



19th ANNUAL

MORTGAGE LENDING STUDY

The PCRG Annual Mortgage Lending Study provides a current portrait of mortgage lending trends in Allegheny County and the City of Pittsburgh. PCRG prepares this study using publicly available data designed to monitor the performance of financial institutions seeking to meet their community investment requirements under the Community Reinvestment Act.



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The 19th Annual Mortgage Lending Study

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PITTSBURGH COMMUNITY REINVESTMENT GROUP

ORGANIZATION HISTORY

PCRG was organized in 1988 as a coalition of community-based organizations to provide a coordinated response to the bank practice of “redlining” – the refusal of conventional mortgage credit in low-income communities.

Utilizing the Federal Community Reinvestment Act of 1977 (CRA), PCRG has been able to help spur the flow of capital to many of the communities once forgotten.

Today PCRG continues that work through its relationships

with 19 financial institutions, as well as the City of Pittsburgh, Pittsburgh’s Urban Redevelopment Authority, the Allegheny County Port Authority, and the Pittsburgh Public Schools.

PCRG’s annually produced reports analyzing CRA and Home Mortgage Disclosure Act data for financial institutions in Allegheny County help to educate PCRG members and public partners, who then work with the same financial institutions to create opportunities for new financial products and shift institutional thinking toward more equitable lending.

As the financial services markets have evolved, PCRG has also grown. In 1998, PCRG became host to the Vacant Property Working Group (VPWG), working to simplify the process of recycling title to abandoned and tax delinquent properties. In 2002, PCRG

created the Anti-Predatory Lending Initiative (APLI) to combat the rising tide of predatory lenders draining the assets of low-income homeowners,

which successfully came to a close in 2011. In 2006, PCRG began creating working groups to tackle other common issues such as REO properties, housing court, development pipelines, etc. In 2009 PCRG began the GOBURGH Initiative, a consortium of community groups advocating for smart transportation systems in

Allegheny County. Other programs include the Safe Neighborhoods network, the Community Bankers Collaborative Council, the Small Business Working Group, and the Blight and Abandonment Coalition. These working groups operate on an “as needed” basis, meaning that once the task is completed, the working group dissolves.

Since its inception in 1988 and creation as a 501(c) 3 non-profit corporation in 1990, PCRG has become a nationally recognized leader on issues of equitable lending and access to credit. National partners include the National Community Reinvestment Coalition (NCRC), National Alliance of Community Economic Development Associations (NACEDA), Fannie Mae, Freddie Mac and NeighborWorks America.

PCRG is a consortium of community organizations working for economic justice, equitable investment practices and sufficient financial resources to revitalize communities throughout Allegheny County.

2013 MEMBER ORGANIZATIONS

Allegheny Land Trust
Bloomfield-Garfield Corporation
Brookline Area Community Council
Carnegie Community Development Corporation
Central Northside Neighborhood Council
Community Leaders United for Beechview
Downtown Neighborhood Association
East Allegheny Community Council
East Liberty Concerned Citizens Corporation
East Liberty Development, Inc.
Economic Development South
Fineview Citizens Council
Friendship Development Associates
Garfield Jubilee Association
Hazelwood Initiative, Inc.
Highland Park Community Development Corporation
Hill Community Development Corporation
Hill District Consensus Group
Hill House Economic Development Corporation
Hilltop Alliance
Housing Alliance of Pennsylvania
Lawrenceville Corporation

Lawrenceville United
Manchester Citizens Corporation
McKees-Rocks Community Development Corporation
Mexican War Streets Society
Millvale Borough Development Corporation
Mt. Washington Community Development Corporation
Northside Leadership Conference
Oakland Planning and Development Corporation
Operation Better Block
Perry Hilltop Citizens Council
Pittsburgh Project
Polish Hill Civic Association
South Side Community Council
South Side Local Development Company
South Side Slopes Neighborhood Association
Troy Hill Citizens, Inc.
Uptown Partners of Pittsburgh
Urban Innovation21
West Pittsburgh Partnership
Wilksburg Community Development Corporation

2013 FINANCIAL PARTNERS

Allegheny Valley Bank
Ameriserv Financial Bank
Bank of America
Bank of New York Mellon
Citizens Bank
Dollar Bank
ESB Bank
Fifth Third Bank
First Commonwealth Bank
First National Bank of PA

First Niagara Bank
Huntington Bank
Northwest Savings Bank
PNC Bank
Progressive-Home Federal Savings & Loan Association
S&T Bank
Tri-State Capital Bank
United-American Savings Bank
Wesbanco Bank

2013 NATIONAL PARTNERS

National Community Reinvestment Coalition (NCRC)
Fannie Mae
Freddie Mac

National Alliance of Community Economic Development Associations
NeighborWorks America (Local Western PA affiliate)

ORGANIZATIONAL MAKE-UP OF FINANCIAL PARTNER INSTITUTIONS

Allegheny Valley Bancorp, Inc.
 Allegheny Valley Bank of Pittsburgh
Ameriserv Financial, Inc.
 Ameriserv Financial Bank
The Bank of America Corporation
 Bank of America, National Association
Bank of New York Mellon Corporation
 Bank of New York Mellon
 BNY Mellon, National Association
Dollar Bank, A Federal Savings Bank
 Dollar Bank, A Federal Savings Bank
ESB Financial Corporation
 ESB Bank
Fifth Third Bancorp
 Fifth Third Bank
 Fifth Third Mortgage Company
First Commonwealth Financial Corporation
 First Commonwealth Bank
F.N.B. Corporation
 First National Bank of Pennsylvania

First Niagara Financial Group, Inc.
 First Niagara Bank
Huntington Bancshares, Inc.
 The Huntington National Bank
Northwest Bancshares, Inc.
 Northwest Consumer Discount Company
 Northwest Savings Bank
The PNC Financial Services Group, Inc.
 PNC Bancorp, Inc.
 PNC Bank, National Association
Progressive-Home Federal Savings & Loan Association
 Progressive-Home Federal Savings and Loan
 Association
RBS Citizens Financial Group
 RBS Citizens, National Association
 Citizens Bank of Pennsylvania
S&T Bancorp, Inc.
 S&T Bank
TriState Capital Holdings, Inc.
 TriState Capital Bank
The United-American Savings Bank

Executive Summary

Scope of the Study

This report is devoted to residential mortgage lending by banks operating in the City of Pittsburgh and Allegheny County. We examine the total number, amount, and distribution of loans in six categories:

- Low and moderate income lending
- Minority lending
- Loan Type (conventional or government-backed)
- Loan Purpose (home purchase, home improvement, or refinancing)
- Neighborhood Lending (all Pittsburgh neighborhoods and seven Allegheny County municipalities)

In each category we provide tables with breakdowns by individual bank. The City of Pittsburgh and Allegheny County excluding Pittsburgh are reported separately.

Home mortgage lending is one piece of the larger picture of community reinvestment by banks, which includes a wide variety of lending, investment, and service activities. In order to understand the larger picture, in 2012 PCRG sent a questionnaire to all of our partner financial institutions asking for specific, detailed information about community reinvestment activities. Seven banks provided at least partial responses to our questionnaire: Huntington Bank, BNY Mellon, First Commonwealth Bank, Fifth Third Bank, First National Bank of Pennsylvania, Northwest Savings Bank, and PNC Bank. We hope to get responses from all 19 banks this year, so that we can include a more complete account of their community reinvestment activities.

Community Reinvestment Act

Reports like this one are prepared around the country by organizations similar to PCRG. The data on which they rely is available to the public largely because of the Community Reinvestment Act (CRA), which was enacted by Congress in 1977. The CRA is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate. It requires that Federal regulatory agencies periodically examine the record of all insured depository institutions and assess their Community Reinvestment performance by three tests. These tests measure the levels of Lending, Investment, and Service depository institutions provide in low- and moderate-income neighborhoods. The CRA evaluation results in a rating from “Outstanding” to “Substantial Noncompliance” in each of these areas. Depository institutions that receive a non-compliance rating lose their right to open new branches or purchase other banks.

CRA Ratings of Pittsburgh Area Banks

- Of the 19 banks included in this year’s study, only four have overall CRA ratings of “Outstanding”: Bank of America, BNY Mellon, Dollar Bank, and PNC. Only Dollar Bank and Bank of America received “Outstanding” ratings in all three areas of evaluation. All other banks in the study received overall ratings of “Satisfactory” in their most recent evaluation.

Residential Mortgage Lending in Allegheny County: Findings

The most basic measure of how well banks are serving the needs of the communities where they are located is to compare the amount of money they take in from their customers in the form of deposits with the amount of money they reinvest through lending and investments. In residential mortgages it is smaller banks that tend to have proportionally higher shares of the market relative to their overall deposit market share.

Deposit Market Share

- PNC Bank overwhelmingly dominates the market in the City of Pittsburgh, with 69.95% of the deposit market share. At the beginning of 2011, PNC had deposits of \$29.2 billion in Pittsburgh. In Allegheny County excluding Pittsburgh, PNC had a 45.17% market share, with \$4.8 billion in deposits.
- The next largest bank in the region, Citizens Bank of Pennsylvania, had a 5.8% market share with deposits of \$2.4 billion in the City of Pittsburgh. In Allegheny County outside of Pittsburgh Citizens Bank had a 17% market share, with \$1.8 billion in deposits. In the City of Pittsburgh, BNY Mellon and Dollar Bank rank very close to Citizens Bank, with market shares of 5.8% and 5.4%, and deposits of \$2.4 billion and \$2.2 billion, respectively. In Allegheny County outside of Pittsburgh, Dollar Bank has market share of 4.9%, with \$0.5 billion in deposits. BNY Mellon has no offices in Allegheny County outside of Pittsburgh.

Tables 0.1 and 0.2 (p. 8) show total deposits and market share in Pittsburgh and Allegheny County excluding Pittsburgh for all the banks included in this study. Chart 1 (p. 22) shows deposit market share for the entire seven-county Pittsburgh Metropolitan Area.

Lending Market Share

In 2011 there were 2176 residential mortgage loans in the City of Pittsburgh by banks in our study, totaling \$312 million. In the rest of Allegheny County there were 10,432 loans, totaling \$1.4 billion.

- PNC Bank and Dollar Bank account for more than half of residential mortgage lending in Pittsburgh and Allegheny County. PNC had the largest market share, though it was not nearly as dominant in residential mortgage lending as in overall deposit market share.

Dollar Amounts:

- PNC Bank made 32% of loans in Pittsburgh (\$99 million) and 34% (\$436 million) in the rest of Allegheny County.
- Dollar Bank made 18.7% of loans in Pittsburgh (\$58 million), and 20% (\$275 million) in the rest of Allegheny County.
- The Bank of America, which has no offices or deposits in Allegheny County, ranked third in residential mortgage lending, with 4.9% of loans in Pittsburgh (\$15 million) and 7.1% of loans (\$98 million) in the rest of Allegheny County.
- Citizens Bank, Fifth Third Bank, Huntington Bank, and Northwest Savings Bank had residential mortgage lending market shares of 4.3%-5.6% in both Pittsburgh and Allegheny County, with lending between \$13.4 million and \$16.5 million in Pittsburgh and between \$34 million and \$77 million in the rest of Allegheny County. First Commonwealth Bank had a 5% share of lending in

(continued on p. 9)

Table 0.1

2011 Bank Deposits

Bank	City of Pittsburgh (\$000)	Allegheny County excluding Pittsburgh (\$000)
Allegheny Valley Bank of Pittsburgh	\$ 258,395	\$ 80,145
Ameriserv Financial Bank	\$ 20,107	\$ -
BNY Mellon	\$ 2,416,732	\$ -
Citizens Bank of Pennsylvania	\$ 2,422,916	\$ 1,832,839
Dollar Bank, Federal Savings Bank	\$ 2,251,928	\$ 520,626
ESB Bank	\$ 232,876	\$ 96,908
Fifth Third Bank	\$ 265,703	\$ 135,597
First Commonwealth Bank	\$ 443,562	\$ 674,890
First National Bank of Pennsylvania	\$ 473,190	\$ 340,873
First Niagara Bank	\$ 1,105,505	\$ 940,371
Huntington National Bank	\$ 806,687	\$ 463,049
Northwest Savings Bank	\$ 107,364	\$ 573,225
Parkvale Savings Bank	\$ 536,754	\$ 323,553
PNC Bank, National Association	\$ 29,218,175	\$ 4,843,592
Progressive-Home Federal Savings and Loan Associatio	\$ 41,024	\$ -
S&T Bank	\$ 363,280	\$ 360,171
Tristate Capital Bank	\$ 1,560,691	\$ -
United American Savings Bank	\$ 53,655	\$ -
Total	\$ 41,771,857	\$ 10,722,790

Table 0.2

2011 Deposit Market Share*

Bank	City of Pittsburgh	Allegheny County excluding
Allegheny Valley Bank of Pittsburgh	0.61%	0.72%
Ameriserv Financial Bank	0.05%	-
BNY Mellon	5.68%	-
Citizens Bank of Pennsylvania	5.69%	16.39%
Dollar Bank, Federal Savings Bank	5.29%	4.65%
ESB Bank	0.55%	0.87%
Fifth Third Bank	0.62%	1.21%
First Commonwealth Bank	1.04%	6.03%
First National Bank of Pennsylvania	1.11%	3.05%
First Niagara Bank	2.60%	8.41%
Huntington National Bank	1.89%	4.14%
Northwest Savings Bank	0.25%	5.12%
Parkvale Savings Bank	1.26%	2.89%
PNC Bank	68.62%	43.30%
Progressive-Home Federal Savings and Loan Associatio	0.10%	-
S&T Bank	0.85%	3.22%
Tristate Capital Bank	3.67%	-
United American Savings Bank	0.13%	-
Total	100%	100%

Source: FDIC Summary of Deposits (SOD) as of June 30, 2011. The FDIC makes SOD data available for each year as of June 30.

*Deposit Market Share among PCRG partner banks

Pittsburgh (\$15.5 million), with a smaller 2.5% share (\$34 million) in the rest of Allegheny County.

Number of Loans:

- PNC Bank made 29% of loans in Pittsburgh (637) and 35.4% (3691) in the rest of Allegheny County.
- Dollar Bank again ranked second, with 20.5% of loans (446) in Pittsburgh and 21.5% of loans (2245) in the rest of Allegheny County.
- Citizens Bank ranked higher in terms of number of loans than it did in terms of dollar amount, with a 7.7% share (168) in Pittsburgh and 6.3% (651) in Allegheny County.

Table 6 (p. 28) shows *dollar amounts* and individual bank market share for new residential mortgage loans originated in Pittsburgh and Allegheny County in 2011. Table 12 (p. 31) shows the *number of loans* and market share.

Low and Moderate Income Lending

Low and Moderate Income Census Tracts

- In the City of Pittsburgh, half of the population resides in Low and Moderate Income (LMI) Census tracts and half of the single family housing stock is located in LMI tracts.¹ However, LMI Census tracts account for only 32% of residential mortgage loan applications (1321 of 4065), and 27% of all originated loans (580 of 2176). In dollar amounts, LMI Census tracts accounted for 23% of applications (\$112 million out of \$492 million) and just 18% of loans (\$57 million out of \$312 million).
- Allegheny County outside of Pittsburgh has fewer LMI Census Tracts. 16% of the one- to four-family housing stock and 17% of the population resides in LMI Census Tracts. LMI tracts accounted for just 6% of loan applications (1148 of 18,094), and 4% of originated loans (468 of 10,432). In dollar amounts, LMI Census tracts accounted for \$57 million out of \$2.2 billion (3%) of applications and just \$25 million of \$1.4 billion (2%) of loans.
- Lower approval rates are the reason that the percentage of loans that go to LMI Census tracts is lower than the percentage of loans applied for from LMI Census tracts (both in terms of number of loans and dollar amount of loans).
 - The overall approval rate for residential mortgage loans in the City of Pittsburgh was 65%; in LMI Census tracts the approval rate was 55%. In Middle and Upper Income Census tracts the approval rate was 69%.
 - In Allegheny County the overall approval rate was 71%. In LMI Census tracts the approval rate was 49%, and in Middle and Upper Income Census tracts the approval rate was 73%.

Tables 14-16 (p. 32) show LMI and overall approval rates for Pittsburgh and the rest of Allegheny County. Rates are shown for each individual bank as well as overall.

¹ See table on p. 17 for definitions of Low, Moderate, Middle and Upper Income.

Census Tract Income Level vs. Borrower Income Level

- For properties within LMI Census tracts in the City of Pittsburgh, just under half of applications (627 of 1321) come from LMI borrowers, and 37% of loans (216 of 580) go to LMI borrowers. For properties in Middle and Upper Income Census Tracts, 33% of applications (915 of 2744) and 27% of approved loans (432 of 1596) were accounted for by LMI borrowers.
- In Allegheny County excluding Pittsburgh, there is more concentration of lending to LMI borrowers within LMI Census tracts: 60% of applications in LMI Census Tracts (689 of 1148) and 52% of loans (247 of 468) were for LMI borrowers. In Middle and Upper Income Census Tracts, 25% of applications (4391 of 16,946) and just 11% of loans (698 of 5982) were for LMI borrowers.

Minority Lending

- In the City of Pittsburgh, 29% of the population lives in Census tracts where more than 50% of the population is minority, but just 16% of the one- to four-family housing stock is in minority Census tracts. LMI Census tracts accounted for 12% of residential mortgage loan applications (494 of 4065), and 8% of all originated loans (178 of 2176). In dollar amounts, LMI Census tracts accounted for 7% of applications (\$35 million out of \$492 million) and just 4% of loans (\$11 million out of \$312 million).
- In Allegheny County excluding Pittsburgh, LMI Census tracts accounted for 2% of residential mortgage loan applications (282 of 18,094), and 1% of all originated loans (80 of 10,432). In dollar amounts, LMI Census tracts accounted for 0.5% of applications (\$11 million out of \$2.2 billion) and just 3% of loans (\$38 million out of \$1.4 billion).
- Approval rates are substantially lower in substantially minority Census tracts than in non-substantially minority Census tracts.
 - The overall approval rate for residential mortgage loans in the City of Pittsburgh was 65%; in minority Census tracts the approval rate was 44%. In non-substantially minority Census tracts the approval rate was 68%.
 - In Allegheny County the overall approval rate was 71%. In substantially minority tracts the approval rate was 35%, and in non-substantially minority Census tracts the approval rate was 72%.

Reasons for Denial

- For Low and Moderate Income borrowers in the City of Pittsburgh, the most common reasons for denial of loan applications are debt to income ratio (29%) and credit history (43%), with insufficient collateral making up another 7%, and insufficient cash (for down payment, closing costs, etc.) another 7%.² For Middle and Upper Income borrowers, debt to income ratio and credit history make up smaller, but still significant percentages of the reasons for denial (11% and 29%, respectively). Insufficient collateral, which is usually the result of an appraisal coming in lower than is required for the loan, is a reason for denial in a much higher percentage of cases for Middle and Upper Income borrowers (20%), with insufficient cash cited in 10%. The other major reason for denial of loans to Middle and Upper Income borrowers is an incomplete credit application, which is given as a reason for denial in 17% of cases. For Low and Moderate Income borrowers an incomplete credit application is a reason for denial in only 7% of cases.
- In Allegheny County excluding Pittsburgh, credit history is a somewhat more common reason for denial than in the City of Pittsburgh, and debt to income ratio slightly less common. For LMI borrowers, debt to income ratio and credit history are reasons for denial in 32% and 37% of cases, respectively. For Middle and Upper Income borrowers, debt to income ratio and credit history are given as reasons in 14% and 23% of cases, respectively. Insufficient collateral is a reason for denial in 9% of cases for LMI borrowers, and 17% for Middle and Upper Income borrowers. Insufficient cash is a reason in 6% of cases for LMI borrowers, and 15% of cases for Middle and Upper Income borrowers. As with the City of Pittsburgh, incomplete credit applications are given as a reason for denial much more commonly for Middle and Upper Income borrowers (22%) than for LMI borrowers (8%).

Loan Type

Government-backed loans, usually insured through the Federal Housing Authority or the Veterans Administration, often require lower credit ratings for approval and have lower closing costs and other fees. In most parts of the country in recent years, the number of government-backed loans has been higher than the number conventionally insured by banks themselves or through private mortgage insurance. This pattern was substantially reversed in the Pittsburgh region in 2011.

- In the City of Pittsburgh, there were 441 applications for government-backed loans, and 3624 applications for conventional loans. There were only 186 government-backed loans originated, compared to 1990 conventional loans. Although there were many fewer government-backed than conventional loans, approval rates were higher: 72% of applications for government-backed loans were approved, as opposed to 64% of applications for conventional loans.
- In Allegheny County excluding Pittsburgh, there were 2034 applications for government-backed loans, and 16,060 applications for conventional loans. There were 858 government-backed loans originated, and 9,574 conventional loans. As with the City of Pittsburgh, approval rates were higher for government-backed loans: 79%, as opposed to 71% for conventional loans.

² More than one reason for denial may be given for a single loan application.

Pittsburgh Neighborhood Lending

Where Do Residential Loan Dollars Go?

- Half of all residential mortgage loan dollars in the City of Pittsburgh go to just five neighborhoods: Squirrel Hill North, Shadyside, Squirrel Hill South, the Golden Triangle (now called the Central Business District), and Point Breeze.
- The number of neighborhoods that account for at least 50% of each bank's loan dollars ranges from one to seven. In general, the neighborhoods receiving most money from smaller banks tend to include a more diverse group. Allegheny Valley Bank, for example, lent more money in Shadyside than in any other neighborhood, but 30% of its loan dollars went to Central Lawrenceville, Perry South, and Morningside.
- The distribution is somewhat more even for the number of loans: half of the loans went to twelve neighborhoods (Squirrel Hill South, Squirrel Hill North, Brookline, Shadyside, Mount Washington, Point Breeze, Greenfield, South Side Flats, Central Lawrenceville, Carrick, Highland Park, and Brighton Heights).

It is to be expected that neighborhoods with much more housing stock will receive more residential mortgage loans. Nonetheless, the five neighborhoods that receive the most loan money are also among the top nine in terms of the number of loans received per unit of housing. Table 23 (p. 36) shows the neighborhoods that receive the most loan dollars overall and from each bank individually. The Pittsburgh Neighborhood Mortgage Lending 2011 foldout shows number and amounts of loans for every Pittsburgh neighborhood, as well as the number of loans per 100 units of housing in the neighborhood.

USERS GUIDE

FOUNDATIONS OF THE STUDY

Legislative Background

The mortgage lending data that forms the core of this study is available to the public as the result of two major pieces of legislation passed in the 1970's: the Community Reinvestment Act (1977) and the Home Mortgage Disclosure Act (1975).

The Community Reinvestment Act (CRA) is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, consistent with safe and sound banking operations. The premise of the CRA is that in return for publicly-backed Federal deposit insurance and guaranteed access to low-interest funds from the Federal Reserve, banks have an obligation to reinvest in the communities where they have a deposit base, by making loans to consumers who live in those communities, investing in affordable housing, and making other investments in community development.

The CRA requires that Federal regulatory agencies periodically examine the record of every insured depository institution and assess the level of lending, investments, and services it provides in low- and moderate-income neighborhoods. The CRA evaluation results in a rating from "Outstanding" to "Substantial Noncompliance" in each of these areas. That assessment is taken into account in considering an institution's application for deposit facilities, including mergers and acquisitions.

CRA examinations are conducted by the federal agencies that are responsible for supervising depositories: the Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC). Prior to 2012, the Office of Thrift Supervision (OTS) was also responsible for regulating banks and savings and loans associations and conducting CRA

examinations. Under the 2010 Dodd-Frank Wall Street Reform and Consumer Protection Act, The OTS was merged with the FRB, FDIC, OCC, and the newly created Consumer Financial Protection Bureau (CFPB). The OTS ceased to exist in 2011, and the CFPB has taken over its responsibility for conducting CRA examinations.

Banks are divided into three size classes: Large Banks, with assets of over \$1 billion, Intermediate Small Banks, with assets between \$250 million and \$1 billion, and Small Banks, with less than \$250 million in assets. Large banks are evaluated according to the most comprehensive and stringent standards. Large and Intermediate Small Banks are evaluated every three years. Small Banks with Outstanding CRA ratings are evaluated every 5 years, and those with Satisfactory ratings every 4 years. Small banks may choose not to be evaluated in the investment and service categories, and to receive an overall rating only.

CRA examinations rely on a large amount of data collected by federal regulators. The Home Mortgage Disclosure Act (HMDA) requires mortgage lenders to maintain and annually report data about home mortgage loans. In 2011 all depository institutions with assets of at least \$40 million were subject to HMDA. The data to be reported includes information about the type, purpose, and amount of the loan, the type of property and whether it is owner-occupied, the census tract where the property is located, the income, ethnicity, race, and gender of the applicant(s), and the final action taken on the loan application. In combination with Census Bureau data about individual census tracts, this information can be used to:

- Identify patterns of housing discrimination (in cases where certain classes of borrowers

or certain areas have disproportionately low percentages of loan applications or loan approvals);

- Determine how well financial institutions are serving the housing needs of their communities;
- Allow public officials to understand which areas have the greatest need of public-sector investment so as to attract private investment;
- Evaluate and identify capital caps in communities.

In addition, neighborhood organizations and community members can use this data to understand how well individual banks are serving their neighborhoods, and bring deficiencies to the attention of CRA examiners and Federal banking regulators. The CRA requires that regulators consider community input when deciding on bank applications concerning deposit facilities, mergers, and acquisitions. PCRG keeps its membership up to date and informed on bank lending and investment in the community.

METHODOLOGY

This report relies primarily on HMDA data, Census Bureau data, and PGH SNAP. PGH SNAP is a City of Pittsburgh neighborhood data and map resource, accessible through the City of Pittsburgh website. It includes a mapping of census tracts to Pittsburgh's ninety neighborhoods and housing data such as median home value and sales price. The HMDA data and most of the Census data were obtained in raw form from the Federal Financial Institutions Examination Council (FFIEC), which sets standards for reporting financial data and maintains and distributes HMDA data. The FFIEC provides free HMDA and Census software applications for each year's data that allow users to submit queries about data for specific financial institutions and regions. The FFIEC Census Application provides Census data related to housing and income, intended to be used in conjunction with HMDA loan data. In some cases we supplemented FFIEC Census data with additional

data downloaded directly from the U.S. Census Bureau website.

CENSUS DATA AND CENSUS TRACTS

Every geographical point in the United States is assigned to a census tract. Every ten years, in preparation for the decennial census, the U.S. Census Bureau adjusts the boundaries of some census tracts, eliminates some, and creates some new ones. Between 2000 and 2010, a number of tracts were changed, added, or eliminated in the Pittsburgh Metropolitan Area. For 2011 HMDA reports, banks were required to use census tracts from the year 2000. As a result, some of the demographic and economic data about individual census tracts is outdated and inaccurate. In addition, some data appears to be missing. For example, from the HMDA and FFIEC data that we compiled for this report, it appears that nine Pittsburgh neighborhoods received no home mortgage loans at all in 2011. In one or two cases this may be correct because of the nature of the housing stock, but it is unlikely that none of the nine received any loans. In those cases, we simply mark the data as missing or unexplained. Beginning with 2012 loan data, HMDA reports will use 2010 census tracts, which will allow for much more accurate evaluation of lending patterns.

FINANCIAL INSTITUTIONS

The group of PCRG partner banks included for comparison in this report is made up primarily of banks with a physical presence in Pittsburgh. All are PCRG financial partners. For most of its 25 year history, PCRG focused its efforts on the City of Pittsburgh. In the last five years, PCRG has extended its efforts from Pittsburgh alone to other communities in Allegheny County, and expects in the near future to be able to partner with additional financial institutions that have a presence in Allegheny County outside of Pittsburgh.

The Bank of America, which has no branch offices or deposit base in the Pittsburgh region, is nonetheless a PCRG partner and is included in our analysis

because it makes a significant number of mortgage loans in Pittsburgh and Allegheny County through its mortgage lending subsidiaries. The Bank of New York Mellon is also included, though it is strictly a commercial bank and does not make conventional consumer loans. It does make a small number of mortgage loans and purchases existing loans as investments, which are included in our analysis.

We have omitted Fidelity Bank from the 2011 report, as it was at that time in the process of merging with Wesbanco Bank. Wesbanco Bank will be included in subsequent year reports. Parkvale Bank, which is included in the study, was acquired by the First National Bank of Pennsylvania in 2012. Also in 2012, after the time period covered by this study, S & T Bancorp, which is the holding company that owns S & T Bank, acquired Mainline National Bank.

Data for Citizens Bank of Pennsylvania includes mortgage loans by RBS Citizens, National association. RBS Citizens has no deposits in the Pittsburgh MSA, but makes mortgage loans. Data for Fifth Third Bank includes data for Fifth Third Mortgage Company, which like RBS Citizens has no deposits but makes loans. Data for Northwest Savings Bank includes loans by its mortgage lending subsidiary, Northwest Consumer Discount Company.

In total, the PCRG partner banks included in our analysis make up just under 90% of the deposit base in the greater Pittsburgh Metropolitan Area, which includes Allegheny, Armstrong, Beaver, Butler, Fayette, Washington and Westmoreland Counties.

CHANGES IN THIS YEAR'S STUDY

This year's report has been substantially reorganized. Individual bank reports contain new tables with a breakdown of lending by both census tract and borrower income levels. All other data about individual banks is now represented in tables in the Bank Comparisons section of the report. New information in the comparison tables includes median loan amounts and approval rates for low and moderate income and minority lending; we also include new tables comparing each bank's market share of deposits with its market share of lending. The Bank Comparisons section also contains a new table showing the Pittsburgh neighborhoods where each bank lends the most money, including the neighborhoods that

account for the top 50% of each bank's residential mortgage lending.

Small business lending has been removed from this year's report and will be the subject of a separate report.

We have included a new foldout, "Pittsburgh Neighborhood Mortgage Lending 2011". For each Pittsburgh neighborhood, the table gives demographic, income, and housing information, alongside data about the number and amount of residential mortgages in 2011. We also include two new summary tables for seven other Allegheny County municipalities that have partnered with PCRG. These will be expanded in future reports.

DATA DICTIONARY

The tables and charts in this report use standard HMDA, U.S. Census Bureau, and Department of Housing and Urban Development (HUD) categories and definitions for mortgage loans and for demographic and economic information about census tracts and neighborhoods. These data

definitions are not always intuitive and in some cases the terms used for mortgage lending differ from those used by other parts of the banking industry. This section lists all of the data categories used in this report, with definitions and explanations as necessary.

Mortgage Loan Data

Loan Type

- **Conventional Home Purchase:** A mortgage loan secured by and made for the purpose of purchasing a dwelling containing one to four family units within the same structure.
- **Government Home Purchase:** A mortgage loan for purchasing a dwelling of fewer than four units, which is insured by a federal organization such as the Federal Housing Administration (FHA) or Veteran's Administration (VA).

Property Type

- **One-to-Four-Family** properties are single residential structures containing between one and four separate dwelling units, other than manufactured housing. Individual condominiums units count as one-to-four-family.
- **Manufactured Housing:** Mobile homes.
- **Multifamily properties** are residential structures with five or more units, such as apartment buildings.

Purpose of Loan

- **Home Purchase Loan:** Any loan made for the purpose of purchasing a dwelling.
- **Home Improvement:** Any loan secured by a dwelling to be used at least in part for repairing, rehabilitating, remodeling or improving the dwelling or the property on which it is located.

- **Refinancing:** Any dwelling-secured loan that replaces another dwelling-secured loan to the same borrower.

Amount of Loan: The dollar amount of the loan, typically reported in thousands of dollars (\$000s).

Action Taken

- **Loan Originated:** Loans that are approved by the financial institution and accepted by the applicant
- **Application Approved but not Accepted:** Loans that are approved but not accepted by the applicant
- **Application Denied by Financial Institution**
- **Loan Purchased by Financial Institution:** Loans that have already been originated by another financial institution and then purchased by the reporting institution.

Census Tract: The Census 2000 census tract where the property securing the loan is located.

Approval Rate is a category we define for the purposes of this report. It is equal to the fraction of all completed loan applications a financial institution approves. It does not include applications that are closed for incompleteness or withdrawn by the applicant before going through the approval process. The number of Approved Applications is equal to *(number of loans originated + number of loans approved but not accepted)*. The Approval Rate is equal to *(number of approved applications)/(number of approved applications + number of denied applications)*.

Applicant Information

- **Race:** Reporting categories are American Indian or Alaskan native; Black or African American; Native Hawaiian or Other Pacific Islander; White, and Information Not Provided or Not Applicable.
- **Minority:** All racial categories except White and Information not Provided or Not Applicable.
- **Sex:** Male or Female.
- **Income:** Total annual income of the applicant and co-applicants.
- **Income Level** for an individual applicant is defined in the same way as income level for census tracts (see below).

Census Tract and Neighborhood Data

- **Income level:** Every year the Department of Housing and Urban Development (HUD) estimates the *Median Family Income* (MFI) for metropolitan regions, called *Metropolitan Statistical Areas* (MSA) or *Metropolitan Areas* interchangeably. The Pittsburgh MSA includes Allegheny, Armstrong, Beaver, Butler, Fayette, Washington, and Westmoreland Counties. The median family income is defined as the income level that exceeds the income of half the families in the region and is exceeded by the income of half the families. In 2011, the HUD estimated Median Family Income for the Pittsburgh MSA to be \$64,000. Each Census Tract is categorized as Low, Moderate, Middle, or Upper Income, depending on what its median family income is compared to the regional MFI.

2011 Income Levels:

Income Level	Percent of Pittsburgh MSA Median Family Income	2011
Low	Less than 50%	Less than \$32,000
Moderate	At least 50% but less than 80%	\$32,000 to \$51,200
Middle	At least 80% but less than 120%	\$51,200 to \$76,800
Upper	120% or greater	\$76,800 or greater

- **LMI:** *Low and Moderate Income*, used where data for low and moderate income census tracts or borrowers is grouped together in a single category.
- **Substantially Minority:** A census tract whose population is more than 50% minority.

Financial Institution Data

The Community Reinvestment Act (CRA): A federal statute that is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income (LMI) neighborhoods, consistent with safe and sound operations. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228).

CRA Rating: The CRA exam results in an overall rating of Outstanding, Satisfactory, Needs to

Improve, or Substantial Noncompliance. Separate ratings are given in each of the following tests:

- **Lending Test:** The part of a CRA exam that evaluates a bank's record of helping to meet the credit needs of its assessment area through its lending activities by considering a bank's home mortgage, small business, farm, and community development lending.

- **Investment Test:** The part of a CRA exam that evaluates a bank's record of helping to meet the credit needs of its assessment area through qualified investments and grants that benefit its assessment area or a broader statewide or regional area that includes the bank's assessment area.
- **Service Test:** The part of a CRA exam that evaluates a bank's record of helping to meet the credit needs of its assessment area by analyzing the availability and effectiveness of a bank's systems for delivering retail services and the extent and innovativeness of its community development services.

Depository Institution: A financial institution that makes loans and obtains its funds mainly through

accepting deposits from the public; includes commercial banks, savings and loan associations, savings banks, and credit unions.

Deposit Market Share: A bank's market share in a region is determined by the percentage it holds of all deposits in bank accounts in the region. All FDIC insured banks that have a main office and at least one branch are required to report annually to the FDIC how much money is held in deposits in accounts at their main office and each of their branches. Accounts can be associated with branches in whatever manner a bank chooses, provided it is consistent with the bank's own internal record-keeping procedures. The branch associated with an account could be, for example, the office where the account was originated, the office closest to the account holder's address, or the office where the account is most active.

Bank Comparisons

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Banks are evaluated by CRA examiners every 3-5 years. In general, the larger a bank's assets and the more comprehensive its services, the more stringent the standard of evaluation. Small banks such as Progressive-Home FSLA and United American may choose to be exempted from the separate Lending, Service and Investment tests, and receive an overall rating only. Table I shows asset size and CRA ratings for the most recent CRA exam for each bank.

Table 1
Bank Asset Size and CRA Rating

Bank	Asset Size as of 12/31/2010 (\$000)	Overall CRA Rating	Year of Exam	LENDING	INVESTMENT	SERVICE
Allegheny Valley Bank of Pittsburgh	\$ 408,741	Satisfactory	2011	Satisfactory	Satisfactory	Satisfactory
Ameriserv Financial Bank	\$ 924,286	Satisfactory	2009	High Satisfactory	Low Satisfactory	Outstanding
Bank of America	\$ 1,454,050,584	Outstanding	2009	Outstanding	Outstanding	Outstanding
BNY Mellon	\$ 247,789,900	Outstanding	2009	Adequate	Excellent	Adequate
Citizens Bank of Pennsylvania	\$ 141,845,802	Satisfactory	2012	Outstanding	High Satisfactory	Outstanding
Dollar Bank	\$ 6,113,555	Outstanding	2009	Outstanding	Outstanding	Outstanding
ESB Bank	\$ 1,873,358	Satisfactory	2012	Low Satisfactory	Low Satisfactory	High Satisfactory
Fifth Third Bank	\$ 217,639,951	Satisfactory	2009	Low Satisfactory	Outstanding	High Satisfactory
First Commonwealth Bank	\$ 5,749,618	Satisfactory	2012	Low Satisfactory	High Satisfactory	High Satisfactory
First National Bank of Pennsylvania	\$ 8,759,397	Satisfactory	2011	High Satisfactory	High Satisfactory	Outstanding
First Niagara Bank	\$ 30,804,513	Satisfactory	2007	High Satisfactory	Outstanding	High Satisfactory
Huntington National Bank	\$ 52,799,993	Satisfactory	2007	High Satisfactory	Low Satisfactory	High Satisfactory
Northwest Savings Bank	\$ 16,322,984	Satisfactory	2011	High Satisfactory	High Satisfactory	Outstanding
Parkvale Bank	\$ 1,787,565	Satisfactory	2009	High Satisfactory	High Satisfactory	High Satisfactory
PNC Bank	\$ 254,825,730	Outstanding	2009	Outstanding	High Satisfactory	High Satisfactory
Progressive-Home FSLA	\$ 50,490	Satisfactory	2007	n/a	n/a	n/a
S & T Bank	\$ 4,093,659	Satisfactory	2012	High Satisfactory	Outstanding	High Satisfactory
TriState Capital Bank	\$ 1,660,718	Satisfactory	2012	Low Satisfactory	High Satisfactory	High Satisfactory
United American Savings Bank	\$ 63,165	Satisfactory	2012	n/a	n/a	n/a

Sources: FFIEC HMDA 2011 raw data (asset size); FFIEC, FDIC (CRA ratings)

Chart 1 2011 Bank Market Share Among PCRG Bank Partners in Pittsburgh MSA (% of Deposits)

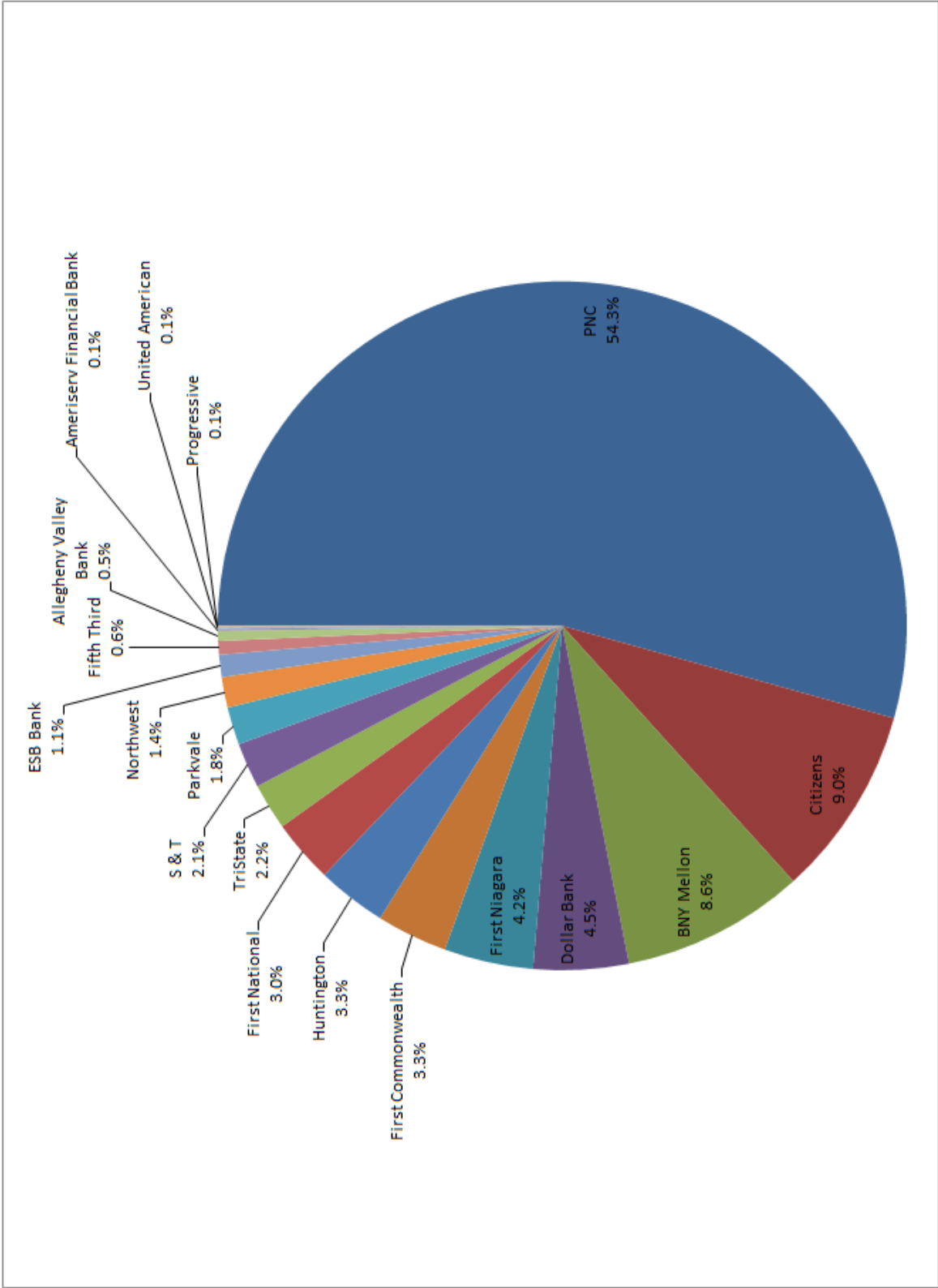


Table 2
Offices and Deposits in the Pittsburgh MSA

Bank	Number of Offices	Deposits (\$0)	Market Share (% of all Bank Deposits)	Market Share (% of Deposits with PCRG Banks)
Allegheny Valley Bank of Pittsburgh	9	\$ 338,540	0.42%	0.47%
Ameriserv Financial Bank	3	\$ 69,657	0.09%	0.10%
Bank of America		\$ -		
BNY Mellon	1	\$ 6,158,667	7.59%	8.59%
Citizens Bank of Pennsylvania	130	\$ 6,436,193	7.94%	8.98%
Dollar Bank	35	\$ 3,204,140	3.95%	4.47%
ESB Bank	20	\$ 752,953	0.93%	1.05%
Fifth Third Bank	15	\$ 456,950	0.56%	0.64%
First Commonwealth Bank	63	\$ 2,388,178	2.94%	3.33%
First National Bank of Pennsylvania	63	\$ 2,132,837	2.63%	2.97%
First Niagara Bank	58	\$ 2,998,053	3.70%	4.18%
Huntington National Bank	42	\$ 2,342,103	2.89%	3.27%
Northwest Savings Bank	28	\$ 1,025,707	1.26%	1.43%
Parkvale Bank	40	\$ 1,267,565	1.56%	1.77%
PNC Bank	171	\$ 38,953,722	48.02%	54.32%
Progressive-Home FSLA	2	\$ 41,024	0.05%	0.06%
S & T Bank	27	\$ 1,526,061	1.88%	2.13%
TriState Capital Bank	1	\$ 1,560,691	1.92%	2.18%
United American Savings Bank	1	\$ 53,655	0.07%	0.07%
Total	709	\$ 71,706,696	88%	100%

Source: FDIC Summary of Deposits data for the Pittsburgh Metropolitan Area as of June 30, 2011

Table 2.1 Branch Offices in Pittsburgh and Allegheny County

Bank	City of Pittsburgh		Allegheny County excluding Pittsburgh	
	Number of Offices	Number of LMI Offices	Number of Offices	Number of LMI Offices
Allegheny Valley Bank of Pittsburgh	7	2	2	-
Ameriserv Financial Bank	1	-	-	-
Bank of America	-	-	-	-
BNY Mellon	1	-	-	-
Citizens Bank of Pennsylvania	40	7	37	5
Dollar Bank	19	3	8	2
ESB Bank	6	2	2	-
Fifth Third Bank	8	3	5	1
First Commonwealth Bank	16	3	18	4
First National Bank of Pennsylvania	11	1	11	2
First Niagara Bank	21	7	18	3
Huntington National Bank	8	1	10	3
Northwest Savings Bank	4	1	13	2
Parkvale Bank	20	5	7	1
PNC Bank	55	13	50	11
Progressive-Home FSLA	2	1	-	-
S & T Bank	7	-	6	-
TriState Capital Bank	1	-	-	-
United American Savings Bank	1	-	-	-
Total	228	49	187	34

Source: FDIC Summary of Deposits as of June 30, 2011

Tables 3 and 4 give another picture of the banks' relative levels of reinvestment through residential mortgage lending. They show the ratio of lending market share to deposit market share for PCRG partner banks, both overall and in low- and moderate-income and minority census tracts. Table 3 gives the ratios for the total dollar amount of loans, which shows how much money banks are reinvesting in communities through residential mortgages. Table 4 gives the ratios for the number of loans, which shows how many individual borrowers have been able to obtain loans. The ratios shown reflect completed (originated) loans, as opposed to loans applied for.

What Lending/Deposit Market Share Ratios Mean

A ratio of one would show that a bank's share of the lending market in Pittsburgh or Allegheny County excluding Pittsburgh is the same as its share of deposits in Pittsburgh or Allegheny County excluding Pittsburgh. A ratio of less than one means that, relative to other banks, the bank reinvests less in the community through mortgage lending than its overall deposit share. PNC's ratio of 0.4 in the second column of Table 3, for example, means that its dollar share of residential mortgage lending in the City of Pittsburgh is 40% of its share of total deposits in Pittsburgh. Fifth Third Bank's ratio of 11.3 for substantially minority census tracts in Pittsburgh, and 5.2 for substantially minority census tracts in the rest of Allegheny County, means that its dollar investment in minority communities through mortgage lending is respectively 11.3 and 5.2 times its overall deposit market shares in the City of Pittsburgh and in Allegheny County excluding Pittsburgh.

Table 3 Ratio of Loan **Amount** Market Share to Deposit Market Share*

Bank	City of Pittsburgh				Allegheny County excluding Pittsburgh†			
	All Loans	LMI Census Tracts	LMI Borrowers	Minority Tracts	All Loans	LMI Census Tracts	LMI Borrowers	Minority Tracts
Allegheny Valley Bank of Pittsburgh	2.0	5.5	3.4	5.6	1.2	1.0	0.9	2.0
Ameriserv Financial Bank	18.4	1.7	5.1	0.0				
BNY Mellon	0.1	0.0	0.0	0.0				
Citizens Bank of Pennsylvania	0.8	0.7	1.4	1.4	0.3	0.3	0.4	0.7
Dollar Bank	3.2	2.9	3.5	3.7	3.9	3.1	4.2	4.8
ESB Bank	5.1	10.5	2.2	9.2	2.8	3.2	0.7	0.0
Fifth Third Bank	7.6	5.9	12.2	11.3	3.5	4.8	3.8	5.2
First Commonwealth Bank	4.3	7.3	2.6	5.8	0.4	1.4	0.3	1.1
First National Bank of Pennsylvania	2.6	3.4	2.9	1.8	0.9	1.4	1.0	0.3
First Niagara Bank	1.3	2.2	2.5	2.2	0.5	0.7	0.7	1.3
Huntington National Bank	2.1	2.7	2.3	2.5	0.9	1.5	0.9	1.5
Northwest Savings Bank	16.8	22.0	21.2	20.5	1.0	0.6	0.7	1.3
Parkvale Bank	1.2	1.7	1.3	0.3	0.4	0.4	0.4	0.0
PNC Bank	0.4	0.3	0.4	0.2	0.7	0.8	0.8	0.4
Progressive-Home FSLA	2.1	3.7	1.4	0.0				
S & T Bank	2.3	4.5	2.3	2.8	0.5	0.5	0.5	0.7
TriState Capital Bank	0.4	1.7	0.0	4.1				
United American Savings Bank	15.1	52.1	6.2	0.0				

Source: FFIEC HMDA 2011 raw data

*Ratio = (Market Share of total dollar amount of all *originated loans*) / (Deposit Market Share)

Market Shares are calculated with respect to PCRG partner banks.

†Ameriserv, BNY Mellon, Progressive, TriState, and United American have no deposits in Allegheny County outside of Pittsburgh, so the ratio cannot be calculated. All have loan origination market share in Allegheny County excluding Pittsburgh of less than 1%.

Red indicates a ratio of less than one.
Green indicates a ratio of greater than two.

Table 4

Ratio of Loan **Count** Market Share to Deposit Market Share*

Bank	Pittsburgh				Allegheny County excluding Pittsburgh†			
	All Loans	LMI Census Tracts	LMI Borrowers	Minority Tracts	All Loans	LMI Census Tracts	LMI Borrowers	Minority Tracts
Allegheny Valley Bank of Pittsburgh	3.6	6.8	6.1	2.7	1.6	0.9	1.6	1.7
Ameriserv Financial Bank	4.9	3.6	6.5	0.00				
BNY Mellon	0.02	0.00	0.00	0.00				
Citizens Bank of Pennsylvania	1.35	1.4	2.0	2.6	0.4	0.6	0.5	1.2
Dollar Bank	3.9	3.3	3.8	4.6	4.6	3.4	4.4	4.7
ESB Bank	6.2	8.5	2.8	7.1	1.8	1.5	0.8	0.00
Fifth Third Bank	7.4	6.1	9.4	11.6	3.0	3.7	2.8	5.0
First Commonwealth Bank	4.7	5.9	3.2	3.7	0.6	1.5	0.5	1.0
First National Bank of Pennsylvania	2.8	3.2	2.5	2.5	1.1	1.3	1.2	0.4
First Niagara Bank	1.5	1.7	1.7	1.9	0.4	0.4	0.5	0.7
Huntington National Bank	1.6	2.2	1.9	2.1	0.8	1.2	0.8	0.9
Northwest Savings Bank	16.9	17.7	17.1	15.4	1.1	0.7	0.7	1.2
Parkvale Bank	2.1	2.0	1.6	0.9	0.6	0.8	0.6	0.00
PNC Bank	0.4	0.3	0.4	0.3	0.8	0.7	0.8	0.5
Progressive-Home FSLA	2.4	3.6	1.6	0.00				
S & T Bank	3.2	6.0	1.4	3.9	0.8	0.9	0.7	1.5
TriState Capital Bank	0.1	0.3	0.1	0.6				
United American Savings Bank	16.4	38.2	3.7	0.00				

Source: FFIEC HMDA 2011 raw data

*Ratio = (Market Share of total number of all *originated loans*)/(Deposit Market Share). Market Shares are calculated with respect to PCRG partner banks.

†Ameriserv, BNY Mellon, Progressive, TriState, and United American have no deposits in Allegheny County outside of Pittsburgh, so the ratio cannot be calculated. All have loan count market share in Allegheny County excluding Pittsburgh of less than 1%.

Red	indicates a ratio of less than one.
Green	indicates a ratio of greater than two.

Additional Comparative Tables

Loan Amounts

Tables 5-10 show information about the total amounts of money banks are investing in residential loans, as well as the median amount of loan for each bank. The tables include loan amounts for *applications* as well as *originations* and *denials*. This helps to show how well banks are able to attract customers into their offices to apply for loans in the first place, whatever the final disposition of the applications. The most fair-minded bank is unable to lend money in the community if customers do not feel comfortable coming into branch offices to make applications.

Table 5 shows the total dollar amounts and market share of loan *applications* for each bank. Tables 6 and 7 show the dollar amounts of loans *originated* and loans *denied*, as well as the median loan amount. Tables 8-10 show similar information for Low- and Moderate-Income Census Tracts, Low- and Moderate-Income borrowers, and substantially minority census tracts, respectively.

Loan Counts

Tables 11-18 show information about how many households in the community are applying for and receiving mortgages. Loan counts show how many individual residents are being served, independently of how much money they are applying for and receiving in mortgage loans.

Tables 11-13 show the total number of loan *applications*, *originations*, and *denials*, with corresponding market shares for each bank.

Tables 14 and 17 show overall *approval rates* for all loans. Tables 15, 16, and 18 show the number of *applications* and *originations*, as well as the loan *approval rates* for Low- and Moderate-income census tracts, Low- and Moderate-Income borrowers, and substantially minority census tracts, respectively. Comparing approval rates for different categories of borrowers gives an idea of the relative difficulty of getting a loan in neighborhoods of different income level and racial composition, and for borrowers of different income levels.

Loan Types

Tables 19-22 compare the number and amount of *conventional* loans with the number and amount of *government backed* loans. Primarily through the Federal Housing Administration (FHA) and the Veterans Administration, the Federal government offers insurance on mortgages for one- to four-family homes for borrowers who might not otherwise have sufficient income or credit to qualify for loans. Government-backed loans often allow for lower down payments and have lower interest rates than would otherwise be possible for many low- and moderate-income borrowers. Approval rates for government-backed loans tend to be higher, as the lending institution is insured against the risk of default.

Tables 19 and 20 show the number of conventional and government-backed loans in Pittsburgh and Allegheny County; Tables 21 and 22 show the total dollar amounts for the same loans.

Loan Amounts and Market Share* for PCRG Banking Partners in Pittsburgh and Allegheny County

Table 5 Loan Applications

Bank	Pittsburgh			Allegheny County excluding Pittsburgh		
	Amount (\$000s)	Market Share	Amount (\$000s)	Market Share	Amount (\$000s)	Market Share
Allegheny Valley Bank of Pittsburgh	\$ 5,461	1.11%	\$ 17,470	0.78%		
Ameriserv Financial Bank	\$ 2,984	0.61%	\$ 13,633	0.61%		
Bank of America	\$ 45,056	9.15%	\$ 322,969	14.36%		
BNY Mellon	\$ 2,268	0.46%	\$ 8,462	0.38%		
Citizens Bank of Pennsylvania	\$ 23,884	4.85%	\$ 122,561	5.45%		
Dollar Bank	\$ 79,349	16.11%	\$ 365,054	16.23%		
ESB Bank	\$ 16,034	3.26%	\$ 44,338	1.97%		
Fifth Third Bank	\$ 30,729	6.24%	\$ 113,723	5.06%		
First Commonwealth Bank	\$ 26,540	5.39%	\$ 59,304	2.64%		
First National Bank of Pennsylvania	\$ 13,473	2.74%	\$ 59,277	2.64%		
First Niagara Bank	\$ 13,847	2.81%	\$ 74,009	3.29%		
Huntington National Bank	\$ 25,071	5.09%	\$ 110,044	4.89%		
Northwest Savings Bank	\$ 19,245	3.91%	\$ 121,358	5.40%		
Parkvale Bank	\$ 11,411	2.32%	\$ 25,301	1.12%		
PNC Bank	\$152,033	30.87%	\$ 732,024	32.54%		
Progressive-Home FSLA	\$ 1,192	0.24%	\$ 2,678	0.12%		
S & T Bank	\$ 10,078	2.05%	\$ 47,487	2.11%		
TriState Capital Bank	\$ 5,208	1.06%	\$ 5,239	0.23%		
United American Savings Bank	\$ 8,642	1.75%	\$ 4,386	0.19%		
Total	\$ 492,505	100%	\$ 2,249,317	100%		

Table 6 Loan Originations

Bank	Pittsburgh			Allegheny County excluding Pittsburgh		
	Amount (\$000s)	Market Share	Median Loan (\$)	Amount (\$000s)	Market Share	Median Loan (\$)
Allegheny Valley Bank of Pittsburgh	\$ 4,211	1.35%	\$ 56,500	\$ 12,886	0.94%	\$ 64,000
Ameriserv Financial Bank	\$ 2,984	0.96%	\$ 140,000	\$ 13,131	0.96%	\$ 187,000
Bank of America	\$ 15,278	4.90%	\$ 99,000	\$ 97,579	7.13%	\$ 122,000
BNY Mellon	\$ 2,268	0.73%	\$ 500,000	\$ 6,462	0.47%	\$ 700,000
Citizens Bank of Pennsylvania	\$ 15,086	4.84%	\$ 75,000	\$ 76,634	5.60%	\$ 96,000
Dollar Bank	\$ 58,274	18.68%	\$ 56,500	\$ 274,972	20.10%	\$ 93,000
ESB Bank	\$ 9,499	3.05%	\$ 56,500	\$ 36,994	2.70%	\$ 124,000
Fifth Third Bank	\$ 16,364	5.25%	\$ 113,000	\$ 64,920	4.75%	\$ 143,000
First Commonwealth Bank	\$ 15,523	4.98%	\$ 75,000	\$ 34,103	2.49%	\$ 64,000
First National Bank of Pennsylvania	\$ 9,835	3.15%	\$ 91,000	\$ 43,243	3.16%	\$ 79,000
First Niagara Bank	\$ 11,603	3.72%	\$ 96,000	\$ 60,555	4.43%	\$ 120,000
Huntington National Bank	\$ 13,487	4.32%	\$ 122,500	\$ 58,540	4.28%	\$ 120,000
Northwest Savings Bank	\$ 14,571	4.67%	\$ 96,000	\$ 73,961	5.41%	\$ 108,000
Parkvale Bank	\$ 5,339	1.71%	\$ 49,000	\$ 16,213	1.19%	\$ 68,500
PNC Bank	\$ 99,139	31.78%	\$ 80,000	\$ 463,146	33.85%	\$ 100,000
Progressive-Home FSLA	\$ 696	0.22%	\$ 90,000	\$ 2,658	0.19%	\$ 120,000
S & T Bank	\$ 6,693	2.15%	\$ 81,500	\$ 26,509	1.94%	\$ 67,000
TriState Capital Bank	\$ 4,540	1.46%	\$ 320,000	\$ 2,461	0.18%	\$ 192,500
United American Savings Bank	\$ 6,525	2.09%	\$ 128,000	\$ 3,069	0.22%	\$ 89,000
Total	\$ 311,915	100%		\$ 1,368,036	100%	

Table 7 Loan Denials

Bank	Pittsburgh			Allegheny County excluding Pittsburgh		
	Amount (\$000s)	Market Share	Median Loan (\$)	Amount (\$000s)	Market Share	Median Loan (\$)
Allegheny Valley Bank of Pittsburgh	\$ 998	1.02%	\$ 47,500	\$ 3,257	0.74%	\$ 90,000
Ameriserv Financial Bank	\$ -	0.00%		\$ 311	0.07%	\$ 59,000
Bank of America	\$ 9,124	9.36%	\$ 83,000	\$ 27,790	6.34%	\$ 92,000
BNY Mellon	\$ -	0.00%		\$ 500	0.11%	\$ 500,000
Citizens Bank of Pennsylvania	\$ 3,551	3.64%	\$ 10,000	\$ 21,592	4.92%	\$ 10,000
Dollar Bank	\$ 10,303	10.57%	\$ 25,000	\$ 33,879	7.73%	\$ 43,000
ESB Bank	\$ 1,392	1.43%	\$ 92,500	\$ 2,653	0.60%	\$ 69,000
Fifth Third Bank	\$ 5,213	5.35%	\$ 103,000	\$ 22,214	5.07%	\$ 107,500
First Commonwealth Bank	\$ 7,884	8.09%	\$ 75,000	\$ 16,473	3.76%	\$ 65,000
First National Bank of Pennsylvania	\$ 1,462	1.50%	\$ 34,000	\$ 7,178	1.64%	\$ 52,500
First Niagara Bank	\$ 1,011	1.04%	\$ 48,000	\$ 7,049	1.61%	\$ 100,000
Huntington National Bank	\$ 4,723	4.84%	\$ 53,000	\$ 40,805	9.30%	\$ 75,000
Northwest Savings Bank	\$ 3,190	3.27%	\$ 34,000	\$ 12,792	2.92%	\$ 79,000
Parkvale Bank	\$ 498	0.51%	\$ 20,000	\$ 2,190	0.50%	\$ 49,000
PNC Bank	\$ 44,275	45.42%	\$ 63,000	\$ 229,709	52.38%	\$ 85,000
Progressive-Home FSLA	\$ 496	0.51%	\$ 248,000	\$ 20	0.00%	\$ 20,000
S & T Bank	\$ 1,733	1.78%	\$ 75,000	\$ 9,951	2.27%	\$ 38,000
TriState Capital Bank	\$ 365	0.37%	\$ 365,000	\$ -	0.00%	
United American Savings Bank	\$ 1,266	1.30%	\$ 55,000	\$ 200	0.05%	\$ 88,000
Total	\$ 97,484	100%		\$ 438,563	100%	

Source: Home Mortgage Disclosure Act (HMDA) 2011, raw data

*Market Share is calculated as a percentage of activity by PCRG Banking Partners

Table 8 LMI Census Tracts

Bank	LMI Census Tracts					
	Pittsburgh		Allegheny County excluding Pittsburgh		Pittsburgh	
	Applications (\$000s)	Originations (\$000s)	Median Originated Loan (\$0)	Applications (\$000s)	Originations (\$000s)	Median Originated Loan (\$0)
Alliegheny Valley Bank of Pittsburgh	\$ 2,631	\$ 1,918	\$ 51,000	\$ 237	\$ 182	\$ 57,000
Ameriserv Financial Bank	\$ 46	\$ 46	\$ 46,000	\$ 228	\$ 39	\$ 39,000
Bank of America	\$ 8,411	\$ 2,019	\$ 86,500	\$ 5,740	\$ 1,563	\$ 68,500
BNY Mellon	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Citizens Bank of Pennsylvania	\$ 5,007	\$ 2,128	\$ 10,000	\$ 2,739	\$ 1,379	\$ 10,000
Dollar Bank	\$ 15,793	\$ 8,768	\$ 76,500	\$ 6,713	\$ 3,735	\$ 50,000
ESB Bank	\$ 4,711	\$ 3,299	\$ 112,000	\$ 920	\$ 712	\$ 31,000
Fifth Third Bank	\$ 6,014	\$ 2,116	\$ 80,000	\$ 3,045	\$ 1,502	\$ 63,000
First Commonwealth Bank	\$ 8,660	\$ 4,378	\$ 90,000	\$ 3,478	\$ 2,258	\$ 37,000
First National Bank of Pennsylvania	\$ 3,847	\$ 2,176	\$ 75,000	\$ 1,602	\$ 1,089	\$ 48,000
First Niagara Bank	\$ 4,275	\$ 3,255	\$ 108,500	\$ 1,917	\$ 1,451	\$ 73,000
Huntington National Bank	\$ 10,708	\$ 2,960	\$ 83,000	\$ 8,943	\$ 1,575	\$ 57,000
Northwest Savings Bank	\$ 4,890	\$ 3,188	\$ 92,000	\$ 1,743	\$ 812	\$ 54,500
Parkvale Bank	\$ 2,319	\$ 1,251	\$ 40,000	\$ 625	\$ 304	\$ 25,000
PNC Bank	\$ 21,877	\$ 10,054	\$ 64,000	\$ 17,265	\$ 8,498	\$ 48,000
Progressive-Home FSLA	\$ 233	\$ 205	\$ 102,500	\$ 20	\$ -	\$ -
S & T Bank	\$ 3,523	\$ 2,191	\$ 65,000	\$ 1,184	\$ 405	\$ 30,000
TriState Capital Bank	\$ 4,308	\$ 3,640	\$ 284,000	\$ 225	\$ 225	\$ 225,000
United American Savings Bank	\$ 4,527	\$ 3,764	\$ 109,000	\$ 285	\$ 285	\$ 75,000
Total	\$ 111,780	\$ 57,356		\$ 56,909	\$ 26,014	

Table 9 LMI Borrowers

	LMI Borrowers					
	Pittsburgh		Allegheny County excluding Pittsburgh		Pittsburgh	
	Applications (\$000s)	Originations (\$000s)	Median Originated Loan (\$0)	Applications (\$000s)	Originations (\$000s)	Median Originated Loan (\$0)
	\$ 1,273	\$ 767	\$ 27,000	\$ 2,500	\$ 1,083	\$ 27,000
	\$ 90	\$ 90	\$ 45,000	\$ 486	\$ 411	\$ 64,000
	\$ 8,828	\$ 2,103	\$ 74,000	\$ 56,206	\$ 17,382	\$ 87,500
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ 5,302	\$ 2,884	\$ 10,000	\$ 22,628	\$ 11,592	\$ 58,500
	\$ 14,110	\$ 6,866	\$ 45,000	\$ 53,255	\$ 31,830	\$ 63,000
	\$ 895	\$ 449	\$ 33,500	\$ 1,509	\$ 936	\$ 60,000
	\$ 6,715	\$ 2,843	\$ 74,000	\$ 18,874	\$ 7,483	\$ 84,000
	\$ 3,817	\$ 994	\$ 44,000	\$ 9,096	\$ 3,397	\$ 37,000
	\$ 1,748	\$ 1,186	\$ 57,000	\$ 8,751	\$ 4,942	\$ 51,000
	\$ 2,897	\$ 2,398	\$ 81,500	\$ 12,515	\$ 10,027	\$ 90,500
	\$ 4,626	\$ 1,634	\$ 54,000	\$ 19,802	\$ 6,299	\$ 72,000
	\$ 2,932	\$ 1,996	\$ 62,000	\$ 10,492	\$ 6,129	\$ 75,000
	\$ 1,581	\$ 601	\$ 30,000	\$ 3,243	\$ 1,966	\$ 47,000
	\$ 25,746	\$ 11,393	\$ 53,000	\$ 104,941	\$ 54,286	\$ 66,000
	\$ 546	\$ 50	\$ 50,000	\$ 240	\$ 220	\$ 55,000
	\$ 1,344	\$ 723	\$ 80,000	\$ 6,184	\$ 2,765	\$ 53,000
	\$ 42	\$ 42	\$ 21,000	\$ -	\$ -	\$ -
	\$ 741	\$ 293	\$ 90,000	\$ 892	\$ 559	\$ 74,000
Total	\$ 83,233	\$ 37,312		\$ 331,614	\$ 161,307	

Sources: Home Mortgage Disclosure Act (HMDA) 2011 raw data; FFIEC 2011 Census Data

Table 10 Amount of Lending in Substantially Minority Census Tracts

Bank	Pittsburgh			Substantially Minority (>50%) Census Tracts			Allegheny County excluding Pittsburgh		
	Applications (\$000s)	Originations (\$000s)	Median Originated Loan (\$0)	Applications (\$000s)	Originations (\$000s)	Median Originated Loan (\$0)	Applications (\$000s)	Originations (\$000s)	Median Originated Loan (\$0)
Allegheny Valley Bank of Pittsburgh	\$ 622	\$ 622	\$ 195,000	\$ 112	\$ 55	\$ 55,000	\$ -	\$ -	\$ -
Ameriserv Financial Bank	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bank of America	\$ 2,108	\$ 506	\$ 68,500	\$ 921	\$ 62	\$ 62,000	\$ -	\$ -	\$ -
BNY Mellon	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Citizens Bank of Pennsylvania	\$ 2,548	\$ 1,441	\$ 10,000	\$ 1,058	\$ 461	\$ 10,000	\$ -	\$ -	\$ -
Dollar Bank	\$ 7,958	\$ 3,595	\$ 62,000	\$ 2,216	\$ 881	\$ 50,000	\$ -	\$ -	\$ -
ESB Bank	\$ 928	\$ 924	\$ 128,000	\$ 98	\$ -	\$ -	\$ -	\$ -	\$ -
Fifth Third Bank	\$ 3,389	\$ 1,292	\$ 80,000	\$ 666	\$ 246	\$ 44,000	\$ -	\$ -	\$ -
First Commonwealth Bank	\$ 1,323	\$ 1,105	\$ 152,000	\$ 353	\$ 253	\$ 38,000	\$ -	\$ -	\$ -
First National Bank of Pennsylvania	\$ 838	\$ 376	\$ 71,000	\$ 93	\$ 36	\$ 36,000	\$ -	\$ -	\$ -
First Niagara Bank	\$ 1,381	\$ 1,033	\$ 71,000	\$ 489	\$ 445	\$ 75,000	\$ -	\$ -	\$ -
Huntington National Bank	\$ 2,243	\$ 855	\$ 72,000	\$ 1,344	\$ 240	\$ 74,000	\$ -	\$ -	\$ -
Northwest Savings Bank	\$ 1,263	\$ 931	\$ 21,000	\$ 306	\$ 193	\$ 17,000	\$ -	\$ -	\$ -
Parkvale Bank	\$ 551	\$ 70	\$ 35,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
PNC Bank	\$ 6,461	\$ 2,357	\$ 50,000	\$ 2,633	\$ 673	\$ 34,000	\$ -	\$ -	\$ -
Progressive-Home FSLA	\$ 28	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
S & T Bank	\$ 743	\$ 439	\$ 62,500	\$ 387	\$ 90	\$ 22,500	\$ -	\$ -	\$ -
TriState Capital Bank	\$ 2,762	\$ 2,762	\$ 177,000	\$ 225	\$ 225	\$ 225,000	\$ -	\$ -	\$ -
United American Savings Bank	\$ 21	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total	\$ 35,167	\$ 18,308	\$ -	\$ 10,901	\$ 3,860	\$ -	\$ -	\$ -	\$ -

Number of Loans and Market Share* for PCRG Banking Partners in Pittsburgh and Allegheny County

Table 11 Loan Applications

Bank	Pittsburgh		Allegheny County excluding Pittsburgh	
	Count	Market Share	Count	Market Share
Allegheny Valley Bank of Pittsburgh	62	1.52%	173	0.95%
Ameriserv Financial Bank	5	0.12%	67	0.37%
Bank of America	336	8.24%	2140	11.79%
BNY Mellon	3	0.07%	11	0.06%
Citizens Bank of Pennsylvania	349	8.56%	1328	7.31%
Dollar Bank	796	19.52%	3261	17.96%
ESB Bank	106	2.60%	219	1.21%
Fifth Third Bank	203	4.98%	718	3.95%
First Commonwealth Bank	203	4.98%	674	3.71%
First National Bank of Pennsylvania	113	2.77%	503	2.77%
First Niagara Bank	107	2.62%	451	2.48%
Huntington National Bank	168	4.12%	859	4.73%
Northwest Savings Bank	144	3.53%	891	4.91%
Parkvale Bank	100	2.45%	259	1.43%
PNC Bank	1210	29.67%	6065	33.40%
Progressive-Home FSJA	7	0.17%	16	0.09%
S & T Bank	85	2.08%	456	2.51%
TriState Capital Bank	13	0.32%	20	0.11%
United American Savings Bank	68	1.67%	45	0.25%
	4078	100%	18,156	100%

Table 12 Loan Originations

Bank	Pittsburgh		Allegheny County excluding Pittsburgh	
	Count	Market Share	Count	Market Share
Allegheny Valley Bank of Pittsburgh	48	2.20%	122	1.17%
Ameriserv Financial Bank	5	0.23%	61	0.58%
Bank of America	104	4.77%	651	6.22%
BNY Mellon	3	0.14%	9	0.09%
Citizens Bank of Pennsylvania	168	7.71%	656	6.27%
Dollar Bank	446	20.46%	2245	21.45%
ESB Bank	74	3.39%	162	1.55%
Fifth Third Bank	101	4.63%	376	3.59%
First Commonwealth Bank	106	4.86%	383	3.66%
First National Bank of Pennsylvania	68	3.12%	351	3.35%
First Niagara Bank	84	3.85%	345	3.30%
Huntington National Bank	66	3.03%	354	3.38%
Northwest Savings Bank	93	4.27%	572	5.47%
Parkvale Bank	58	2.66%	174	1.66%
PNC Bank	637	29.22%	3691	35.27%
Progressive-Home FSJA	5	0.23%	15	0.14%
S & T Bank	60	2.75%	254	2.43%
TriState Capital Bank	9	0.41%	8	0.08%
United American Savings Bank	45	2.06%	36	0.34%
	2180	100%	10,465	100%

Table 13 Loan Denials

Bank	Pittsburgh		Allegheny County excluding Pittsburgh	
	Count	Market Share	Count	Market Share
Allegheny Valley Bank of Pittsburgh	12	0.95%	35	0.78%
Ameriserv Financial Bank	0	0.00%	4	0.09%
Bank of America	64	5.08%	235	5.24%
BNY Mellon	0	0.00%	1	0.02%
Citizens Bank of Pennsylvania	141	11.19%	466	10.38%
Dollar Bank	244	19.37%	561	12.50%
ESB Bank	14	1.11%	22	0.49%
Fifth Third Bank	39	3.10%	144	3.21%
First Commonwealth Bank	73	5.79%	191	4.26%
First National Bank of Pennsylvania	33	2.62%	88	1.96%
First Niagara Bank	17	1.35%	57	1.27%
Huntington National Bank	51	4.05%	403	8.98%
Northwest Savings Bank	36	2.86%	125	2.79%
Parkvale Bank	19	1.51%	38	0.85%
PNC Bank	487	38.65%	2007	44.72%
Progressive-Home FSJA	2	0.16%	1	0.02%
S & T Bank	11	0.87%	107	2.38%
TriState Capital Bank	1	0.08%	0	0.00%
United American Savings Bank	16	1.27%	3	0.07%
	1260	100%	4,488	100%

Source: Home Mortgage Disclosure Act (HMDA) 2011 raw data

*Market Share is calculated as a percentage of activity by PCRG Banking Partners

Approval Rates and Total Number of Low and Moderate Income (LMI) Loans by PCRG Banking Partners in Pittsburgh and Allegheny County

Table 14 Approval Rates

Bank	Overall Approval Rate* (All Tracts)	
	Pittsburgh	Allegheny County excluding Pittsburgh
Allegheny Valley Bank of Pittsburgh	80%	79%
Ameriserv Financial Bank	100%	94%
Bank of America	63%	74%
BNY Mellon	100%	90%
Citizens Bank of Pennsylvania	56%	61%
Dollar Bank	65%	80%
ESB Bank	84%	88%
Fifth Third Bank	74%	74%
First Commonwealth Bank	61%	68%
First National Bank of Pennsylvania	70%	82%
First Niagara Bank	83%	87%
Huntington National Bank	56%	49%
Northwest Savings Bank	77%	83%
Parkvale Bank	75%	83%
PNC Bank	58%	66%
Progressive-Home FSLA	71%	94%
S & T Bank	86%	73%
TriState Capital Bank	90%	100%
United American Savings Bank	75%	93%

Table 15 Approval Rates in LMI Census Tracts

Applications (count)	Pittsburgh		Allegheny County excluding Pittsburgh	
	Originations (count)	Approval Rate	Applications (count)	Approval Rate
32	24	77%	5	3
1	1	100%	3	1
85	20	46%	74	22
0	0	0	0	0
142	48	41%	141	43
255	103	49%	149	75
37	27	88%	9	6
61	22	65%	47	21
74	36	54%	76	42
43	21	64%	30	19
37	26	79%	27	17
94	24	51%	144	23
46	31	69%	70	14
31	15	60%	22	11
300	123	46%	345	151
3	2	67%	1	0
40	30	82%	39	14
10	6	86%	1	1
35	28	83%	5	5
1326	587		1148	468

Table 16 Approval Rates for LMI Borrowers

Applications (count)	Pittsburgh		Allegheny County excluding Pittsburgh	
	Originations (count)	Approval Rate	Applications (count)	Approval Rate
33	24	75%	50	27
2	2	100%	9	7
118	29	63%	599	194
0	0	0	0	0
185	73	45%	543	204
331	129	47%	876	490
19	10	73%	29	17
89	38	72%	218	79
60	22	40%	177	76
37	18	59%	145	83
38	28	76%	141	108
62	23	48%	296	79
43	26	67%	135	74
33	13	48%	71	43
460	199	48%	1644	803
3	1	33%	5	4
14	8	69%	130	55
2	2	100%	0	0
13	3	23%	12	9
1542	648		5080	2352

Sources: Home Mortgage Disclosure Act (HMDA) 2011 raw data; FFIEC 2011 Census Data

*The Approval Rate is calculated as the ratio of the total number of approved loans (originations + loans approved but not accepted) to the total number of completed applications (approved + denied loans)

Approval Rates and Total Number of Loans to Minority Census Tracts
in Pittsburgh and Allegheny County

Table 17 Approval Rates

Bank	Overall Approval Rate* (All Tracts)	
	Pittsburgh	Allegheny County excluding Pittsburgh
Allegheny Valley Bank of Pittsburgh	80%	79%
Ameriserv Financial Bank	100%	94%
Bank of America	63%	74%
BNY Mellon	100%	90%
Citizens Bank of Pennsylvania	56%	61%
Dollar Bank	65%	80%
ESB Bank	84%	88%
Fifth Third Bank	74%	74%
First Commonwealth Bank	61%	68%
First National Bank of Pennsylvania	70%	82%
First Niagara Bank	83%	87%
Huntington National Bank	56%	49%
Northwest Savings Bank	77%	83%
Parkvale Bank	75%	83%
PNC Bank	58%	66%
Progressive-Home FSLA	71%	94%
S & T Bank	86%	73%
TriState Capital Bank	90%	100%
United American Savings Bank	75%	93%

Table 18 Approval Rates in Substantially Minority Census Tracts

	>50% Minority Census Tracts					
	Pittsburgh			Allegheny County excluding Pittsburgh		
	Applications (count)	Originations (count)	Approval Rate	Applications (count)	Originations (count)	Approval Rate
	3	3	100%	2	1	50%
	0	0		0	0	
	20	6	54%	12	1	40%
	0	0		0	0	
	79	27	41%	72	16	25%
	145	44	38%	54	18	37%
	8	7	88%	2	0	0%
	34	13	60%	14	5	56%
	12	7	58%	10	5	56%
	15	5	43%	4	1	25%
	11	9	90%	6	5	83%
	23	7	41%	23	3	14%
	12	5	44%	5	3	63%
	7	2	50%	0	0	
	110	33	36%	66	17	36%
	1	0	0%	0	0	
	9	6	88%	11	4	40%
	4	4	100%	1	1	100%
	1	0	0%	0	0	
Total	494	178		282	80	

Source: Home Mortgage Disclosure Act (HMDA) 2011 raw data

*The Approval Rate is calculated as the ratio of the total number of approved loans (originations + loans approved but not accepted) to the total number of completed applications (approved + denied loans)

Number of Conventionally Backed and Government Backed Loans in Pittsburgh and Allegheny County

		Pittsburgh				Pittsburgh			
Table 19		Count: Conventional				Count: Government Backed			
Bank	Applications	Originations	Purchases	Approval Rate	Applications	Originations	Purchases	Approval Rate	
Allegheny Valley Bank of Pittsburgh	62	48	-	80%	-	-	-	-	
Ameriserv Financial Bank	4	4	-	100%	1	1	-	100%	
Bank of America	188	75	30	61%	148	29	94	67%	
BNY Mellon	8	3	5	100%	-	-	-	-	
Citizens Bank of Pennsylvania	329	156	3	55%	20	12	-	81%	
Dollar Bank	749	420	-	64%	47	26	-	89%	
ESB Bank	106	74	7	84%	-	-	-	-	
Fifth Third Bank	148	75	10	73%	55	26	14	76%	
First Commonwealth Bank	203	106	-	61%	-	-	-	-	
First National Bank of Pennsylvania	112	68	-	70%	1	-	-	-	
First Niagara Bank	91	72	-	85%	16	12	-	75%	
Huntington National Bank	134	60	21	55%	34	6	26	75%	
Northwest Savings Bank	144	93	5	73%	-	-	-	-	
Parkvale Bank	100	58	17	75%	-	-	-	-	
PNC Bank	1091	563	-	58%	119	74	-	64%	
Progressive-Home FSLA	7	5	-	71%	-	-	-	-	
S & T Bank	85	60	-	86%	-	-	-	-	
TriState Capital Bank	13	9	3	90%	-	-	-	-	
United American Savings Bank	68	45	-	75%	-	-	-	-	
total	3642	1994	101	64%	441	186	134	72%	

		Allegheny County excluding Pittsburgh				Allegheny County excluding Pittsburgh			
Table 20		Count: Conventional				Count: Government Backed			
Bank	Applications	Originations	Purchases	Approval Rate	Applications	Originations	Purchases	Approval Rate	
Allegheny Valley Bank of Pittsburgh	173	122	-	79%	-	-	-	-	
Ameriserv Financial Bank	62	56	-	93%	5	5	-	100%	
Bank of America	1106	447	337	72%	1,034	204	700	77%	
BNY Mellon	83	9	72	90%	-	-	-	-	
Citizens Bank of Pennsylvania	1216	579	18	59%	112	77	-	84%	
Dollar Bank	3126	2147	-	80%	135	98	-	94%	
ESB Bank	219	162	7	88%	-	-	-	-	
Fifth Third Bank	527	281	33	72%	191	95	35	80%	
First Commonwealth Bank	674	383	-	68%	-	-	-	-	
First National Bank of Pennsylvania	496	347	-	82%	7	4	-	67%	
First Niagara Bank	345	263	-	86%	106	82	-	88%	
Huntington National Bank	797	340	17	49%	62	14	27	58%	
Northwest Savings Bank	889	570	93	83%	1	1	-	100%	
Parkvale Bank	259	174	12	83%	-	-	-	-	
PNC Bank	5684	3413	-	66%	381	278	-	74%	
Progressive-Home FSLA	16	15	-	94%	-	-	-	-	
S & T Bank	456	254	-	73%	-	-	-	-	
TriState Capital Bank	20	8	8	100%	-	-	-	-	
United American Savings Bank	45	36	-	93%	-	-	-	-	
total	16193	9606	597	71%	2034	858	762	79%	

Amount of Conventionally Backed and Government Backed Loans in Pittsburgh and Allegheny County

Table 21	Pittsburgh			Pittsburgh		
	Amount (\$000s): Conventional			Amount (\$000): Government Backed		
Bank	Applications	Originations	Purchases	Applications	Originations	Purchases
Allegheny Valley Bank of Pittsburgh	\$ 5,461	\$ 4,211	\$ -	\$ -	\$ -	\$ -
Ameriserv Financial Bank	\$ 2,938	\$ 2,938	\$ -	\$ 46	\$ 46	\$ -
Bank of America	\$ 30,149	\$ 12,025	\$ 6,041	\$ 14,907	\$ 3,253	\$ 8,928
BNY Mellon	\$ 2,980	\$ 2,268	\$ 712	\$ -	\$ -	\$ -
Citizens Bank of Pennsylvania	\$ 22,076	\$ 13,896	\$ 463	\$ 1,808	\$ 1,190	\$ -
Dollar Bank	\$ 75,512	\$ 56,135	\$ -	\$ 3,837	\$ 2,139	\$ -
ESB Bank	\$ 16,034	\$ 9,499	\$ 1,815	\$ -	\$ -	\$ -
Fifth Third Bank	\$ 25,106	\$ 13,347	\$ 858	\$ 5,623	\$ 3,017	\$ 1,179
First Commonwealth Bank	\$ 26,540	\$ 15,523	\$ -	\$ -	\$ -	\$ -
First National Bank of Pennsylvania	\$ 13,348	\$ 9,835	\$ -	\$ 125	\$ -	\$ -
First Niagara Bank	\$ 12,365	\$ 10,480	\$ -	\$ 1,482	\$ 1,123	\$ -
Huntington National Bank	\$ 21,218	\$ 13,003	\$ 2,846	\$ 3,853	\$ 484	\$ 3,189
Northwest Savings Bank	\$ 19,245	\$ 14,571	\$ 706	\$ -	\$ -	\$ -
Parkvale Bank	\$ 11,411	\$ 5,339	\$ 5,084	\$ -	\$ -	\$ -
PNC Bank	\$ 139,318	\$ 91,201	\$ -	\$ 12,715	\$ 7,938	\$ -
Progressive-Home FSLA	\$ 1,192	\$ 696	\$ -	\$ -	\$ -	\$ -
S & T Bank	\$ 10,078	\$ 6,693	\$ -	\$ -	\$ -	\$ -
TriState Capital Bank	\$ 5,208	\$ 4,540	\$ 303	\$ -	\$ -	\$ -
United American Savings Bank	\$ 8,642	\$ 6,525	\$ -	\$ -	\$ -	\$ -
total	\$ 448,821	\$ 292,725	\$ 18,828	\$ 44,396	\$ 19,190	\$ 13,296

Table 22	Allegheny County excluding Pittsburgh			Allegheny County excluding Pittsburgh		
	Amount (\$000s): Conventional			Amount (\$000): Government Backed		
Bank	Applications	Originations	Purchases	Applications	Originations	Purchases
Allegheny Valley Bank of Pittsburgh	\$ 17,470	\$ 12,886	\$ -	\$ -	\$ -	\$ -
Ameriserv Financial Bank	\$ 13,112	\$ 12,610	\$ -	\$ 521	\$ 521	\$ -
Bank of America	\$ 177,191	\$ 70,945	\$ 62,209	\$ 145,778	\$ 26,634	\$ 102,986
BNY Mellon	\$ 20,191	\$ 6,462	\$ 11,729	\$ -	\$ -	\$ -
Citizens Bank of Pennsylvania	\$ 111,369	\$ 68,800	\$ 1,942	\$ 11,192	\$ 7,834	\$ -
Dollar Bank	\$ 351,859	\$ 265,498	\$ -	\$ 13,195	\$ 9,474	\$ -
ESB Bank	\$ 44,338	\$ 36,994	\$ 1,127	\$ -	\$ -	\$ -
Fifth Third Bank	\$ 89,569	\$ 50,859	\$ 2,551	\$ 24,154	\$ 14,061	\$ 2,827
First Commonwealth Bank	\$ 59,304	\$ 34,103	\$ -	\$ -	\$ -	\$ -
First National Bank of Pennsylvania	\$ 58,343	\$ 42,708	\$ -	\$ 934	\$ 535	\$ -
First Niagara Bank	\$ 61,982	\$ 50,675	\$ -	\$ 12,027	\$ 9,880	\$ -
Huntington National Bank	\$ 103,366	\$ 56,884	\$ 1,511	\$ 6,678	\$ 1,656	\$ 2,064
Northwest Savings Bank	\$ 121,305	\$ 73,908	\$ 23,936	\$ 47	\$ 47	\$ -
Parkvale Bank	\$ 25,301	\$ 16,213	\$ 2,904	\$ -	\$ -	\$ -
PNC Bank	\$ 683,884	\$ 428,604	\$ -	\$ 48,140	\$ 34,542	\$ -
Progressive-Home FSLA	\$ 2,678	\$ 2,658	\$ -	\$ -	\$ -	\$ -
S & T Bank	\$ 47,487	\$ 26,509	\$ -	\$ -	\$ -	\$ -
TriState Capital Bank	\$ 5,239	\$ 2,461	\$ 677	\$ -	\$ -	\$ -
United American Savings Bank	\$ 4,386	\$ 3,069	\$ -	\$ -	\$ -	\$ -
total	\$ 1,998,374	\$ 1,262,846	\$ 108,586	\$ 262,666	\$ 105,184	\$ 107,877

Table 23 shows the neighborhoods receiving the most money from each bank, with enough neighborhoods included to make up half of the bank’s loan dollars.

Table 23 Top Neighborhoods in Pittsburgh for PCRG Partner Banks

Bank	Top 50 % of Neighborhoods	Dollar Amount	% of Total Loan Dollars
All Banks	Squirrel Hill North	\$ 49,226,000	14%
	Shadyside	\$ 37,347,000	11%
	Squirrel Hill South	\$ 36,974,000	11%
	Golden Triangle	\$ 33,718,000	10%
	Point Breeze	\$ 19,279,000	6%
Allegheny Valley Bank	Shadyside	\$ 760,000	18%
	Central Lawrenceville	\$ 488,000	12%
	Perry South	\$ 417,000	10%
	Morningside	\$ 322,000	8%
	Golden Triangle	\$ 319,000	8%
Ameriserv Financial Bank	Shadyside	\$ 2,590,000	87%
Bank of America	Squirrel Hill South	\$ 5,162,000	17%
	Squirrel Hill North	\$ 2,946,000	10%
	Brookline	\$ 2,299,000	8%
	Point Breeze	\$ 1,957,000	6%
	Shadyside	\$ 1,426,000	5%
	Brighton Heights	\$ 1,354,000	4%
BNY Mellon	Duquesne Heights	\$ 1,500,000	66%
Citizens Bank	Squirrel Hill South	\$ 2,444,000	16%
	Squirrel Hill North	\$ 1,851,000	12%
	Shadyside	\$ 1,406,000	9%
	Greenfield	\$ 1,051,000	7%
	Point Breeze	\$ 984,000	6%
Dollar Bank	Squirrel Hill North	\$ 10,665,000	18%
	Shadyside	\$ 7,218,000	12%
	Squirrel Hill South	\$ 7,002,000	12%
	Golden Triangle	\$ 4,721,000	8%

Bank	Top 50 % of Neighborhoods	Dollar Amount	% of Total Loan Dollars
ESB Bank	Golden Triangle	\$ 1,520,000	13%
	Squirrel Hill North	\$ 1,362,000	12%
	Bloomfield	\$ 1,082,000	10%
	South Side Flats	\$ 1,030,000	9%
	Point Breeze	\$ 989,000	9%
Fifth Third Bank	Squirrel Hill North	\$ 4,052,000	22%
	Squirrel Hill South	\$ 2,889,000	16%
	Shadyside	\$ 1,481,000	8%
	Point Breeze	\$ 1,238,000	7%
First Commonwealth Bank	Squirrel Hill North	\$ 4,475,000	29%
	Highland Park	\$ 943,000	6%
	Morningside	\$ 765,000	5%
	Shadyside	\$ 707,000	5%
	Mount Washington	\$ 639,000	4%
	Bloomfield	\$ 605,000	4%
First National Bank	Squirrel Hill South	\$ 3,139,000	32%
	South Side Flats	\$ 1,112,000	11%
	Shadyside	\$ 883,000	9%
First Niagara Bank	Squirrel Hill North	\$ 1,411,000	12%
	Golden Triangle	\$ 1,045,000	9%
	Squirrel Hill South	\$ 990,000	9%
	South Side Flats	\$ 765,000	7%
	Point Breeze	\$ 683,000	6%
	Central Northside	\$ 455,000	4%
	Manchester	\$ 448,000	4%
Huntington National Bank	Squirrel Hill North	\$ 2,916,000	15%
	Shadyside	\$ 1,950,000	10%
	Golden Triangle	\$ 1,585,000	8%
	South Side Flats	\$ 1,506,000	8%
	Mount Washington	\$ 1,148,000	6%
	Highland Park	\$ 978,000	5%
Northwest Savings Bank	Shadyside	\$ 2,955,000	19%
	Squirrel Hill South	\$ 2,397,000	16%
	Squirrel Hill North	\$ 2,197,000	14%
	South Side Flats	\$ 977,000	6%

Bank	Top 50 % of Neighborhoods	Dollar Amount	% of Total Loan Dollars
Parkvale Bank	Shadyside	\$ 2,192,000	21%
	Squirrel Hill South	\$ 1,528,000	15%
	Point Breeze	\$ 1,515,000	15%
PNC Bank	Golden Triangle	\$ 22,802,000	23%
	Squirrel Hill North	\$ 15,989,000	16%
	Shadyside	\$ 10,938,000	11%
Progressive-Home FSLA	Highland Park	\$ 351,000	50%
S & T Bank	Shadyside	\$ 1,813,000	27%
	Central Lawrenceville	\$ 787,000	12%
	Mount Washington	\$ 530,000	8%
	Allegheny West	\$ 484,000	7%
TriState Capital Bank	Lincoln-Lemington- Belmar	\$ 2,400,000	50%
United American Savings Bank	South Side Flats	\$ 1,517,000	23%
	South Side Slopes	\$ 1,226,000	19%
	Lower Lawrenceville	\$ 844,000	13%

Individual Bank Reports

For each individual bank in our study, we include tables for Pittsburgh and Allegheny County giving breakdowns of the bank's lending by census tract income level. Within each census tract income level, lending is broken down by the income level of the borrower. This shows not only where but to whom money is flowing: even within Low and Moderate Income Census tracts, a significant portion of money goes to Middle and Upper Income borrowers.

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Allegheny Valley Bank of Pittsburgh Loans by Census Tract and Borrower Income Level

City of Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications			Originated			Purchased			Denied			
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	
Low (0-49% of HUD Area Median Income)	Low	1	2%	\$ 10	0%	1	2%	\$ 10	0%	-	-	0%	\$ -	
	Moderate	1	100%	\$ 10	100%	1	100%	\$ 10	100%	-	-	0%	\$ -	
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	0%	\$ -	
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	0%	\$ -	
Moderate (50-79% of HUD Area Median Income)	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	0%	\$ -	
	Low	31	50%	\$ 2,621	48%	23	48%	\$ 1,908	45%	-	-	7	58%	\$ 573
	Moderate	14	45%	\$ 559	21%	11	48%	\$ 325	17%	-	-	3	43%	\$ 214
	Middle	5	16%	\$ 319	12%	3	13%	\$ 132	7%	-	-	1	14%	\$ 47
Middle (80-119% of HUD Area Median Income)	Upper	4	13%	\$ 478	18%	1	4%	\$ 166	9%	-	-	3	43%	\$ 312
	NA	4	13%	\$ 709	27%	4	17%	\$ 709	37%	-	-	-	0%	\$ -
	Low	4	13%	\$ 576	22%	4	17%	\$ 576	30%	-	-	-	0%	\$ -
	Moderate	19	31%	\$ 1,168	21%	14	29%	\$ 951	23%	-	-	4	33%	\$ 105
Upper (>=120% of HUD Area Median Income)	Low	5	26%	\$ 173	15%	2	14%	\$ 82	9%	-	-	3	75%	\$ 91
	Moderate	6	32%	\$ 194	17%	5	36%	\$ 180	19%	-	-	1	25%	\$ 14
	Middle	2	11%	\$ 83	7%	2	14%	\$ 83	9%	-	-	-	0%	\$ -
	Upper	4	21%	\$ 464	40%	3	21%	\$ 352	37%	-	-	-	0%	\$ -
Total	NA	2	11%	\$ 254	22%	2	14%	\$ 254	27%	-	-	-	0%	\$ -
	Low	11	18%	\$ 1,662	30%	10	21%	\$ 1,342	32%	-	-	1	8%	\$ 320
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	-	0%	\$ -
	Middle	2	18%	\$ 38	2%	2	20%	\$ 38	3%	-	-	-	0%	\$ -
Total	Upper	2	18%	\$ 97	6%	2	20%	\$ 97	7%	-	-	-	0%	\$ -
	NA	6	55%	\$ 1,208	73%	5	50%	\$ 888	66%	-	-	1	100%	\$ 320
	NA	1	9%	\$ 319	19%	1	10%	\$ 319	24%	-	-	-	0%	\$ -
Total		62		\$ 5,461		48		\$ 4,211		-	-	12		\$ 998

Allegheny Valley Bank of Pittsburgh Loans by Census Tract and Borrower Income Level

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications			Originated			Purchased			Denied		
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)
Low (0-49% of HUD Area Median Income)	Low	-	-	\$ -	-	0%	\$ -	-	-	-	-	0%	\$ -
	Moderate	-	-	\$ -	-	-	\$ -	-	-	-	-	-	\$ -
	Middle	-	-	\$ -	-	-	\$ -	-	-	-	-	-	\$ -
	Upper	-	-	\$ -	-	-	\$ -	-	-	-	-	-	\$ -
	NA	-	-	\$ -	-	-	\$ -	-	-	-	-	-	\$ -
Moderate (50-79% of HUD Area Median Income)	Low	5	3%	\$ 237	3	2%	\$ 182	1%	-	1	3%	\$ 5	0%
	Moderate	1	20%	\$ 50	-	0%	\$ -	0%	-	-	0%	\$ -	0%
	Middle	3	60%	\$ 130	2	67%	\$ 125	69%	-	1	100%	\$ 5	100%
	Upper	1	20%	\$ 57	1	33%	\$ 57	31%	-	-	0%	\$ -	0%
	NA	-	0%	\$ -	-	0%	\$ -	0%	-	-	0%	\$ -	0%
Middle (80-119% of HUD Area Median Income)	Low	77	45%	\$ 4,965	54	44%	\$ 3,028	23%	-	15	43%	\$ 1,195	37%
	Moderate	6	8%	\$ 142	5	9%	\$ 92	3%	-	1	7%	\$ 50	4%
	Middle	26	34%	\$ 1,333	15	28%	\$ 528	17%	-	8	53%	\$ 553	46%
	Upper	20	26%	\$ 1,219	15	28%	\$ 858	28%	-	3	20%	\$ 234	20%
	NA	21	27%	\$ 2,072	15	28%	\$ 1,351	45%	-	3	20%	\$ 358	30%
Upper (>=120% of HUD Area Median Income)	Low	4	5%	\$ 199	4	7%	\$ 199	7%	-	-	0%	\$ -	0%
	Moderate	91	53%	\$ 12,268	65	53%	\$ 9,676	75%	-	19	54%	\$ 2,057	63%
	Middle	5	5%	\$ 200	1	2%	\$ 29	0%	-	4	21%	\$ 171	8%
	Upper	9	10%	\$ 645	4	6%	\$ 309	3%	-	3	16%	\$ 229	11%
	NA	21	23%	\$ 1,497	15	23%	\$ 943	10%	-	5	26%	\$ 503	24%
Total		173		\$ 17,470	122		\$ 12,886			35		\$ 3,257	

Ameriserv Financial Bank

Loans by Census Tract and Borrower Income Level

City of Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications			Originated			Purchased			Denied		
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)
Low (0-49% of HUD Area Median Income)	Low	-	0%	\$ -	-	0%	\$ -	-	0%	-	-	-	\$ -
	Moderate	-	-	\$ -	-	-	\$ -	-	-	-	-	-	\$ -
	Middle	-	-	\$ -	-	-	\$ -	-	-	-	-	-	\$ -
	Upper	-	-	\$ -	-	-	\$ -	-	-	-	-	-	\$ -
	NA	-	-	\$ -	-	-	\$ -	-	-	-	-	-	\$ -
Moderate (50-79% of HUD Area Median Income)	Low	1	20%	\$ 46	1	20%	\$ 46	2%	-	-	-	-	\$ -
	Moderate	1	100%	\$ 46	1	100%	\$ 46	100%	-	-	-	-	\$ -
	Middle	-	0%	\$ -	-	0%	\$ -	0%	-	-	-	-	\$ -
	Upper	-	0%	\$ -	-	0%	\$ -	0%	-	-	-	-	\$ -
	NA	-	0%	\$ -	-	0%	\$ -	0%	-	-	-	-	\$ -
Middle (80-119% of HUD Area Median Income)	Low	3	60%	\$ 348	3	60%	\$ 348	12%	-	-	-	-	\$ -
	Moderate	1	33%	\$ 44	1	33%	\$ 44	13%	-	-	-	-	\$ -
	Middle	-	0%	\$ -	-	0%	\$ -	0%	-	-	-	-	\$ -
	Upper	2	67%	\$ 304	2	67%	\$ 304	87%	-	-	-	-	\$ -
	NA	-	0%	\$ -	-	0%	\$ -	0%	-	-	-	-	\$ -
Upper (≥120% of HUD Area Median Income)	Low	1	20%	\$ 2,590	1	20%	\$ 2,590	87%	-	-	-	-	\$ -
	Moderate	-	0%	\$ -	-	0%	\$ -	0%	-	-	-	-	\$ -
	Middle	-	0%	\$ -	-	0%	\$ -	0%	-	-	-	-	\$ -
	Upper	-	0%	\$ -	-	0%	\$ -	0%	-	-	-	-	\$ -
	NA	1	100%	\$ 2,590	1	100%	\$ 2,590	100%	-	-	-	-	\$ -
Total		5		\$ 2,984	5		\$ 2,984						\$ -

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications			Originated			Purchased			Denied			
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	
Low (0-49% of HUD Area Median Income)	Low	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	
	Moderate	-		\$ -	-		\$ -	-		\$ -	-		\$ -	
	Middle	-		\$ -	-		\$ -	-		\$ -	-		\$ -	
	Upper	-		\$ -	-		\$ -	-		\$ -	-		\$ -	
	NA	-		\$ -	-		\$ -	-		\$ -	-		\$ -	
Moderate (50-79% of HUD Area Median Income)	Low	3	4%	\$ 228	1	2%	\$ 39	0%	-	-	1	25%	\$ 168	
	Moderate	1	33%	\$ 39	1	100%	\$ 39	100%	-	-	-	0%	\$ -	
	Middle	-	0%	\$ -	-	0%	\$ -	0%	-	-	-	0%	\$ -	
	Upper	2	67%	\$ 189	-	0%	\$ -	0%	-	-	1	100%	\$ 168	
	NA	-	0%	\$ -	-	0%	\$ -	0%	-	-	-	0%	\$ -	
Middle (80-119% of HUD Area Median Income)	Low	27	40%	\$ 3,805	23	38%	\$ 3,492	27%	-	-	3	75%	\$ 143	
	Moderate	3	11%	\$ 139	4%	1	4%	\$ 64	2%	-	-	2	67%	\$ 75
	Middle	1	4%	\$ 106	3%	1	4%	\$ 106	3%	-	-	-	0%	\$ -
	Upper	2	7%	\$ 171	4%	2	9%	\$ 171	5%	-	-	-	0%	\$ -
	NA	21	78%	\$ 3,389	89%	19	83%	\$ 3,151	90%	-	-	1	33%	\$ 68
Upper (>=120% of HUD Area Median Income)	Low	-	0%	\$ -	-	0%	\$ -	0%	-	-	-	0%	\$ -	
	Moderate	37	55%	\$ 9,600	70%	37	61%	\$ 9,600	73%	-	-	-	0%	\$ -
	Middle	2	5%	\$ 105	1%	2	5%	\$ 105	1%	-	-	-	\$ -	
	Upper	2	5%	\$ 97	1%	2	5%	\$ 97	1%	-	-	-	\$ -	
	NA	5	14%	\$ 869	9%	5	14%	\$ 869	9%	-	-	-	\$ -	
Total	Upper	27	73%	\$ 6,079	63%	27	73%	\$ 6,079	63%	-	-	-	\$ -	
	NA	1	3%	\$ 2,450	26%	1	3%	\$ 2,450	26%	-	-	-	\$ -	
		67		\$ 13,633	61		\$ 13,131				4		\$ 311	

Bank of America

Loans by Census Tract and Borrower Income Level

City of Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications		Originated		Purchased		Denied					
		count	amount (\$000s)	count %	amount (\$000s)	count %	amount (\$000s)	count %	amount (\$000s)				
Low (0-49% of HUD Area Median Income)	Low	5	\$ 676	2%	\$ 202	1%	\$ -	0%	\$ -	3	5%	\$ 474	5%
	Moderate	-	\$ -	0%	\$ -	0%	\$ -	-	\$ -	-	0%	\$ -	0%
	Middle	1	\$ 77	11%	\$ 77	38%	\$ -	-	\$ -	-	0%	\$ -	0%
	Upper	1	\$ 103	15%	\$ -	0%	\$ -	-	\$ -	1	33%	\$ 103	22%
	NA	2	\$ 291	43%	\$ 125	62%	\$ -	-	\$ -	1	33%	\$ 166	35%
Moderate (50-79% of HUD Area Median Income)	Low	1	\$ 205	30%	\$ -	0%	\$ -	-	\$ -	1	33%	\$ 205	43%
	Moderate	80	\$ 7,735	17%	\$ 1,817	12%	\$ 2,787	19%	\$ 1,881	22	34%	\$ 1,881	21%
	Middle	6	\$ 267	3%	\$ -	0%	\$ 213	8%	\$ 54	2	9%	\$ 54	3%
	Upper	17	\$ 1,223	16%	\$ 240	13%	\$ 594	21%	\$ 194	4	18%	\$ 194	10%
	NA	25	\$ 2,351	30%	\$ 312	17%	\$ 1,092	39%	\$ 691	6	27%	\$ 691	37%
Middle (80-119% of HUD Area Median Income)	Low	29	\$ 3,564	46%	\$ 1,165	64%	\$ 658	24%	\$ 942	10	45%	\$ 942	50%
	Moderate	3	\$ 330	4%	\$ 100	6%	\$ 230	8%	\$ -	-	0%	\$ -	0%
	Middle	179	\$ 16,388	36%	\$ 4,918	32%	\$ 6,372	47%	\$ 1,960	27	42%	\$ 1,960	21%
	Upper	39	\$ 2,406	15%	\$ 492	10%	\$ 1,297	19%	\$ 283	4	15%	\$ 283	14%
	NA	44	\$ 3,552	22%	\$ 778	16%	\$ 2,010	29%	\$ 353	5	19%	\$ 353	18%
Upper (>=120% of HUD Area Median Income)	Low	36	\$ 3,057	19%	\$ 804	16%	\$ 1,734	25%	\$ 330	8	30%	\$ 330	17%
	Moderate	54	\$ 6,748	41%	\$ 2,763	56%	\$ 1,658	24%	\$ 920	9	33%	\$ 920	47%
	Middle	6	\$ 625	4%	\$ 81	2%	\$ 273	4%	\$ 74	1	4%	\$ 74	4%
	Upper	72	\$ 20,257	45%	\$ 8,341	55%	\$ 5,210	35%	\$ 4,809	12	19%	\$ 4,809	53%
	NA	5	\$ 661	3%	\$ 368	4%	\$ 67	1%	\$ -	-	0%	\$ -	0%
Total	Low	6	\$ 642	3%	\$ 148	2%	\$ 97	2%	\$ 290	2	17%	\$ 290	6%
	Moderate	8	\$ 1,198	6%	\$ 836	10%	\$ 170	3%	\$ -	-	0%	\$ -	0%
	Middle	53	\$ 17,756	88%	\$ 6,989	84%	\$ 4,876	94%	\$ 4,519	10	83%	\$ 4,519	94%
	Upper	-	\$ -	0%	\$ -	0%	\$ -	0%	\$ -	-	0%	\$ -	0%
	NA	336	\$ 45,056	104	\$ 15,278	124	\$ 14,969	64	\$ 9,124	64	\$ 9,124		

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications				Originated			Purchased			Denied				
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)		
Low (0-49% of HUD Area Median Income)		2	0%	\$ 161	0%	-	0%	\$ -	0%	2	0%	161.00	0%	-	0%	\$ -
	Low	1	50%	\$ 62	39%	-	\$ -	50%	1	50%	62	39%	-	\$ -		
	Moderate	-	0%	\$ -	0%	-	\$ -	0%	-	0%	-	0%	-	\$ -		
	Middle	-	0%	\$ -	0%	-	\$ -	0%	-	0%	-	0%	-	\$ -		
	Upper	1	50%	\$ 99	61%	-	\$ -	50%	1	50%	99	61%	-	\$ -		
	NA	-	0%	\$ -	0%	-	\$ -	0%	-	0%	-	0%	-	\$ -		
Moderate (50-79% of HUD Area Median Income)		72	3%	\$ 5,579	2%	22	3%	\$ 1,563	2%	34	3%	2,907.00	2%	12	5%	\$ 795
	Low	18	25%	\$ 974	17%	7	32%	\$ 457	29%	7	21%	344	12%	3	25%	\$ 101
	Moderate	28	39%	\$ 2,329	42%	7	32%	\$ 474	30%	14	41%	1,334	46%	6	50%	\$ 449
	Middle	16	22%	\$ 1,291	23%	3	14%	\$ 148	9%	10	29%	953	33%	2	17%	\$ 108
	Upper	7	10%	\$ 758	14%	4	18%	\$ 397	25%	2	6%	224	8%	1	8%	\$ 137
	NA	3	4%	\$ 227	4%	1	5%	\$ 87	6%	1	3%	52	2%	-	0%	\$ -
Middle (80-119% of HUD Area Median Income)		913	43%	\$ 105,708	33%	262	40%	\$ 29,589	30%	427	41%	54,552.00	33%	129	55%	\$ 11,347
	Low	94	10%	\$ 6,914	7%	31	12%	\$ 2,315	8%	40	9%	3,016	6%	14	11%	\$ 918
	Moderate	242	27%	\$ 22,186	21%	71	27%	\$ 6,127	21%	115	27%	11,626	21%	38	29%	\$ 2,666
	Middle	263	29%	\$ 28,674	27%	75	29%	\$ 7,834	26%	123	29%	14,729	27%	34	26%	\$ 3,058
	Upper	271	30%	\$ 43,218	41%	74	28%	\$ 12,236	41%	136	32%	23,658	43%	36	28%	\$ 4,046
	NA	43	5%	\$ 4,716	4%	11	4%	\$ 1,077	4%	13	3%	1,523	3%	7	5%	\$ 659
Upper (>=120% of HUD Area Median Income)		1,153	54%	\$ 211,521	65%	367	56%	\$ 66,427	68%	574	55%	107,575.00	65%	94	40%	\$ 15,648
	Low	49	4%	\$ 4,630	2%	25	7%	\$ 2,238	3%	10	2%	895	1%	10	11%	\$ 978
	Moderate	167	14%	\$ 19,111	9%	53	14%	\$ 5,771	9%	73	13%	9,240	9%	19	20%	\$ 1,655
	Middle	227	20%	\$ 34,901	17%	60	16%	\$ 8,472	13%	137	24%	22,345	21%	15	16%	\$ 1,901
	Upper	679	59%	\$ 147,811	70%	217	59%	\$ 48,047	72%	339	59%	72,444	67%	50	53%	\$ 11,114
	NA	31	3%	\$ 5,068	2%	12	3%	\$ 1,899	3%	15	3%	2,651	2%	-	0%	\$ -
Total		2,140		\$ 322,969		651		\$ 97,579		1,037		165,195		235		\$ 27,790

BNY Mellon

Loans by Census Tract and Borrower Income Level

City of Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications		Originated		Purchased		Denied		
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)
Low (0-49% of HUD Area Median Income)	Low	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	Moderate	-		\$ -	-		\$ -	-		\$ -
	Middle	-		\$ -	-		\$ -	-		\$ -
	Upper	-		\$ -	-		\$ -	-		\$ -
	NA	-		\$ -	-		\$ -	-		\$ -
Moderate (50-79% of HUD Area Median Income)	Low	1	13%	\$ 162	-	0%	\$ 162	1	20%	\$ 162
	Moderate	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	Middle	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	Upper	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	NA	1	100%	\$ 162	100%	-	\$ -	1	100%	\$ 162
Middle (80-119% of HUD Area Median Income)	Low	2	25%	\$ 1,606	54%	33%	\$ 1,500	1	20%	\$ 106
	Moderate	-	0%	\$ -	0%	-	\$ -	-	0%	\$ -
	Middle	-	0%	\$ -	0%	-	\$ -	-	0%	\$ -
	Upper	1	50%	\$ 1,500	95%	100%	\$ 1,500	1	100%	\$ 1,500
	NA	1	50%	\$ 106	7%	-	\$ -	1	100%	\$ 106
Upper (>=120% of HUD Area Median Income)	Low	5	63%	\$ 1,212	41%	67%	\$ 768	3	60%	\$ 444
	Moderate	-	0%	\$ -	0%	-	\$ -	-	0%	\$ -
	Middle	-	0%	\$ -	0%	-	\$ -	-	0%	\$ -
	Upper	2	40%	\$ 768	63%	100%	\$ 768	2	100%	\$ 768
	NA	3	60%	\$ 444	37%	-	\$ -	3	100%	\$ 444
Total		8		\$ 2,980		3	\$ 2,268	5		\$ 712

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications			Originated			Purchased			Denied		
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)
Low (0-49% of HUD Area Median Income)	Low	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	Moderate	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	Middle	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	Upper	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	NA	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
Moderate (50-79% of HUD Area Median Income)	Low	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	Moderate	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	Middle	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	Upper	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	NA	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
Middle (80-119% of HUD Area Median Income)	Low	18	22%	\$ 2,081	18	100%	\$ 2,081	18	25%	\$ 2,081	18	18%	\$ -
	Moderate	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	Middle	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	Upper	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	NA	18	100%	\$ 2,081	18	100%	\$ 2,081	18	100%	\$ 2,081	18	100%	\$ -
Upper (>=120% of HUD Area Median Income)	Low	64	78%	\$ 18,050	9	100%	\$ 6,462	53	75%	\$ 9,588	82%	100%	\$ 500
	Moderate	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	Middle	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	Upper	10	16%	\$ 7,962	9	100%	\$ 6,462	100%	100%	\$ 6,462	100%	100%	\$ 500
	NA	53	83%	\$ 9,588	53	100%	\$ 9,588	100%	100%	\$ 9,588	100%	100%	\$ -
Total		82		\$ 20,131	9		\$ 6,462	71		\$ 11,669	1		\$ 500

City of Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications			Originated			Purchased			Denied				
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)		
Low (0-49% of HUD Area Median Income)	Low	26	7%	\$ 958	10	6%	\$ 785	5%	0%	\$ -	15	11%	\$ 163		
	Moderate	15	58%	\$ 173	5	50%	\$ 68	9%	0%	\$ -	10	67%	\$ 105		
	Middle	6	23%	\$ 76	2	20%	\$ 20	3%	0%	\$ -	3	20%	\$ 46		
	Upper	2	8%	\$ 19	1	10%	\$ 9	1%	0%	\$ -	1	7%	\$ 10		
	NA	1	4%	\$ 57	1	10%	\$ 57	7%	0%	\$ -	-	0%	\$ -		
Moderate (50-79% of HUD Area Median Income)	Low	116	33%	\$ 4,049	38	23%	\$ 1,343	9%	1	33%	\$ 215	46%	61	43%	\$ 959
	Moderate	43	37%	\$ 452	8	21%	\$ 59	4%	-	\$ -	34	56%	\$ 384		
	Middle	35	30%	\$ 1,169	16	42%	\$ 472	35%	-	\$ -	12	20%	\$ 161		
	Upper	22	19%	\$ 1,215	6	16%	\$ 386	29%	-	\$ -	11	18%	\$ 359		
	NA	16	14%	\$ 1,213	8	21%	\$ 426	32%	1	100%	\$ 215	100%	4	7%	\$ 55
Middle (80-119% of HUD Area Median Income)	Low	130	37%	\$ 7,259	70	42%	\$ 4,832	32%	2	67%	\$ 248	54%	49	35%	\$ 1,204
	Moderate	28	22%	\$ 676	13	19%	\$ 424	9%	1	50%	\$ 65	26%	14	29%	\$ 187
	Middle	38	29%	\$ 1,726	19	27%	\$ 1,126	23%	1	50%	\$ 183	74%	17	35%	\$ 335
	Upper	30	23%	\$ 1,528	16	23%	\$ 1,146	24%	-	\$ -	0%	11	22%	\$ 236	
	NA	33	25%	\$ 3,159	21	30%	\$ 1,966	41%	-	\$ -	0%	7	14%	\$ 446	
Upper (>=120% of HUD Area Median Income)	Low	1	1%	\$ 170	1	1%	\$ 170	4%	-	\$ -	0%	0%	\$ -		
	Moderate	77	22%	\$ 11,618	50	30%	\$ 8,126	54%	-	\$ -	0%	16	11%	\$ 1,225	
	Middle	6	8%	\$ 119	2	4%	\$ 12	0%	-	\$ -	-	2	13%	\$ 15	
	Upper	14	18%	\$ 911	8	16%	\$ 703	9%	-	\$ -	-	4	25%	\$ 34	
	NA	47	61%	\$ 9,298	33	66%	\$ 6,520	80%	-	\$ -	-	8	50%	\$ 1,163	
Total		349		\$ 23,884	168		\$ 15,086		3		\$ 463		141		\$ 3,551

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)		14	1%	\$ 113	0%	1	0%	\$ 10	0%	-	0%	-	0%	12	3%	\$ 93	0%
	Low	10	71%	\$ 81	72%	1	100%	\$ 10	100%	-	-	-	-	8	67%	\$ 61	66%
	Moderate	3	21%	\$ 30	27%	-	0%	\$ -	0%	-	-	-	-	3	25%	\$ 30	32%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	-	-	-	0%	\$ -	0%
	Upper	1	7%	\$ 2	2%	-	0%	\$ -	0%	-	-	-	-	1	8%	\$ 2	2%
NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	-	-	-	0%	\$ -	0%	
Moderate (50-79% of HUD Area Median Income)		127	10%	\$ 2,626	2%	42	6%	\$ 1,369	2%	-	0%	-	74	16%	\$ 865	4%	
	Low	64	50%	\$ 824	31%	12	29%	\$ 204	15%	-	-	-	45	61%	\$ 377	44%	
	Moderate	36	28%	\$ 908	35%	18	43%	\$ 722	53%	-	-	-	17	23%	\$ 183	21%	
	Middle	15	12%	\$ 389	15%	5	12%	\$ 88	6%	-	-	-	7	9%	\$ 155	18%	
	Upper	12	9%	\$ 505	19%	7	17%	\$ 355	26%	-	-	-	5	7%	\$ 150	17%	
NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	-	-	0%	\$ -	0%		
Middle (80-119% of HUD Area Median Income)		583	44%	\$ 33,962	28%	248	38%	\$ 19,565	26%	6	33%	\$ 682.00	35%	256	55%	\$ 7,960	37%
	Low	101	17%	\$ 2,617	8%	27	11%	\$ 1,031	5%	-	0%	-	65	25%	\$ 1,019	13%	
	Moderate	198	34%	\$ 8,388	25%	83	33%	\$ 4,363	22%	6	100%	\$ 682	100%	87	34%	\$ 2,037	26%
	Middle	128	22%	\$ 9,044	27%	58	23%	\$ 5,346	27%	-	0%	-	56	22%	\$ 2,296	29%	
	Upper	142	24%	\$ 13,426	40%	78	31%	\$ 8,706	44%	-	0%	-	37	14%	\$ 2,285	29%	
NA	14	2%	\$ 487	1%	2	1%	\$ 119	1%	-	0%	-	11	4%	\$ 323	4%		
Upper (>=120% of HUD Area Median Income)		604	45%	\$ 85,860	70%	365	56%	\$ 55,690	73%	12	67%	\$ 1,260.00	65%	124	27%	\$ 12,674	59%
	Low	34	6%	\$ 2,021	2%	11	3%	\$ 700	1%	4	33%	\$ 383	30%	15	12%	\$ 637	5%
	Moderate	97	16%	\$ 7,759	9%	52	14%	\$ 4,562	8%	8	67%	\$ 877	70%	27	21%	\$ 1,504	11%
	Middle	107	18%	\$ 10,085	12%	65	18%	\$ 7,060	13%	-	0%	-	28	23%	\$ 1,805	14%	
	Upper	361	60%	\$ 63,265	74%	234	64%	\$ 40,879	73%	-	0%	-	52	42%	\$ 8,487	67%	
NA	5	1%	\$ 2,730	3%	3	1%	\$ 2,489	4%	-	0%	-	2	2%	\$ 241	2%		
Total		1,328		\$ 122,561		656		\$ 76,634		18		\$ 1,942		466		\$ 21,592	

Dollar Bank

Loans by Census Tract and Borrower Income Level

City of Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications			Originated			Purchased			Denied			
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	
Low (0-49% of HUD Area Median Income)	Low	45	6%	\$ 3,023	4%	15	4%	\$ 1,728	3%	-	25	12%	\$ 970	11%
	Moderate	14	31%	\$ 342	11%	2	13%	\$ 95	5%	-	11	44%	\$ 214	22%
	Middle	10	22%	\$ 517	17%	4	27%	\$ 331	19%	-	5	20%	\$ 173	18%
	Upper	7	16%	\$ 227	8%	3	20%	\$ 152	9%	-	4	16%	\$ 75	8%
	NA	13	29%	\$ 1,737	57%	5	33%	\$ 950	55%	-	5	20%	\$ 508	52%
Moderate (50-79% of HUD Area Median Income)	Low	1	2%	\$ 200	7%	1	7%	\$ 200	12%	-	-	0%	\$ -	0%
	Moderate	176	25%	\$ 11,310	15%	75	19%	\$ 6,310	11%	-	72	35%	\$ 2,738	30%
	Middle	51	29%	\$ 1,376	12%	13	17%	\$ 414	7%	-	30	42%	\$ 684	25%
	Upper	50	28%	\$ 2,630	23%	17	23%	\$ 1,090	17%	-	23	32%	\$ 953	35%
	NA	33	19%	\$ 2,209	20%	19	25%	\$ 1,501	24%	-	11	15%	\$ 446	16%
Middle (80-119% of HUD Area Median Income)	Low	39	22%	\$ 4,934	44%	24	32%	\$ 3,199	51%	-	7	10%	\$ 600	22%
	Moderate	3	2%	\$ 161	1%	2	3%	\$ 106	2%	-	1	1%	\$ 55	2%
	Middle	282	39%	\$ 17,559	24%	154	38%	\$ 11,254	20%	-	87	42%	\$ 3,492	38%
	Upper	60	21%	\$ 2,092	12%	21	14%	\$ 942	8%	-	28	32%	\$ 746	24%
	NA	78	28%	\$ 3,789	22%	42	27%	\$ 2,176	19%	-	25	29%	\$ 912	26%
Upper (>=120% of HUD Area Median Income)	Low	71	25%	\$ 4,690	27%	42	27%	\$ 3,010	27%	-	21	24%	\$ 945	27%
	Moderate	69	24%	\$ 6,436	37%	46	30%	\$ 4,589	41%	-	13	15%	\$ 889	25%
	Middle	4	1%	\$ 552	3%	3	2%	\$ 537	5%	-	-	0%	\$ -	0%
	Upper	211	30%	\$ 42,442	57%	161	40%	\$ 35,648	65%	-	23	11%	\$ 1,938	21%
	NA	7	3%	\$ 361	1%	2	1%	\$ 105	0%	-	4	17%	\$ 183	9%
Total	Low	16	8%	\$ 1,451	3%	9	6%	\$ 834	2%	-	4	17%	\$ 275	14%
	Moderate	36	17%	\$ 3,921	9%	26	16%	\$ 3,303	9%	-	6	26%	\$ 253	13%
	Middle	151	72%	\$ 36,459	86%	123	76%	\$ 31,156	87%	-	9	39%	\$ 1,227	63%
	Upper	1	0%	\$ 250	1%	1	1%	\$ 250	1%	-	-	0%	\$ -	0%
	NA	714		\$ 74,334		405		\$ 54,940		-	207		\$ 9,138	

Dollar Bank

Loans by Census Tract and Borrower Income Level

Alleghehy County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications			Originated			Purchased			Denied		
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)
Low (0-49% of HUD Area Median Income)	Low	8	67%	\$ 124	2	40%	\$ 35	-	-	6	100%	\$ 89	0%
	Moderate	1	8%	\$ 107	1	20%	\$ 107	-	-	-	0%	\$ -	0%
	Middle	1	8%	\$ 90	1	20%	\$ 90	-	-	-	0%	\$ -	0%
	Upper	2	17%	\$ 73	1	20%	\$ 43	-	-	-	0%	\$ -	0%
	NA	-	0%	\$ -	-	0%	\$ -	-	-	-	0%	\$ -	0%
Moderate (50-79% of HUD Area Median Income)		171	5%	\$ 7,779	83	4%	\$ 4,190	-	-	69	12%	\$ 2,468	7%
	Low	57	33%	\$ 1,986	25	30%	\$ 1,054	-	-	28	41%	\$ 824	33%
	Moderate	55	32%	\$ 2,535	28	34%	\$ 1,416	-	-	20	29%	\$ 705	29%
	Middle	39	23%	\$ 1,966	22	27%	\$ 1,267	-	-	16	23%	\$ 630	26%
	Upper	20	12%	\$ 1,292	8	10%	\$ 453	-	-	5	7%	\$ 309	13%
	NA	-	0%	\$ -	-	0%	\$ -	-	-	-	0%	\$ -	0%
Middle (80-119% of HUD Area Median Income)		1,356	41%	\$ 118,393	870	38%	\$ 85,344	-	-	314	53%	\$ 16,163	46%
	Low	160	12%	\$ 7,052	75	9%	\$ 3,526	-	-	67	21%	\$ 2,414	15%
	Moderate	341	25%	\$ 21,071	194	22%	\$ 12,584	-	-	96	31%	\$ 4,849	30%
	Middle	361	27%	\$ 25,412	244	28%	\$ 18,757	-	-	77	25%	\$ 3,481	22%
	Upper	484	36%	\$ 53,260	348	40%	\$ 38,885	-	-	73	23%	\$ 5,413	33%
	NA	10	1%	\$ 11,598	9	1%	\$ 11,592	-	-	1	0%	\$ 6	0%
Upper (>=120% of HUD Area Median Income)		1,804	54%	\$ 243,503	1,328	58%	\$ 188,497	-	-	209	35%	\$ 16,324	47%
	Low	65	4%	\$ 3,940	32	2%	\$ 1,999	-	-	22	11%	\$ 1,119	7%
	Moderate	234	13%	\$ 17,992	152	11%	\$ 11,988	-	-	51	24%	\$ 3,598	22%
	Middle	345	19%	\$ 34,163	254	19%	\$ 26,205	-	-	47	22%	\$ 3,552	22%
	Upper	1,145	63%	\$ 183,422	878	66%	\$ 144,689	-	-	89	43%	\$ 8,055	49%
	NA	15	1%	\$ 3,986	12	1%	\$ 3,616	-	-	-	0%	\$ -	0%
Total		3,343		\$ 370,069	2,286		\$ 278,306	0		598		\$ 35,044	

ESB Bank

Loans by Census Tract and Borrower Income Level

City of Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications		Originated		Purchased		Denied									
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%								
Low (0-49% of HUD Area Median Income)	Low	5	5%	\$ 504	3%	5	7%	\$ 504	5%	-	0%	\$ -	0%				
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%				
	Middle	1	20%	\$ 92	18%	1	20%	\$ 92	18%	-	-	\$ -	-				
	Upper	3	60%	\$ 242	48%	3	60%	\$ 242	48%	-	-	\$ -	-				
	NA	1	20%	\$ 170	34%	1	20%	\$ 170	34%	-	-	\$ -	-				
Moderate (50-79% of HUD Area Median Income)	Low	32	30%	\$ 4,207	26%	22	30%	\$ 2,795	29%	1	14%	\$ 140	8%				
	Moderate	1	3%	\$ 24	1%	-	0%	\$ -	0%	-	0%	\$ -	0%				
	Middle	5	16%	\$ 268	6%	2	9%	\$ 194	7%	-	0%	\$ -	0%				
	Upper	21	66%	\$ 2,871	68%	18	82%	\$ 2,438	87%	1	100%	\$ 140	100%				
	NA	3	9%	\$ 803	19%	1	5%	\$ 113	4%	-	0%	\$ -	0%				
Middle (80-119% of HUD Area Median Income)	Low	41	39%	\$ 3,908	24%	30	41%	\$ 2,791	29%	2	29%	\$ 209	12%				
	Moderate	4	10%	\$ 90	2%	3	10%	\$ 73	3%	-	0%	\$ -	0%				
	Middle	8	20%	\$ 398	10%	5	17%	\$ 182	7%	-	0%	\$ -	0%				
	Upper	20	49%	\$ 2,399	61%	16	53%	\$ 2,010	72%	2	100%	\$ 209	100%				
	NA	4	10%	\$ 754	19%	2	7%	\$ 344	12%	-	0%	\$ -	0%				
Upper (>=120% of HUD Area Median Income)	Low	28	26%	\$ 7,415	46%	17	23%	\$ 3,409	36%	4	57%	\$ 1,466	81%				
	Moderate	1	4%	\$ 115	2%	-	0%	\$ -	0%	1	25%	\$ 115	8%				
	Middle	6	21%	\$ 614	8%	4	24%	\$ 431	13%	-	0%	\$ -	0%				
	Upper	19	68%	\$ 5,236	71%	13	76%	\$ 2,978	87%	2	50%	\$ 351	24%				
	NA	2	7%	\$ 1,450	20%	-	0%	\$ -	0%	1	25%	\$ 1,000	68%				
Total		106		\$ 16,034		74		\$ 9,499		7		\$ 1,815		14		\$ 1,392	

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications			Originated			Purchased			Denied		
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)
Low (0-49% of HUD Area Median Income)	Low	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	Moderate	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	Middle	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	Upper	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	NA	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
Moderate (50-79% of HUD Area Median Income)	Low	9	4%	\$ 920	6	4%	\$ 712	2%	0	\$ -	3	14%	\$ 208
	Moderate	-	0%	\$ -	-	0%	\$ -	0%	-	\$ -	-	0%	\$ -
	Middle	1	11%	\$ 43	1	17%	\$ 43	6%	-	\$ -	-	0%	\$ -
	Upper	5	56%	\$ 126	4	67%	\$ 94	13%	-	\$ -	1	33%	\$ 32
	NA	3	33%	\$ 751	1	17%	\$ 575	81%	-	\$ -	2	67%	\$ 176
Middle (80-119% of HUD Area Median Income)	Low	73	33%	\$ 7,183	51	31%	\$ 5,488	15%	2	\$ 137	7	32%	\$ 343
	Moderate	4	5%	\$ 152	3	6%	\$ 125	2%	-	\$ -	1	14%	\$ 27
	Middle	16	22%	\$ 866	9	18%	\$ 449	8%	-	\$ -	4	57%	\$ 266
	Upper	13	18%	\$ 1,064	10	20%	\$ 878	16%	1	\$ 63	1	14%	\$ 15
	NA	35	48%	\$ 4,254	27	53%	\$ 3,747	68%	1	\$ 74	1	14%	\$ 35
Upper (>=120% of HUD Area Median Income)	Low	5	7%	\$ 847	2	4%	\$ 289	5%	-	\$ -	-	0%	\$ -
	Moderate	137	63%	\$ 36,235	105	65%	\$ 30,794	83%	5	\$ 990	12	55%	\$ 2,102
	Middle	1	1%	\$ 9	1	1%	\$ 9	0%	-	\$ -	-	0%	\$ -
	Upper	8	6%	\$ 482	4	4%	\$ 353	1%	-	\$ -	0	0%	\$ -
	NA	12	9%	\$ 1,459	9	9%	\$ 1,156	4%	-	\$ -	2	17%	\$ 268
Total	Low	110	80%	\$ 30,894	89	85%	\$ 26,341	86%	5	\$ 990	1	5	\$ 42%
	Moderate	6	4%	\$ 3,391	2	2%	\$ 2,935	10%	-	\$ -	3	25%	\$ 420
	Middle	219	63%	\$ 44,338	162	65%	\$ 36,994	71%	7	\$ 1,127	22	55%	\$ 2,653
	Upper	6	4%	\$ 3,391	2	2%	\$ 2,935	10%	-	\$ -	3	25%	\$ 420
	NA	6	4%	\$ 3,391	2	2%	\$ 2,935	10%	-	\$ -	3	25%	\$ 420

Fifth Third Bank

Loans by Census Tract and Borrower Income Level

City of Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications		Originated		Purchased		Denied									
		count	amount (\$000s)	count	amount (\$000s)	count	amount (\$000s)	count	amount (\$000s)								
Low (0-49% of HUD Area Median Income)		13	6%	\$ 1,163	4%	5	5%	\$ 596	4%	-	0%	4	10%	\$ 251	5%		
	Low	3	23%	\$ 231	20%	1	20%	\$ 80	13%	-	-	-	-	\$ -	-		
	Moderate	7	54%	\$ 539	46%	3	60%	\$ 260	44%	-	-	-	1	25%	\$ 58	23%	
	Middle	1	8%	\$ 95	8%	-	0%	\$ -	0%	-	-	-	-	\$ -	0%		
	Upper	1	8%	\$ 256	22%	1	20%	\$ 256	43%	-	-	-	-	\$ -	0%		
NA	1	8%	\$ 42	4%	-	0%	\$ -	0%	-	-	-	1	25%	\$ 42	17%		
Moderate (50-79% of HUD Area Median Income)		48	24%	\$ 4,851	16%	17	17%	\$ 1,520	9%	10	42%	\$ 982	48%	10	26%	\$ 1,206	23%
Low		11	23%	\$ 527	11%	5	25%	\$ 275	18%	2	20%	\$ 120	12%	1	10%	\$ 27	2%
	Moderate	16	33%	\$ 1,014	21%	6	35%	\$ 329	22%	5	50%	\$ 474	48%	3	30%	\$ 128	11%
	Middle	8	17%	\$ 1,294	27%	1	6%	\$ 205	13%	-	0%	\$ -	0%	2	20%	\$ 434	36%
	Upper	11	23%	\$ 1,499	31%	5	25%	\$ 711	47%	2	20%	\$ 171	17%	4	40%	\$ 617	51%
	NA	2	4%	\$ 517	11%	-	0%	\$ -	0%	1	10%	\$ 217	22%	-	0%	\$ -	0%
Middle (80-119% of HUD Area Median Income)		89	44%	\$ 9,801	32%	40	40%	\$ 4,339	27%	12	50%	\$ 891	44%	22	56%	\$ 2,742	53%
Low		13	15%	\$ 827	8%	5	13%	\$ 348	8%	3	25%	\$ 196	22%	1	5%	\$ 63	2%
	Moderate	37	42%	\$ 3,413	35%	18	45%	\$ 1,551	36%	9	75%	\$ 695	78%	8	36%	\$ 1,027	37%
	Middle	9	10%	\$ 851	9%	5	13%	\$ 482	11%	-	0%	\$ -	0%	4	18%	\$ 369	13%
	Upper	26	29%	\$ 4,403	45%	11	28%	\$ 1,932	45%	-	0%	\$ -	0%	8	36%	\$ 1,200	44%
	NA	4	4%	\$ 307	3%	1	3%	\$ 26	1%	-	0%	\$ -	0%	1	5%	\$ 83	3%
Upper (>=120% of HUD Area Median Income)		53	26%	\$ 14,914	49%	39	39%	\$ 9,909	61%	2	8%	\$ 164	8%	3	8%	\$ 1,014	19%
Low		1	2%	\$ 66	0%	-	0%	\$ -	0%	1	50%	\$ 66	40%	-	0%	\$ -	0%
	Moderate	1	2%	\$ 98	1%	-	0%	\$ -	0%	1	50%	\$ 98	60%	-	0%	\$ -	0%
	Middle	5	9%	\$ 765	5%	5	13%	\$ 765	8%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	46	87%	\$ 13,985	94%	34	87%	\$ 9,144	92%	-	0%	\$ -	0%	3	100%	\$ 1,014	100%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
Total		203		\$ 30,729		101		\$ 16,364		24		\$ 2,037		39		\$ 5,213	

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)		2	0%	\$ 90	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	1	1%	\$ 37	0%
	Low	1	50%	\$ 53	59%	-	-	\$ -	-	-	\$ -	-	-	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	-	\$ -	-	-	\$ -	-	-	-	0%	\$ -	0%
	Middle	1	50%	\$ 37	41%	-	-	\$ -	-	-	\$ -	-	1	100%	\$ 37	100%	
	Upper	-	0%	\$ -	0%	-	-	\$ -	-	-	\$ -	-	-	0%	\$ -	0%	
	NA	-	0%	\$ -	0%	-	-	\$ -	-	-	\$ -	-	-	0%	\$ -	0%	
Moderate (50-79% of HUD Area Median Income)		45	6%	\$ 2,955	3%	21	6%	\$ 1,502	2%	8	12%	\$ 527	10%	10	7%	\$ 551	2%
	Low	16	36%	\$ 738	25%	7	33%	\$ 364	24%	-	0%	\$ -	0%	6	60%	\$ 218	40%
	Moderate	16	36%	\$ 1,101	37%	7	33%	\$ 452	30%	4	50%	\$ 207	39%	3	30%	\$ 278	50%
	Middle	3	7%	\$ 214	7%	1	5%	\$ 44	3%	2	25%	\$ 170	32%	-	0%	\$ -	0%
	Upper	6	13%	\$ 659	22%	4	19%	\$ 509	34%	2	25%	\$ 150	28%	-	0%	\$ -	0%
	NA	4	9%	\$ 243	8%	2	10%	\$ 133	9%	-	0%	\$ -	0%	1	10%	\$ 55	10%
Middle (80-119% of HUD Area Median Income)		277	39%	\$ 29,978	26%	121	32%	\$ 14,829	23%	48	71%	\$ 3,601	67%	55	38%	\$ 5,335	24%
	Low	39	14%	\$ 2,716	9%	7	6%	\$ 435	3%	13	27%	\$ 861	24%	11	20%	\$ 692	13%
	Moderate	89	32%	\$ 7,552	25%	30	25%	\$ 2,860	19%	32	67%	\$ 2,400	67%	17	31%	\$ 1,400	26%
	Middle	61	22%	\$ 6,648	22%	34	28%	\$ 4,039	27%	-	0%	\$ -	0%	14	25%	\$ 1,358	25%
	Upper	70	25%	\$ 10,043	34%	43	36%	\$ 6,091	41%	-	0%	\$ -	0%	12	22%	\$ 1,535	29%
	NA	18	6%	\$ 3,019	10%	7	6%	\$ 1,404	9%	3	6%	\$ 340	9%	1	2%	\$ 350	7%
Upper (>=120% of HUD Area Median Income)		394	55%	\$ 80,700	71%	234	62%	\$ 48,589	75%	12	18%	\$ 1,250	23%	78	54%	\$ 16,291	73%
	Low	9	2%	\$ 966	1%	4	2%	\$ 502	1%	3	25%	\$ 297	24%	2	3%	\$ 167	1%
	Moderate	48	12%	\$ 5,748	7%	24	10%	\$ 2,870	6%	9	75%	\$ 953	76%	8	10%	\$ 1,230	8%
	Middle	61	15%	\$ 8,993	11%	41	18%	\$ 6,321	13%	-	0%	\$ -	0%	6	8%	\$ 888	5%
	Upper	251	64%	\$ 58,971	73%	151	65%	\$ 34,723	71%	-	0%	\$ -	0%	57	73%	\$ 13,478	83%
	NA	25	6%	\$ 6,022	7%	14	6%	\$ 4,173	9%	-	0%	\$ -	0%	5	6%	\$ 528	3%
Total		718		\$ 113,723		376		\$ 64,920		68		\$ 5,378		144		\$ 22,214	

City of Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications		Originated		Purchased		Denied	
		count	amount (\$000s)	count %	amount (\$000s)	count %	amount (\$000s)	count %	amount (\$000s)
Low (0-49% of HUD Area Median Income)	Low	3	\$ 176	1%	\$ 90	1%	\$ -	2	\$ 86
	Moderate	1	\$ 2	0%	\$ -	0%	\$ -	1	\$ 2
	Middle	-	\$ -	0%	\$ -	0%	\$ -	-	\$ -
	Upper	1	\$ 90	51%	\$ 90	100%	\$ -	-	\$ -
	NA	1	\$ 84	48%	\$ -	0%	\$ -	1	\$ 84
Moderate (50-79% of HUD Area Median Income)	Low	71	\$ 8,484	32%	\$ 4,288	28%	\$ -	30	\$ 3,686
	Moderate	12	\$ 1,049	12%	\$ 172	4%	\$ -	9	\$ 877
	Middle	11	\$ 856	10%	\$ 170	4%	\$ -	7	\$ 614
	Upper	3	\$ 440	5%	\$ 380	9%	\$ -	1	\$ 60
	NA	15	\$ 2,465	29%	\$ 1,653	39%	\$ -	4	\$ 655
Middle (80-119% of HUD Area Median Income)	Low	98	\$ 9,051	34%	\$ 4,989	32%	\$ -	31	\$ 2,534
	Moderate	11	\$ 431	5%	\$ 100	2%	\$ -	6	\$ 293
	Middle	18	\$ 871	10%	\$ 392	8%	\$ -	6	\$ 421
	Upper	19	\$ 1,116	12%	\$ 418	8%	\$ -	9	\$ 438
	NA	27	\$ 3,067	34%	\$ 1,926	39%	\$ -	7	\$ 866
Upper (>=120% of HUD Area Median Income)	Low	23	\$ 3,566	39%	\$ 2,153	43%	\$ -	3	\$ 516
	Moderate	31	\$ 8,829	33%	\$ 6,156	40%	\$ -	10	\$ 1,578
	Middle	2	\$ 167	2%	\$ 48	1%	\$ -	1	\$ 119
	Upper	5	\$ 441	5%	\$ 112	2%	\$ -	3	\$ 329
	NA	4	\$ 712	8%	\$ 225	4%	\$ -	3	\$ 487
Total		203	\$ 26,540		\$ 15,523		\$ -	73	\$ 7,884

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications			Originated			Purchased			Denied		
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)
Low (0-49% of HUD Area Median Income)		3	0%	\$ 50	0%	0%	\$ -	0%	0%	\$ -	3	2%	\$ 50
	Low	-	0%	\$ -	0%	0%	\$ -	-	-	\$ -	-	0%	\$ -
	Moderate	2	67%	\$ 25	50%	50%	\$ -	-	-	\$ -	2	67%	\$ 25
	Middle	-	0%	\$ -	0%	0%	\$ -	-	-	\$ -	-	0%	\$ -
	Upper	1	33%	\$ 25	50%	50%	\$ -	-	-	\$ -	1	33%	\$ 25
	NA	-	0%	\$ -	0%	0%	\$ -	-	-	\$ -	-	0%	\$ -
Moderate (50-79% of HUD Area Median Income)		73	11%	\$ 3,428	6%	6%	\$ 2,258	42	11%	\$ 2,258	7%	7%	\$ 721
	Low	11	15%	\$ 321	9%	9%	\$ 221	7	17%	\$ 221	10%	10%	\$ 21%
	Moderate	18	25%	\$ 760	22%	22%	\$ 354	7	17%	\$ 354	16%	16%	\$ 278
	Middle	16	22%	\$ 670	20%	20%	\$ 363	9	21%	\$ 363	16%	16%	\$ 214
	Upper	16	22%	\$ 765	22%	22%	\$ 456	9	21%	\$ 456	20%	20%	\$ 81
	NA	12	16%	\$ 912	27%	27%	\$ 864	10	24%	\$ 864	38%	38%	\$ 48
Middle (80-119% of HUD Area Median Income)		328	49%	\$ 23,891	40%	40%	\$ 12,487	174	45%	\$ 12,487	37%	37%	\$ 7,979
	Low	51	16%	\$ 2,258	9%	9%	\$ 628	17	10%	\$ 628	5%	5%	\$ 1,462
	Moderate	55	17%	\$ 2,640	11%	11%	\$ 1,234	27	16%	\$ 1,234	10%	10%	\$ 564
	Middle	78	24%	\$ 4,804	20%	20%	\$ 2,502	43	25%	\$ 2,502	20%	20%	\$ 1,753
	Upper	111	34%	\$ 10,140	42%	42%	\$ 5,240	65	37%	\$ 5,240	42%	42%	\$ 3,474
	NA	33	10%	\$ 4,049	17%	17%	\$ 2,883	22	13%	\$ 2,883	23%	23%	\$ 726
Upper (>=120% of HUD Area Median Income)		270	40%	\$ 31,935	54%	54%	\$ 19,358	167	44%	\$ 19,358	57%	57%	\$ 7,723
	Low	10	4%	\$ 704	2%	2%	\$ 254	5	3%	\$ 254	1%	1%	\$ 338
	Moderate	30	11%	\$ 2,388	7%	7%	\$ 706	13	8%	\$ 706	4%	4%	\$ 1,446
	Middle	49	18%	\$ 3,406	11%	11%	\$ 1,833	31	19%	\$ 1,833	9%	9%	\$ 1,106
	Upper	161	60%	\$ 21,336	67%	67%	\$ 13,999	106	63%	\$ 13,999	72%	72%	\$ 3,298
	NA	20	7%	\$ 4,101	13%	13%	\$ 2,566	12	7%	\$ 2,566	13%	13%	\$ 1,535
Total		674		\$ 59,304			\$ 34,103	383		\$ -	191		\$ 16,473

First National Bank of Pennsylvania

Loans by Census Tract and Borrower Income Level

City of Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications		Originated		Purchased		Denied							
		count	amount (\$000s)	count	amount (\$000s)	count	amount (\$000s)	count	amount (\$000s)						
Low (0-49% of HUD Area Median Income)	Low	7	6%	\$ 255	2%	2	3%	\$ 75	1%	-	-	4	12%	\$ 139	10%
	Moderate	1	14%	\$ 20	8%	1	50%	\$ 20	27%	-	-	-	0%	\$ -	0%
	Middle	3	43%	\$ 151	59%	1	50%	\$ 55	73%	-	-	1	25%	\$ 55	40%
	Upper	2	29%	\$ 64	25%	-	0%	\$ -	0%	-	-	2	50%	\$ 64	46%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	-	0%	\$ -	0%
Moderate (50-79% of HUD Area Median Income)	Low	36	32%	\$ 3,592	27%	19	28%	\$ 2,101	21%	-	-	11	33%	\$ 333	23%
	Moderate	10	28%	\$ 223	6%	2	11%	\$ 107	5%	-	-	7	64%	\$ 91	27%
	Middle	6	17%	\$ 361	10%	3	16%	\$ 234	11%	-	-	2	18%	\$ 72	22%
	Upper	6	17%	\$ 273	8%	5	26%	\$ 218	10%	-	-	1	9%	\$ 55	17%
	NA	10	28%	\$ 2,218	62%	5	26%	\$ 1,025	49%	-	-	1	9%	\$ 115	35%
Middle (80-119% of HUD Area Median Income)	Low	4	11%	\$ 517	14%	4	21%	\$ 517	25%	-	-	-	0%	\$ -	0%
	Moderate	46	41%	\$ 3,452	26%	26	38%	\$ 2,009	20%	-	-	16	48%	\$ 883	60%
	Middle	7	15%	\$ 207	6%	4	15%	\$ 184	9%	-	-	3	19%	\$ 23	3%
	Upper	8	17%	\$ 588	17%	5	19%	\$ 388	15%	-	-	2	13%	\$ 145	16%
	NA	13	28%	\$ 884	26%	7	27%	\$ 423	21%	-	-	5	31%	\$ 336	38%
Upper (>=120% of HUD Area Median Income)	Low	11	24%	\$ 834	24%	5	19%	\$ 125	6%	-	-	4	25%	\$ 329	37%
	Moderate	7	15%	\$ 939	27%	5	19%	\$ 889	44%	-	-	2	13%	\$ 50	6%
	Middle	24	21%	\$ 6,174	46%	21	31%	\$ 5,650	57%	-	-	2	6%	\$ 107	7%
	Upper	2	8%	\$ 198	3%	2	10%	\$ 198	4%	-	-	-	0%	\$ -	0%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	-	0%	\$ -	0%
Total	Moderate	2	8%	\$ 180	3%	1	5%	\$ 130	2%	-	-	1	50%	\$ 50	47%
	Middle	12	50%	\$ 3,160	51%	10	48%	\$ 2,686	48%	-	-	1	50%	\$ 57	53%
	Upper	8	33%	\$ 2,636	43%	8	38%	\$ 2,636	47%	-	-	-	0%	\$ -	0%
	NA	113		\$ 13,473		68		\$ 9,835		-	-	33		\$ 1,462	

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications			Originated			Purchased			Denied		
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)
Low (0-49% of HUD Area Median Income)		-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	Low	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	Moderate	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	Middle	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	Upper	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	NA	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
Moderate (50-79% of HUD Area Median Income)		30	6%	\$ 1,602	19	5%	\$ 1,089	3%	7	8%	\$ 310	4%	48
	Low	6	20%	\$ 148	2	11%	\$ 90	8%	3	43%	\$ 45	15%	15
	Moderate	5	17%	\$ 275	3	16%	\$ 172	16%	1	14%	\$ 88	28%	8
	Middle	5	17%	\$ 266	2	11%	\$ 116	11%	2	29%	\$ 77	25%	7
	Upper	9	30%	\$ 515	7	37%	\$ 313	29%	1	14%	\$ 100	32%	3
	NA	5	17%	\$ 398	5	26%	\$ 398	37%	-	0%	\$ -	0%	0
Middle (80-119% of HUD Area Median Income)		189	38%	\$ 14,844	123	35%	\$ 10,777	25%	-	55%	\$ 2,847	40%	48
	Low	21	11%	\$ 775	11	9%	\$ 413	4%	-	15%	\$ 233	8%	7
	Moderate	51	27%	\$ 2,659	25	20%	\$ 1,231	11%	-	46%	\$ 1,189	42%	22
	Middle	61	32%	\$ 3,688	46	37%	\$ 2,843	26%	-	21%	\$ 641	23%	10
	Upper	43	23%	\$ 5,246	29	24%	\$ 3,859	36%	-	19%	\$ 784	28%	9
	NA	13	7%	\$ 2,476	12	10%	\$ 2,431	23%	-	0%	\$ -	0%	-
Upper (>=120% of HUD Area Median Income)		284	56%	\$ 42,831	209	60%	\$ 31,377	73%	-	38%	\$ 4,021	56%	33
	Low	17	6%	\$ 1,134	11	5%	\$ 591	2%	-	15%	\$ 511	13%	5
	Moderate	45	16%	\$ 3,760	31	15%	\$ 2,445	8%	-	30%	\$ 978	24%	10
	Middle	45	16%	\$ 3,868	32	15%	\$ 2,205	7%	-	15%	\$ 747	19%	5
	Upper	161	57%	\$ 29,595	122	58%	\$ 21,974	70%	-	33%	\$ 1,652	41%	11
	NA	16	6%	\$ 4,474	13	6%	\$ 4,162	13%	-	6%	\$ 133	3%	2
Total		503		\$ 59,277	351		\$ 43,243		-	\$ -	\$ 7,178		88

First Niagara Bank

Loans by Census Tract and Borrower Income Level

City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied				
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	
Low (0-49% of HUD Area Median Income)	3	3%	\$ 801	6%	2	2%	\$ 501	4%	-	0%	\$ -	0%	
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	
	2	67%	\$ 601	75%	1	50%	\$ 301	60%	-	-	\$ -	-	
NA	1	33%	\$ 200	25%	1	50%	\$ 200	40%	-	-	\$ -	-	
Moderate (50-79% of HUD Area Median Income)	34	32%	\$ 3,474	25%	24	29%	\$ 2,754	24%	-	-	\$ -	-	
Low	5	15%	\$ 109	3%	3	13%	\$ 85	3%	-	-	\$ -	-	
Moderate	8	24%	\$ 833	24%	5	21%	\$ 633	23%	-	-	\$ -	-	
Middle	5	15%	\$ 583	17%	4	17%	\$ 563	20%	-	-	\$ -	-	
Upper	14	41%	\$ 1,634	47%	11	46%	\$ 1,358	49%	-	-	\$ -	-	
NA	2	6%	\$ 315	9%	1	4%	\$ 115	4%	-	-	\$ -	-	
Middle (80-119% of HUD Area Median Income)	43	40%	\$ 3,852	28%	32	38%	\$ 2,991	26%	-	-	\$ -	-	
Low	5	12%	\$ 313	8%	4	13%	\$ 276	9%	-	-	\$ -	-	
Moderate	17	40%	\$ 1,330	35%	13	41%	\$ 1,092	37%	-	-	\$ -	-	
Middle	7	16%	\$ 589	15%	6	19%	\$ 565	19%	-	-	\$ -	-	
Upper	13	30%	\$ 1,372	36%	8	25%	\$ 810	27%	-	-	\$ -	-	
NA	1	2%	\$ 248	6%	1	3%	\$ 248	8%	-	-	\$ -	-	
Upper (>=120% of HUD Area Median Income)	27	25%	\$ 5,720	41%	26	31%	\$ 5,357	46%	-	-	\$ -	-	
Low	1	4%	\$ 64	1%	1	4%	\$ 64	1%	-	-	\$ -	-	
Moderate	2	7%	\$ 248	4%	2	8%	\$ 248	5%	-	-	\$ -	-	
Middle	5	19%	\$ 573	10%	5	19%	\$ 573	11%	-	-	\$ -	-	
Upper	18	67%	\$ 4,628	81%	17	65%	\$ 4,265	80%	-	-	\$ -	-	
NA	1	4%	\$ 207	4%	1	4%	\$ 207	4%	-	-	\$ -	-	
Total	107		\$ 13,847		84		\$ 11,603		-		\$ -	17	\$ 1,011

First Niagara Bank

Loans by Census Tract and Borrower Income Level

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications				Originated				Purchased				Denied			
	count	%	count	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	
Low (0-49% of HUD Area Median Income)	2	0%	2	160	0%	2	1%	160	0%	-	-	0%	0%	-	0%	0%	0%	
	-	0%	-	0	0%	-	0%	0	0%	-	-	0%	0%	-	-	0%	0%	
	-	0%	-	0	0%	-	0%	0	0%	-	-	0%	0%	-	-	0%	0%	
	1	50%	1	34	21%	1	50%	34	21%	-	-	0%	0%	-	-	0%	0%	
Moderate (50-79% of HUD Area Median Income)	1	50%	1	126	79%	1	50%	126	79%	-	-	0%	0%	-	-	0%	0%	
	-	0%	-	0	0%	-	0%	0	0%	-	-	0%	0%	-	-	0%	0%	
Moderate (80-119% of HUD Area Median Income)	25	6%	25	1,757	2%	15	4%	1,291	2%	-	-	0%	0%	9	16%	436	6%	
	5	20%	5	215	12%	2	13%	120	9%	-	-	0%	0%	3	33%	95	22%	
	8	32%	8	498	28%	5	33%	331	26%	-	-	0%	0%	3	33%	167	38%	
	6	24%	6	332	19%	4	27%	244	19%	-	-	0%	0%	2	22%	88	20%	
	2	8%	2	220	13%	1	7%	190	15%	-	-	0%	0%	-	0%	0	0%	
Middle (120-149% of HUD Area Median Income)	4	16%	4	492	28%	3	20%	406	31%	-	-	0%	0%	1	11%	86	20%	
	196	43%	196	33,343	45%	147	43%	28,530	47%	-	-	0%	0%	26	46%	2,824	40%	
	26	13%	26	1,648	5%	21	14%	1,390	5%	-	-	0%	0%	3	12%	199	7%	
	47	24%	47	4,048	12%	31	21%	2,937	10%	-	-	0%	0%	8	31%	532	19%	
	41	21%	41	4,717	14%	33	22%	3,923	14%	-	-	0%	0%	6	23%	682	24%	
Upper (>=150% of HUD Area Median Income)	66	34%	66	9,043	27%	49	33%	6,735	24%	-	-	0%	0%	7	27%	1,253	44%	
	16	8%	16	13,887	42%	13	9%	13,545	47%	-	-	0%	0%	2	8%	158	6%	
	228	51%	228	38,749	52%	181	52%	30,574	50%	-	-	0%	0%	22	39%	3,789	54%	
Total	10	4%	10	920	2%	9	5%	820	3%	-	-	0%	0%	-	0%	0	0%	
	45	20%	45	5,186	13%	40	22%	4,429	14%	-	-	0%	0%	4	18%	634	17%	
	39	17%	39	5,564	14%	36	20%	5,188	17%	-	-	0%	0%	1	5%	149	4%	
	123	54%	123	24,605	63%	86	48%	17,730	58%	-	-	0%	0%	17	77%	3,006	79%	
NA	11	5%	11	2,474	6%	10	6%	2,407	8%	-	-	0%	0%	-	0%	0	0%	
	451		451	74,009		345		60,555		-	-		57		7,049			

Huntington National Bank

Loans by Census Tract and Borrower Income Level

City of Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications		Originated		Purchased		Denied									
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	%						
Low (0-49% of HUD Area Median Income)		10	6%	\$ 951	4%	3%	2	4%	\$ 125	2%	4	8%	\$ 475	10%			
	Low	3	30%	\$ 132	14%	10%	-	0%	\$ -	0%	2	50%	\$ 98	21%			
	Moderate	2	20%	\$ 271	28%	19%	1	0%	\$ 77	0%	-	0%	\$ -	0%			
	Middle	2	20%	\$ 104	11%	27%	8%	-	\$ -	0%	1	25%	\$ 77	16%			
	Upper	3	30%	\$ 444	47%	96%	27%	1	\$ 48	0%	1	25%	\$ 300	63%			
NA	-	0%	\$ -	0%	-	0%	-	0%	\$ -	0%	-	0%	\$ -	0%			
Moderate (50-79% of HUD Area Median Income)		84	50%	\$ 9,757	39%	19%	44	94%	\$ 5,820	96%	19	37%	\$ 1,127	24%			
	Low	6	7%	\$ 229	2%	1%	2%	1	\$ 99	2%	4	21%	\$ 52	5%			
	Moderate	24	29%	\$ 1,787	18%	40%	49%	11	\$ 1,074	18%	5	26%	\$ 219	19%			
	Middle	12	14%	\$ 1,344	14%	-	0%	10	\$ 1,089	19%	2	11%	\$ 255	23%			
	Upper	39	46%	\$ 6,035	62%	11	55%	2,037	78%	56%	7	37%	\$ 564	50%			
NA	3	4%	\$ 362	4%	-	0%	2	\$ 325	6%	1	5%	\$ 37	3%				
Middle (80-119% of HUD Area Median Income)		43	26%	\$ 4,486	18%	20	30%	\$ 2,419	18%	1	2%	\$ 90	1%	21	41%	\$ 1,861	39%
	Low	6	14%	\$ 270	6%	1	5%	\$ 30	1%	1	100%	\$ 90	100%	4	19%	\$ 150	8%
	Moderate	16	37%	\$ 1,126	25%	9	45%	\$ 586	24%	-	0%	\$ -	0%	7	33%	\$ 540	23%
	Middle	6	14%	\$ 130	3%	2	10%	\$ 79	3%	-	0%	\$ -	0%	4	19%	\$ 51	3%
	Upper	14	33%	\$ 2,895	65%	7	35%	\$ 1,659	69%	-	0%	\$ -	0%	6	29%	\$ 1,120	60%
NA	1	2%	\$ 65	1%	1	5%	\$ 65	3%	-	0%	\$ -	0%	-	0%	\$ -	0%	
Upper (>=120% of HUD Area Median Income)		31	18%	\$ 9,877	39%	22	33%	\$ 8,108	60%	-	0%	\$ -	0%	7	14%	\$ 1,260	27%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	5	16%	\$ 811	8%	2	9%	\$ 218	3%	-	0%	\$ -	0%	3	43%	\$ 593	47%
	Middle	3	10%	\$ 456	5%	-	0%	\$ -	0%	-	0%	\$ -	0%	2	29%	\$ 337	27%
	Upper	22	71%	\$ 8,370	85%	19	86%	\$ 7,650	94%	-	0%	\$ -	0%	2	29%	\$ 330	26%
NA	1	3%	\$ 240	2%	1	5%	\$ 240	3%	-	0%	\$ -	0%	-	0%	\$ -	0%	
Total		168		\$ 25,071		66		\$ 13,487		47		\$ 6,035		51		\$ 4,723	

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications			Originated			Purchased			Denied					
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)			
Low (0-49% of HUD Area Median Income)	Low	6	1%	\$ 280	0%	0%	\$ -	1	2%	\$ 117	3%	0%	\$ 163			
	Moderate	3	50%	\$ 58	21%	-	\$ -	-	0%	\$ -	0%	3	60%	\$ 58		
	Middle	-	0%	\$ -	0%	-	\$ -	-	0%	\$ -	0%	-	0%	\$ -		
	Upper	1	17%	\$ 55	20%	-	\$ -	-	0%	\$ -	0%	1	20%	\$ 55		
	NA	2	33%	\$ 167	60%	-	\$ -	1	100%	\$ 117	100%	1	20%	\$ 50		
Moderate (50-79% of HUD Area Median Income)	Low	138	16%	\$ 8,663	8%	23	6%	\$ 1,575	3%	43	98%	\$ 3,458	97%	68	17%	\$ 3,464
	Moderate	36	26%	\$ 1,503	17%	7	30%	\$ 299	19%	9	21%	\$ 510	15%	18	26%	\$ 617
	Middle	51	37%	\$ 2,922	34%	9	39%	\$ 688	44%	14	33%	\$ 989	29%	28	41%	\$ 1,245
	Upper	19	14%	\$ 1,669	19%	2	9%	\$ 130	8%	8	19%	\$ 704	20%	9	13%	\$ 835
	NA	31	22%	\$ 2,486	29%	5	22%	\$ 458	29%	11	26%	\$ 1,172	34%	13	19%	\$ 767
Middle (80-119% of HUD Area Median Income)	Low	1	1%	\$ 83	1%	-	0%	\$ -	0%	1	2%	\$ 83	2%	-	0%	\$ -
	Moderate	350	41%	\$ 33,295	30%	131	37%	\$ 14,107	24%	-	0%	\$ -	0%	192	48%	\$ 16,488
	Middle	45	13%	\$ 2,594	8%	8	6%	\$ 496	4%	-	\$ -	-	36	19%	\$ 2,022	
	Upper	96	27%	\$ 6,459	19%	27	21%	\$ 2,092	15%	-	\$ -	-	60	31%	\$ 3,694	
	NA	79	23%	\$ 6,567	20%	38	29%	\$ 3,116	22%	-	\$ -	-	39	20%	\$ 3,269	
Upper (>=120% of HUD Area Median Income)	Low	119	34%	\$ 16,696	50%	52	40%	\$ 7,658	54%	-	\$ -	-	55	29%	\$ 7,421	
	Moderate	11	3%	\$ 979	3%	6	5%	\$ 745	5%	-	\$ -	-	2	1%	\$ 82	
	Middle	365	42%	\$ 67,806	62%	200	56%	\$ 42,858	73%	-	0%	\$ -	0%	138	34%	\$ 20,690
	Upper	12	3%	\$ 998	1%	4	2%	\$ 258	1%	-	\$ -	-	8	6%	\$ 740	
Total	Moderate	53	15%	\$ 5,268	8%	24	12%	\$ 2,466	6%	-	\$ -	-	28	20%	\$ 2,719	
	Middle	55	15%	\$ 6,370	9%	31	16%	\$ 3,903	9%	-	\$ -	-	20	14%	\$ 2,081	
	Upper	233	64%	\$ 52,368	77%	134	67%	\$ 34,563	81%	-	\$ -	-	78	57%	\$ 14,197	
	NA	12	3%	\$ 2,802	4%	7	4%	\$ 1,668	4%	-	\$ -	-	4	3%	\$ 953	
	Total	859		\$ 110,044		354		\$ 58,540		44		\$ 3,575		403		\$ 40,805

City of Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications		Originated		Purchased		Denied									
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%				
Low (0-49% of HUD Area Median Income)	Low	5	3%	\$ 820	4%	2	2%	\$ 648	4%	-	0%	\$ -	0%	3	8%	\$ 172	5%
	Moderate	1	20%	\$ 7	1%	-	0%	\$ -	0%	-	-	\$ -	-	1	33%	\$ 7	4%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	Upper	2	40%	\$ 298	36%	1	50%	\$ 148	23%	-	-	\$ -	-	1	33%	\$ 150	87%
	NA	1	20%	\$ 500	61%	1	50%	\$ 500	77%	-	-	\$ -	-	-	0%	\$ -	0%
Moderate (50-79% of HUD Area Median Income)		43	30%	\$ 4,070	21%	24	26%	\$ 2,540	17%	-	0%	\$ -	0%	12	33%	\$ 920	29%
Middle (80-119% of HUD Area Median Income)	Low	7	16%	\$ 91	2%	1	4%	\$ 10	0%	-	-	\$ -	-	5	42%	\$ 71	8%
	Moderate	16	37%	\$ 1,097	27%	11	46%	\$ 821	32%	-	-	\$ -	-	2	17%	\$ 148	16%
	Middle	6	14%	\$ 489	12%	4	17%	\$ 329	13%	-	-	\$ -	-	2	17%	\$ 160	17%
	Upper	13	30%	\$ 2,093	51%	7	29%	\$ 1,080	43%	-	-	\$ -	-	3	25%	\$ 541	59%
	NA	1	2%	\$ 300	7%	1	4%	\$ 300	12%	-	-	\$ -	-	-	0%	\$ -	0%
Middle (80-119% of HUD Area Median Income)		53	37%	\$ 3,729	19%	32	34%	\$ 2,487	17%	4	80%	\$ 438	62%	15	42%	\$ 736	23%
Upper (>=120% of HUD Area Median Income)	Low	11	21%	\$ 623	17%	6	19%	\$ 330	13%	-	0%	\$ -	0%	5	33%	\$ 293	40%
	Moderate	10	19%	\$ 556	15%	6	19%	\$ 298	12%	1	25%	\$ 176	40%	3	20%	\$ 82	11%
	Middle	11	21%	\$ 853	23%	5	16%	\$ 503	20%	2	50%	\$ 168	38%	2	13%	\$ 114	15%
	Upper	20	38%	\$ 1,517	41%	15	47%	\$ 1,356	55%	1	25%	\$ 94	21%	4	27%	\$ 67	9%
	NA	1	2%	\$ 180	5%	-	0%	\$ -	0%	-	-	\$ -	0%	1	7%	\$ 180	24%
Upper (>=120% of HUD Area Median Income)		43	30%	\$ 10,626	55%	35	38%	\$ 8,896	61%	1	20%	\$ 268	38%	6	17%	\$ 1,362	43%
Total	Low	1	2%	\$ 6	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	1	17%	\$ 6	0%
	Moderate	4	9%	\$ 537	5%	4	11%	\$ 537	6%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	6	14%	\$ 648	6%	5	14%	\$ 643	7%	-	0%	\$ -	0%	1	17%	\$ 5	0%
	Upper	31	72%	\$ 7,435	70%	25	71%	\$ 5,716	64%	1	100%	\$ 268	100%	4	67%	\$ 1,351	99%
	NA	1	2%	\$ 2,000	19%	1	3%	\$ 2,000	22%	-	0%	\$ -	0%	-	0%	\$ -	0%
Total		144		\$ 19,245		93		\$ 14,571		5		\$ 706		36		\$ 3,190	

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied										
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%							
Low (0-49% of HUD Area Median Income)	Low	1	0%	\$	6	0%	\$	-	0%	\$	-	0%	-	0%	1	1%	\$	6	0%					
	Moderate	1	100%	\$	6	100%	\$	-	-	\$	-	-	1	100%	\$	6	100%	\$	6	100%				
	Middle	-	0%	\$	-	0%	\$	-	-	\$	-	-	-	0%	\$	-	0%	\$	-	0%				
	Upper	-	0%	\$	-	0%	\$	-	-	\$	-	-	-	0%	\$	-	0%	\$	-	0%				
	NA	-	0%	\$	-	0%	\$	-	-	\$	-	-	-	0%	\$	-	0%	\$	-	0%				
Moderate (50-79% of HUD Area Median Income)		33	4%	\$	1,737	1%	\$	812	1%	16	3%	\$	812	1%	1	1%	\$	93	0%	14	11%	\$	814	6%
Middle (80-119% of HUD Area Median Income)	Low	8	24%	\$	289	17%	\$	135	17%	3	19%	\$	135	17%	-	0%	\$	-	0%	5	36%	\$	154	19%
	Moderate	7	21%	\$	426	25%	\$	159	20%	3	19%	\$	159	20%	1	100%	\$	93	100%	2	14%	\$	171	21%
	Middle	5	15%	\$	229	13%	\$	84	10%	2	13%	\$	84	10%	-	0%	\$	-	0%	3	21%	\$	145	18%
	Upper	12	36%	\$	643	37%	\$	434	53%	8	50%	\$	434	53%	-	0%	\$	-	0%	3	21%	\$	194	24%
	NA	1	3%	\$	150	9%	\$	-	0%	-	0%	\$	-	0%	-	0%	\$	-	0%	1	7%	\$	150	18%
Upper (>=120% of HUD Area Median Income)	Low	13	4%	\$	482	2%	\$	453	3%	9	5%	\$	453	3%	23	25%	\$	5,469	23%	45	36%	\$	3,114	24%
	Moderate	66	22%	\$	3,934	14%	\$	2,106	12%	32	17%	\$	2,106	12%	-	0%	\$	-	0%	3	7%	\$	25	1%
	Middle	89	30%	\$	6,504	23%	\$	4,653	27%	61	32%	\$	4,653	27%	2	9%	\$	197	4%	17	38%	\$	973	31%
	Upper	125	42%	\$	16,953	59%	\$	9,581	55%	84	44%	\$	9,581	55%	16	70%	\$	4,831	88%	12	27%	\$	1,245	40%
	NA	6	2%	\$	752	3%	\$	478	3%	3	2%	\$	478	3%	-	0%	\$	-	0%	2	4%	\$	138	4%
Total	Low	17	3%	\$	906	1%	\$	470	1%	8	2%	\$	470	1%	69	74%	\$	18,374	77%	65	52%	\$	8,658	69%
	Moderate	52	9%	\$	4,443	5%	\$	2,800	5%	32	9%	\$	2,800	5%	4	6%	\$	380	2%	7	11%	\$	342	4%
	Middle	88	16%	\$	9,739	11%	\$	5,620	10%	55	15%	\$	5,620	10%	9	13%	\$	1,756	10%	10	15%	\$	901	10%
	Upper	391	70%	\$	75,281	83%	\$	46,617	83%	265	72%	\$	46,617	83%	56	81%	\$	16,238	88%	32	49%	\$	5,987	68%
	NA	9	2%	\$	615	1%	\$	365	1%	6	2%	\$	365	1%	-	0%	\$	-	0%	2	3%	\$	200	2%
Total		890		\$	121,352		\$	73,955		571		\$	73,955		93		\$	23,936		125		\$	12,792	

Parkvale Bank

Loans by Census Tract and Borrower Income Level

City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	4	4%	\$ 494	4%	2	3%	\$ 58	1%	2	12%	\$ 436	9%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	1	25%	\$ 157	32%	-	0%	\$ -	0%	1	0%	\$ 157	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	3	75%	\$ 337	68%	2	100%	\$ 58	100%	1	0%	\$ 279	0%
NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
Moderate (50-79% of HUD Area Median Income)	27	27%	\$ 1,825	16%	13	22%	\$ 1,193	22%	-	0%	\$ -	0%
	10	37%	\$ 261	14%	2	15%	\$ 81	7%	-	0%	\$ -	0%
	5	19%	\$ 322	18%	2	15%	\$ 38	3%	-	0%	\$ -	0%
	5	19%	\$ 238	13%	2	15%	\$ 70	6%	-	0%	\$ -	0%
	1	4%	\$ 40	2%	1	8%	\$ 40	3%	-	0%	\$ -	0%
NA	6	22%	\$ 964	53%	6	46%	\$ 964	81%	-	0%	\$ -	0%
Middle (80-119% of HUD Area Median Income)	35	35%	\$ 2,000	18%	24	41%	\$ 1,644	31%	-	0%	\$ -	0%
	7	20%	\$ 199	10%	2	8%	\$ 65	4%	-	0%	\$ -	0%
	7	20%	\$ 284	14%	6	25%	\$ 259	16%	-	0%	\$ -	0%
	8	23%	\$ 380	19%	4	17%	\$ 200	12%	-	0%	\$ -	0%
	11	31%	\$ 731	37%	10	42%	\$ 714	43%	-	0%	\$ -	0%
NA	2	6%	\$ 406	20%	2	8%	\$ 406	25%	-	0%	\$ -	0%
Upper (>=120% of HUD Area Median Income)	34	34%	\$ 7,092	62%	19	33%	\$ 2,444	46%	15	88%	\$ 4,648	91%
	1	3%	\$ 70	1%	-	0%	\$ -	0%	1	7%	\$ 70	2%
	2	6%	\$ 288	4%	1	5%	\$ 158	6%	1	7%	\$ 130	3%
	3	9%	\$ 254	4%	1	5%	\$ 8	0%	2	13%	\$ 246	5%
	27	79%	\$ 6,153	87%	16	84%	\$ 1,951	80%	11	73%	\$ 4,202	90%
NA	1	3%	\$ 327	5%	1	5%	\$ 327	13%	-	0%	\$ -	0%
Total	100		\$ 11,411		58		\$ 5,339		17		\$ 5,084	
									19			\$ 498

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied	
	count	%	count	amount (\$000s)	count	%	count	amount (\$000s)	count	amount (\$000s)
Low (0-49% of HUD Area Median Income)	-	0%	0	\$ -	-	0%	-	\$ -	-	\$ -
Low	-	-	-	\$ -	-	-	-	\$ -	-	\$ -
Moderate	-	-	-	\$ -	-	-	-	\$ -	-	\$ -
Middle	-	-	-	\$ -	-	-	-	\$ -	-	\$ -
Upper	-	-	-	\$ -	-	-	-	\$ -	-	\$ -
NA	-	-	-	\$ -	-	-	-	\$ -	-	\$ -
Moderate (50-79% of HUD Area Median Income)	22	8%	625	\$ 625	11	6%	304	\$ 304	9	\$ 239
Low	7	32%	152	\$ 152	2	18%	34	\$ 34	4	\$ 78
Moderate	5	23%	125	\$ 125	3	27%	73	\$ 73	1	\$ 10
Middle	4	18%	170	\$ 170	3	27%	147	\$ 147	1	\$ 23
Upper	6	27%	178	\$ 178	3	27%	50	\$ 50	3	\$ 128
NA	-	0%	-	\$ -	-	0%	-	\$ -	-	\$ -
Middle (80-119% of HUD Area Median Income)	107	41%	9,247	\$ 9,247	70	40%	5,788	\$ 5,788	20	\$ 1,271
Low	10	9%	400	\$ 400	6	9%	249	\$ 249	3	\$ 91
Moderate	29	27%	1,554	\$ 1,554	18	26%	909	\$ 909	8	\$ 478
Middle	29	27%	1,490	\$ 1,490	18	26%	940	\$ 940	6	\$ 257
Upper	32	30%	4,328	\$ 4,328	22	31%	2,520	\$ 2,520	3	\$ 445
NA	7	7%	1,475	\$ 1,475	6	9%	1,170	\$ 1,170	-	\$ -
Upper (>=120% of HUD Area Median Income)	130	50%	15,429	\$ 15,429	93	53%	10,121	\$ 10,121	10	\$ 680
Low	2	2%	135	\$ 135	1	1%	47	\$ 47	1	\$ 88
Moderate	18	14%	877	\$ 877	13	14%	654	\$ 654	4	\$ 142
Middle	20	15%	1,944	\$ 1,944	13	14%	1,202	\$ 1,202	2	\$ 303
Upper	87	67%	11,871	\$ 11,871	63	68%	7,616	\$ 7,616	9	\$ 147
NA	3	2%	602	\$ 602	3	3%	602	\$ 602	-	\$ -
Total	259		\$ 25,301		174		\$ 16,213		12	\$ 2,904
									38	\$ 2,190

PNC Bank

Loans by Census Tract and Borrower Income Level

City of Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications			Originated			Purchased			Denied		
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)
Low (0-49% of HUD Area Median Income)	Low	8	25%	\$ 208	2	17%	\$ 37	-	-	-	6	38%	\$ 171
	Moderate	13	41%	\$ 644	5	42%	\$ 220	-	-	-	6	38%	\$ 367
	Middle	3	9%	\$ 163	1	8%	\$ 48	-	-	-	1	6%	\$ 32
	Upper	7	22%	\$ 599	3	25%	\$ 347	-	-	-	3	19%	\$ 205
	NA	1	3%	\$ 171	1	8%	\$ 171	-	-	-	-	0%	\$ -
Moderate (50-79% of HUD Area Median Income)	Low	53	20%	\$ 1,815	11	10%	\$ 333	-	-	-	40	29%	\$ 1,432
	Moderate	74	28%	\$ 4,060	30	27%	\$ 1,743	-	-	-	38	27%	\$ 2,071
	Middle	48	18%	\$ 3,340	22	20%	\$ 1,682	-	-	-	23	17%	\$ 1,601
	Upper	82	31%	\$ 9,541	41	37%	\$ 4,593	-	-	-	35	25%	\$ 4,449
	NA	11	4%	\$ 1,336	7	6%	\$ 880	-	-	-	3	2%	\$ 436
Middle (80-119% of HUD Area Median Income)	Low	90	16%	\$ 4,146	39	13%	\$ 2,018	-	-	-	48	21%	\$ 1,979
	Moderate	168	30%	\$ 9,335	88	29%	\$ 4,971	-	-	-	73	32%	\$ 3,941
	Middle	156	27%	\$ 9,787	87	29%	\$ 5,047	-	-	-	54	24%	\$ 3,963
	Upper	136	24%	\$ 11,609	81	27%	\$ 6,876	-	-	-	49	21%	\$ 4,348
	NA	18	3%	\$ 2,230	10	3%	\$ 1,486	-	-	-	5	2%	\$ 534
Upper (>=120% of HUD Area Median Income)	Low	342	28%	\$ 93,049	209	33%	\$ 68,687	-	-	-	103	21%	\$ 18,746
	Moderate	18	5%	\$ 1,512	4	2%	\$ 350	-	-	-	13	13%	\$ 1,141
	Middle	36	11%	\$ 4,026	20	10%	\$ 1,721	-	-	-	11	11%	\$ 1,839
	Upper	54	16%	\$ 6,060	35	17%	\$ 3,906	-	-	-	17	17%	\$ 2,033
	NA	222	65%	\$ 57,368	142	68%	\$ 39,311	-	-	-	59	57%	\$ 13,249
Total		1,210		\$152,033	637		\$ 99,139	-	\$ -	-	487		\$ 44,275

PNC Bank

Loans by Census Tract and Borrower Income Level

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications				Originated			Purchased			Denied					
	count	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	20	0%	600	0%	\$ -	0%	3	0%	\$ 119	0%	-	-	\$ -	-	16	1%	\$ 471	0%
Low	9	45%	\$ 266	44%	\$ -	41%	1	33%	\$ 49	41%	-	-	\$ -	-	8	50%	\$ 217	46%
Moderate	4	20%	\$ 81	14%	\$ -	17%	1	33%	\$ 20	17%	-	-	\$ -	-	2	13%	\$ 51	11%
Middle	5	25%	\$ 183	31%	\$ -	42%	1	33%	\$ 50	42%	-	-	\$ -	-	4	25%	\$ 133	28%
Upper	1	5%	\$ 45	8%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	1	6%	\$ 45	10%
NA	1	5%	\$ 25	4%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	1	6%	\$ 25	5%
Moderate (50-79% of HUD Area Median Income)	325	5%	\$ 16,665	2%	\$ 8,379	2%	148	4%	\$ 8,379	2%	-	-	\$ -	-	166	8%	\$ 7,797	3%
Low	76	23%	\$ 2,535	15%	\$ 591	7%	22	15%	\$ 591	7%	-	-	\$ -	-	51	31%	\$ 1,831	23%
Moderate	110	34%	\$ 4,836	29%	\$ 2,497	30%	54	36%	\$ 2,497	30%	-	-	\$ -	-	52	31%	\$ 2,122	27%
Middle	74	23%	\$ 4,219	25%	\$ 2,212	26%	38	26%	\$ 2,212	26%	-	-	\$ -	-	35	21%	\$ 1,946	25%
Upper	57	18%	\$ 4,413	26%	\$ 2,605	31%	30	20%	\$ 2,605	31%	-	-	\$ -	-	24	14%	\$ 1,710	22%
NA	8	2%	\$ 662	4%	\$ 474	6%	4	3%	\$ 474	6%	-	-	\$ -	-	4	2%	\$ 188	2%
Middle (80-119% of HUD Area Median Income)	2,432	40%	\$ 206,523	28%	\$ 119,584	26%	1,378	37%	\$ 119,584	26%	-	-	\$ -	-	909	45%	\$ 75,569	33%
Low	307	13%	\$ 14,318	7%	\$ 5,046	4%	103	7%	\$ 5,046	4%	-	-	\$ -	-	186	20%	\$ 8,782	12%
Moderate	583	24%	\$ 37,163	18%	\$ 21,768	18%	326	24%	\$ 21,768	18%	-	-	\$ -	-	226	25%	\$ 13,825	18%
Middle	645	27%	\$ 49,830	24%	\$ 30,167	25%	388	28%	\$ 30,167	25%	-	-	\$ -	-	215	24%	\$ 17,340	23%
Upper	834	34%	\$ 97,157	47%	\$ 57,563	48%	520	38%	\$ 57,563	48%	-	-	\$ -	-	263	29%	\$ 33,204	44%
NA	63	3%	\$ 8,055	4%	\$ 5,040	4%	41	3%	\$ 5,040	4%	-	-	\$ -	-	19	2%	\$ 2,418	3%
Upper (>=120% of HUD Area Median Income)	3,288	54%	\$ 508,236	69%	\$ 335,064	72%	2,162	59%	\$ 335,064	72%	-	-	\$ -	-	916	46%	\$ 145,872	64%
Low	145	4%	\$ 10,957	2%	\$ 2,913	1%	46	2%	\$ 2,913	1%	-	-	\$ -	-	91	10%	\$ 7,660	5%
Moderate	410	12%	\$ 34,785	7%	\$ 21,402	6%	250	12%	\$ 21,402	6%	-	-	\$ -	-	129	14%	\$ 11,242	8%
Middle	564	17%	\$ 60,173	12%	\$ 40,329	12%	373	17%	\$ 40,329	12%	-	-	\$ -	-	160	17%	\$ 17,595	12%
Upper	2,043	62%	\$ 378,625	74%	\$ 253,032	76%	1,400	65%	\$ 253,032	76%	-	-	\$ -	-	507	55%	\$ 103,717	71%
NA	126	4%	\$ 23,696	5%	\$ 17,388	5%	93	4%	\$ 17,388	5%	-	-	\$ -	-	29	3%	\$ 5,658	4%
Total	6,065		\$ 732,024		\$ 463,146		3,691		\$ 463,146		-	-	\$ -	-	2,007		\$ 229,709	

Progressive-Home FSLA

Loans by Census Tract and Borrower Income Level

City of Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications			Originated			Purchased			Denied		
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)
Low (0-49% of HUD Area Median Income)	Low	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	Moderate	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	Middle	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	Upper	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	NA	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
Moderate (50-79% of HUD Area Median Income)	Low	3	43%	\$ 233	2	40%	\$ 205	29%	-	\$ -	1	50%	\$ 28
	Moderate	1	33%	\$ 28	-	0%	\$ -	0%	-	\$ -	1	100%	\$ 28
	Middle	-	0%	\$ -	-	0%	\$ -	0%	-	\$ -	-	0%	\$ -
	Upper	2	67%	\$ 205	2	100%	\$ 205	100%	-	\$ -	-	0%	\$ -
	NA	-	0%	\$ -	-	0%	\$ -	0%	-	\$ -	-	0%	\$ -
Middle (80-119% of HUD Area Median Income)	Low	3	43%	\$ 608	2	40%	\$ 140	20%	-	\$ -	1	50%	\$ 468
	Moderate	1	33%	\$ 50	1	50%	\$ 50	36%	-	\$ -	-	0%	\$ -
	Middle	1	33%	\$ 468	-	0%	\$ -	0%	-	\$ -	1	100%	\$ 468
	Upper	-	0%	\$ -	-	0%	\$ -	0%	-	\$ -	-	0%	\$ -
	NA	1	33%	\$ 90	1	50%	\$ 90	64%	-	\$ -	-	0%	\$ -
Upper (>=120% of HUD Area Median Income)	Low	1	14%	\$ 351	1	20%	\$ 351	50%	-	\$ -	-	0%	\$ -
	Moderate	-	0%	\$ -	-	0%	\$ -	0%	-	\$ -	-	-	\$ -
	Middle	-	0%	\$ -	-	0%	\$ -	0%	-	\$ -	-	-	\$ -
	Upper	1	100%	\$ 351	1	100%	\$ 351	100%	-	\$ -	-	-	\$ -
	NA	-	0%	\$ -	-	0%	\$ -	0%	-	\$ -	-	-	\$ -
Total		7		\$ 1,192	5		\$ 696			\$ -	2		\$ 496

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
Moderate (50-79% of HUD Area Median Income)	1	6%	\$ 20	1%	-	0%	\$ -	-	1	100%	\$ 20	100%
	1	100%	\$ 20	100%	-	-	\$ -	-	1	100%	\$ 20	100%
	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
Middle (80-119% of HUD Area Median Income)	6	38%	\$ 870	32%	6	40%	\$ 870	33%	-	-	\$ -	-
	2	33%	\$ 110	13%	2	33%	\$ 110	13%	-	-	\$ -	-
	1	17%	\$ 50	6%	1	17%	\$ 50	6%	-	-	\$ -	-
	1	17%	\$ 120	14%	1	17%	\$ 120	14%	-	-	\$ -	-
	2	33%	\$ 590	68%	2	33%	\$ 590	68%	-	-	\$ -	-
Upper (>=120% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	9	56%	\$ 1,788	67%	9	60%	\$ 1,788	67%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	1	11%	\$ 60	3%	1	11%	\$ 60	3%	-	-	\$ -	-
	1	11%	\$ 100	6%	1	11%	\$ 100	6%	-	-	\$ -	-
Total	7	78%	\$ 1,628	91%	7	78%	\$ 1,628	91%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	16	56%	\$ 2,678	67%	15	60%	\$ 2,658	67%	1	100%	\$ 20	100%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%

City of Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications		Originated		Purchased		Denied	
		count	amount (\$000s) %	count	amount (\$000s) %	count	amount (\$000s) %	count	amount (\$000s) %
Low (0-49% of HUD Area Median Income)	Low	4	5% \$ 333 3%	3	5% \$ 173 3%	-	\$ -	1	9% \$ 160 9%
	Moderate	-	0% \$ - 0%	-	0% \$ - 0%	-	\$ -	-	0% \$ - 0%
	Middle	1	25% \$ 160 48%	-	0% \$ - 0%	-	\$ -	1	100% \$ 160 100%
	Upper	1	25% \$ 69 21%	1	33% \$ 69 40%	-	\$ -	-	0% \$ - 0%
	NA	1	25% \$ 18 5%	1	33% \$ 18 10%	-	\$ -	-	0% \$ - 0%
Moderate (50-79% of HUD Area Median Income)	Low	36	42% \$ 3,190 32%	27	45% \$ 2,018 30%	-	\$ -	6	55% \$ 1,013 58%
	Moderate	3	8% \$ 93 3%	2	7% \$ 91 5%	-	\$ -	1	17% \$ 2 0%
	Middle	4	11% \$ 107 3%	2	7% \$ 88 4%	-	\$ -	1	17% \$ 9 1%
	Upper	4	11% \$ 389 12%	3	11% \$ 255 13%	-	\$ -	-	0% \$ - 0%
	NA	15	42% \$ 1,838 58%	12	44% \$ 888 44%	-	\$ -	3	50% \$ 950 94%
Middle (80-119% of HUD Area Median Income)	Low	19	22% \$ 2,077 21%	15	25% \$ 1,616 24%	-	\$ -	2	18% \$ 395 23%
	Moderate	1	5% \$ 162 8%	1	7% \$ 162 10%	-	\$ -	-	0% \$ - 0%
	Middle	2	11% \$ 472 23%	1	7% \$ 82 5%	-	\$ -	1	50% \$ 390 99%
	Upper	-	0% \$ - 0%	-	0% \$ - 0%	-	\$ -	-	0% \$ - 0%
	NA	7	37% \$ 628 30%	7	47% \$ 628 39%	-	\$ -	1	50% \$ 5 1%
Upper (>=120% of HUD Area Median Income)	Low	26	31% \$ 4,478 44%	15	25% \$ 2,886 43%	-	\$ -	2	18% \$ 165 10%
	Moderate	-	0% \$ - 0%	-	0% \$ - 0%	-	\$ -	-	0% \$ - 0%
	Middle	3	12% \$ 350 8%	2	13% \$ 300 10%	-	\$ -	-	0% \$ - 0%
	Upper	2	8% \$ 323 7%	1	7% \$ 213 7%	-	\$ -	-	0% \$ - 0%
	NA	19	73% \$ 3,447 77%	11	73% \$ 2,231 77%	-	\$ -	2	100% \$ 165 100%
Total		85	\$ 10,078	60	\$ 6,693	-	\$ -	11	\$ 1,733

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level			Total Applications			Originated			Purchased			Denied		
	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)
Low (0-49% of HUD Area Median Income)	6	1%	\$ 201	0%	2	1%	\$ 45	0%	\$ -	3	3%	\$ 36	0%	\$ -	0%
	2	33%	\$ 20	10%	-	0%	\$ -	0%	\$ -	-	-	\$ -	2	67%	\$ 20
	3	50%	\$ 61	30%	2	100%	\$ 45	100%	\$ -	-	-	\$ -	1	33%	\$ 16
	-	0%	\$ -	0%	-	0%	\$ -	0%	\$ -	-	-	\$ -	-	0%	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	\$ -	-	-	\$ -	-	0%	\$ -
Moderate (50-79% of HUD Area Median Income)	1	17%	\$ 120	60%	-	0%	\$ -	0%	\$ -	-	-	\$ -	-	0%	\$ -
Moderate (50-79% of HUD Area Median Income)	33	7%	\$ 983	2%	12	5%	\$ 360	1%	\$ -	18	17%	\$ 565	6%	\$ -	6%
	11	33%	\$ 283	29%	3	25%	\$ 39	11%	\$ -	8	44%	\$ 244	43%	\$ -	43%
	7	21%	\$ 121	12%	2	17%	\$ 63	18%	\$ -	4	22%	\$ 35	6%	\$ -	6%
	6	18%	\$ 174	18%	1	8%	\$ 35	10%	\$ -	3	17%	\$ 104	18%	\$ -	18%
	6	18%	\$ 265	27%	3	25%	\$ 83	23%	\$ -	3	17%	\$ 182	32%	\$ -	32%
Middle (80-119% of HUD Area Median Income)	3	9%	\$ 140	14%	3	25%	\$ 140	39%	\$ -	-	-	\$ -	-	0%	\$ -
Middle (80-119% of HUD Area Median Income)	278	61%	\$ 18,242	38%	156	61%	\$ 11,744	44%	\$ -	63	59%	\$ 2,648	27%	\$ -	27%
	25	9%	\$ 1,089	6%	9	6%	\$ 473	4%	\$ -	13	21%	\$ 556	21%	\$ -	21%
	69	25%	\$ 3,442	19%	34	22%	\$ 1,881	16%	\$ -	19	30%	\$ 653	25%	\$ -	25%
	87	31%	\$ 5,456	30%	48	31%	\$ 3,312	28%	\$ -	22	35%	\$ 917	35%	\$ -	35%
	86	31%	\$ 7,522	41%	59	38%	\$ 5,630	48%	\$ -	8	13%	\$ 472	18%	\$ -	18%
Upper (>=120% of HUD Area Median Income)	11	4%	\$ 733	4%	6	4%	\$ 448	4%	\$ -	1	2%	\$ 50	2%	\$ -	2%
Upper (>=120% of HUD Area Median Income)	139	30%	\$ 28,061	59%	84	33%	\$ 14,360	54%	\$ -	23	21%	\$ 6,702	67%	\$ -	67%
	4	3%	\$ 227	1%	1	1%	\$ 21	0%	\$ -	2	9%	\$ 159	2%	\$ -	2%
	9	6%	\$ 941	3%	4	5%	\$ 243	2%	\$ -	3	13%	\$ 620	9%	\$ -	9%
	31	22%	\$ 2,963	11%	19	23%	\$ 1,624	11%	\$ -	5	22%	\$ 328	5%	\$ -	5%
	90	65%	\$ 23,057	82%	58	69%	\$ 11,880	83%	\$ -	11	48%	\$ 5,434	81%	\$ -	81%
NA	5	4%	\$ 873	3%	2	2%	\$ 592	4%	\$ -	2	9%	\$ 161	2%	\$ -	2%
Total	451		\$ 74,009		345		\$ 60,555		\$ -	57		\$ 7,049		\$ -	\$ 7,049

City of Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications		Originated		Purchased		Denied					
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	%		
Low (0-49% of HUD Area Median Income)	Low	2	15%	\$ 42	1%	2	22%	\$ 42	1%	2	0%	\$ -	0%
	Moderate	2	100%	\$ 42	100%	2	100%	\$ 42	100%	-	-	\$ -	-
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
Moderate (50-79% of HUD Area Median Income)	Low	8	62%	\$ 4,266	82%	4	44%	\$ 3,598	79%	3	100%	\$ 303	100%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	1	13%	\$ 248	6%	1	25%	\$ 248	7%	-	0%	\$ -	0%
	NA	7	88%	\$ 4,018	94%	3	75%	\$ 3,350	93%	3	100%	\$ 303	100%
Middle (80-119% of HUD Area Median Income)	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
Upper (>=120% of HUD Area Median Income)	Low	3	23%	\$ 900	17%	3	33%	\$ 900	20%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	3	100%	\$ 900	100%	3	100%	\$ 900	100%	-	-	\$ -	-
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
Total		13		\$ 5,208		9		\$ 4,540		3		\$ 303	
										1		\$ 365	

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications			Originated			Purchased			Denied		
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)
Low (0-49% of HUD Area Median Income)	Low	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	Moderate	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	Middle	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	Upper	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	NA	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
Moderate (50-79% of HUD Area Median Income)	Low	1	5%	\$ 225	1	13%	\$ 225	9%	0%	\$ -	-	0%	\$ -
	Moderate	-	0%	\$ -	-	0%	\$ -	0%	0%	\$ -	-	0%	\$ -
	Middle	-	0%	\$ -	-	0%	\$ -	0%	0%	\$ -	-	0%	\$ -
	Upper	-	0%	\$ -	-	0%	\$ -	0%	0%	\$ -	-	0%	\$ -
	NA	1	100%	\$ 225	1	100%	\$ 225	100%	0%	\$ -	-	0%	\$ -
Middle (80-119% of HUD Area Median Income)	Low	4	20%	\$ 225	1	13%	\$ 14	1%	31%	\$ 211	3	38%	\$ 211
	Moderate	-	0%	\$ -	-	0%	\$ -	0%	0%	\$ -	-	0%	\$ -
	Middle	1	25%	\$ 14	6%	1	\$ 14	100%	0%	\$ -	-	0%	\$ -
	Upper	-	0%	\$ -	-	0%	\$ -	0%	0%	\$ -	-	0%	\$ -
	NA	3	75%	\$ 211	94%	-	\$ -	0%	0%	\$ -	3	100%	\$ 211
Upper (>=120% of HUD Area Median Income)	Low	15	75%	\$ 4,789	91%	6	\$ 2,222	90%	69%	\$ 466	5	63%	\$ 466
	Moderate	-	0%	\$ -	-	0%	\$ -	0%	0%	\$ -	-	0%	\$ -
	Middle	-	0%	\$ -	-	0%	\$ -	0%	0%	\$ -	-	0%	\$ -
	Upper	8	53%	\$ 3,313	69%	5	\$ 2,062	93%	0%	\$ -	-	0%	\$ -
	NA	7	47%	\$ 1,476	31%	1	\$ 160	7%	100%	\$ 466	5	100%	\$ 466
Total		20		\$ 5,239	8		\$ 2,461			\$ 677	8		\$ 677

City of Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications			Originated			Purchased			Denied			
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	
Low (0-49% of HUD Area Median Income)	Low	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	
	Moderate	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -	
	Middle	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -	
	Upper	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -	
	NA	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -	
Moderate (50-79% of HUD Area Median Income)	Low	35	51%	\$ 4,527	28	62%	\$ 3,764	58%	-	\$ -	6	38%	\$ 518	
	Moderate	3	9%	\$ 161	-	0%	\$ -	0%	-	\$ -	3	50%	\$ 161	
	Middle	2	6%	\$ 73	2%	1	4%	\$ 52	1%	-	\$ -	1	17%	\$ 21
	Upper	4	11%	\$ 676	15%	3	11%	\$ 356	9%	-	\$ -	1	17%	\$ 320
	NA	13	37%	\$ 1,640	36%	12	43%	\$ 1,624	43%	-	\$ -	1	17%	\$ 16
Middle (80-119% of HUD Area Median Income)	Low	13	37%	\$ 1,977	44%	12	43%	\$ 1,732	46%	-	\$ -	-	0%	\$ -
	Moderate	29	43%	\$ 3,318	38%	14	31%	\$ 2,143	33%	-	\$ -	10	63%	\$ 748
	Middle	2	7%	\$ 68	2%	-	\$ -	0%	-	\$ -	2	20%	\$ 68	
	Upper	5	17%	\$ 288	9%	1	7%	\$ 90	4%	-	\$ -	4	40%	\$ 198
	NA	5	17%	\$ 464	14%	-	\$ -	0%	-	\$ -	2	20%	\$ 135	
Upper (>=120% of HUD Area Median Income)	Low	11	38%	\$ 1,730	52%	9	64%	\$ 1,383	65%	-	\$ -	2	20%	\$ 347
	Moderate	6	21%	\$ 768	23%	4	29%	\$ 670	31%	-	\$ -	-	0%	\$ -
	Middle	4	6%	\$ 797	9%	3	7%	\$ 618	9%	-	\$ -	-	0%	\$ -
	Upper	-	0%	\$ -	0%	-	\$ -	0%	-	\$ -	-	-	\$ -	
	NA	1	25%	\$ 151	19%	1	33%	\$ 151	24%	-	\$ -	-	-	\$ -
Total	Moderate	1	25%	\$ 257	32%	1	33%	\$ 257	42%	-	\$ -	-	-	\$ -
	Middle	2	50%	\$ 389	49%	1	33%	\$ 210	34%	-	\$ -	-	-	\$ -
	Upper	-	0%	\$ -	0%	-	\$ -	0%	-	\$ -	-	-	\$ -	
	NA	-	0%	\$ -	0%	-	\$ -	0%	-	\$ -	-	-	\$ -	
	Total	68		\$ 8,642	45		\$ 6,525			\$ -	16		\$ 1,266	

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications			Originated			Purchased			Denied		
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)
Low (0-49% of HUD Area Median Income)	Low	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	Moderate	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	Middle	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	Upper	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	NA	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
Moderate (50-79% of HUD Area Median Income)	Low	5	11%	\$ 285	5	14%	\$ 285	9%	0%	\$ -	-	0%	\$ -
	Moderate	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	Middle	1	20%	\$ 83	1	20%	\$ 83	29%	0%	\$ -	-	0%	\$ -
	Upper	3	60%	\$ 181	3	60%	\$ 181	64%	0%	\$ -	-	0%	\$ -
	NA	1	20%	\$ 21	1	20%	\$ 21	7%	0%	\$ -	-	0%	\$ -
Middle (80-119% of HUD Area Median Income)	Low	21	47%	\$ 1,750	17	47%	\$ 1,345	44%	0%	\$ -	2	67%	\$ 186
	Moderate	3	14%	\$ 65	3	18%	\$ 65	5%	0%	\$ -	-	0%	\$ -
	Middle	5	24%	\$ 456	3	18%	\$ 237	18%	0%	\$ -	-	0%	\$ -
	Upper	2	10%	\$ 132	2	12%	\$ 132	10%	0%	\$ -	-	0%	\$ -
	NA	9	43%	\$ 906	7	41%	\$ 720	54%	0%	\$ -	2	100%	\$ 186
Upper (>=120% of HUD Area Median Income)	Low	2	10%	\$ 191	2	12%	\$ 191	14%	0%	\$ -	-	0%	\$ -
	Moderate	19	42%	\$ 2,351	14	39%	\$ 1,439	47%	0%	\$ -	1	33%	\$ 14
	Middle	-	0%	\$ -	-	0%	\$ -	0%	0%	\$ -	-	0%	\$ -
	Upper	3	16%	\$ 288	2	14%	\$ 174	12%	0%	\$ -	-	0%	\$ -
	NA	5	26%	\$ 538	2	14%	\$ 240	17%	0%	\$ -	1	100%	\$ 14
Total	Low	2	11%	\$ 186	2	14%	\$ 186	13%	0%	\$ -	-	0%	\$ -
	Moderate	45	26%	\$ 1,339	36	26%	\$ 1,069	58%	0%	\$ -	3	100%	\$ 200
	Middle	9	47%	\$ 1,339	8	57%	\$ 839	58%	0%	\$ -	1	100%	\$ 14

Neighborhood Lending

NEIGHBORHOOD LENDING TABLES

FOLDOUT	Pittsburgh Neighborhood Mortgage Lending 2011	
Table 24	PCRG Allegheny County Members Municipal Snapshot	p. 82
Table 25	PCRG Allegheny County Members Loans for 1-4 Family Housing	p. 82

Pittsburgh Neighborhood Mortgage Lending Table (FOLDOUT)

The Pittsburgh Neighborhood foldout shows the number and dollar amount of mortgage loans in 2011 for each neighborhood in Pittsburgh.

The number of loans and the loan dollar amounts flowing into a neighborhood are a function of three factors: the total amount of housing stock, the percent of housing stock changing hands or being refinanced or mortgaged for the purpose of home improvement, and housing prices.

The columns to the left of the Neighborhood column give information about the estimated number of housing units in each neighborhood, the number and dollar amount of loans made to the neighborhood, and the median sale price.³

On the first page of the table, the first five columns to the right of the Neighborhood column contain information about the number and amount of loans for One- to Four-Family Unit housing, which accounted for 99% of mortgage loans in Pittsburgh in 2011.

- Neighborhoods with a higher number of loans per 100 housing units have a higher percentage of their housing stock being sold or refinanced or mortgaged for the purpose of home improvement.
- Neighborhoods with a higher number of loan dollars per housing unit have some combination of higher home values and a higher percentage of their housing stock sold or refinanced or mortgaged for the purpose of home improvement.

Twenty-one neighborhoods received between one and three loans each for multifamily housing (for a total of 32 originated loans). These are indicated in the two rightmost columns.

On the second page of the table, the columns to the right of the Neighborhood column give the number, dollar amount, and approval rates for residential mortgage loans, broken down according to whether the purpose of the loan was home purchase, home improvement, or refinancing.

Allegheny County PCRG Municipal Partners

In future reports we expect to include a more complete analysis of mortgage lending in Allegheny County municipalities outside Pittsburgh. We include here a snapshot of PCRG's seven municipal partners. Table 24 shows basic demographic and housing information based on FFIEC Census Data. Table 25 shows loan information for one-to-four-family housing, which made up between 96% and 100% of mortgage loan dollars in these municipalities in 2011.

³ Half the sales in each neighborhood in 2010 were for less than the median price, half were for more. Median sale price figures come from Pittsburgh SNAP, which has not yet been updated with 2011 data.

PCRG Allegheny County Members Municipal Snapshot

Table 24

Municipality	% minority (2010)	Estimated 2011 Income Level	Total Housing Units (2010)	% Occupied Units (2010)	Estimated Number of 1-4 Family Housing Units (2010)
Baldwin (Borough)	4%	Middle	8883	92%	7373
Brentwood	3%	Middle	4895	95%	4359
Carnegie	9%	Middle	4249	93%	3204
McKees Rocks	18%	Moderate	3402	85%	2568
Millvale	4%	Moderate	2085	88%	1874
Whitehall	4%	Upper	6519	97%	5136
Wilkinsburg	71%	Low-Middle**	10696	85%	7691

Table 25

Municipality	% of Loans for 1-4 Family Housing Units* (counts)	Number of Loans* (1-4 Family Units)	Amount of Loans* (1-4 Family Units; \$000s)	Estimated Number of Loans per 100 1-4 Family Units	Estimated Loan Dollars per 1-4 Family Unit	Approval Rate (1-4 Family Units)
Baldwin (Borough)	100%	251	\$ 22,739	3.4	\$ 3,084	72%
Brentwood	98%	93	\$ 6,116	2.1	\$ 1,403	66%
Carnegie	100%	82	\$ 6,443	2.6	\$ 2,011	62%
McKees Rocks	96%	23	\$ 844	0.9	\$ 329	50%
Millvale	96%	26	\$ 1,066	1.4	\$ 569	59%
Whitehall	100%	190	\$ 18,838	3.7	\$ 3,668	76%
Wilkinsburg	98%	46	\$ 3,639	0.6	\$ 473	37%

*Loans originated + Loans purchased by financial institution

**2 low, 3 moderate, 3 middle

Source: FFIEC HMDA raw data for 2011; FFIEC Census Data for 2011 (based on earlier census year and American Community Survey Estimates)