



**NEW YORK STATE
DEPARTMENT OF FINANCIAL SERVICES
FINANCIAL FRAUDS AND CONSUMER PROTECTION DIVISION**

One State Street
New York, NY 10004

PUBLIC SUMMARY

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

Date of Evaluation: June 30, 2015

Institution: Amerasia Bank
41-06 Main Street
Flushing NY 11355

Note: This evaluation is not an assessment of the financial condition of this institution. The rating assigned does not represent an analysis, conclusion or opinion of the New York State Department of Financial Services concerning the safety and soundness of this financial institution.

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GENERAL INFORMATION

This document is an evaluation of the Community Reinvestment Act (“CRA”) performance of Amerasia Bank (“AB”) prepared by the New York State Department of Financial Services (“DFS” or the “Department”). This evaluation represents the Department’s current assessment and rating of the institution’s CRA performance based on an evaluation conducted as of June 30, 2015.

Section 28-b of the New York Banking Law, as amended, requires that when evaluating certain applications, the Superintendent of Financial Services shall assess a banking institution’s record of helping to meet the credit needs of its entire community, including low- and moderate-income (“LMI”) areas, consistent with safe and sound operations.

Part 76 of the General Regulations of the Superintendent implements Section 28-b and further requires that the Department assess the CRA performance records of regulated financial institutions. Part 76 establishes the framework and criteria by which the Department will evaluate the performance. Section 76.5 further provides that the Department will prepare a written report summarizing the results of such assessment and will assign to each institution a numerical CRA rating based on a 1 to 4 scoring system. The numerical scores represent an assessment of CRA performance as follows:

- (1) Outstanding record of meeting community credit needs;
- (2) Satisfactory record of meeting community credit needs;
- (3) Needs to improve in meeting community credit needs; and
- (4) Substantial noncompliance in meeting community credit needs.

Section 76.5 further requires that the CRA rating and the written summary (“Evaluation”) be made available to the public. Evaluations of banking institutions are primarily based on a review of performance tests and standards described in Section 76.7 and detailed in Sections 76.8 through 76.13. The tests and standards incorporate the 12 assessment factors contained in Section 28-b of the New York Banking Law.

For an explanation of technical terms used in this report, please consult the **GLOSSARY** at the back of this document.

OVERVIEW OF INSTITUTION'S PERFORMANCE

DFS evaluated AB according to the intermediate small bank performance criteria pursuant to Part 76.7 and Part 76.12 of the General Regulations of the Superintendent. This is the first CRA performance evaluation that assessed the bank under the intermediate small bank criteria. The assessment period included calendar years 2011, 2012, 2013, 2014 and the six months ended June 30, 2015. AB is rated "2," indicating a "Satisfactory" record of helping to meet community credit needs.

The rating is based on the following factors:

Lending Test: "Outstanding"

- **Loan-to-Deposit ("LTD") Ratio and Other Lending-Related Activities:** "Outstanding"

AB's average LTD ratio was excellent considering its size, business strategy, financial condition, aggregate and peer group activity.

During the evaluation period, AB's average LTD ratio was 94.7%, with a high of 100% for the third quarter of 2014 and a low of 87.4% for the second quarter of 2015.

- **Assessment Area Concentration:** "Outstanding"

During the evaluation period AB originated 96.8% by number and 97.7% by dollar value of its total HMDA-reportable, MECA, and small business loans within its assessment area. This substantial majority of lending inside of its assessment area is an excellent record of lending.

- **Distribution by Borrower Characteristics:** "Outstanding"

The distribution of loans based on borrower characteristics demonstrated an excellent record of lending among individuals of different income levels and businesses of different revenue sizes.

- **Geographic Distribution of Loans:** "Outstanding"

AB's distribution of HMDA-reportable and small business loans in census tracts of varying income levels demonstrated an excellent record of lending.

Community Development Test (Loans, Investments, Services): "Satisfactory"

AB's community development performance demonstrated reasonable responsiveness to the community development needs of its assessment area through community development loans, investments and services, considering AB's capacity and the need and availability of such opportunities for community development in its assessment area.

- **Community Development Loans: “Satisfactory”**

During the evaluation period, AB made 25 qualified community development loans totaling \$19.2 million. This demonstrated a reasonable level of community development lending.

- **Community Development Qualified Investments: “Satisfactory”**

During the evaluation period, AB invested \$38,025 in new community development investments. In addition, AB made \$99,000 in community development grants. This demonstrated a reasonable level of community development investments over the course of the evaluation period.

- **Community Development Services: “Satisfactory”**

AB demonstrated a reasonable level of community development services over the course of the evaluation period. Community development services included participation in the management of not-for-profit organizations and local chamber of commerce as active members of board and providing financial literacy training to seniors.

- **Innovative or Complex Practices:**

The examination did not note any innovative and flexible community development practices.

- **Responsiveness to Credit and Community Development Needs:**

AB demonstrated an adequate level of responsiveness to credit and community development needs by collaborating with several community organizations.

This evaluation was conducted based on a review of the 12 assessment factors set forth in Section 28-b of the New York Banking Law and Part 76 of the General Regulations of the Superintendent.

PERFORMANCE CONTEXT

Institution Profile

Chartered in 1988, Amerasia Bank (“AB”) is a commercial bank with its main office located in Flushing, NYC. AB has traditionally focused on serving the credit needs of local small and medium size businesses. On April 1, 2013 AB merged with Great Eastern Bank of Florida.

AB operates two full service branches in Queens County. AB offers personal and business banking products and services. Also, AB offers online banking, telephone banking, ACH and remote deposit services.

Per the Consolidated Report of Condition (the Call Report) as of June 30, 2015, filed with the Federal Deposit Insurance Corporation (“FDIC”), AB reported total assets of \$467.3 million, of which \$366.1 million were net loans and lease finance receivables. It also reported total deposits of \$418.7 million, resulting in a loan-to-deposit ratio of 87.2%. According to the latest available comparative deposit data, as of June 30, 2015, AB had a market share of 0.04%, or \$363.4 million in a market of \$1.0 billion, ranking it 59th among 108 deposit-taking institutions in the assessment area.

The following is a summary of AB’s loan portfolio, based on Schedule RC-C of the bank’s December 31, 2011, 2012, 2013, 2014 and June 31, 2015 Call Reports:

TOTAL GROSS LOANS OUTSTANDING										
Loan Type	2011		2012		2013		2014		6/30/2015	
	\$000's	%	\$000's	%	\$000's	%	\$000's	%	\$000's	%
1-4 Family Residential Mortgage Loans	48,897	20.3	58,035	21.3	61,754	19.6	70,628	19.3	72,802	19.7
Commercial & Industrial Loans	12,932	5.4	14,701	5.4	16,668	5.3	17,755	4.9	15,075	4.1
Commercial Mortgage Loans	109,951	45.6	123,038	45.2	170,904	54.2	216,091	59.2	222,282	60.1
Multifamily Mortgages	48,691	20.2	54,752	20.1	54,614	17.3	51,646	14.1	47,043	12.7
Consumer Loans	100	0.0	82	0.0	148	0.0	438	0.1	347	0.1
Agricultural Loans	489	0.2		0.0	1,894	0.6	1,869	0.5	2,353	0.6
Construction Loans	19,971	8.3	21,614	7.9	8,907	2.8	6,695	1.8	10,058	2.7
Obligations of States & Municipalities		0.0		0.0		0.0		0.0		0.0
Other Loans	122	0.1	69	0.0	382	0.1	158	0.0	37	0.0
Lease financing		0.0		0.0		0.0		0.0		0.0
Total Gross Loans	241,153		272,291		315,271		365,280		369,997	

As illustrated in the above table, AB is primarily a small business lender, with 64.2% of its loan portfolio in commercial mortgage loans and commercial & industrial loans as of June 30, 2015.

Examiners did not find evidence of financial or legal impediments that had an adverse impact on AB’s ability to meet the credit needs of its community.

Assessment Area

AB's assessment area is comprised of Kings County, New York County and Queens County.

There are 1718 census tracts in the area, of which 190 are low-income, 525 are moderate-income, 552 are middle-income, 400 are upper-income and 51 are tracts with no income indicated.

Assessment Area Census Tracts by Income Level							
County	N/A	Low	Mod	Middle	Upper	Total	LMI %
Kings	13	125	295	213	115	761	55.2
New York	12	44	61	25	146	288	36.5
Queens	26	21	169	314	139	669	28.4
Total	51	190	525	552	400	1,718	41.6

Demographic & Economic Data

The assessment area had a population of 6,321,295 during the evaluation period. About 12.3% of the population were over the age of 65 and 18.1% were under the age of sixteen.

Of the 1,409,002 families in the assessment area 30.1% were low-income, 17.2% were moderate-income, 16.7% were middle-income, and 36.1% were upper-income families. There were 2,410,506 households in the assessment area, of which 16.7% had income below the poverty level and 3.5% were on public assistance.

The weighted average median family income in the assessment area was \$68,980.

There were 2,657,852 housing units within the assessment area, of which 39% were one-to-four family units, and 60.8% were multifamily units. Owner-occupied and rental units were 29.9% and 60.8%, respectively.

Of the owner-occupied housing units, 25.5% were in low- and moderate-income census tracts while 74.5% were in middle- and upper-income census tracts. The median age of the housing stock was 70 years, and the median home value in the assessment area was \$571,093.

There were 492,930 non-farm businesses in the assessment area. Of these, 71.2%

were businesses with reported revenues of less than or equal to \$1 million, 6.2% reported revenues of more than \$1 million and 22.6% did not report their revenues. Of all the businesses in the assessment area, 78.4% were businesses with less than fifty employees while 92.7% operated from a single location. The largest industries in the area were services (45.1%), retail trade (14.8%) finance, insurance & real estate (9.5%), and 13.4% of the businesses were not classified.

According to the New York State Department of Labor, the average unemployment rate for New York State for the 2011 to 2014 period was 7.7%. New York County's rates were below the statewide rates while Kings County's rates were higher than the statewide rates.

Assessment Area Unemployment Rate				
	Statewide	Kings	New York	Queens
2011	8.3	9.6	7.8	8.1
2012	8.5	9.8	8	8.3
2013	7.7	9.4	7.4	7.7
2014	6.3	7.7	6.1	6.4
2 Qtr 2015	5.2	5.9	4.8	5
avg (4 yrs 2011 to 2014)	7.7	9.1	7.3	7.6

Community Information

Community contacts included two nonprofit organizations providing various forms of community services to Korean and other Asian-American communities in New York City.

Both community contacts indicated the need for banks to provide financial literacy classes to LMI individuals to help them understand and improve their ability to manage their financial affairs.

Community contacts indicated that affordable housing remains a critical need for low-income individuals in Queens. Also, there is a need for affordable homes and senior centers for the senior members of the community.

PERFORMANCE STANDARDS AND ASSESSMENT FACTORS

DFS evaluated AB under the intermediate small banking institution's performance standards in accordance with Parts 76.7 and 76.12 of the General Regulations of the Superintendent, which consist of the lending test and the community development test.

The lending test includes:

- 1. Loan-to-deposit ratio and other lending-related activities;*
- 2. Assessment area concentration;*
- 3. Distribution by borrower characteristics;*
- 4. Geographic distribution of loans; and*
- 5. Action taken in response to written complaints regarding CRA*

The community development test includes:

- 1. Community development lending;*
- 2. Community development investments;*
- 3. Community development services; and*
- 4. Responsiveness to community development needs*

The following factors were also considered in assessing the bank's record of performance:

- 1. The extent of participation by the board of directors or board of trustees in formulating CRA policies and reviewing CRA performance;*
- 2. Any practices intended to discourage credit applications,*
- 3. Evidence of prohibited discriminatory or other illegal credit practices;*
- 4. Record of opening and closing offices and providing services at offices; and*
- 5. Process factors, such as activities to ascertain credit needs and the extent of marketing and special credit related programs*

DFS derived statistics employed in this evaluation from various sources. AB submitted bank-specific information both as part of the evaluation process and on its Call Report submitted to the FDIC. DFS obtained aggregate lending data from the Federal Financial Institutions Examination Council and deposit data from the FDIC. DFS calculated loan-to-deposit ratios from information shown in the bank's Uniform Bank Performance Report submitted to the FDIC.

DFS derived the demographic data referred to in this report from the 2010 U.S. Census and the U.S. Department of Housing and Urban Development. DFS based business data on Dun & Bradstreet reports updated annually. DFS obtained unemployment data from the New York State Department of Labor. Some non-specific bank data were only available on a county-wide basis and were used even where the institution's assessment area includes partial counties.

The assessment period included calendar years 2011, 2012, 2013, 2014 and the six months ended June 30, 2015.

Examiners considered AB's HMDA-reportable and small business lending in evaluating factor (2) (3) and (4) of the lending test as noted above. Small business lending analyses were performed on the loans in 2011, 2012, 2013, 2014 and the six months ended June 30, 2015.

At the request of AB, home mortgage loan modification, extension, and consolidation agreements (MECAs) were evaluated.

AB received a rating of "2," reflecting a "Satisfactory" record of helping to meet community credit needs.

Current CRA Rating: "Satisfactory"

Lending Test: "Outstanding"

AB's small business and HMDA-reportable activities were more than reasonable considering aggregate and peer group activity and the demographics of the assessment area.

Loan-to-Deposit ("LTD") Ratio and Other Lending-Related Activities: "Outstanding"

AB's average LTD ratio was more than reasonable considering its size, business strategy, financial condition, aggregate and peer group activity.

AB's average LTD ratio for the evaluation period was 94.7% compared to 75.3% for peer group. In terms of lending as a percentage of deposits, AB outperformed the peer group throughout the entire evaluation period.

The table below shows AB's LTD ratios in comparison with the peer group's ratios for the 18 quarters since the prior evaluation.

Loan-to-Deposit Ratios																			
	2011 Q1	2011 Q2	2011 Q3	2011 Q4	2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3	2013 Q4	2014 Q1	2014 Q2	2014 Q3	2014 Q4	2015 Q1	2015 Q2	Avg.
Bank	95.5	95.2	93.1	98.3	94.3	94.6	97.1	95.3	94.7	90.9	89.0	92.1	94.0	97.3	100.0	94.1	91.8	87.4	94.7
Peer	76.0	75.9	74.9	75.0	73.6	74.6	75.1	73.9	73.2	74.8	75.1	75.8	74.8	77.0	77.6	78.3	77.4	79.3	75.3

Assessment Area Concentration: "Outstanding"

During the evaluation period AB originated 96.8% by number, and 97.7% by dollar value of its total HMDA-reportable, MECA and small business loans within its assessment area. This substantial majority of lending inside the assessment area is an excellent record of lending.

MECA Loans:

During the evaluation period, AB's MECA loans represented 100% by number and 100%

by dollar value of those loans inside its assessment area. This percentage represented an excellent record of lending inside of AB's assessment area.

HMDA-Reportable Loans:

AB originated 95.6% by number, and 97.6% by dollar value of its HMDA-reportable loans within its assessment area. This percentage of lending inside of AB's assessment area is an excellent record of lending.

Small Business Loans:

AB originated 96.8% by number, and 97.7% by dollar value of its small business loans within its assessment area. This percentage of lending inside of AB's assessment area is an excellent record of lending.

The following table shows the percentages of the AB's MECA, HMDA-reportable and small business loans originated inside and outside of the assessment area.

Distribution of Loans Inside and Outside of the Assessment Area										
Loan Type	Number of Loans					Loans in Dollars (in thousands)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		\$	%	\$	%	
MECA Loans										
2011	3	100.0%	-	0.0%	3	9,900	100.0%	-	0.0%	9,900
2012	9	100.0%	-	0.0%	9	12,060	100.0%	-	0.0%	12,060
2013	7	100.0%	-	0.0%	7	11,500	100.0%	-	0.0%	11,500
2014	8	100.0%	-	0.0%	8	11,710	100.0%	-	0.0%	11,710
Subtotal	27	100.0%	-	0.0%	27	45,170	100.0%	-	0.0%	45,170
HMDA-Reportable										
2011	17	94.4%	1	5.6%	18	18,469	96.3%	700	3.7%	19,169
2012	12	92.3%	1	7.7%	13	11,589	97.1%	350	2.9%	11,939
2013	18	100.0%	-	0.0%	18	10,878	100.0%	-	0.0%	10,878
2014	18	94.7%	1	5.3%	19	12,837	97.7%	300	2.3%	13,137
Subtotal	65	95.6%	3	4.4%	68	53,773	97.6%	1,350	2.4%	55,123
Small Business										
2011	22	91.7%	2	8.3%	24	8,075	95.3%	400	4.7%	8,475
2012	32	97.0%	1	3.0%	33	12,921	93.2%	950	6.8%	13,871
2013	27	96.4%	1	3.6%	28	10,690	93.9%	690	6.1%	11,380
2014	36	100.0%	-	0.0%	36	13,401	100.0%	-	0.0%	13,401
Subtotal	117	96.7%	4	3.3%	121	45,087	95.7%	2,040	4.3%	47,127
Grand Total	209	96.8%	7	3.2%	216	144,030	97.7%	3,390	2.3%	147,420

Distribution by Borrower Characteristics: "Outstanding"

The distribution of loans based on borrower characteristics demonstrated an excellent lending among individuals of different income levels and businesses of different revenue sizes.

MECA Loans:

The distribution of AB's MECA loans based on the income level of the geography demonstrated an excellent rate of lending.

The following table provides a summary of AB's MECA lending distribution based on the income level of the geography.

Distribution of MECA loans by Geographic Income of the Census Tract					
2011					
Geographic Income	Bank				OO HUs
	#	%	\$000's	%	%
Low	1	33.3%	4,000	40.4%	2.5%
Moderate	2	66.7%	5,900	59.6%	18.5%
LMI	3	100.0%	9,900	100.0%	21.0%
Middle	0	0.0%	0	0.0%	36.3%
Upper	0	0.0%	0	0.0%	42.7%
Unknown	0	0.0%	0	0.0%	
Total	3	100%	9,900	100%	100%
2012					
Geographic Income	Bank				OO HUs
	#	%	\$000's	%	%
Low	0	0.0%	0	0.0%	3.1%
Moderate	8	88.9%	11,590	96.1%	18.1%
LMI	8	88.9%	11,590	96.1%	21.2%
Middle	1	11.1%	470	3.9%	34.2%
Upper	0	0.0%	0	0.0%	44.7%
Unknown	0	0.0%	0	0.0%	
Total	9	100%	12,060	100%	100%
2013					
Geographic Income	Bank				OO HUs
	#	%	\$000's	%	%
Low	1	14.3%	600	5.2%	3.1%
Moderate	6	85.7%	10,900	94.8%	18.1%
LMI	7	100.0%	11,500	100.0%	21.1%
Middle	0	0.0%	0	0.0%	34.2%
Upper	0	0.0%	0	0.0%	44.7%
Unknown	0	0.0%	0	0.0%	
Total	7	100%	11,500	100%	100.0%
2014					
Geographic Income	Bank				OO HUs
	#	%	\$000's	%	%
Low	0	0.0%	0	0.0%	3.8%
Moderate	5	62.5%	7,460	63.7%	21.7%
LMI	5	62.5%	7,460	63.7%	25.5%
Middle	1	12.5%	1,500	12.8%	35.9%
Upper	2	25.0%	2,750	23.5%	38.7%
Unknown	0	0.0%	0	0.0%	
Total	8	100%	11,710	100%	100%
GRAND TOTAL					
Geographic Income	Bank				OO HUs
	#	%	\$000's	%	%
Low	2	7.4%	4,600	10.2%	
Moderate	21	77.8%	35,850	79.4%	
LMI	23	85.2%	40,450	89.6%	
Middle	2	7.4%	1,970	4.4%	
Upper	2	7.4%	2,750	6.1%	
Unknown	0	0.0%	0	0.0%	
Total	27	100%	45,170	100%	

HMDA-Reportable Loans:

The majority of AB's HMDA-reportable loans originated during the evaluation period were for investment purposes. For that reason, borrower income was not collected since it is not used in the credit decision. Therefore, HMDA-reportable loans were excluded from the analysis of borrower income.

The following table provides a summary of the distribution of HMDA-reportable lending by borrower income.

Distribution of One to Four Family -Reportable Lending by Borrower Income									
2011									
Borrower	Bank				Aggregate				Fam.Dem.
Income	#	%	\$000's	%	#	%	\$000's	%	%
Low	1	7.7%	165	1.9%	785	1.6%	132,210	0.6%	29.5%
Moderate	0	0.0%	0	0.0%	3,312	6.7%	574,314	2.6%	16.7%
LMI	1	7.7%	165	1.9%	4,097	8.3%	706,524	3.2%	46.2%
Middle	1	7.7%	390	4.5%	8,399	17.1%	2,018,539	9.1%	17.1%
Upper	0	0.0%	0	0.0%	34,401	70.1%	18,033,932	81.2%	36.7%
Unknown	11	84.6%	8,164	93.6%	2,180	4.4%	1,451,501	6.5%	
Total	13		8,719		49,077		22,210,496		
2012									
Borrower	Bank				Aggregate				Fam.Dem.
Income	#	%	\$000's	%	#	%	\$000's	%	%
Low	0	0.0%	0	0.0%	1,026	1.8%	212,954	0.8%	28.2%
Moderate	0	0.0%	0	0.0%	3,537	6.3%	658,421	2.5%	16.8%
LMI	0	0.0%	0	0.0%	4,563	8.1%	871,375	3.3%	45.0%
Middle	2	22.2%	889	18.0%	9,247	16.4%	2,311,523	8.8%	16.7%
Upper	1	11.1%	300	6.1%	39,687	70.5%	20,952,177	79.7%	38.3%
Unknown	6	66.7%	3,750	75.9%	2,775	4.9%	2,144,033	8.2%	
Total	9		4,939		56,272		26,279,108		
2013									
Borrower	Bank				Aggregate				Fam.Dem.
Income	#	%	\$000's	%	#	%	\$000's	%	%
Low	0	0.0%	0	0.0%	926	1.7%	206,608	0.8%	28.2%
Moderate	0	0.0%	0	0.0%	3,479	6.3%	644,551	2.4%	16.8%
LMI	0	0.0%	0	0.0%	4,405	8.0%	851,159	3.2%	45.0%
Middle	2	14.3%	415	5.6%	8,974	16.4%	2,216,785	8.3%	16.7%
Upper	5	35.7%	1,990	26.7%	38,638	70.5%	21,323,929	79.8%	38.3%
Unknown	7	50.0%	5,037	67.7%	2,820	5.1%	2,340,367	8.8%	
Total	14		7,442		54,837		26,732,240		
2014									
Borrower	Bank				Aggregate				Fam.Dem.
Income	#	%	\$000's	%	#	%	\$000's	%	%
Low	0	0.0%	0	0.0%	926	2.5%	242,283	1.2%	30.1%
Moderate	0	0.0%	0	0.0%	2,716	7.3%	537,015	2.6%	17.2%
LMI	0	0.0%	0	0.0%	3,642	9.8%	779,298	3.8%	47.2%
Middle	2	15.4%	620	8.9%	6,262	16.8%	1,675,219	8.1%	16.7%
Upper	0	0.0%	0	0.0%	25,537	68.5%	15,924,848	77.4%	36.1%
Unknown	11	84.6%	6,362	91.1%	1,846	5.0%	2,194,557	10.7%	
Total	13		6,982		37,287		20,573,922		
GRAND TOTAL									
Borrower	Bank				Aggregate				Fam.Dem.
Income	#	%	\$000's	%	#	%	\$000's	%	%
Low	1	2.0%	165	0.6%		1.9%		0.8%	
Moderate	0	0.0%	0	0.0%		6.6%		2.5%	
LMI	1	2.0%	165	0.6%		8.5%		3.3%	
Middle	7	14.3%	2,314	8.2%		16.7%		8.6%	
Upper	6	12.2%	2,290	8.2%		70.0%		79.6%	
Unknown	35	71.4%	23,313	83.0%		4.9%		8.5%	
Total	49		28,082						

Small Business Loans:

The distribution of small business loans based on the revenue size of the business demonstrated an excellent rate of lending to businesses with revenues of \$1 million or less.

During the evaluation period AB originated 82.1% by number and 89.1% by dollar value of its small business loans to businesses with gross annual revenues of \$1 million or less, compared with the aggregate's 39.6% and 30.1%, respectively.

The following table provides a summary of the AB's small business lending distribution based on revenue size during the evaluation period:

Distribution of Small Business Lending by Revenue Size of Business									
2011									
Rev. Size	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	
Rev. <= \$1MM	17	77.3%	6,919	85.7%	50,894	33.3%	1,056,056	26.7%	64.6%
Rev. > \$1MM	5	22.7%	1,156	14.3%					3.9%
Rev. Unknown		0.0%		0.0%					31.5%
Total	22		8,075		153,007		3,956,332		
2012									
Rev. Size	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	
Rev. <= \$1MM	23	71.9%	10,206	79.0%	62,842	39.4%	1,311,680	30.2%	70.3%
Rev. > \$1MM	9	28.1%	2,715	21.0%					5.3%
Rev. Unknown		0.0%		0.0%					24.4%
Total	32		12,921		159,395		4,343,925		
2013									
Rev. Size	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	
Rev. <= \$1MM	26	96.3%	10,490	98.1%	64,270	44.0%	1,527,218	32.7%	71.5%
Rev. > \$1MM	1	3.7%	200	1.9%					5.7%
Rev. Unknown		0.0%		0.0%					22.8%
Total	27		10,690		146,096		4,671,175		
2014									
Rev. Size	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	
Rev. <= \$1MM	30	83.3%	12,536	93.5%	71,048	41.6%	1,489,808	30.3%	71.2%
Rev. > \$1MM	6	16.7%	865	6.5%					6.2%
Rev. Unknown		0.0%		0.0%					22.6%
Total	36		13,401		170,872		4,922,885		
GRAND TOTAL									
Rev. Size	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	
Rev. <= \$1MM	96	82.1%	40,151	89.1%		39.6%		30.1%	
Rev. > \$1MM	21	17.9%	4,936	10.9%					
Rev. Unknown		0.0%		0.0%					
Total	117		45,087						

Geographic Distribution of Loans: “Outstanding”

The distribution of loans based on lending in census tracts of varying income levels demonstrated an excellent rate of lending in low- and moderate-income census tracts.

HMDA-Reportable Loans:

The distribution of HMDA-reportable loans based on the income level of the geography demonstrated an excellent rate of lending. During the evaluation period AB originated 56.9% by number and 61.6% by dollar value of its HMDA-reportable loans to individuals in LMI census tracts, exceeding the aggregate’s ratios by 37.1% and 41.7%, respectively. The following table provides a summary of the AB’s HMDA-reportable lending distribution based on the income level of the geography.

Distribution of HMDA-Reportable Lending by Geographic Income of the Census Tract									
2011									
Geographic Income	Bank				Aggregate				OO HUs
	#	%	\$000's	%	#	%	\$000's	%	%
Low	3	17.6%	1,205	6.5%	1,837	3.6%	1,360,198	4.9%	2.5%
Moderate	11	64.7%	14,325	77.6%	8,030	15.8%	4,248,315	15.4%	18.5%
LMI	14	82.4%	15,530	84.1%	9,867	19.4%	5,608,513	20.3%	21.0%
Middle	3	17.6%	2,939	15.9%	14,485	28.5%	5,296,939	19.2%	36.3%
Upper	0	0.0%	0	0.0%	26,292	51.8%	16,565,693	60.0%	42.7%
Unknown	0	0.0%	0	0.0%	146	0.3%	159,636	0.6%	
Total	17		18,469		50,790		27,630,781		
2012									
Geographic Income	Bank				Aggregate				OO HUs
	#	%	\$000's	%	#	%	\$000's	%	%
Low	2	16.7%	785	6.8%	1,880	3.2%	1,259,338	3.7%	3.1%
Moderate	5	41.7%	8,405	72.5%	8,175	13.9%	4,284,523	12.7%	18.1%
LMI	7	58.3%	9,190	79.3%	10,055	17.1%	5,543,861	16.4%	21.1%
Middle	4	33.3%	2,189	18.9%	15,023	25.6%	6,278,913	18.6%	34.2%
Upper	1	8.3%	210	1.8%	33,424	56.9%	21,718,349	64.2%	44.7%
Unknown	0	0.0%	0	0.0%	239	0.4%	271,802	0.8%	
Total	12		11,589		58,741		33,812,925		
2013									
Geographic Income	Bank				Aggregate				OO HUs
	#	%	\$000's	%	#	%	\$000's	%	%
Low	1	5.6%	367	3.4%	2,082	3.6%	1,407,232	4.1%	3.1%
Moderate	4	22.2%	1,738	16.0%	8,719	15.2%	4,989,935	14.4%	18.1%
LMI	5	27.8%	2,105	19.4%	10,801	18.9%	6,397,167	18.4%	21.1%
Middle	5	27.8%	5,807	53.4%	15,261	26.6%	6,657,646	19.2%	34.2%
Upper	8	44.4%	2,966	27.3%	31,116	54.3%	21,473,960	61.9%	44.7%
Unknown	0	0.0%	0	0.0%	120	0.2%	147,338	0.4%	
Total	18		10,878		57,298		34,676,111		
2014									
Geographic Income	Bank				Aggregate				OO HUs
	#	%	\$000's	%	#	%	\$000's	%	%
Low	2	11.1%	1,295	10.1%	1,919	4.9%	1,741,195	5.9%	3.8%
Moderate	9	50.0%	5,023	39.1%	8,188	20.8%	5,645,287	19.2%	21.7%
LMI	11	61.1%	6,318	49.2%	10,107	25.7%	7,386,482	25.2%	25.5%
Middle	5	27.8%	3,019	23.5%	12,061	30.6%	5,879,797	20.0%	35.9%
Upper	2	11.1%	3,500	27.3%	17,141	43.5%	15,974,835	54.5%	38.7%
Unknown	0	0.0%	0	0.0%	73	0.2%	89,967	0.3%	
Total	18		12,837		39,382		29,331,081		
GRAND TOTAL									
Geographic Income	Bank				Aggregate				OO HUs
	#	%	\$000's	%	#	%	\$000's	%	%
Low	8	12.3%	3,652	6.8%		3.7%		4.6%	
Moderate	29	44.6%	29,491	54.8%		16.1%		15.3%	
LMI	37	56.9%	33,143	61.6%		19.8%		19.9%	
Middle	17	26.2%	13,954	25.9%		27.6%		19.2%	
Upper	11	16.9%	6,676	12.4%		52.4%		60.4%	
Unknown	0	0.0%	0	0.0%		0.3%		0.5%	
Total	65		53,773						

Small Business Loans:

The distribution of small business loans based on the income level of the geography of the business demonstrated an excellent rate of lending in LMI census tracts.

AB originated 59.0% by number and 60.9% by dollar value of its small business loans in low- and moderate-income census tracts, exceeding the aggregate's ratios by 32.5% and 38.1%, respectively.

The following table provides a summary of the AB's small business lending distribution based on the income level of the geography.

Distribution of Small Business Lending by Geographic Income of the Census Tract									
2011									
Geographic Income	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	%
Low	1	4.5%	60	0.7%	8,645	5.7%	179,971	4.6%	6.8%
Moderate	12	54.5%	3,830	47.4%	29,191	19.1%	663,010	16.8%	22.4%
LMI	13	59.1%	3,890	48.2%	37,836	24.7%	842,981	21.3%	29.2%
Middle	7	31.8%	3,735	46.3%	35,092	22.9%	824,933	20.9%	23.5%
Upper	2	9.1%	450	5.6%	77,965	51.0%	2,199,964	55.6%	45.9%
Unknown	0	0.0%	0	0.0%	2,047	1.3%	87,266	2.2%	1.5%
Total	22		8,075		152,940		3,955,144		
2012									
Geographic Income	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	%
Low	6	18.8%	2,873	22.2%	10,387	6.5%	255,156	5.9%	6.9%
Moderate	10	31.3%	4,513	34.9%	27,409	17.2%	680,528	15.7%	20.2%
LMI	16	50.0%	7,386	57.2%	37,796	23.7%	935,684	21.5%	27.1%
Middle	9	28.1%	3,772	29.2%	35,852	22.5%	960,977	22.1%	23.2%
Upper	7	21.9%	1,763	13.6%	79,244	49.7%	2,169,908	50.0%	46.0%
Unknown	0	0.0%	0	0.0%	6,427	4.0%	275,469	6.3%	3.7%
Total	32		12,921		159,319		4,342,038		
2013									
Geographic Income	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	%
Low	6	22.2%	2,269	21.2%	10,866	7.4%	256,026	5.5%	6.9%
Moderate	12	44.4%	4,587	42.9%	26,411	18.1%	767,621	16.4%	20.0%
LMI	18	66.7%	6,856	64.1%	37,277	25.5%	1,023,647	21.9%	26.9%
Middle	6	22.2%	3,284	30.7%	33,586	23.0%	1,066,772	22.8%	22.7%
Upper	3	11.1%	550	5.1%	69,344	47.5%	2,286,357	49.0%	46.6%
Unknown	0	0.0%	0	0.0%	5,822	4.0%	292,534	6.3%	3.8%
Total	27		10,690		146,029		4,669,310		
2014									
Geographic Income	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	%
Low	4	11.1%	2,950	22.0%	16,401	9.6%	377,030	7.7%	8.4%
Moderate	18	50.0%	6,366	47.5%	37,105	21.7%	904,484	18.4%	22.3%
LMI	22	61.1%	9,316	69.5%	53,506	31.3%	1,281,514	26.0%	30.7%
Middle	10	27.8%	2,800	20.9%	39,061	22.9%	1,000,710	20.3%	22.3%
Upper	4	11.1%	1,285	9.6%	72,181	42.3%	2,354,215	47.8%	43.5%
Unknown	0	0.0%	0	0.0%	6,033	3.5%	285,215	5.8%	3.6%
Total	36		13,401		170,781		4,921,654		
GRAND TOTAL									
Geographic Income	Bank				Aggregate				Bus.Dem.
	#	%	\$000's	%	#	%	\$000's	%	%
Low	17	14.5%	8,152	18.1%		7.4%		6.0%	
Moderate	52	44.4%	19,296	42.8%		19.1%		16.9%	
LMI	69	59.0%	27,448	60.9%		26.5%		22.8%	
Middle	32	27.4%	13,591	30.1%		22.8%		21.5%	
Upper	16	13.7%	4,048	9.0%		47.5%		50.4%	
Unknown	0	0.0%	0	0.0%		3.2%		5.3%	
Total	117		45,087						

Action Taken In Response to Written Complaints With Respect to CRA: “Not Rated”

Since the prior CRA evaluation, as of December 31, 2010, neither AB nor the DFS has received any CRA related complaints.

Community Development Test: “Satisfactory”

AB’s community development performance demonstrated adequate responsiveness to the community development needs of its assessment area through community development loans, investments, and services, considering AB’s capacity and the need and availability of such opportunities in its assessment area.

During the evaluation period AB originated \$19.2 million in new community development loans. Also, AB made \$33,704 in new community development investments and \$99,000 in community development grants.

Community Development Lending: “Satisfactory”

AB originated \$19.2 million in new community development loans. This demonstrated an adequate level of community development lending over the course of the evaluation period.

Community Development Loans				
Purpose	This Evaluation Period		Outstandings from Prior Evaluation Periods	
	# of Loans	\$000	# of Loans	\$000
Affordable Housing	17	16,980		
Economic Development	1	300		
Community Services	1	700		
Revitalize and Stabilize	6	1,227		
Total	25	19,207	0	0

The following are highlights of AB’s community development lending.

AB originated 17 qualified community development loans totaling \$17 million to finance multifamily buildings whose purpose was to provide affordable housing for LMI individuals. A majority of the loans (15) were extended to construct or improve multifamily housing in LMI census tracts in Kings and Queens counties. Affordability was based on fair market rent rate guidelines published by the U.S. Department of Housing and Urban Development.

Community Development Investments: “Satisfactory”

During the evaluation period AB made \$33,704 in new community development investments. In addition, AB made \$99,000 in community development grants. This

demonstrated an adequate level of community development investments over the course of the evaluation period.

Community Development Investments and Grants				
	This Evaluation Period		Outstandings from Prior Evaluation Periods	
	# of Inv.	\$000	# of Inv.	\$000
CD Investments				
Affordable Housing	1	33		
Economic Development				
Community Services				
Other (Please Specify)				
Total	1	33	0	0
CD Grants	# of Grants	\$000	<i>Not Applicable</i>	
Affordable Housing	1	3		
Economic Development	1	6		
Community Services	14	90		
Other (Please Specify)				
Total	16	99		

Below are highlights of AB's community development investments and grants.

AB had \$38,025 in Fannie Mae issued mortgage-backed securities for residential properties located in AB's New York assessment area.

AB contributed \$39,000 to a nonprofit organization that provides emergency and long term assistance to the poor, homeless, or disaster victims locally and throughout the U.S. In 2012 the organization was heavily involved in assisting homeless victims from Hurricane Sandy by providing access to temporary housing and emergency shelter.

AB contributed \$7,100 to this nonprofit organization that provides temporary shelters, free counseling, legal and healthcare services to victims of sexual abuse and domestic violence.

Community Development Services: "Satisfactory"

AB demonstrated an adequate level of community development services over the course of the evaluation period. Community development services included participation in the management of not-for-profit organizations and local chambers of commerce as active members of boards and providing financial literacy training to seniors.

Below are highlights of AB's community development services.

- An executive vice president at AB is a vice president and treasurer of an organization located in Flushing Queens that provides financing opportunities for small businesses and start-ups, with a focus on underserved communities.

- AB's chief financial officer is a team leader of an organization that provides emergency and long-term assistance to the poor, homeless, or disaster victims throughout the United States.
- An executive vice president is a member of a local business association which provides investors and entrepreneurs with information pertaining to economic development opportunities in Flushing, Queens.

Innovative Practices:

The examiners did not note any innovative or flexible community development practices.

Responsiveness to Community Development Needs:

AB demonstrated a reasonable level of responsiveness to credit and community development needs.

Additional Factors

The extent of participation by the banking institution's Board of Directors or Board of Trustees in formulating the banking institution's policies and reviewing its performance with respect to the purposes of the CRA.

The board of directors conducts annual reviews and approvals of AB's CRA policy. The CRA officer provides a self-assessment report to evaluate the CRA status and is tasked with monitoring AB's CRA activities.

Discrimination and other illegal practices

DFS examiners did not note evidence of practices by AB intended to discourage applications for the types of credit offered by AB.

DFS examiners did not note evidence of prohibited, discriminatory or other illegal practices.

Record of opening and closing offices and providing services at offices

Distribution of Branches within the Assessment Area							
County	N/A #	Low #	Moderate #	Middle #	Upper #	Total #	LMI %
Kings							
New York							
Queens			1	1		2	50%
Total	-	-	1	1	-	2	50%

AB has two branch offices in Queens County. No branches are located in the other two counties in the assessment area. During the evaluation period, AB did not close or open any branches. Each branch has one ATM that accepts deposits, as well as dispenses cash. The off-site ATM locations provide surcharge free ATM access for cash withdrawals.

AB offers full line of deposit products including checking, basic banking, savings, money market, CD accounts and IRAs. The bank also sells cashier's check and money orders and provides wire transfer services. A full line of loan products, including commercial, mortgage, consumer, construction and SBA loans are available.

In addition to its basic banking account, AB's low minimum requirement checking and savings accounts are designed to benefit low- and moderate-income individuals and small businesses. AB also waives the account maintenance fee on checking accounts for senior citizens.

Process Factors

- *Activities conducted by the banking institution to ascertain the credit needs of its community, including the extent of the banking institution's efforts to communicate with members of its community regarding the credit services being provided by the banking institution.*

AB ascertains the credit needs of its assessment area through sponsorship programs and participation in various business organizations such as local chambers of commerce and local community services organizations. AB's head office community room is used to host community activities. Accommodations for events like community meetings, seminars, art exhibitions, and other gatherings are provided free of charge. Also, AB's Elmhurst branch second floor was provided free of charge to accommodate the local library's weekly English classes during 2012, 2013 and 2014 while the library was undergoing a renovation.

Several of the AB's directors and officers are active members in various community organizations. By participating in events hosted by these organizations the directors and officers learn about which banking services the communities require.

- *The extent of the banking institution's marketing and special credit-related programs to make members of the community aware of the credit services offered by the banking institution*

AB's marketing efforts make use of placing advertisements in local newspapers and community events journals. In addition, bank officers visit local businesses to ascertain their banking needs and promote AB's banking and credit services.

Other factors that in the judgment of the Superintendent bear upon the extent to which a banking institution is helping to meet the credit needs of its entire

community

DFS noted no other factors.

GLOSSARY

Aggregate Penetration Rate

The number of loans originated and purchased by all reporting lenders in specified categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the assessment area.

Community Development

“Community development”:

1. Affordable housing (including multifamily housing) for low- or moderate-income (“LMI”) individuals;
2. Community services targeted to LMI individuals;
3. Activities that promote economic development by financing business or farms that meet the size eligibility standards of the United States Small Business Administration (“SBA”) Development Company or Small Business Investment Company programs, or have gross annual incomes of \$1 million or less;
4. Activities that revitalize or stabilize LMI geographies; and
5. Activities that seek to prevent defaults and/or foreclosures in loans included in (1) and (3) above.

Community Development Loan

A loan that has its *primary purpose* community development. This includes but is not limited to loans to:

- Borrowers for affordable housing rehabilitation and construction, including construction and permanent financing for multifamily rental property serving low or moderate income (“LMI”) persons;
- Nonprofit organizations serving primarily LMI or other community development needs;
- Borrowers to construct or rehabilitate community facilities that are located in LMI areas or that primarily serve LMI individuals;
- Financial intermediaries including community development financial institutions, community development corporations, minority- and women-owned financial institutions, community loan funds or pools, micro-finance institutions, and low-income or community development credit unions that primarily lend or facilitate lending to promote community development;
- Local, state and tribal governments for community development activities; and
- Borrowers to finance environmental clean up or redevelopment of an industrial site as part of an effort to revitalize the LMI community in which the property is located.

Community Development Service

Service that has community development as its *primary purpose*, is related to the provision of financial services, and has not been considered in the evaluation of the banking institution's retail banking services. This includes but is not limited to:

- Providing technical assistance on financial matters to nonprofit, tribal or government organizations serving LMI housing or economic revitalization and development needs;
- Providing technical assistance on financial matters to small businesses or community development organizations;
- Lending employees to provide financial services for organizations facilitating affordable housing construction and rehabilitation or development of affordable housing;
- Providing credit counseling, home buyers and home maintenance counseling, financial planning or other financial services education to promote community development and affordable housing;
- Establishing school savings programs for LMI individuals;
- Providing seminars for LMI persons on banking and bank account record-keeping;
- Making ATM “Training Machines” available for extended periods at LMI community sites or at community facilities that serve LMI individuals; and
- Technical assistance activities to community development organizations such as:
 - ❖ Serving on a loan review committee;
 - ❖ Developing loan application and underwriting standards;
 - ❖ Developing loan processing systems;
 - ❖ Developing secondary market vehicles or programs;
 - ❖ Assisting in marketing financial services, including the development of advertising and promotions, publications, workshops and conferences;
 - ❖ Furnishing financial services training for staff and management;
 - ❖ Contributing accounting/bookkeeping services; and
 - ❖ Assisting in fund raising, including soliciting or arranging investments.

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 Home Mortgage Disclosure Act, enacted by Congress in 1975, and subsequently amended, requires institutions to annually report data about applications for residential (including multifamily) financing.

Income Level

The income level for borrowers is based on household or family income. A geography's income is categorized by median family income for the geography. In both cases, the income is compared to the MSA or statewide nonmetropolitan median income.

Income level of individual or geography	% of the area median income
Low-income	Less than 50
Moderate-income	At least 50 and less than 80
Middle-income	At least 80 and less than 120
Upper-income	120 or more

Loans to Small Businesses

Small business loans to businesses with gross annual revenues of \$1 million or less.

Low or Moderate Income ("LMI") Geographies

Those census tracts or block numbering areas where, according to the 2000 U.S. Census, the median family income is less than 80% of the area median family income. In the case of tracted areas that are part of a Metropolitan Statistical Area ("MSA") or Primary Metropolitan Statistical Area ("PMSA"), this would relate to the median family income for the MSA or PMSA in which the tracts are located. In the case of BNAs and tracted areas that are not part of a MSA or PMSA, the area median family income would be the statewide non-metropolitan median family income.

LMI Borrowers

Borrowers whose income, as reported on the loan application which the lender relied upon in making the credit decision, is less than 80% of the area median family income. In cases where the residential property is located in a MSA or PMSA, this would relate to the median family income for that MSA or PMSA. Otherwise, the area median family income would be the statewide non-metropolitan median family income. In all instances, the area median family incomes used to measure borrower income levels are updated annually by the U.S. Department of Housing and Urban Development ("HUD").

LMI Individuals/Persons

Individuals or persons whose income is less than 80% of the area median family income. In the case where the individual resides in a MSA or PMSA, this would relate to the median family income for that MSA or PMSA. Otherwise, the area median family income would be the statewide non-metropolitan median family income. In all instances, the area median family incomes used to measure individual income levels are updated annually by HUD.

LMI Penetration Rate

A number that represents the percentage of a bank's total loans (for a particular product) that was extended to LMI geographies or borrowers. For example, an LMI penetration rate of 20% would indicate that the bank made 20 out of a total of 100 loans in LMI geographies or to LMI borrowers.

Low-Income Housing Tax Credit (LIHTC)

A dollar for dollar tax credit for affordable housing, created under the Tax Reform Act of 1986, that provides incentives to invest in projects for the utilization of private equity in the development of affordable housing aimed at low income Americans. It is also more commonly called Section 42 credits in reference to the applicable section of the IRC. The tax credits are more attractive than tax deductions as they provide a dollar for dollar reduction in a taxpayer's federal income tax. It is more commonly attractive to corporations since the passive loss rules and similar tax changes greatly reduced the value of tax credits and deductions to individual taxpayers.

New Markets Tax Credit (NMTC)

The New Markets Tax Credits (NMTC) Program was established by Congress in December 2000 to stimulate economic and community development and job creation in low-income communities. It permits individual and corporate taxpayers to receive a credit against federal income taxes for making qualified equity investments in Community Development Entities (CDEs). The credit provided to the investor totals 39% of the cost of the investment and is claimed over a 7-year period. CDEs must use substantially all of the taxpayer's investments to make qualified investments in low-income communities. The Fund is administered by the US Treasury Department's Community Development Financial Institutions Fund (CDFI).

Qualified Investment

A lawful investment, deposit, membership share or grant that has community development as its *primary purpose*. This includes but is not limited to investments, deposits, membership shares or grants in or to:

- Financial intermediaries (including community development financial institutions, community development corporations, minority- and women-owned financial institutions, community loan funds, micro-finance institutions and low-income or community development credit unions) that primarily lend or facilitate lending in LMI areas or to LMI individuals in order to promote community development;
- Organizations engaged in affordable housing rehabilitation and construction;
- Organizations, including, for example, small business investment corporations that promote economic development by financing small businesses;

- Facilities that promote community development in LMI areas or LMI individuals, such as youth programs, homeless centers, soup kitchens, health care facilities, battered women's centers, and alcohol and drug recovery centers;
- Projects eligible for low-income housing tax credits;
- State and municipal obligations, such as revenue bonds that specifically support affordable housing or other community development needs;
- Organizations serving LMI housing or other community development needs, such as counseling for credit, home ownership, home maintenance, and other financial services education; and
- Organizations supporting activities essential to the capacity of LMI individuals or geographies to utilize credit to sustain economic development, such as day care operations and job training programs that facilitate access to permanent jobs.