	\$87,900	\$114,129	\$95,446	3394	8.66	294	905	1709
24	047	9506.00	Upper	No	126.65	\$87,900	\$111,325	\$93,106	3122	9.16	286	1281	2362
24	047	9507.00	Middle	No	116.82	\$87,900	\$102,685	\$85,878	2495	9.62	240	956	2187
24	047	9508.00	Upper	No	131.04	\$87,900	\$115,184	\$96,332	5454	13.38	730	1697	2564
24	047	9509.00	Upper	No	123.70	\$87,900	\$108,732	\$90,938	2351	22.08	519	666	975
24	047	9510.00	Middle	No	89.97	\$87,900	\$79,084	\$66,144	4584	38.85	1781	1051	1727
24	047	9511.01	Middle	No	117.45	\$87,900	\$103,239	\$86,341	3569	9.19	328	1444	2039
24	047	9511.02	Middle	No	106.77	\$87,900	\$93,851	\$78,491	3275	10.99	360	1512	2331
24	047	9512.00	Middle	No	118.38	\$87,900	\$104,056	\$87,028	3088	18.59	574	1066	1517
24	047	9513.00	Moderate	No	53.53	\$87,900	\$47,053	\$39,352	2681	46.29	1241	657	977
24	047	9514.00	Middle	No	116.35	\$87,900	\$102,272	\$85,536	3129	21.28	666	1047	1482
24	047	9515.00	Moderate	No	70.42	\$87,900	\$61,899	\$51,771	4995	54.47	2721	1001	2074
24	047	9517.00	Upper	No	135.09	\$87,900	\$118,744	\$99,306	3405	12.04	410	1143	2720
24	047	9800.00	Unknown	No	0.00	\$87,900	\$0	\$0	0	0.00	0	0	0
24	047	9900.00	Unknown	No	0.00	\$87,900	\$0	\$0	0	0.00	0	0	0

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