



Below are the written comments received from the public for the current year and each of the two prior calendar years, that specifically relate to the Bank's performance in helping to meet community credit needs, and response to the comments by the Bank.

### **Written comments 1<sup>st</sup>. Qtr. 2026**

Empire State Bank did not receive any written comments from the public for the First Quarter 2026

### **Written comments 2025**

Empire State Bank did not receive any written comments from the public

### **Written comments 2024**

Empire State Bank did not receive any written comments from the public.