



Pittsburgh Community Reinvestment Group  
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# City of Pittsburgh Financial Institution Analysis

## 2010 Due Diligence Report

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This report is based primarily on 2009 Home Mortgage Disclosure Act Data

As delivered to the City of Pittsburgh - November 24, 2010

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## **Organizational Make-Up**

- **Allegheny Valley Bancorp, Inc.\*\*\***
  - ❖ ALLEGHENY VALLEY BANK OF PITTSBURGH
- **Ameriserv Financial Bank**
  - ❖ AMERISERV FINANCIAL BANK
- **Bank of America Corporation\*\*\***
  - ❖ BANK OF AMERICA, N.A.
  - ❖ MERRILL LYNCH CREDIT CORPORATION
- **Bank of New York Mellon Corporation\*\*\***
  - ❖ BNY MELLON, N.A.
  - ❖ THE BANK OF NEW YORK MELLON
- **Citizens Financial Group\*\*\***
  - ❖ RBS CITIZENS, N.A.
  - ❖ CITIZENS BANK OF PENNSYLVANIA
- **Dollar Bank, A Federal Savings Bank\*\*\***
  - ❖ DOLLAR BANK, FSB
- **ESB Financial Corporation\*\*\***
  - ❖ ESB BANK
- **Eureka Bancorp, MHC**
  - ❖ EUREKA BANK
- **Fidelity Bancorp, Inc.\*\*\***
  - ❖ FIDELITY SAVINGS BANK
- **Fifth Third Bancorp\*\*\***
  - ❖ FIFTH THIRD BANK
  - ❖ FIFTH THIRD MORTGAGE COMPANY
  - ❖ FIFTH THIRD MORTGAGE – MI. LLC.
- **First Commonwealth Financial Corporation\*\*\***
  - ❖ FIRST COMMONWEALTH BANK
  - ❖ FIRST COMMONWEALTH HOME MORTGAGE
- **F.N.B. Corporation\*\*\***
  - ❖ FIRST NATIONAL BANK OF PENNSYLVANIA
- **First Niagara Financial Group, Inc.**
  - ❖ FIRST NIAGARA BANK
- **Huntington Bancshares Incorporated\*\*\***
  - ❖ THE HUNTINGTON NATIONAL BANK
- **Northwest Bancshares Inc.\*\*\***
  - ❖ NORTHWEST SAVINGS BANK
- **Parkvale Financial Corporation\*\*\***
  - ❖ PARKVALE SAVINGS BANK
- **The PNC Financial Services Group, Inc.\*\*\***
  - ❖ PNC BANK, N.A.
- **Progressive-Home Federal Savings and Loan Association**
  - ❖ PROGRESSIVE-HOME FEDERAL SAVINGS AND LOAN ASSOCIATION
- **S&T Bancorp, Inc.\*\*\***
  - ❖ S & T BANK
- **TriState Capital Holdings, Inc.\*\*\***
  - ❖ TRISTATE CAPITAL BANK

\*\*\* ( PCRG Financial Partners)

# User Guide

## ➤ Data Sources

- Primary Data Sources of the 2010 Due Diligence Report of PCRG include:
  - PCi CRA Wiz 2009 Peer Mortgage Data (Northeastern) used for the majority of this report.
  - PCi CRA Wiz 2009 Branch/Deposit Data (PA) used for Origination Maps.
  - FDIC's Deposit Market Share Data used for Deposit Market Share Report.
  - FDIC and FFIEC's CRA examination used for CRA Rating and Asset Size Comparison Report.

## ➤ Methodology

- Aggregate of subsidiaries under a financial holding company or parental organization
  - Affiliates or subsidiaries of a financial holding company were aggregated under the financial holding company for Deposit Market Share, Institution/Origination Market Share, Low/Moderate Income and Minority Tract Lending Test Reports in the Comparative Reports Section.
- Origination and Denial Rate based on % Row and % Column
  - To accurately show the difference in statistical significance (percentage) vs. practical significance (number/magnitude), % Row and % Column from Summary Reports - Action Taken and Standard Summary Reports were used to minimize the exaggeration, misinterpretation, over and underestimation of statistical values in Origination and Denial Rate Reports in the Comparative Reports Section.
- Selection of financial institutions/data and geographic area
  - 18 financial institutions, including 15 PCRG financial partners, with their activities reported in the 2009 HMDA Peer Mortgage Data (Northeastern) are covered in this report.
  - The geographic focus on this report is limited to the City of Pittsburgh as a municipal boundary and county subdivision of Allegheny County.

## ➤ Terminology

- Primary Lenders
  - Primary Lenders in this report simply mean the lender groups in the primary focus of the PCRG's 2010 Due Diligence Report. It does not necessarily mean financial institutions with dominant market shares or financial performances.
- All Lenders
  - All Lenders mean all financial institutions with their activities reported in the 2009 HMDA Peer Mortgage Data (Northeastern) in a geographic area if limited within.



# Comparative Reports

*Comparative reports are snapshots of relative lending performances and practices among primary financial institutions in the City of Pittsburgh based on benchmarking standards such as:*

- ✓ CRA Rating and Asset Size Report
- ✓ Institution Market Share
- ✓ Deposit Market Share
- ✓ Origination Market Share
- ✓ Low/Moderate Income Tract Lending Test
- ✓ Substantially (>50%) Minority Tract Lending Test
- ✓ Origination and Denial Rate
- ✓ Pricing Summary
  - Median Value of Price above Comparable Treasury Rate
  - Price Reporting Rate (Trends in 2006-2008)

## CRA Rating and Asset Size per Institution

Primary Lenders

City of Pittsburgh

FDIC, OTS, OCC, FRB and FFIEC data

Bank	Asset size PA (in 1000s) as of 03/30/2010	Asset size (in 1,000s) as of 12/31/2009	Overall CRA rating	Year of Exam	LENDING	INVESTMENT	SERVICE	# Branches in the County (6/30/09)
Allegheny Valley Bank*		399,000	Satisfactory	2007	Satisfactory	Satisfactory	Satisfactory	7
Ameri Serv Financial		970,026	Satisfactory	2009	High Satisfactory	Low Satisfactory	Outstanding	n/a
***Bank of America*		1,465,221,449	Outstanding	2009	Outstanding	Outstanding	Outstanding	0
Bank of New York-Mellon*	10,360,300	164,275,000	Satisfactory	2009	n/a	n/a	n/a	5
Citizens Bank*	30,927,173	32,464,003	Outstanding	2009	Outstanding	Outstanding	Outstanding	76
Dollar Bank*		5,930,656	Outstanding	2009	Outstanding	Outstanding	Outstanding	17
ESB Bank*		1,921,255	Satisfactory	2009	Low Satisfactory	Low Satisfactory	High Satisfactory	6
Fidelity Bank*	451,095	730,309	Satisfactory	2009	Satisfactory	Satisfactory	Satisfactory	12
Fifth Third Bank*		112,736,105	Satisfactory	2009	Low Satisfactory	Outstanding	High Satisfactory	12
First Commonwealth Bank		6,388,040	Satisfactory	2008	High Satisfactory	Low Satisfactory	High Satisfactory	36
First National Bank*	6,529,691	8,503,127	Satisfactory	2008	High Satisfactory	Low Satisfactory	High Satisfactory	23
First Niagara Bank		14,584,833	Satisfactory	2007	High Satisfactory	Outstanding	Low Satisfactory	n/a
Huntington Bank*		51,554,665	Satisfactory	2007	High Satisfactory	Low Satisfactory	High Satisfactory	17
Northwest Savings Bank*		8,075,575	Satisfactory	2007	Low Satisfactory	High Satisfactory	High Satisfactory	18
Parkvale Bank*		1,914,677	Satisfactory	2009	High Satisfactory	High Satisfactory	High Satisfactory	21
ProgressiveHome FSLA	41,024	41,024	Satisfactory	2007	n/a	n/a	n/a	2
PNC Bank*		260,309,849	Outstanding	2006	Outstanding	Outstanding	Outstanding	117
S&T Bank*		4,147,177	Satisfactory	2009	High Satisfactory	Outstanding	Low Satisfactory	14
Tri-State Capital Bank*		1,487,306	Satisfactory	2009	Low Satisfactory	High Satisfactory	Low Satisfactory	1

\*denotes PCRG Financial partner

\*\*\*CRA evaluation does not include Pittsburgh performance as part of the examination

## **Institution Market Share**

City of Pittsburgh

2009 Peer Mortgage Data (NE)

<b>Rank</b>	<b>Institution Name</b>	<b>Applications</b>	<b>Market Share (%)</b>	<b>Total Dollar Amount (\$000's)</b>	<b>Market Share %</b>	<b>Average Loan Size (\$000's)</b>
1	DOLLAR BANK***	872	7.5	75,542	5.28	87
2	PNC BANK***	819	7.04	86,091	6.01	105
3	BANK OF AMERICA***	535	4.6	65,364	4.57	122
4	CITIZENS BANK***	404	3.48	22,947	1.6	57
5	FIFTH THIRD BANK***	201	1.73	26,918	1.88	134
6	FIRST COMMONWEALTH BANK	171	1.45	15,659	1.17	92
7	ESB BANK***	120	1.03	21,158	1.48	176
8	NORTHWEST SAVINGS BANK***	117	1.01	15,502	1.08	132
9	PARKVALE SAVINGS BANK***	116	1	8,850	0.62	76
10	FIRST NATIONAL BANK OF PA***	116	1	8,444	0.59	73
11	ALLEGHENY VALLEY BANK***	104	0.89	8,137	0.57	78
12	S&T BANK***	93	0.8	13,233	0.92	142
13	THE HUNTINGTON NATIONAL BANK***	92	0.79	10,344	0.72	112
14	FIRST NIAGARA BANK	82	0.7	7,767	0.54	95
15	FIDELITY BANK***	69	0.59	8,378	0.59	121
16	EUREKA BANK	58	0.5	5,573	0.39	96
17	AMERISERV FINANCIAL BANK	25	0.21	5,026	0.35	201
18	TRISTATE CAPITAL BANK***	14	0.12	6,858	0.48	490
19	PROGRESSIVE-HOME FEDERAL S&LA	12	0.1	1,395	0.1	116
20	THE BANK OF NEW YORK MELLON***	7	0.06	3,675	0.25	525
<b>Sub Total of Primary Lenders (20)</b>		<b>4,027</b>	<b>34.62</b>	<b>417,898</b>	<b>29.19</b>	<b>1.88</b>
<b>All Lenders ( 296)</b>		<b>11,632</b>	<b>100</b>	<b>1,431,714</b>	<b>100</b>	<b>1.91</b>

1. \*\*\* PCRG Financial Partners

2. Rank is based on total number of loans and total dollar amount of loans made by each institution.

3. Minority includes all races other than white except when filtered for specific race categories.

Data Source: 2000 US Census

Note. Validity Errors are included in the report.

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## **Deposit Market Share**

Primary Lenders

City of Pittsburgh

Institution	Charter	30-Jun-10				
		Outside of Market		Inside of Market		
		Number of Offices	Deposits (\$000's)	Number of Offices	Deposits (\$000's)	Market Share
PNC BANK***	Federal	2,532	150,083,791	70	27,264,629	58.72%
BANK OF NEW YORK MELLON***	S/F	21	69,524,880	2	6,703,155	14.43%
CITIZENS BANK***	State	351	19,744,876	47	2,941,417	6.34%
DOLLAR BANK***	Federal	41	2,522,122	19	2,109,152	4.54%
TRISTATE CAPITAL BANK***	State	0	0	2	1,367,909	2.95%
FIRST NIAGARA BANK	Federal	244	12,595,677	22	1,285,352	2.77%
THE HUNTINGTON NATIONAL BANK***	Federal	650	38,788,766	7	717,267	1.54%
PARKVALE SAVINGS BANK***	State	27	945,956	20	544,803	1.17%
FIRST COMMONWEALTH BANK	State	97	4,220,523	18	529,877	1.14%
FIRST NATIONAL BANK OF PA***	Federal	220	6,049,215	14	523,111	1.13%
NORTHWEST SAVINGS BANK***	State	162	5,648,809	10	435,653	0.94%
S&T BANK***	State	47	2,951,173	7	359,231	0.77%
ALLEGHENY VALLEY BANK***	State	1	34,856	7	299,358	0.64%
FIDELITY SAVINGS BANK***	State	4	169,708	10	281,911	0.61%
FIFTH THIRD BANK***	State	1,354	78,602,964	9	239,364	0.52%
ESB BANK***	State	18	788,877	6	208,858	0.45%
EUREKA BANK	Federal	0	0	2	108,512	0.23%
AMERISERV FINANCIAL BANK	SM	17	786,236	1	23,142	0.16%
PROGRESSIVE-HOME FEDERAL SLA	SA	1	23,974	1	17,050	0.01%
<b>PCRG FINANCIAL PARTNERS</b>	<b>TOTALS</b>	<b>5,428</b>	<b>375,855,993</b>	<b>230</b>	<b>43,995,818</b>	<b>94.75%</b>
<b>ALL INSTITUTIONS IN THE MARKET (26)</b>	<b>TOTALS</b>	<b>6,928</b>	<b>465,338,244</b>	<b>283</b>	<b>46,428,935</b>	<b>100.00%</b>

1. \*\*\* PCRG Financial Partners

2. Data Source: [www.fdic.gov](http://www.fdic.gov)

## **Origination Market Share**

Primary Lenders

City of Pittsburgh

2009 Peer Mortgage Data (Northeastern)

<b>Rank</b>	<b>Institution Name</b>	<b>Origination Count</b>	<b>Market Share %</b>	<b>Total Dollar Amount (\$000's)</b>	<b>Market Share %</b>	<b>Average Loan Size (\$000's)</b>
1	DOLLAR BANK***	548	10.37	55,108	7.65	101
2	PNC BANK***	340	6.43	47,184	6.55	139
3	BANK OF AMERICA***	182	3.45	23,769	3.3	131
4	CITIZENS BANK***	160	3.03	12,139	1.69	76
5	FIFTH THIRD BANK***	106	2.01	15,847	2.2	150
6	ESB BANK***	94	1.78	17,098	2.37	182
7	NORTHWEST SAVINGS BANK***	88	1.66	11,459	1.59	130
8	FIRST COMMONWEALTH BANK	86	1.63	8,437	1.17	98
9	PARKVALE SAVINGS BANK***	80	1.51	5,977	0.83	75
10	ALLEGHENY VALLEY BANK***	70	1.32	6,728	0.93	96
11	FIRST NATIONAL BANK OF PA***	67	1.27	5,582	0.78	83
12	S&T BANK***	63	1.19	8,422	1.17	134
13	FIRST NIAGARA BANK	59	1.12	6,385	0.89	108
14	EUREKA BANK	52	0.98	4,554	0.63	88
15	FIDELITY BANK***	46	0.87	6,138	0.85	133
16	THE HUNTINGTON NATIONAL BANK***	46	0.87	5,810	0.81	126
17	AMERISERV FINANCIAL BANK	16	0.3	3,919	0.54	245
18	TRISTATE CAPITAL BANK***	13	0.25	6,488	0.9	499
19	PROGRESSIVE-HOME FEDERAL S&LA	11	0.21	1,352	0.19	123
20	BNY MELLON***	6	0.11	3,621	0.5	604
<b>SUBTOTAL OF PRIMARY LENDERS</b>		<b>2,133</b>	<b>40.36</b>	<b>256,017</b>	<b>35.54</b>	<b>120</b>
<b>ALL LENDERS ( 231)</b>		<b>5,287</b>	<b>100</b>	<b>720,250</b>	<b>100</b>	<b>136</b>

1. \*\*\* PCRG Financial Partners

2. Rank is based on total number of loans and total dollar amount of loans made by each institution.

Data Source: 2000 US Census Data

Note. Validity Errors are included in the report.

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## Low/Moderate Income Tract Lending Test

City of Pittsburgh

2009 Peer Mortgage Data (NE)

Institution Name	All Tracts/BNAs			Low/Moderate Income Tracts/BNAs			Applications In Low & Mod Tract /Total Appl. (4)	Index Based On Total Market (5)	Additional Applications Needed for Market Parity(3)	Market Share Index(6)
	Application Count	% Market Share	Rank (2)	Application Count	% Market Share	Rank (2)				
DOLLAR BANK***	872	7.5	1	274	8.01	1	31.42	107	-18	107
PNC BANK***	819	7.04	2	226	6.61	2	27.59	94	15	94
BANK OF AMERICA***	535	4.6	3	135	3.95	4	43.72	74.5	22	75
CITIZENS BANK***	404	3.48	4	178	5.2	3	39.4	134	-59	133.5
FIFTH THIRD BANK***	201	1.73	5	74	2.16	5	37.39	127	-15	127.5
FIRST COMMONWEALTH BANK***	171	1.47	6	57	1.67	6	29.27	99.5	-7	107
ESB BANK***	120	1.03	7	46	1.35	9	38.33	130	-11	131
NORTHWEST SAVINGS BANK***	117	1.01	8	32	0.94	13	27.35	93	2	93
FIRST NATIONAL BANK OF PA***	116	1	9	53	1.55	7	45.69	155	-19	155
PARKVALE SAVINGS BANK***	116	1	9	32	0.94	13	27.59	94	2	94
ALLEGHENY VALLEY BANK***	104	0.89	11	49	1.43	8	47.12	160	-18	161
S&T BANK***	93	0.8	12	25	0.73	16	26.88	91	2	91
THE HUNTINGTON NATIONAL BANK***	92	0.79	13	28	0.82	15	30.43	103	-1	104
FIRST NIAGARA BANK	82	0.7	14	33	0.96	12	40.24	137	-9	137
FIDELITY BANK***	69	0.59	15	37	1.08	10	53.62	182	-17	183
EUREKA BANK	58	0.5	16	34	0.99	11	58.62	199	-17	198
AMERISERV FINANCIAL BANK***	25	0.21	17	7	0.2	17	28	95	0	95
TRISTATE CAPITAL BANK***	14	0.12	18	5	0.15	19	35.71	121	-1	125
PROGRESSIVE-HOME FEDERAL S&LA	12	0.1	19	6	0.18	18	50	170	-2	180
THE BANK OF NEW YORK MELLON***	7	0.06	20	0	0	20	0	0	2	0
<b>SUBTOTAL ALL PRIMARY LENDERS</b>	<b>4027</b>	<b>34.62</b>	<b>N/A</b>	<b>1331</b>	<b>32.82</b>	<b>N/A</b>	<b>35.9185</b>	<b>100</b>	<b>-149</b>	<b>100</b>
<b>ALL LENDERS</b>	<b>11632</b>	<b>100</b>	<b>N/A</b>	<b>4056</b>	<b>100</b>	<b>N/A</b>	<b>29.4</b>	<b>100</b>	<b>-103</b>	<b>100</b>

1. \*\*\* PCRG Financial Partners

2. Rank is based on total number of loans

3. (Total Applications by lender \* Total Applications by all lenders in Low & Moderate Income tracts/Total Applications by all lenders in All Tracts)-Total Applications by lender

4. Total applications include only filtered loans.

5. % applications in Low & Moderate Income tracts of a lender/%application in Low & Moderate Income tract of all lenders

6. Calculated as Mrkt share in Low & Moderate Income Tracts/Mrkt Share in All Tracts. Market Share parity is obtained at 100.

Note: Validity Errors are included in the report

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## Substantially Minority Tract Lending Test

City of Pittsburgh

2009 Peer Mortgage Data (NE)

Institution Name	All Tracts/BNAs			>50% Minority Tracts/BNAs			Applications In >50% Minority /Total Appl. (4)	Index Based On Total Market(5)	Additional Applications Needed for Market Parity(3)	Market Share Index(6)
	Application Count	% Market Share	Rank(2)	Application Count	% Market Share	Rank(2)				
DOLLAR BANK***	872	7.5	1	123	10.3	1	14.11	138	-33	137
PNC BANK***	819	7.04	2	105	8.79	2	12.82	125	-21	125
BANK OF AMERICA***	535	4.6	3	36	3.01	4	5.69	55	19	54
CITIZENS BANK***	404	3.48	4	80	6.7	3	16.7	163	-39	163
FIFTH THIRD BANK***	201	1.73	5	30	2.52	5	13.67	134	-10	134
FIRST COMMONWEALTH BANK	171	1.47	6	15	1.26	7	8.98	88	2	88
ESB BANK***	120	1.03	7	17	1.42	6	14.17	138	-5	138
NORTHWEST SAVINGS BANK***	117	1.01	8	7	0.59	11	5.98	58	5	59
FIRST NATIONAL BANK OF PA***	116	1	9	11	0.92	9	9.48	92	1	92
PARKVALE SAVINGS BANK***	116	1	9	7	0.59	11	6.03	59	5	59
ALLEGHENY VALLEY BANK***	104	0.89	11	7	0.59	11	6.73	66	4	66
S&T BANK***	93	0.8	12	6	0.5	14	6.45	63	4	63
THE HUNTINGTON NATIONAL BANK***	92	0.79	13	9	0.75	10	9.78	95	0	95
FIRST NIAGARA BANK	82	0.7	14	15	1.26	7	18.29	178	-7	179
FIDELITY BANK***	69	0.59	15	6	0.5	14	8.7	85	1	84
EUREKA BANK	58	0.5	16	4	0.34	16	6.9	67	2	68
AMERISERV FINANCIAL BANK	25	0.21	17	2	0.17	18	8	78	1	79
TRISTATE CAPITAL BANK***	14	0.12	18	3	0.25	17	21.43	209	-2	208
PROGRESSIVE-HOME FEDERAL S&LA	12	0.1	19	1	0.08	19	8.33	81	0	78
THE BANK OF NEW YORK MELLON***	1	0.01	20	0	0	20	0	0	0	0
<b>SUBTOTAL OF PRIMARY LENDERS</b>	<b>4021</b>	<b>34.57</b>	<b>N/A</b>	<b>484</b>	<b>40.54</b>	<b>N/A</b>	<b>10.112</b>	<b>99</b>	<b>-73</b>	<b>98</b>
<b>ALL LENDERS</b>	<b>11632</b>	<b>100</b>	<b>N/A</b>	<b>1194</b>	<b>100</b>	<b>N/A</b>	<b>10.26</b>	<b>100</b>	<b>4</b>	<b>100</b>

1. \*\*\* PCRG Financial Partners

2. Rank is based on total number of loans and total \$ amount of loans made by each institution.

3. (Total Applications by lender \* Total Applications by all lenders in Minority tracts/Total Applications by all lenders in All Tracts) - Total

4. Total applications include only filtered loans.

5. % applications in >50% Minority tracts of a lender/% application in >50% Minority tract of all lenders

6. Calculated as Mrkt share in >50% Minority Tracts/Mrkt Share in All Tracts. Market Share parity is obtained at 100.

Note: Validity Errors are included in the report

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## Origination Rate, Itemized

Primary Lenders

City of Pittsburgh

2009 Peer Mortgage Data Northeastern

Attributes	Sub-Attributes	Avg. City of Pittsburgh		Allegheny Valley Bank***		Ameriserv		Bank of America***		Bank of New York Mellon***	
		Count	%Column	%Row	%Column	%Row	%Column	%Row	%Column	%Row	%Column
<b>Applicant Race</b>											
	American Indian/Alaska Native	5	0.09	0	0	0.00	0	0	0	0	0
	Asian	87	1.65	0	0	0.00	0	12	1.65	0	0
	Black or African American	327	6.18	2.01	4.29	0.00	0	7.38	6.04	0	0
	Hawaiian / Pacific Islander	3	0.06	0	0	0.00	0	0	0	0	0
	White	4,174	78.95	4.21	90	0.24	62.5	8.3	73.63	0.12	33.33
	2 or More Minority Races	3	0.06	0	0	0.00	0	100	0.55	0	0
	Joint Race (White/Minority)	66	1.25	3.57	1.43	0.00	0	17.86	2.75	0	0
	Race Not Available	622	11.76	1.06	4.29	0.96	37.5	9.89	15.38	1.41	66.67
<b>Ethnicity</b>											
	Hispanic or Latino	43	0.81	0	0	0.00	0	15.79	1.65	0	0
	Not Hispanic or Latino	4,572	86.48	3.7	94.29	0.22	62.5	8.52	83.52	0.06	16.67
	Joint (Hisp/Lat / Not Hisp/Lat)	42	0.79	7.14	1.43	0.00	0	7.14	0.55	0	0
	Ethnicity Not Available	630	11.92	1.04	4.29	0.95	37.5	8.99	14.29	1.73	83.33
<b>Minority Status</b>											
	White Non-Hispanic	4,054	76.68	3.94	88.57	0.25	62.5	8.14	70.33	0.06	16.67
	Others, including Hispanic	566	10.71	2.11	7.14	0.00	0	10.13	13.19	0	0
<b>Tract Income Level</b>											
	Low (0-49% of Median)	127	2.4	3.13	2.86	0.00	0	6.25	2.2	0	0
	Moderate (50-79% of Median)	1,218	23.04	5.46	42.86	0.49	37.5	6.74	20.33	0	0
	Middle (80-119% of Median)	2,314	43.77	2.28	28.57	0.30	43.75	8.19	39.56	0.11	16.67
	Upper (>=120% of Median)	1,628	30.79	2.93	25.71	0.18	18.75	11.24	37.91	0.81	83.33
	NA	0	0	0	0	0.00	0	0	0	0	0
<b>Applicant Income Level</b>											
	Low (0-49% of Median)	566	10.71	3.86	14.29	0.35	12.5	7.72	10.99	0	0
	Moderate (50-79% of Median)	1,037	19.61	3.54	21.43	0.29	18.75	10.14	23.63	0	0
	Middle (80-119% of Median)	1,201	22.72	4.09	25.71	0.17	12.5	7.95	19.23	0	0
	Upper (>=120% of Median)	2,207	41.74	2.63	32.86	0.18	25	8.34	40.11	0.69	100
	NA	276	5.22	3.7	5.71	1.81	31.25	10.19	6.04	0	0
<b>Minority Concentration</b>											
	Non-Minority (<20%)	3,579	67.69	3.1	60	0.31	68.75	9.76	72.53	0.22	50
	Mixed (20-49%)	1,334	25.23	3.99	32.86	0.30	25	6.76	21.43	0.52	50
	Subst. Minority (>=50%)	374	7.07	2.84	7.14	0.27	6.25	6.25	6.04	0	0



## Origination Rate, Itemized

Primary Lenders

City of Pittsburgh

2009 Peer Mortgage Data Northeastern

Attributes	Sub-Attributes	Citizens Bank***		Dollar Bank***		ESB Bank***		Eureka Bank		Fidelity Savings Bank***		Fifth Third Bank***	
		%Row	%Column	%Row	%Column	%Row	%Column	%Row	%Column	%Row	%Column	%Row	%Column
<b>Applicant Race</b>													
	American Indian/Alaska Native	33.33	0.63	0	0	0	0	0	0	0	0	0	0
	Asian	4	0.63	16	0.73	0	0	4	1.92	0	0	4	0.94
	Black or African American	15.44	14.38	34.23	3.31	6.04	3.57	0	0	0.67	2.17	3.4	13.21
	Hawaiian / Pacific Islander	0	0	66.67	0.36	0	0	0	0	0	0	0	0
	White	6.34	70	26.02	76.64	4.4	75.53	2.6	80.77	2.48	86.96	4.77	72.64
	2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0
	Joint Race (White/Minority)	10.71	1.88	25	1.28	3.57	1.06	0	0	0	0	10.71	2.83
	Race Not Available	7.07	12.5	22.61	11.68	4.59	13.83	3.18	17.31	1.77	10.87	3.89	10.38
<b>Ethnicity</b>													
	Hispanic or Latino	0	0	36.84	1.28	0	0	0	0	0	0	10.53	1.89
	Not Hispanic or Latino	7.68	85.63	26.18	85.22	4.48	85.11	2.41	82.69	2.19	84.78	5.27	87.74
	Joint (Hisp/Lat / Not Hisp/Lat)	0	0	28.57	0.73	7.14	1.06	0	0	7.14	2.17	7.14	0.94
	Ethnicity Not Available	7.36	14.38	24.22	12.77	4.5	13.83	3.11	17.31	2.08	13.04	3.46	9.43
<b>Minority Status</b>													
	White Non-Hispanic	7.06	69.38	25.64	73.54	4.45	74.47	2.67	80.77	2.42	82.61	4.71	69.81
	Others, Including Hispanic	11.81	17.5	31.65	13.69	4.64	11.7	0.42	1.92	0.84	4.35	8.44	18.87
<b>Tract Income Level</b>													
	Low (0-49% of Median)	12.5	5	25	2.92	10.94	7.45	3.13	3.85	3.13	4.35	4.69	2.83
	Moderate (50-79% of Median)	10.02	34.38	20.95	20.99	5.28	30.85	5.28	55.77	3.28	39.13	5.28	27.36
	Middle (80-119% of Median)	6.6	36.25	31.63	50.73	2.84	26.6	1.71	28.85	1.93	36.96	3.87	32.08
	Upper (>=120% of Median)	6.35	24.38	22.64	25.36	5.37	35.11	0.98	11.54	1.47	19.57	6.51	37.74
	NA	0	0	0	0	0	0	0	0	0	0	0	0
<b>Applicant Income Level</b>													
	Low (0-49% of Median)	13.9	22.5	30.12	14.23	1.54	4.26	3.86	19.23	0.77	4.35	5.41	13.21
	Moderate (50-79% of Median)	10.85	28.75	22.88	17.7	3.3	14.89	1.65	13.46	2.36	21.74	4.95	19.81
	Middle (80-119% of Median)	5.91	16.25	31.59	25.36	3.64	17.02	2.05	17.31	1.82	17.39	2.05	17.92
	Upper (>=120% of Median)	5.94	32.5	25.71	41.06	6.4	59.57	2.63	44.23	2.17	41.3	5.6	46.23
	NA	0	0	8.33	1.64	3.7	4.26	2.78	5.77	6.48	15.22	2.78	2.83
<b>Minority Concentration</b>													
	Non-Minority (<20%)	7.76	65.63	26.39	65.15	3.33	47.87	1.48	38.46	2.07	60.87	4.73	60.38
	Mixed (20-49%)	6.59	23.75	24.09	25.36	5.89	36.17	4.85	53.85	2.43	30.43	5.72	31.13
	Subst. Minority (>=50%)	9.66	10.63	29.55	9.49	8.52	15.96	2.27	7.69	2.27	8.7	5.11	8.49

# Origination Rate, Itemized

Primary Lenders

City of Pittsburgh

2009 Peer Mortgage Data Northeastern

Attributes	Sub-Attributes	First Commonwealth Bank		First National Bank ***		First Niagara Bank		The Huntington National Bank***		Northwest Savings Bank***	
		%Row	%Column	%Row	%Column	%Row	%Column	%Row	%Column	%Row	%Column
<b>Applicant Race</b>											
	American Indian/Alaska Native	66.67	2.33	0	0	0	0	0	0	0	0
	Asian	0	0	0	0	0	0	8	4.35	8	2.27
	Black or African American	0.67	1.16	2.68	5.97	2.01	5.08	.67	2.17	0.67	1.14
	Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0
	White	3.9	73.26	3.41	82.09	3.16	86.44	2.23	78.26	4.21	77.27
	2 or More Minority Races	0	0	0	0	0	0	0	0	0	0
	Joint Race (White/Minority)	3.57	1.16	0	0	3.57	1.69	3.57	2.17	0	0
	Race Not Available	6.71	22.09	2.83	11.94	1.41	6.78	2.12	13.04	6.01	19.32
<b>Ethnicity</b>											
	Hispanic or Latino	15.79	3.49	5.26	1.49	0	0	0	0	5.26	1.14
	Not Hispanic or Latino	3.59	74.42	3.25	86.57	3.08	93.22	2.19	84.78	3.92	79.55
	Joint (Hisp/Lat / Not Hisp/Lat)	0	0	0	0	7.14	1.69	0	0	0	0
	Ethnicity Not Available	6.57	22.09	2.77	11.94	1.04	5.08	2.42	15.22	5.88	19.32
<b>Minority Status</b>											
	White Non-Hispanic	3.94	72.09	3.5	82.09	3.12	83.05	2.23	76.09	4.26	76.14
	Others, Including Hispanic	2.11	5.81	1.69	5.97	2.11	8.47	1.69	8.7	1.69	4.55
<b>Tract Income Level</b>											
	Low (0-49% of Median)	3.13	2.33	7.81	7.46	1.56	1.69	3.13	4.35	6.25	4.55
	Moderate (50-79% of Median)	5.28	33.72	4.01	32.84	2.91	27.12	2	23.91	3.1	19.32
	Middle (80-119% of Median)	3.75	38.37	3.07	40.3	2.73	40.68	2.16	41.3	4.55	45.45
	Upper (>=120% of Median)	3.58	25.58	2.12	19.4	2.93	30.51	2.28	30.43	4.4	30.68
	NA	0	0	0	0	0	0	0	0	0	0
<b>Applicant Income Level</b>											
	Low (0-49% of Median)	2.7	8.14	3.86	14.93	1.93	8.47	1.54	8.7	3.47	10.23
	Moderate (50-79% of Median)	2.6	12.79	4.95	31.34	4.95	35.59	1.65	15.22	2.6	12.5
	Middle (80-119% of Median)	2.95	15.12	1.96	8.96	3.41	25.42	3.18	30.43	3.86	19.32
	Upper (>=120% of Median)	4.23	43.02	2.97	38.81	2.06	30.51	2.17	41.3	5.14	51.14
	NA	16.78	20.93	3.7	5.97	0	0	1.85	4.35	5.56	6.82
<b>Minority Concentration</b>											
	Non-Minority (<20%)	3.99	62.79	2.73	55.22	3.25	74.58	2.37	69.57	4.21	64.77
	Mixed (20-49%)	4.68	31.4	3.64	31.34	1.91	18.64	2.08	26.09	4.68	30.68
	Subst. Minority (>=50%)	2.84	5.81	5.11	13.43	2.27	6.78	1.14	4.35	2.27	4.55

# Origination Rate, Itemized

Primary Lenders  
 City of Pittsburgh  
 2009 Peer Mortgage Data Northeastern

Attributes	Sub-Attributes	Parkvale Savings Bank***		PNC Bank***		Progressive			S&T Bank***		Tristate Capital Bank***	
		%Row	%Column	%Row	%Column	#Row	%Row	%Column	%Row	%Column	%Row	%Column
<b>Applicant Race</b>												
	American Indian/Alaska Native	0	0	0	0	0	0.00	0	0	0	0	0
	Asian	8	2.5	36	2.65	0	0.00	0	0	0	0	0
	Black or African American	2.01	3.75	14.77	6.47	0	0.00	0	0	0	1.34	15.38
	Hawaiian / Pacific Islander	0	0	33.33	0.29	0	0.00	0	0	0	0	0
	White	4.21	85	15.55	73.82	11	0.26	100	3.28	84.13	0.5	61.54
	2 or More Minority Races	0	0	0	0	0	0.00	0	0	0	0	0
	Joint Race (White/Minority)	3.57	1.25	10.71	0.88	0	0.00	0	3.57	1.59	0	0
	Race Not Available	2.12	7.5	19.08	15.88	0	0.00	0	3.18	14.29	1.06	23.08
<b>Ethnicity</b>												
	Hispanic or Latino	0	0	10.53	0.59	0	0.00	0	0	0	0	0
	Not Hispanic or Latino	4.2	92.5	15.81	82.94	11	0.24	100	3.03	85.71	0.56	76.92
	Joint (Hisp/Lat / Not Hisp/Lat)	0	0	28.57	1.18	0	0.00	0	0	0	0	0
	Ethnicity Not Available	2.08	7.5	17.39	15.29	0	0.00	0	3.11	14.29	1.04	23.08
<b>Minority Status</b>												
	White Non-Hispanic	4.33	85	15.65	72.35	11	0.27	100	3.37	84.13	0.51	61.54
	Others, Including Hispanic	2.53	7.5	16.88	11.76	0	0.00	0	0.42	1.59	0.84	15.38
<b>Tract Income Level</b>												
	Low (0-49% of Median)	3.13	2.5	6.25	1.18	0	0.00	0	0	0	0	0
	Moderate (50-79% of Median)	2.91	20	12.75	20.59	5	0.41	45.45	3.83	33.33	0.91	38.46
	Middle (80-119% of Median)	5.57	61.25	17.06	44.12	4	0.17	36.36	1.82	25.4	0.11	7.69
	Upper (>=120% of Median)	2.12	16.25	18.89	34.12	2	0.12	18.18	4.23	41.27	1.14	53.85
	NA	0	0	0	0	0	0.00	0	0	0	0	0
<b>Applicant Income Level</b>												
	Low (0-49% of Median)	5.02	16.25	12.74	9.71	1	0.18	3.09	0.77	3.17	0.77	15.38
	Moderate (50-79% of Median)	5.19	27.5	16.98	21.18	4	0.39	36.36	0.94	6.35	0.47	15.38
	Middle (80-119% of Median)	4.55	25	18.18	23.53	1	0.08	3.09	1.14	7.94	0	0
	Upper (>=120% of Median)	1.94	21.25	15.77	40.59	3	0.14	27.27	4.91	68.25	0.69	46.15
	NA	7.41	10	9.44	5	2	0.72	18.18	8.33	14.29	2.78	23.08
<b>Minority Concentration</b>												
	Non-Minority (<20%)	4.51	76.25	16.93	67.35	7	0.20	63.64	2.96	63.49	0.22	23.08
	Mixed (20-49%)	2.77	20	14.73	25	3	0.22	27.27	3.47	31.75	1.21	53.85
	Subst. Minority (>=50%)	1.7	3.75	14.77	7.65	1	0.27	3.09	1.7	4.76	1.7	23.08

## Denial Rate, Itemized

Primary Lenders

City of Pittsburgh

2009 Peer Mortgage Data Northeastern

Attributes	Sub-Attributes	Avg. City of Pittsburgh		Allegheny Valley Bank***		Ameriserv		Bank of America***		Bank of New York Mellon***	
		%Row	%Column	%Row	%Column	%Row	%Column	%Row	%Column	%Row	%Column
<b>Applicant Race</b>											
	American Indian/Alaska Native	5	0.21	0.00	0	0.00	0	0.00	0	0.00	0
	Asian	46	1.95	0.00	0	0.00	0	18.18	2.3	0.00	0
	Black or African American	404	17.11	0.87	6.67	0.00	0	5.19	13.79	0.00	0
	Hawaiian / Pacific Islander	1	0.04	0.00	0	0.00	0	0.00	0	0.00	0
	White	1,483	62.81	3.91	93.33	0.84	75	8.80	72.41	0.00	0
	2 or More Minority Races	4	0.17	0.00	0	0.00	0	0.00	0	0.00	0
	Joint Race (White/Minority)	24	1.02	0.00	0	0.00	0	0.00	0	0.00	0
	Race Not Available	394	16.69	0.00	0	1.13	25	5.65	11.49	0.00	0
<b>Ethnicity</b>											
	Hispanic or Latino	32	1.36	0.00	0	4.76	12.5	9.52	2.3	0.00	0
	Not Hispanic or Latino	1,919	81.28	3.23	100	0.54	62.5	8.18	87.36	0.00	0
	Joint (Hisp/Lat / Not Hisp/Lat)	12	0.51	0.00	0	0.00	0	0.00	0	0.00	0
	Ethnicity Not Available	398	16.86	0.00	0	1.05	25	4.71	10.34	0.00	0
<b>Minority Status</b>											
	White Non-Hispanic	1,421	60.19	4.09	93.33	0.73	62.5	9.05	71.26	0.00	0
	Others, Including Hispanic	524	22.19	0.72	6.67	0.36	12.5	5.73	18.39	0.00	0
<b>Tract Income Level</b>											
	Low (0-49% of Median)	149	6.31	0.00	0	0.00	0	3.57	3.45	0.00	0
	Moderate (50-79% of Median)	844	35.75	4.05	56.67	0.24	12.5	6.43	31.03	0.00	0
	Middle (80-119% of Median)	1,012	42.86	2.20	36.67	1.20	75	7.80	44.83	0.00	0
	Upper (>=120% of Median)	354	14.99	1.41	6.67	0.70	12.5	12.68	20.69	0.00	0
	NA	2	0.08	0.00	0	0.00	0	0.00	0	0.00	0
<b>Applicant Income Level</b>											
	Low (0-49% of Median)	579	24.52	2.66	30	0.30	12.5	2.66	10.34	0.00	0
	Moderate (50-79% of Median)	591	25.03	3.25	33.33	0.32	12.5	7.79	27.59	0.00	0
	Middle (80-119% of Median)	499	21.14	2.18	16.67	0.44	12.5	11.35	29.89	0.00	0
	Upper (>=120% of Median)	564	23.89	2.74	20	0.91	25	11.42	28.74	0.00	0
	NA	128	5.42	0.00	0	5.56	37.5	5.56	3.45	0.00	0
<b>Minority Concentration</b>											
	Non-Minority (<20%)	1,369	57.98	3.04	66.67	0.46	37.5	9.42	71.26	0.00	0
	Mixed (20-49%)	545	23.08	3.17	26.67	1.59	50	7.14	20.69	0.00	0
	Subst. Minority (>=50%)	447	18.93	0.84	6.67	0.42	12.5	2.94	8.05	0.00	0

## Denial Rate, Itemized

Primary Lenders  
 City of Pittsburgh  
 2009 Peer Mortgage Data Northeastern

Attributes	Sub-Attributes	Citizens Bank***		Dollar Bank***		ESB Bank***		Eureka Bank***		Fidelity Savings Bank***		Fifth Third Bank***	
		%Row	%Column	%Row	%Column	%Row	%Column	%Row	%Column	%Row	%Column	%Row	%Column
<b>Applicant Race</b>													
	American Indian/Alaska Native	0.00	0	50.00	0.48	0.00	0	0.00	0	0.00	0	0.00	0
	Asian	36.36	2.15	9.09	0.48	0.00	0	0.00	0	0.00	0	9.09	2.13
	Black or African American	22.08	27.42	28.14	30.95	0.00	0	0.00	0	0.43	6.67	3.46	17.02
	Hawaiian / Pacific Islander	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
	White	14.25	54.84	14.53	49.52	1.54	68.75	0.14	50	1.96	93.33	4.33	65.96
	2 or More Minority Races	50.00	0.54	50.00	0.48	0.00	0	0.00	0	0.00	0	0.00	0
	Joint Race (White/Minority)	12.50	0.54	12.50	0.48	0.00	0	0.00	0	0.00	0	12.50	2.13
	Race Not Available	15.25	14.52	20.90	17.62	2.82	31.25	0.56	50	0.00	0	3.39	12.77
<b>Ethnicity</b>													
	Hispanic or Latino	28.57	3.23	19.05	1.9	0.00	0	0.00	0	0.00	0	4.76	2.13
	Not Hispanic or Latino	15.07	75.27	17.98	79.52	1.18	68.75	0.11	50	1.61	100	4.31	85.11
	Joint (Hisp/Lat / Not Hisp/Lat)	28.57	1.08	14.29	0.48	0.00	0	0.00	0	0.00	0	0.00	0
	Ethnicity Not Available	19.90	20.43	19.90	18.1	2.62	31.25	0.52	50	0.00	0	3.14	12.77
<b>Minority Status</b>													
	White Non-Hispanic	13.28	48.92	14.74	48.1	1.61	68.75	0.15	50	2.04	93.33	4.38	63.83
	Others, Including Hispanic	22.94	34.41	26.16	34.76	0.00	0	0.00	0	0.36	6.67	3.94	23.4
<b>Tract Income Level</b>													
	Low (0-49% of Median)	19.05	8.6	23.81	9.52	0.00	0	0.00	0	1.19	6.67	4.76	8.51
	Moderate (50-79% of Median)	19.29	43.55	21.19	42.38	1.67	43.75	0.00	0	2.86	80	3.81	34.04
	Middle (80-119% of Median)	14.40	38.71	16.60	39.52	1.00	31.25	0.20	50	0.40	13.33	3.20	34.04
	Upper (>=120% of Median)	11.97	9.14	12.68	8.57	2.82	25	0.70	50	0.00	0	7.75	23.4
	NA	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
<b>Applicant Income Level</b>													
	Low (0-49% of Median)	21.89	39.78	27.81	44.76	0.59	12.5	0.00	0	1.48	33.33	1.78	12.77
	Moderate (50-79% of Median)	16.56	27.42	18.83	27.62	0.32	6.25	0.00	0	1.95	40	4.87	31.91
	Middle (80-119% of Median)	16.16	19.89	13.10	14.29	1.31	18.75	0.44	50	0.87	13.33	3.49	17.02
	Upper (>=120% of Median)	7.76	9.14	12.33	12.86	3.20	43.75	0.00	0	0.91	13.33	6.85	31.91
	NA	12.96	3.76	1.85	0.48	5.56	18.75	1.85	50	0.00	0	5.56	6.38
<b>Minority Concentration</b>													
	Non-Minority (<20%)	14.74	52.15	15.35	48.1	1.37	56.25	0.00	0	1.67	73.33	4.56	63.83
	Mixed (20-49%)	12.70	17.2	19.84	23.81	2.38	37.5	0.79	100	0.79	13.33	3.57	19.15
	Subst. Minority (>=50%)	23.95	30.65	24.79	28.1	0.42	6.25	0.00	0	0.84	13.33	3.36	17.02

## Denial Rate, Itemized

Primary Lenders

City of Pittsburgh

2009 Peer Mortgage Data Northeastern

Attributes	Sub-Attributes	First Commonwealth Bank		First National Bank ***		First Niagara Bank		The Huntington National Bank***		Northwest Savings Bank***	
		%Row	%Column	%Row	%Column	%Row	%Column	%Row	%Column	%Row	%Column
<b>Applicant Race</b>											
	American Indian/Alaska Native	0	0	0.00	0	0.00	0	50.00	2.94	0.00	0
	Asian	0	0	0.00	0	0.00	0	9.09	2.94	0.00	0
	Black or African American	5	9.62	1.73	11.11	2.60	42.86	1.30	8.82	0.00	0
	Hawaiian / Pacific Islander	0	0	0.00	0	0.00	0	0.00	0	0.00	0
	White	28	53.85	3.77	75	1.12	57.14	3.63	76.47	0.98	58.33
	2 or More Minority Races	0	0	0.00	0	0.00	0	0.00	0	0.00	0
	Joint Race (White/Minority)	0	0	0.00	0	0.00	0	12.50	2.94	12.50	8.33
	Race Not Available	19	36.54	2.82	13.89	0.00	0	1.13	5.88	2.26	33.33
<b>Ethnicity</b>											
	Hispanic or Latino	1	1.92	0.00	0	4.76	7.14	4.76	2.94	0.00	0
	Not Hispanic or Latino	31	59.62	3.23	83.33	1.40	92.86	3.23	88.24	0.86	66.67
	Joint (Hisp/Lat / Not Hisp/Lat)	1	1.92	0.00	0	0.00	0	0.00	0	0.00	0
	Ethnicity Not Available	19	36.54	3.14	16.67	0.00	0	1.57	8.82	2.09	33.33
<b>Minority Status</b>											
	White Non-Hispanic	27	51.92	3.65	69.44	1.02	50	3.65	73.53	1.02	58.33
	Others, Including Hispanic	6	11.54	1.43	11.11	2.51	50	2.15	17.65	0.36	8.33
<b>Tract Income Level</b>											
	Low (0-49% of Median)	2	3.85	1.19	2.78	7.14	42.86	1.19	2.94	1.19	8.33
	Moderate (50-79% of Median)	16	30.77	4.29	50	1.19	35.71	2.62	32.35	1.19	41.67
	Middle (80-119% of Median)	23	44.23	3.20	44.44	0.60	21.43	3.40	50	1.00	41.67
	Upper (>=120% of Median)	9	17.31	0.70	2.78	0.00	0	3.52	14.71	0.70	8.33
	NA	2	3.85	0.00	0	0.00	0	0.00	0	0.00	0
<b>Applicant Income Level</b>											
	Low (0-49% of Median)	5	9.62	3.85	36.11	1.18	28.57	2.07	20.59	0.30	8.33
	Moderate (50-79% of Median)	6	11.54	1.62	13.89	1.30	28.57	4.55	41.18	0.65	16.67
	Middle (80-119% of Median)	13	25	4.80	30.56	0.87	14.29	3.06	20.59	1.75	33.33
	Upper (>=120% of Median)	10	19.23	1.83	11.11	1.83	28.57	2.74	17.65	2.28	41.67
	NA	18	34.62	5.56	8.33	0.00	0	0.00	0	0.00	0
<b>Minority Concentration</b>											
	Non-Minority (<20%)	31	59.62	3.80	69.44	1.06	50	2.58	50	1.37	75
	Mixed (20-49%)	12	23.08	3.57	25	0.00	0	4.76	35.29	0.40	8.33
	Subst. Minority (>=50%)	9	17.31	0.84	5.56	2.94	50	2.10	14.71	0.84	16.67

## Denial Rate, Itemized

Primary Lenders

City of Pittsburgh

2009 Peer Mortgage Data Northeastern

Attributes	Sub-Attributes	Parkvale Bank***		PNC Bank***		Progressive Home FSLA		S&T Bank***		Tristate Capital Bank***	
		%Row	%Column	%Row	%Column	%Row	%Column	%Row	%Column	%Row	%Column
<b>Applicant Race</b>											
	American Indian/Alaska Native	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
	Asian	0.00	0	18.18	0.54	0.00	0	0.00	0	0.00	0
	Black or African American	0.87	8.7	31.17	19.51	0.00	0	0.00	0	0.00	0
	Hawaiian / Pacific Islander	0.00	0	100.00	0.27	0.00	0	0.00	0	0.00	0
	White	2.79	86.96	33.94	65.85	0.14	100	0.42	21.43	0.00	0
	2 or More Minority Races	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
	Joint Race (White/Minority)	0.00	0	37.50	0.81	0.00	0	0.00	0	0.00	0
	Race Not Available	0.56	4.35	27.12	13.01	0.00	0	6.21	78.57	0.56	100
<b>Ethnicity</b>											
	Hispanic or Latino	0.00	0	23.81	1.36	0.00	0	0.00	0	0.00	0
	Not Hispanic or Latino	2.26	91.3	33.69	84.82	0.11	100	0.32	21.43	0.00	0
	Joint (Hisp/Lat / Not Hisp/Lat)	14.29	4.35	28.57	0.54	0.00	0	0.00	0	0.00	0
	Ethnicity Not Available	0.52	4.35	25.65	13.28	0.00	0	5.76	78.57	0.52	100
<b>Minority Status</b>											
	White Non-Hispanic	2.77	82.61	34.16	63.41	0.15	100	0.44	21.43	0.00	0
	Others, Including Hispanic	1.08	13.04	30.47	23.04	0.00	0	0.00	0	0.00	0
<b>Tract Income Level</b>											
	Low (0-49% of Median)	0.00	0	34.52	7.86	0.00	0	0.00	0	0.00	0
	Moderate (50-79% of Median)	1.90	34.78	24.76	28.18	0.24	100	0.95	28.57	0.00	0
	Middle (80-119% of Median)	2.20	47.83	37.80	51.22	0.00	0	1.40	50	0.00	0
	Upper (>=120% of Median)	2.82	17.39	33.10	12.74	0.00	0	2.11	21.43	0.70	100
	NA	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
<b>Applicant Income Level</b>											
	Low (0-49% of Median)	2.66	39.13	29.29	26.83	0.30	100	0.30	7.14	0.00	0
	Moderate (50-79% of Median)	1.62	21.74	31.82	26.56	0.00	0	2.92	64.29	0.00	0
	Middle (80-119% of Median)	2.62	26.09	31.44	19.51	0.00	0	0.87	14.29	0.00	0
	Upper (>=120% of Median)	1.37	13.04	38.81	23.04	0.00	0	0.91	14.29	0.46	100
	NA	0.00	0	27.78	4.07	0.00	0	0.00	0	0.00	0
<b>Minority Concentration</b>											
	Non-Minority (<20%)	2.28	65.22	32.37	57.72	0.15	100	1.67	78.57	0.00	0
	Mixed (20-49%)	1.98	21.74	33.73	23.04	0.00	0	0.00	0	0.40	100
	Subst. Minority (>=50%)	1.26	13.04	29.83	19.24	0.00	0	1.26	21.43	0.00	0

## Median Value of Price Above Comparable Treasury Rate. Itemized

Primary Lenders  
 City of Pittsburgh  
 2009 Peer Mortgage Data Northeastern

Attributes	Sub-Attributes	City of Pittsburgh	Allegheny Valley Bank***	Ameriserv	Bank of America***	Bank of New York Mellon***	Citizens Bank***	Dollar Bank***	ESB Bank***
<b>Borrower Characteristics</b>									
<b>Minority Status</b>									
	White Non-Hispanic (4)	4.04	0	0	3.19	0	4.61	3.6	3.28
	Others, Including Hispanic	3.82	0	0	4.33	0	5.48	3.42	0
<b>Census Tract Characteristics</b>									
<b>Racial / Ethnic Comparison</b>									
	< 10% Minority	4	0	0	3.03	0	3.77	3.63	3.28
	10-19% Minority	3.89	0	0	3.18	0	4.5	3.44	0
	20-49% Minority	4.17	0	0	3.25	0	4.95	3.43	3.04
	50-79% Minority	4.54	0	0	0	0	4.28	3.39	0
	80-100% Minority	4.81	0	0	5.42	0	5.46	3.44	3.5
<b>Income Characteristics</b>									
	Low - < 50% MSA/MD Median	4.28	0	0	0	0	4.87	3.56	0
	Moderate - 50-79.99% MSA/MD	3.94	0	0	4.7	0	4.84	3.51	3.27
	Middle - 80-119.99% MSA/MD M	4.03	0	0	3.13	0	4.54	3.57	3.28
	Upper - 120% or More MSA/MD I	4.17	0	0	3.14	0	4.56	3.5	0
	Income Not Available	0	0	0	0	0	0	4.32	0

1. \*\*\* (PCRG Financial Partners)

2. The median value of the City of Pittsburgh means the median value of price for all lending institutions as well as the primary lenders listed above in Pittsburgh



## **Median Value of Price Above Comparable Treasury Rate, Itemized, continued**

Primary Lenders  
 City of Pittsburgh  
 2009 Peer Mortgage Data Northeastern

Attributes	Sub-Attributes	Eureka Bank	Fidelity Savings Bank***	Fifth Third Bank***	First Commonwealth Bank	First National Bank ***	First Niagara Bank	The Huntington National Bank***
<b>Borrower Characteristics</b>								
<b>Minority Status</b>								
	White Non-Hispanic (4)	0	3.48	3.04	4.67	3.89	3.61	3.95
	Others, Including Hispanic	0	0	0	3.57	5.11	0	0
<b>Census Tract Characteristics</b>								
<b>Racial / Ethnic Comparison</b>								
	< 10% Minority	0	3.76	3.04	3.02	4.23	4.02	4.41
	10-19% Minority	0	3.19	0	3.78	4.25	3.2	0
	20-49% Minority	0	0	0	4.67	3.53	0	4.33
	50-79% Minority	0	0	0	4.8	0	0	0
	80-100% Minority	0	0	0	0	0	0	3.02
<b>Income Characteristics</b>								
	Low - < 50% MSA/MD Median	0	0	0	0	0	0	3.02
	Moderate - 50-79.99% MSA/MD Median	0	3.19	0	4.8	3.82	0	3.97
	Middle - 80-119.99% MSA/MD Median	0	3.76	0	3.67	4.88	3.61	5.42
	Upper - 120% or More MSA/MD Median	0	0	3.04	5.62	0	0	5.42
	Income Not Available	0	0	0	0	0	0	0

1. \*\*\* (PCRG Financial Partners)

2. The median value of the City of Pittsburgh means the median value of price for all lending institutions as well as the primary lenders listed above in Pittsburgh

## Median Value of Price Above Comparable Treasury Rate. Itemized. continued

Primary Lenders  
 City of Pittsburgh  
 2009 Peer Mortgage Data Northeastern

Attributes	Sub-Attributes	Northwest Savings Bank***	Parkvale Savings Bank***	PNC Bank***	Progressive	S&T Bank***	Tristate Capital Bank***
Borrower Characteristics							
Minority Status							
	White Non-Hispanic (4)	3.77	4.29	4.72	0	3.77	0
	Others, Including Hispanic	0	3.45	4.52	0	0	3.25
Census Tract Characteristics							
Racial / Ethnic Comparison							
	< 10% Minority	0	4.83	5.03	0	3.67	0
	10-19% Minority	3.67	4.03	4.65	0	5.04	0
	20-49% Minority	3.77	4.14	4.25	0	4.75	0
	50-79% Minority	6.02	0	0	0	0	0
	80-100% Minority	0	0	4.81	0	0	3.25
Income Characteristics							
	Low - < 50% MSA/MD Median	6.02	0	3.78	0	0	0
	Moderate - 50-79.99% MSA/MD Median	3.67	3.66	4.81	0	3.95	3.25
	Middle - 80-119.99% MSA/MD Median	4.01	4.53	4.72	0	3.71	0
	Upper - 120% or More MSA/MD Median	4.04	3.8	4.32	0	4.41	0
	Income Not Available	0	0	0	0	0	0

1. \*\*\* (PCRG Financial Partners)

2. The median value of the City of Pittsburgh means the median value of price for all lending institutions as well as the primary lenders listed above in Pittsburgh

## Price Reporting Rate, Total

Primary Lenders

City of Pittsburgh

2006 - 2008 Peer Mortgage Data (Eastern)

<i>Institution Name</i>	<i>2008</i>	<i>2007</i>	<i>2006</i>
ALLEGHENY VALLEY BANK OF PITTSBURGH***	7.14%	0.00%	0.00%
AMERISERV FINANCIAL	11.54%	0.00%	14.29%
BANK OF NEW YORK MELLON***	0.00%	0.00%	0.00%
BANK OF AMERICA***	14.79%	12.38%	12.23%
CITIZENS FINANCIAL GROUP***	15.12%	2.10%	2.38%
DOLLAR BANK***	10.51%	4.27%	2.92%
ESB BANK***	2.47%	1.79%	1.23%
EUREKA BANK	0.00%	0.00%	0.00%
FIDELITY BANK***	5.80%	0.00%	0.00%
FIFTH THIRD FINANCIAL CORPORATION***	13.70%	0.67%	0.00%
FIRST COMMONWEALTH BANK***	6.49%	16.00%	3.08%
FIRST NATIONAL BANK OF PA***	25.00%	18.52%	8.16%
HOWARD HANNA MORTGAGE SERVICES***	3.02%	2.70%	8.27%
HUNTINGTON NATIONAL BANK***	27.27%	3.23%	0.00%
NATIONAL CITY BANK OF PA***	20.50%	15.99%	28.08%
NORTHWEST SAVINGS BANK***	5.75%	1.27%	0.00%
PARKVALE SAVINGS BANK***	29.41%	17.48%	6.35%
PNC FINANCIAL SERVICES GROUP***	11.82%	8.85%	2.87%
PROGRESSIVE HOME FEDERAL SLA	0.00%	0.00%	0.00%
S&T BANK***	6.25%	10.53%	16.67%
TRISTATE CAPITAL BANK	10.00%	N/A	N/A
WEST VIEW SAVINGS BANK	50.00%	20.00%	0.00%
<b>Avg. All institutions in Pittsburgh</b>	<b>18.47%</b>	<b>22.81%</b>	<b>30.03%</b>
<p>1. ***(PCRG Financial Partners)</p> <p>2. Reporting Rate is given as a % of the total originations reported to the total origination count for an institution or all institutions in Pittsburgh.</p>			

# Individual Institution Reports

*Individual institution reports show lending practices and patterns of 18 primary financial institutions in the City of Pittsburgh. Their performances are benchmarked in detail by key demographic profiles, loan/purpose and property types of applicants and borrowers and geographic distributions through:*

- ✓ Standard Summary Report
- ✓ Summary Reports – Action Taken
- ✓ Disposition Summary
- ✓ Origination Map

**Standard Summary Report**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Area is City of Pittsburgh

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
<b>Loan Purpose and Type</b>														
Purchase - Conventional	2,301	19.78	1,286	24.32	101	21.44	212	9.21	171	13	0	0	0	0
Purchase - Government	1,833	15.81	899	17	54	11.46	119	6.47	124	9.43	0	0	0	0
Home Improvement	1,445	12.42	590	11.16	46	9.77	675	46.71	111	8.44	0	0	0	0
Refinancing	6,047	51.99	2,512	47.51	270	57.32	1,355	22.41	309	63.13	0	0	0	0
<b>Applicant Race</b>														
American Indian/Alaska Native	15	0.13	5	0.09	1	0.21	5	33.33	3	0.23	0	0	0	0
Asian	203	1.75	87	1.65	8	1.7	46	22.66	33	2.51	0	0	0	0
Black or African American	351	8.18	327	6.18	35	7.43	404	42.48	112	8.52	0	0	0	0
Hawaiian / Pacific Islander	6	0.05	3	0.06	0	0	1	16.67	2	0.15	0	0	0	0
White	7,311	68.01	4,174	78.95	331	70.28	1,483	18.75	884	67.22	0	0	0	0
2 or More Minority Races	11	0.09	3	0.06	0	0	4	36.36	4	0.3	0	0	0	0
Joint Race (White/Minority)	131	1.13	66	1.25	4	0.85	24	18.32	22	1.67	0	0	0	0
Race Not Available	2,404	20.67	622	11.76	32	13.53	394	16.39	255	19.39	0	0	0	0
<b>Applicant Ethnicity</b>														
Hispanic or Latino	105	0.9	43	0.81	1	0.21	32	30.48	15	1.14	0	0	0	0
Not Hispanic or Latino	9,031	77.64	4,572	86.48	369	78.34	1,919	21.25	1,043	79.32	0	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	81	0.7	42	0.79	6	1.27	12	14.81	10	0.76	0	0	0	0
Ethnicity Not Available	2,415	20.76	630	11.92	95	20.17	398	16.48	247	18.78	0	0	0	0
<b>Minority Status</b>														
White Non-Hispanic	7,655	65.81	4,054	76.68	317	67.3	1,421	18.56	858	65.25	0	0	0	0
Others, Including Hispanic	1,475	12.68	566	10.71	52	11.04	524	35.53	194	14.75	0	0	0	0
<b>Applicant Income</b>														
Low (0-49% of Median)	1,612	13.86	566	10.71	58	12.31	579	35.92	195	14.83	0	0	0	0
Moderate (50-79% of Median)	2,444	21.01	1,037	19.61	89	18.9	591	24.18	272	20.68	0	0	0	0
Middle (80-119% of Median)	2,498	21.48	1,201	22.72	100	21.23	499	19.98	294	22.36	0	0	0	0
Upper (>=120% of Median)	4,064	34.94	2,207	41.74	194	41.19	564	13.88	468	35.59	0	0	0	0
Income Not Available	1,014	8.72	276	5.22	30	6.37	128	12.62	86	6.54	0	0	0	0
<b>Tract/BNA Characteristics</b>														
Substantially Minority	1,194	10.26	374	7.07	41	8.7	447	37.44	145	11.03	0	0	0	0
Not Substantially Minority	10,438	89.74	4,913	92.93	430	91.3	1,914	18.34	1,170	88.97	0	0	0	0
Low (0-49% of Median)	403	3.46	127	2.4	17	3.61	149	36.97	48	3.65	0	0	0	0
Moderate (50-79% of Median)	3,017	25.94	1,218	23.04	102	21.66	844	27.97	350	26.62	0	0	0	0
Middle (80-119% of Median)	5,193	44.64	2,314	43.77	209	44.37	1,012	19.49	593	45.1	0	0	0	0
Upper (>=120% of Median)	3,016	25.93	1,628	30.79	142	30.15	354	11.74	324	24.64	0	0	0	0
NA	3	0.03	0	0	1	0.21	2	66.67	0	0	0	0	0	0
Low/Mod and/or Sub Minority	3,645	31.34	1,433	27.1	131	27.81	1,054	28.92	419	31.86	0	0	0	0
All Other Census Tracts	7,987	68.66	3,854	72.9	340	72.19	1,307	16.36	896	68.14	0	0	0	0
<b>Applicant Sex</b>														
Male	3,622	31.14	1,683	31.83	163	34.61	811	22.39	487	37.03	0	0	0	0
Female	2,825	24.29	1,305	24.68	135	28.66	733	25.95	334	25.4	0	0	0	0
Joint	3,355	28.84	1,886	35.67	112	23.78	585	17.44	359	27.3	0	0	0	0
Not Applicable	1,830	15.73	413	7.81	61	12.95	232	12.68	135	10.27	0	0	0	0
<b>Total</b>	<b>11,632</b>	<b>100</b>	<b>5,287</b>	<b>100</b>	<b>471</b>	<b>100</b>	<b>2,361</b>	<b>20.3</b>	<b>1,315</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Percent of Total Number of Applications  
Note: Validity Errors are included

(2) Percent of Total Number of Originations  
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(3) Number of Denied Applications as a Percent of Number of Applications for Line Item

Data Source: 2000 US Census SF1SF3

**Summary Reports - Action Taken**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Area is City of Pittsburgh

	Total Application			Loan Originated (a,b)					Application Denied					Application Withdrawn				
	Count	Percent		Count	Index	Percent			Count	Index	Percent			Count	Index	Percent		
		Column	Portf.			Row	Column	Portf.			Row	Column	Portf.			Row	Column	Portf.
<b>Applicant Race</b>																		
American Indian/Alaska Native	15	0.13	0.18	5	63	33.33	0.09	0.16	5	178	33.33	0.21	0.21	2	142	13.33	0.18	0.12
Asian	203	1.75	0.15	87	81	42.86	1.65	0.12	46	121	22.66	1.95	0.13	28	147	13.73	2.57	0.2
Black or African American	351	8.16	0.45	327	65	34.38	6.18	0.41	404	227	42.48	17.11	0.63	30	101	9.46	8.26	0.38
Hawaiian / Pacific Islander	6	0.05	0.09	3	35	50	0.06	0.11	1	89	16.67	0.04	0.05	1	178	16.67	0.09	0.13
White	7,311	68.01	0.33	4,174	100	52.76	78.95	0.31	1,483	100	18.75	62.81	0.38	742	100	3.38	68.07	0.33
2 or More Minority Races	11	0.09	0.45	3	52	27.27	0.06	0.29	4	194	36.36	0.17	0.55	4	388	36.36	0.37	1.12
Joint Race (White/Minority)	131	1.13	0.37	66	35	50.38	1.25	0.35	24	98	18.32	1.02	0.44	19	155	14.5	1.74	0.58
Race Not Available	2,404	20.67	0.3	622	49	25.87	11.76	0.31	394	87	16.33	16.69	0.39	204	30	8.43	18.72	0.32
<b>Ethnicity</b>																		
Hispanic or Latino	105	0.9	0.09	43	81	40.95	0.81	0.09	32	143	30.48	1.36	0.1	13	128	12.38	1.19	0.1
Not Hispanic or Latino	3,031	77.64	0.34	4,572	100	50.63	86.48	0.32	1,919	100	21.25	81.28	0.43	873	100	9.67	80.09	0.34
Joint (Hisp/Lat / Not Hisp/Lat)	81	0.7	0.24	42	102	51.85	0.73	0.24	12	70	14.81	0.51	0.2	3	115	11.11	0.83	0.25
Ethnicity Not Available	2,415	20.76	0.3	630	52	26.03	11.92	0.31	398	78	16.48	16.86	0.4	195	84	8.07	17.83	0.31
<b>Minority Status</b>																		
White Non-Hispanic	7,655	65.81	0.34	4,054	100	52.96	76.68	0.32	1,421	100	18.56	60.19	0.4	720	100	9.41	66.06	0.34
Others, Including Hispanic	1,475	12.68	0.27	566	72	38.37	10.71	0.24	524	131	35.53	22.19	0.42	160	115	10.85	14.68	0.27
<b>Tract Income Level</b>																		
Low (0-49% of Median)	403	3.46	0.53	127	58	31.51	2.4	0.5	149	315	36.37	6.31	0.72	42	117	10.42	3.85	0.56
Moderate (50-79% of Median)	3,017	25.94	0.71	1,218	75	40.37	23.04	0.74	844	238	27.97	35.75	0.93	285	106	9.45	26.15	0.67
Middle (80-119% of Median)	5,193	44.64	0.28	2,314	83	44.56	43.77	0.27	1,012	166	19.43	42.86	0.33	435	107	9.53	45.41	0.29
Upper (>=120% of Median)	3,016	25.93	0.24	1,628	100	53.98	30.79	0.25	354	100	11.74	14.39	0.22	268	100	8.89	24.59	0.24
NA	3	0.03	0.02	0	0	0	0	0	2	568	66.67	0.08	0.05	0	0	0	0	0
<b>Applicant Income Level</b>																		
Low (0-49% of Median)	1,612	13.86	0.57	566	65	35.11	10.71	0.51	579	259	35.92	24.52	0.67	168	107	10.42	15.41	0.61
Moderate (50-79% of Median)	2,444	21.01	0.37	1,037	78	42.43	19.61	0.33	531	174	24.18	25.03	0.46	224	34	9.17	20.55	0.36
Middle (80-119% of Median)	2,498	21.48	0.3	1,201	89	48.08	22.72	0.29	499	144	19.98	21.14	0.36	244	100	9.77	22.39	0.3
Upper (>=120% of Median)	4,064	34.94	0.29	2,207	100	54.31	41.74	0.29	564	100	13.88	23.89	0.29	397	100	9.77	36.42	0.29
NA	1,014	8.72	0.23	276	50	27.22	5.22	0.23	128	31	12.62	5.42	0.42	57	58	5.62	5.23	0.21
<b>Minority Concentration</b>																		
Non-Minority (<20%)	7,644	65.72	0.29	3,579	100	46.82	67.69	0.27	1,369	100	17.91	57.98	0.36	705	100	9.22	64.68	0.3
Mixed (20-49%)	2,794	24.02	0.46	1,334	102	47.75	25.23	0.5	545	109	19.51	23.08	0.52	264	102	9.45	24.22	0.45
Subst. Minority (>=50%)	1,194	10.26	0.3	374	67	31.32	7.07	0.28	447	209	37.44	18.93	0.48	121	110	10.13	11.1	0.29
<b>Loan Purpose and type</b>																		
Purchase - Convt'l	2,301	19.78	0.41	1,286	NA	55.89	24.32	0.45	212	NA	9.21	8.98	0.36	140	NA	6.08	12.84	0.37
Home Improvement - Convt'l	1,395	11.99	0.68	569	NA	40.79	10.76	0.57	661	NA	47.38	28	1	86	NA	6.16	7.89	0.65
Refinancing - Convt'l	4,801	41.27	0.25	2,183	NA	45.47	41.29	0.22	1,038	NA	21.62	43.96	0.32	477	NA	9.94	43.76	0.25
Government	3,135	26.95	0.34	1,249	NA	39.84	23.62	0.35	450	NA	14.35	19.06	0.33	387	NA	12.34	35.5	0.4
<b>Property Type</b>																		
One- to Four-Family	11,560	99.38	0.32	5,241	NA	45.34	99.13	0.31	2,344	NA	20.28	99.28	0.41	1,089	NA	9.42	99.31	0.33
Manufactured Housing	6	0.05	0.02	0	NA	0	0	0	2	NA	33.33	0.08	0.02	0	NA	0	0	0
Multifamily	66	0.57	0.87	46	NA	69.7	0.87	0.92	15	NA	22.73	0.64	1.27	1	NA	1.52	0.09	0.15

(a) Index for Race is calculated as % row for any race/% row for white.

Index for Minority Status is calculated as % row for Others, Including Hispanic / % row for White Non-Hispanic.

Index for Tract Income Level is calculated as % row for any tract type/% row for upper income tracts.

Index for Minority Concentration is calculated as % row for any minority concentration/% row for non-minority tracts.

Index for Ethnicity is calculated as % row for any Ethnicity/% row for Not Hispanic or Latino.

Index for Applicant Income Level is calculated as % row for any tract type/% row for upper income applicants.

(b) The Portfolio column is calculated as applications in the selected area/all applications in the file.

If no Saved Area or Geographic Information filter is selected, the Portfolio column, by definition, is 100%.

If a Saved Area or Geographic Information filter is selected, the Portfolio column, by definition will be 100% if no loan applications outside of the filter fit the same criteria.

Data Source: 2000 US Census SF1/SF3  
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## Disposition Summary

### 2009 Peer Mortgage Data (HE)

Active Filter  
Area is City of Pittsburgh

Borrower Characteristics	Disposition of Applications							Pricing Data (7)		Percentage Points above the APOR (8)	
	Applications Received	Loans Originated	Approved but Not Accepted	Denied	Withdrawn	File Closed for Incompleteness	Not Reported	Reported	Mean Value	Median Value	
<b>Race</b>											
American Indian / Alaska Native	14	5	1	5	2	1	5	0	0	0	
Asian	174	87	8	46	28	5	82	5	4.33	3.58	
Black or African American	878	327	35	404	90	22	286	41	4.69	4.02	
Native Hawaiian / Other Pacific Islander	6	3	0	1	1	1	2	1	4.17	4.17	
White	6,872	4,174	331	1,483	742	142	3,820	342	4.45	4.05	
2 or More Minority Race (1)	11	3	0	4	4	0	3	0	0	0	
Joint (White/Minority Race) (2)	116	66	4	24	19	3	58	7	4	3.63	
Race Not Available	1,363	622	92	394	204	51	587	34	4.29	3.79	
<b>Ethnicity</b>											
Hispanic or Latino	91	43	1	32	13	2	39	4	3.35	3.41	
Not Hispanic or Latino	7,903	4,572	369	1,919	873	170	4,169	390	4.49	4.08	
Joint (Hisp or Lat/Not Hisp or Lat) (3)	70	42	6	12	9	1	40	2	4.62	1.55	
Ethnicity Not Available	1,370	630	95	398	195	52	595	34	4.13	3.69	
<b>Minority Status</b>											
White Non-Hispanic (4)	6,850	4,054	317	1,421	720	138	3,708	334	4.48	4.16	
Others, Including Hispanic	1,336	566	52	524	160	34	506	59	4.46	3.78	
<b>Income</b>											
Low - < 50% MSAM/D Median	1,398	566	58	579	168	27	483	80	4.35	3.77	
Moderate - 50-79.99% MSAM/D Median	1,989	1,037	89	591	224	48	917	118	4.55	4.05	
Middle - 80-119.99% MSAM/D Median	2,094	1,201	100	439	244	50	1,098	101	4.52	4.26	
Upper - 120% or More MSAM/D Median	3,433	2,207	194	564	397	71	2,083	120	4.38	4.03	
Income Not Available	520	276	30	128	57	29	262	11	4.1	3.69	
<b>Gender</b>											
Male	3,144	1,683	163	811	393	94	1,535	144	4.58	4.12	
Female	2,507	1,305	135	733	286	48	1,187	114	4.46	3.84	
Joint (Male/Female) (5)	2,942	1,886	112	585	307	52	1,731	150	4.38	4	
Gender Not Available	841	413	51	232	104	31	390	22	4.06	3.88	
<b>Census Tract Characteristics</b>											
<b>Racial / Ethnic Composition (6)</b>											
< 10% Minority	3,450	1,996	166	802	399	87	1,820	171	4.27	3.77	
10-19% Minority	2,659	1,583	148	567	306	55	1,455	123	4.52	4.07	
20-49% Minority	2,318	1,334	116	545	264	59	1,241	90	4.46	4.21	
50-79% Minority	492	213	24	187	58	10	188	24	5.19	4.54	
80-100% Minority	515	161	17	260	63	14	139	22	4.67	4.22	
<b>Income Characteristics</b>											
Low - < 50% MSAM/D Median	341	127	17	149	42	6	112	14	4.88	4.64	
Moderate - 50-79.99% MSAM/D Median	2,514	1,218	102	844	285	65	1,073	138	4.37	3.87	
Middle - 80-119.99% MSAM/D Median	4,128	2,314	209	1,012	495	98	2,086	222	4.46	3.95	
Upper - 120% or More MSAM/D Median	2,448	1,628	142	354	268	56	1,572	56	4.52	4.38	
Income Not Available	3	0	1	2	0	0	0	0	0	0	
Total Applications	9,434	5,287	471	2,361	1,090	225	4,843	430	4.45	4.01	

#### Footnotes

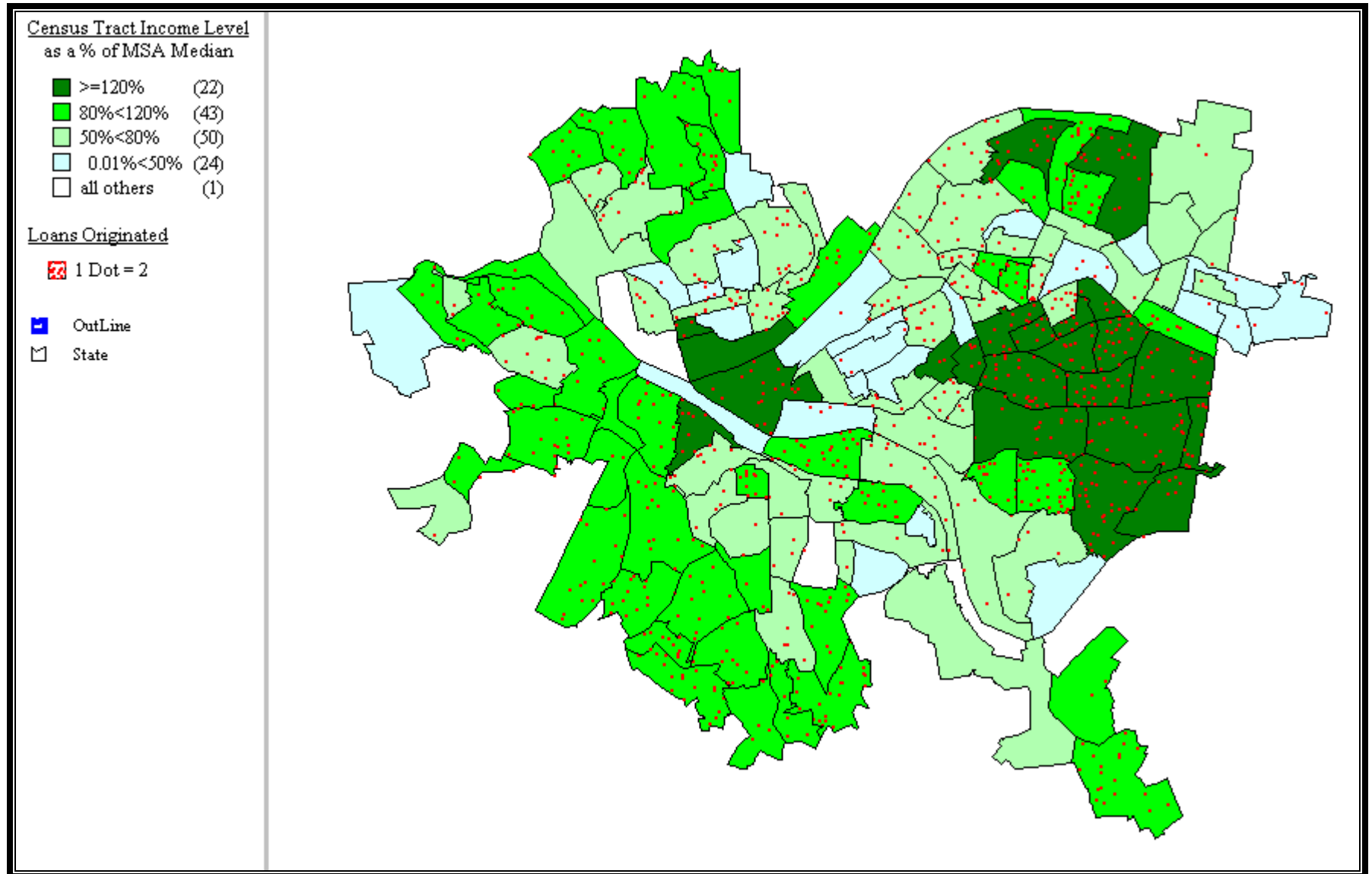
- Two or More Minority Race: At least 2 minority race categories must be reported
- Joint Race (White/Minority Race): Both Applicant and Co-Applicant must be reported and one must be White only, and the other must be a Minority, in either order
- Joint Ethnicity: Both Applicant and Co-Applicant must be reported and one must be Hispanic or Latino, and the other must be Not Hispanic or Latino, in either order
- White - Not Hispanic or Latino: Includes Race equal to White only and Ethnicity not equal to Hispanic or Latino.
- Joint Gender: Both Applicant and Co-Applicant must be reported and one must be Female and the other must be Male, in either order
- Total Minority: Composite of non-White Race text and Hispanic or Latino Ethnicity; if one record meets both conditions, it will only be counted once
- Pricing Data: Only consider originated loans; "Not Reported" represents rate spread value or "NA"; "Reported" represents those with rate spread as a numeric value; "Mean Value" represents the average rate spread value for all records with a reported; "Median Value" represents the midpoint of rate spread values for all records with a reported numeric rate spread value.
- Applications Received: Represents dispositions displayed; does not include Purchased Loans; Pre-Approved/Denied not Pre-Approved/Approved but Not Accepted.
- Only records that specifically meet the definition for each cell on the report will be included. If your data contains validity errors, you may have difficulty in resolving subtotals.

# Origination Map

All Lenders

City of Pittsburgh

2009 Peer Mortgage Data Northeastern





**Standard Summary Report**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is ALLEGHENY VALLEY BANK (30000006058) (Included)

Area is City of Pittsburgh

	Total Applications (1)		Originated/Purchased (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
<b>Loan Purpose and Type</b>														
Purchase - Conventional	16	15.38	14	20	0	0	2	12.5	0	0	0	0	0	0
Purchase - Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Home Improvement	43	47.12	23	41.43	1	33.33	13	38.78	0	0	0	0	0	0
Refinancing	33	37.5	27	38.57	2	66.67	3	23.08	1	100	0	0	0	0
<b>Applicant Race</b>														
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Black or African American	5	4.81	3	4.29	0	0	2	40	0	0	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	35	31.35	63	30	3	100	28	23.47	1	100	0	0	0	0
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	1	0.36	1	1.43	0	0	0	0	0	0	0	0	0	0
Race Not Available	3	2.88	3	4.29	0	0	0	0	0	0	0	0	0	0
<b>Applicant Ethnicity</b>														
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not Hispanic or Latino	100	96.15	66	94.29	3	100	30	30	1	100	0	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	1	0.36	1	1.43	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	3	2.88	3	4.29	0	0	0	0	0	0	0	0	0	0
<b>Minority Status</b>														
White Non-Hispanic	34	30.38	62	88.57	3	100	28	23.79	1	100	0	0	0	0
Others, Including Hispanic	7	6.73	5	7.14	0	0	2	28.57	0	0	0	0	0	0
<b>Applicant Income</b>														
Low (0-43% of Median)	19	18.27	10	14.29	0	0	3	47.37	0	0	0	0	0	0
Moderate (50-79% of Median)	27	25.36	15	21.43	1	33.33	10	37.04	1	100	0	0	0	0
Middle (80-119% of Median)	24	23.08	18	25.71	1	33.33	5	20.83	0	0	0	0	0	0
Upper (>=120% of Median)	30	28.85	23	32.86	1	33.33	6	20	0	0	0	0	0	0
Income Not Available	4	3.85	4	5.71	0	0	0	0	0	0	0	0	0	0
<b>Tract/BNA Characteristics</b>														
Substantially Minority	7	6.73	5	7.14	0	0	2	28.57	0	0	0	0	0	0
Not Substantially Minority	37	33.27	65	92.86	3	100	28	28.87	1	100	0	0	0	0
Low (0-43% of Median)	2	1.92	2	2.86	0	0	0	0	0	0	0	0	0	0
Moderate (50-79% of Median)	47	45.19	30	42.86	0	0	17	36.17	0	0	0	0	0	0
Middle (80-119% of Median)	34	32.69	20	28.57	2	66.67	11	32.35	1	100	0	0	0	0
Upper (>=120% of Median)	21	20.19	18	25.71	1	33.33	2	9.52	0	0	0	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low/Mod and/or Sub Minority	52	50	33	47.14	0	0	13	36.54	0	0	0	0	0	0
All Other Census Tracts	52	50	37	52.86	3	100	11	21.15	1	100	0	0	0	0
<b>Applicant Sex</b>														
Male	32	30.77	19	27.14	1	33.33	11	34.38	1	100	0	0	0	0
Female	34	32.69	22	31.43	0	0	12	35.29	0	0	0	0	0	0
Joint	35	33.65	26	37.14	2	66.67	7	20	0	0	0	0	0	0
Not Applicable	3	2.88	3	4.29	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>104</b>	<b>100</b>	<b>70</b>	<b>100</b>	<b>3</b>	<b>100</b>	<b>30</b>	<b>28.85</b>	<b>1</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Percent of Total Number of Applications  
Note: Validity Errors are included

(2) Percent of Total Number of Originations

(3) Number of Denied Applications as a Percent of Number of Applications for Line Item

**Summary Reports - Action Taken**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is ALLEGHENY VALLEY BANK (30000006058) (Included)  
Area is City of Pittsburgh

	Total Application			Loan Originated (a,b)					Application Denied					Application Withdrawn				
	Count	Percent		Count	Index	Percent			Count	Index	Percent			Count	Index	Percent		
		Column	Portf.			Row	Column	Portf.			Row	Column	Portf.			Row	Column	Portf.
<b>Applicant Race</b>																		
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Asian	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100	
Black or African American	5	4.81	50	3	90	60	4.23	60	2	136	40	6.67	40	0	0	0	100	
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	100	
White	95	31.35	28.36	63	100	66.32	30	25.33	28	100	23.47	33.33	38.89	1	100	1.05	100	
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Joint Race (White/Minority)	1	0.96	50	1	151	100	1.43	50	0	0	0	0	100	0	0	0	100	
Race Not Available	3	2.88	25	3	151	100	4.23	27.27	0	0	0	0	100	0	0	0	0	
<b>Ethnicity</b>																		
Hispanic or Latino	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	100	
Not Hispanic or Latino	100	36.15	23.24	66	100	66	34.23	26.4	30	100	30	100	37.37	1	100	1	100	
Joint (Hisp/Lat / Not Hisp/Lat)	1	0.96	50	1	152	100	1.43	100	0	0	0	0	0	0	0	0	100	
Ethnicity Not Available	3	2.88	25	3	152	100	4.23	27.27	0	0	0	0	100	0	0	0	0	
<b>Minority Status</b>																		
White Non-Hispanic	94	30.38	28.75	62	100	65.36	88.57	25.62	28	100	23.73	33.33	38.89	1	100	1.06	100	
Others, Including Hispanic	7	6.73	38.89	5	108	71.43	7.14	55.56	2	96	28.57	6.67	22.22	0	0	0	100	
<b>Tract Income Level</b>																		
Low (0-49% of Median)	2	1.92	66.67	2	117	100	2.86	66.67	0	0	0	0	100	0	NA	0	100	
Moderate (50-79% of Median)	47	45.19	72.31	30	74	63.83	42.86	66.67	17	380	36.17	56.67	85	0	NA	0	100	
Middle (80-119% of Median)	34	32.69	21.38	20	69	58.82	28.57	17.54	11	340	32.35	36.67	30.56	1	NA	2.94	100	
Upper (>=120% of Median)	21	20.19	16.15	18	100	85.71	25.71	18	2	100	3.52	6.67	8	0	NA	0	0	
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	0	0	
<b>Applicant Income Level</b>																		
Low (0-49% of Median)	19	18.27	45.24	10	69	52.63	14.23	50	9	237	47.37	30	45	0	NA	0	0	
Moderate (50-79% of Median)	27	25.96	38.57	15	72	55.56	21.43	30.61	10	185	37.04	33.33	55.56	1	NA	3.7	100	
Middle (80-119% of Median)	24	23.08	29.63	18	98	75	25.71	31.03	5	104	20.83	16.67	25	0	NA	0	100	
Upper (>=120% of Median)	30	28.85	20.13	23	100	76.67	32.86	19.17	6	100	20	20	26.09	0	NA	0	0	
NA	4	3.85	26.67	4	130	100	5.71	26.67	0	0	0	0	100	0	NA	0	100	
<b>Minority Concentration</b>																		
Non-Minority (<20%)	65	62.5	21.31	42	100	64.62	60	18.58	20	100	30.77	66.67	30.3	1	100	1.54	100	
Mixed (20-49%)	32	30.77	78.05	23	111	71.88	32.86	74.19	8	81	25	26.67	88.89	0	0	0	100	
Subst. Minority (>=50%)	7	6.73	63.64	5	111	71.43	7.14	100	2	93	28.57	6.67	33.33	0	0	0	100	
<b>Loan Purpose and type</b>																		
Purchase - Convnt'l	16	15.38	31.37	14	NA	87.5	20	31.82	2	NA	12.5	6.67	33.33	0	NA	0	0	
Home Improvement - Convnt'l	49	47.12	32.67	29	NA	59.18	41.43	27.62	19	NA	38.78	63.33	48.72	0	NA	0	0	
Refinancing - Convnt'l	39	37.5	25	27	NA	69.23	38.57	23.89	9	NA	23.08	30	25	1	NA	2.56	100	
Government	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	
<b>Property Type</b>																		
One- to Four-Family	102	38.08	28.81	68	NA	66.67	37.14	26.25	30	NA	29.41	100	37.04	1	NA	0.98	100	
Manufactured Housing	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	
Multifamily	2	1.92	66.67	2	NA	100	2.86	66.67	0	NA	0	0	100	0	NA	0	100	

(a) Index for Race is calculated as % row for any race/% row for white.

Index for Minority Status is calculated as % row for Hispanic / % row for White Non-Hispanic.

Index for Tract Income Level is calculated as % row for any tract type/% row for upper income tracts.

Index for Minority Concentration is calculated as % row for any minority concentration/% row for non-minority tracts.

Index for Ethnicity is calculated as % row for any Ethnicity/% row for Not Hispanic or Latino.

Index for Applicant Income Level is calculated as % row for any tract type/% row for upper income applicants.

(b) The Portfolio column is calculated as applications in the selected area/all applications in the file.

If no Saved Area or Geographic Information filter is selected, the Portfolio column, by definition, is 100%.

If a Saved Area or Geographic Information filter is selected, the Portfolio column, by definition will be 100% if no loan applications outside of the filter fit the same criteria.

Data Source: 2000 US Census SF1/SF3  
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## Disposition Summary

### 2009 Peer Mortgage Data (HE)

#### Active Filter

Institution is ALLEGHENY VALLEY BANK (300000006058) (Included)  
Area is City of Pittsburgh

Borrower Characteristics	Disposition of Applications						Pricing Data (7)		Percentage Points above the APOR (8)	
	Applications Received	Loans Originated	Approved but Not Accepted	Denied	Withdrawn	File Closed for Incompleteness	Not Reported	Reported	Mean Value	Median Value
<b>Race</b>										
American Indian / Alaska Native	0	0	0	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0	0
Black or African American	5	3	0	2	0	0	3	0	0	0
Native Hawaiian / Other Pacific Islander	0	0	0	0	0	0	0	0	0	0
White	95	63	3	28	1	0	62	0	0	0
2 or More Minority Race (1)	0	0	0	0	0	0	0	0	0	0
Joint (White/Minority Race) (2)	1	1	0	0	0	0	1	0	0	0
Race Not Available	3	3	0	0	0	0	3	0	0	0
<b>Ethnicity</b>										
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0
Not Hispanic or Latino	100	66	3	30	1	0	65	0	0	0
Joint (Hisp or Lat/Not Hisp or Lat) (3)	1	1	0	0	0	0	1	0	0	0
Ethnicity Not Available	3	3	0	0	0	0	3	0	0	0
<b>Minority Status</b>										
White Non-Hispanic (4)	94	62	3	28	1	0	61	0	0	0
Others, Including Hispanic	7	5	0	2	0	0	5	0	0	0
<b>Income</b>										
Low - < 50% MSAM/D Median	19	10	0	9	0	0	10	0	0	0
Moderate - 50-79.99% MSAM/D Median	27	15	1	10	1	0	14	0	0	0
Middle - 80-119.99% MSAM/D Median	24	18	1	5	0	0	18	0	0	0
Upper - 120% or More MSAM/D Median	30	23	1	6	0	0	23	0	0	0
Income Not Available	4	4	0	0	0	0	4	0	0	0
<b>Gender</b>										
Male	32	19	1	11	1	0	19	0	0	0
Female	34	22	0	12	0	0	21	0	0	0
Joint (Male/Female) (5)	35	26	2	7	0	0	26	0	0	0
Gender Not Available	3	3	0	0	0	0	3	0	0	0
<b>Census Tract Characteristics</b>										
<b>Racial / Ethnic Composition (6)</b>										
< 10% Minority	30	17	2	10	1	0	17	0	0	0
10-19% Minority	35	25	0	10	0	0	24	0	0	0
20-49% Minority	32	23	1	8	0	0	23	0	0	0
50-79% Minority	4	2	0	2	0	0	2	0	0	0
80-100% Minority	3	3	0	0	0	0	3	0	0	0
<b>Income Characteristics</b>										
Low - < 50% MSAM/D Median	2	2	0	0	0	0	2	0	0	0
Moderate - 50-79.99% MSAM/D Median	47	30	0	17	0	0	29	0	0	0
Middle - 80-119.99% MSAM/D Median	34	20	2	11	1	0	20	0	0	0
Upper - 120% or More MSAM/D Median	21	18	1	2	0	0	18	0	0	0
Income Not Available	0	0	0	0	0	0	0	0	0	0
<b>Total Applications</b>	<b>104</b>	<b>70</b>	<b>3</b>	<b>30</b>	<b>1</b>	<b>0</b>	<b>69</b>	<b>0</b>	<b>0</b>	<b>0</b>

#### Footnotes

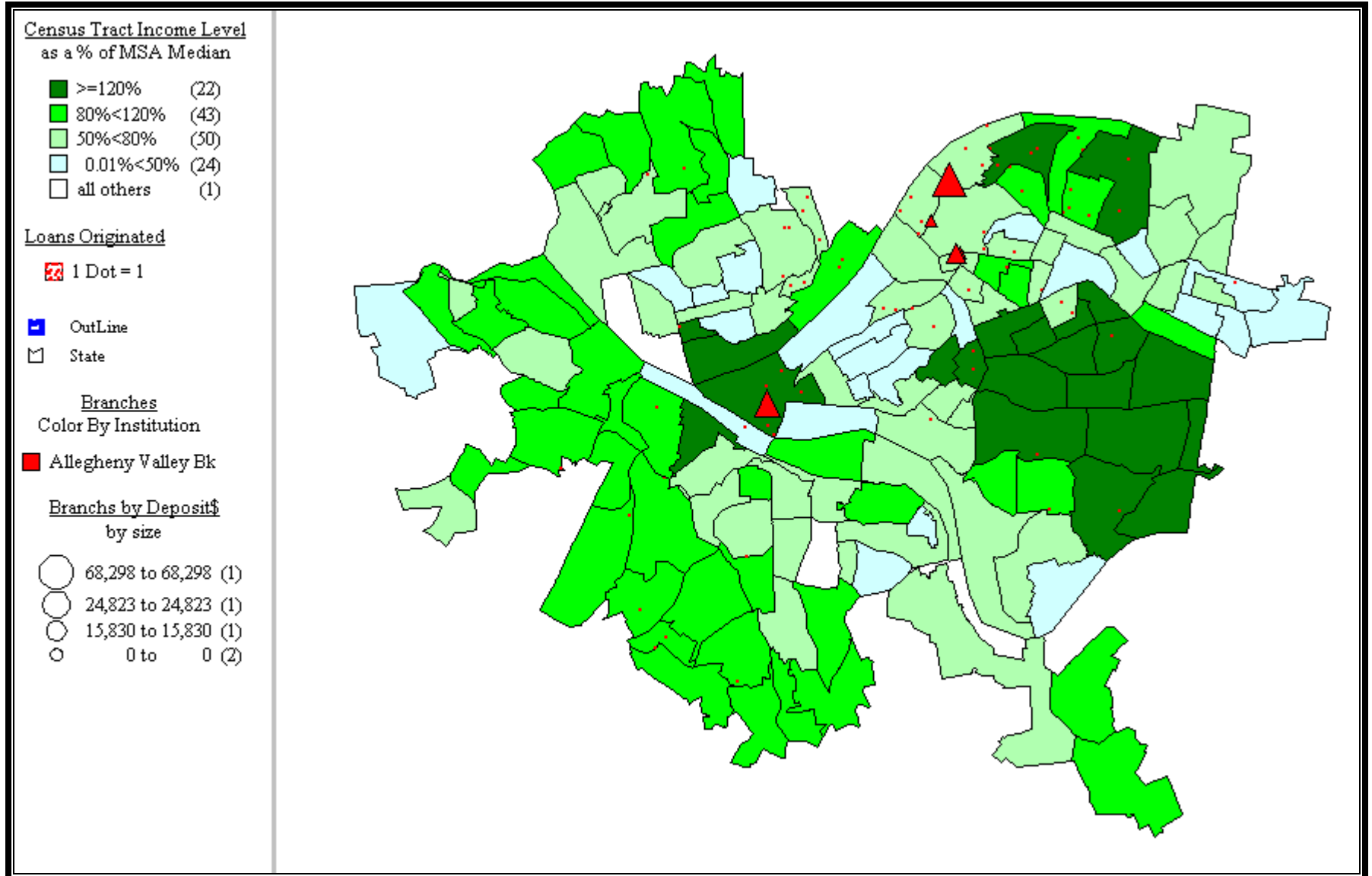
- Two or More Minority Race: At least 2 minority race categories must be reported
- Joint Race (White/Minority Race): Both Applicant and Co-Applicant must be reported and one must be White only, and the other must be a Minority, in either order
- Joint Ethnicity: Both Applicant and Co-Applicant must be reported and one must be Hispanic or Latino, and the other must be Not Hispanic or Latino, in either order
- White -- Not Hispanic or Latino: Includes Race equal to White only and Ethnicity not equal to Hispanic or Latino.
- Joint Gender: Both Applicant and Co-Applicant must be reported and one must be Female and the other must be Male, in either order
- Total Minority: Composite of non-White Race total and Hispanic or Latino Ethnicity; if one record meets both conditions, it will only be counted once
- Pricing Data: Only considers originated loans; "Not Reported" represents rate spread value as "NA"; "Reported" represents those with rate spread as a numeric value; "Mean Value" represents the average rate spread value for all records with a reported; "Median Value" represents the midpoint of rate spread value for all records with a reported numeric rate spread value.
- Applications Received: Represents dispositions displayed; does not include Purchased Loans; Pre-Approved Denied not Pre-Approved Approved but Not Accepted.
- Only records that specifically meet the definition for each cell on the report will be included. If your data contains validity errors, you may have difficulty in resolving subtotals.

# Origination Map

Allegheny Valley Bank

City of Pittsburgh

2009 Peer Mortgage Data Northeastern



**Standard Summary Report**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is AMERISERV FINANCIAL BANK (20000928618) (Included)  
 Area is City of Pittsburgh

	Total Applications (1)		Originated/Purchased (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
<b>Loan Purpose and Type</b>														
Purchase - Conventional	4	16	4	25	0	0	0	0	0	0	0	0	0	0
Purchase - Government	4	16	4	25	0	0	0	0	0	0	0	0	0	0
Home Improvement	3	12	1	6.25	0	0	1	33.33	1	100	0	0	0	0
Refinancing	14	56	7	43.75	0	0	7	50	0	0	0	0	0	0
<b>Applicant Race</b>														
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Black or African American	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	17	68	10	62.5	0	0	6	35.29	1	100	0	0	0	0
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Race Not Available	8	32	6	37.5	0	0	2	25	0	0	0	0	0	0
<b>Applicant Ethnicity</b>														
Hispanic or Latino	1	4	0	0	0	0	1	100	0	0	0	0	0	0
Not Hispanic or Latino	16	64	10	62.5	0	0	5	31.25	1	100	0	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	8	32	6	37.5	0	0	2	25	0	0	0	0	0	0
<b>Minority Status</b>														
White Non-Hispanic	16	64	10	62.5	0	0	5	31.25	1	100	0	0	0	0
Others, Including Hispanic	1	4	0	0	0	0	1	100	0	0	0	0	0	0
<b>Applicant Income</b>														
Low (0-49% of Median)	3	12	2	12.5	0	0	1	33.33	0	0	0	0	0	0
Moderate (50-79% of Median)	4	16	3	18.75	0	0	1	25	0	0	0	0	0	0
Middle (80-119% of Median)	4	16	2	12.5	0	0	1	25	1	100	0	0	0	0
Upper (>=120% of Median)	6	24	4	25	0	0	2	33.33	0	0	0	0	0	0
Income Not Available	8	32	5	31.25	0	0	3	37.5	0	0	0	0	0	0
<b>Tract/BNA Characteristics</b>														
Substantially Minority	2	8	1	6.25	0	0	1	50	0	0	0	0	0	0
Not Substantially Minority	23	92	15	63.75	0	0	7	30.43	1	100	0	0	0	0
Low (0-49% of Median)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Moderate (50-79% of Median)	7	28	6	37.5	0	0	1	14.29	0	0	0	0	0	0
Middle (80-119% of Median)	14	56	7	43.75	0	0	6	42.86	1	100	0	0	0	0
Upper (>=120% of Median)	4	16	3	18.75	0	0	1	25	0	0	0	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low/Mod and/or Sub Minority	7	28	6	37.5	0	0	1	14.29	0	0	0	0	0	0
All Other Census Tracts	18	72	10	62.5	0	0	7	38.89	1	100	0	0	0	0
<b>Applicant Sex</b>														
Male	8	32	6	37.5	0	0	2	25	0	0	0	0	0	0
Female	2	8	1	6.25	0	0	1	50	0	0	0	0	0	0
Joint	7	28	3	18.75	0	0	3	42.86	1	100	0	0	0	0
Not Applicable	8	32	6	37.5	0	0	2	25	0	0	0	0	0	0
<b>Total</b>	<b>25</b>	<b>100</b>	<b>16</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>32</b>	<b>1</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Percent of Total Number of Applications  
 Note: Validity Errors are included

(2) Percent of Total Number of Originations

(3) Number of Denied Applications as a Percent of Number of Applications for Line Item

## Summary Reports - Action Taken

### 2009 Peer Mortgage Data (NE)

#### Active Filters

Institution is AMERISERV FINANCIAL BANK (20000928618) (Included)

Area is City of Pittsburgh

	Total Application			Loan Originated (a,b)					Application Denied					Application Withdrawn				
	Count	Percent		Count	Index	Percent			Count	Index	Percent			Count	Index	Percent		
		Column	Portf.			Row	Column	Portf.			Row	Column	Portf.			Row	Column	Portf.
<b>Applicant Race</b>																		
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	100
Asian	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	100
Black or African American	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	17	68	1.51	10	100	58.82	62.5	1.03	6	100	35.29	75	5.45	1	100	5.88	100	14.29
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	100
Race Not Available	8	32	14.81	6	128	75	37.5	33.33	2	71	25	25	8	0	0	0	0	0
<b>Ethnicity</b>																		
Hispanic or Latino	1	4	12.5	0	0	0	0	0	1	320	100	12.5	25	0	0	0	0	100
Not Hispanic or Latino	16	64	1.42	10	100	62.5	62.5	1.02	5	100	31.25	62.5	4.59	1	100	6.25	100	14.29
Joint (Hisp/Lat / Not Hisp/Lat)	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	100
Ethnicity Not Available	8	32	14.81	6	120	75	37.5	31.58	2	80	25	25	8.33	0	0	0	0	0
<b>Minority Status</b>																		
White Non-Hispanic	16	64	1.44	10	100	62.5	62.5	1.04	5	100	31.25	62.5	4.67	1	100	6.25	100	14.29
Others, Including Hispanic	1	4	3.23	0	0	0	0	0	1	320	100	12.5	16.67	0	0	0	0	100
<b>Tract Income Level</b>																		
Low (0-49% of Median)	0	0	0	0	0	0	0	0	0	0	0	0	100	0	NA	0	0	100
Moderate (50-79% of Median)	7	28	4.67	6	114	85.71	37.5	5.17	1	57	14.29	12.5	4.17	0	NA	0	0	0
Middle (80-119% of Median)	14	56	1.8	7	67	50	43.75	1.09	6	171	42.86	75	5.94	1	NA	7.14	100	12.5
Upper (>=120% of Median)	4	16	1.51	3	100	75	18.75	1.23	1	100	25	12.5	8.33	0	NA	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	0	0	0
<b>Applicant Income Level</b>																		
Low (0-49% of Median)	3	12	2.7	2	100	66.67	12.5	2.67	1	100	33.33	12.5	3.85	0	NA	0	0	0
Moderate (50-79% of Median)	4	16	1.85	3	112	75	18.75	1.86	1	75	25	12.5	2.17	0	NA	0	0	0
Middle (80-119% of Median)	4	16	1.5	2	75	50	12.5	0.89	1	75	25	12.5	3.13	1	NA	25	100	25
Upper (>=120% of Median)	6	24	1.13	4	100	66.67	25	0.82	2	100	33.33	25	9.09	0	NA	0	0	0
NA	8	32	11.43	5	94	62.5	31.25	9.26	3	112	37.5	37.5	27.27	0	NA	0	0	0
<b>Minority Concentration</b>																		
Non-Minority (<20%)	14	56	1.21	11	100	78.57	68.75	1.13	3	100	21.43	37.5	2.34	0	NA	0	0	0
Mixed (20-49%)	3	36	25	4	57	44.44	25	16	4	207	44.44	50	50	1	NA	11.11	100	100
Subst. Minority (>=50%)	2	8	66.67	1	64	50	6.25	50	1	233	50	12.5	100	0	NA	0	0	100
<b>Loan Purpose and type</b>																		
Purchase - Convnt'l	4	16	1.2	4	NA	100	25	1.32	0	NA	0	0	0	0	NA	0	0	0
Home Improvement - Convnt'l	3	12	1.26	1	NA	33.33	6.25	0.64	1	NA	33.33	12.5	1.47	1	NA	33.33	100	33.33
Refinancing - Convnt'l	14	56	3.5	7	NA	50	43.75	2.16	7	NA	50	87.5	13.73	0	NA	0	0	0
Government	4	16	1.78	4	NA	100	25	1.82	0	NA	0	0	0	0	NA	0	0	100
<b>Property Type</b>																		
One- to Four-Family	22	88	1.88	13	NA	59.09	81.25	1.31	8	NA	36.36	100	6.35	1	NA	4.55	100	9.09
Manufactured Housing	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	100
Multifamily	3	12	37.5	3	NA	100	18.75	60	0	NA	0	0	0	0	NA	0	0	0

(a) Index for Race is calculated as % row for any race/% row for white.

Index for Minority Status is calculated as % row for Others, Including Hispanic / % row for White Non-Hispanic.

Index for Tract Income Level is calculated as % row for any tract type/% row for upper income tracts.

Index for Minority Concentration is calculated as % row for any minority concentration/% row for non-minority tracts.

Index for Ethnicity is calculated as % row for any Ethnicity/% row for Not Hispanic or Latino.

Index for Applicant Income Level is calculated as % row for any tract type/% row for upper income applicants.

(b) The Portfolio column is calculated as applications in the selected area/all applications in the file.

If no Saved Area or Geographic Information filter is selected, the Portfolio column, by definition, is 100%.

If a Saved Area or Geographic Information filter is selected, the Portfolio column, by definition will be 100% if no loan applications outside of the filter fit the same criteria.

Data Source: 2000 US Census SF1/SF3  
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## Disposition Summary

### 2009 Peer Mortgage Data (HE)

#### Active Filter

Institution is AMERISERV FINANCIAL BANK (20000929618) (Included)  
 Areas is City of Pittsburgh

Count	Disposition of Applications						Pricing Data (7)		Percentage Points above the APOR (8)	
	Applications Received	Loans Originated	Approved but Not Accepted	Denied	Withdrawn	File Closed for Incompleteness	Not Reported	Reported	Mean Value	Median Value
<b>Borrower Characteristics</b>										
<b>Race</b>										
American Indian / Alaska Native	0	0	0	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0	0
Black or African American	0	0	0	0	0	0	0	0	0	0
Native Hawaiian / Other Pacific Islander	0	0	0	0	0	0	0	0	0	0
White	17	10	0	6	1	0	10	0	0	0
2 or More Minority Races (1)	0	0	0	0	0	0	0	0	0	0
Joint (White/Minority Race) (2)	0	0	0	0	0	0	0	0	0	0
Race Not Available	8	6	0	2	0	0	5	0	0	0
<b>Ethnicity</b>										
Hispanic or Latino	1	0	0	1	0	0	0	0	0	0
Not Hispanic or Latino	16	10	0	5	1	0	10	0	0	0
Joint (Hisp or Lat/Not Hisp or Lat) (3)	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	8	6	0	2	0	0	5	0	0	0
<b>Minority Status</b>										
White Non-Hispanic (4)	16	10	0	5	1	0	10	0	0	0
Others, Including Hispanic	1	0	0	1	0	0	0	0	0	0
<b>Income</b>										
Low - < 50% MSA/MMD Median	3	2	0	1	0	0	2	0	0	0
Moderate - 50-79.99% MSA/MMD Median	4	3	0	1	0	0	3	0	0	0
Middle - 80-119.99% MSA/MMD Median	4	2	0	1	1	0	2	0	0	0
Upper - 120% or More MSA/MMD Median	6	4	0	2	0	0	4	0	0	0
Income Not Available	8	5	0	3	0	0	4	0	0	0
<b>Gender</b>										
Male	8	6	0	2	0	0	6	0	0	0
Female	2	1	0	1	0	0	1	0	0	0
Joint (Male/Female) (5)	7	3	0	3	1	0	3	0	0	0
Gender Not Available	8	6	0	2	0	0	5	0	0	0
<b>Census Tract Characteristics</b>										
<b>Racial / Ethnic Composition (6)</b>										
< 10% Minority	6	5	0	1	0	0	5	0	0	0
10-19% Minority	8	6	0	2	0	0	6	0	0	0
20-49% Minority	9	4	0	4	1	0	3	0	0	0
50-79% Minority	1	1	0	0	0	0	1	0	0	0
80-100% Minority	1	0	0	1	0	0	0	0	0	0
<b>Income Characteristics</b>										
Low - < 50% MSA/MMD Median	0	0	0	0	0	0	0	0	0	0
Moderate - 50-79.99% MSA/MMD Median	7	6	0	1	0	0	5	0	0	0
Middle - 80-119.99% MSA/MMD Median	14	7	0	6	1	0	7	0	0	0
Upper - 120% or More MSA/MMD Median	4	3	0	1	0	0	3	0	0	0
Income Not Available	0	0	0	0	0	0	0	0	0	0
Total Applications	25	16	0	8	1	0	15	0	0	0

#### Footnotes

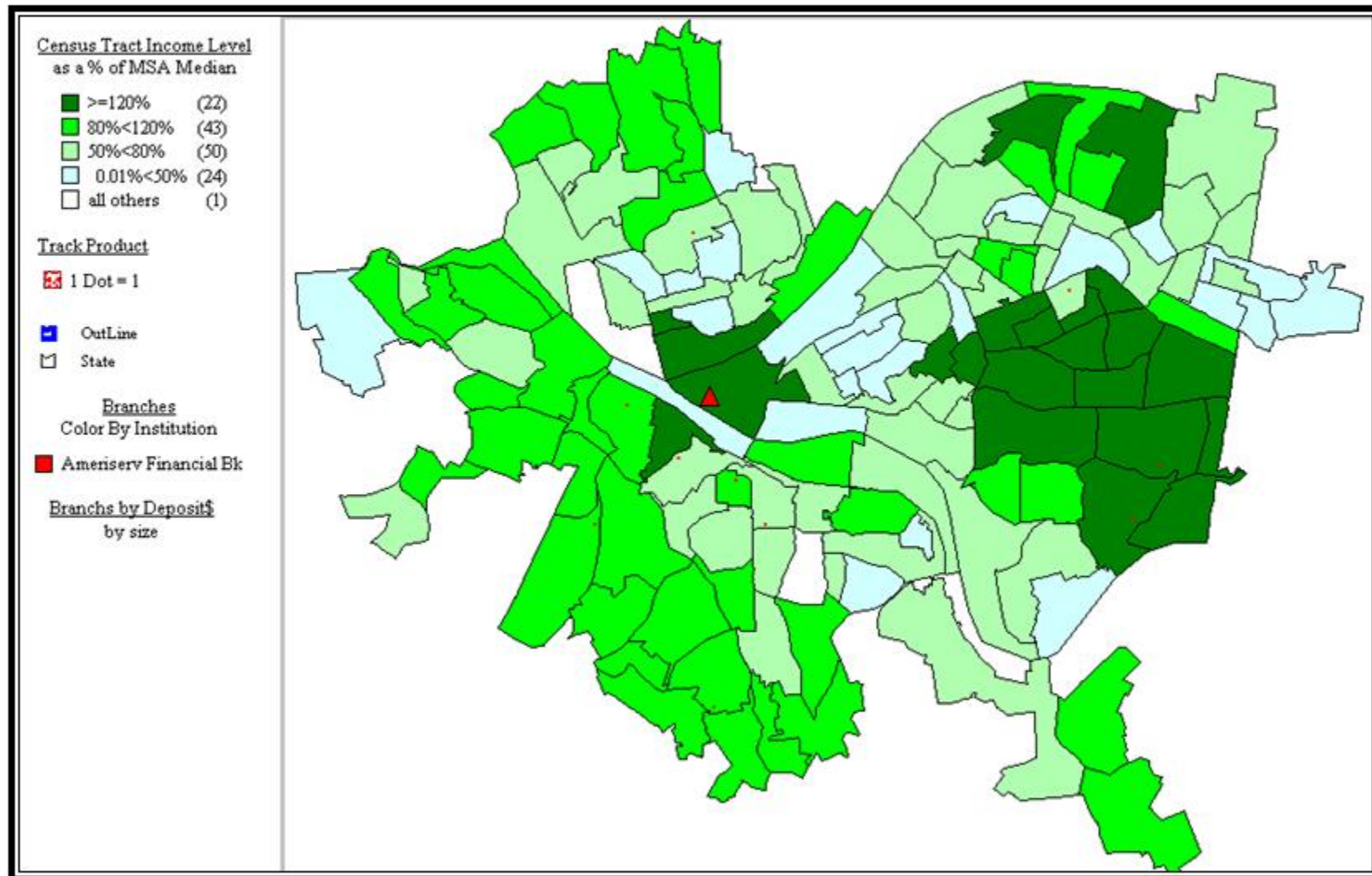
- Two or More Minority Races: At least 2 minority race categories must be reported
- Joint Race (White/Minority Race): Both Applicant and Co-Applicant must be reported and one must be White only, and the other must be a Minority, in either order
- Joint Ethnicity: Both Applicant and Co-Applicant must be reported and one must be Hispanic or Latino, and the other must be Not Hispanic or Latino, in either order
- White -- Not Hispanic or Latino: Includes Race equal to White only and Ethnicity not equal to Hispanic or Latino.
- Joint Gender: Both Applicant and Co-Applicant must be reported and one must be Female and the other must be Male, in either order
- Total Minority: Composite of non-White Race total and Hispanic or Latino Ethnicity; if one record meets both conditions, it will only be counted once
- Pricing Data: Only considers originated loans; "Not Reported" represents rate spread value as "NA," "Reported" represents those with rate spread as a numeric value; "Mean Value" represents the average rate spread value for all records with a reported; "Median Value" represents the midpoint of rate spread values for all records with a reported numeric rate spread value.
- Applications Received: Represents disposition displayed; does not include Purchased Loans; PreApprovals Denied not PreApprovals Approved but Not Accepted.
- Only records that specifically meet the definition for each cell on the report will be included. If your data contains validity errors, you may have difficulty in resolving subtotals.

# Origination Map

Ameriserv Financial Bank

City of Pittsburgh

2009 Peer Mortgage Data - Northeastern





**Standard Summary Report**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is BANK OF AMERICA, N.A. or MERRILL LYNCH CREDIT CORP (Included)  
 Area is City of Pittsburgh

	Total Applications (1)		Originated/Purchased (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
<b>Loan Purpose and Type</b>														
Purchase - Conventional	68	12.71	52	13.16	4	36.36	5	7.35	7	16.67	0	0	0	0
Purchase - Government	133	24.86	125	31.65	0	0	6	4.51	2	4.76	0	0	0	0
Home Improvement	16	2.99	10	2.53	0	0	6	37.5	0	0	0	0	0	0
Refinancing	318	59.44	208	52.66	7	63.64	70	22.01	33	78.57	0	0	0	0
<b>Applicant Race</b>														
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Asian	12	2.24	5	1.27	1	9.09	2	16.67	4	3.52	0	0	0	0
Black or African American	33	6.17	16	4.05	2	18.18	12	36.36	3	7.14	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	404	75.51	308	77.97	5	45.45	63	15.59	28	66.67	0	0	0	0
2 or More Minority Races	1	0.19	1	0.25	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	7	1.31	6	1.52	0	0	0	0	1	2.38	0	0	0	0
Race Not Available	78	14.58	59	14.94	3	27.27	10	12.82	6	14.29	0	0	0	0
<b>Applicant Ethnicity</b>														
Hispanic or Latino	7	1.31	5	1.27	0	0	2	28.57	0	0	0	0	0	0
Not Hispanic or Latino	454	84.86	335	84.81	7	63.64	76	16.74	36	85.71	0	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	1	0.19	1	0.25	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	73	13.64	54	13.67	4	36.36	9	12.33	6	14.29	0	0	0	0
<b>Minority Status</b>														
White Non-Hispanic	330	72.9	295	74.68	5	45.45	62	15.9	28	66.67	0	0	0	0
Others, Including Hispanic	61	11.4	34	8.61	3	27.27	16	26.23	8	19.05	0	0	0	0
<b>Applicant Income</b>														
Low (0-49% of Median)	65	12.15	48	12.15	0	0	9	13.85	8	19.05	0	0	0	0
Moderate (50-79% of Median)	140	26.17	107	27.09	1	9.09	24	17.14	8	19.05	0	0	0	0
Middle (80-119% of Median)	125	23.36	86	21.77	3	27.27	26	20.8	10	23.81	0	0	0	0
Upper (>=120% of Median)	174	32.52	126	31.9	7	63.64	25	14.37	16	38.1	0	0	0	0
Income Not Available	31	5.79	28	7.09	0	0	3	9.68	0	0	0	0	0	0
<b>Tract/BNA Characteristics</b>														
Substantially Minority	36	6.73	23	5.82	2	18.18	7	19.44	4	9.52	0	0	0	0
Not Substantially Minority	439	93.27	372	94.18	9	81.82	80	16.03	38	90.48	0	0	0	0
Low (0-49% of Median)	10	1.87	6	1.52	0	0	3	30	1	2.38	0	0	0	0
Moderate (50-79% of Median)	125	23.36	88	22.28	3	27.27	27	21.6	7	16.67	0	0	0	0
Middle (80-119% of Median)	262	48.97	199	50.38	3	27.27	39	14.89	21	50	0	0	0	0
Upper (>=120% of Median)	138	25.79	102	25.82	5	45.45	18	13.04	13	30.95	0	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low/Mod and/or Sub Minority	142	26.54	101	25.57	3	27.27	30	21.13	8	19.05	0	0	0	0
All Other Census Tracts	333	73.46	294	74.43	8	72.73	57	14.5	34	80.95	0	0	0	0
<b>Applicant Sex</b>														
Male	213	39.81	154	38.99	4	36.36	39	18.31	16	38.1	0	0	0	0
Female	140	26.17	96	24.3	3	27.27	27	19.29	14	33.33	0	0	0	0
Joint	148	27.66	118	29.87	3	27.27	18	12.16	9	21.43	0	0	0	0
Not Applicable	34	6.36	27	6.84	1	9.09	3	8.82	3	7.14	0	0	0	0
<b>Total</b>	<b>535</b>	<b>100</b>	<b>395</b>	<b>100</b>	<b>11</b>	<b>100</b>	<b>87</b>	<b>16.26</b>	<b>42</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Percent of Total Number of Applications (2) Percent of Total Number of Originations (3) Number of Denied Applications as a Percent of Number of Applications for Line Item  
 Note: Validity Errors are included © PCI Corporation CRA w/iz Tel: 800-261-3111 Data Source: 2000 US Census SF1/SF3

**Summary Reports - Action Taken**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is BANK OF AMERICA, N.A. or MERRILL LYNCH CREDIT CORP (Included)  
 Area is City of Pittsburgh

	Total Application			Loan Originated (a,b)					Application Denied					Application Withdrawn				
	Count	Percent		Count	Index	Percent			Count	Index	Percent			Count	Index	Percent		
		Column	Portf.			Row	Column	Portf.			Row	Column	Portf.			Row	Column	Portf.
<b>Applicant Race</b>																		
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Asian	12	2.24	0.08	3	75	25	1.65	0.04	2	107	16.67	2.3	0.07	4	561	33.33	10.53	0.23
Black or African American	33	6.17	0.12	11	100	33.33	6.04	0.14	12	233	36.36	13.79	0.22	3	153	3.03	7.89	0.14
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	404	75.51	0.18	134	100	33.17	73.63	0.16	63	100	15.59	72.41	0.2	24	100	5.94	63.16	0.14
2 or More Minority Races	1	0.19	0.38	1	301	100	0.55	1.16	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	7	1.31	0.19	5	215	71.43	2.75	0.35	0	0	0	0	0	1	240	14.29	2.63	0.32
Race Not Available	78	14.58	0.15	28	108	35.3	15.38	0.12	10	82	12.82	11.49	0.11	6	129	7.69	15.79	0.12
<b>Ethnicity</b>																		
Hispanic or Latino	7	1.31	0.04	3	128	42.86	1.65	0.06	2	171	28.57	2.3	0.05	0	0	0	0	0
Not Hispanic or Latino	454	84.86	0.18	152	100	33.48	83.52	0.16	76	100	16.74	87.36	0.2	32	100	7.05	84.21	0.16
Joint (Hisp/Lat / Not Hisp/Lat)	1	0.19	0.03	1	239	100	0.55	0.07	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	73	13.64	0.14	26	106	35.62	14.29	0.11	3	74	12.33	10.34	0.1	6	117	8.22	15.79	0.12
<b>Minority Status</b>																		
White Non-Hispanic	390	72.9	0.19	128	100	32.82	70.33	0.16	62	100	15.9	71.26	0.22	24	100	6.15	63.16	0.16
Others, Including Hispanic	61	11.4	0.09	24	120	33.34	13.19	0.11	16	165	26.23	16.39	0.12	8	213	13.11	21.05	0.13
<b>Tract Income Level</b>																		
Low (0-49% of Median)	10	1.87	0.12	4	80	40	2.2	0.15	3	230	30	3.45	0.15	1	106	10	2.63	0.12
Moderate (50-79% of Median)	125	23.36	0.28	37	59	29.6	20.33	0.26	27	166	21.6	31.03	0.32	6	51	4.8	15.79	0.16
Middle (80-119% of Median)	262	48.97	0.16	72	55	27.48	39.56	0.12	39	114	14.89	44.83	0.16	18	73	6.87	47.37	0.14
Upper (>=120% of Median)	138	25.79	0.12	63	100	50	37.31	0.14	18	100	13.04	20.69	0.11	13	100	3.42	34.21	0.14
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Applicant Income Level</b>																		
Low (0-49% of Median)	65	12.15	0.24	20	73	30.77	10.99	0.21	3	96	13.85	10.34	0.13	6	107	3.23	15.79	0.26
Moderate (50-79% of Median)	140	26.17	0.21	43	73	30.71	23.63	0.18	24	119	17.14	27.59	0.22	7	58	5	18.42	0.14
Middle (80-119% of Median)	125	23.36	0.16	35	67	28	19.23	0.12	26	145	20.8	29.89	0.22	10	93	8	26.32	0.16
Upper (>=120% of Median)	174	32.52	0.14	73	100	41.95	40.11	0.13	25	100	14.37	28.74	0.13	15	100	8.62	39.47	0.13
NA	31	5.79	0.11	11	85	35.48	6.04	0.14	3	67	3.68	3.45	0.16	0	0	0	0	0
<b>Minority Concentration</b>																		
Non-Minority (<20%)	389	72.71	0.18	132	100	33.93	72.53	0.15	62	100	15.94	71.26	0.2	25	100	6.43	65.79	0.15
Mixed (20-49%)	110	20.56	0.17	39	104	35.45	21.43	0.16	18	103	16.36	20.69	0.17	9	127	8.18	23.68	0.16
Subst. Minority (>=50%)	36	6.73	0.08	11	30	30.56	6.04	0.08	7	122	19.44	8.05	0.07	4	173	11.11	10.53	0.1
<b>Loan Purpose and type</b>																		
Purchase - Convnt'l	68	12.71	0.15	39	NA	57.35	21.43	0.17	5	NA	7.35	5.75	0.1	6	NA	8.82	15.79	0.13
Home Improvement - Convnt'l	12	2.24	0.21	5	NA	41.67	2.75	0.23	6	NA	50	6.9	0.28	0	NA	0	0	0
Refinancing - Convnt'l	190	35.51	0.12	85	NA	44.74	46.7	0.11	43	NA	22.63	49.43	0.14	22	NA	11.58	57.89	0.15
Government	265	49.53	0.21	53	NA	20	29.12	0.19	33	NA	12.45	37.93	0.25	10	NA	3.77	26.32	0.14
<b>Property Type</b>																		
One- to Four-Family	535	100	0.16	182	NA	34.02	100	0.14	87	NA	16.26	100	0.17	38	NA	7.1	100	0.14
Manufactured Housing	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0
Multifamily	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0

(a) Index for Race is calculated as % row for any race/% row for white.

Index for Minority Status is calculated as % row for Others, Including Hispanic / % row for White Non-Hispanic.

Index for Tract Income Level is calculated as % row for any tract type/% row for upper income tracts.

Index for Minority Concentration is calculated as % row for any minority concentration/% row for non-minority tracts.

Index for Ethnicity is calculated as % row for any Ethnicity/% row for Not Hispanic or Latino.

Index for Applicant Income Level is calculated as % row for any tract type/% row for upper income applicants.

(b) The Portfolio column is calculated as applications in the selected area/all applications in the file.

If no Saved Area or Geographic Information filter is selected, the Portfolio column, by definition, is 100%.

If a Saved Area or Geographic Information filter is selected, the Portfolio column, by definition will be 100% if no loan applications outside of the filter fit the same criteria.

Data Source: 2000 US Census SF1/SF3  
 © PCI Corporation CRA Wiz Tel: 800-261-3111

## Disposition Summary

### 2009 Peer Mortgage Data (HE)

#### Active Filter

Institution is BANK OF AMERICA, N.A. or MERRILL LYNCH CREDIT CORP. (Included)  
Area is City of Pittsburgh

Borrower Characteristics	Disposition of Applications						Pricing Data (7)		Percentage Points Above the APOR (8)	
	Applications Received	Loans Originated	Approved but Not Accepted	Denied	Withdrawn	File Closed for Incompleteness	Not Reported	Reported	Mean Value	Median Value
<b>Race</b>										
American Indian / Alaska Native	0	0	0	0	0	0	0	0	0	0
Asian	10	3	1	2	4	0	3	0	0	0
Black or African American	28	11	2	12	3	0	10	1	5.42	5.42
Native Hawaiian / Other Pacific Islander	0	0	0	0	0	0	0	0	0	0
White	230	134	5	63	24	4	130	4	3.35	3.19
2 or More Minority Race (1)	1	1	0	0	0	0	1	0	0	0
Joint (White/Minority Race) (2)	6	5	0	0	1	0	4	1	3.23	3.23
Race Not Available	47	28	3	10	6	0	27	1	3.05	3.05
<b>Ethnicity</b>										
Hispanic or Latino	5	3	0	2	0	0	3	0	0	0
Not Hispanic or Latino	271	152	7	76	32	4	146	6	3.67	3.24
Joint (Hisp or Lat/Not Hisp or Lat) (3)	1	1	0	0	0	0	1	0	0	0
Ethnicity Not Available	45	26	4	9	6	0	25	1	3.05	3.05
<b>Minority Status</b>										
White Non-Hispanic (4)	223	128	5	62	24	4	124	4	3.35	3.19
Others, Including Hispanic	51	24	3	16	8	0	22	2	4.33	4.33
<b>Income</b>										
Low - < 50% MSAM/D Median	37	20	0	9	6	2	19	1	3.98	3.98
Moderate - 50-79.99% MSAM/D Median	76	43	1	24	7	1	43	0	0	0
Middle - 80-119.99% MSAM/D Median	74	35	3	26	10	0	33	2	4.28	4.28
Upper - 120% or More MSAM/D Median	121	73	7	25	15	1	70	3	3.18	3.23
Income Not Available	14	11	0	3	0	0	10	1	3.03	3.03
<b>Gender</b>										
Male	121	62	4	39	15	1	59	3	3.38	3.13
Female	87	43	3	27	11	3	42	1	5.42	5.42
Joint (Male/Female) (5)	92	62	3	18	9	0	60	2	3.24	3.24
Gender Not Available	22	15	1	3	3	0	14	1	3.05	3.05
<b>Census Tract Characteristics</b>										
<b>Racial / Ethnic Composition (6)</b>										
< 10% Minority	137	77	4	36	16	4	76	1	3.03	3.03
10-19% Minority	94	55	4	26	9	0	51	4	3.35	3.18
20-49% Minority	67	39	1	18	9	0	38	1	3.25	3.25
50-79% Minority	13	8	1	3	1	0	8	0	0	0
80-100% Minority	11	3	1	4	3	0	2	1	5.42	5.42
<b>Income Characteristics</b>										
Low - < 50% MSAM/D Median	8	4	0	3	1	0	4	0	0	0
Moderate - 50-79.99% MSAM/D Median	74	37	3	27	6	1	35	2	4.7	4.7
Middle - 80-119.99% MSAM/D Median	135	72	3	39	18	3	69	3	3.14	3.13
Upper - 120% or More MSAM/D Median	105	69	5	18	13	0	67	2	3.14	3.14
Income Not Available	0	0	0	0	0	0	0	0	0	0
Total Applications	322	182	11	87	38	4	175	7	3.58	3.23

#### Footnotes

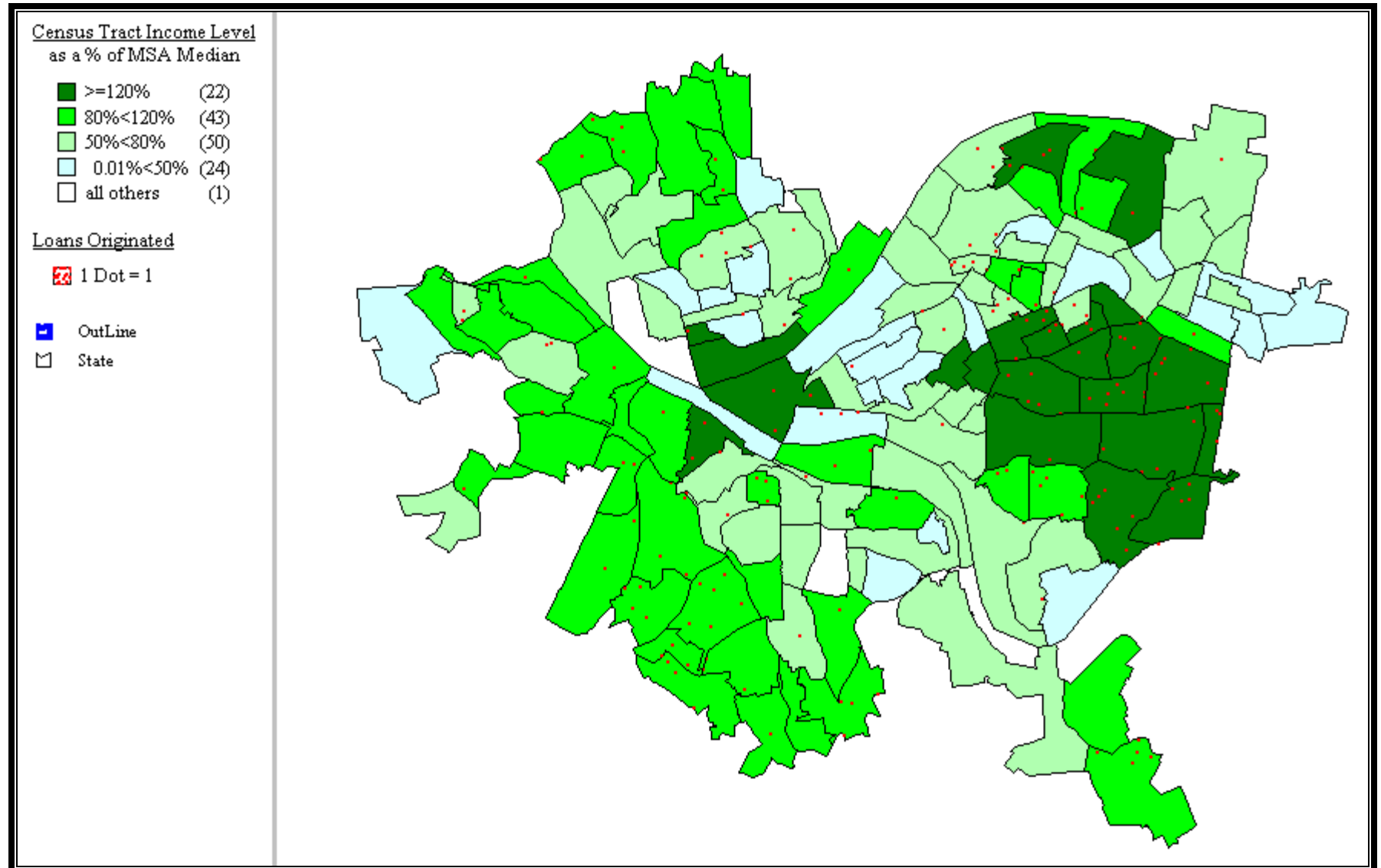
- Two or More Minority Race: At least 2 minority race categories must be reported
- Joint Race (White/Minority Race): Both Applicant and Co-Applicant must be reported and one must be White only, and the other must be a Minority, in either order
- Joint Ethnicity: Both Applicant and Co-Applicant must be reported and one must be Hispanic or Latino, and the other must be Not Hispanic or Latino, in either order
- White -- Not Hispanic or Latino: Includes Race equal to White only and Ethnicity not equal to Hispanic or Latino.
- Joint Gender: Both Applicant and Co-Applicant must be reported and one must be Female and the other must be Male, in either order
- Total Minority: Composite of non-White Race total and Hispanic or Latino Ethnicity; if one record meets both conditions, it will only be counted once
- Pricing Data: Only considers originated loans; "Not Reported" represents rate spread value as "NA"; "Reported" represents those with rate spread as a numeric value; "Mean Value" represents the average rate spread value for all records with a reported; "Median Value" represents the midpoint of rate spread value for all records with a reported numeric rate spread value.
- Applications Received: Represents dispositions displayed; does not include Purchased Loans; Pre-Approved/Denied not Pre-Approved/Approved but Not Accepted.
- Only records that specifically meet the definition for each cell on the report will be included. If your data contains validity errors, you may have difficulty in resolving subtotals.

# Origination Map

Bank of America

City of Pittsburgh

2009 Peer Mortgage Data Northeastern



**Standard Summary Report**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is BNY MELLON N.A. or THE BANK OF NEW YORK MELLON (Included)  
 Area is City of Pittsburgh

	Total Applications (1)		Originated/Purchased (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
<b>Loan Purpose and Type</b>														
Purchase - Conventional	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purchase - Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Home Improvement	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Refinancing	7	100	7	100	0	0	0	0	0	0	0	0	0	0
<b>Applicant Race</b>														
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Black or African American	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	2	28.57	2	28.57	0	0	0	0	0	0	0	0	0	0
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Race Not Available	5	71.43	5	71.43	0	0	0	0	0	0	0	0	0	0
<b>Applicant Ethnicity</b>														
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not Hispanic or Latino	1	14.29	1	14.29	0	0	0	0	0	0	0	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	6	85.71	6	85.71	0	0	0	0	0	0	0	0	0	0
<b>Minority Status</b>														
White Non-Hispanic	1	14.29	1	14.29	0	0	0	0	0	0	0	0	0	0
Others, Including Hispanic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Applicant Income</b>														
Low (0-49% of Median)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Moderate (50-79% of Median)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Middle (80-119% of Median)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Upper (>=120% of Median)	6	85.71	6	85.71	0	0	0	0	0	0	0	0	0	0
Income Not Available	1	14.29	1	14.29	0	0	0	0	0	0	0	0	0	0
<b>Tract/BA Characteristics</b>														
Substantially Minority	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not Substantially Minority	7	100	7	100	0	0	0	0	0	0	0	0	0	0
Low (0-49% of Median)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Moderate (50-79% of Median)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Middle (80-119% of Median)	2	28.57	2	28.57	0	0	0	0	0	0	0	0	0	0
Upper (>=120% of Median)	5	71.43	5	71.43	0	0	0	0	0	0	0	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low/Mod and/or Sub Minority	0	0	0	0	0	0	0	0	0	0	0	0	0	0
All Other Census Tracts	7	100	7	100	0	0	0	0	0	0	0	0	0	0
<b>Applicant Sex</b>														
Male	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint	2	28.57	2	28.57	0	0	0	0	0	0	0	0	0	0
Not Applicable	5	71.43	5	71.43	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>7</b>	<b>100</b>	<b>7</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Percent of Total Number of Applications  
 Note: Validity Errors are included

(2) Percent of Total Number of Originations

(3) Number of Denied Applications as a Percent of Number of Applications for Line Item

**Summary Reports - Action Taken**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is BNY MELLON N.A. or THE BANK OF NEW YORK MELLON (Included)  
 Area is City of Pittsburgh

	Total Application			Loan Originated (a,b)					Application Denied					Application Withdrawn				
	Count	Percent		Count	Index	Percent			Count	Index	Percent			Count	Index	Percent		
		Column	Portf.			Row	Column	Portf.			Row	Column	Portf.			Row	Column	Portf.
<b>Applicant Race</b>																		
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	0
Asian	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	100
Black or African American	0	0	0	0	0	0	0	100	0	NA	0	0	0	0	NA	0	0	100
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	0
White	2	28.57	0.51	2	100	100	33.33	0.7	0	NA	0	0	0	0	NA	0	0	0
2 or More Minority Races	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	0
Joint Race (White/Minority)	0	0	0	0	0	0	0	0	0	NA	0	0	100	0	NA	0	0	100
Race Not Available	5	71.43	0.6	4	80	80	66.67	1.19	0	NA	0	0	0	0	NA	0	0	0
<b>Ethnicity</b>																		
Hispanic or Latino	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	0
Not Hispanic or Latino	1	14.29	0.34	1	100	100	16.67	0.47	0	NA	0	0	0	0	NA	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	0	0	0	0	0	0	0	0	0	NA	0	0	100	0	NA	0	0	100
Ethnicity Not Available	6	85.71	0.64	5	83	83.33	83.33	1.19	0	NA	0	0	0	0	NA	0	0	0
<b>Minority Status</b>																		
White Non-Hispanic	1	14.29	0.37	1	100	100	16.67	0.51	0	NA	0	0	0	0	NA	0	0	0
Others, Including Hispanic	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	0
<b>Tract Income Level</b>																		
Low (0-49% of Median)	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	100
Moderate (50-79% of Median)	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	0
Middle (80-119% of Median)	2	28.57	0.83	1	50	50	16.67	1.04	0	NA	0	0	0	0	NA	0	0	0
Upper (>=120% of Median)	5	71.43	0.54	5	100	100	83.33	0.39	0	NA	0	0	0	0	NA	0	0	0
NA	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	0
<b>Applicant Income Level</b>																		
Low (0-49% of Median)	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	100
Moderate (50-79% of Median)	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	100
Middle (80-119% of Median)	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	0
Upper (>=120% of Median)	6	85.71	0.71	6	100	100	100	0.36	0	NA	0	0	0	0	NA	0	0	0
NA	1	14.29	0.26	0	0	0	0	100	0	NA	0	0	0	0	NA	0	0	0
<b>Minority Concentration</b>																		
Non-Minority (<20%)	4	57.14	0.44	3	100	75	50	0.59	0	NA	0	0	0	0	NA	0	0	0
Mixed (20-49%)	3	42.86	1.14	3	133	100	50	2.68	0	NA	0	0	0	0	NA	0	0	0
Subst. Minority (>=50%)	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	0
<b>Loan Purpose and type</b>																		
Purchase - Convnt'l	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0
Home Improvement - Convnt'l	0	0	0	0	NA	0	0	0	0	NA	0	0	100	0	NA	0	0	100
Refinancing - Convnt'l	7	100	0.76	6	NA	85.71	100	1.2	0	NA	0	0	0	0	NA	0	0	0
Government	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0
<b>Property Type</b>																		
One- to Four-Family	7	100	0.56	6	NA	85.71	100	0.34	0	NA	0	0	0	0	NA	0	0	0
Manufactured Housing	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0
Multifamily	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0

(a) Index for Race is calculated as % row for any race/% row for white.

Index for Minority Status is calculated as % row for Others, Including Hispanic / % row for White Non-Hispanic.

Index for Tract Income Level is calculated as % row for any tract type/% row for upper income tracts.

Index for Minority Concentration is calculated as % row for any minority concentration/% row for non-minority tracts.

Index for Ethnicity is calculated as % row for any Ethnicity/% row for Not Hispanic or Latino.

Index for Applicant Income Level is calculated as % row for any tract type/% row for upper income applicants.

(b) The Portfolio column is calculated as applications in the selected area/all applications in the file.

If no Saved Area or Geographic Information filter is selected, the Portfolio column, by definition, is 100%.

If a Saved Area or Geographic Information filter is selected, the Portfolio column, by definition will be 100% if no loan applications outside of the filter fit the same criteria.

Data Source: 2000 US Census SF1/SF3  
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## Disposition Summary

### 2009 Peer Mortgage Data (IE)

#### Active Filter

Institution is BNY MELLON N.A. or THE BANK OF NEW YORK MELLON (Included)  
Area is City of Pittsburgh

Count	Disposition of Applications						Pricing Data (7)		Percentage Points Above the APOR (8)	
	Applications Received	Loans Originated	Approved but Not Accepted	Denied	Withdrawn	File Closed for Incompleteness	Not Reported	Reported	Mean Value	Median Value
<b>Borrower Characteristics</b>										
<b>Race</b>										
American Indian / Alaska Native	0	0	0	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0	0
Black or African American	0	0	0	0	0	0	0	0	0	0
Native Hawaiian / Other Pacific Islander	0	0	0	0	0	0	0	0	0	0
White	2	2	0	0	0	0	2	0	0	0
2 or More Minority Race (1)	0	0	0	0	0	0	0	0	0	0
Joint (White/Minority Race) (2)	0	0	0	0	0	0	0	0	0	0
Race Not Available	4	4	0	0	0	0	4	0	0	0
<b>Ethnicity</b>										
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0
Not Hispanic or Latino	1	1	0	0	0	0	1	0	0	0
Joint (Hisp or Lat/Not Hisp or Lat) (3)	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	5	5	0	0	0	0	5	0	0	0
<b>Minority Status</b>										
White Non-Hispanic (4)	1	1	0	0	0	0	1	0	0	0
Others, Including Hispanic	0	0	0	0	0	0	0	0	0	0
<b>Income</b>										
Low - < 50% MSAMD Median	0	0	0	0	0	0	0	0	0	0
Moderate - 50-79.99% MSAMD Median	0	0	0	0	0	0	0	0	0	0
Middle - 80-119.99% MSAMD Median	0	0	0	0	0	0	0	0	0	0
Upper - 120% or More MSAMD Median	6	6	0	0	0	0	6	0	0	0
Income Not Available	0	0	0	0	0	0	0	0	0	0
<b>Gender</b>										
Male	0	0	0	0	0	0	0	0	0	0
Female	0	0	0	0	0	0	0	0	0	0
Joint (Male/Female) (5)	2	2	0	0	0	0	2	0	0	0
Gender Not Available	4	4	0	0	0	0	4	0	0	0
<b>Census Tract Characteristics</b>										
<b>Racial / Ethnic Composition (6)</b>										
< 10% Minority	2	2	0	0	0	0	2	0	0	0
10-19% Minority	1	1	0	0	0	0	1	0	0	0
20-49% Minority	3	3	0	0	0	0	3	0	0	0
50-79% Minority	0	0	0	0	0	0	0	0	0	0
80-100% Minority	0	0	0	0	0	0	0	0	0	0
<b>Income Characteristics</b>										
Low - < 50% MSAMD Median	0	0	0	0	0	0	0	0	0	0
Moderate - 50-79.99% MSAMD Median	0	0	0	0	0	0	0	0	0	0
Middle - 80-119.99% MSAMD Median	1	1	0	0	0	0	1	0	0	0
Upper - 120% or More MSAMD Median	5	5	0	0	0	0	5	0	0	0
Income Not Available	0	0	0	0	0	0	0	0	0	0
Total Applications	6	6	0	0	0	0	6	0	0	0

#### Footnotes

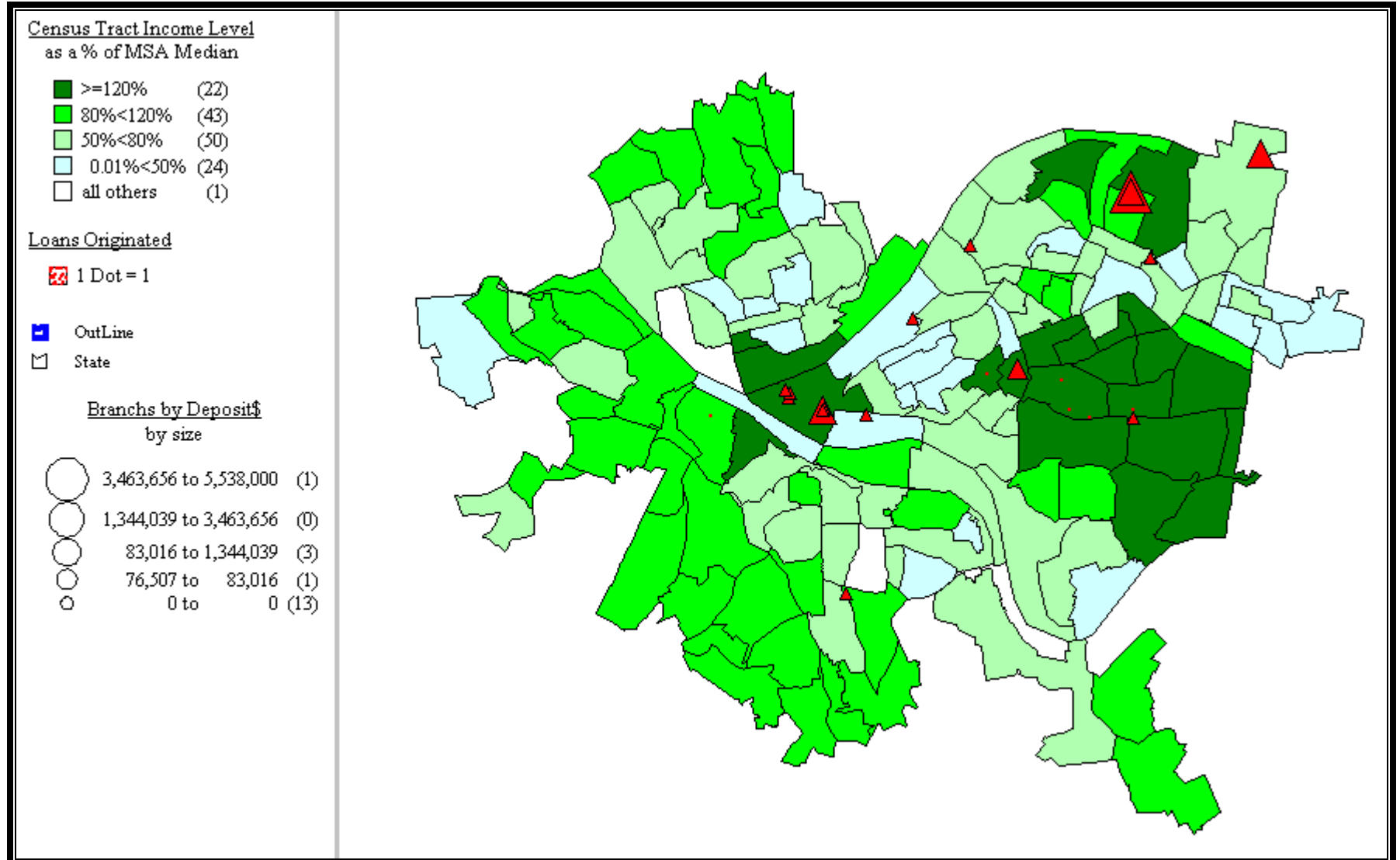
- Two or More Minority Race: At least 2 minority race categories must be reported
- Joint Race (White/Minority Race): Both Applicant and Co-Applicant must be reported and one must be White only, and the other must be a Minority, in either order
- Joint Ethnicity: Both Applicant and Co-Applicant must be reported and one must be Hispanic or Latino, and the other must be Not Hispanic or Latino, in either order
- White - Not Hispanic or Latino: Includes Race equal to White only and Ethnicity not equal to Hispanic or Latino.
- Joint Gender: Both Applicant and Co-Applicant must be reported and one must be Female and the other must be Male, in either order
- Total Minority: Composite of non-White Race total and Hispanic or Latino Ethnicity; if one record meets both conditions, it will only be counted once
- Pricing Data: Only considers originated loans; "Not Reported" represents rate spread value as "NA"; "Reported" represents those with rate spread as a numeric value; "Mean Value" represents the average rate spread value for all records with a reported "Median Value" represents the midpoint of rate spread value for all records with a reported numeric rate spread value.
- Applications Received: Represents dispositions displayed; does not include Purchased Loans; Pre-Approvals Denied not Pre-Approvals Approved but Not Accepted.
- Only records that specifically meet the definition for each cell on the report will be included. If your data contains validity errors, you may have difficulty in resolving subtotals.

# Origination Map

Bank of New York Mellon

City of Pittsburgh

2009 Peer Mortgage Data Northeastern





**Standard Summary Report**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is RBS CITIZENS, N.A. or CITIZENS BANK OF PENNSYLVANIA (Included)  
 Area is City of Pittsburgh

	Total Applications (1)		Originated/Purchased (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
<b>Loan Purpose and Type</b>														
Purchase - Conventional	43	10.64	29	17.06	0	0	9	20.93	5	16.67	0	0	0	0
Purchase - Government	26	6.44	19	11.18	1	5.56	4	15.38	2	6.67	0	0	0	0
Home Improvement	195	48.27	54	31.76	8	44.44	131	67.18	2	6.67	0	0	0	0
Refinancing	140	34.65	68	40	9	50	42	30	21	70	0	0	0	0
<b>Applicant Race</b>														
American Indian/Alaska Native	2	0.5	1	0.59	0	0	0	0	1	3.33	0	0	0	0
Asian	7	1.73	1	0.59	0	0	4	57.14	2	6.67	0	0	0	0
Black or African American	77	19.06	23	13.53	3	16.67	51	66.23	0	0	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	240	59.41	112	65.88	14	77.78	102	42.5	12	40	0	0	0	0
2 or More Minority Races	1	0.25	0	0	0	0	1	100	0	0	0	0	0	0
Joint Race (White/Minority)	4	0.99	3	1.76	0	0	1	25	0	0	0	0	0	0
Race Not Available	73	18.07	30	17.65	1	5.56	27	36.99	15	50	0	0	0	0
<b>Applicant Ethnicity</b>														
Hispanic or Latino	7	1.73	0	0	0	0	6	85.71	1	3.33	0	0	0	0
Not Hispanic or Latino	307	75.99	137	80.59	16	88.89	140	45.6	14	46.67	0	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	3	0.74	0	0	1	5.56	2	66.67	0	0	0	0	0	0
Ethnicity Not Available	87	21.53	33	19.41	1	5.56	38	43.68	15	50	0	0	0	0
<b>Minority Status</b>														
White Non-Hispanic	228	56.44	111	65.29	14	77.78	91	39.91	12	40	0	0	0	0
Others, Including Hispanic	98	24.26	28	16.47	3	16.67	64	65.31	3	10	0	0	0	0
<b>Applicant Income</b>														
Low (0-49% of Median)	120	29.7	37	21.76	6	33.33	74	61.67	3	10	0	0	0	0
Moderate (50-79% of Median)	108	26.73	47	27.65	4	22.22	51	47.22	6	20	0	0	0	0
Middle (80-119% of Median)	74	18.32	26	15.29	3	16.67	37	50	8	26.67	0	0	0	0
Upper (>=120% of Median)	86	21.29	52	30.59	5	27.78	17	19.77	12	40	0	0	0	0
Income Not Available	16	3.96	8	4.71	0	0	7	43.75	1	3.33	0	0	0	0
<b>Tract/BNA Characteristics</b>														
Substantially Minority	80	19.8	17	10	4	22.22	57	71.25	2	6.67	0	0	0	0
Not Substantially Minority	324	80.2	153	90	14	77.78	129	39.81	28	93.33	0	0	0	0
Low (0-49% of Median)	26	6.44	10	5.88	0	0	16	61.54	0	0	0	0	0	0
Moderate (50-79% of Median)	152	37.62	59	34.71	5	27.78	81	53.29	7	23.33	0	0	0	0
Middle (80-119% of Median)	155	38.37	62	36.47	11	61.11	72	46.45	10	33.33	0	0	0	0
Upper (>=120% of Median)	71	17.57	39	22.94	2	11.11	17	23.94	13	43.33	0	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low/Moderate and/or Sub Minority	192	47.52	70	41.18	8	44.44	106	55.21	8	26.67	0	0	0	0
All Other Census Tracts	212	52.48	100	58.82	10	55.56	80	37.74	22	73.33	0	0	0	0
<b>Applicant Sex</b>														
Male	160	39.6	58	34.12	9	50	81	50.63	12	40	0	0	0	0
Female	123	30.45	44	25.88	4	22.22	72	58.54	3	10	0	0	0	0
Joint	71	17.57	42	24.71	4	22.22	24	33.8	1	3.33	0	0	0	0
Not Applicable	50	12.38	26	15.29	1	5.56	9	18	14	46.67	0	0	0	0
<b>Total</b>	<b>404</b>	<b>100</b>	<b>170</b>	<b>100</b>	<b>18</b>	<b>100</b>	<b>186</b>	<b>46.04</b>	<b>30</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Percent of Total Number of Applications  
 Note: Validity Errors are included

(2) Percent of Total Number of Originations  
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(3) Number of Denied Applications as a Percent of Number of Applications for Line Item  
 Data Source: 2000 US Census SF1/SF3

**Summary Reports - Action Taken**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is CITIZENS BANK OF PENNSYLVANIA or RBS CITIZENS, N.A. (Included)  
 Area is City of Pittsburgh

	Total Application			Loan Originated (a,b)					Application Denied					Application Withdrawn				
	Count	Percent		Count	Index	Percent			Count	Index	Percent			Count	Index	Percent		
		Column	Portf.			Row	Column	Portf.			Row	Column	Portf.			Row	Column	Portf.
<b>Applicant Race</b>																		
American Indian/Alaska Native	2	0.5	1.98	1	107	50	0.63	4	0	0	0	0	0	0	0	0	0	0
Asian	7	1.73	0.6	1	31	14.29	0.63	0.16	4	134	57.14	2.15	1.2	1	381	14.29	5	1.18
Black or African American	77	19.06	2.13	23	64	29.87	14.38	1.92	51	156	66.23	27.42	2.42	0	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	240	59.41	0.76	112	100	46.67	70	0.6	102	100	42.5	54.84	1.21	9	100	3.75	45	0.55
2 or More Minority Races	1	0.25	5.26	0	0	0	0	0	1	235	100	0.54	11.11	0	0	0	0	0
Joint Race (White/Minority)	4	0.99	1.06	3	161	75	1.88	1.24	1	59	25	0.54	1.33	0	0	0	0	0
Race Not Available	73	18.07	0.71	20	59	27.4	12.5	0.33	27	87	36.99	14.52	1.34	10	365	13.7	50	1.2
<b>Ethnicity</b>																		
Hispanic or Latino	7	1.73	0.41	0	0	0	0	0	6	188	85.71	3.23	0.68	0	0	0	0	0
Not Hispanic or Latino	307	75.99	0.88	137	100	44.63	85.63	0.69	140	100	45.6	75.27	1.38	10	100	3.26	50	0.56
Joint (Hisp/Lat / Not Hisp/Lat)	3	0.74	1.14	0	0	0	0	0	2	146	66.67	1.08	2.41	0	0	0	0	0
Ethnicity Not Available	87	21.53	0.84	23	59	26.44	14.38	0.39	38	96	43.68	20.43	1.86	10	353	11.49	50	1.21
<b>Minority Status</b>																		
White Non-Hispanic	228	56.44	0.77	111	100	48.68	63.38	0.62	91	100	39.91	48.92	1.19	9	100	3.95	45	0.58
Others, Including Hispanic	98	24.26	1.37	28	59	28.57	17.5	0.98	64	164	65.31	34.41	1.82	1	26	1.02	5	0.35
<b>Tract Income Level</b>																		
Low (0-49% of Median)	26	6.44	1.27	8	56	30.77	5	1.16	16	257	61.54	8.6	1.34	0	0	0	0	0
Moderate (50-79% of Median)	152	37.62	2.2	55	66	36.18	34.38	1.85	81	223	53.29	43.55	2.73	5	23	3.29	25	1.78
Middle (80-119% of Median)	155	38.37	0.66	58	68	37.42	36.25	0.43	72	194	46.45	38.71	1.1	5	23	3.23	25	0.38
Upper (>=120% of Median)	71	17.57	0.48	39	100	54.93	24.38	0.4	17	100	23.94	9.14	0.7	10	100	14.08	50	0.35
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100
<b>Applicant Income Level</b>																		
Low (0-49% of Median)	120	29.7	1.54	36	50	30	22.5	1.19	74	312	61.67	39.78	1.84	3	27	2.5	15	1.14
Moderate (50-79% of Median)	108	26.73	0.94	46	70	42.59	28.75	0.72	51	239	47.22	27.42	1.42	4	40	3.7	20	0.75
Middle (80-119% of Median)	74	18.32	0.68	26	58	35.14	16.25	0.4	37	253	50	19.89	1.41	4	58	5.41	20	0.6
Upper (>=120% of Median)	86	21.29	0.52	52	100	60.47	32.5	0.49	17	100	19.77	9.14	0.63	8	100	9.3	40	0.68
NA	16	3.96	2.78	0	0	0	0	0	7	221	43.75	3.76	3.38	1	67	6.25	5	2.5
<b>Minority Concentration</b>																		
Non-Minority (<20%)	239	59.16	0.64	105	100	43.93	65.63	0.47	97	100	40.59	52.15	1.09	14	100	5.86	70	0.62
Mixed (20-49%)	85	21.04	1.65	38	102	44.71	23.75	1.52	32	93	37.65	17.2	1.77	5	100	5.88	25	1.73
Subst. Minority (>=50%)	80	19.8	1.76	17	48	21.25	10.63	1.06	57	176	71.25	30.65	2.34	1	21	1.25	5	0.78
<b>Loan Purpose and type</b>																		
Purchase - Convnt'l	43	10.64	0.74	22	NA	51.16	13.75	0.57	9	NA	20.93	4.84	1.14	4	NA	9.3	20	0.83
Home Improvement - Convnt'l	195	48.27	1.74	54	NA	27.69	33.75	1.63	131	NA	67.18	70.43	1.89	0	NA	0	0	0
Refinancing - Convnt'l	137	33.91	0.52	64	NA	46.72	40	0.37	40	NA	29.2	21.51	0.87	14	NA	10.22	70	0.75
Government	29	7.18	0.77	20	NA	68.97	12.5	0.85	6	NA	20.69	3.23	0.75	2	NA	6.9	10	0.63
<b>Property Type</b>																		
One- to Four-Family	404	100	0.86	160	NA	39.6	100	0.6	186	NA	46.04	100	1.43	20	NA	4.95	100	0.75
Manufactured Housing	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	100
Multifamily	0	0	0	0	NA	0	0	0	0	NA	0	0	100	0	NA	0	0	0

(a) Index for Race is calculated as % row for any race/% row for white.

Index for Minority Status is calculated as % row for Others, Including Hispanic / % row for White Non-Hispanic.

Index for Tract Income Level is calculated as % row for any tract type/% row for upper income tracts.

Index for Minority Concentration is calculated as % row for any minority concentration/% row for non-minority tracts.

Index for Ethnicity is calculated as % row for any Ethnicity/% row for Not Hispanic or Latino.

Index for Applicant Income Level is calculated as % row for any tract type/% row for upper income applicants.

(b) The Portfolio column is calculated as applications in the selected area/all applications in the file.

If no Saved Area or Geographic Information filter is selected, the Portfolio column, by definition, is 100%.

If a Saved Area or Geographic Information filter is selected, the Portfolio column, by definition will be 100% if no loan applications outside of the filter fit the same criteria.

Data Source: 2000 US Census SF1/SF3  
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## Disposition Summary

### 2009 Peer Mortgage Data (HE)

**Active Filter**  
 Institution is CITIZENS BANK OF PENNSYLVANIA or BCS CITIZENS, N.A. (Included)  
 Area is City of Pittsburgh

Borrower Characteristics	Disposition of Applications						Pricing Data (7)		Percentage Points above the APOR (8)	
	Applications Received	Loans Originated	Approved but Not Accepted	Denied	Withdrawn	File Closed for Incompleteness	Not Reported	Reported	Mean Value	Median Value
<b>Race</b>										
American Indian / Alaska Native	2	1	0	0	0	1	1	0	0	0
Asian	7	1	0	4	1	1	1	0	0	0
Black or African American	77	23	3	51	0	0	19	4	5.03	5.48
Native Hawaiian / Other Pacific Islander	0	0	0	0	0	0	0	0	0	0
White	240	112	14	102	9	3	85	27	4.44	4.56
2 or More Minority Race (1)	1	0	0	1	0	0	0	0	0	0
Joint (White/Minority Race) (2)	4	3	0	1	0	0	3	0	0	0
Race Not Available	63	20	1	27	10	5	16	4	4.38	4.66
<b>Ethnicity</b>										
Hispanic or Latino	7	0	0	6	0	1	0	0	0	0
Not Hispanic or Latino	307	137	16	140	10	4	107	30	4.54	4.72
Joint (Hisp or Lat/Not Hisp or Lat) (3)	3	0	1	2	0	0	0	0	0	0
Ethnicity Not Available	77	23	1	38	10	5	18	5	4.24	4.44
<b>Minority Status</b>										
White Non-Hispanic (4)	228	111	14	91	9	3	85	26	4.47	4.61
Others, Including Hispanic	98	28	3	64	1	2	24	4	5.03	5.48
<b>Income</b>										
Low - < 50% MSAM/D Median	119	36	6	74	3	0	26	10	4.32	4.16
Moderate - 50-79.99% MSAM/D Median	107	46	4	51	4	2	37	9	4.77	5.03
Middle - 80-119.99% MSAM/D Median	74	26	3	37	4	4	17	9	4.74	4.82
Upper - 120% or More MSAM/D Median	86	52	5	17	8	4	45	7	4.09	3.77
Income Not Available	8	0	0	7	1	0	0	0	0	0
<b>Gender</b>										
Male	160	58	9	81	7	5	47	11	4.6	4.82
Female	123	44	4	72	2	1	33	11	4.55	4.65
Joint (Male/Female) (5)	71	42	4	24	1	0	33	9	4.37	3.77
Gender Not Available	40	16	1	9	10	4	12	4	4.38	4.66
<b>Census Tract Characteristics</b>										
<b>Racial / Ethnic Composition (6)</b>										
< 10% Minority	125	57	6	51	7	4	43	14	4.33	3.77
10-19% Minority	107	48	4	46	7	2	40	8	4.41	4.5
20-49% Minority	82	38	4	32	5	3	29	9	4.58	4.95
50-79% Minority	31	4	3	22	1	1	3	1	4.28	4.28
80-100% Minority	49	13	1	35	0	0	10	3	5.35	5.46
<b>Income Characteristics</b>										
Low - < 50% MSAM/D Median	24	8	0	16	0	0	6	2	4.87	4.87
Moderate - 50-79.99% MSAM/D Median	148	55	5	81	5	2	39	16	4.49	4.84
Middle - 80-119.99% MSAM/D Median	151	58	11	72	5	5	44	14	4.49	4.54
Upper - 120% or More MSAM/D Median	71	39	2	17	10	3	36	3	4.34	4.56
Income Not Available	0	0	0	0	0	0	0	0	0	0
Total Applications	394	160	18	186	20	10	125	35	4.5	4.65

#### Footnotes

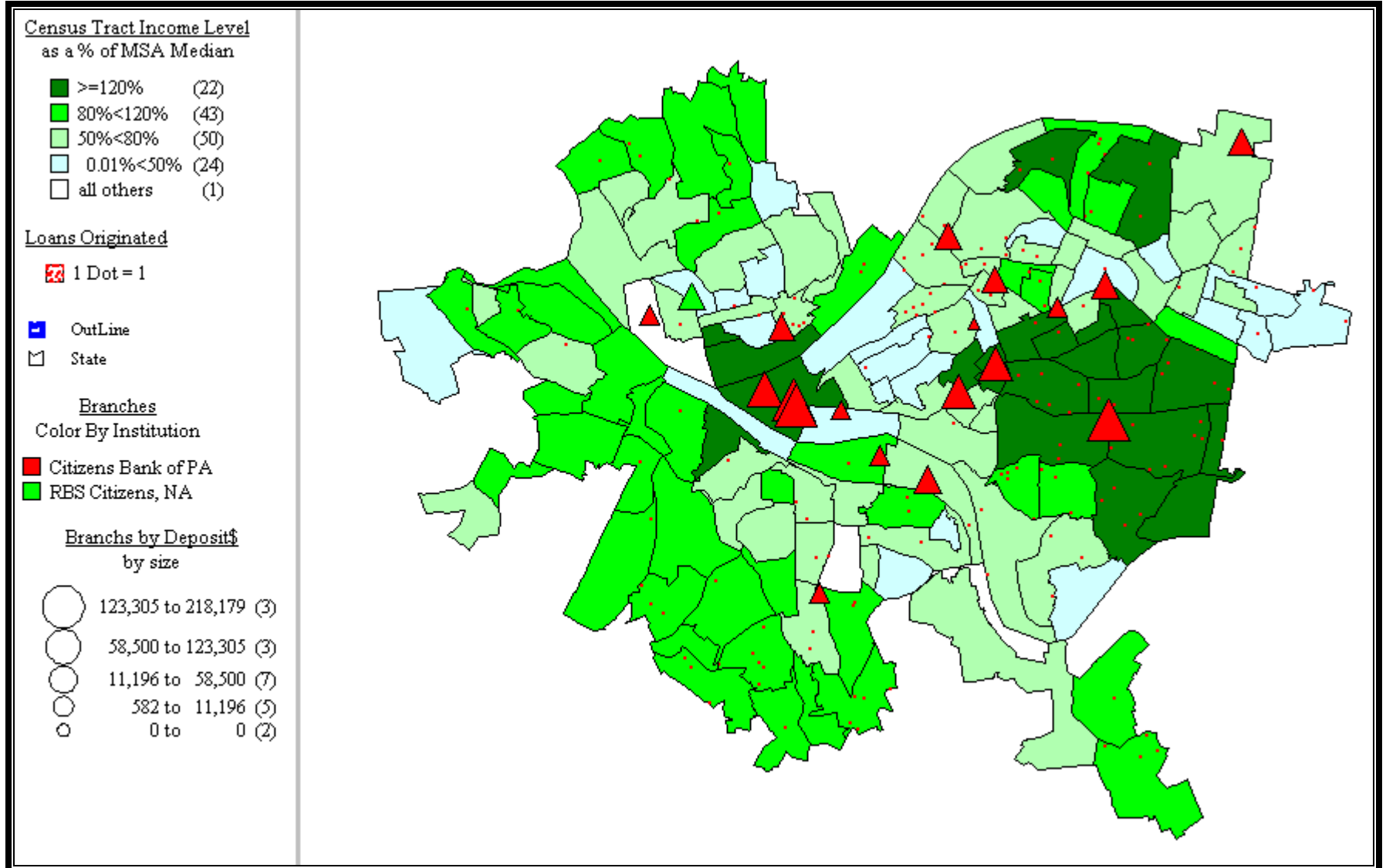
- Two or More Minority Race: At least 2 minority race categories must be reported
- Joint Race (White/Minority Race): Both Applicant and Co-Applicant must be reported and one must be White only, and the other must be a Minority, in either order
- Joint Ethnicity: Both Applicant and Co-Applicant must be reported and one must be Hispanic or Latino, and the other must be Not Hispanic or Latino, in either order
- White -- Not Hispanic or Latino: Includes Race equal to White only and Ethnicity not equal to Hispanic or Latino.
- Joint Gender: Both Applicant and Co-Applicant must be reported and one must be Female and the other must be Male, in either order
- Total Minority: Composite of non-White Race and Hispanic or Latino Ethnicity; if one record meets both conditions, it will only be counted once
- Pricing Data: Only considers originated loans; "Not Reported" represents rate spread value as "NA"; "Reported" represents those with rate spread as a numeric value; "Mean Value" represents the average rate spread value for all records with a reported; "Median Value" represents the midpoint of rate spread value for all records with a reported numeric rate spread value.
- Applications Received: Represents dispositions displayed; does not include Purchased Loans; Pre-Approvals Denied not Pre-Approved but Not Accepted.
- Only records that specifically meet the definition for each cell on the report will be included. If your data contains validity errors, you may have difficulty in resolving subtotals.

# Origination Map

Citizens Bank

City of Pittsburgh

2009 Peer Mortgage Data Northeastern



**Standard Summary Report**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is DOLLAR BANK, FSB (40000008043) (Included)  
Area is City of Pittsburgh

	Total Applications (1)		Originated/Purchased (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
<b>Loan Purpose and Type</b>														
Purchase - Conventional	121	13.88	100	18.25	4	36.36	3	2.48	14	13.59	0	0	0	0
Purchase - Government	65	7.45	51	9.31	2	18.18	3	4.62	9	8.74	0	0	0	0
Home Improvement	353	40.48	162	29.56	0	0	153	43.34	38	36.89	0	0	0	0
Refinancing	333	38.19	235	42.88	5	45.45	51	15.32	42	40.78	0	0	0	0
<b>Applicant Race</b>														
American Indian/Alaska Native	1	0.11	0	0	0	0	1	100	0	0	0	0	0	0
Asian	8	0.92	4	0.73	0	0	1	12.5	3	2.91	0	0	0	0
Black or African American	126	14.45	51	9.31	1	9.09	65	51.59	9	8.74	0	0	0	0
Hawaiian / Pacific Islander	3	0.34	2	0.36	0	0	0	0	1	0.97	0	0	0	0
White	613	70.3	420	76.64	10	90.91	104	16.97	79	76.7	0	0	0	0
2 or More Minority Races	1	0.11	0	0	0	0	1	100	0	0	0	0	0	0
Joint Race (White/Minority)	11	1.26	7	1.28	0	0	1	9.09	3	2.91	0	0	0	0
Race Not Available	109	12.5	64	11.68	0	0	37	33.94	8	7.77	0	0	0	0
<b>Applicant Ethnicity</b>														
Hispanic or Latino	13	1.49	7	1.28	1	9.09	4	30.77	1	0.97	0	0	0	0
Not Hispanic or Latino	736	84.4	467	85.22	10	90.91	167	22.69	92	89.32	0	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	5	0.57	4	0.73	0	0	1	20	0	0	0	0	0	0
Ethnicity Not Available	118	13.53	70	12.77	0	0	38	32.2	10	9.71	0	0	0	0
<b>Minority Status</b>														
White Non-Hispanic	588	67.43	403	73.54	9	81.82	101	17.18	75	72.82	0	0	0	0
Others, Including Hispanic	167	19.15	75	13.69	2	18.18	73	43.71	17	16.5	0	0	0	0
<b>Applicant Income</b>														
Low (0-49% of Median)	199	22.82	78	14.23	3	27.27	94	47.24	24	23.3	0	0	0	0
Moderate (50-79% of Median)	173	19.84	97	17.7	1	9.09	58	33.53	17	16.5	0	0	0	0
Middle (80-119% of Median)	187	21.44	139	25.36	2	18.18	30	16.04	16	15.53	0	0	0	0
Upper (>=120% of Median)	302	34.63	225	41.06	5	45.45	27	8.94	45	43.69	0	0	0	0
Income Not Available	11	1.26	9	1.64	0	0	1	9.09	1	0.97	0	0	0	0
<b>Tract/BNA Characteristics</b>														
Substantially Minority	123	14.11	52	9.49	0	0	59	47.97	12	11.65	0	0	0	0
Not Substantially Minority	749	85.89	496	90.51	11	100	151	20.16	91	88.35	0	0	0	0
Low (0-49% of Median)	40	4.59	16	2.92	1	9.09	20	50	3	2.91	0	0	0	0
Moderate (50-79% of Median)	234	26.83	115	20.99	2	18.18	89	38.03	28	27.18	0	0	0	0
Middle (80-119% of Median)	414	47.48	278	50.73	5	45.45	83	20.05	48	46.6	0	0	0	0
Upper (>=120% of Median)	184	21.1	139	25.36	3	27.27	18	9.78	24	23.3	0	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low/Mod and/or Sub Minority	292	33.49	140	25.55	3	27.27	116	39.73	33	32.04	0	0	0	0
All Other Census Tracts	580	66.51	408	74.45	8	72.73	94	16.21	70	67.96	0	0	0	0
<b>Applicant Sex</b>														
Male	222	25.46	138	25.18	4	36.36	53	23.87	27	26.21	0	0	0	0
Female	293	33.6	165	30.11	5	45.45	91	31.06	32	31.07	0	0	0	0
Joint	278	31.88	198	36.13	2	18.18	37	13.31	41	39.81	0	0	0	0
Not Applicable	79	9.06	47	8.58	0	0	29	36.71	3	2.91	0	0	0	0
<b>Total</b>	<b>872</b>	<b>100</b>	<b>548</b>	<b>100</b>	<b>11</b>	<b>100</b>	<b>210</b>	<b>24.08</b>	<b>103</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Percent of Total Number of Applications  
Note: Validity Errors are included

(2) Percent of Total Number of Originations

(3) Number of Denied Applications as a Percent of Number of Applications for Line Item

**Summary Reports - Action Taken**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is DOLLAR BANK, FSB (4000008043) (Included)  
Area is City of Pittsburgh

	Total Application			Loan Originated (a,b)					Application Denied					Application Withdrawn				
	Count	Percent		Count	Index	Percent			Count	Index	Percent			Count	Index	Percent		
		Column	Portf.			Row	Column	Portf.			Row	Column	Portf.			Row	Column	Portf.
<b>Applicant Race</b>																		
American Indian/Alaska Native	1	0.11	12.5	0	0	0	0	0	1	589	100	0.48	20	0	0	0	100	
Asian	8	0.92	3.3	4	73	50	0.73	5.97	1	74	12.5	0.48	20	3	338	37.5	3.33	
Black or African American	126	14.45	42.57	51	59	40.48	3.31	37.5	65	304	51.59	30.95	51.59	9	64	7.14	10	
Hawaiian / Pacific Islander	3	0.34	23.08	2	37	66.67	0.36	28.57	0	0	0	0	0	0	0	0	0	
White	613	70.3	12.12	420	100	68.52	76.64	11.57	104	100	16.37	43.52	13.87	68	100	11.09	75.56	
2 or More Minority Races	1	0.11	50	0	0	0	0	0	1	589	100	0.48	100	0	0	0	100	
Joint Race (White/Minority)	11	1.26	20.75	7	33	63.64	1.28	21.21	1	54	3.09	0.48	10	3	246	27.27	3.33	
Race Not Available	109	12.5	16.17	64	86	58.72	11.68	15.17	37	200	33.94	17.62	24.67	7	58	6.42	7.78	
<b>Ethnicity</b>																		
Hispanic or Latino	13	1.49	39.39	7	85	53.85	1.28	33.33	4	136	30.77	1.9	44.44	1	71	7.69	1.11	
Not Hispanic or Latino	736	84.4	13.67	467	100	63.45	85.22	12.32	167	100	22.69	73.52	19.31	80	100	10.87	88.89	
Joint (Hisp/Lat / Not Hisp/Lat)	5	0.57	16.67	4	126	80	0.73	22.22	1	88	20	0.48	11.11	0	0	0	0	
Ethnicity Not Available	118	13.53	15.86	70	33	59.32	12.77	14.96	38	142	32.2	16.1	22.83	9	70	7.63	10	
<b>Minority Status</b>																		
White Non-Hispanic	588	67.43	11.9	403	100	68.54	73.54	11.35	101	100	17.18	48.1	13.95	64	100	10.88	71.11	
Others, Including Hispanic	167	19.15	32.62	75	66	44.31	13.63	26.6	73	254	43.71	34.76	44.79	16	88	3.58	17.78	
<b>Tract Income Level</b>																		
Low (0-49% of Median)	40	4.59	72.73	16	53	40	2.92	61.54	20	511	50	9.52	86.96	3	66	7.5	3.33	
Moderate (50-79% of Median)	234	26.83	39.13	115	65	49.15	20.99	38.21	89	389	38.03	42.38	39.21	23	86	9.83	25.56	
Middle (80-119% of Median)	414	47.48	13.59	278	89	67.15	50.73	13.63	83	205	20.05	39.52	13.93	43	31	10.39	47.78	
Upper (>=120% of Median)	184	21.1	7.39	139	100	75.54	25.36	7.19	18	100	3.78	8.57	8.87	21	100	11.41	23.33	
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Applicant Income Level</b>																		
Low (0-49% of Median)	199	22.82	28.59	78	53	39.2	14.23	24.38	94	528	47.24	44.76	32.3	21	82	10.55	23.33	
Moderate (50-79% of Median)	173	19.84	15.71	97	75	56.07	17.7	13.7	58	375	33.53	27.62	22.39	16	72	3.25	17.78	
Middle (80-119% of Median)	187	21.44	12.45	139	100	74.33	25.36	13.04	30	179	16.04	14.29	12.15	13	54	6.95	14.44	
Upper (>=120% of Median)	302	34.63	10.65	225	100	74.5	41.06	10.43	27	100	8.94	12.86	10.89	39	100	12.91	43.33	
NA	11	1.26	20	9	110	81.82	1.64	19.57	1	102	3.09	0.48	25	1	70	3.09	1.11	
<b>Minority Concentration</b>																		
Non-Minority (<20%)	531	60.89	3.41	357	100	67.23	65.15	8.94	101	100	13.02	48.1	11.56	56	100	10.55	62.22	
Mixed (20-49%)	218	25	59.73	139	95	63.76	25.36	63.47	50	121	22.94	23.81	53.76	23	100	10.55	25.56	
Subst. Minority (>=50%)	123	14.11	66.13	52	63	42.28	3.49	61.9	59	252	47.97	28.1	71.95	11	85	8.94	12.22	
<b>Loan Purpose and type</b>																		
Purchase - Convnt'l	121	13.88	18.76	100	NA	82.64	18.25	19.38	3	NA	2.48	1.43	16.67	10	NA	8.26	11.11	
Home Improvement - Convnt'l	353	40.48	15.63	162	NA	45.89	29.56	12.47	153	NA	43.34	72.86	21.73	38	NA	10.76	42.22	
Refinancing - Convnt'l	323	37.04	10.69	227	NA	70.28	41.42	3.99	50	NA	15.48	23.81	15.72	36	NA	11.15	40	
Government	75	8.6	28.2	59	NA	78.67	10.77	28.1	4	NA	5.33	1.9	44.44	6	NA	8	6.67	
<b>Property Type</b>																		
One- to Four-Family	867	99.43	14.06	543	NA	62.63	99.09	12.7	210	NA	24.22	100	20.02	90	NA	10.38	100	
Manufactured Housing	0	0	0	0	NA	0	0	0	0	NA	0	0	100	0	NA	0	0	
Multifamily	5	0.57	31.25	5	NA	100	0.91	33.33	0	NA	0	0	100	0	NA	0	0	

(a) Index for Race is calculated as % row for any race/% row for white.

Index for Minority Status is calculated as % row for Others, Including Hispanic / % row for White Non-Hispanic.

Index for Tract Income Level is calculated as % row for any tract type/% row for upper income tracts.

Index for Minority Concentration is calculated as % row for any minority concentration/% row for non-minority tracts.

Index for Ethnicity is calculated as % row for any Ethnicity/% row for Not Hispanic or Latino.

Index for Applicant Income Level is calculated as % row for any tract type/% row for upper income applicants.

(b) The Portfolio column is calculated as applications in the selected area/all applications in the file.

If no Saved Area or Geographic Information filter is selected, the Portfolio column, by definition, is 100%.

If a Saved Area or Geographic Information filter is selected, the Portfolio column, by definition will be 100% if no loan applications outside of the filter fit the same criteria.

Data Source: 2000 US Census SF1/SF3  
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## Disposition Summary

### 2009 Peer Mortgage Data (HE)

#### Active Filter

Institution is DOLLAR BANK, FSB (40000008043) (Included)  
Area is City of Pittsburgh

Borrower Characteristics	Disposition of Applications							Pricing Data (7)		Percentage Points above the APOR (8)	
	Applications Received	Loans Originated	Approved but Not Accepted	Denied	Withdrawn	File Closed for Incompleteness	Not Reported	Reported	Mean Value	Median Value	
<b>Race</b>											
American Indian / Alaska Native	1	0	0	1	0	0	0	0	0	0	
Asian	8	4	0	1	3	0	4	0	0	0	
Black or African American	126	51	1	65	9	0	48	3	3.54	3.61	
Native Hawaiian / Other Pacific Islander	3	2	0	0	0	1	1	1	4.17	4.17	
White	613	420	10	104	68	11	412	8	4.26	3.48	
2 or More Minority Races (1)	1	0	0	1	0	0	0	0	0	0	
Joint (White/Minority Race) (2)	11	7	0	1	3	0	6	1	3.86	3.85	
Race Not Available	109	64	0	37	7	1	63	1	3.08	3.08	
<b>Ethnicity</b>											
Hispanic or Latino	13	7	1	4	1	0	6	1	3.35	3.35	
Not Hispanic or Latino	736	467	10	167	80	12	455	12	4.11	3.65	
Joint (Hispanic or Lat/Not Hisp or Lat) (3)	5	4	0	1	0	0	4	0	0	0	
Ethnicity Not Available	118	70	0	38	9	1	69	1	3.08	3.08	
<b>Minority Status</b>											
White Non-Hispanic (4)	588	403	9	101	64	11	396	7	4.39	3.61	
Others, Including Hispanic	167	75	2	73	16	1	69	6	3.67	3.73	
<b>Income</b>											
Low - < 50% MSAMMD Median	199	78	3	94	21	3	73	5	3.15	3.1	
Moderate - 50-73.93% MSAMMD Median	173	97	1	58	16	1	96	1	3.61	3.61	
Middle - 80-119.38% MSAMMD Median	187	139	2	30	13	3	132	7	4.26	3.85	
Upper - 120% or More MSAMMD Median	302	225	5	27	39	6	224	1	6.61	6.61	
Income Not Available	11	9	0	1	1	0	9	0	0	0	
<b>Gender</b>											
Male	222	138	4	63	22	5	134	4	3.73	3.82	
Female	293	165	5	91	30	2	161	4	3.3	3.29	
Joint (Male/Female) (5)	278	198	2	37	35	6	193	5	4.92	3.85	
Gender Not Available	79	47	0	29	3	0	46	1	3.08	3.08	
<b>Census Tract Characteristics</b>											
<b>Racial / Ethnic Composition (6)</b>											
< 10% Minority	295	203	5	50	32	5	200	3	4.76	3.7	
10-19% Minority	236	154	3	51	24	4	147	7	3.32	3.1	
20-49% Minority	218	139	3	50	23	3	137	2	5.39	5.39	
50-73% Minority	51	25	0	20	5	1	24	1	3.85	3.85	
80-100% Minority	72	27	0	39	6	0	26	1	3.61	3.61	
<b>Income Characteristics</b>											
Low - < 50% MSAMMD Median	40	16	1	20	3	0	16	0	0	0	
Moderate - 50-73.93% MSAMMD Median	234	115	2	89	23	5	109	6	3.63	3.73	
Middle - 80-119.38% MSAMMD Median	414	278	5	83	43	5	271	7	3.92	3.35	
Upper - 120% or More MSAMMD Median	184	139	3	18	21	3	138	1	6.61	6.61	
Income Not Available	0	0	0	0	0	0	0	0	0	0	
Total Applications	872	548	11	210	90	13	534	14	3.98	3.61	

#### Footnotes

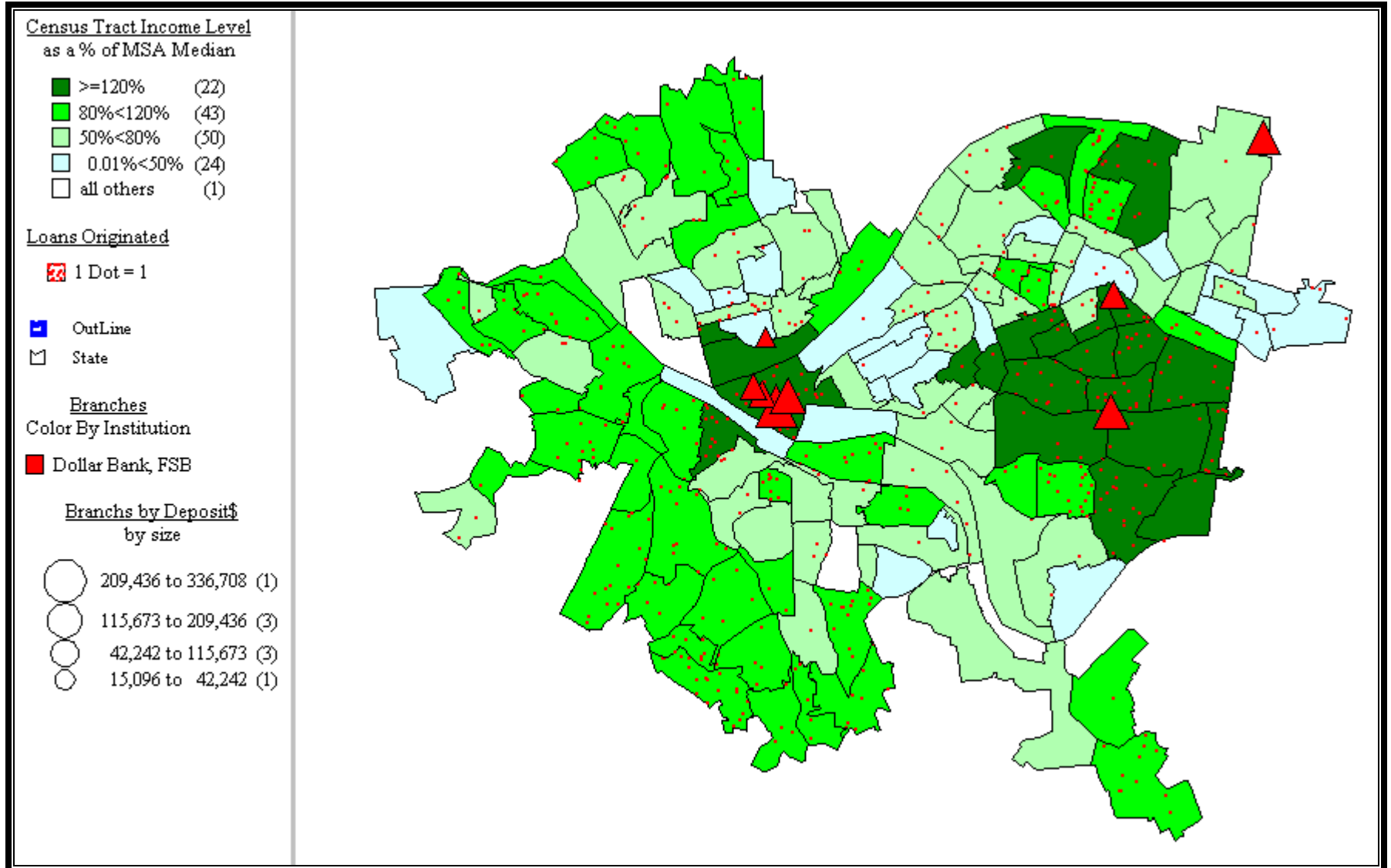
- Two or More Minority Races: At least 2 minority race categories must be reported
- Joint Race (White/Minority Race): Both Applicant and Co-Applicant must be reported and one must be White only, and the other must be a Minority, in either order
- Joint Ethnicity: Both Applicant and Co-Applicant must be reported and one must be Hispanic or Latino, and the other must be Not Hispanic or Latino, in either order
- White - Not Hispanic or Latino: Includes Race equal to White only and Ethnicity not equal to Hispanic or Latino.
- Joint Gender: Both Applicant and Co-Applicant must be reported and one must be Female and the other must be Male, in either order
- Total Minority: Composite of non-White Race total and Hispanic or Latino Ethnicity; if one record meets both conditions, it will only be counted once
- Pricing Data: Only considers originated loans; "Not Reported" represents rate spread value sz "NA," "Reported" represents those with rate spread as a numeric value; "Mean Value" represents the average rate spread value for all records with a reported "Median Value" represents the midpoint of rate spread value for all records with a reported numeric rate spread value.
- Applications Received: Represents dispositions displayed; does not include Purchased Loans; Pre-Approvals Denied nor Pre-Approvals Approved but Not Accepted.
- Only records that specifically meet the definition for each cell on the report will be included. If your data contains validity errors, you may have difficulty in reaching subtotals.

# Origination Map

Dollar Bank

City of Pittsburgh

2009 Peer Mortgage Data Northeastern





**Standard Summary Report**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is ESB BANK (30000027708) (Included)  
 Area is City of Pittsburgh

	Total Applications (1)		Originated/Purchased (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
<b>Loan Purpose and Type</b>														
Purchase - Conventional	47	39.17	34	36.17	2	100	6	12.77	5	62.5	0	0	0	0
Purchase - Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Home Improvement	16	13.33	13	13.83	0	0	3	18.75	0	0	0	0	0	0
Refinancing	57	47.5	47	50	0	0	7	12.28	3	37.5	0	0	0	0
<b>Applicant Race</b>														
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Black or African American	9	7.5	9	9.57	0	0	0	0	0	0	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	88	73.33	71	75.53	2	100	11	12.5	4	50	0	0	0	0
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	1	0.83	1	1.06	0	0	0	0	0	0	0	0	0	0
Race Not Available	22	18.33	13	13.83	0	0	5	22.73	4	50	0	0	0	0
<b>Applicant Ethnicity</b>														
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not Hispanic or Latino	97	80.83	80	85.11	2	100	11	11.34	4	50	0	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	1	0.83	1	1.06	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	22	18.33	13	13.83	0	0	5	22.73	4	50	0	0	0	0
<b>Minority Status</b>														
White Non-Hispanic	87	72.5	70	74.47	2	100	11	12.64	4	50	0	0	0	0
Others, Including Hispanic	11	9.17	11	11.7	0	0	0	0	0	0	0	0	0	0
<b>Applicant Income</b>														
Low (0-49% of Median)	7	5.83	4	4.26	1	50	2	28.57	0	0	0	0	0	0
Moderate (50-79% of Median)	15	12.5	14	14.89	0	0	1	6.67	0	0	0	0	0	0
Middle (80-119% of Median)	19	15.83	16	17.02	0	0	3	15.79	0	0	0	0	0	0
Upper (>=120% of Median)	69	57.5	56	59.57	1	50	7	10.14	5	62.5	0	0	0	0
Income Not Available	10	8.33	4	4.26	0	0	3	30	3	37.5	0	0	0	0
<b>Tract/BNA Characteristics</b>														
Substantially Minority	17	14.17	15	15.36	0	0	1	5.88	1	12.5	0	0	0	0
Not Substantially Minority	103	85.83	79	84.04	2	100	15	14.56	7	87.5	0	0	0	0
Low (0-49% of Median)	7	5.83	7	7.45	0	0	0	0	0	0	0	0	0	0
Moderate (50-79% of Median)	39	32.5	29	30.85	1	50	7	17.95	2	25	0	0	0	0
Middle (80-119% of Median)	36	30	25	26.6	0	0	5	13.89	6	75	0	0	0	0
Upper (>=120% of Median)	38	31.67	33	35.11	1	50	4	10.53	0	0	0	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low/Mod and/or Sub Minority	49	40.83	38	40.43	1	50	8	16.33	2	25	0	0	0	0
All Other Census Tracts	71	59.17	56	59.57	1	50	8	11.27	6	75	0	0	0	0
<b>Applicant Sex</b>														
Male	43	35.83	34	36.17	0	0	7	16.28	2	25	0	0	0	0
Female	19	15.83	14	14.89	2	100	3	15.79	0	0	0	0	0	0
Joint	40	33.33	33	35.11	0	0	3	7.5	4	50	0	0	0	0
Not Applicable	18	15	13	13.83	0	0	3	16.67	2	25	0	0	0	0
<b>Total</b>	<b>120</b>	<b>100</b>	<b>94</b>	<b>100</b>	<b>2</b>	<b>100</b>	<b>16</b>	<b>13.33</b>	<b>8</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Percent of Total Number of Applications  
 Note: Validity Errors are included

(2) Percent of Total Number of Originations

(3) Number of Denied Applications as a Percent of Number of Applications for Line Item

**Summary Reports - Action Taken**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is ESB BANK (30000027708) (Included)  
 Area is City of Pittsburgh

	Total Application			Loan Originated (a,b)					Application Denied					Application Withdrawn				
	Count	Percent		Count	Index	Percent			Count	Index	Percent			Count	Index	Percent		
		Column	Portf.			Row	Column	Portf.			Row	Column	Portf.			Row	Column	Portf.
<b>Applicant Race</b>																		
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100
Asian	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0
Black or African American	3	7.5	56.25	3	124	100	3.57	75	0	0	0	0	0	0	0	0	0	100
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	88	73.33	3.43	71	100	80.68	75.53	3.43	11	100	12.5	68.75	10	4	100	4.55	50	10
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	1	0.83	7.14	1	124	100	1.06	12.5	0	0	0	0	0	0	0	0	0	100
Race Not Available	22	18.33	23.4	13	73	59.09	13.83	23.64	5	182	22.73	31.25	21.74	4	400	18.18	50	28.57
<b>Ethnicity</b>																		
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100
Not Hispanic or Latino	37	80.83	10.01	80	100	82.47	85.11	10.28	11	100	11.34	68.75	3.82	4	100	4.12	50	3.76
Joint (Hisp/Lat / Not Hisp/Lat)	1	0.83	33.33	1	121	100	1.06	50	0	0	0	0	0	0	0	0	0	100
Ethnicity Not Available	22	18.33	22.68	13	72	59.09	13.83	22.41	5	200	22.73	31.25	20.83	4	441	18.18	50	28.57
<b>Minority Status</b>																		
White Non-Hispanic	87	72.5	3.42	70	100	80.46	74.47	3.38	11	100	12.64	68.75	10.19	4	100	4.6	50	10
Others, Including Hispanic	11	3.17	22.45	11	124	100	11.7	32.35	0	0	0	0	0	0	0	0	0	0
<b>Tract Income Level</b>																		
Low (0-49% of Median)	7	5.83	87.5	7	115	100	7.45	87.5	0	0	0	100	0	NA	0	0	0	100
Moderate (50-79% of Median)	39	32.5	47.56	29	86	74.36	30.85	50.88	7	171	17.95	43.75	46.67	2	NA	5.13	25	66.67
Middle (80-119% of Median)	36	30	6.5	25	80	69.44	26.6	5.97	5	132	13.89	31.25	5.75	6	NA	16.67	75	19.35
Upper (>=120% of Median)	38	31.67	8.3	33	100	86.84	35.11	3.3	4	100	10.53	25	11.11	0	NA	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	0	0	0
<b>Applicant Income Level</b>																		
Low (0-49% of Median)	7	5.83	8.64	4	70	57.14	4.26	8.89	2	282	28.57	12.5	6.45	0	0	0	0	0
Moderate (50-79% of Median)	15	12.5	11.28	14	115	93.33	14.89	14.14	1	66	6.67	6.25	4.55	0	0	0	0	0
Middle (80-119% of Median)	19	15.83	8.32	16	104	84.21	17.02	9.52	3	156	15.79	18.75	12	0	0	0	0	0
Upper (>=120% of Median)	63	57.5	11.66	56	100	81.16	59.57	11.43	7	100	10.14	43.75	14	5	100	7.25	62.5	15.15
NA	10	8.33	19.23	4	43	40	4.26	10.81	3	296	30	18.75	30	3	414	30	37.5	75
<b>Minority Concentration</b>																		
Non-Minority (<20%)	58	48.33	5.82	45	100	77.59	47.87	5.73	3	100	15.52	56.25	7.09	4	100	6.3	50	7.84
Mixed (20-49%)	45	37.5	83.33	34	97	75.56	36.17	31.89	6	86	13.33	37.5	66.67	3	97	6.67	37.5	100
Subst. Minority (>=50%)	17	14.17	8.5	15	114	88.24	15.36	88.24	1	38	5.88	6.25	50	1	85	5.88	12.5	100
<b>Loan Purpose and type</b>																		
Purchase - Convnt'l	47	39.17	13.78	34	NA	72.34	36.17	12.59	6	NA	12.77	37.5	21.43	5	NA	10.64	62.5	20
Home Improvement - Convnt'l	16	13.33	7.48	13	NA	81.25	13.83	8.33	3	NA	18.75	18.75	6.25	0	NA	0	0	0
Refinancing - Convnt'l	57	47.5	11.05	47	NA	82.46	50	11.38	7	NA	12.28	43.75	11.29	3	NA	5.26	37.5	12.5
Government	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0
<b>Property Type</b>																		
One- to Four-Family	115	95.83	10.31	91	NA	79.13	96.81	11	15	NA	13.04	93.75	11.19	7	NA	6.09	87.5	12.36
Manufactured Housing	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0
Multifamily	5	4.17	23.41	3	NA	60	3.19	25	1	NA	20	6.25	25	1	NA	20	12.5	100

(a) Index for Race is calculated as % row for any race/% row for white.

Index for Minority Status is calculated as % row for Others, Including Hispanic / % row for White Non-Hispanic.

Index for Tract Income Level is calculated as % row for any tract type/% row for upper income tracts.

Index for Minority Concentration is calculated as % row for any minority concentration/% row for non-minority tracts.

Index for Ethnicity is calculated as % row for any Ethnicity/% row for Not Hispanic or Latino.

Index for Applicant Income Level is calculated as % row for any tract type/% row for upper income applicants.

(b) The Portfolio column is calculated as applications in the selected area/all applications in the file.

If no Saved Area or Geographic Information filter is selected, the Portfolio column, by definition, is 100%.

If a Saved Area or Geographic Information filter is selected, the Portfolio column, by definition will be 100% if no loan applications outside of the filter fit the same criteria.

Data Source: 2000 US Census SF1/SF3  
 © PCI Corporation CRA w/iz Tel: 800-261-3111

## Disposition Summary

### 2009 Peer Mortgage Data (HE)

#### Active Filter

Institution is ESB BANK (30000027708) (Included)  
Area is City of Pittsburgh

Borrower Characteristics	Disposition of Applications						Pricing Data (7)		Percentage Points above the APOR (8)	
	Applications Received	Loans Originated	Approved but Not Accepted	Denied	Withdrawn	File Closed for Incompleteness	Not Reported	Reported	Mean Value	Median Value
<b>Race</b>										
American Indian / Alaska Native	0	0	0	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0	0
Black or African American	9	9	0	0	0	0	9	0	0	0
Native Hawaiian / Other Pacific Islander	0	0	0	0	0	0	0	0	0	0
White	88	71	2	11	4	0	66	5	362	328
2 or More Minority Race (1)	0	0	0	0	0	0	0	0	0	0
Joint (White/Minority Race) (2)	1	1	0	0	0	0	1	0	0	0
Race Not Available	22	13	0	5	4	0	13	0	0	0
<b>Ethnicity</b>										
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0
Not Hispanic or Latino	97	80	2	11	4	0	75	5	362	328
Joint (Hisp or Lat/Not Hisp or Lat) (3)	1	1	0	0	0	0	1	0	0	0
Ethnicity Not Available	22	13	0	5	4	0	13	0	0	0
<b>Minority Status</b>										
White Non-Hispanic (4)	87	70	2	11	4	0	65	5	362	328
Others, Including Hispanic	11	11	0	0	0	0	11	0	0	0
<b>Income</b>										
Low - < 50% MSAM/D Median	7	4	1	2	0	0	3	1	304	304
Moderate - 50-79.99% MSAM/D Median	15	14	0	1	0	0	12	2	339	339
Middle - 80-119.99% MSAM/D Median	19	16	0	3	0	0	15	1	324	324
Upper - 120% or More MSAM/D Median	69	56	1	7	5	0	55	1	502	502
Income Not Available	10	4	0	3	3	0	4	0	0	0
<b>Gender</b>										
Male	43	34	0	7	2	0	31	3	333	335
Female	19	14	2	3	0	0	13	1	304	304
Joint (Male/Female) (5)	40	33	0	3	4	0	32	1	324	324
Gender Not Available	18	13	0	3	2	0	13	0	0	0
<b>Census Tract Characteristics</b>										
<b>Racial / Ethnic Composition (6)</b>										
< 10% Minority	34	25	0	6	3	0	22	3	385	328
10-19% Minority	24	20	0	3	1	0	20	0	0	0
20-49% Minority	45	34	2	6	3	0	33	1	304	304
50-79% Minority	7	5	0	1	1	0	5	0	0	0
80-100% Minority	10	10	0	0	0	0	9	1	35	35
<b>Income Characteristics</b>										
Low - < 50% MSAM/D Median	7	7	0	0	0	0	7	0	0	0
Moderate - 50-79.99% MSAM/D Median	39	29	1	7	2	0	27	2	327	327
Middle - 80-119.99% MSAM/D Median	36	25	0	5	6	0	22	3	385	328
Upper - 120% or More MSAM/D Median	38	33	1	4	0	0	33	0	0	0
Income Not Available	0	0	0	0	0	0	0	0	0	0
Total Applications	120	94	2	16	8	0	89	5	362	328

#### Footnotes

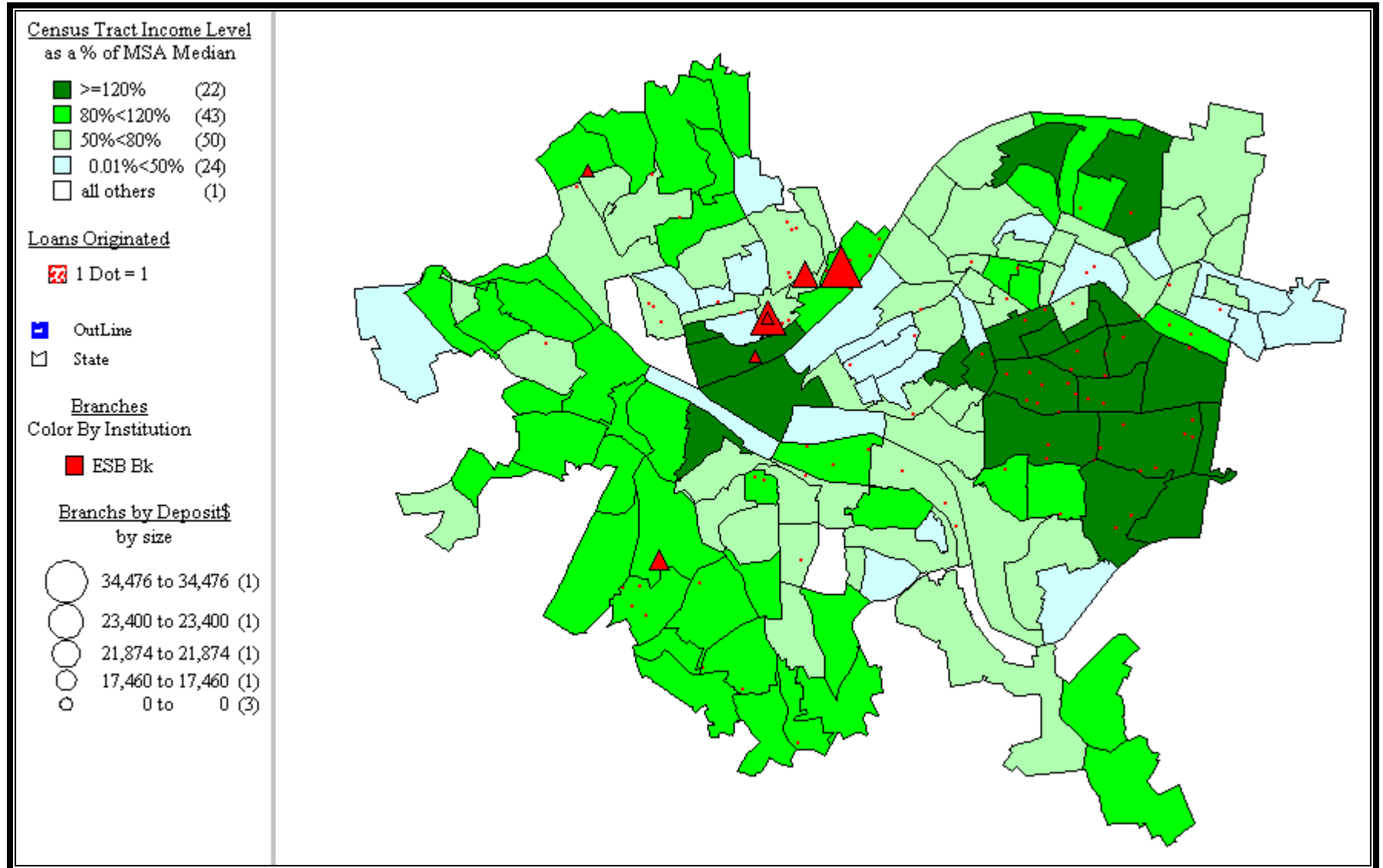
- Two or More Minority Race: At least 2 minority race categories must be reported
- Joint Race (White/Minority Race): Both Applicant and Co-Applicant must be reported and one must be White only, and the other must be a Minority, in either order
- Joint Ethnicity: Both Applicant and Co-Applicant must be reported and one must be Hispanic or Latino, and the other must be Not Hispanic or Latino, in either order
- White -- Not Hispanic or Latino: Race equal to White only and Ethnicity not equal to Hispanic or Latino.
- Joint Gender: Both Applicant and Co-Applicant must be reported and one must be Female, and the other must be Male, in either order
- Total Minority: Composite of non-White Race total and Hispanic or Latino Ethnicity; if one record meets both conditions, it will only be counted once
- Pricing Data: Only considers originated loans; "Not Reported" represents rate spread value as "NA"; "Reported" represents those with rate spread as a numeric value; "Mean Value" represents the average rate spread value for all records with a reported; "Median Value" represents the midpoint of rate spread value for all records with a reported numeric rate spread value.
- Applications Received: Represents dispositions displayed; does not include Purchased Loans; Pre-Approved Denied not Pre-Approved Approved but Not Accepted.
- Only records that specifically meet the definition for each cell on the report will be included. If your data contains validity errors, you may have difficulty in resolving subtotals.

# Origination Map

ESB Bank

City of Pittsburgh

2009 Peer Mortgage Data Northeastern



**Standard Summary Report**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is EUREKA BANK (40000000962) (Included)  
Area is City of Pittsburgh

	Total Applications (1)		Originated/Purchased (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
<b>Loan Purpose and Type</b>														
Purchase - Conventional	28	48.28	23	44.23	3	100	2	7.14	0	0	0	0	0	0
Purchase - Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Home Improvement	4	6.9	4	7.63	0	0	0	0	0	0	0	0	0	0
Refinancing	26	44.83	25	48.08	0	0	0	0	1	100	0	0	0	0
<b>Applicant Race</b>														
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Asian	1	1.72	1	1.92	0	0	0	0	0	0	0	0	0	0
Black or African American	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	47	81.03	42	80.77	3	100	1	2.13	1	100	0	0	0	0
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Race Not Available	10	17.24	9	17.31	0	0	1	10	0	0	0	0	0	0
<b>Applicant Ethnicity</b>														
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not Hispanic or Latino	48	82.76	43	82.63	3	100	1	2.08	1	100	0	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	10	17.24	9	17.31	0	0	1	10	0	0	0	0	0	0
<b>Minority Status</b>														
White Non-Hispanic	47	81.03	42	80.77	3	100	1	2.13	1	100	0	0	0	0
Others, Including Hispanic	1	1.72	1	1.92	0	0	0	0	0	0	0	0	0	0
<b>Applicant Income</b>														
Low (0-49% of Median)	12	20.63	10	19.23	1	33.33	0	0	1	100	0	0	0	0
Moderate (50-79% of Median)	7	12.07	7	13.46	0	0	0	0	0	0	0	0	0	0
Middle (80-119% of Median)	10	17.24	9	17.31	0	0	1	10	0	0	0	0	0	0
Upper (>=120% of Median)	25	43.1	23	44.23	2	66.67	0	0	0	0	0	0	0	0
Income Not Available	4	6.9	3	5.77	0	0	1	25	0	0	0	0	0	0
<b>Tract/BNA Characteristics</b>														
Substantially Minority	4	6.9	4	7.63	0	0	0	0	0	0	0	0	0	0
Not Substantially Minority	54	93.1	48	92.31	3	100	2	3.7	1	100	0	0	0	0
Low (0-49% of Median)	2	3.45	2	3.85	0	0	0	0	0	0	0	0	0	0
Moderate (50-79% of Median)	32	55.17	29	55.77	3	100	0	0	0	0	0	0	0	0
Middle (80-119% of Median)	17	29.31	15	28.85	0	0	1	5.88	1	100	0	0	0	0
Upper (>=120% of Median)	7	12.07	6	11.54	0	0	1	14.29	0	0	0	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low/Mod and/or Sub Minority	34	58.62	31	59.62	3	100	0	0	0	0	0	0	0	0
All Other Census Tracts	24	41.38	21	40.38	0	0	2	8.33	1	100	0	0	0	0
<b>Applicant Sex</b>														
Male	14	24.14	12	23.08	1	33.33	0	0	1	100	0	0	0	0
Female	14	24.14	13	25	1	33.33	0	0	0	0	0	0	0	0
Joint	20	34.48	18	34.62	1	33.33	1	5	0	0	0	0	0	0
Not Applicable	10	17.24	9	17.31	0	0	1	10	0	0	0	0	0	0
<b>Total</b>	<b>58</b>	<b>100</b>	<b>52</b>	<b>100</b>	<b>3</b>	<b>100</b>	<b>2</b>	<b>3.45</b>	<b>1</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Percent of Total Number of Applications  
Note: Validity Errors are included

(2) Percent of Total Number of Originations  
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(3) Number of Denied Applications as a Percent of Number of Applications for Line Item  
Data Source: 2000 US Census SF1/SF3

**Summary Reports - Action Taken**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is EUREKA BANK (40000000962) (Included)  
Area is City of Pittsburgh

	Total Application			Loan Originated (a,b)					Application Denied					Application Withdrawn				
	Count	Column	Portf.	Count	Index	Row	Column	Portf.	Count	Index	Row	Column	Portf.	Count	Index	Row	Column	Portf.
<b>Applicant Race</b>																		
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Asian	1	1.72	33.33	1	112	100	1.92	33.33	0	0	0	0	100	0	0	0	0	100
Black or African American	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	47	81.03	54.02	42	100	83.36	80.77	56	1	100	2.13	50	33.33	1	100	2.13	100	50
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Race Not Available	10	17.24	100	3	101	30	17.31	100	1	470	10	50	100	0	0	0	0	100
<b>Ethnicity</b>																		
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not Hispanic or Latino	48	82.76	53.33	43	100	83.58	82.69	55.13	1	100	2.08	50	33.33	1	100	2.08	100	50
Joint (Hisp/Lat / Not Hisp/Lat)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	10	17.24	100	3	100	30	17.31	100	1	480	10	50	100	0	0	0	0	100
<b>Minority Status</b>																		
White Non-Hispanic	47	81.03	54.02	42	100	83.36	80.77	56	1	100	2.13	50	33.33	1	100	2.13	100	50
Others, Including Hispanic	1	1.72	33.33	1	112	100	1.92	33.33	0	0	0	0	100	0	0	0	0	100
<b>Tract Income Level</b>																		
Low (0-49% of Median)	2	3.45	100	2	117	100	3.85	100	0	0	0	0	100	0	NA	0	0	100
Moderate (50-79% of Median)	32	55.17	34.12	29	106	90.63	55.77	33.55	0	0	0	0	100	0	NA	0	0	100
Middle (80-119% of Median)	17	29.31	43.59	15	103	88.24	28.85	45.45	1	41	5.88	50	100	1	NA	5.88	100	100
Upper (>=120% of Median)	7	12.07	28	6	100	85.71	11.54	28.57	1	100	14.29	50	33.33	0	NA	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	0	0	0
<b>Applicant Income Level</b>																		
Low (0-49% of Median)	12	20.69	80	10	31	83.33	19.23	76.92	0	NA	0	0	100	1	NA	8.33	100	100
Moderate (50-79% of Median)	7	12.07	77.78	7	109	100	13.46	77.78	0	NA	0	0	100	0	NA	0	0	100
Middle (80-119% of Median)	10	17.24	45.45	3	38	30	17.31	50	1	NA	10	50	33.33	0	NA	0	0	100
Upper (>=120% of Median)	25	43.1	50	23	100	32	44.23	52.27	0	NA	0	0	100	0	NA	0	0	0
NA	4	6.9	100	3	82	75	5.77	100	1	NA	25	50	100	0	NA	0	0	100
<b>Minority Concentration</b>																		
Non-Minority (<20%)	22	37.33	34.38	20	100	90.91	38.46	36.36	0	NA	0	0	0	1	100	4.55	100	50
Mixed (20-49%)	32	55.17	100	28	96	87.5	53.85	100	2	NA	6.25	100	100	0	0	0	0	100
Subst. Minority (>=50%)	4	6.9	100	4	110	100	7.63	100	0	NA	0	0	100	0	0	0	0	100
<b>Loan Purpose and type</b>																		
Purchase - Convnt'l	28	48.28	71.79	23	NA	82.14	44.23	71.88	2	NA	7.14	100	66.67	0	NA	0	0	100
Home Improvement - Convnt'l	4	6.9	80	4	NA	100	7.63	80	0	NA	0	0	100	0	NA	0	0	100
Refinancing - Convnt'l	26	44.83	46.43	25	NA	36.15	48.08	50	0	NA	0	0	0	1	NA	3.85	100	50
Government	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0
<b>Property Type</b>																		
One- to Four-Family	54	93.1	56.25	49	NA	90.74	34.23	58.33	1	NA	1.85	50	33.33	1	NA	1.85	100	50
Manufactured Housing	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0
Multifamily	4	6.9	100	3	NA	75	5.77	100	1	NA	25	50	100	0	NA	0	0	100

(a) Index for Race is calculated as % row for any race/% row for white.

Index for Minority Status is calculated as % row for Others, Including Hispanic / % row for White Non-Hispanic.

Index for Tract Income Level is calculated as % row for any tract type/% row for upper income tracts.

Index for Minority Concentration is calculated as % row for any minority concentration/% row for non-minority tracts.

Index for Ethnicity is calculated as % row for any Ethnicity/% row for Not Hispanic or Latino.

Index for Applicant Income Level is calculated as % row for any tract type/% row for upper income applicants.

(b) The Portfolio column is calculated as applications in the selected area/all applications in the file.

If no Saved Area or Geographic Information filter is selected, the Portfolio column, by definition, is 100%.

If a Saved Area or Geographic Information filter is selected, the Portfolio column, by definition will be 100% if no loan applications outside of the filter fit the same criteria.

Data Source: 2000 US Census SF1/SF3  
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## Disposition Summary

### 2009 Peer Mortgage Data (HE)

#### Active Filter

Institution is EUREKA BANK (40000000962) (Included)  
Area is City of Pittsburgh

Count	Disposition of Applications						Pricing Data (7)		Percentage Points above the APOR (8)	
	Applications Received	Loans Originated	Approved but Not Accepted	Denied	Withdrawn	File Closed for Incompleteness	Not Reported	Reported	Mean Value	Median Value
<b>Borrower Characteristics</b>										
<b>Race</b>										
American Indian / Alaska Native	0	0	0	0	0	0	0	0	0	0
Asian	1	1	0	0	0	0	1	0	0	0
Black or African American	0	0	0	0	0	0	0	0	0	0
Native Hawaiian / Other Pacific Islander	0	0	0	0	0	0	0	0	0	0
White	47	42	3	1	1	0	42	0	0	0
2 or More Minority Race (1)	0	0	0	0	0	0	0	0	0	0
Joint (White/Minority Race) (2)	0	0	0	0	0	0	0	0	0	0
Race Not Available	10	9	0	1	0	0	9	0	0	0
<b>Ethnicity</b>										
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0
Not Hispanic or Latino	48	43	3	1	1	0	43	0	0	0
Joint (Hisp or Lat/Not Hisp or Lat) (3)	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	10	9	0	1	0	0	9	0	0	0
<b>Minority Status</b>										
White Non-Hispanic (4)	47	42	3	1	1	0	42	0	0	0
Others, including Hispanic	1	1	0	0	0	0	1	0	0	0
<b>Income</b>										
Low - < 50% MSAM/D Median	12	10	1	0	1	0	10	0	0	0
Moderate - 50-79.99% MSAM/D Median	7	7	0	0	0	0	7	0	0	0
Middle - 80-119.99% MSAM/D Median	10	9	0	1	0	0	9	0	0	0
Upper - 120% or More MSAM/D Median	25	23	2	0	0	0	23	0	0	0
Income Not Available	4	3	0	1	0	0	3	0	0	0
<b>Gender</b>										
Male	14	12	1	0	1	0	12	0	0	0
Female	14	13	1	0	0	0	13	0	0	0
Joint (Male/Female) (5)	20	18	1	1	0	0	18	0	0	0
Gender Not Available	10	9	0	1	0	0	9	0	0	0
<b>Census Tract Characteristics</b>										
<b>Racial / Ethnic Composition (6)</b>										
< 10% Minority	12	10	1	0	1	0	10	0	0	0
10-19% Minority	10	10	0	0	0	0	10	0	0	0
20-49% Minority	32	28	2	2	0	0	28	0	0	0
50-79% Minority	3	3	0	0	0	0	3	0	0	0
80-100% Minority	1	1	0	0	0	0	1	0	0	0
<b>Income Characteristics</b>										
Low - < 50% MSAM/D Median	2	2	0	0	0	0	2	0	0	0
Moderate - 50-79.99% MSAM/D Median	32	29	3	0	0	0	29	0	0	0
Middle - 80-119.99% MSAM/D Median	17	15	0	1	1	0	15	0	0	0
Upper - 120% or More MSAM/D Median	7	6	0	1	0	0	6	0	0	0
Income Not Available	0	0	0	0	0	0	0	0	0	0
Total Applications	58	52	3	2	1	0	52	0	0	0

#### Footnotes

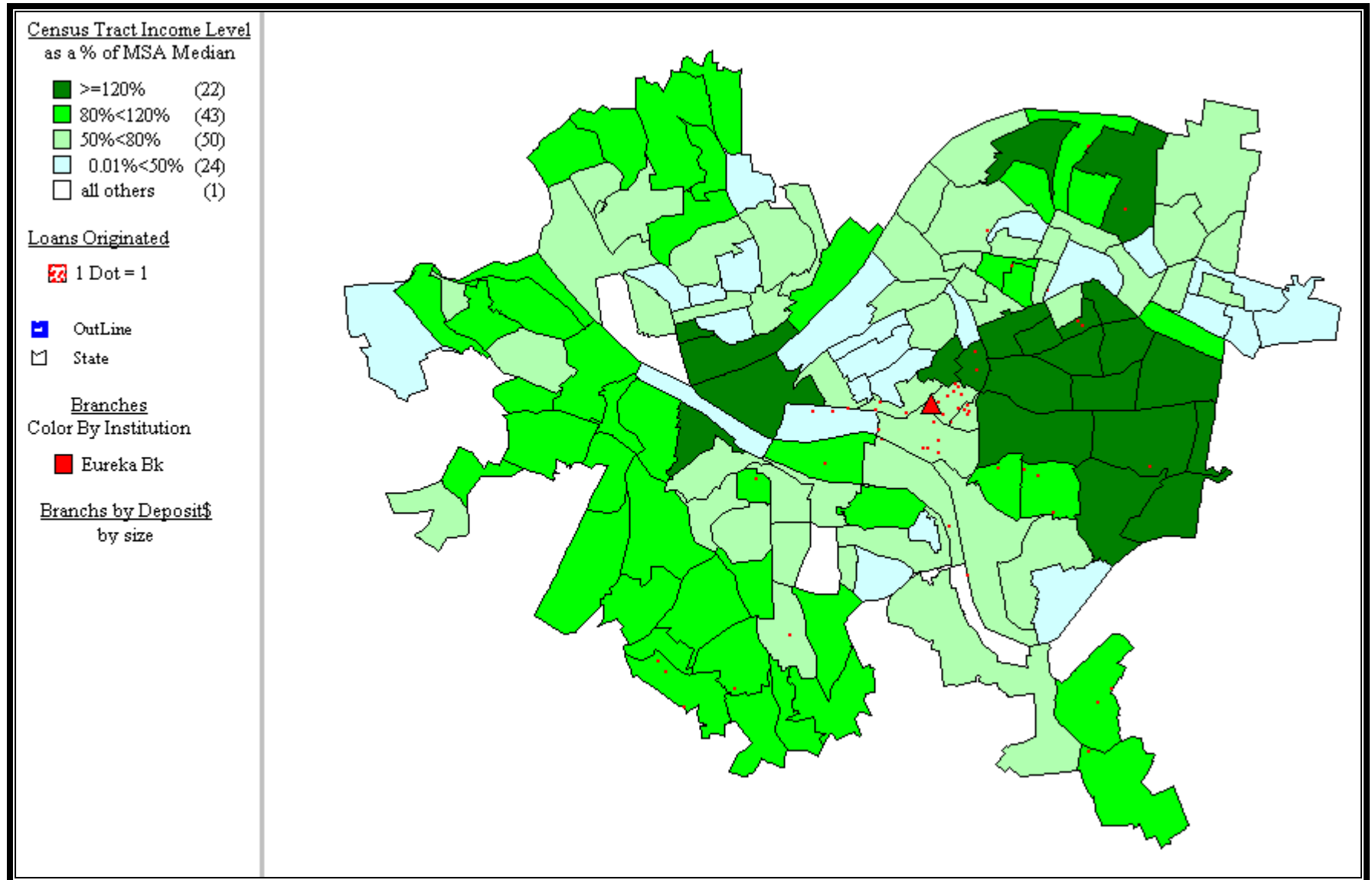
- Two or More Minority Race: At least 2 minority race categories must be reported
- Joint Race (White/Minority Race): Both Applicant and Co-Applicant must be reported and one must be White only, and the other must be a Minority, in either order
- Joint Ethnicity: Both Applicant and Co-Applicant must be reported and one must be Hispanic or Latino, and the other must be Not Hispanic or Latino, in either order
- White -- Not Hispanic or Latino: Includes Race equal to White only and Ethnicity not equal to Hispanic or Latino.
- Joint Gender: Both Applicant and Co-Applicant must be reported and one must be Female and the other must be Male, in either order
- Total Minority: Composite of non-White Race total and Hispanic or Latino Ethnicity, if one record meets both conditions, it will only be counted once.
- Pricing Data: Only considers originated loans; "Not Reported" represents rate spread value as "NA"; "Reported" represents those with rate spread as a numeric value; "Mean Value" represents the average rate spread value for all records with a reported "Median Value" represents the midpoint of rate spread values for all records with a reported numeric rate spread value.
- Application Received: Represents dispositions displayed; does not include Purchased Loans; Pre-Approved/Denied not Pre-Approved/Approved but Not Accepted.
- Only records that specifically meet the definition for each cell on the report will be included. If your data contains validity errors, you may have difficulty in resolving subtotals.

# Origination Map

Eureka Bank

City of Pittsburgh

2009 Peer Mortgage Data Northeastern





**Standard Summary Report**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is FIDELITY BANK PASB (30000028038) (Included)  
 Area is City of Pittsburgh

	Total Applications (1)		Originated/Purchased (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
<b>Loan Purpose and Type</b>														
Purchase - Conventional	13	18.84	10	21.74	0	0	0	0	3	37.5	0	0	0	0
Purchase - Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Home Improvement	8	11.59	4	8.7	0	0	4	50	0	0	0	0	0	0
Refinancing	48	69.57	32	69.57	0	0	11	22.92	5	62.5	0	0	0	0
<b>Applicant Race</b>														
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Black or African American	2	2.9	1	2.17	0	0	1	50	0	0	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	62	89.86	40	86.96	0	0	14	22.58	8	100	0	0	0	0
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Race Not Available	5	7.25	5	10.87	0	0	0	0	0	0	0	0	0	0
<b>Applicant Ethnicity</b>														
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not Hispanic or Latino	61	88.41	39	84.78	0	0	15	24.59	7	87.5	0	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	2	2.9	1	2.17	0	0	0	0	1	12.5	0	0	0	0
Ethnicity Not Available	6	8.7	6	13.04	0	0	0	0	0	0	0	0	0	0
<b>Minority Status</b>														
White Non-Hispanic	59	85.51	38	82.61	0	0	14	23.73	7	87.5	0	0	0	0
Others, Including Hispanic	4	5.8	2	4.35	0	0	1	25	1	12.5	0	0	0	0
<b>Applicant Income</b>														
Low (0-49% of Median)	7	10.14	2	4.35	0	0	5	71.43	0	0	0	0	0	0
Moderate (50-79% of Median)	18	26.09	10	21.74	0	0	6	33.33	2	25	0	0	0	0
Middle (80-119% of Median)	13	18.64	8	17.39	0	0	2	15.38	3	37.5	0	0	0	0
Upper (>=120% of Median)	24	34.78	19	41.3	0	0	2	8.33	3	37.5	0	0	0	0
Income Not Available	7	10.14	7	15.22	0	0	0	0	0	0	0	0	0	0
<b>Tract/BNA Characteristics</b>														
Substantially Minority	6	8.7	4	8.7	0	0	2	33.33	0	0	0	0	0	0
Not Substantially Minority	63	91.3	42	91.3	0	0	13	20.63	8	100	0	0	0	0
Low (0-49% of Median)	3	4.35	2	4.35	0	0	1	33.33	0	0	0	0	0	0
Moderate (50-79% of Median)	34	49.28	18	39.13	0	0	12	35.29	4	50	0	0	0	0
Middle (80-119% of Median)	21	30.43	17	36.96	0	0	2	3.52	2	25	0	0	0	0
Upper (>=120% of Median)	11	15.94	9	19.57	0	0	0	0	2	25	0	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low/Mod and/or Sub Minority	39	56.52	22	47.83	0	0	13	33.33	4	50	0	0	0	0
All Other Census Tracts	30	43.48	24	52.17	0	0	2	6.67	4	50	0	0	0	0
<b>Applicant Sex</b>														
Male	12	17.39	6	13.04	0	0	2	16.67	4	50	0	0	0	0
Female	16	23.19	8	17.39	0	0	7	43.75	1	12.5	0	0	0	0
Joint	36	52.17	27	58.7	0	0	6	16.67	3	37.5	0	0	0	0
Not Applicable	5	7.25	5	10.87	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>69</b>	<b>100</b>	<b>46</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>21.74</b>	<b>8</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Percent of Total Number of Applications  
 Note: Validity Errors are included

(2) Percent of Total Number of Originations

(3) Number of Denied Applications as a Percent of Number of Applications for Line Item

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Data Source: 2000 US Census SF1/SF3

**Summary Reports - Action Taken**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is FIDELITY BANK PASB (30000028038) (Included)  
Area is City of Pittsburgh

	Total Application			Loan Originated (a,b)					Application Denied					Application Withdrawn				
	Count	Column	Portf.	Count	Index	Row	Column	Portf.	Count	Index	Row	Column	Portf.	Count	Index	Row	Column	Portf.
<b>Applicant Race</b>																		
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100
Black or African American	2	2.9	33.33	1	78	50	2.17	33.33	1	221	50	6.67	50	0	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	62	83.86	14.76	40	100	64.52	86.36	11.87	14	100	22.58	33.33	35	8	100	12.3	100	21.62
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Race Not Available	5	7.25	83.33	5	155	100	10.87	83.33	0	0	0	0	100	0	0	0	0	100
<b>Ethnicity</b>																		
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0
Not Hispanic or Latino	61	88.41	14.32	39	100	63.93	84.78	11.44	15	100	24.59	100	34.88	7	100	11.48	87.5	13.44
Joint (Hisp/Lat / Not Hisp/Lat)	2	2.9	50	1	78	50	2.17	33.33	0	0	0	0	100	1	436	50	12.5	100
Ethnicity Not Available	6	8.7	85.71	6	156	100	13.04	85.71	0	0	0	0	100	0	0	0	0	100
<b>Minority Status</b>																		
White Non-Hispanic	59	85.51	14.29	38	100	64.41	82.61	11.45	14	100	23.73	33.33	35	7	100	11.86	87.5	20
Others, Including Hispanic	4	5.8	21.05	2	78	50	4.35	15.38	1	105	25	6.67	33.33	1	211	25	12.5	33.33
<b>Tract Income Level</b>																		
Low (0-49% of Median)	3	4.35	100	2	81	66.67	4.35	100	1	NA	33.33	6.67	100	0	0	0	0	100
Moderate (50-79% of Median)	34	49.28	82.93	18	65	52.94	39.13	75	12	NA	35.29	80	100	4	65	11.76	50	80
Middle (80-119% of Median)	21	30.43	12.65	17	39	80.95	36.96	12.69	2	NA	9.52	13.33	11.76	2	52	3.52	25	14.29
Upper (>=120% of Median)	11	15.94	4.8	9	100	81.82	19.57	4.69	0	NA	0	0	0	2	100	18.18	25	10.53
NA	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	0	0	0	0
<b>Applicant Income Level</b>																		
Low (0-49% of Median)	7	10.14	26.92	2	36	28.57	4.35	14.29	5	857	71.43	33.33	50	0	0	0	0	0
Moderate (50-79% of Median)	18	26.09	24.66	10	70	55.56	21.74	20.41	6	400	33.33	40	37.5	2	89	11.11	25	33.33
Middle (80-119% of Median)	13	18.84	13.83	8	78	61.54	17.39	11.43	2	185	15.38	13.33	18.18	3	185	23.08	37.5	25
Upper (>=120% of Median)	24	34.78	10.53	19	100	79.17	41.3	3.41	2	100	8.33	13.33	33.33	3	100	12.5	37.5	16.67
NA	7	10.14	38.89	7	126	100	15.22	41.18	0	0	0	0	100	0	0	0	0	0
<b>Minority Concentration</b>																		
Non-Minority (<20%)	46	66.67	11.08	28	100	60.87	60.87	8.41	11	100	23.91	73.33	28.21	7	100	15.22	87.5	18.92
Mixed (20-49%)	17	24.64	34.44	14	135	82.35	30.43	33.33	2	49	11.76	13.33	100	1	33	5.88	12.5	100
Subst. Minority (>=50%)	6	8.7	100	4	110	66.67	8.7	100	2	139	33.33	13.33	100	0	0	0	0	100
<b>Loan Purpose and type</b>																		
Purchase - Convnt'l	13	18.84	20.97	10	NA	76.92	21.74	18.87	0	NA	0	0	0	3	NA	23.08	37.5	42.86
Home Improvement - Convnt'l	8	11.59	34.78	4	NA	50	8.7	30.77	4	NA	50	26.67	57.14	0	NA	0	0	0
Refinancing - Convnt'l	48	63.57	13.56	32	NA	66.67	63.57	11.19	11	NA	22.92	73.33	32.35	5	NA	10.42	62.5	16.67
Government	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0
<b>Property Type</b>																		
One- to Four-Family	65	94.2	15.01	42	NA	64.62	31.3	12.1	15	NA	23.08	100	34.88	8	NA	12.31	100	21.62
Manufactured Housing	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0
Multifamily	4	5.8	66.67	4	NA	100	8.7	80	0	NA	0	0	100	0	NA	0	0	0

(a) Index for Race is calculated as % row for any race/% row for white.

Index for Minority Status is calculated as % row for Others, Including Hispanic / % row for White Non-Hispanic.

Index for Tract Income Level is calculated as % row for any tract type/% row for upper income tracts.

Index for Minority Concentration is calculated as % row for any minority concentration/% row for non-minority tracts.

Index for Ethnicity is calculated as % row for any Ethnicity/% row for Not Hispanic or Latino.

Index for Applicant Income Level is calculated as % row for any tract type/% row for upper income applicants.

(b) The Portfolio column is calculated as applications in the selected area/all applications in the file.

If no Saved Area or Geographic Information filter is selected, the Portfolio column, by definition, is 100%.

If a Saved Area or Geographic Information filter is selected, the Portfolio column, by definition will be 100% if no loan applications outside of the filter fit the same criteria.

Data Source: 2000 US Census SF1/SF3  
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## Disposition Summary

### 2009 Peer Mortgage Data (HE)

#### Active Filter

Institution is FIDELITY BANK PASB (30000028038) (Included)  
Area is City of Pittsburgh

Borrower Characteristics	Disposition of Applications							Pricing Data (7)		Percentage Points above the APOR (8)	
	Applications Received	Loans Originated	Approved but Not Accepted	Denied	Withdrawn	File Closed for Incompleteness	Not Reported	Reported	Mean Value	Median Value	
<b>Race</b>											
American Indian / Alaska Native	0	0	0	0	0	0	0	0	0	0	
Asian	0	0	0	0	0	0	0	0	0	0	
Black or African American	2	1	0	1	0	0	1	0	0	0	
Native Hawaiian / Other Pacific Islander	0	0	0	0	0	0	0	0	0	0	
White	62	40	0	14	8	0	34	6	3.71	3.48	
2 or More Minority Race (1)	0	0	0	0	0	0	0	0	0	0	
Joint (White/Minority Race) (2)	0	0	0	0	0	0	0	0	0	0	
Race Not Available	5	5	0	0	0	0	5	0	0	0	
<b>Ethnicity</b>											
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0	
Not Hispanic or Latino	61	39	0	15	7	0	33	6	3.71	3.48	
Joint (Hisp or Lat/Not Hisp or Lat) (3)	2	1	0	0	1	0	1	0	0	0	
Ethnicity Not Available	6	6	0	0	0	0	6	0	0	0	
<b>Minority Status</b>											
White Non-Hispanic (4)	59	38	0	14	7	0	32	6	3.71	3.48	
Others, Including Hispanic	4	2	0	1	1	0	2	0	0	0	
<b>Income</b>											
Low - < 50% MSAM/D Median	7	2	0	5	0	0	0	2	3.78	3.78	
Moderate - 50-79.99% MSAM/D Median	18	10	0	6	2	0	6	4	3.67	3.44	
Middle - 80-119.99% MSAM/D Median	13	8	0	2	3	0	8	0	0	0	
Upper - 120% or More MSAM/D Median	24	19	0	2	3	0	19	0	0	0	
Income Not Available	7	7	0	0	0	0	7	0	0	0	
<b>Gender</b>											
Male	12	6	0	2	4	0	5	1	3.76	3.76	
Female	18	8	0	7	1	0	6	2	3.16	3.16	
Joint (Male/Female) (5)	36	27	0	6	3	0	24	3	4.05	4.37	
Gender Not Available	5	5	0	0	0	0	5	0	0	0	
<b>Census Tract Characteristics</b>											
<b>Racial / Ethnic Composition (6)</b>											
< 10% Minority	24	13	0	6	5	0	12	1	3.76	3.76	
10-19% Minority	22	15	0	5	2	0	10	5	3.69	3.19	
20-49% Minority	17	14	0	2	1	0	14	0	0	0	
50-79% Minority	5	3	0	2	0	0	3	0	0	0	
80-100% Minority	1	1	0	0	0	0	1	0	0	0	
<b>Income Characteristics</b>											
Low - < 50% MSAM/D Median	3	2	0	1	0	0	2	0	0	0	
Moderate - 50-79.99% MSAM/D Median	34	18	0	12	4	0	13	5	3.69	3.19	
Middle - 80-119.99% MSAM/D Median	21	17	0	2	2	0	16	1	3.76	3.76	
Upper - 120% or More MSAM/D Median	11	9	0	0	2	0	9	0	0	0	
Income Not Available	0	0	0	0	0	0	0	0	0	0	
Total Applications	69	46	0	15	8	0	40	6	3.71	3.48	

#### Footnotes

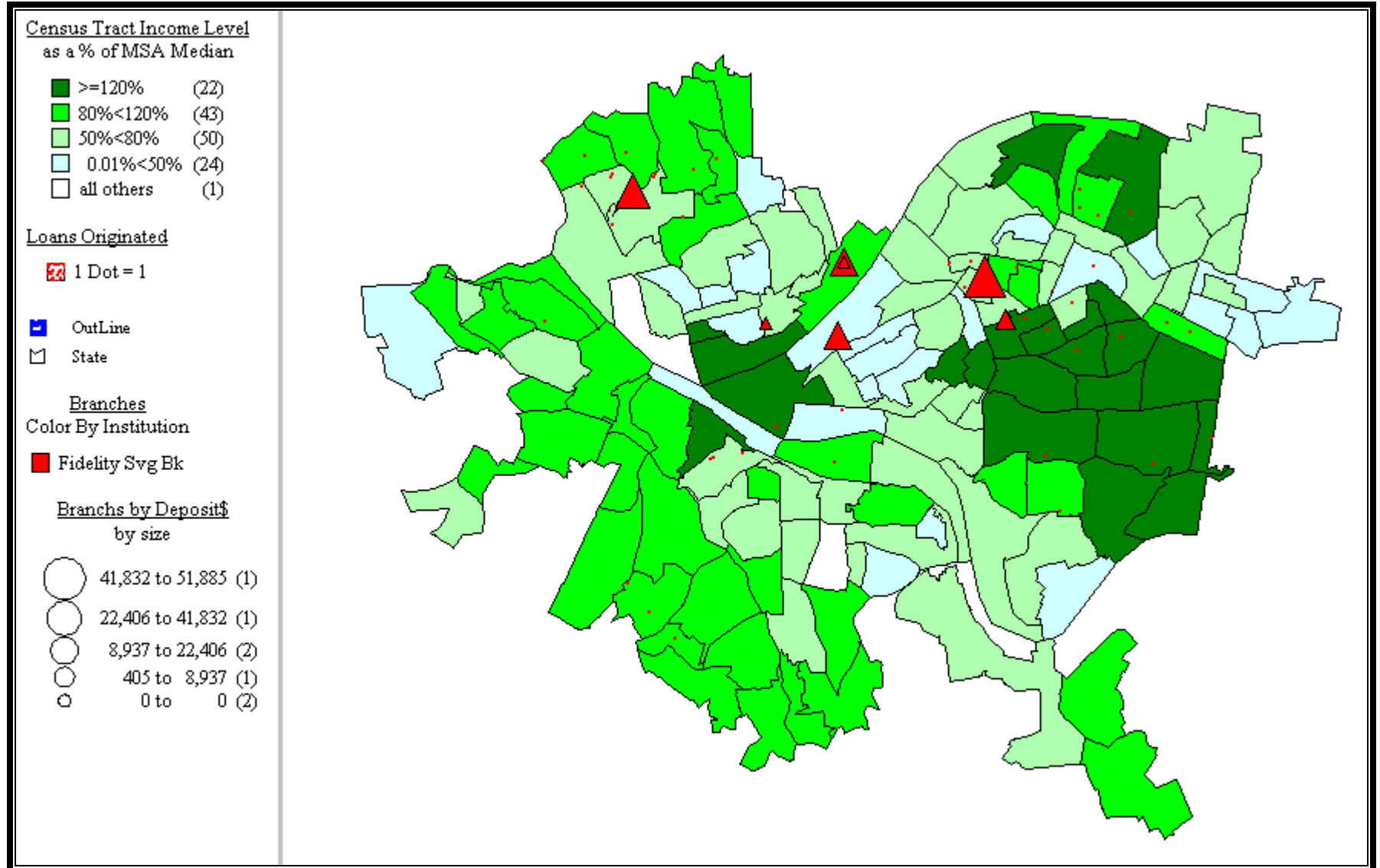
- Two or More Minority Race: At least 2 minority race categories must be reported
- Joint Race (White/Minority Race): Both Applicant and Co-Applicant must be reported and one must be White only, and the other must be a Minority, in either order
- Joint Ethnicity: Both Applicant and Co-Applicant must be reported and one must be Hispanic or Latino, and the other must be Not Hispanic or Latino, in either order
- White -- Not Hispanic or Latino: Includes Race equal to White only and Ethnicity not equal to Hispanic or Latino.
- Joint Gender: Both Applicant and Co-Applicant must be reported and one must be Female and the other must be Male, in either order
- Total Minority: Composite of non-White Race text and Hispanic or Latino Ethnicity; if one record meets both conditions, it will only be counted once
- Pricing Data: Only considers originated loans; "Not Reported" represents rate spread value as "NA"; "Reported" represents those with rate spread as a numeric value; "Mean Value" represents the average rate spread value for all records with a reported; "Median Value" represents the midpoint of rate spread value for all records with a reported numeric rate spread value.
- Application Received: Represents dispositions displayed; does not include Purchased Loans; Pre-Approvals Denied not Pre-Approvals Approved but Not Accepted.
- Only records that specifically meet the definition for each cell on the report will be included. If your data contains validity errors, you may have difficulty in resolving subtotals.

# Origination Map

Fidelity Bank

City of Pittsburgh

2009 Peer Mortgage Data Northeastern



**Standard Summary Report**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is FIFTH THIRD BANK or FIFTH THIRD MORTGAGE, MILLC or FIFTH THIRD MORTGAGE COMPANY (Included)  
 Area is City of Pittsburgh

	Total Applications (1)		Originated/Purchased (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
<b>Loan Purpose and Type</b>														
Purchase - Conventional	37	18.41	18	16.07	3	25	8	21.62	8	26.67	0	0	0	0
Purchase - Government	46	22.89	24	21.43	3	25	6	13.04	13	43.33	0	0	0	0
Home Improvement	5	2.49	2	1.79	0	0	3	6.0	0	0	0	0	0	0
Refinancing	113	56.22	68	60.71	6	50	30	26.55	9	30	0	0	0	0
<b>Applicant Race</b>														
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Asian	2	1	1	0.89	0	0	1	50	0	0	0	0	0	0
Black or African American	34	16.32	14	12.5	3	25	8	23.53	9	30	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	137	68.16	83	74.11	7	58.33	31	22.63	16	53.33	0	0	0	0
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	4	1.99	3	2.68	0	0	1	25	0	0	0	0	0	0
Race Not Available	24	11.94	11	9.82	2	16.67	6	25	5	16.67	0	0	0	0
<b>Applicant Ethnicity</b>														
Hispanic or Latino	4	1.99	3	2.68	0	0	1	25	0	0	0	0	0	0
Not Hispanic or Latino	175	87.06	98	87.5	11	91.67	40	22.86	26	86.67	0	0	0	0
Joint (Hispanic/Lat / Not Hispanic/Lat)	1	0.5	1	0.89	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	21	10.45	10	8.93	1	8.33	6	28.57	4	13.33	0	0	0	0
<b>Minority Status</b>														
White Non-Hispanic	132	65.67	79	70.54	7	58.33	30	22.73	16	53.33	0	0	0	0
Others, Including Hispanic	44	21.89	21	18.75	3	25	11	25	9	30	0	0	0	0
<b>Applicant Income</b>														
Low (0-49% of Median)	27	13.43	14	12.5	3	25	6	22.22	4	13.33	0	0	0	0
Moderate (50-79% of Median)	45	22.39	21	18.75	2	16.67	15	33.33	7	23.33	0	0	0	0
Middle (80-119% of Median)	36	17.91	19	16.96	3	25	8	22.22	6	20	0	0	0	0
Upper (>=120% of Median)	79	39.3	49	43.75	3	25	15	18.99	12	40	0	0	0	0
Income Not Available	14	6.97	9	8.04	1	8.33	3	21.43	1	3.33	0	0	0	0
<b>Tract/BNA Characteristics</b>														
Substantially Minority	30	14.93	9	8.04	3	25	8	26.67	10	33.33	0	0	0	0
Not Substantially Minority	171	85.07	103	91.96	9	75	33	22.81	20	66.67	0	0	0	0
Low (0-49% of Median)	14	6.97	3	2.68	1	8.33	4	28.57	6	20	0	0	0	0
Moderate (50-79% of Median)	60	29.85	31	27.68	4	33.33	16	26.67	9	30	0	0	0	0
Middle (80-119% of Median)	61	30.35	37	33.04	2	16.67	16	26.23	6	20	0	0	0	0
Upper (>=120% of Median)	66	32.84	41	36.61	5	41.67	11	16.67	9	30	0	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low/Mod and/or Sub Minority	75	37.31	34	30.36	5	41.67	21	28	15	50	0	0	0	0
All Other Census Tracts	126	62.69	78	69.64	7	58.33	26	20.63	15	50	0	0	0	0
<b>Applicant Sex</b>														
Male	85	42.29	44	39.29	6	50	21	24.71	14	46.67	0	0	0	0
Female	54	26.87	31	27.68	4	33.33	13	24.07	6	20	0	0	0	0
Joint	59	29.35	37	33.04	2	16.67	10	16.35	10	33.33	0	0	0	0
Not Applicable	3	1.49	0	0	0	0	3	100	0	0	0	0	0	0
<b>Total</b>	<b>201</b>	<b>100</b>	<b>112</b>	<b>100</b>	<b>12</b>	<b>100</b>	<b>47</b>	<b>23.38</b>	<b>30</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Percent of Total Number of Applications  
 Note: Validity Errors are included

(2) Percent of Total Number of Originations  
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(3) Number of Denied Applications as a Percent of Number of Applications for Line Item

Data Source: 2000 US Census SF1/SF3

**Summary Reports - Action Taken**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is FIFTH THIRD BANK or FIFTH THIRD MORTGAGE, MILLC or FIFTH THIRD MORTGAGE COMPANY (Included)  
 Area is City of Pittsburgh

	Total Application			Loan Originated (a,b)					Application Denied					Application Withdrawn				
	Count	Column	Portf.	Count	Index	Row	Column	Portf.	Count	Index	Row	Column	Portf.	Count	Index	Row	Column	Portf.
<b>Applicant Race</b>																		
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	100
Asian	2	1	0.55	1	89	50	0.94	0.45	1	221	50	2.13	2.27	0	0	0	0	0
Black or African American	34	16.92	6.46	14	73	41.18	13.21	4.68	8	104	23.53	17.02	8.16	3	201	8.82	33.33	37.5
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	137	68.16	1.64	77	100	56.2	72.64	1.38	31	100	22.63	65.96	2.65	6	100	4.38	66.67	4.55
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	100
Joint Race (White/Minority)	4	1.99	3.7	3	133	75	2.83	3.95	1	110	25	2.13	7.63	0	0	0	0	100
Race Not Available	24	11.94	1.85	11	82	45.83	10.38	1.41	6	110	25	12.77	2.51	0	0	0	0	0
<b>Ethnicity</b>																		
Hispanic or Latino	4	1.99	1.17	2	94	50	1.89	1.05	1	109	25	2.13	1.45	0	0	0	0	0
Not Hispanic or Latino	175	87.06	1.97	93	100	53.14	87.74	1.57	40	100	22.86	85.11	3.21	9	100	5.14	100	6.04
Joint (Hisp/Lat / Not Hisp/Lat)	1	0.5	0.34	1	188	100	0.34	1.28	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	21	10.45	1.61	10	90	47.62	9.43	1.23	6	125	28.57	12.77	2.54	0	0	0	0	0
<b>Minority Status</b>																		
White Non-Hispanic	132	65.67	1.71	74	100	56.06	69.81	1.42	30	100	22.73	63.83	2.81	6	100	4.55	66.67	4.72
Others, Including Hispanic	44	21.89	3.02	20	81	45.45	18.87	2.28	11	110	25	23.4	4.68	3	150	6.82	33.33	16.67
<b>Tract Income Level</b>																		
Low (0-49% of Median)	14	6.97	9.59	3	35	21.43	2.83	4.55	4	171	28.57	8.51	8.7	2	314	14.29	22.22	50
Moderate (50-79% of Median)	60	29.85	6.26	29	80	48.33	27.36	5.21	16	160	26.67	34.04	8.16	2	73	3.33	22.22	18.18
Middle (80-119% of Median)	61	30.35	1.18	34	92	55.74	32.08	1.01	16	157	26.23	34.04	1.96	2	72	3.28	22.22	2.74
Upper (>=120% of Median)	66	32.84	1.5	40	100	60.61	37.74	1.32	11	100	16.67	23.4	2.17	3	100	4.55	33.33	4
NA	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	100
<b>Applicant Income Level</b>																		
Low (0-49% of Median)	27	13.43	4.32	14	84	51.85	13.21	3.9	6	117	22.22	12.77	3.8	1	59	3.7	11.11	16.67
Moderate (50-79% of Median)	45	22.39	2.36	21	75	46.67	19.81	1.68	15	176	33.33	31.91	4.3	1	35	2.22	11.11	2.94
Middle (80-119% of Median)	36	17.91	1.49	19	85	52.78	17.92	1.18	8	117	22.22	17.02	2.11	2	88	5.56	22.22	6.45
Upper (>=120% of Median)	79	39.3	1.78	49	100	62.03	46.23	1.65	15	100	18.99	31.91	2.52	5	100	6.33	55.56	6.67
NA	14	6.97	1.11	3	35	21.43	2.83	0.37	3	113	21.43	6.38	3.61	0	0	0	0	0
<b>Minority Concentration</b>																		
Non-Minority (<20%)	111	55.22	1.32	64	100	57.66	60.38	1.13	30	100	27.03	63.83	2.58	3	100	2.7	33.33	2.24
Mixed (20-49%)	60	29.85	4.16	33	95	55	31.13	3.66	9	56	15	19.15	4.17	4	247	6.67	44.44	23.53
Subst. Minority (>=50%)	30	14.93	3.73	9	52	30	8.49	2.17	8	99	26.67	17.02	4.26	2	247	6.67	22.22	16.67
<b>Loan Purpose and type</b>																		
Purchase - Convnt'l	37	18.41	1.79	18	NA	48.65	16.98	1.27	8	NA	21.62	17.02	2.88	3	NA	8.11	33.33	13.64
Home Improvement - Convnt'l	5	2.49	12.2	1	NA	20	0.94	11.11	3	NA	60	6.38	13.04	0	NA	0	0	0
Refinancing - Convnt'l	101	50.25	2.36	60	NA	59.41	56.6	2.23	25	NA	24.75	53.19	3.94	3	NA	2.97	33.33	2.83
Government	58	28.86	1.36	27	NA	46.55	25.47	0.94	11	NA	18.97	23.4	1.75	3	NA	5.17	33.33	3.68
<b>Property Type</b>																		
One- to Four-Family	201	100	1.89	106	NA	52.74	100	1.51	47	NA	23.38	100	3.01	9	NA	4.48	100	5.52
Manufactured Housing	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	100
Multifamily	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0

(a) Index for Race is calculated as % row for any race/% row for white.

Index for Minority Status is calculated as % row for Others, Including Hispanic / % row for White Non-Hispanic.

Index for Tract Income Level is calculated as % row for any tract type/% row for upper income tracts.

Index for Minority Concentration is calculated as % row for any minority concentration/% row for non-minority tracts.

Index for Ethnicity is calculated as % row for any Ethnicity/% row for Not Hispanic or Latino.

Index for Applicant Income Level is calculated as % row for any tract type/% row for upper income applicants.

(b) The Portfolio column is calculated as applications in the selected area/all applications in the file.

If no Saved Area or Geographic Information filter is selected, the Portfolio column, by definition, is 100%.

If a Saved Area or Geographic Information filter is selected, the Portfolio column, by definition will be 100% if no loan applications outside of the filter fit the same criteria.

Data Source: 2000 US Census SF1/SF3  
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## Disposition Summary

### 2009 Peer Mortgage Data (HE)

Institution is FIFTH THIRD BANK or FIFTH THIRD MORTGAGE, MILLC or FIFTH THIRD MORTGAGE COMPANY (Included)  
Area is City of Pittsburgh

Borrower Characteristics	Disposition of Applications						Pricing Data (7)		Percentage Points above the APOR (8)	
	Applications Received	Loans Originated	Approved but Not Accepted	Denied	Withdrawn	File Closed for Incompleteness	Not Reported	Reported	Mean Value	Median Value
<b>Race</b>										
American Indian / Alaska Native	0	0	0	0	0	0	0	0	0	0
Asian	2	1	0	1	0	0	1	0	0	0
Black or African American	34	14	3	8	3	6	14	0	0	0
Native Hawaiian / Other Pacific Islander	0	0	0	0	0	0	0	0	0	0
White	131	77	7	31	6	10	76	1	3.04	3.04
2 or More Minority Race (1)	0	0	0	0	0	0	0	0	0	0
Joint (White/Minority Race) (2)	4	3	0	1	0	0	3	0	0	0
Race Not Available	24	11	2	6	0	5	11	0	0	0
<b>Ethnicity</b>										
Hispanic or Latino	3	2	0	1	0	0	2	0	0	0
Not Hispanic or Latino	170	93	11	40	9	17	92	1	3.04	3.04
Joint (Hisp or Lat/Not Hisp or Lat) (3)	1	1	0	0	0	0	1	0	0	0
Ethnicity Not Available	21	10	1	6	0	4	10	0	0	0
<b>Minority Status</b>										
White Non-Hispanic (4)	127	74	7	30	6	10	73	1	3.04	3.04
Others, Including Hispanic	43	20	3	11	3	6	20	0	0	0
<b>Income</b>										
Low - < 50% MSAM/D Median	27	14	3	6	1	3	14	0	0	0
Moderate - 50-79.99% MSAM/D Median	45	21	2	15	1	6	21	0	0	0
Middle - 80-119.99% MSAM/D Median	36	19	3	8	2	4	18	1	3.04	3.04
Upper - 120% or More MSAM/D Median	79	49	3	15	5	7	49	0	0	0
Income Not Available	8	3	1	3	0	1	3	0	0	0
<b>Gender</b>										
Male	81	40	6	21	1	13	40	0	0	0
Female	53	30	4	13	3	3	30	0	0	0
Joint (Male/Female) (5)	58	36	2	10	5	5	35	1	3.04	3.04
Gender Not Available	3	0	0	3	0	0	0	0	0	0
<b>Census Tract Characteristics</b>										
<b>Racial / Ethnic Composition (6)</b>										
< 10% Minority	66	37	2	21	2	4	36	1	3.04	3.04
10-19% Minority	40	27	2	9	1	1	27	0	0	0
20-49% Minority	59	33	5	9	4	8	33	0	0	0
50-79% Minority	12	1	2	6	0	3	1	0	0	0
80-100% Minority	18	8	1	2	2	5	8	0	0	0
<b>Income Characteristics</b>										
Low - < 50% MSAM/D Median	14	3	1	4	2	4	3	0	0	0
Moderate - 50-79.99% MSAM/D Median	58	29	4	16	2	7	29	0	0	0
Middle - 80-119.99% MSAM/D Median	58	34	2	16	2	4	34	0	0	0
Upper - 120% or More MSAM/D Median	65	40	5	11	3	6	39	1	3.04	3.04
Income Not Available	0	0	0	0	0	0	0	0	0	0
Total Applications	195	106	12	47	9	21	105	1	3.04	3.04

#### Footnotes

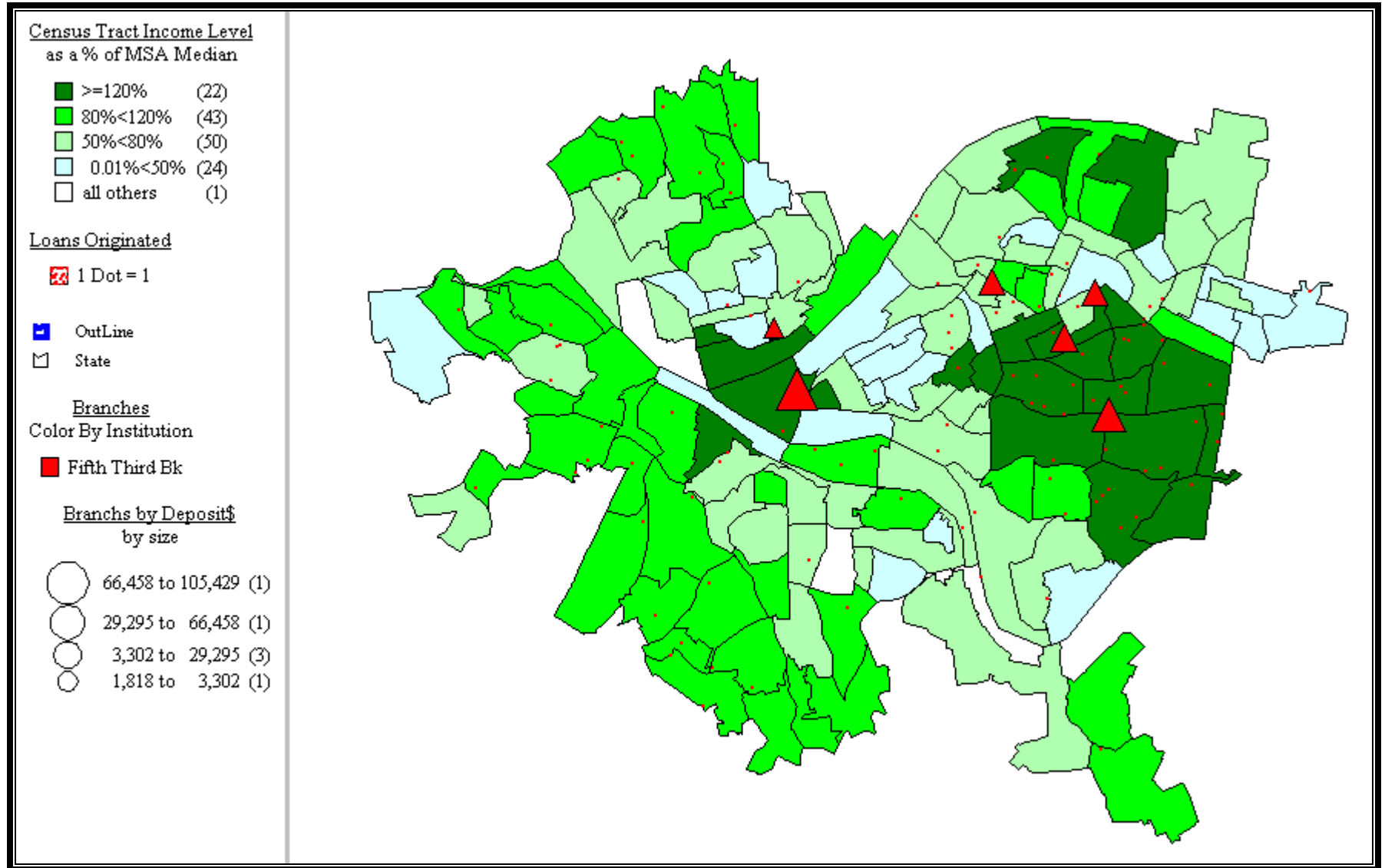
- Two or More Minority Race: At least 2 minority race categories must be reported
- Joint Race (White/Minority Race): Both Applicant and Co-Applicant must be reported and one must be White only, and the other must be a Minority, in either order
- Joint Ethnicity: Both Applicant and Co-Applicant must be reported and one must be Hispanic or Latino, and the other must be Not Hispanic or Latino, in either order
- White -- Not Hispanic or Latino: Race equal to White only and Ethnicity not equal to Hispanic or Latino.
- Joint Gender: Both Applicant and Co-Applicant must be reported and one must be Female and the other must be Male, in either order
- Total Minority: Composite of non-White Race text and Hispanic or Latino Ethnicity; if one record meets both conditions, it will only be counted once
- Pricing Data: Only considers originated loans; "Not Reported" represents rate spread value as "NA"; "Reported" represents those with rate spread as a numeric value; "Mean Value" represents the average rate spread value for all records with a reported; "Median Value" represents the midpoint of rate spread value for all records with a reported numeric rate spread value.
- Applications Received: Represents dispositions displayed; does not include Purchased Loans; Pre-Approvals Denied not Pre-Approved Accepted but Not Accepted.
- Only records that specifically meet the definition for each cell on the report will be included. If your data contains validity errors, you may have difficulty in resolving subtotals.

# Origination Map

Fifth Third Bank

City of Pittsburgh

2009 Peer Mortgage Data Northeastern





**Standard Summary Report**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is FIRST COMMONWEALTH BANK or FIRST COMMONWEALTH HOME MTGE (Included)  
 Area is City of Pittsburgh

	Total Applications (1)		Originated/Purchased (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
<b>Loan Purpose and Type</b>														
Purchase - Conventional	62	36.26	40	46.51	4	40	14	22.58	4	17.39	0	0	0	0
Purchase - Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Home Improvement	33	19.3	14	16.28	3	30	15	45.45	1	4.35	0	0	0	0
Refinancing	76	44.44	32	37.21	3	30	23	30.26	18	78.26	0	0	0	0
<b>Applicant Race</b>														
American Indian/Alaska Native	2	1.17	2	2.33	0	0	0	0	0	0	0	0	0	0
Asian	1	0.58	0	0	1	10	0	0	0	0	0	0	0	0
Black or African American	6	3.51	1	1.16	0	0	5	83.33	0	0	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	112	65.5	63	73.26	6	60	28	25	15	65.22	0	0	0	0
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	2	1.17	1	1.16	0	0	0	0	1	4.35	0	0	0	0
Race Not Available	48	28.07	19	22.09	3	30	19	39.58	7	30.43	0	0	0	0
<b>Applicant Ethnicity</b>														
Hispanic or Latino	5	2.92	3	3.49	0	0	1	20	1	4.35	0	0	0	0
Not Hispanic or Latino	117	68.42	64	74.42	7	70	31	26.5	15	65.22	0	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	1	0.58	0	0	0	0	1	100	0	0	0	0	0	0
Ethnicity Not Available	48	28.07	19	22.09	3	30	19	39.58	7	30.43	0	0	0	0
<b>Minority Status</b>														
White Non-Hispanic	109	63.74	62	72.09	6	60	27	24.77	14	60.87	0	0	0	0
Others, Including Hispanic	14	8.19	5	5.81	1	10	6	42.86	2	8.7	0	0	0	0
<b>Applicant Income</b>														
Low (0-49% of Median)	15	8.77	7	8.14	1	10	5	33.33	2	8.7	0	0	0	0
Moderate (50-79% of Median)	18	10.53	11	12.79	1	10	6	33.33	0	0	0	0	0	0
Middle (80-119% of Median)	30	17.54	13	15.12	1	10	13	43.33	3	13.04	0	0	0	0
Upper (>=120% of Median)	60	35.09	37	43.02	2	20	10	16.67	11	47.83	0	0	0	0
Income Not Available	48	28.07	18	20.93	5	50	18	37.5	7	30.43	0	0	0	0
<b>Tract/BNA Characteristics</b>														
Substantially Minority	15	8.77	5	5.81	0	0	9	60	1	4.35	0	0	0	0
Not Substantially Minority	156	91.23	81	94.19	10	100	43	27.56	22	35.65	0	0	0	0
Low (0-49% of Median)	4	2.34	2	2.33	0	0	2	50	0	0	0	0	0	0
Moderate (50-79% of Median)	53	30.39	29	33.72	4	40	16	30.19	4	17.39	0	0	0	0
Middle (80-119% of Median)	74	43.27	33	38.37	4	40	23	31.08	14	60.87	0	0	0	0
Upper (>=120% of Median)	38	22.22	22	25.58	2	20	9	23.68	5	21.74	0	0	0	0
NA	2	1.17	0	0	0	0	2	100	0	0	0	0	0	0
Low/Mod and/or Sub Minority	60	35.09	31	36.05	4	40	20	33.33	5	21.74	0	0	0	0
All Other Census Tracts	111	64.31	55	63.95	6	60	32	28.83	18	78.26	0	0	0	0
<b>Applicant Sex</b>														
Male	49	28.65	25	29.07	4	40	13	26.53	7	30.43	0	0	0	0
Female	22	12.87	12	13.95	1	10	9	40.91	0	0	0	0	0	0
Joint	52	30.41	30	34.88	2	20	11	21.15	9	39.13	0	0	0	0
Not Applicable	48	28.07	19	22.09	3	30	19	39.58	7	30.43	0	0	0	0
<b>Total</b>	<b>171</b>	<b>100</b>	<b>86</b>	<b>100</b>	<b>10</b>	<b>100</b>	<b>52</b>	<b>30.41</b>	<b>23</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Percent of Total Number of Applications  
 Note: Validity Errors are included

(2) Percent of Total Number of Originations  
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(3) Number of Denied Applications as a Percent of Number of Applications for Line Item  
 Data Source: 2000 US Census SF1/SF3

**Summary Reports - Action Taken**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is FIRST COMMONWEALTH BANK or FIRST COMMONWEALTH HOME MTGE (Included)  
 Area is City of Pittsburgh

	Total Application			Loan Originated (a,b)					Application Denied					Application Withdrawn				
	Count	Percent		Count	Index	Percent			Count	Index	Percent			Count	Index	Percent		
		Column	Portf.			Row	Column	Portf.			Row	Column	Portf.			Row	Column	Portf.
<b>Applicant Race</b>																		
American Indian/Alaska Native	2	1.17	50	2	178	100	2.33	100	0	0	0	0	0	0	0	0	100	
Asian	1	0.58	5.56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Black or African American	6	3.51	33.33	1	30	16.67	1.16	33.33	5	333	83.33	9.62	33.33	0	0	0	100	
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	100	
White	112	65.5	3.74	63	100	56.25	73.26	3.6	28	100	25	53.85	3.67	13	100	11.61	61.9	4.61
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Joint Race (White/Minority)	2	1.17	10.53	1	89	50	1.16	3.09	0	0	0	0	0	1	431	50	4.76	33.33
Race Not Available	48	28.07	15.84	19	70	39.58	22.09	11.66	19	158	39.58	36.54	24.68	7	126	14.58	33.33	20
<b>Ethnicity</b>																		
Hispanic or Latino	5	2.92	15.63	3	110	60	3.49	18.75	1	75	20	1.92	3.09	1	180	20	4.76	100
Not Hispanic or Latino	117	68.42	3.9	64	100	54.7	74.42	3.66	31	100	26.5	53.62	4.05	13	100	11.11	61.9	4.56
Joint (Hisp/Lat / Not Hisp/Lat)	1	0.58	3.33	0	0	0	0	0	1	377	100	1.92	10	0	0	0	0	0
Ethnicity Not Available	48	28.07	15.95	19	72	39.58	22.09	11.8	19	149	39.58	36.54	24.68	7	131	14.58	33.33	20
<b>Minority Status</b>																		
White Non-Hispanic	109	63.74	3.7	62	100	56.88	72.09	3.6	27	100	24.77	51.92	3.62	12	100	11.01	57.14	4.3
Others, Including Hispanic	14	8.19	12.17	5	63	35.71	5.81	9.09	6	173	42.86	11.54	14.63	2	130	14.29	9.52	22.22
<b>Tract Income Level</b>																		
Low (0-49% of Median)	4	2.34	40	2	86	50	2.33	50	2	211	50	3.85	33.33	0	0	0	0	100
Moderate (50-79% of Median)	53	30.99	12.07	29	95	54.72	33.72	14.22	16	127	30.19	30.77	10.39	4	57	7.55	19.05	8.33
Middle (80-119% of Median)	74	43.27	3.16	33	77	44.59	38.37	2.42	23	131	31.08	44.23	3.89	12	123	16.22	57.14	5.26
Upper (>=120% of Median)	38	22.22	6.64	22	100	57.89	25.58	5.93	9	100	23.68	17.31	8.11	5	100	13.16	23.81	10.64
NA	2	1.17	100	0	0	0	0	100	2	422	100	3.85	100	0	0	0	0	100
<b>Applicant Income Level</b>																		
Low (0-49% of Median)	15	8.77	3.22	7	76	46.67	8.14	3.23	5	200	33.33	9.62	2.6	2	80	13.33	9.52	5.71
Moderate (50-79% of Median)	18	10.53	2.49	11	99	61.11	12.79	2.96	6	200	33.33	11.54	2.62	0	0	0	0	0
Middle (80-119% of Median)	30	17.54	3.89	13	70	43.33	15.12	2.96	13	260	43.33	25	6.53	2	40	6.67	9.52	2.38
Upper (>=120% of Median)	60	35.09	5.16	37	100	61.67	43.02	4.73	10	100	16.67	19.23	5.52	10	100	16.67	47.62	8.62
NA	48	28.07	20.25	18	61	37.5	20.93	13.64	18	225	37.5	34.62	28.57	7	88	14.58	33.33	25.93
<b>Minority Concentration</b>																		
Non-Minority (<20%)	108	63.16	3.32	54	100	50	62.79	2.86	31	100	28.7	59.62	3.74	16	100	14.81	76.19	5.08
Mixed (20-49%)	48	28.07	58.54	27	113	56.25	31.4	57.45	12	87	25	23.08	57.14	4	56	8.33	19.05	57.14
Subst. Minority (>=50%)	15	8.77	60	5	67	33.33	5.81	62.5	9	209	60	17.31	60	1	45	6.67	4.76	100
<b>Loan Purpose and type</b>																		
Purchase - Convnt'l	62	36.26	16.32	40	NA	64.52	46.51	16.53	14	NA	22.58	26.92	16.67	4	NA	6.45	19.05	17.39
Home Improvement - Convnt'l	33	19.3	4.02	14	NA	42.42	16.28	3.14	15	NA	45.45	28.85	5.88	1	NA	3.03	4.76	1.35
Refinancing - Convnt'l	76	44.44	3.52	32	NA	42.11	37.21	2.55	23	NA	30.26	44.23	4.38	16	NA	21.05	76.19	7.08
Government	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0
<b>Property Type</b>																		
One- to Four-Family	164	95.91	5.13	83	NA	50.61	96.51	4.47	50	NA	30.49	96.15	6.19	21	NA	12.8	100	6.69
Manufactured Housing	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0
Multifamily	7	4.09	21.88	3	NA	42.86	3.49	14.29	2	NA	28.57	3.85	40	0	NA	0	0	0

(a) Index for Race is calculated as % row for any race/% row for white.

Index for Minority Status is calculated as % row for Others, Including Hispanic / % row for White Non-Hispanic.

Index for Tract Income Level is calculated as % row for any tract type/% row for upper income tracts.

Index for Minority Concentration is calculated as % row for any minority concentration/% row for non-minority tracts.

Index for Ethnicity is calculated as % row for any Ethnicity/% row for Not Hispanic or Latino.

Index for Applicant Income Level is calculated as % row for any tract type/% row for upper income applicants.

(b) The Portfolio column is calculated as applications in the selected area/all applications in the file.

If no Saved Area or Geographic Information filter is selected, the Portfolio column, by definition, is 100%.

If a Saved Area or Geographic Information filter is selected, the Portfolio column, by definition will be 100% if no loan applications outside of the filter fit the same criteria.

Data Source: 2000 US Census SF1/SF3  
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## Disposition Summary

### 2009 Peer Mortgage Data (HE)

**Active Filter**  
 Institution is FIRST COMMONWEALTH BANK or FIRST COMMONWEALTH HOME MTGE (Included)  
 Area is City of Pittsburgh

Borrower Characteristics	Disposition of Applications						Pricing Data (7)		Percentage Points above the APOR (8)	
	Applications Received	Loans Originated	Approved but Not Accepted	Denied	Withdrawn	File Closed for Incompleteness	Not Reported	Reported	Mean Value	Median Value
<b>Race</b>										
American Indian / Alaska Native	2	2	0	0	0	0	2	0	0	0
Asian	1	0	1	0	0	0	0	0	0	0
Black or African American	6	1	0	5	0	0	1	0	0	0
Native Hawaiian / Other Pacific Islander	0	0	0	0	0	0	0	0	0	0
White	112	63	6	28	13	2	53	10	4.33	4.22
2 or More Minority Race (1)	0	0	0	0	0	0	0	0	0	0
Joint (White/Minority Race) (2)	2	1	0	0	1	0	1	0	0	0
Race Not Available	48	19	3	19	7	0	19	0	0	0
<b>Ethnicity</b>										
Hispanic or Latino	5	3	0	1	1	0	2	1	3.57	3.57
Not Hispanic or Latino	117	64	7	31	13	2	55	9	4.42	4.67
Joint (Hisp or Lat/Not Hisp or Lat) (3)	1	0	0	1	0	0	0	0	0	0
Ethnicity Not Available	48	19	3	19	7	0	19	0	0	0
<b>Minority Status</b>										
White Non-Hispanic (4)	109	62	6	27	12	2	53	9	4.42	4.67
Others, Including Hispanic	14	5	1	6	2	0	4	1	3.57	3.57
<b>Income</b>										
Low - < 50% MSAM/D Median	15	7	1	5	2	0	4	3	4	3.57
Moderate - 50-79.99% MSAM/D Median	18	11	1	6	0	0	9	2	3.07	3.06
Middle - 80-119.99% MSAM/D Median	30	13	1	13	2	1	13	0	0	0
Upper - 120% or More MSAM/D Median	80	37	2	10	10	1	32	5	5.03	4.8
Income Not Available	48	18	5	18	7	0	18	0	0	0
<b>Gender</b>										
Male	49	25	4	13	5	2	24	1	6.3	6.3
Female	22	12	1	9	0	0	8	4	3.77	3.34
Joint (Male/Female) (5)	52	30	2	11	9	0	25	5	4.39	4.67
Gender Not Available	48	19	3	19	7	0	19	0	0	0
<b>Census Tract Characteristics</b>										
<b>Racial / Ethnic Composition (6)</b>										
< 10% Minority	61	31	2	17	10	1	30	1	3.02	3.02
10-19% Minority	47	23	3	14	6	1	18	5	4.42	3.78
20-49% Minority	48	27	5	12	4	0	24	3	4.46	4.67
50-79% Minority	9	3	0	5	1	0	2	1	4.8	4.8
80-100% Minority	6	2	0	4	0	0	2	0	0	0
<b>Income Characteristics</b>										
Low - < 50% MSAM/D Median	4	2	0	2	0	0	2	0	0	0
Moderate - 50-79.99% MSAM/D Median	53	29	4	16	4	0	24	5	4.53	4.8
Middle - 80-119.99% MSAM/D Median	74	33	4	23	12	2	29	4	3.76	3.67
Upper - 120% or More MSAM/D Median	38	22	2	9	5	0	21	1	5.62	5.62
Income Not Available	2	0	0	2	0	0	0	0	0	0
Total Applications	171	86	10	52	21	2	76	10	4.33	4.22

#### Footnotes

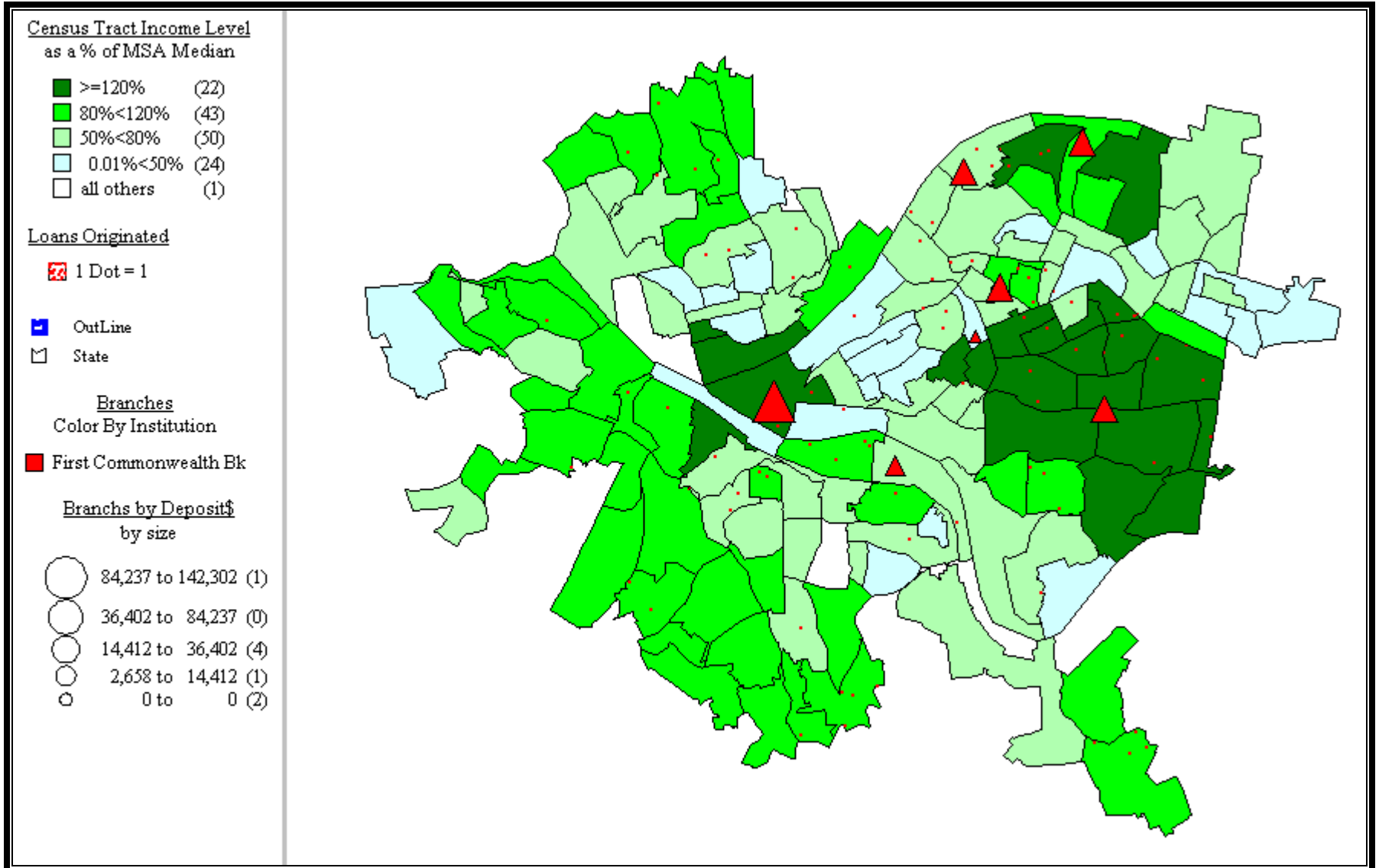
- Two or More Minority Race: At least 2 minority race categories must be reported
- Joint Race (White/Minority Race): Both Applicant and Co-Applicant must be reported and one must be White only, and the other must be a Minority, in either order
- Joint Ethnicity: Both Applicant and Co-Applicant must be reported and one must be Hispanic or Latino, and the other must be Not Hispanic or Latino, in either order
- White -- Not Hispanic or Latino: Includes Race equal to White only and Ethnicity not equal to Hispanic or Latino.
- Joint Gender: Both Applicant and Co-Applicant must be reported and one must be Female, and the other must be Male, in either order
- Total Minority: Composite of non-White Race text and Hispanic or Latino Ethnicity; if one record meets both conditions, it will only be counted once
- Pricing Data: Only considers originated loans; "Not Reported" represents rate spread value as "NA"; "Reported" represents those with rate spread as a numeric value; "Mean Value" represents the average rate spread value for all records with a reported; "Median Value" represents the midpoint of rate spread value for all records with a reported numeric rate spread value.
- Applications Received: Represents dispositions displayed; does not include Purchased Loans; Pre-Approved Denied not Pre-Approved Approved but Not Accepted.
- Only records that specifically meet the definition for each cell on the report will be included. If your data contains validity errors, you may have difficulty in resolving subtotals.

# Origination Map

First Commonwealth Bank

City of Pittsburgh

2009 Peer Mortgage Data Northeastern



**Standard Summary Report**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is FIRST NATIONAL BANK OF PA (10000000249) (Included)  
 Area is City of Pittsburgh

	Total Applications (1)		Originated/Purchased (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
<b>Loan Purpose and Type</b>														
Purchase - Conventional	22	18.97	13	19.4	3	42.86	4	18.18	2	33.33	0	0	0	0
Purchase - Government	2	1.72	1	1.43	0	0	1	50	0	0	0	0	0	0
Home Improvement	48	41.38	25	37.31	3	42.86	20	41.67	0	0	0	0	0	0
Refinancing	44	37.33	28	41.73	1	14.29	11	25	4	66.67	0	0	0	0
<b>Applicant Race</b>														
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Black or African American	8	6.9	4	5.97	0	0	4	50	0	0	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	93	80.17	55	82.09	6	85.71	27	29.03	5	83.33	0	0	0	0
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Race Not Available	15	12.93	8	11.94	1	14.29	5	33.33	1	16.67	0	0	0	0
<b>Applicant Ethnicity</b>														
Hispanic or Latino	1	0.86	1	1.43	0	0	0	0	0	0	0	0	0	0
Not Hispanic or Latino	99	85.34	58	86.57	6	85.71	30	30.3	5	83.33	0	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	16	13.79	8	11.94	1	14.29	6	37.5	1	16.67	0	0	0	0
<b>Minority Status</b>														
White Non-Hispanic	91	78.45	55	82.09	6	85.71	25	27.47	5	83.33	0	0	0	0
Others, Including Hispanic	8	6.9	4	5.97	0	0	4	50	0	0	0	0	0	0
<b>Applicant Income</b>														
Low (0-49% of Median)	24	20.69	10	14.93	0	0	13	54.17	1	16.67	0	0	0	0
Moderate (50-79% of Median)	27	23.28	21	31.34	0	0	5	18.52	1	16.67	0	0	0	0
Middle (80-119% of Median)	21	18.1	6	8.96	1	14.29	11	52.38	3	50	0	0	0	0
Upper (>=120% of Median)	36	31.03	26	38.81	6	85.71	4	11.11	0	0	0	0	0	0
Income Not Available	8	6.9	4	5.97	0	0	3	37.5	1	16.67	0	0	0	0
<b>Tract/BNA Characteristics</b>														
Substantially Minority	11	9.48	9	13.43	0	0	2	18.18	0	0	0	0	0	0
Not Substantially Minority	105	90.52	58	86.57	7	100	34	32.38	6	100	0	0	0	0
Low (0-49% of Median)	6	5.17	5	7.46	0	0	1	16.67	0	0	0	0	0	0
Moderate (50-79% of Median)	47	40.52	22	32.84	4	57.14	18	38.3	3	50	0	0	0	0
Middle (80-119% of Median)	48	41.38	27	40.3	2	28.57	16	33.33	3	50	0	0	0	0
Upper (>=120% of Median)	15	12.93	13	19.4	1	14.29	1	6.67	0	0	0	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low/Mod and/or Sub Minority	54	46.55	28	41.73	4	57.14	19	35.19	3	50	0	0	0	0
All Other Census Tracts	62	53.45	39	58.21	3	42.86	17	27.42	3	50	0	0	0	0
<b>Applicant Sex</b>														
Male	45	38.79	22	32.84	4	57.14	15	33.33	4	66.67	0	0	0	0
Female	26	22.41	17	25.37	0	0	9	34.62	0	0	0	0	0	0
Joint	34	29.31	23	34.33	2	28.57	8	23.53	1	16.67	0	0	0	0
Not Applicable	11	9.48	5	7.46	1	14.29	4	36.36	1	16.67	0	0	0	0
<b>Total</b>	<b>116</b>	<b>100</b>	<b>67</b>	<b>100</b>	<b>7</b>	<b>100</b>	<b>36</b>	<b>31.03</b>	<b>6</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Percent of Total Number of Applications  
 Note: Validity Errors are included

(2) Percent of Total Number of Originations  
 © PCI Corporation CRA w/iz Tel: 800-261-3111

(3) Number of Denied Applications as a Percent of Number of Applications for Line Item  
 Data Source: 2000 US Census SF1/SF3

**Summary Reports - Action Taken**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is FIRST NATIONAL BANK OF PA (10000000249) (Included)  
 Area is City of Pittsburgh

	Total Application			Loan Originated (a,b)					Application Denied					Application Withdrawn				
	Count	Percent		Count	Index	Percent			Count	Index	Percent			Count	Index	Percent		
		Column	Portf.			Row	Column	Portf.			Row	Column	Portf.			Row	Column	Portf.
<b>Applicant Race</b>																		
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100
Asian	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Black or African American	8	6.3	12.5	4	85	50	5.97	12.12	4	172	50	11.11	16.67	0	0	0	0	100
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100
White	33	80.17	1.13	55	100	59.14	82.09	0.99	27	100	29.03	75	1.37	3	100	3.23	100	1.47
2 or More Minority Races	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	100
Joint Race (White/Minority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100
Race Not Available	15	12.93	4.95	8	90	53.33	11.94	4.55	5	115	33.33	13.89	4.72	0	0	0	0	0
<b>Ethnicity</b>																		
Hispanic or Latino	1	0.86	3.45	1	171	100	1.49	7.14	0	0	0	0	0	0	0	0	0	0
Not Hispanic or Latino	39	85.34	1.19	58	100	58.59	86.57	1.03	30	100	30.3	83.33	1.5	3	100	3.03	100	1.47
Joint (Hisp/Lat / Not Hisp/Lat)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	16	13.79	5.67	8	85	50	11.94	4.88	6	124	37.5	16.67	6.25	0	0	0	0	0
<b>Minority Status</b>																		
White Non-Hispanic	31	78.45	1.11	55	100	60.44	82.09	0.99	25	100	27.47	69.44	1.28	3	100	3.3	100	1.49
Others, Including Hispanic	8	6.3	4.57	4	83	50	5.97	4.04	4	182	50	11.11	6.3	0	0	0	0	0
<b>Tract Income Level</b>																		
Low (0-49% of Median)	6	5.17	16.22	5	96	83.33	7.46	33.33	1	250	16.67	2.78	5.56	0	NA	0	0	100
Moderate (50-79% of Median)	47	40.52	4.35	22	54	46.81	32.84	3.45	18	574	38.3	50	5.07	2	NA	4.26	66.67	9.52
Middle (80-119% of Median)	48	41.38	0.75	27	65	56.25	40.3	0.63	16	500	33.33	44.44	1.02	1	NA	2.08	33.33	0.68
Upper (>=120% of Median)	15	12.93	1.26	13	100	86.67	19.4	1.45	1	100	6.67	2.78	0.54	0	NA	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	100	0	NA	0	0	100
<b>Applicant Income Level</b>																		
Low (0-49% of Median)	24	20.69	1.86	10	58	41.67	14.93	1.46	13	487	54.17	36.11	2.45	1	NA	4.17	33.33	5
Moderate (50-79% of Median)	27	23.28	1.41	21	108	77.78	31.34	1.71	5	167	18.52	13.89	0.9	0	NA	0	0	0
Middle (80-119% of Median)	21	18.1	0.97	6	40	28.57	8.96	0.41	11	471	52.38	30.56	2.33	2	NA	9.52	66.67	3.45
Upper (>=120% of Median)	36	31.03	1.2	26	100	72.22	38.81	1.18	4	100	11.11	11.11	0.8	0	NA	0	0	0
NA	8	6.3	2.54	4	69	50	5.97	1.72	3	338	37.5	8.33	4.76	0	NA	0	0	0
<b>Minority Concentration</b>																		
Non-Minority (<20%)	69	59.48	0.82	37	100	53.62	55.22	0.66	25	100	36.23	69.44	1.23	2	100	2.9	66.67	0.95
Mixed (20-49%)	36	31.03	14.88	21	109	58.33	31.34	14.29	9	69	25	25	11.69	1	96	2.78	33.33	100
Subst. Minority (>=50%)	11	9.48	31.43	9	153	81.82	13.43	47.37	2	50	18.18	5.56	14.29	0	0	0	0	100
<b>Loan Purpose and type</b>																		
Purchase - Convnt'l	22	18.97	1.53	13	NA	59.09	19.4	1.33	4	NA	18.18	11.11	1.35	1	NA	4.55	33.33	2.08
Home Improvement - Convnt'l	48	41.38	1.82	25	NA	52.08	37.31	1.51	20	NA	41.67	55.56	2.39	0	NA	0	0	0
Refinancing - Convnt'l	44	37.93	0.98	28	NA	63.64	41.79	0.9	11	NA	25	30.56	1.16	2	NA	4.55	66.67	1.32
Government	2	1.72	1.56	1	NA	50	1.49	1.47	1	NA	50	2.78	2.44	0	NA	0	0	0
<b>Property Type</b>																		
One- to Four-Family	113	97.41	1.41	66	NA	58.41	98.51	1.21	34	NA	30.09	94.44	1.84	3	NA	2.65	100	1.45
Manufactured Housing	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0
Multifamily	3	2.59	3.09	1	NA	33.33	1.49	4.17	2	NA	66.67	5.56	25	0	NA	0	0	100

(a) Index for Race is calculated as % row for any race/% row for white.

Index for Minority Status is calculated as % row for Others, Including Hispanic / % row for White Non-Hispanic.

Index for Tract Income Level is calculated as % row for any tract type/% row for upper income tracts.

Index for Minority Concentration is calculated as % row for any minority concentration/% row for non-minority tracts.

Index for Ethnicity is calculated as % row for any Ethnicity/% row for Not Hispanic or Latino.

Index for Applicant Income Level is calculated as % row for any tract type/% row for upper income applicants.

(b) The Portfolio column is calculated as applications in the selected area/all applications in the file.

If no Saved Area or Geographic Information filter is selected, the Portfolio column, by definition, is 100%.

If a Saved Area or Geographic Information filter is selected, the Portfolio column, by definition will be 100% if no loan applications outside of the filter fit the same criteria.

Data Source: 2000 US Census SF1/SF3  
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## Disposition Summary

### 2009 Peer Mortgage Data (HE)

#### Active Filter

Institution: FIRST NATIONAL BANK OF PA (10000000249) (Included)  
Area: City of Pittsburgh

Borrower Characteristics	Disposition of Applications							Pricing Data (7)		Percentage Points above the APOR (8)	
	Applications Received	Loans Originated	Approved but Not Accepted	Denied	Withdrawn	File Closed for Incompleteness	Not Reported	Reported	Mean Value	Median Value	
<b>Race</b>											
American Indian / Alaska Native	0	0	0	0	0	0	0	0	0	0	
Asian	0	0	0	0	0	0	0	0	0	0	
Black or African American	8	4	0	4	0	0	3	1	5.11	5.11	
Native Hawaiian / Other Pacific Islander	0	0	0	0	0	0	0	0	0	0	
White	93	55	6	27	3	2	46	9	3.93	3.89	
2 or More Minority Race (1)	0	0	0	0	0	0	0	0	0	0	
Joint (White/Minority Race) (2)	0	0	0	0	0	0	0	0	0	0	
Race Not Available	15	8	1	5	0	1	8	0	0	0	
<b>Ethnicity</b>											
Hispanic or Latino	1	1	0	0	0	0	1	0	0	0	
Not Hispanic or Latino	99	58	6	30	3	2	48	10	4.05	4.06	
Joint (Hisp or Lat/Not Hisp or Lat) (3)	0	0	0	0	0	0	0	0	0	0	
Ethnicity Not Available	16	8	1	6	0	1	8	0	0	0	
<b>Minority Status</b>											
White Non-Hispanic (4)	91	55	6	25	3	2	46	9	3.93	3.89	
Others, Including Hispanic	8	4	0	4	0	0	3	1	5.11	5.11	
<b>Income</b>											
Low - < 50% MSAM/D Median	24	10	0	13	1	0	8	2	4.44	4.44	
Moderate - 50-79.99% MSAM/D Median	27	21	0	5	0	1	16	5	3.82	3.75	
Middle - 80-119.99% MSAM/D Median	21	6	1	11	2	1	6	0	0	0	
Upper - 120% or More MSAM/D Median	36	26	6	4	0	0	23	3	4.16	4.25	
Income Not Available	8	4	0	3	0	1	4	0	0	0	
<b>Gender</b>											
Male	45	22	4	15	2	2	19	3	4.42	5.1	
Female	26	17	0	9	0	0	15	2	3.77	3.77	
Joint (Male/Female) (5)	34	23	2	8	1	0	18	5	3.93	3.89	
Gender Not Available	11	5	1	4	0	1	5	0	0	0	
<b>Census Tract Characteristics</b>											
<b>Racial / Ethnic Composition (6)</b>											
< 10% Minority	50	26	4	18	2	0	23	3	4	4.23	
10-19% Minority	19	11	1	7	0	0	8	3	4.42	4.25	
20-49% Minority	36	21	2	9	1	3	17	4	3.8	3.53	
50-79% Minority	9	8	0	1	0	0	8	0	0	0	
80-100% Minority	2	1	0	1	0	0	1	0	0	0	
<b>Income Characteristics</b>											
Low - < 50% MSAM/D Median	6	5	0	1	0	0	5	0	0	0	
Moderate - 50-79.99% MSAM/D Median	47	22	4	18	2	1	14	8	3.84	3.82	
Middle - 80-119.99% MSAM/D Median	48	27	2	16	1	2	25	2	4.88	4.88	
Upper - 120% or More MSAM/D Median	15	13	1	1	0	0	13	0	0	0	
Income Not Available	0	0	0	0	0	0	0	0	0	0	
Total Applications	185	67	7	36	3	3	57	10	4.05	4.06	

#### Footnotes

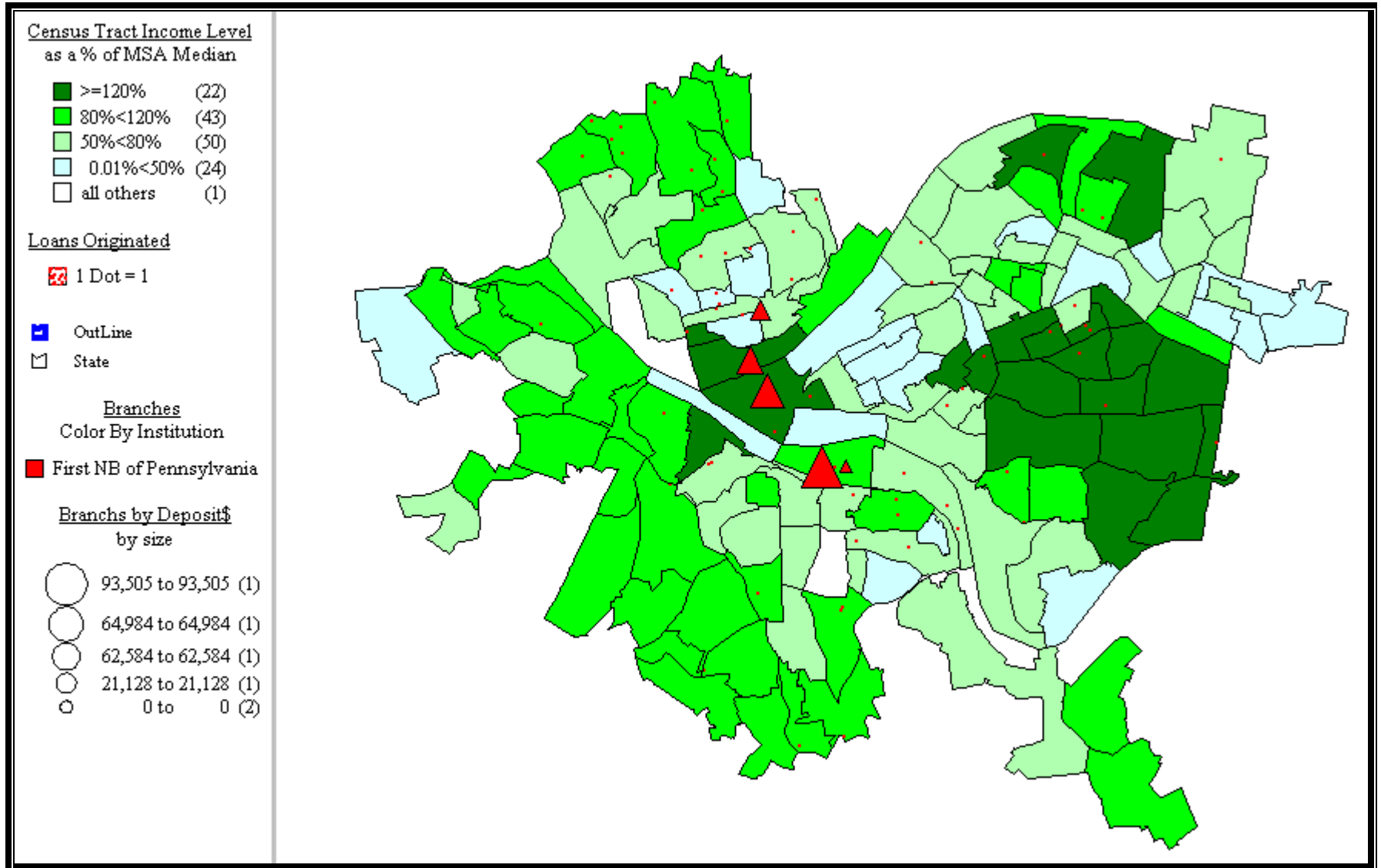
- Two or More Minority Race: At least 2 minority race categories must be reported
- Joint Race (White/Minority Race): Both Applicant and Co-Applicant must be reported and one must be White only, and the other must be a Minority, in either order
- Joint Ethnicity: Both Applicant and Co-Applicant must be reported and one must be Hispanic or Latino, and the other must be Not Hispanic or Latino, in either order
- White -- Not Hispanic or Latino: Includes Race equal to White only and Ethnicity not equal to Hispanic or Latino.
- Joint Gender: Both Applicant and Co-Applicant must be reported and one must be Female and the other must be Male, in either order
- Total Minority: Composite of non-White Race text and Hispanic or Latino Ethnicity; if one record meets both conditions, it will only be counted once
- Pricing Data: Only considers originated loans; "Not Reported" represents rate spread value as "NA"; "Reported" represents those with rate spread as a numeric value; "Mean Value" represents the average rate spread value for all records with a reported; "Median Value" represents the midpoint of rate spread value for all records with a reported numeric rate spread value.
- Applications Received: Represents dispositions displayed; does not include Purchased Loans; Pre-Approvals Denied not Pre-Approved but Not Accepted.
- Only records that specifically meet the definition for each cell on the report will be included. If your data contains validity errors, you may have difficulty in resolving subtotals.

# Origination Map

First National Bank

City of Pittsburgh

2009 Peer Mortgage Data Northeastern





**Standard Summary Report**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is FIRST NIAGARA BANK (40000017945) (Included)  
Area is City of Pittsburgh

	Total Applications (1)		Originated/Purchased (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
<b>Loan Purpose and Type</b>														
Purchase - Conventional	22	26.83	16	27.12	1	20	1	4.55	4	100	0	0	0	0
Purchase - Government	19	23.17	19	32.2	0	0	0	0	0	0	0	0	0	0
Home Improvement	3	3.66	1	1.69	0	0	2	66.67	0	0	0	0	0	0
Refinancing	38	46.34	23	38.98	4	80	11	28.95	0	0	0	0	0	0
<b>Applicant Race</b>														
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Black or African American	12	14.63	3	5.08	3	60	6	50	0	0	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	65	79.27	51	86.44	2	40	8	12.31	4	100	0	0	0	0
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	1	1.22	1	1.69	0	0	0	0	0	0	0	0	0	0
Race Not Available	4	4.88	4	6.78	0	0	0	0	0	0	0	0	0	0
<b>Applicant Ethnicity</b>														
Hispanic or Latino	1	1.22	0	0	0	0	1	100	0	0	0	0	0	0
Not Hispanic or Latino	77	93.9	55	93.22	5	100	13	16.88	4	100	0	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	1	1.22	1	1.69	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	3	3.66	3	5.08	0	0	0	0	0	0	0	0	0	0
<b>Minority Status</b>														
White Non-Hispanic	62	75.61	49	83.05	2	40	7	11.29	4	100	0	0	0	0
Others, Including Hispanic	15	18.29	5	8.47	3	60	7	46.67	0	0	0	0	0	0
<b>Applicant Income</b>														
Low (0-49% of Median)	12	14.63	5	8.47	3	60	4	33.33	0	0	0	0	0	0
Moderate (50-79% of Median)	26	31.71	21	35.59	0	0	4	15.38	1	25	0	0	0	0
Middle (80-119% of Median)	19	23.17	15	25.42	0	0	2	10.53	2	50	0	0	0	0
Upper (>=120% of Median)	25	30.49	18	30.51	2	40	4	16	1	25	0	0	0	0
Income Not Available	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Tract/BNA Characteristics</b>														
Substantially Minority	15	18.29	4	6.78	4	80	7	46.67	0	0	0	0	0	0
Not Substantially Minority	67	81.71	55	93.22	1	20	7	10.45	4	100	0	0	0	0
Low (0-49% of Median)	8	9.76	1	1.69	1	20	6	75	0	0	0	0	0	0
Moderate (50-79% of Median)	25	30.49	16	27.12	2	40	5	20	2	50	0	0	0	0
Middle (80-119% of Median)	30	36.59	24	40.68	1	20	3	10	2	50	0	0	0	0
Upper (>=120% of Median)	19	23.17	18	30.51	1	20	0	0	0	0	0	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low/Mod and/or Sub Minority	35	42.68	18	30.51	4	80	11	31.43	2	50	0	0	0	0
All Other Census Tracts	47	57.32	41	69.49	1	20	3	6.38	2	50	0	0	0	0
<b>Applicant Sex</b>														
Male	22	26.83	15	25.42	1	20	6	27.27	0	0	0	0	0	0
Female	29	35.37	23	38.98	2	40	3	10.34	1	25	0	0	0	0
Joint	29	35.37	19	32.2	2	40	5	17.24	3	75	0	0	0	0
Not Applicable	2	2.44	2	3.39	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>82</b>	<b>100</b>	<b>59</b>	<b>100</b>	<b>5</b>	<b>100</b>	<b>14</b>	<b>17.07</b>	<b>4</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Percent of Total Number of Applications  
Note: Validity Errors are included

(2) Percent of Total Number of Originations  
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(3) Number of Denied Applications as a Percent of Number of Applications for Line Item  
Data Source: 2000 US Census SF1/SF3

**Summary Reports - Action Taken**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is FIRST NIAGARA BANK (40000017945) (Included)  
 Area is City of Pittsburgh

	Total Application			Loan Originated (a,b)					Application Denied					Application Withdrawn				
	Count	Percent		Count	Index	Percent			Count	Index	Percent			Count	Index	Percent		
		Column	Portf.			Row	Column	Portf.			Row	Column	Portf.			Row	Column	Portf.
<b>Applicant Race</b>																		
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100
Asian	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Black or African American	12	14.63	18.18	3	32	25	5.08	3.09	6	406	50	42.86	24	0	0	0	0	100
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100
White	65	79.27	1.27	51	100	78.46	86.44	1.2	8	100	12.31	57.14	1.68	4	100	6.15	100	4.35
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	1	1.22	2.44	1	127	100	1.63	2.94	0	0	0	0	0	0	0	0	0	0
Race Not Available	4	4.88	1.14	4	127	100	6.78	1.3	0	0	0	0	0	0	0	0	0	0
<b>Ethnicity</b>																		
Hispanic or Latino	1	1.22	1.61	0	0	0	0	0	1	532	100	7.14	11.11	0	0	0	0	0
Not Hispanic or Latino	77	93.9	1.43	55	100	71.43	93.22	1.29	13	100	16.88	92.86	2.64	4	100	5.19	100	4.26
Joint (Hisp/Lat / Not Hisp/Lat)	1	1.22	1.59	1	140	100	1.63	1.73	0	0	0	0	0	0	0	0	0	100
Ethnicity Not Available	3	3.66	0.87	3	140	100	5.08	1.43	0	0	0	0	0	0	0	0	0	0
<b>Minority Status</b>																		
White Non-Hispanic	62	75.61	1.25	43	100	73.03	83.05	1.18	7	100	11.23	50	1.53	4	100	6.45	100	4.44
Others, Including Hispanic	15	18.23	5.15	5	42	33.33	8.47	2.29	7	413	46.67	50	15.22	0	0	0	0	0
<b>Tract Income Level</b>																		
Low (0-43% of Median)	8	3.76	10.67	1	13	12.5	1.63	2.04	6	NA	75	42.86	31.58	0	NA	0	0	0
Moderate (50-73% of Median)	25	30.43	6.11	16	68	64	27.12	5.88	5	NA	20	35.71	5.26	2	NA	8	50	25
Middle (80-119% of Median)	30	36.53	1.08	24	84	80	40.68	1.09	3	NA	10	21.43	0.87	2	NA	6.67	50	5.56
Upper (>=120% of Median)	19	23.17	0.8	18	100	34.74	30.51	0.88	0	NA	0	0	0	0	NA	0	0	0
NA	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	100
<b>Applicant Income Level</b>																		
Low (0-43% of Median)	12	14.63	2.86	5	58	41.67	8.47	1.75	4	208	33.33	28.57	4.21	0	0	0	0	0
Moderate (50-73% of Median)	26	31.71	2.47	21	112	80.77	35.59	2.6	4	96	15.38	28.57	2.4	1	96	3.85	25	5.88
Middle (80-119% of Median)	19	23.17	1.51	15	110	78.95	25.42	1.43	2	66	10.53	14.29	1.63	2	263	10.53	50	11.11
Upper (>=120% of Median)	25	30.43	0.93	18	100	72	30.51	0.85	4	100	16	28.57	2.01	1	100	4	25	1.82
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Minority Concentration</b>																		
Non-Minority (<20%)	55	67.07	1.05	44	100	80	74.58	1.02	7	100	12.73	50	1.34	3	100	5.45	75	3.16
Mixed (20-43%)	12	14.63	3.3	11	115	31.67	18.64	4.66	0	0	0	0	0	1	153	8.33	25	25
Subst. Minority (>=50%)	15	18.23	18.07	4	33	26.67	6.78	8.33	7	367	46.67	50	28	0	0	0	0	0
<b>Loan Purpose and type</b>																		
Purchase - Convnt'l	22	26.83	1.67	16	NA	72.73	27.12	1.36	1	NA	4.55	7.14	2.08	4	NA	18.18	100	16
Home Improvement - Convnt'l	3	3.66	0.52	1	NA	33.33	1.63	0.34	2	NA	66.67	14.29	0.85	0	NA	0	0	0
Refinancing - Convnt'l	37	45.12	1.27	23	NA	62.16	38.98	0.97	10	NA	27.03	71.43	3.8	0	NA	0	0	0
Government	20	24.33	2.41	13	NA	35	32.2	2.53	1	NA	5	7.14	1.82	0	NA	0	0	0
<b>Property Type</b>																		
One- to Four-Family	82	100	1.52	53	NA	71.95	100	1.35	14	NA	17.07	100	2.36	4	NA	4.88	100	3.96
Manufactured Housing	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	100
Multifamily	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	100

(a) Index for Race is calculated as % row for any race/% row for white.

Index for Minority Status is calculated as % row for Others, Including Hispanic / % row for White Non-Hispanic.

Index for Tract Income Level is calculated as % row for any tract type/% row for upper income tracts.

Index for Minority Concentration is calculated as % row for any minority concentration/% row for non-minority tracts.

Index for Ethnicity is calculated as % row for any Ethnicity/% row for Not Hispanic or Latino.

Index for Applicant Income Level is calculated as % row for any tract type/% row for upper income applicants.

(b) The Portfolio column is calculated as applications in the selected area/all applications in the file.

If no Saved Area or Geographic Information filter is selected, the Portfolio column, by definition, is 100%.

If a Saved Area or Geographic Information filter is selected, the Portfolio column, by definition will be 100% if no loan applications outside of the filter fit the same criteria.

Data Source: 2000 US Census SF1/SF3  
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## Disposition Summary

### 2009 Peer Mortgage Data (HE)

#### Active Filter

Institution is FIRST MORGANA BANK (40000017945) (Included)  
Area is City of Pittsburgh

Borrower Characteristics	Disposition of Applications						Pricing Data (7)		Percentage Points above the APOR (8)	
	Applications Received	Loans Originated	Approved but Not Accepted	Denied	Withdrawn	File Closed for Incompleteness	Not Reported	Reported	Mean Value	Median Value
<b>Race</b>										
American Indian / Alaska Native	0	0	0	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0	0
Black or African American	12	3	3	6	0	0	3	0	0	0
Native Hawaiian / Other Pacific Islander	0	0	0	0	0	0	0	0	0	0
White	65	51	2	8	4	4	47	2	3.61	3.61
2 or More Minority Race (1)	0	0	0	0	0	0	0	0	0	0
Joint (White/Minority Race) (2)	1	1	0	0	0	0	1	0	0	0
Race Not Available	4	4	0	0	0	0	4	0	0	0
<b>Ethnicity</b>										
Hispanic or Latino	1	0	0	1	0	0	0	0	0	0
Not Hispanic or Latino	77	55	5	13	4	4	51	2	3.61	3.61
Joint (Hisp or Lat/Not Hisp or Lat) (3)	1	1	0	0	0	0	1	0	0	0
Ethnicity Not Available	3	3	0	0	0	0	3	0	0	0
<b>Minority Status</b>										
White Non-Hispanic (4)	62	49	2	7	4	4	45	2	3.61	3.61
Others, Including Hispanic	15	5	3	7	0	0	5	0	0	0
<b>Income</b>										
Low - < 50% MSA/MID Median	12	5	3	4	0	0	5	0	0	0
Moderate - 50-79.99% MSA/MID Median	26	21	0	4	1	0	19	1	3.2	3.2
Middle - 80-119.99% MSA/MID Median	19	15	0	2	2	0	15	0	0	0
Upper - 120% or More MSA/MID Median	25	18	2	4	1	0	16	1	4.02	4.02
Income Not Available	0	0	0	0	0	0	0	0	0	0
<b>Gender</b>										
Male	22	15	1	6	0	0	13	0	0	0
Female	29	23	2	3	1	0	22	1	3.2	3.2
Joint (Male/Female) (5)	29	19	2	5	3	0	18	1	4.02	4.02
Gender Not Available	2	2	0	0	0	0	2	0	0	0
<b>Census Tract Characteristics</b>										
<b>Racial / Ethnic Composition (6)</b>										
< 10% Minority	22	20	0	2	0	0	19	1	4.02	4.02
10-19% Minority	33	24	1	5	3	0	22	1	3.2	3.2
20-49% Minority	12	11	0	0	1	0	10	0	0	0
50-79% Minority	6	3	3	0	0	0	3	0	0	0
80-100% Minority	9	1	1	7	0	0	1	0	0	0
<b>Income Characteristics</b>										
Low - < 50% MSA/MID Median	8	1	1	6	0	0	1	0	0	0
Moderate - 50-79.99% MSA/MID Median	25	16	2	5	2	0	15	0	0	0
Middle - 80-119.99% MSA/MID Median	30	24	1	3	2	0	21	2	3.61	3.61
Upper - 120% or More MSA/MID Median	19	18	1	0	0	0	18	0	0	0
Income Not Available	0	0	0	0	0	0	0	0	0	0
Total Applications	82	59	5	14	4	0	55	2	3.61	3.61

#### Footnotes

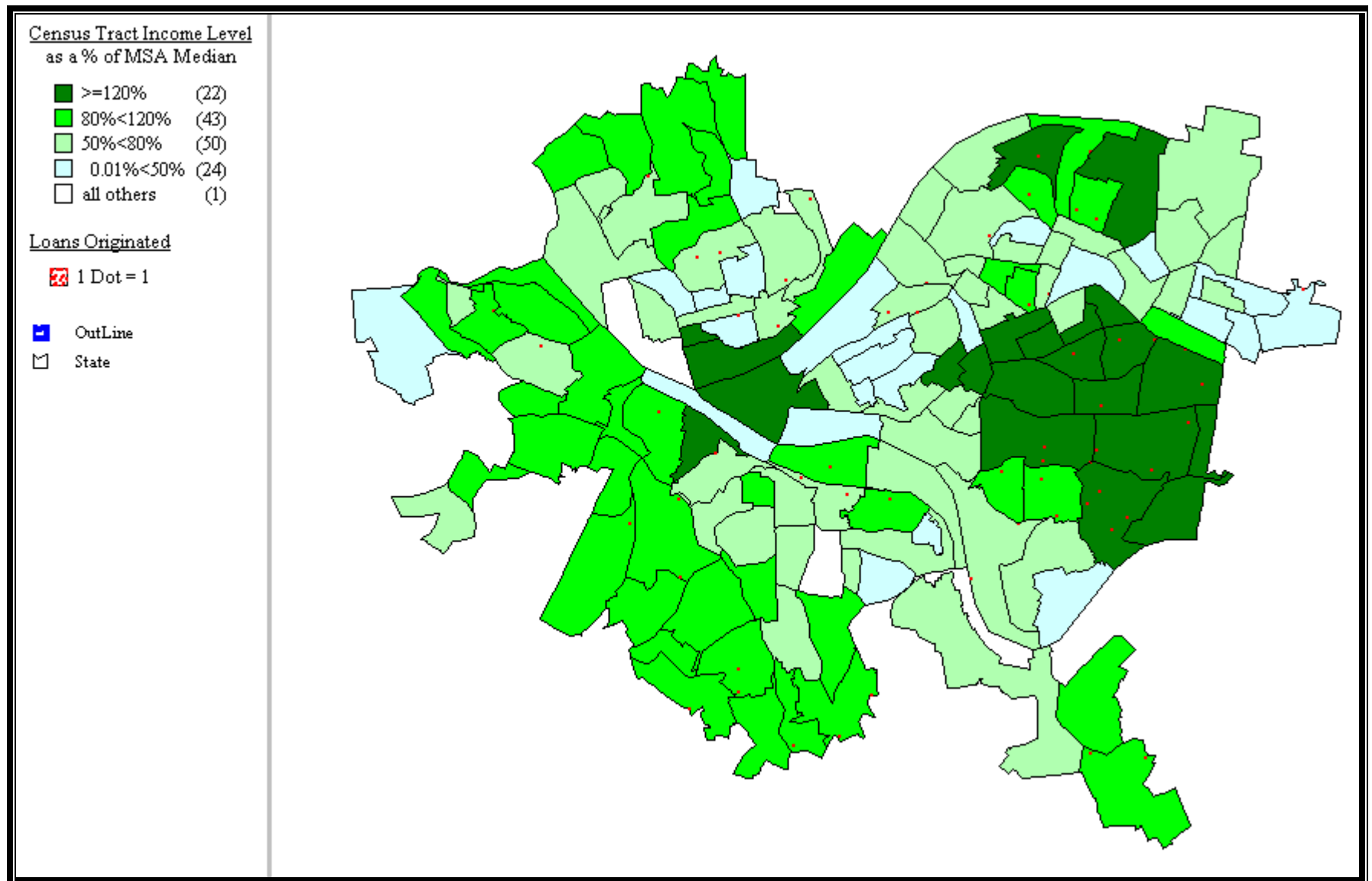
- Two or More Minority Race: At least 2 minority race categories must be reported
- Joint Race (White/Minority Race): Both Applicant and Co-Applicant must be reported and one must be White only, and the other must be a Minority, in either order
- Joint Ethnicity: Both Applicant and Co-Applicant must be reported and one must be Hispanic or Latino, and the other must be Not Hispanic or Latino, in either order
- White -- Not Hispanic or Latino: Includes Race equal to White only and Ethnicity not equal to Hispanic or Latino.
- Joint Gender: Both Applicant and Co-Applicant must be reported and one must be Female and the other must be Male, in either order
- Total Minority: Composite of non-White Race code and Hispanic or Latino Ethnicity; if one record meets both conditions, it will only be counted once
- Pricing Data: Only considers originated loans; "Not Reported" represents rate spread value as "NA"; "Reported" represents those with rate spread as a numeric value; "Mean Value" represents the average rate spread value for all records with a reported; "Median Value" represents the midpoint of rate spread value for all records with a reported numeric rate spread value.
- Applications Received: Represents dispositions displayed; does not include Purchased Loans; Pre-Approved Denied not Pre-Approved Approved but Not Accepted.
- Only records that specifically meet the definition for each cell on the report will be included. If your data contains validity errors, you may have difficulty in resolving subtotals.

# Origination Map

First Niagara Bank

City of Pittsburgh

2009 Peer Mortgage Data Northeastern



**Standard Summary Report**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is THE HUNTINGTON NATIONAL BANK (10000007745) (Included)  
 Area is City of Pittsburgh

	Total Applications (1)		Originated/Purchased (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
<b>Loan Purpose and Type</b>														
Purchase - Conventional	11	11.96	8	17.02	0	0	1	3.03	2	40	0	0	0	0
Purchase - Government	6	6.52	5	10.64	0	0	0	0	1	20	0	0	0	0
Home Improvement	16	17.39	3	6.38	1	16.67	12	75	0	0	0	0	0	0
Refinancing	59	64.13	31	65.96	5	83.33	21	35.59	2	40	0	0	0	0
<b>Applicant Race</b>														
American Indian/Alaska Native	1	1.09	0	0	0	0	1	100	0	0	0	0	0	0
Asian	3	3.26	2	4.26	0	0	1	33.33	0	0	0	0	0	0
Black or African American	5	5.43	1	2.13	0	0	3	60	1	20	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	72	78.26	37	78.72	6	100	26	36.11	3	60	0	0	0	0
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	2	2.17	1	2.13	0	0	1	50	0	0	0	0	0	0
Race Not Available	3	3.78	6	12.77	0	0	2	22.22	1	20	0	0	0	0
<b>Applicant Ethnicity</b>														
Hispanic or Latino	1	1.09	0	0	0	0	1	100	0	0	0	0	0	0
Not Hispanic or Latino	80	86.36	40	85.11	6	100	30	37.5	4	80	0	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	11	11.96	7	14.89	0	0	3	27.27	1	20	0	0	0	0
<b>Minority Status</b>														
White Non-Hispanic	70	76.09	36	76.6	6	100	25	35.71	3	60	0	0	0	0
Others, Including Hispanic	11	11.96	4	8.51	0	0	6	54.55	1	20	0	0	0	0
<b>Applicant Income</b>														
Low (0-49% of Median)	13	14.13	4	8.51	0	0	7	53.85	2	40	0	0	0	0
Moderate (50-79% of Median)	24	26.09	7	14.89	1	16.67	14	58.33	2	40	0	0	0	0
Middle (80-119% of Median)	22	23.91	15	31.91	0	0	7	31.82	0	0	0	0	0	0
Upper (>=120% of Median)	31	33.7	19	40.43	5	83.33	6	19.35	1	20	0	0	0	0
Income Not Available	2	2.17	2	4.26	0	0	0	0	0	0	0	0	0	0
<b>Tract/BNA Characteristics</b>														
Substantially Minority	9	9.78	2	4.26	1	16.67	5	55.56	1	20	0	0	0	0
Not Substantially Minority	83	90.22	45	95.74	5	83.33	29	34.94	4	80	0	0	0	0
Low (0-49% of Median)	3	3.26	2	4.26	0	0	1	33.33	0	0	0	0	0	0
Moderate (50-79% of Median)	25	27.17	11	23.4	0	0	11	44	3	60	0	0	0	0
Middle (80-119% of Median)	42	45.65	20	42.55	3	50	17	40.48	2	40	0	0	0	0
Upper (>=120% of Median)	22	23.91	14	29.79	3	50	5	22.73	0	0	0	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low/Mod and/or Sub Minority	30	32.61	13	27.66	1	16.67	13	43.33	3	60	0	0	0	0
All Other Census Tracts	62	67.39	34	72.34	5	83.33	21	33.87	2	40	0	0	0	0
<b>Applicant Sex</b>														
Male	29	31.52	14	29.79	2	33.33	10	34.48	3	60	0	0	0	0
Female	21	22.83	11	23.4	0	0	10	47.62	0	0	0	0	0	0
Joint	36	39.13	18	38.3	4	66.67	12	33.33	2	40	0	0	0	0
Not Applicable	6	6.52	4	8.51	0	0	2	33.33	0	0	0	0	0	0
<b>Total</b>	<b>92</b>	<b>100</b>	<b>47</b>	<b>100</b>	<b>6</b>	<b>100</b>	<b>34</b>	<b>36.96</b>	<b>5</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Percent of Total Number of Applications  
 Note: Validity Errors are included

(2) Percent of Total Number of Originations  
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(3) Number of Denied Applications as a Percent of Number of Applications for Line Item  
 Data Source: 2000 US Census SF1/SF3

**Summary Reports - Action Taken**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is THE HUNTINGTON NATIONAL BANK (10000007745) (Included)  
Area is City of Pittsburgh

	Total Application			Loan Originated (a,b)						Application Denied					Application Withdrawn				
	Count	Column	Portf.	Count	Index	Row	Column	Portf.	Count	Index	Row	Column	Portf.	Count	Index	Row	Column	Portf.	
<b>Applicant Race</b>																			
American Indian/Alaska Native	1	1.09	2.0	0	0	0	0	100	1	277	100	2.94	25	0	0	0	0	100	
Asian	3	3.26	4.62	2	133	66.67	4.35	5.41	1	92	33.33	2.94	16.67	0	0	0	0	0	
Black or African American	5	5.43	5.75	1	40	20	2.17	2.86	3	166	60	8.82	9.38	1	720	20	33.33	50	
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	100	
White	72	78.26	2.19	36	100	50	78.26	1.6	26	100	36.11	76.47	4.38	2	100	2.78	66.67	1.54	
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Joint Race (White/Minority)	2	2.17	6.67	1	100	50	2.17	5.56	1	138	50	2.94	12.5	0	0	0	0	0	
Race Not Available	3	3.78	1.37	6	133	66.67	13.04	1.18	2	62	22.22	5.88	2.82	0	0	0	0	0	
<b>Ethnicity</b>																			
Hispanic or Latino	1	1.09	1.96	0	0	0	0	0	1	267	100	2.94	7.14	0	0	0	0	0	
Not Hispanic or Latino	80	86.96	2.35	39	100	48.75	84.78	1.7	30	100	37.5	88.24	4.82	3	100	3.75	100	2.21	
Joint (Hisp/Lat / Not Hisp/Lat)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100	
Ethnicity Not Available	11	11.96	1.7	7	131	63.64	15.22	1.41	3	73	27.27	8.82	4.11	0	0	0	0	0	
<b>Minority Status</b>																			
White Non-Hispanic	70	76.09	2.19	35	100	50	76.09	1.6	25	100	35.71	73.53	4.37	2	100	2.86	66.67	1.57	
Others, Including Hispanic	11	11.96	4.09	4	73	36.36	8.7	2.74	6	153	54.55	17.65	8.96	1	318	9.09	33.33	10	
<b>Tract Income Level</b>																			
Low (0-49% of Median)	3	3.26	11.54	2	105	66.67	4.35	22.22	1	147	33.33	2.94	8.33	0	NA	0	0	0	
Moderate (50-79% of Median)	25	27.17	7.44	11	69	44	23.91	6.51	11	194	44	32.35	9.24	2	NA	8	66.67	12.5	
Middle (80-119% of Median)	42	45.65	1.81	19	71	45.24	41.3	1.23	17	178	40.48	50	3.7	1	NA	2.38	33.33	1.08	
Upper (>=120% of Median)	22	23.91	1.52	14	100	63.64	30.43	1.24	5	100	22.73	14.71	4.03	0	NA	0	0	0	
NA	0	0	0	0	0	0	0	0	0	0	0	0	100	0	NA	0	0	100	
<b>Applicant Income Level</b>																			
Low (0-49% of Median)	13	14.13	3.18	4	50	30.77	8.7	1.83	7	278	53.85	20.59	4.96	1	238	7.69	33.33	5.26	
Moderate (50-79% of Median)	24	26.09	3.04	7	48	29.17	15.22	1.42	14	301	58.33	41.18	7.69	1	129	4.17	33.33	2.94	
Middle (80-119% of Median)	22	23.91	2.06	14	104	63.64	30.43	1.87	7	164	31.82	20.59	3.89	0	0	0	0	0	
Upper (>=120% of Median)	31	33.7	1.72	19	100	61.29	41.3	1.42	6	100	19.35	17.65	2.9	1	100	3.23	33.33	1.37	
NA	2	2.17	2.86	2	163	100	4.35	3.85	0	0	0	0	0	0	0	0	0	0	
<b>Minority Concentration</b>																			
Non-Minority (<20%)	56	60.87	1.49	32	100	57.14	69.57	1.22	17	100	30.36	50	2.7	1	100	1.79	33.33	0.64	
Mixed (20-49%)	27	29.35	3.75	12	78	44.44	26.09	6.52	12	146	44.44	35.29	25	2	415	7.41	66.67	16.67	
Subst. Minority (>=50%)	3	3.78	9.47	2	39	22.22	4.35	5.71	5	183	55.56	14.71	13.16	0	0	0	0	0	
<b>Loan Purpose and type</b>																			
Purchase - Convnt'l	11	11.96	1.82	8	NA	72.73	17.39	1.63	1	NA	9.09	2.94	2.78	2	NA	18.18	66.67	10	
Home Improvement - Convnt'l	16	17.39	6.2	3	NA	18.75	6.52	2.97	12	NA	75	35.29	9.23	0	NA	0	0	0	
Refinancing - Convnt'l	57	61.96	2.02	29	NA	50.88	63.04	1.48	21	NA	36.84	61.76	4.19	0	NA	0	0	0	
Government	8	8.7	1.78	6	NA	75	13.04	2.08	0	NA	0	0	0	1	NA	12.5	33.33	3.23	
<b>Property Type</b>																			
One- to Four-Family	91	98.91	2.27	45	NA	49.45	97.83	1.62	34	NA	37.36	100	5.05	3	NA	3.3	100	1.88	
Manufactured Housing	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0	
Multifamily	1	1.09	2.0	1	NA	100	2.17	2.5	0	NA	0	0	0	0	NA	0	0	100	

(a) Index for Race is calculated as % row for any race/% row for white.

Index for Minority Status is calculated as % row for Others, Including Hispanic / % row for White Non-Hispanic.

Index for Tract Income Level is calculated as % row for any tract type/% row for upper income tracts.

Index for Minority Concentration is calculated as % row for any minority concentration/% row for non-minority tracts.

Index for Ethnicity is calculated as % row for any Ethnicity/% row for Not Hispanic or Latino.

Index for Applicant Income Level is calculated as % row for any tract type/% row for upper income applicants.

(b) The Portfolio column is calculated as applications in the selected area/all applications in the file.

If no Saved Area or Geographic Information filter is selected, the Portfolio column, by definition, is 100%.

If a Saved Area or Geographic Information filter is selected, the Portfolio column, by definition will be 100% if no loan applications outside of the filter fit the same criteria.

Data Source: 2000 US Census SF1/SF3  
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## Disposition Summary

### 2009 Peer Mortgage Data (HE)

#### Active Filter

Institution is THE HUNTINGTON NATIONAL BANK (10000007745) (Included)  
Area is City of Pittsburgh

Borrower Characteristics	Disposition of Applications							Pricing Data <sup>(7)</sup>		Percentage Points above the APOR <sup>(8)</sup>	
	Applications Received	Loans Originated	Approved but Not Accepted	Denied	Withdrawn	File Closed for Incompleteness	Not Reported	Reported	Mean Value	Median Value	
<b>Race</b>											
American Indian / Alaska Native	1	0	0	1	0	0	0	0	0	0	
Asian	3	2	0	1	0	0	2	0	0	0	
Black or African American	5	1	0	3	1	0	1	0	0	0	
Native Hawaiian / Other Pacific Islander	0	0	0	0	0	0	0	0	0	0	
White	71	36	6	26	2	1	28	8	4.3	3.95	
2 or More Minority Races <sup>(1)</sup>	0	0	0	0	0	0	0	0	0	0	
Joint (White/Minority Race) <sup>(2)</sup>	2	1	0	1	0	0	1	0	0	0	
Race Not Available	9	6	0	2	0	0	5	1	6.53	6.53	
<b>Ethnicity</b>											
Hispanic or Latino	1	0	0	1	0	0	0	0	0	0	
Not Hispanic or Latino	79	39	6	30	3	1	31	8	4.3	3.95	
Joint (Hisp or Lat/Not Hisp or Lat) <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	
Ethnicity Not Available	11	7	0	3	0	1	6	1	6.53	6.53	
<b>Minority Status</b>											
White Non-Hispanic <sup>(4)</sup>	69	35	6	25	2	1	27	8	4.3	3.95	
Others, Including Hispanic	11	4	0	6	1	0	4	0	0	0	
<b>Income</b>											
Low - < 50% MSAMMD Median	13	4	0	7	1	1	2	2	5.33	5.33	
Moderate - 50-73.93% MSAMMD Median	24	7	1	14	1	1	7	0	0	0	
Middle - 80-119.93% MSAMMD Median	21	14	0	7	0	0	10	4	3.78	3.4	
Upper - 120% or More MSAMMD Median	31	19	5	6	1	0	17	2	4.33	4.33	
Income Not Available	2	2	0	0	0	0	1	1	6.53	6.53	
<b>Gender</b>											
Male	28	13	2	10	2	1	11	2	4.12	4.12	
Female	21	11	0	10	0	0	8	3	4.84	3.22	
Joint (Male/Female) <sup>(5)</sup>	36	18	4	12	1	1	15	3	4.08	4.31	
Gender Not Available	6	4	0	2	0	0	3	1	6.53	6.53	
<b>Census Tract Characteristics</b>											
<b>Racial / Ethnic Composition <sup>(6)</sup></b>											
< 10% Minority	34	20	2	10	1	1	14	6	4.88	4.41	
10-19% Minority	22	12	3	7	0	0	12	0	0	0	
20-43% Minority	26	12	0	12	2	0	10	2	4.33	4.33	
50-73% Minority	6	1	1	4	0	0	1	0	0	0	
80-100% Minority	3	1	0	1	0	1	0	1	3.02	3.02	
<b>Income Characteristics</b>											
Low - < 50% MSAMMD Median	3	2	0	1	0	0	1	1	3.02	3.02	
Moderate - 50-73.93% MSAMMD Median	25	11	0	11	2	1	7	4	4.06	3.97	
Middle - 80-119.93% MSAMMD Median	41	19	3	17	1	1	17	2	5.43	5.42	
Upper - 120% or More MSAMMD Median	22	14	3	5	0	0	12	2	5.42	5.42	
Income Not Available	0	0	0	0	0	0	0	0	0	0	
Total Applications	91	46	6	34	3	2	37	9	4.55	4.31	

#### Footnotes

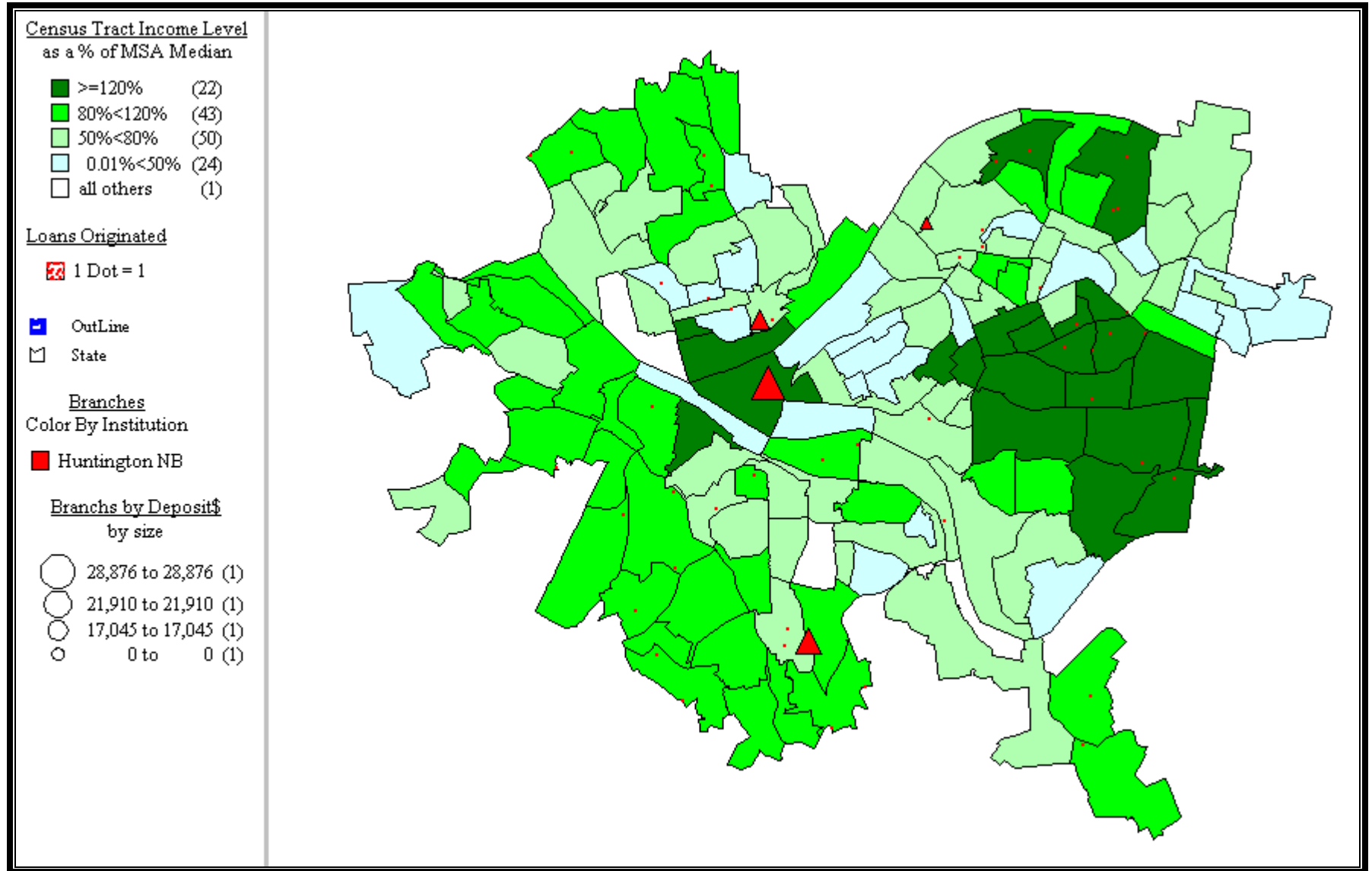
- Two or More Minority Races: At least 2 minority race categories must be reported
- Joint Race (White/Minority Race): Both Applicant and Co-Applicant must be reported and one must be White only, and the other must be a Minority, in either order
- Joint Ethnicity: Both Applicant and Co-Applicant must be reported and one must be Hispanic or Latino, and the other must be Not Hispanic or Latino, in either order
- White -- Not Hispanic or Latino: Includes Race equal to White only and Ethnicity not equal to Hispanic or Latino.
- Joint Gender: Both Applicant and Co-Applicant must be reported and one must be Female and the other must be Male, in either order
- Total Minority: Composite of non-White Race total and Hispanic or Latino Ethnicity; if one record meets both conditions, it will only be counted once
- Pricing Data: Only considers originated loans; "Not Reported" represents rate spread value sz "NA," "Reported" represents those with rate spread as a numeric value; "Mean Value" represents the average rate spread value for all records with a reported "Median Value" represents the midpoint of rate spread value; for all records with a reported numeric rate spread value.
- Applications Received: Represents dispositions displayed; does not include Purchased Loans; Pre-Approvals Denied nor Pre-Approvals Approved but Not Accepted.
- Only records that specifically meet the definition for each cell on the report will be included. If your data contains validity errors, you may have difficulty in reaching subtotals.

# Origination Map

Huntington Bank

City of Pittsburgh

2009 Peer Mortgage Data Northeastern





**Standard Summary Report**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is NORTHWEST SAVINGS BANK (30000028178) (Included)  
Area is City of Pittsburgh

	Total Applications (1)		Originated/Purchased (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
<b>Loan Purpose and Type</b>														
Purchase - Conventional	40	34.19	33	37.5	5	55.56	2	5	0	0	0	0	0	0
Purchase - Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Home Improvement	12	10.26	7	7.95	0	0	4	33.33	1	12.5	0	0	0	0
Refinancing	65	55.56	48	54.55	4	44.44	6	3.23	7	87.5	0	0	0	0
<b>Applicant Race</b>														
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Asian	4	3.42	2	2.27	2	22.22	0	0	0	0	0	0	0	0
Black or African American	1	0.85	1	1.14	0	0	0	0	0	0	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	87	74.36	68	77.27	6	66.67	7	8.05	6	75	0	0	0	0
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	2	1.71	0	0	0	0	1	50	1	12.5	0	0	0	0
Race Not Available	23	19.66	17	19.32	1	11.11	4	17.39	1	12.5	0	0	0	0
<b>Applicant Ethnicity</b>														
Hispanic or Latino	1	0.85	1	1.14	0	0	0	0	0	0	0	0	0	0
Not Hispanic or Latino	32	78.63	70	79.55	8	88.89	8	8.7	6	75	0	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	24	20.51	17	19.32	1	11.11	4	16.67	2	25	0	0	0	0
<b>Minority Status</b>														
White Non-Hispanic	85	72.65	67	76.14	6	66.67	7	8.24	5	62.5	0	0	0	0
Others, Including Hispanic	8	6.84	4	4.55	2	22.22	1	12.5	1	12.5	0	0	0	0
<b>Applicant Income</b>														
Low (0-49% of Median)	11	9.4	9	10.23	1	11.11	1	3.09	0	0	0	0	0	0
Moderate (50-79% of Median)	16	13.68	11	12.5	2	22.22	2	12.5	1	12.5	0	0	0	0
Middle (80-119% of Median)	25	21.37	17	19.32	2	22.22	4	16	2	25	0	0	0	0
Upper (>=120% of Median)	59	50.43	45	51.14	4	44.44	5	8.47	5	62.5	0	0	0	0
Income Not Available	6	5.13	6	6.82	0	0	0	0	0	0	0	0	0	0
<b>Tract/BNA Characteristics</b>														
Substantially Minority	7	5.98	4	4.55	1	11.11	2	28.57	0	0	0	0	0	0
Not Substantially Minority	110	94.02	84	95.45	8	88.89	10	3.09	8	100	0	0	0	0
Low (0-49% of Median)	5	4.27	4	4.55	0	0	1	20	0	0	0	0	0	0
Moderate (50-79% of Median)	27	23.08	17	19.32	3	33.33	5	18.52	2	25	0	0	0	0
Middle (80-119% of Median)	50	42.74	40	45.45	2	22.22	5	10	3	37.5	0	0	0	0
Upper (>=120% of Median)	34	29.06	27	30.68	3	33.33	1	2.94	3	37.5	0	0	0	0
NA	1	0.85	0	0	1	11.11	0	0	0	0	0	0	0	0
Low/Mod and/or Sub Minority	33	28.21	21	23.86	4	44.44	6	18.18	2	25	0	0	0	0
All Other Census Tracts	84	71.79	67	76.14	5	55.56	6	7.14	6	75	0	0	0	0
<b>Applicant Sex</b>														
Male	43	36.75	34	38.64	2	22.22	4	9.3	3	37.5	0	0	0	0
Female	18	15.38	12	13.64	2	22.22	3	16.67	1	12.5	0	0	0	0
Joint	33	28.21	25	28.41	4	44.44	1	3.03	3	37.5	0	0	0	0
Not Applicable	23	19.66	17	19.32	1	11.11	4	17.39	1	12.5	0	0	0	0
<b>Total</b>	<b>117</b>	<b>100</b>	<b>88</b>	<b>100</b>	<b>9</b>	<b>100</b>	<b>12</b>	<b>10.26</b>	<b>8</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Percent of Total Number of Applications  
Note: Validity Errors are included

(2) Percent of Total Number of Originations  
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(3) Number of Denied Applications as a Percent of Number of Applications for Line Item  
Data Source: 2000 US Census SF1/SF3

**Summary Reports - Action Taken**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is NORTHWEST SAVINGS BANK (30000028178) (Included)  
 Area is City of Pittsburgh

	Total Application			Loan Originated (a,b)						Application Denied						Application Withdrawn					
	Count	Percent		Count	Index	Percent			Count	Index	Percent			Count	Index	Percent					
		Column	Portf.			Row	Column	Portf.			Row	Column	Portf.			Row	Column	Portf.			
<b>Applicant Race</b>																					
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Asian	4	3.42	5.33	2	64	50	2.27	3.45	0	0	0	0	0	0	0	0	0	0			
Black or African American	1	0.85	1.3	1	128	100	1.14	1.89	0	0	0	0	0	0	0	0	0	0			
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	100			
White	87	74.36	0.82	68	100	78.16	77.27	0.79	7	100	8.05	58.33	0.81	5	100	5.75	83.33	0.71			
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	100			
Joint Race (White/Minority)	2	1.71	2.78	0	0	0	0	0	1	621	50	8.33	12.5	0	0	0	0	0			
Race Not Available	23	19.66	1.39	17	95	73.31	19.32	1.47	4	216	17.39	33.33	1.85	1	76	4.35	16.67	0.5			
<b>Ethnicity</b>																					
Hispanic or Latino	1	0.85	1.47	1	131	100	1.14	1.89	0	0	0	0	0	0	0	0	0	0			
Not Hispanic or Latino	32	78.63	0.86	70	100	76.09	79.55	0.81	8	100	8.7	66.67	0.92	4	100	4.35	66.67	0.57			
Joint (Hisp/Lat / Not Hisp/Lat)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Ethnicity Not Available	24	20.51	1.44	17	93	70.83	19.32	1.46	4	192	16.67	33.33	1.8	2	192	8.33	33.33	1			
<b>Minority Status</b>																					
White Non-Hispanic	85	72.65	0.82	67	100	78.82	76.14	0.79	7	100	8.24	58.33	0.83	4	100	4.71	66.67	0.58			
Others, Including Hispanic	8	6.84	1.34	4	63	50	4.55	1.25	1	152	12.5	8.33	2.5	0	0	0	0	0			
<b>Tract Income Level</b>																					
Low (0-49% of Median)	5	4.27	10	4	101	80	4.55	11.11	1	680	20	8.33	25	0	0	0	0	0			
Moderate (50-79% of Median)	27	23.08	2.88	17	79	62.96	19.32	2.44	5	630	18.52	41.67	3.68	2	126	7.41	33.33	3.28			
Middle (80-119% of Median)	50	42.74	0.61	40	101	80	45.45	0.62	5	340	10	41.67	0.62	2	68	4	33.33	0.31			
Upper (>=120% of Median)	34	29.06	1.04	27	100	79.41	30.68	0.99	1	100	2.94	8.33	0.62	2	100	5.88	33.33	0.93			
NA	1	0.85	33.33	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0			
<b>Applicant Income Level</b>																					
Low (0-49% of Median)	11	9.4	1.28	9	107	81.82	10.23	1.52	1	107	9.09	8.33	0.55	0	0	0	0	0			
Moderate (50-79% of Median)	16	13.68	0.71	11	90	68.75	12.5	0.64	2	148	12.5	16.67	0.7	0	0	0	0	0			
Middle (80-119% of Median)	25	21.37	0.8	17	89	68	19.32	0.69	4	189	16	33.33	1.33	2	118	8	33.33	0.87			
Upper (>=120% of Median)	59	50.43	1.01	45	100	76.27	51.14	0.94	5	100	8.47	41.67	1.54	4	100	6.78	66.67	0.92			
NA	6	5.13	1.42	6	131	100	6.82	1.73	0	0	0	0	0	0	0	0	0	0			
<b>Minority Concentration</b>																					
Non-Minority (<20%)	73	62.39	0.61	57	100	78.08	64.77	0.6	9	100	12.33	75	0.86	3	100	4.11	50	0.34			
Mixed (20-49%)	37	31.62	7.52	27	93	72.97	30.68	7.11	1	22	2.7	8.33	2.33	3	197	8.11	50	8.57			
Subst. Minority (>=50%)	7	5.98	6.73	4	73	57.14	4.55	5.48	2	232	28.57	16.67	16.67	0	0	0	0	0			
<b>Loan Purpose and type</b>																					
Purchase - Convt'l	40	34.19	1.22	33	NA	82.5	37.5	1.23	2	NA	5	16.67	0.9	0	NA	0	0	0			
Home Improvement - Convt'l	12	10.26	1	7	NA	58.33	7.95	0.8	4	NA	33.33	33.33	2.27	1	NA	8.33	16.67	1.05			
Refinancing - Convt'l	65	55.56	0.83	48	NA	73.85	54.55	0.77	6	NA	9.23	50	0.87	5	NA	7.69	83.33	0.83			
Government	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0			
<b>Property Type</b>																					
One- to Four-Family	117	100	0.96	88	NA	75.21	100	0.9	12	NA	10.26	100	1.14	6	NA	5.13	100	0.67			
Manufactured Housing	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0			
Multifamily	0	0	0	0	NA	0	0	0	0	NA	0	0	100	0	NA	0	0	0			

(a) Index for Race is calculated as % row for any race/% row for white.

Index for Minority Status is calculated as % row for Others, Including Hispanic / % row for White Non-Hispanic.

Index for Tract Income Level is calculated as % row for any tract type/% row for upper income tracts.

Index for Minority Concentration is calculated as % row for any minority concentration/% row for non-minority tracts.

Index for Ethnicity is calculated as % row for any Ethnicity/% row for Not Hispanic or Latino.

Index for Applicant Income Level is calculated as % row for any tract type/% row for upper income applicants.

(b) The Portfolio column is calculated as applications in the selected area/all applications in the file.

If no Saved Area or Geographic Information filter is selected, the Portfolio column, by definition, is 100%.

If a Saved Area or Geographic Information filter is selected, the Portfolio column, by definition will be 100% if no loan applications outside of the filter fit the same criteria.

Data Source: 2000 US Census SF1/SF3  
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## Disposition Summary

### 2009 Peer Mortgage Data (HE)

#### Active Filter

Institution is NORTHWEST SAVINGS BANK (30000028178) (Included)  
Area is City of Pittsburgh

Borrower Characteristics	Disposition of Applications						Pricing Data (7)		Percentage Points above the APOR (8)	
	Applications Received	Loans Originated	Approved but Not Accepted	Denied	Withdrawn	File Closed for Incompleteness	Not Reported	Reported	Mean Value	Median Value
<b>Race</b>										
American Indian / Alaska Native	0	0	0	0	0	0	0	0	0	0
Asian	4	2	2	0	0	0	2	0	0	0
Black or African American	1	1	0	0	0	0	1	0	0	0
Native Hawaiian / Other Pacific Islander	0	0	0	0	0	0	0	0	0	0
White	87	68	6	7	5	1	63	5	4.24	3.77
2 or More Minority Race (1)	0	0	0	0	0	0	0	0	0	0
Joint (White/Minority Race) (2)	2	0	0	1	0	1	0	0	0	0
Race Not Available	23	17	1	4	1	0	15	2	3.7	3.69
<b>Ethnicity</b>										
Hispanic or Latino	1	1	0	0	0	0	1	0	0	0
Not Hispanic or Latino	92	70	8	8	4	2	65	5	4.24	3.77
Joint (Hisp or Lat/Not Hisp or Lat) (3)	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	24	17	1	4	2	0	15	2	3.7	3.69
<b>Minority Status</b>										
White Non-Hispanic (4)	85	67	6	7	4	1	62	5	4.24	3.77
Others, Including Hispanic	8	4	2	1	0	1	4	0	0	0
<b>Income</b>										
Low - < 50% MSAM/D Median	11	9	1	1	0	0	8	1	3.67	3.67
Moderate - 50-79.99% MSAM/D Median	16	11	2	2	0	1	10	1	6.02	6.02
Middle - 80-119.99% MSAM/D Median	25	17	2	4	2	0	16	1	3.77	3.77
Upper - 120% or More MSAM/D Median	59	45	4	5	4	1	41	4	3.78	3.87
Income Not Available	6	6	0	0	0	0	6	0	0	0
<b>Gender</b>										
Male	43	34	2	4	2	1	31	3	4.49	3.77
Female	18	12	2	3	1	0	12	0	0	0
Joint (Male/Female) (5)	33	25	4	1	2	1	23	2	3.87	3.87
Gender Not Available	23	17	1	4	1	0	15	2	3.7	3.69
<b>Census Tract Characteristics</b>										
<b>Racial / Ethnic Composition (6)</b>										
< 10% Minority	39	30	2	5	2	0	30	0	0	0
10-19% Minority	34	27	1	4	1	1	26	1	3.67	3.67
20-49% Minority	37	27	5	1	3	1	22	5	3.78	3.77
50-79% Minority	3	1	1	1	0	0	0	1	6.02	6.02
80-100% Minority	4	3	0	1	0	0	3	0	0	0
<b>Income Characteristics</b>										
Low - < 50% MSAM/D Median	5	4	0	1	0	0	3	1	6.02	6.02
Moderate - 50-79.99% MSAM/D Median	27	17	3	5	2	0	14	3	3.5	3.67
Middle - 80-119.99% MSAM/D Median	50	40	2	5	2	1	38	2	4.02	4.01
Upper - 120% or More MSAM/D Median	34	27	3	1	2	1	26	1	4.04	4.04
Income Not Available	1	0	1	0	0	0	0	0	0	0
Total Applications	117	88	9	12	6	2	81	7	4.08	3.77

#### Footnotes

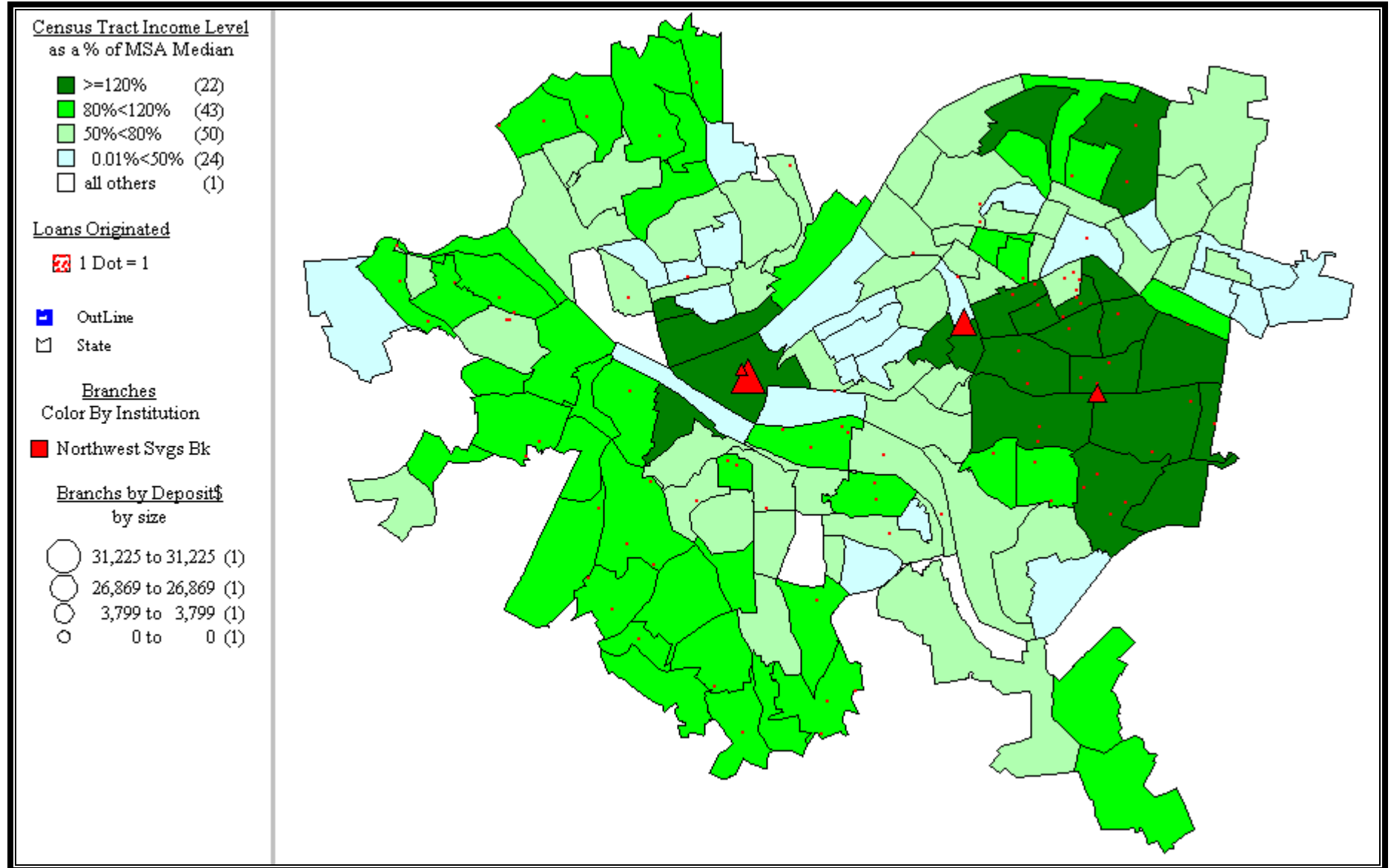
- Two or More Minority Race: At least 2 minority race categories must be reported
- Joint Race (White/Minority Race): Both Applicant and Co-Applicant must be reported and one must be White only, and the other must be a Minority, in either order
- Joint Ethnicity: Both Applicant and Co-Applicant must be reported and one must be Hispanic or Latino, and the other must be Not Hispanic or Latino, in either order
- White -- Not Hispanic or Latino: Includes Race equal to White only and Ethnicity not equal to Hispanic or Latino.
- Joint Gender: Both Applicant and Co-Applicant must be reported and one must be Female, and the other must be Male, in either order
- Total Minority: Composite of non-White Race code and Hispanic or Latino Ethnicity; if one record meets both conditions, it will only be counted once
- Pricing Data: Only considers originated loans; "Not Reported" represents rate spread value as "NA"; "Reported" represents those with rate spread as a numeric value; "Mean Value" represents the average rate spread value for all records with a reported; "Median Value" represents the midpoint of rate spread value for all records with a reported numeric rate spread value.
- Applications Received: Represents dispositions displayed; does not include Purchased Loans; Pre-Approved Denied not Pre-Approved Approved but Not Accepted.
- Only records that specifically meet the definition for each cell on the report will be included. If your data contains validity errors, you may have difficulty in resolving subtotals.

# Origination Map

Northwest Savings Bank

City of Pittsburgh

2009 Peer Mortgage Data Northeastern



**Standard Summary Report**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is PARKVALE SAVINGS BANK (30000030237) (Included)  
Area is City of Pittsburgh

	Total Applications (1)		Originated/Purchased (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
<b>Loan Purpose and Type</b>														
Purchase - Conventional	41	35.34	35	39.77	0	0	5	12.2	1	20	0	0	0	0
Purchase - Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Home Improvement	45	38.79	29	32.95	0	0	13	28.89	3	60	0	0	0	0
Refinancing	30	25.86	24	27.27	0	0	5	16.67	1	20	0	0	0	0
<b>Applicant Race</b>														
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Asian	2	1.72	2	2.27	0	0	0	0	0	0	0	0	0	0
Black or African American	5	4.31	3	3.41	0	0	2	4.0	0	0	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	93	80.17	68	77.27	0	0	20	21.51	5	100	0	0	0	0
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	1	0.86	1	1.14	0	0	0	0	0	0	0	0	0	0
Race Not Available	15	12.33	14	15.31	0	0	1	6.67	0	0	0	0	0	0
<b>Applicant Ethnicity</b>														
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not Hispanic or Latino	100	86.21	74	84.09	0	0	21	21	5	100	0	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	1	0.86	0	0	0	0	1	100	0	0	0	0	0	0
Ethnicity Not Available	15	12.33	14	15.31	0	0	1	6.67	0	0	0	0	0	0
<b>Minority Status</b>														
White Non-Hispanic	92	79.31	68	77.27	0	0	19	20.65	5	100	0	0	0	0
Others, Including Hispanic	9	7.76	6	6.82	0	0	3	33.33	0	0	0	0	0	0
<b>Applicant Income</b>														
Low (0-49% of Median)	24	20.69	13	14.77	0	0	9	37.5	2	40	0	0	0	0
Moderate (50-79% of Median)	28	24.14	22	25	0	0	5	17.86	1	20	0	0	0	0
Middle (80-119% of Median)	27	23.28	20	22.73	0	0	6	22.22	1	20	0	0	0	0
Upper (>=120% of Median)	21	18.1	17	19.32	0	0	3	14.29	1	20	0	0	0	0
Income Not Available	16	13.79	16	18.18	0	0	0	0	0	0	0	0	0	0
<b>Tract/BNA Characteristics</b>														
Substantially Minority	7	6.03	4	4.55	0	0	3	42.86	0	0	0	0	0	0
Not Substantially Minority	109	93.97	84	95.45	0	0	20	18.35	5	100	0	0	0	0
Low (0-49% of Median)	2	1.72	2	2.27	0	0	0	0	0	0	0	0	0	0
Moderate (50-79% of Median)	30	25.86	20	22.73	0	0	8	26.67	2	40	0	0	0	0
Middle (80-119% of Median)	63	54.31	50	56.82	0	0	11	17.46	2	40	0	0	0	0
Upper (>=120% of Median)	21	18.1	16	18.18	0	0	4	19.05	1	20	0	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low/Mod and/or Sub Minority	34	29.31	24	27.27	0	0	8	23.53	2	40	0	0	0	0
All Other Census Tracts	82	70.69	64	72.73	0	0	15	18.29	3	60	0	0	0	0
<b>Applicant Sex</b>														
Male	29	25	21	23.86	0	0	7	24.14	1	20	0	0	0	0
Female	28	24.14	17	19.32	0	0	9	32.14	2	40	0	0	0	0
Joint	45	38.79	37	42.05	0	0	6	13.33	2	40	0	0	0	0
Not Applicable	14	12.07	13	14.77	0	0	1	7.14	0	0	0	0	0	0
<b>Total</b>	<b>116</b>	<b>100</b>	<b>88</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>23</b>	<b>19.83</b>	<b>5</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Percent of Total Number of Applications  
Note: Validity Errors are included

(2) Percent of Total Number of Originations  
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(3) Number of Denied Applications as a Percent of Number of Applications for Line Item  
Data Source: 2000 US Census SF1/SF3

**Summary Reports - Action Taken**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is PARKVALE SAVINGS BANK (30000030237) (Included)  
Area is City of Pittsburgh

	Total Application			Loan Originated (a,b)					Application Denied					Application Withdrawn				
	Count	Percent		Count	Index	Percent			Count	Index	Percent			Count	Index	Percent		
		Column	Portf.			Row	Column	Portf.			Row	Column	Portf.			Row	Column	Portf.
<b>Applicant Race</b>																		
American Indian/Alaska Native	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	100
Asian	2	1.72	22.22	2	137	100	2.5	22.22	0	0	0	0	100	0	0	0	0	100
Black or African American	5	4.31	33.33	3	82	60	3.75	33.33	2	186	40	8.7	33.33	0	0	0	0	100
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	100
White	33	80.17	12.14	68	100	73.12	85	12.45	20	100	21.51	86.36	13.39	1	100	1.08	100	2.38
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	1	0.86	11.11	1	137	100	1.25	14.29	0	0	0	0	0	0	0	0	0	100
Race Not Available	15	12.33	24.59	6	55	40	7.5	21.43	1	31	6.67	4.35	25	0	0	0	0	0
<b>Ethnicity</b>																		
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	100
Not Hispanic or Latino	100	86.21	12.53	74	100	74	32.5	13.01	21	100	21	31.3	13.82	1	100	1	100	2.38
Joint (Hisp/Lat / Not Hisp/Lat)	1	0.86	25	0	0	0	0	0	1	476	100	4.35	50	0	0	0	0	100
Ethnicity Not Available	15	12.33	25	6	54	40	7.5	22.22	1	32	6.67	4.35	25	0	0	0	0	0
<b>Minority Status</b>																		
White Non-Hispanic	32	73.31	12.07	68	100	73.31	85	12.5	19	100	20.65	82.61	13.48	1	100	1.09	100	2.38
Others, Including Hispanic	3	7.76	22.5	6	30	66.67	7.5	22.22	3	161	33.33	13.04	23.08	0	0	0	0	100
<b>Tract Income Level</b>																		
Low (0-49% of Median)	2	1.72	50	2	162	100	2.5	66.67	0	0	0	0	100	0	NA	0	0	0
Moderate (50-79% of Median)	30	25.86	13.7	16	86	53.33	20	11.51	8	140	26.67	34.78	14.61	0	NA	0	0	0
Middle (80-119% of Median)	63	54.31	16.34	43	126	77.78	61.25	18.85	11	32	17.46	47.83	15.07	1	NA	1.59	100	6.25
Upper (>=120% of Median)	21	18.1	7.84	13	100	61.9	16.25	6.6	4	100	19.05	17.39	12.9	0	NA	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	0	0	0
<b>Applicant Income Level</b>																		
Low (0-49% of Median)	24	20.69	18.9	13	67	54.17	16.25	17.81	9	263	37.5	39.13	20.33	0	NA	0	0	0
Moderate (50-79% of Median)	28	24.14	16.37	22	97	78.57	27.5	19.3	5	125	17.86	21.74	11.9	0	NA	0	0	0
Middle (80-119% of Median)	27	23.28	13.37	20	32	74.07	25	13.51	6	156	22.22	26.09	17.65	1	NA	3.7	100	10
Upper (>=120% of Median)	21	18.1	6.95	17	100	80.95	21.25	7.36	3	100	14.29	13.04	7.89	0	NA	0	0	0
NA	16	13.79	26.23	8	62	50	10	24.24	0	0	0	0	0	0	NA	0	0	0
<b>Minority Concentration</b>																		
Non-Minority (<20%)	86	74.14	10.74	61	100	70.33	76.25	10.89	15	100	17.44	65.22	10.56	1	100	1.16	100	2.38
Mixed (20-49%)	23	19.83	46.34	16	38	69.57	20	50	5	125	21.74	21.74	45.45	0	0	0	0	0
Subst. Minority (>=50%)	7	6.03	53.85	3	60	42.86	3.75	42.86	3	246	42.86	13.04	60	0	0	0	0	100
<b>Loan Purpose and type</b>																		
Purchase - Convnt'l	41	35.34	21.47	28	NA	68.29	35	21.21	5	NA	12.2	21.74	29.41	0	NA	0	0	0
Home Improvement - Convnt'l	45	38.79	13.68	29	NA	64.44	36.25	13	13	NA	28.89	56.52	15.66	1	NA	2.22	100	9.09
Refinancing - Convnt'l	30	25.86	8.75	23	NA	76.67	28.75	3.43	5	NA	16.67	21.74	8.62	0	NA	0	0	0
Government	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0
<b>Property Type</b>																		
One- to Four-Family	115	99.14	13.84	79	NA	68.7	98.75	13.64	23	NA	20	100	15.33	1	NA	0.87	100	2.38
Manufactured Housing	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0
Multifamily	1	0.86	11.11	1	NA	100	1.25	14.29	0	NA	0	0	0	0	NA	0	0	0

(a) Index for Race is calculated as % row for any race/% row for white.

Index for Minority Status is calculated as % row for Others, Including Hispanic / % row for White Non-Hispanic.

Index for Tract Income Level is calculated as % row for any tract type/% row for upper income tracts.

Index for Minority Concentration is calculated as % row for any minority concentration/% row for non-minority tracts.

Index for Ethnicity is calculated as % row for any Ethnicity/% row for Not Hispanic or Latino.

Index for Applicant Income Level is calculated as % row for any tract type/% row for upper income applicants.

(b) The Portfolio column is calculated as applications in the selected area/all applications in the file.

If no Saved Area or Geographic Information filter is selected, the Portfolio column, by definition, is 100%.

If a Saved Area or Geographic Information filter is selected, the Portfolio column, by definition will be 100% if no loan applications outside of the filter fit the same criteria.

Data Source: 2000 US Census SF1/SF3  
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## Disposition Summary

### 2009 Peer Mortgage Data (HE)

#### Active Filter

Institution is PARKVALE SAVINGS BANK (30000030237) (Included)  
Area is City of Pittsburgh

Borrower Characteristics	Disposition of Applications						Pricing Data (7)		Percentage Points above the APOR (8)	
	Applications Received	Loans Originated	Approved but Not Accepted	Denied	Withdrawn	File Closed for Incompleteness	Not Reported	Reported	Mean Value	Median Value
<b>Race</b>										
American Indian / Alaska Native	0	0	0	0	0	0	0	0	0	0
Asian	2	2	0	0	0	0	1	1	3.45	3.45
Black or African American	5	3	0	2	0	0	3	0	0	0
Native Hawaiian / Other Pacific Islander	0	0	0	0	0	0	0	0	0	0
White	93	68	0	20	1	4	38	28	4.63	4.29
2 or More Minority Races (1)	0	0	0	0	0	0	0	0	0	0
Joint (White/Minority Race) (2)	1	1	0	0	0	0	1	0	0	0
Race Not Available	7	6	0	1	0	0	5	1	4.85	4.85
<b>Ethnicity</b>										
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0
Not Hispanic or Latino	100	74	0	21	1	4	43	29	4.65	4.27
Joint (Hisp or Lat/Not Hisp or Lat) (3)	1	0	0	1	0	0	0	0	0	0
Ethnicity Not Available	7	6	0	1	0	0	5	1	4.85	4.85
<b>Minority Status</b>										
White Non-Hispanic (4)	92	68	0	19	1	4	38	28	4.63	4.29
Others, Including Hispanic	9	6	0	3	0	0	5	1	3.45	3.45
<b>Income</b>										
Low - < 50% MSAMMD Median	24	13	0	9	0	2	6	5	5.15	5.06
Moderate - 50-73.93% MSAMMD Median	28	22	0	5	0	1	13	9	4.5	4.03
Middle - 80-119.93% MSAMMD Median	27	20	0	6	1	1	12	8	4.66	4.38
Upper - 120% or More MSAMMD Median	21	17	0	3	0	1	9	8	4.52	4.29
Income Not Available	8	8	0	0	0	0	8	0	0	0
<b>Gender</b>										
Male	29	21	0	7	0	1	14	6	5.78	5.33
Female	28	17	0	9	0	2	10	6	4.92	4.45
Joint (Male/Female) (5)	45	37	0	6	1	1	20	17	4.15	3.94
Gender Not Available	6	5	0	1	0	0	4	1	4.85	4.85
<b>Census Tract Characteristics</b>										
<b>Racial / Ethnic Composition (6)</b>										
< 10% Minority	46	36	0	7	1	2	18	17	4.8	4.83
10-19% Minority	34	25	0	8	0	1	18	7	4.45	4.03
20-43% Minority	22	16	0	5	0	1	9	6	4.49	4.14
50-73% Minority	3	2	0	1	0	0	2	0	0	0
80-100% Minority	3	1	0	2	0	0	1	0	0	0
<b>Income Characteristics</b>										
Low - < 50% MSAMMD Median	2	2	0	0	0	0	2	0	0	0
Moderate - 50-73.93% MSAMMD Median	26	16	0	8	0	2	10	5	4.38	3.86
Middle - 80-119.93% MSAMMD Median	62	49	0	11	1	1	26	22	4.8	4.53
Upper - 120% or More MSAMMD Median	18	13	0	4	0	1	10	3	4.09	3.8
Income Not Available	0	0	0	0	0	0	0	0	0	0
Total Applications	108	80	0	23	1	4	48	30	4.65	4.29

#### Footnotes

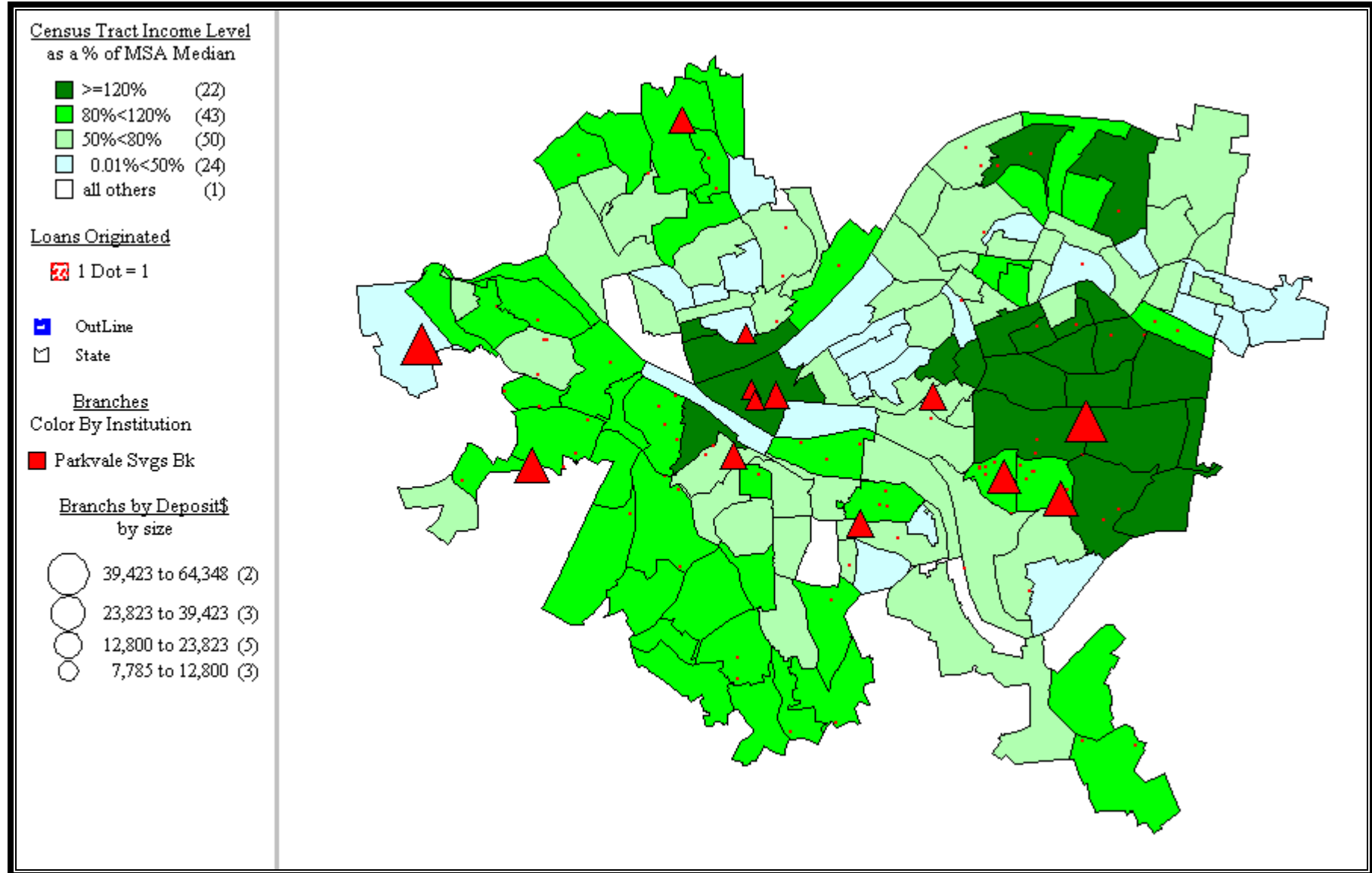
- Two or More Minority Races: At least 2 minority race categories must be reported
- Joint Race (White/Minority Race): Both Applicant and Co-Applicant must be reported and one must be White only, and the other must be a Minority, in either order
- Joint Ethnicity: Both Applicant and Co-Applicant must be reported and one must be Hispanic or Latino, and the other must be Not Hispanic or Latino, in either order
- White - Not Hispanic or Latino: Includes Race equal to White only and Ethnicity not equal to Hispanic or Latino.
- Joint Gender: Both Applicant and Co-Applicant must be reported and one must be Female and the other must be Male, in either order
- Total Minority: Composite of non-White Race total and Hispanic or Latino Ethnicity; if one record meets both conditions, it will only be counted once
- Pricing Data: Only considers originated loans; "Not Reported" represents rate spread value sz "NA," "Reported" represents those with rate spread as a numeric value; "Mean Value" represents the average rate spread value for all records with a reported "Median Value" represents the midpoint of rate spread value for all records with a reported numeric rate spread value.
- Applications Received: Represents dispositions displayed; does not include Purchased Loans; Pre-Approvals Denied nor Pre-Approvals Approved but Not Accepted.
- Only records that specifically meet the definition for each cell on the report will be included. If your data contains validity errors, you may have difficulty in reaching subtotals.

# Origination Map

Parkvale Savings Bank

City of Pittsburgh

2009 Peer Mortgage Data Northeastern





**Standard Summary Report**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is PNC BANK NA (10000001316) (Included)  
Area is City of Pittsburgh

	Total Applications (1)		Originated/Purchased (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
<b>Loan Purpose and Type</b>														
Purchase - Conventional	76	9.28	56	16.18	2	3.08	12	15.79	6	15.38	0	0	0	0
Purchase - Government	45	5.49	27	7.8	0	0	11	24.44	7	17.95	0	0	0	0
Home Improvement	257	31.38	84	24.28	12	18.46	158	61.48	3	7.69	0	0	0	0
Refinancing	441	53.85	179	51.73	51	78.46	188	42.63	23	58.97	0	0	0	0
<b>Applicant Race</b>														
American Indian/Alaska Native	1	0.12	0	0	1	1.54	0	0	0	0	0	0	0	0
Asian	14	1.71	9	2.6	0	0	2	14.29	3	7.69	0	0	0	0
Black or African American	99	12.09	22	6.36	4	6.15	72	72.73	1	2.56	0	0	0	0
Hawaiian / Pacific Islander	3	0.37	1	0.29	0	0	1	33.33	1	2.56	0	0	0	0
White	565	68.99	251	72.54	43	66.15	243	43.01	28	71.79	0	0	0	0
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	9	1.1	3	0.87	2	3.08	3	33.33	1	2.56	0	0	0	0
Race Not Available	128	15.63	60	17.34	15	23.08	48	37.5	5	12.82	0	0	0	0
<b>Applicant Ethnicity</b>														
Hispanic or Latino	7	0.85	2	0.58	0	0	5	71.43	0	0	0	0	0	0
Not Hispanic or Latino	677	82.66	282	81.5	48	73.85	313	46.23	34	87.18	0	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	6	0.73	4	1.16	0	0	2	33.33	0	0	0	0	0	0
Ethnicity Not Available	129	15.75	58	16.76	17	26.15	49	37.98	5	12.82	0	0	0	0
<b>Minority Status</b>														
White Non-Hispanic	551	67.28	246	71.1	43	66.15	234	42.47	28	71.79	0	0	0	0
Others, Including Hispanic	138	16.85	40	11.56	7	10.77	85	61.59	6	15.38	0	0	0	0
<b>Applicant Income</b>														
Low (0-49% of Median)	140	17.09	34	9.83	4	6.15	99	70.71	3	7.69	0	0	0	0
Moderate (50-79% of Median)	196	23.93	75	21.68	16	24.62	98	50	7	17.95	0	0	0	0
Middle (80-119% of Median)	181	22.1	80	23.12	17	26.15	72	39.78	12	30.77	0	0	0	0
Upper (>=120% of Median)	261	31.87	139	40.17	22	33.85	85	32.57	15	38.46	0	0	0	0
Income Not Available	41	5.01	18	5.2	6	9.23	15	36.59	2	5.13	0	0	0	0
<b>Tract/BNA Characteristics</b>														
Substantially Minority	105	12.82	28	8.09	3	4.62	71	67.62	3	7.69	0	0	0	0
Not Substantially Minority	714	87.18	318	91.91	62	95.38	298	41.74	36	92.31	0	0	0	0
Low (0-49% of Median)	36	4.4	5	1.45	1	1.54	29	80.56	1	2.56	0	0	0	0
Moderate (50-79% of Median)	190	23.2	72	20.81	7	10.77	104	54.74	7	17.95	0	0	0	0
Middle (80-119% of Median)	395	48.23	153	44.22	37	56.92	189	47.85	16	41.03	0	0	0	0
Upper (>=120% of Median)	198	24.18	116	33.53	20	30.77	47	23.74	15	38.46	0	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low/Mod and/or Sub Minority	247	30.16	82	23.7	8	12.31	147	59.51	10	25.64	0	0	0	0
All Other Census Tracts	572	69.84	264	76.3	57	87.69	222	38.81	29	74.36	0	0	0	0
<b>Applicant Sex</b>														
Male	246	30.04	106	30.64	14	21.54	114	46.34	12	30.77	0	0	0	0
Female	236	28.82	84	24.28	19	29.23	122	51.69	11	28.21	0	0	0	0
Joint	241	29.43	113	32.66	19	29.23	96	39.83	13	33.33	0	0	0	0
Not Applicable	96	11.72	43	12.43	13	20	37	38.54	3	7.69	0	0	0	0
<b>Total</b>	<b>819</b>	<b>100</b>	<b>346</b>	<b>100</b>	<b>65</b>	<b>100</b>	<b>363</b>	<b>45.05</b>	<b>39</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Percent of Total Number of Applications  
Note: Validity Errors are included

(2) Percent of Total Number of Originations  
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(3) Number of Denied Applications as a Percent of Number of Applications for Line Item  
Data Source: 2000 US Census SF1/SF3

**Summary Reports - Action Taken**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is PNC BANK NA (10000001316) (Included)  
Area is City of Pittsburgh

	Total Application			Loan Originated (a,b)						Application Denied					Application Withdrawn				
	Count	Column	Portf.	Count	Index	Row	Column	Portf.	Count	Index	Row	Column	Portf.	Count	Index	Row	Column	Portf.	
<b>Applicant Race</b>																			
American Indian/Alaska Native	1	0.12	0.78	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Asian	14	1.71	0.84	3	145	64.23	2.65	1.01	2	33	14.23	0.54	0.44	2	404	14.23	7.14	1	
Black or African American	99	12.09	2.13	22	50	22.22	6.47	1.12	72	169	72.73	19.51	3.82	1	29	1.01	3.57	0.18	
Hawaiian / Pacific Islander	3	0.37	1.86	1	75	33.33	0.29	1.52	1	78	33.33	0.27	1.39	1	342	33.33	3.57	7.14	
White	565	68.39	1.45	251	100	44.42	73.82	1.11	243	100	43.01	65.85	2.42	20	100	3.54	71.43	0.54	
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Joint Race (White/Minority)	3	1.1	1.58	3	75	33.33	0.88	0.88	3	78	33.33	0.81	2.1	0	0	0	0	0	
Race Not Available	128	15.63	1.55	54	95	42.13	15.88	1.23	48	87	37.5	13.01	2.28	4	88	3.13	14.23	0.44	
<b>Ethnicity</b>																			
Hispanic or Latino	7	0.85	0.35	2	69	28.57	0.59	0.28	5	154	71.43	1.36	0.57	0	0	0	0	0	
Not Hispanic or Latino	677	82.66	1.54	282	100	41.65	82.34	1.12	313	100	46.23	84.82	2.67	24	100	3.55	85.71	0.56	
Joint (Hisp/Lat / Not Hisp/Lat)	6	0.73	1.04	4	160	66.67	1.18	1.31	2	72	33.33	0.54	1.29	0	0	0	0	0	
Ethnicity Not Available	123	15.75	1.61	52	37	40.31	15.23	1.28	43	82	37.36	13.28	2.42	4	87	3.1	14.23	0.47	
<b>Minority Status</b>																			
White Non-Hispanic	551	67.28	1.5	246	100	44.65	72.35	1.13	234	100	42.47	63.41	2.55	20	100	3.63	71.43	0.59	
Others, Including Hispanic	138	16.85	1.45	40	65	28.33	11.76	0.34	85	145	61.53	23.04	2.4	4	80	2.9	14.23	0.35	
<b>Tract Income Level</b>																			
Low (0-49% of Median)	36	4.4	2.63	4	19	11.1	1.18	0.82	23	333	80.56	7.86	4.51	0	0	0	0	0	
Moderate (50-79% of Median)	190	23.2	2.59	70	63	36.84	20.59	2.12	104	231	54.74	28.18	4.03	4	42	2.11	14.23	0.51	
Middle (80-119% of Median)	335	48.23	1.34	150	65	37.37	44.12	0.91	189	202	47.85	51.22	2.33	14	70	3.54	50	0.5	
Upper (>=120% of Median)	198	24.18	1.22	116	100	58.53	34.12	1.17	47	100	23.74	12.74	1.36	10	100	5.05	35.71	0.56	
NA	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	100	
<b>Applicant Income Level</b>																			
Low (0-49% of Median)	140	17.09	2.23	33	45	23.57	3.71	1.4	99	217	70.71	26.83	3.15	3	56	2.14	10.71	0.73	
Moderate (50-79% of Median)	196	23.93	1.69	72	69	36.73	21.18	1.18	98	154	50	26.56	2.8	7	33	3.57	25	0.65	
Middle (80-119% of Median)	181	22.1	1.4	80	84	44.2	23.53	1.09	72	122	39.78	19.51	2.15	7	101	3.87	25	0.51	
Upper (>=120% of Median)	261	31.87	1.38	138	100	52.87	40.59	1.24	85	100	32.57	23.04	1.97	10	100	3.83	35.71	0.46	
NA	41	5.01	0.87	17	78	41.46	5	0.52	15	112	36.53	4.07	3.16	1	64	2.44	3.57	0.23	
<b>Minority Concentration</b>																			
Non-Minority (<20%)	522	63.74	1.33	229	100	43.87	67.35	1.01	213	100	40.8	57.72	2.13	21	100	4.02	75	0.58	
Mixed (20-49%)	132	23.44	2.07	85	101	44.27	25	1.69	85	108	44.27	23.04	3.3	5	65	2.6	17.86	0.5	
Subst. Minority (>=50%)	105	12.82	1.74	26	56	24.76	7.65	1.01	71	166	67.62	19.24	3.26	2	47	1.9	7.14	0.24	
<b>Loan Purpose and type</b>																			
Purchase - Convnt'l	76	9.28	1.8	51	NA	67.11	15	1.83	12	NA	15.73	3.25	2.52	2	NA	2.63	7.14	0.43	
Home Improvement - Convnt'l	255	31.14	2.81	82	NA	32.16	24.12	2.45	158	NA	61.96	42.82	3.44	3	NA	1.18	10.71	0.52	
Refinancing - Convnt'l	431	52.63	1.43	171	NA	39.68	50.23	1.05	186	NA	43.16	50.41	2.12	16	NA	3.71	57.14	0.57	
Government	57	6.36	0.51	36	NA	63.16	10.59	0.46	13	NA	22.81	3.52	1.39	7	NA	12.28	25	0.43	
<b>Property Type</b>																			
One- to Four-Family	807	98.53	1.5	335	NA	41.51	38.53	1.12	362	NA	44.86	38.1	2.52	28	NA	3.47	100	0.52	
Manufactured Housing	2	0.24	0.32	0	NA	0	0	0	2	NA	100	0.54	0.63	0	NA	0	0	0	
Multifamily	10	1.22	4.52	5	NA	50	1.47	5.81	5	NA	50	1.36	5.56	0	NA	0	0	0	

(a) Index for Race is calculated as % row for any race/% row for white.

Index for Minority Status is calculated as % row for Others, Including Hispanic / % row for White Non-Hispanic.

Index for Tract Income Level is calculated as % row for any tract type/% row for upper income tracts.

Index for Minority Concentration is calculated as % row for any minority concentration/% row for non-minority tracts.

Index for Ethnicity is calculated as % row for any Ethnicity/% row for Not Hispanic or Latino.

Index for Applicant Income Level is calculated as % row for any tract type/% row for upper income applicants.

(b) The Portfolio column is calculated as applications in the selected area/all applications in the file.

If no Saved Area or Geographic Information filter is selected, the Portfolio column, by definition, is 100%.

If a Saved Area or Geographic Information filter is selected, the Portfolio column, by definition will be 100% if no loan applications outside of the filter fit the same criteria.

Data Source: 2000 US Census SF1/SF3  
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## Disposition Summary

### 2009 Peer Mortgage Data (HE)

#### Active Filter

Institution is PNC BANK NA (10000001316) (Included)  
Area is City of Pittsburgh

Count	Disposition of Applications						Pricing Data (7)		Percentage Points Above the APOR (8)	
	Applications Received	Loans Originated	Approved but Not Accepted	Denied	Withdrawn	File Closed for Incompleteness	Not Reported	Reported	Mean Value	Median Value
<b>Borrower Characteristics</b>										
<b>Race</b>										
American Indian / Alaska Native	1	0	1	0	0	0	0	0	0	0
Asian	14	9	0	2	2	1	8	1	3.58	3.58
Black or African American	99	22	4	72	1	0	17	5	4.76	5.26
Native Hawaiian / Other Pacific Islander	3	1	0	1	1	0	1	0	0	0
White	565	251	43	243	20	8	228	23	4.72	4.72
2 or More Minority Race (1)	0	0	0	0	0	0	0	0	0	0
Joint (White/Minority Race) (2)	9	3	2	3	0	1	3	0	0	0
Race Not Available	122	54	15	48	4	1	52	2	4.02	4.01
<b>Ethnicity</b>										
Hispanic or Latino	7	2	0	5	0	0	2	0	0	0
Not Hispanic or Latino	677	282	48	313	24	10	253	29	4.69	4.72
Joint (Hisp or Lat/Not Hisp or Lat) (3)	6	4	0	2	0	0	4	0	0	0
Ethnicity Not Available	123	52	17	49	4	1	50	2	4.02	4.01
<b>Minority Status</b>										
White Non-Hispanic (4)	551	246	43	234	20	8	223	23	4.72	4.72
Others, Including Hispanic	138	40	7	85	4	2	34	6	4.57	4.52
<b>Income</b>										
Low - < 50% MSAM/D Median	139	33	4	99	3	0	24	9	4.25	4.13
Moderate - 50-79.99% MSAM/D Median	193	72	16	98	7	0	65	7	4.51	4.69
Middle - 80-119.99% MSAM/D Median	181	80	17	72	7	5	72	8	5.1	5.04
Upper - 120% or More MSAM/D Median	260	138	22	85	10	5	132	6	4.51	4.73
Income Not Available	40	17	6	15	1	1	16	1	6.23	6.23
<b>Gender</b>										
Male	246	106	14	114	9	3	95	11	4.87	5.09
Female	236	84	19	122	8	3	75	9	4.63	4.65
Joint (Male/Female) (5)	241	113	19	96	9	4	104	9	4.52	4.43
Gender Not Available	90	37	13	37	2	1	35	2	4.02	4.01
<b>Census Tract Characteristics</b>										
<b>Racial / Ethnic Composition (6)</b>										
< 10% Minority	301	130	24	129	14	4	117	13	4.72	5.03
10-19% Minority	217	99	25	84	7	2	92	7	4.68	4.65
20-49% Minority	192	85	13	85	5	4	79	6	4.42	4.25
50-79% Minority	40	11	0	27	2	0	11	0	0	0
80-100% Minority	63	15	3	44	0	1	10	5	4.67	4.81
<b>Income Characteristics</b>										
Low - < 50% MSAM/D Median	35	4	1	29	0	1	3	1	3.78	3.78
Moderate - 50-79.99% MSAM/D Median	188	70	7	104	4	3	61	9	4.92	4.81
Middle - 80-119.99% MSAM/D Median	392	150	37	189	14	2	133	17	4.57	4.72
Upper - 120% or More MSAM/D Median	198	116	20	47	10	5	112	4	4.52	4.32
Income Not Available	0	0	0	0	0	0	0	0	0	0
Total Applications	813	340	65	369	28	11	309	31	4.64	4.72

#### Footnotes

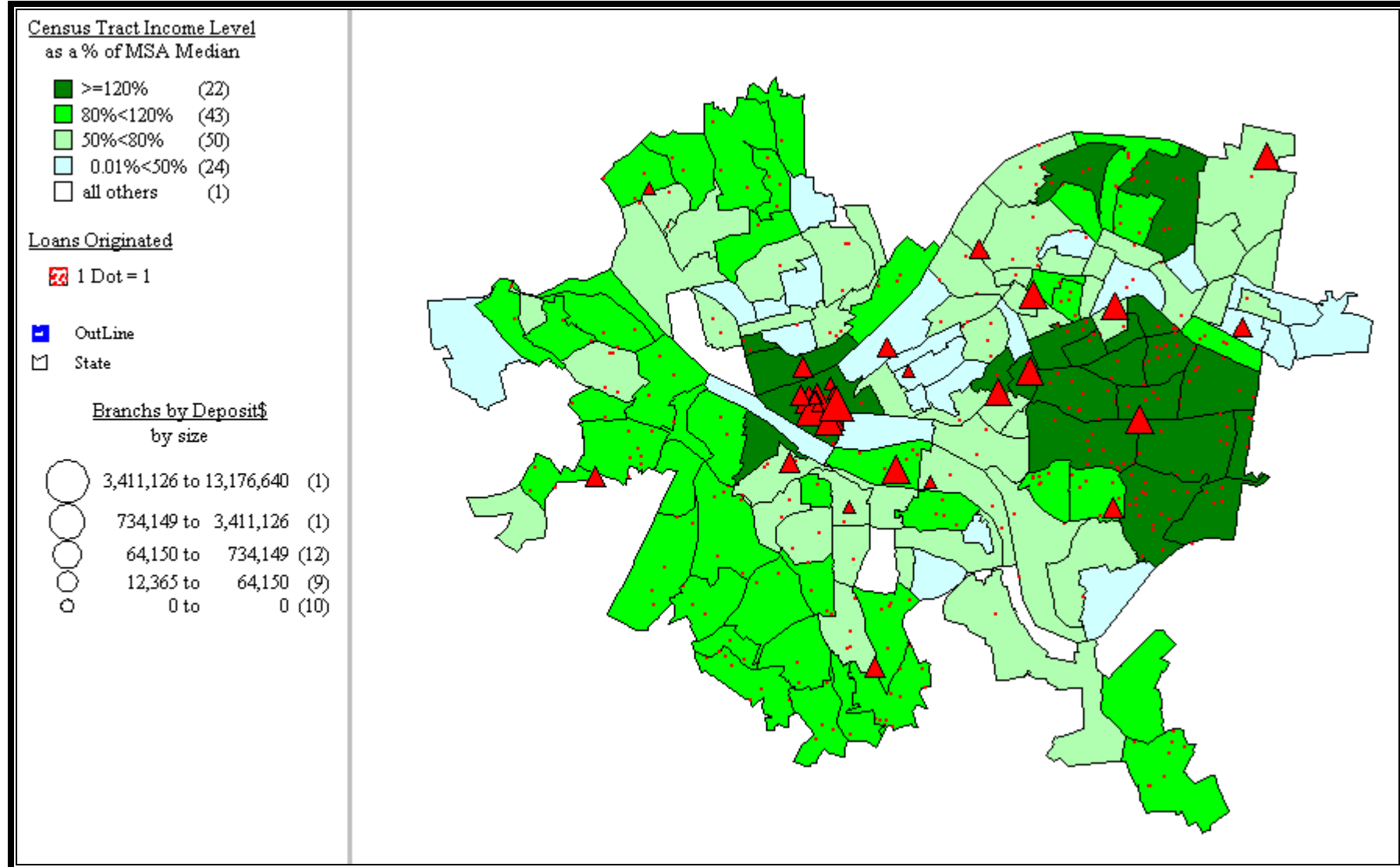
- Two or More Minority Race: At least 2 minority race categories must be reported
- Joint Race (White/Minority Race): Both Applicant and Co-Applicant must be reported and one must be White only, and the other must be a Minority, in other order
- Joint Ethnicity: Both Applicant and Co-Applicant must be reported and one must be Hispanic or Latino, and the other must be Not Hispanic or Latino, in other order
- White -- Not Hispanic or Latino: Includes Race equal to White only and Ethnicity not equal to Hispanic or Latino.
- Joint Gender: Both Applicant and Co-Applicant must be reported and one must be Female and the other must be Male, in other order
- Total Minority: Composite of non-White Race (not and Hispanic or Latino Ethnicity; if one record meets both conditions, it will only be counted once
- Pricing Data: Only considers originated loans; "Not Reported" represents rate spread value as "NA"; "Reported" represents those with rate spread as a numeric value; "Mean Value" represents the average rate spread value for all records with a reported "Median Value" represents the midpoint of rate spread value for all records with a reported numeric rate spread value.
- Applications Received: Represents dispositions displayed; does not include Purchased Loans; Pre-Approved Denied nor Pre-Approved Approved but Not Accepted.
- Only records that specifically meet the definition for each cell on the report will be included. If your data contains validity errors, you may have difficulty in resolving subtotals.

# Origination Map

PNC Bank

City of Pittsburgh

2009 Peer Mortgage Data Northeastern



**Standard Summary Report**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is PROGRESSIVE-HOME FEDERAL SandLA (40000000495) (Included)  
 Area is City of Pittsburgh

	Total Applications (1)		Originated/Purchased (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
<b>Loan Purpose and Type</b>														
Purchase - Conventional	3	25	2	18.18	0	0	1	33.33	0	0	0	0	0	0
Purchase - Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Home Improvement	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Refinancing	3	75	3	81.82	0	0	0	0	0	0	0	0	0	0
<b>Applicant Race</b>														
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Black or African American	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	12	100	11	100	0	0	1	8.33	0	0	0	0	0	0
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Race Not Available	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Applicant Ethnicity</b>														
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not Hispanic or Latino	12	100	11	100	0	0	1	8.33	0	0	0	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Minority Status</b>														
White Non-Hispanic	12	100	11	100	0	0	1	8.33	0	0	0	0	0	0
Others, Including Hispanic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Applicant Income</b>														
Low (0-49% of Median)	2	16.67	1	9.09	0	0	1	50	0	0	0	0	0	0
Moderate (50-79% of Median)	4	33.33	4	36.36	0	0	0	0	0	0	0	0	0	0
Middle (80-119% of Median)	1	8.33	1	9.09	0	0	0	0	0	0	0	0	0	0
Upper (>=120% of Median)	3	25	3	27.27	0	0	0	0	0	0	0	0	0	0
Income Not Available	2	16.67	2	18.18	0	0	0	0	0	0	0	0	0	0
<b>Tract/BNA Characteristics</b>														
Substantially Minority	1	8.33	1	9.09	0	0	0	0	0	0	0	0	0	0
Not Substantially Minority	11	31.67	10	30.31	0	0	1	3.09	0	0	0	0	0	0
Low (0-49% of Median)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Moderate (50-79% of Median)	6	50	5	45.45	0	0	1	16.67	0	0	0	0	0	0
Middle (80-119% of Median)	4	33.33	4	36.36	0	0	0	0	0	0	0	0	0	0
Upper (>=120% of Median)	2	16.67	2	18.18	0	0	0	0	0	0	0	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low/Mod and/or Sub Minority	6	50	5	45.45	0	0	1	16.67	0	0	0	0	0	0
All Other Census Tracts	6	50	6	54.55	0	0	0	0	0	0	0	0	0	0
<b>Applicant Sex</b>														
Male	7	58.33	6	54.55	0	0	1	14.29	0	0	0	0	0	0
Female	1	8.33	1	9.09	0	0	0	0	0	0	0	0	0	0
Joint	4	33.33	4	36.36	0	0	0	0	0	0	0	0	0	0
Not Applicable	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>12</b>	<b>100</b>	<b>11</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>8.33</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Percent of Total Number of Applications  
 Note: Validity Errors are included

(2) Percent of Total Number of Originations  
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(3) Number of Denied Applications as a Percent of Number of Applications for Line Item

Data Source: 2000 US Census SF1/SF3

**Summary Reports - Action Taken**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is PROGRESSIVE-HOME FEDERAL SandLA (40000000495) (Included)  
 Area is City of Pittsburgh

	Total Application			Loan Originated (a,b)					Application Denied					Application Withdrawn				
	Count	Percent		Count	Index	Percent			Count	Index	Percent			Count	Index	Percent		
		Column	Portf.			Row	Column	Portf.			Row	Column	Portf.			Row	Column	Portf.
<b>Applicant Race</b>																		
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	0	0	0
Asian	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	0	0	0
Black or African American	0	0	0	0	0	0	0	0	0	0	0	100	0	NA	0	0	100	
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	0	0	0	
White	12	100	30.77	11	100	31.67	100	32.35	1	100	8.33	100	20	0	NA	0	100	
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	0	0	0	
Joint Race (White/Minority)	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	0	0	0	
Race Not Available	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	0	0	0	
<b>Ethnicity</b>																		
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	0	0	0
Not Hispanic or Latino	12	100	30	11	100	31.67	100	31.43	1	100	8.33	100	20	0	NA	0	100	
Joint (Hisp/Lat / Not Hisp/Lat)	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	0	0	0	
Ethnicity Not Available	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	0	0	0	
<b>Minority Status</b>																		
White Non-Hispanic	12	100	30.77	11	100	31.67	100	32.35	1	100	8.33	100	20	0	NA	0	100	
Others, Including Hispanic	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	0	0	0	
<b>Tract Income Level</b>																		
Low (0-49% of Median)	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	
Moderate (50-79% of Median)	6	50	85.71	5	83	83.33	45.45	100	1	NA	16.67	100	50	0	NA	0	100	
Middle (80-119% of Median)	4	33.33	25	4	100	100	36.36	26.67	0	NA	0	0	0	0	NA	0	100	
Upper (>=120% of Median)	2	16.67	11.76	2	100	100	18.18	13.33	0	NA	0	0	0	0	NA	0	100	
NA	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	
<b>Applicant Income Level</b>																		
Low (0-49% of Median)	2	16.67	66.67	1	50	50	3.09	100	1	NA	50	100	50	0	NA	0	100	
Moderate (50-79% of Median)	4	33.33	50	4	100	100	36.36	57.14	0	NA	0	0	0	0	NA	0	100	
Middle (80-119% of Median)	1	8.33	14.29	1	100	100	3.09	16.67	0	NA	0	0	0	0	NA	0	100	
Upper (>=120% of Median)	3	25	15	3	100	100	27.27	15.79	0	NA	0	0	0	0	NA	0	100	
NA	2	16.67	100	2	100	100	18.18	100	0	NA	0	0	100	0	NA	0	100	
<b>Minority Concentration</b>																		
Non-Minority (<20%)	8	66.67	22.22	7	100	87.5	63.64	22.58	1	100	12.5	100	20	0	NA	0	100	
Mixed (20-49%)	3	25	100	3	114	100	27.27	100	0	0	0	0	100	0	NA	0	100	
Subst. Minority (>=50%)	1	8.33	100	1	114	100	3.09	100	0	0	0	0	100	0	NA	0	100	
<b>Loan Purpose and type</b>																		
Purchase - Convnt'l	3	25	37.5	2	NA	66.67	18.18	40	1	NA	33.33	100	33.33	0	NA	0	100	
Home Improvement - Convnt'l	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	
Refinancing - Convnt'l	3	75	28.13	3	NA	100	81.82	30	0	NA	0	0	0	0	NA	0	100	
Government	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	
<b>Property Type</b>																		
One- to Four-Family	10	83.33	26.32	9	NA	90	81.82	27.27	1	NA	10	100	20	0	NA	0	100	
Manufactured Housing	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	
Multifamily	2	16.67	100	2	NA	100	18.18	100	0	NA	0	0	100	0	NA	0	100	

(a) Index for Race is calculated as % row for any race/% row for white.

Index for Minority Status is calculated as % row for Others, Including Hispanic / % row for White Non-Hispanic.

Index for Tract Income Level is calculated as % row for any tract type/% row for upper income tracts.

Index for Minority Concentration is calculated as % row for any minority concentration/% row for non-minority tracts.

Index for Ethnicity is calculated as % row for any Ethnicity/% row for Not Hispanic or Latino.

Index for Applicant Income Level is calculated as % row for any tract type/% row for upper income applicants.

(b) The Portfolio column is calculated as applications in the selected area/all applications in the file.

If no Saved Area or Geographic Information filter is selected, the Portfolio column, by definition, is 100%.

If a Saved Area or Geographic Information filter is selected, the Portfolio column, by definition will be 100% if no loan applications outside of the filter fit the same criteria.

Data Source: 2000 US Census SF1/SF3  
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## Disposition Summary

### 2009 Peer Mortgage Data (ME)

**Active Filer**  
 Institution is PROGRESSIVE-HOME FEDERAL SandL A (40000000495) (Included)  
 Area is City of Pittsburgh

Count	Disposition of Applications						Pricing Data (7)		Percentage Points above the APOR (8)	
	Applications Received	Loans Originated	Approved but Not Accepted	Denied	Withdrawn	File Closed for Incompleteness	Not Reported	Reported	Mean Value	Median Value
<b>Borrower Characteristics</b>										
<b>Race</b>										
American Indian / Alaska Native	0	0	0	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0	0
Black or African American	0	0	0	0	0	0	0	0	0	0
Native Hawaiian / Other Pacific Islander	0	0	0	0	0	0	0	0	0	0
White	12	11	0	1	0	0	11	0	0	0
2 or More Minority Races (1)	0	0	0	0	0	0	0	0	0	0
Joint (White/Minority Races) (2)	0	0	0	0	0	0	0	0	0	0
Race Not Available	0	0	0	0	0	0	0	0	0	0
<b>Ethnicity</b>										
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0
Not Hispanic or Latino	12	11	0	1	0	0	11	0	0	0
Joint (Hisp or Lat/Not Hisp or Lat) (3)	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	0	0	0	0	0	0	0	0	0	0
<b>Minority Status</b>										
White Non-Hispanic (4)	12	11	0	1	0	0	11	0	0	0
Others, Including Hispanic	0	0	0	0	0	0	0	0	0	0
<b>Income</b>										
Low - < 50% MSA/MMD Median	2	1	0	1	0	0	1	0	0	0
Moderate - 50 - 73.99% MSA/MMD Median	4	4	0	0	0	0	4	0	0	0
Middle - 80 - 119.99% MSA/MMD Median	1	1	0	0	0	0	1	0	0	0
Upper - 120% or More MSA/MMD Median	3	3	0	0	0	0	3	0	0	0
Income Not Available	2	2	0	0	0	0	2	0	0	0
<b>Gender</b>										
Male	7	6	0	1	0	0	6	0	0	0
Female	1	1	0	0	0	0	1	0	0	0
Joint (Male/Female) (5)	4	4	0	0	0	0	4	0	0	0
Gender Not Available	0	0	0	0	0	0	0	0	0	0
<b>Census Tract Characteristics</b>										
<b>Racial / Ethnic Composition (6)</b>										
< 10% Minority	4	3	0	1	0	0	3	0	0	0
10-19% Minority	4	4	0	0	0	0	4	0	0	0
20-49% Minority	3	3	0	0	0	0	3	0	0	0
50-79% Minority	1	1	0	0	0	0	1	0	0	0
80-100% Minority	0	0	0	0	0	0	0	0	0	0
<b>Income Characteristics</b>										
Low - < 50% MSA/MMD Median	0	0	0	0	0	0	0	0	0	0
Moderate - 50 - 73.99% MSA/MMD Median	6	5	0	1	0	0	5	0	0	0
Middle - 80 - 119.99% MSA/MMD Median	4	4	0	0	0	0	4	0	0	0
Upper - 120% or More MSA/MMD Median	2	2	0	0	0	0	2	0	0	0
Income Not Available	0	0	0	0	0	0	0	0	0	0
Total Applications	12	11	0	1	0	0	11	0	0	0

#### Footnotes:

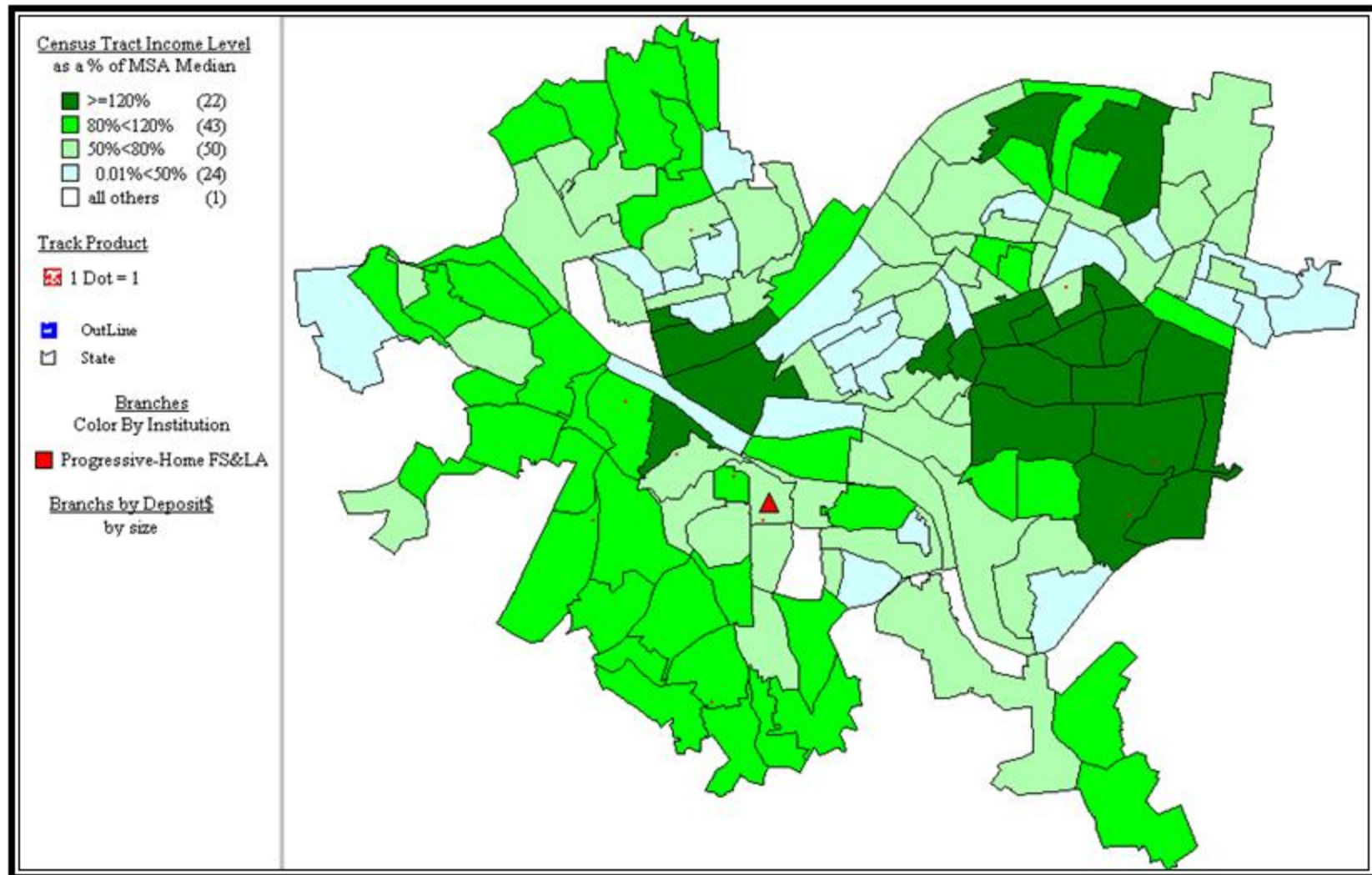
- Two or More Minority Races: At least 2 minority race categories must be reported
- Joint Race (White/Minority Race): Both Applicant and Co-Applicant must be reported and one must be White only, and the other must be a Minority, in either order
- Joint Ethnicity: Both Applicant and Co-Applicant must be reported and one must be Hispanic or Latino, and the other must be Not Hispanic or Latino, in either order
- White -- Not Hispanic or Latino: Includes Race equal to White only and Ethnicity not equal to Hispanic or Latino.
- Joint Gender: Both Applicant and Co-Applicant must be reported and one must be Female and the other must be Male, in either order
- Total Minority: Composite of non-White Race total and Hispanic or Latino Ethnicity; if one record meets both conditions, it will only be counted once
- Pricing Data: Only considers originated loans; "Not Reported" represents rate spread value as "NA," "Reported" represents those with rate spread as a numeric value; "Mean Value" represents the average rate spread value for all records with a reported; "Median Value" represents the midpoint of rate spread values for all records with a reported numeric rate spread value.
- Application Received: Represents disposition; displayed; does not include Purchased Loans; PreApprovals Denied not PreApprovals Approved but Not Accepted.
- Only records that specifically meet the definition for each cell on the report will be included; if your data contains validity errors, you may have difficulty in resolving subtotals.

# Origination Map

Progressive-Home Federal Savings and Loan Association

City of Pittsburgh

2009 Peer Mortgage Data - Northeastern





**Standard Summary Report**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is SandT BANK (30000011124) (Included)  
 Area is City of Pittsburgh

	Total Applications (1)		Originated/Purchased (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
<b>Loan Purpose and Type</b>														
Purchase - Conventional	40	43.01	31	49.21	2	50	1	2.5	6	50	0	0	0	0
Purchase - Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Home Improvement	17	18.28	9	14.29	1	25	7	41.18	0	0	0	0	0	0
Refinancing	36	38.71	23	36.51	1	25	6	16.67	6	50	0	0	0	0
<b>Applicant Race</b>														
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Black or African American	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	65	69.89	53	84.13	2	50	3	4.62	7	58.33	0	0	0	0
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	2	2.15	1	1.59	0	0	0	0	1	8.33	0	0	0	0
Race Not Available	26	27.96	9	14.29	2	50	11	42.31	4	33.33	0	0	0	0
<b>Applicant Ethnicity</b>														
Hispanic or Latino	1	1.08	0	0	0	0	0	0	1	8.33	0	0	0	0
Not Hispanic or Latino	66	70.97	54	85.71	2	50	3	4.55	7	58.33	0	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	26	27.96	9	14.29	2	50	11	42.31	4	33.33	0	0	0	0
<b>Minority Status</b>														
White Non-Hispanic	64	68.82	53	84.13	2	50	3	4.63	6	50	0	0	0	0
Others, Including Hispanic	3	3.23	1	1.59	0	0	0	0	2	16.67	0	0	0	0
<b>Applicant Income</b>														
Low (0-49% of Median)	4	4.3	2	3.17	0	0	1	2.5	1	8.33	0	0	0	0
Moderate (50-79% of Median)	14	15.05	4	6.35	1	25	9	64.29	0	0	0	0	0	0
Middle (80-119% of Median)	8	8.6	5	7.94	0	0	2	2.5	1	8.33	0	0	0	0
Upper (>=120% of Median)	58	62.37	43	68.25	3	75	2	3.45	10	83.33	0	0	0	0
Income Not Available	9	9.68	9	14.29	0	0	0	0	0	0	0	0	0	0
<b>Tract/BSA Characteristics</b>														
Substantially Minority	6	6.45	3	4.76	0	0	3	50	0	0	0	0	0	0
Not Substantially Minority	87	93.55	60	95.24	4	100	11	12.64	12	100	0	0	0	0
Low (0-49% of Median)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Moderate (50-79% of Median)	25	26.88	21	33.33	0	0	4	16	0	0	0	0	0	0
Middle (80-119% of Median)	26	27.96	16	25.4	1	25	7	26.92	2	16.67	0	0	0	0
Upper (>=120% of Median)	42	45.16	26	41.27	3	75	3	7.14	10	83.33	0	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low/Mod and/or Sub Minority	26	27.96	21	33.33	0	0	5	19.23	0	0	0	0	0	0
All Other Census Tracts	67	72.04	42	66.67	4	100	9	13.43	12	100	0	0	0	0
<b>Applicant Sex</b>														
Male	19	20.43	12	19.05	1	25	1	5.26	5	41.67	0	0	0	0
Female	11	11.83	8	12.7	0	0	1	3.03	2	16.67	0	0	0	0
Joint	37	39.78	34	53.97	1	25	1	2.7	1	8.33	0	0	0	0
Not Applicable	26	27.96	9	14.29	2	50	11	42.31	4	33.33	0	0	0	0
<b>Total</b>	<b>93</b>	<b>100</b>	<b>63</b>	<b>100</b>	<b>4</b>	<b>100</b>	<b>14</b>	<b>15.05</b>	<b>12</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Percent of Total Number of Applications  
 Note: Validity Errors are included

(2) Percent of Total Number of Originations

(3) Number of Denied Applications as a Percent of Number of Applications for Line Item

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Data Source: 2000 US Census SF1/SF3

**Summary Reports - Action Taken**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is SandT BANK (30000011124) (Included)  
Area is City of Pittsburgh

	Total Application			Loan Originated (a,b)					Application Denied					Application Withdrawn					
	Count	Column	Portf.	Count	Index	Row	Column	Portf.	Count	Index	Row	Column	Portf.	Count	Index	Row	Column	Portf.	
<b>Applicant Race</b>																			
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	100
Asian	0	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0
Black or African American	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	100
White	65	63.89	1.31	53	100	81.54	84.13	1.77	3	100	4.62	21.43	1.96	4	100	6.15	66.67	2.08	0
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	2	2.15	3.09	1	61	50	1.59	5.26	0	0	0	0	0	0	0	0	0	0	0
Race Not Available	26	27.96	2.47	9	42	34.62	14.29	13.04	11	317	42.31	78.57	2.3	2	125	7.69	33.33	1.09	0
<b>Ethnicity</b>																			
Hispanic or Latino	1	1.08	1.0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	100
Not Hispanic or Latino	66	70.37	1.93	54	100	81.82	85.71	1.79	3	100	4.55	21.43	1.94	4	100	6.06	66.67	2.08	0
Joint (Hisp/Lat / Not Hisp/Lat)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	26	27.96	2.45	9	42	34.62	14.29	12.16	11	331	42.31	78.57	2.3	2	127	7.69	33.33	1.08	0
<b>Minority Status</b>																			
White Non-Hispanic	64	68.82	1.9	53	100	82.81	84.13	1.78	3	100	4.63	21.43	2.01	4	100	6.25	66.67	2.13	0
Others, Including Hispanic	3	3.23	4.17	1	40	33.33	1.59	1.72	0	0	0	0	0	0	0	0	0	0	0
<b>Tract Income Level</b>																			
Low (0-49% of Median)	0	0	0	0	0	0	0	0	0	0	0	0	0	100	0	0	0	0	100
Moderate (50-79% of Median)	25	26.88	6.07	21	136	84	33.33	7.72	4	224	16	28.57	5.71	0	0	0	0	0	0
Middle (80-119% of Median)	26	27.96	0.76	16	39	61.54	25.4	0.68	7	377	26.92	50	1.38	1	32	3.85	16.67	0.36	0
Upper (>=120% of Median)	42	45.16	6.09	26	100	61.9	41.27	5.21	3	100	7.14	21.43	5.26	5	100	11.9	83.33	8.33	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Applicant Income Level</b>																			
Low (0-49% of Median)	4	4.3	0.84	2	67	50	3.17	0.79	1	725	25	7.14	0.69	1	363	25	16.67	2.22	0
Moderate (50-79% of Median)	14	15.05	1.67	4	39	28.57	6.35	0.72	9	1,864	64.29	64.29	5.39	0	0	0	0	0	0
Middle (80-119% of Median)	8	8.6	0.71	5	84	62.5	7.94	0.66	2	725	25	14.29	1.23	1	181	12.5	16.67	0.94	0
Upper (>=120% of Median)	58	62.37	3.02	43	100	74.14	68.25	3.01	2	100	3.45	14.29	1.33	4	100	6.9	66.67	2.45	0
NA	9	9.68	6.43	9	135	100	14.29	7.5	0	0	0	0	0	0	0	0	0	0	0
<b>Minority Concentration</b>																			
Non-Minority (<20%)	62	66.67	1.4	40	100	64.52	63.49	1.31	11	100	17.74	78.57	1.77	4	100	6.45	66.67	1.07	0
Mixed (20-49%)	25	26.88	36.76	20	124	80	31.75	40.82	0	0	0	0	0	2	124	8	33.33	50	0
Subst. Minority (>=50%)	6	6.45	37.5	3	78	50	4.76	50	3	282	50	21.43	33.33	0	0	0	0	0	100
<b>Loan Purpose and type</b>																			
Purchase - Convnt'l	40	43.01	5.49	31	NA	77.5	49.21	5.73	1	NA	2.5	7.14	1.56	3	NA	7.5	50	3.85	0
Home Improvement - Convnt'l	17	18.28	1.26	9	NA	52.94	14.29	1.01	7	NA	41.18	50	2.43	0	NA	0	0	0	0
Refinancing - Convnt'l	36	38.71	1.48	23	NA	63.89	36.51	1.37	6	NA	16.67	42.86	2.12	3	NA	8.33	50	1.2	0
Government	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0
<b>Property Type</b>																			
One- to Four-Family	93	100	2.08	63	NA	67.74	100	2.04	14	NA	15.05	100	2.22	6	NA	6.45	100	1.61	0
Manufactured Housing	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0
Multifamily	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0	100

(a) Index for Race is calculated as % row for any race/% row for white.

Index for Minority Status is calculated as % row for Others, Including Hispanic / % row for White Non-Hispanic.

Index for Tract Income Level is calculated as % row for any tract type/% row for upper income tracts.

Index for Minority Concentration is calculated as % row for any minority concentration/% row for non-minority tracts.

Index for Ethnicity is calculated as % row for any Ethnicity/% row for Not Hispanic or Latino.

Index for Applicant Income Level is calculated as % row for any tract type/% row for upper income applicants.

(b) The Portfolio column is calculated as applications in the selected area/all applications in the file.

If no Saved Area or Geographic Information filter is selected, the Portfolio column, by definition, is 100%.

If a Saved Area or Geographic Information filter is selected, the Portfolio column, by definition will be 100% if no loan applications outside of the filter fit the same criteria.

Data Source: 2000 US Census SF1/SF3  
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## Disposition Summary

### 2009 Peer Mortgage Data (HE)

#### Active Filter

Institution is SandT BANK (3000001124) (Included)  
Area is City of Pittsburgh

Borrower Characteristics	Disposition of Applications							Pricing Data (7)		Percentage Points above the APOR (8)	
	Applications Received	Loans Originated	Approved but Not Accepted	Denied	Withdrawn	File Closed for Incompleteness	Not Reported	Reported	Mean Value	Median Value	
<b>Race</b>											
American Indian / Alaska Native	0	0	0	0	0	0	0	0	0	0	
Asian	0	0	0	0	0	0	0	0	0	0	
Black or African American	0	0	0	0	0	0	0	0	0	0	
Native Hawaiian / Other Pacific Islander	0	0	0	0	0	0	0	0	0	0	
White	65	53	2	3	4	3	42	11	4.31	3.77	
2 or More Minority Race (1)	0	0	0	0	0	0	0	0	0	0	
Joint (White/Minority Race) (2)	2	1	0	0	0	0	1	0	0	0	
Race Not Available	26	9	2	11	2	2	9	0	0	0	
<b>Ethnicity</b>											
Hispanic or Latino	1	0	0	0	0	0	0	0	0	0	
Not Hispanic or Latino	66	54	2	3	4	3	43	11	4.31	3.77	
Joint (Hisp or Lat/Not Hisp or Lat) (3)	0	0	0	0	0	0	0	0	0	0	
Ethnicity Not Available	26	9	2	11	2	2	9	0	0	0	
<b>Minority Status</b>											
White Non-Hispanic (4)	64	53	2	3	4	2	42	11	4.31	3.77	
Others, Including Hispanic	3	1	0	0	0	2	1	0	0	0	
<b>Income</b>											
Low - < 50% MSAM/D Median	4	2	0	1	1	0	2	0	0	0	
Moderate - 50-79.99% MSAM/D Median	14	4	1	9	0	0	2	2	3.57	3.56	
Middle - 80-119.99% MSAM/D Median	8	5	0	2	1	0	4	1	5.63	5.63	
Upper - 120% or More MSAM/D Median	58	43	3	2	4	6	35	8	4.34	4.13	
Income Not Available	9	9	0	0	0	0	9	0	0	0	
<b>Gender</b>											
Male	19	12	1	1	1	2	8	4	4.16	3.74	
Female	11	8	0	1	1	2	8	0	0	0	
Joint (Male/Female) (5)	37	34	1	1	0	0	27	7	4.4	4.48	
Gender Not Available	26	9	2	11	2	2	9	0	0	0	
<b>Census Tract Characteristics</b>											
<b>Racial / Ethnic Composition (6)</b>											
< 10% Minority	39	27	1	7	3	1	21	6	4.05	3.67	
10-19% Minority	23	13	2	4	1	3	10	3	4.55	5.04	
20-49% Minority	25	20	1	0	2	2	18	2	4.76	4.75	
50-79% Minority	5	3	0	2	0	0	3	0	0	0	
80-100% Minority	1	0	0	1	0	0	0	0	0	0	
<b>Income Characteristics</b>											
Low - < 50% MSAM/D Median	0	0	0	0	0	0	0	0	0	0	
Moderate - 50-79.99% MSAM/D Median	25	21	0	4	0	0	19	2	3.95	3.95	
Middle - 80-119.99% MSAM/D Median	26	16	1	7	1	1	11	5	4.43	3.71	
Upper - 120% or More MSAM/D Median	42	26	3	3	5	5	22	4	4.35	4.41	
Income Not Available	0	0	0	0	0	0	0	0	0	0	
Total Applications	33	63	4	14	6	6	52	11	4.31	3.77	

#### Footnotes

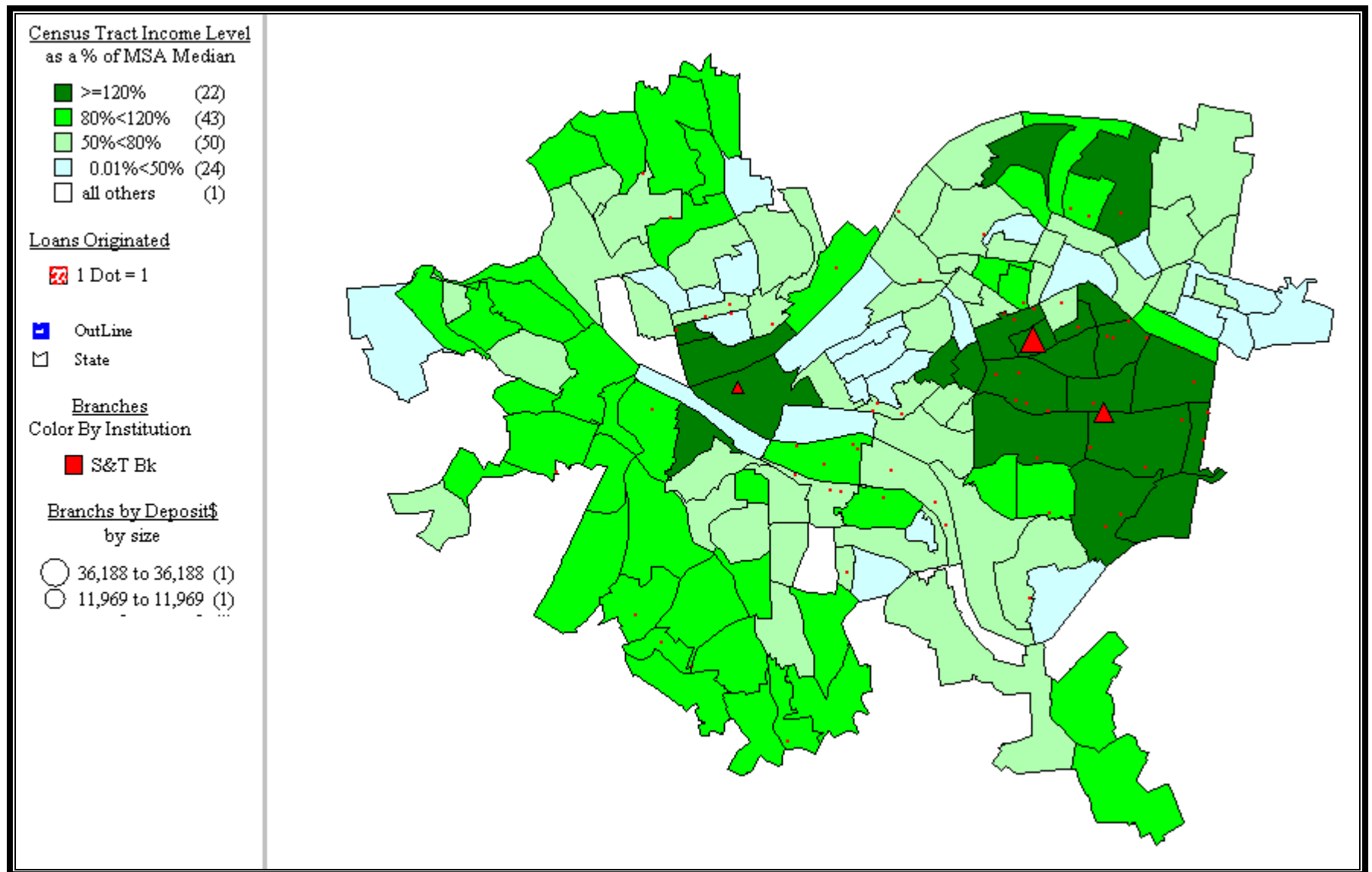
- Two or More Minority Race: At least 2 minority race categories must be reported
- Joint Race (White/Minority Race): Both Applicant and Co-Applicant must be reported and one must be White only, and the other must be a Minority, in either order
- Joint Ethnicity: Both Applicant and Co-Applicant must be reported and one must be Hispanic or Latino, and the other must be Not Hispanic or Latino, in either order
- White -- Not Hispanic or Latino: Race equal to White only and Ethnicity not equal to Hispanic or Latino.
- Joint Gender: Both Applicant and Co-Applicant must be reported and one must be Female, and the other must be Male, in either order
- Total Minority: Composite of non-White Race text and Hispanic or Latino Ethnicity; if one record meets both conditions, it will only be counted once
- Pricing Data: Only considers originated loans; "Not Reported" represents rate spread value as "NA"; "Reported" represents those with rate spread as a numeric value; "Mean Value" represents the average rate spread value for all records with a reported; "Median Value" represents the midpoint of rate spread value for all records with a reported numeric rate spread value.
- Applications Received: Represents dispositions displayed; does not include Purchased Loans; Pre-Approved Denied not Pre-Approved Approved but Not Accepted.
- Only records that specifically meet the definition for each cell on the report will be included. If your data contains validity errors, you may have difficulty in resolving subtotals.

# Origination Map

S & T Bank

City of Pittsburgh

2009 Peer Mortgage Data Northeastern



**Standard Summary Report**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is TRISTATE CAPITAL BANK (30000058457) (Included)  
 Area is City of Pittsburgh

	Total Applications (1)		Originated/Purchased (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
<b>Loan Purpose and Type</b>														
Purchase - Conventional	7	50	7	53.85	0	0	0	0	0	0	0	0	0	0
Purchase - Government	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Home Improvement	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Refinancing	7	50	6	46.15	0	0	1	14.29	0	0	0	0	0	0
<b>Applicant Race</b>														
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Black or African American	2	14.29	2	15.38	0	0	0	0	0	0	0	0	0	0
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	8	57.14	8	61.54	0	0	0	0	0	0	0	0	0	0
2 or More Minority Races	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Joint Race (White/Minority)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Race Not Available	4	28.57	3	23.08	0	0	1	25	0	0	0	0	0	0
<b>Applicant Ethnicity</b>														
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not Hispanic or Latino	10	71.43	10	76.92	0	0	0	0	0	0	0	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	4	28.57	3	23.08	0	0	1	25	0	0	0	0	0	0
<b>Minority Status</b>														
White Non-Hispanic	8	57.14	8	61.54	0	0	0	0	0	0	0	0	0	0
Others, Including Hispanic	2	14.29	2	15.38	0	0	0	0	0	0	0	0	0	0
<b>Applicant Income</b>														
Low (0-49% of Median)	2	14.29	2	15.38	0	0	0	0	0	0	0	0	0	0
Moderate (50-79% of Median)	2	14.29	2	15.38	0	0	0	0	0	0	0	0	0	0
Middle (80-119% of Median)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Upper (>=120% of Median)	7	50	6	46.15	0	0	1	14.29	0	0	0	0	0	0
Income Not Available	3	21.43	3	23.08	0	0	0	0	0	0	0	0	0	0
<b>Tract/BNA Characteristics</b>														
Substantially Minority	3	21.43	3	23.08	0	0	0	0	0	0	0	0	0	0
Not Substantially Minority	11	78.57	10	76.92	0	0	1	3.03	0	0	0	0	0	0
Low (0-49% of Median)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Moderate (50-79% of Median)	5	35.71	5	38.46	0	0	0	0	0	0	0	0	0	0
Middle (80-119% of Median)	1	7.14	1	7.69	0	0	0	0	0	0	0	0	0	0
Upper (>=120% of Median)	8	57.14	7	53.85	0	0	1	12.5	0	0	0	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low/Mod and/or Sub Minority	5	35.71	5	38.46	0	0	0	0	0	0	0	0	0	0
All Other Census Tracts	3	64.29	8	61.54	0	0	1	11.11	0	0	0	0	0	0
<b>Applicant Sex</b>														
Male	3	21.43	3	23.08	0	0	0	0	0	0	0	0	0	0
Female	3	21.43	3	23.08	0	0	0	0	0	0	0	0	0	0
Joint	4	28.57	4	30.77	0	0	0	0	0	0	0	0	0	0
Not Applicable	4	28.57	3	23.08	0	0	1	25	0	0	0	0	0	0
<b>Total</b>	<b>14</b>	<b>100</b>	<b>13</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>7.14</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Percent of Total Number of Applications  
 Note: Validity Errors are included

(2) Percent of Total Number of Originations

(3) Number of Denied Applications as a Percent of Number of Applications for Line Item

**Summary Reports - Action Taken**

**2009 Peer Mortgage Data (NE)**

**Active Filters**

Institution is TRISTATE CAPITAL BANK (30000058457) (Included)  
 Area is City of Pittsburgh

	Total Application			Loan Originated (a,b)					Application Denied					Application Withdrawn				
	Count	Percent Column	Portf.	Count	Index	Row	Percent Column	Portf.	Count	Index	Row	Percent Column	Portf.	Count	Index	Row	Percent Column	Portf.
<b>Applicant Race</b>																		
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	0
Asian	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	0
Black or African American	2	14.29	50	2	100	100	15.38	50	0	NA	0	0	100	0	NA	0	0	100
Hawaiian / Pacific Islander	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	0
White	8	57.14	11.43	8	100	100	61.54	13.11	0	NA	0	0	0	0	NA	0	0	0
2 or More Minority Races	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	0
Joint Race (White/Minority)	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	0
Race Not Available	4	28.57	12.3	3	75	75	23.08	27.27	1	NA	25	100	100	0	NA	0	0	100
<b>Ethnicity</b>																		
Hispanic or Latino	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	0
Not Hispanic or Latino	10	71.43	13.7	10	100	100	76.32	15.63	0	NA	0	0	0	0	NA	0	0	0
Joint (Hisp/Lat / Not Hisp/Lat)	0	0	0	0	0	0	0	0	0	NA	0	0	0	0	NA	0	0	0
Ethnicity Not Available	4	28.57	12.5	3	75	75	23.08	25	1	NA	25	100	100	0	NA	0	0	100
<b>Minority Status</b>																		
White Non-Hispanic	8	57.14	11.59	8	100	100	61.54	13.33	0	NA	0	0	0	0	NA	0	0	0
Others, Including Hispanic	2	14.29	50	2	100	100	15.38	50	0	NA	0	0	100	0	NA	0	0	100
<b>Tract Income Level</b>																		
Low (0-49% of Median)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	0	0	0
Moderate (50-79% of Median)	5	35.71	35.71	5	114	100	38.46	45.45	0	0	0	0	100	0	NA	0	0	100
Middle (80-119% of Median)	1	7.14	2.38	1	114	100	7.69	3.85	0	0	0	0	0	0	NA	0	0	100
Upper (>=120% of Median)	8	57.14	16.33	7	100	87.5	53.85	17.95	1	100	12.5	100	33.33	0	NA	0	0	0
NA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	0	0	0
<b>Applicant Income Level</b>																		
Low (0-49% of Median)	2	14.29	28.57	2	117	100	15.38	40	0	0	0	0	0	0	NA	0	0	0
Moderate (50-79% of Median)	2	14.29	28.57	2	117	100	15.38	28.57	0	0	0	0	100	0	NA	0	0	100
Middle (80-119% of Median)	0	0	0	0	0	0	0	0	0	0	0	0	100	0	NA	0	0	100
Upper (>=120% of Median)	7	50	12.5	6	100	85.71	46.15	12.5	1	100	14.29	100	20	0	NA	0	0	0
NA	3	21.43	10.71	3	117	100	23.08	33.33	0	0	0	0	100	0	NA	0	0	100
<b>Minority Concentration</b>																		
Non-Minority (<20%)	3	21.43	3.61	3	100	100	23.08	4.32	0	NA	0	0	0	0	NA	0	0	0
Mixed (20-49%)	8	57.14	47.06	7	88	87.5	53.85	70	1	NA	12.5	100	100	0	NA	0	0	0
Subst. Minority (>=50%)	3	21.43	60	3	100	100	23.08	60	0	NA	0	0	100	0	NA	0	0	100
<b>Loan Purpose and type</b>																		
Purchase - Convnt'l	7	50	17.95	7	NA	100	53.85	22.58	0	NA	0	0	100	0	NA	0	0	0
Home Improvement - Convnt'l	0	0	0	0	NA	0	0	0	0	NA	0	0	100	0	NA	0	0	100
Refinancing - Convnt'l	7	50	12.5	6	NA	85.71	46.15	17.14	1	NA	14.29	100	16.67	0	NA	0	0	0
Government	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0
<b>Property Type</b>																		
One- to Four-Family	12	85.71	12	11	NA	91.67	84.62	15.49	1	NA	8.33	100	16.67	0	NA	0	0	0
Manufactured Housing	0	0	0	0	NA	0	0	0	0	NA	0	0	0	0	NA	0	0	0
Multifamily	2	14.29	40	2	NA	100	15.38	40	0	NA	0	0	100	0	NA	0	0	100

(a) Index for Race is calculated as % row for any race/% row for white.

Index for Minority Status is calculated as % row for Others, Including Hispanic / % row for White Non-Hispanic.

Index for Tract Income Level is calculated as % row for any tract type/% row for upper income tracts.

Index for Minority Concentration is calculated as % row for any minority concentration/% row for non-minority tracts.

Index for Ethnicity is calculated as % row for any Ethnicity/% row for Not Hispanic or Latino.

Index for Applicant Income Level is calculated as % row for any tract type/% row for upper income applicants.

(b) The Portfolio column is calculated as applications in the selected area/all applications in the file.

If no Saved Area or Geographic Information filter is selected, the Portfolio column, by definition, is 100%.

If a Saved Area or Geographic Information filter is selected, the Portfolio column, by definition will be 100% if no loan applications outside of the filter fit the same criteria.

Data Source: 2000 US Census SF1/SF3  
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## Disposition Summary

### 2009 Peer Mortgage Data (HE)

#### Active Filter

Institution is TRISTATE CAPITAL BANK (30000058457) (Included)  
Area is City of Pittsburgh

Borrower Characteristics	Disposition of Applications						Pricing Data (7)		Percentage Points above the APOR (8)	
	Applications Received	Loans Originated	Approved but Not Accepted	Denied	Withdrawn	File Closed for Incompleteness	Not Reported	Reported	Mean Value	Median Value
<b>Race</b>										
American Indian / Alaska Native	0	0	0	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0	0
Black or African American	2	2	0	0	0	0	1	1	3.25	3.25
Native Hawaiian / Other Pacific Islander	0	0	0	0	0	0	0	0	0	0
White	8	8	0	0	0	0	8	0	0	0
2 or More Minority Race (1)	0	0	0	0	0	0	0	0	0	0
Joint (White/Minority Race) (2)	0	0	0	0	0	0	0	0	0	0
Race Not Available	4	3	0	1	0	0	3	0	0	0
<b>Ethnicity</b>										
Hispanic or Latino	0	0	0	0	0	0	0	0	0	0
Not Hispanic or Latino	10	10	0	0	0	0	9	1	3.25	3.25
Joint (Hisp or Lat/Not Hisp or Lat) (3)	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	4	3	0	1	0	0	3	0	0	0
<b>Minority Status</b>										
White Non-Hispanic (4)	8	8	0	0	0	0	8	0	0	0
Others, Including Hispanic	2	2	0	0	0	0	1	1	3.25	3.25
<b>Income</b>										
Low - < 50% MSAMMD Median	2	2	0	0	0	0	2	0	0	0
Moderate - 50-79.99% MSAMMD Median	2	2	0	0	0	0	1	1	3.25	3.25
Middle - 80-119.99% MSAMMD Median	0	0	0	0	0	0	0	0	0	0
Upper - 120% or More MSAMMD Median	7	6	0	1	0	0	6	0	0	0
Income Not Available	3	3	0	0	0	0	3	0	0	0
<b>Gender</b>										
Male	3	3	0	0	0	0	3	0	0	0
Female	3	3	0	0	0	0	2	1	3.25	3.25
Joint (Male/Female) (5)	4	4	0	0	0	0	4	0	0	0
Gender Not Available	4	3	0	1	0	0	3	0	0	0
<b>Census Tract Characteristics</b>										
<b>Racial / Ethnic Composition (6)</b>										
< 10% Minority	1	1	0	0	0	0	1	0	0	0
10-19% Minority	2	2	0	0	0	0	2	0	0	0
20-49% Minority	8	7	0	1	0	0	7	0	0	0
50-79% Minority	0	0	0	0	0	0	0	0	0	0
80-100% Minority	3	3	0	0	0	0	2	1	3.25	3.25
<b>Income Characteristics</b>										
Low - < 50% MSAMMD Median	0	0	0	0	0	0	0	0	0	0
Moderate - 50-79.99% MSAMMD Median	5	5	0	0	0	0	4	1	3.25	3.25
Middle - 80-119.99% MSAMMD Median	1	1	0	0	0	0	1	0	0	0
Upper - 120% or More MSAMMD Median	8	7	0	1	0	0	7	0	0	0
Income Not Available	0	0	0	0	0	0	0	0	0	0
<b>Total Applications</b>	<b>14</b>	<b>13</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>12</b>	<b>1</b>	<b>3.25</b>	<b>3.25</b>

#### Footnotes

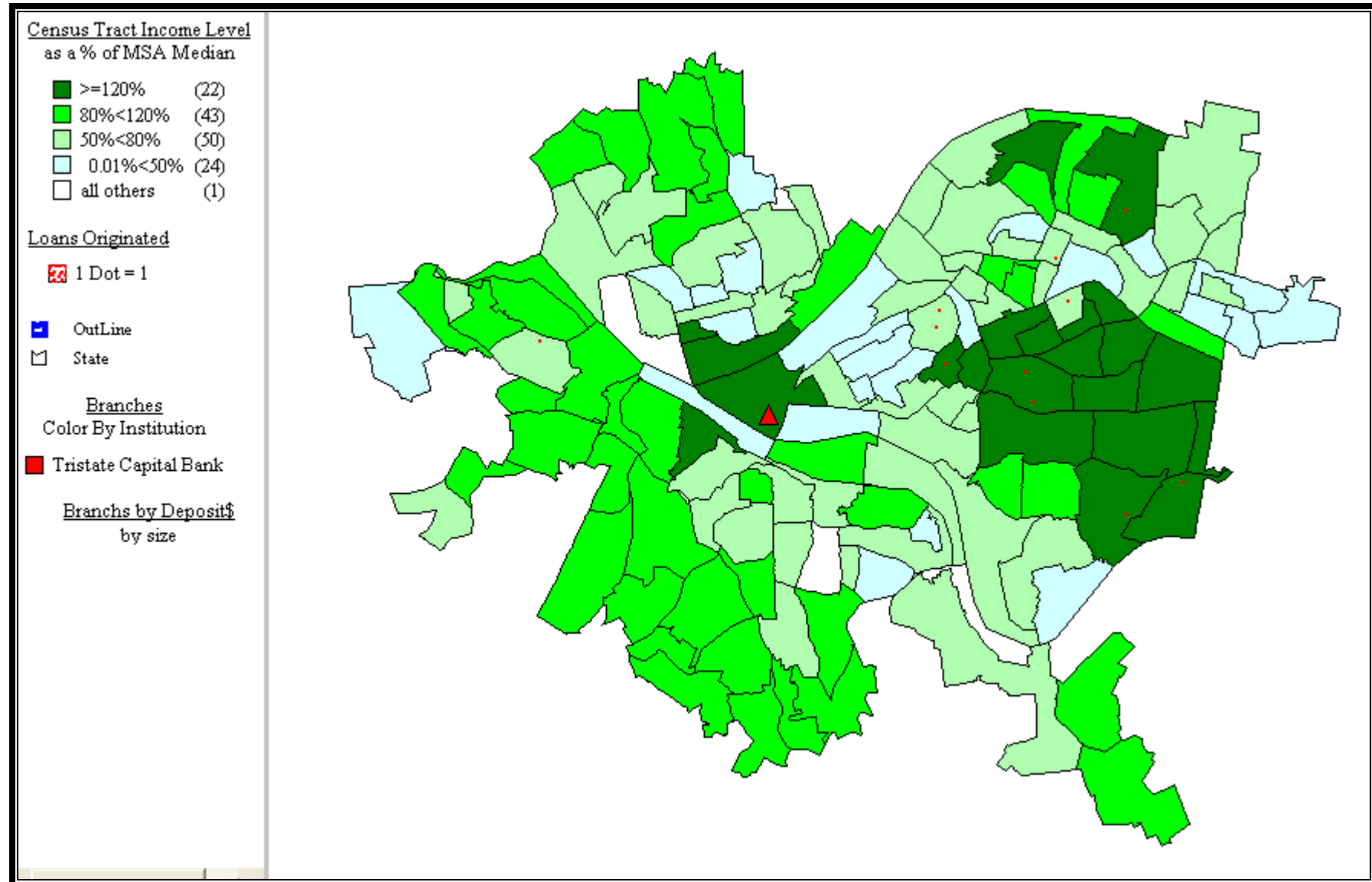
- Two or More Minority Race: At least 2 minority race categories must be reported
- Joint Race (White/Minority Race): Both Applicant and Co-Applicant must be reported and one must be White only, and the other must be a Minority, in either order
- Joint Ethnicity: Both Applicant and Co-Applicant must be reported and one must be Hispanic or Latino, and the other must be Not Hispanic or Latino, in either order
- White -- Not Hispanic or Latino: Includes Race equal to White only and Ethnicity not equal to Hispanic or Latino.
- Joint Gender: Both Applicant and Co-Applicant must be reported and one must be Female, and the other must be Male, in either order
- Total Minority: Composite of non-White Race text and Hispanic or Latino Ethnicity; if one record meets both conditions, it will only be counted once
- Pricing Data: Only considers originated loans; "Not Reported" represents rate spread value as "NA"; "Reported" represents those with rate spread as a numeric value; "Mean Value" represents the average rate spread value for all records with a reported; "Median Value" represents the midpoint of rate spread value for all records with a reported numeric rate spread value.
- Applications Received: Represents dispositions displayed; does not include Purchased Loans; Pre-Approved Denied not Pre-Approved Approved but Not Accepted.
- Only records that specifically meet the definition for each cell on the report will be included. If your data contains validity errors, you may have difficulty in resolving subtotals.

# Origination Map

Tristate Capital Bank

City of Pittsburgh

2009 Peer Mortgage Data Northeastern





# Community Development Lending

*Community Development Lending reports show the small business lending practices of fifteen<sup>1</sup> primary financial institutions in the City of Pittsburgh. Their performances are assessed according to the income level of the census tract for which the loan was originated, loan size, and revenues.*

---

<sup>1</sup> Three banks provided no information on small business loans: Allegheny Valley Bank, Fidelity Savings Bank, and Eureka Bank.

**Small Business (0-\$1Mil) Loans, Itemized\***

Primary Lenders  
 City of Pittsburgh  
 2009 Peer Mortgage Data

		Allegheny Valley Bank		Ameriserv Financial Bank		Bank of America		The Bank of New York Mellon		Citizens Bank		Dollar Bank		ESB Bank		Fifth Third Bank	
		Originations	%Column	Originations	%Column	Originations	%Column	Originations	%Column	Originations	%Column	Originations	%Column	Originations	%Column	Originations	%Column
Low	Count	n/a	n/a	3	20	0	0	1	7.69	31	4.12	16	6.2	0	0	5	7.04
	Amount	n/a	n/a	\$867	13.82	\$0	0	\$50	2.59	\$6,631	5.61	\$6,584	10.35	\$0	0	\$1,202	10.77
Moderate	Count	n/a	n/a	1	6.67	1	4.76	0	0	80	10.62	44	17.05	1	4.35	9	12.68
	Amount	n/a	n/a	\$406	6.47	\$275	8.09	\$0	0	\$12,427	10.51	\$9,255	14.54	\$120	2.2	\$641	5.74
Middle	Count	n/a	n/a	6	40	7	33.33	1	7.69	235	31.21	63	24.42	9	39.13	24	33.8
	Amount	n/a	n/a	\$2,999	47.8	\$842	24.78	\$100	5.19	\$40,755	34.47	\$14,778	23.22	\$2,788	51.21	\$3,807	34.1
Upper	Count	n/a	n/a	5	33.33	13	61.9	11	84.62	392	52.06	134	51.94	13	56.52	33	46.48
	Amount	n/a	n/a	\$2,002	31.91	\$2,281	67.13	\$1,777	92.22	\$56,763	48	\$32,720	51.42	\$2,536	46.58	\$5,515	49.4
N/A	Count	n/a	n/a	0	0	0	0	0	0	15	1.99	1	0.39	0	0	0	0
	Amount	n/a	n/a	\$0	0	\$0	0	\$0	0	\$1,672	1.41	\$300	0.47	\$0	0	\$0	0
Total	Count	n/a	n/a	15	100	21	100	13	100	753	100	258	100	23	100	71	100
	Amount	n/a	n/a	\$6,274	100	\$3,398	100	\$1,927	100	\$118,248	100	\$63,637	100	\$5,444	100	\$11,165	100

		First Niagara Bank		The Huntington National Bank		Northwest Savings Bank		Parkvale Savings Bank		PNC Bank		Progressive-Home Federal Savings and Loan		S&T Bank		Tristate Capital Bank	
		Originations	%Column	Originations	%Column	Originations	%Column	Originations	%Column	Originations	%Column	Originations	%Column	Originations	%Column	Originations	%Column
Low	Count	3	2.4	5	3.68	3	3.85	7	5.56	240	4.19	n/a	n/a	12	2.33	0	0
	Amount	\$120	0.84	\$92	0.67	\$1,008	7.41	\$669	8.48	\$26,088	4.89	n/a	n/a	\$1,120	1.88	\$0	0
Moderate	Count	13	10.4	17	12.5	12	15.38	27	21.43	727	12.7	n/a	n/a	47	9.13	2	28.57
	Amount	\$645	4.53	\$699	5.11	\$1,891	13.9	\$842	10.67	\$76,190	14.29	n/a	n/a	\$4,674	7.85	\$1,362	27.82
Middle	Count	49	39.2	54	39.71	27	34.62	46	36.51	2026	35.38	n/a	n/a	272	52.82	0	0
	Amount	\$5,652	39.71	\$4,812	35.17	\$4,595	33.77	\$4,208	53.35	\$177,330	33.26	n/a	n/a	\$25,916	43.51	\$0	0
Upper	Count	59	47.2	59	43.38	36	46.15	46	36.51	2706	47.26	n/a	n/a	184	35.73	5	71.43
	Amount	\$7,641	53.69	\$7,728	56.49	\$6,113	44.93	\$2,169	27.5	\$250,569	47	n/a	n/a	\$27,849	46.76	\$3,534	72.18
N/A	Count	1	0.8	1	0.74	0	0	0	0	27	0.47	n/a	n/a	0	0	0	0
	Amount	\$175	1.23	\$350	2.56	\$0	0	\$0	0	\$2,923	0.55	n/a	n/a	\$0	0	\$0	0
Total	Count	125	100	136	100	78	100	126	100	5726	100	n/a	n/a	515	100	7	100
	Amount	\$14,233	100	\$13,681	100	\$13,607	100	\$7,888	100	\$533,100	100	n/a	n/a	\$59,559	100	\$4,896	100

\* Amounts are in \$000s

\*\*%Column reflects the amounts generated in the City of Pittsburgh as a % of their entire portfolio of small business lending

## Summary of Small Business (0-\$1Mil) Loans: Ameriserv Financial Bank

### 2009 Peer Small Business Data -- PA

#### Active Filters

Loan Type is Small Business

Institution is AMERISERV FINANCIAL (20000928618) (Included)

Area is City of Pittsburgh

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
<b>Small Business Loans</b>												
<b>Originations</b>	3	\$867	1	\$406	6	\$2,999	5	\$2,002	0	\$0	15	\$6,274
<i>%Row</i>	20	13.82	6.67	6.47	40	47.8	33.33	31.91	0	0	100	100
<b>Purchases</b>	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<i>%Row</i>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loan Size Category</b>												
<b>Originations &lt; \$100k</b>	2	\$137	0	\$0	1	\$18	0	\$0	0	\$0	3	\$155
<i>%Row</i>	66.67	88.39	0	0	33.33	11.61	0	0	0	0	100	100
<b>\$100 - \$250k</b>	0	\$0	0	\$0	0	\$0	2	\$288	0	\$0	2	\$288
<i>%Row</i>	0	0	0	0	0	0	100	100	0	0	100	100
<b>&gt; \$250K</b>	1	\$730	1	\$406	5	\$2,981	3	\$1,714	0	\$0	10	\$5,831
<i>%Row</i>	10	12.52	10	6.96	50	51.12	30	29.39	0	0	100	100
<b>Revenues</b>												
<b>&lt;= \$1 Million</b>	2	\$137	0	\$0	3	\$1,168	2	\$1,064	0	\$0	7	\$2,369
<i>%Row</i>	28.57	5.78	0	0	42.86	49.3	28.57	44.91	0	0	100	100

Note: Validity Errors are included in the Report

\* Please note that any revenue filter is not applicable for loan size categories. Similarly any size category filter is not applicable on revenue numbers

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## Summary of Small Business (0-\$1Mil) Loans: BANK OF AMERICA

### 2009 Peer Small Business Data -- PA

#### Active Filters

Loan Type is Small Business

Institution is BANK OF AMERICA, N.A. (10000013044) (Included)

Area is City of Pittsburgh

<i>Tract Income Level</i>	<b>Low</b>		<b>Moderate</b>		<b>Middle</b>		<b>Upper</b>		<b>NA</b>		<b>Total</b>	
	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>
<b>Small Business Loans</b>												
<b>Originations</b>	0	\$0	1	\$275	7	\$842	13	\$2,281	0	\$0	21	\$3,398
<i>%Row</i>	0	0	4.76	8.09	33.33	24.78	61.9	67.13	0	0	100	100
<b>Purchases</b>	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<i>%Row</i>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loan Size Category</b>												
<b>Originations &lt; \$100k</b>	0	\$0	0	\$0	4	\$164	7	\$182	0	\$0	11	\$346
<i>%Row</i>	0	0	0	0	36.36	47.4	63.64	52.6	0	0	100	100
<b>\$100 - \$250k</b>	0	\$0	0	\$0	2	\$348	1	\$244	0	\$0	3	\$592
<i>%Row</i>	0	0	0	0	66.67	58.78	33.33	41.22	0	0	100	100
<b>&gt; \$250K</b>	0	\$0	1	\$275	1	\$330	5	\$1,855	0	\$0	7	\$2,460
<i>%Row</i>	0	0	14.29	11.18	14.29	13.41	71.43	75.41	0	0	100	100
<b>Revenues</b>												
<b>&lt;= \$1 Million</b>	0	\$0	1	\$275	2	\$364	7	\$1,877	0	\$0	10	\$2,516
<i>%Row</i>	0	0	10	10.93	20	14.47	70	74.6	0	0	100	100

Note: Validity Errors are included in the Report

\* Please note that any revenue filter is not applicable for loan size categories. Similarly any size category filter is not applicable on revenue numbers

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## Summary of Small Business (0-\$1Mil) Loans: THE BANK OF NEW YORK MELLON

### 2009 Peer Small Business Data -- PA

#### Active Filters

Loan Type is Small Business

Institution is BNY MELLON N.A. (10000006301) (Included)

Area is City of Pittsburgh

### Summary of Small Business (0-\$1Mil) Loans

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
<b>Small Business Loans</b>												
<b>Originations</b>	1	\$50	0	\$0	1	\$100	11	\$1,777	0	\$0	13	\$1,927
<i>%Row</i>	7.69	2.59	0	0	7.69	5.19	84.62	92.22	0	0	100	100
<b>Purchases</b>	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<i>%Row</i>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loan Size Category</b>												
<b>Originations &lt; \$100k</b>	1	\$50	0	\$0	1	\$100	6	\$206	0	\$0	8	\$356
<i>%Row</i>	12.5	14.04	0	0	12.5	28.09	75	57.87	0	0	100	100
<b>\$100 - \$250k</b>	0	\$0	0	\$0	0	\$0	3	\$582	0	\$0	3	\$582
<i>%Row</i>	0	0	0	0	0	0	100	100	0	0	100	100
<b>&gt; \$250K</b>	0	\$0	0	\$0	0	\$0	2	\$989	0	\$0	2	\$989
<i>%Row</i>	0	0	0	0	0	0	100	100	0	0	100	100
<b>Revenues</b>												
<b>&lt;= \$1 Million</b>	0	\$0	0	\$0	0	\$0	8	\$1,281	0	\$0	8	\$1,281
<i>%Row</i>	0	0	0	0	0	0	100	100	0	0	100	100

Note: Validity Errors are included in the Report

\* Please note that any revenue filter is not applicable for loan size categories. Similarly any size category filter is not applicable on revenue numbers

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## Summary of Small Business (0-\$1Mil) Loans: CITIZENS BANK

### 2009 Peer Small Business Data -- PA

#### Active Filters

Loan Type is Small Business

Institution is RBS CITIZENS, N.A. or CITIZENS BANK OF PENNSYLVANIA (Included)

Area is City of Pittsburgh

<i>Tract Income Level</i>	<b>Low</b>		<b>Moderate</b>		<b>Middle</b>		<b>Upper</b>		<b>NA</b>		<b>Total</b>	
	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>
<b>Small Business Loans</b>												
<b>Originations</b>	31	\$6,631	80	\$12,427	235	\$40,755	392	\$56,763	15	\$1,672	753	\$118,248
<i>%Row</i>	4.12	5.61	10.62	10.51	31.21	34.47	52.06	48	1.99	1.41	100	100
<b>Purchases</b>	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<i>%Row</i>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loan Size Category</b>												
<b>Originations &lt; \$100k</b>	15	\$624	52	\$2,065	146	\$5,140	265	\$8,764	13	\$322	491	\$16,915
<i>%Row</i>	3.05	3.69	10.59	12.21	29.74	30.39	53.97	51.81	2.65	1.9	100	100
<b>\$100 - \$250k</b>	7	\$1,083	13	\$2,240	37	\$6,685	61	\$11,625	0	\$0	118	\$21,633
<i>%Row</i>	5.93	5.01	11.02	10.35	31.36	30.9	51.69	53.74	0	0	100	100
<b>&gt; \$250K</b>	9	\$4,924	15	\$8,122	52	\$28,930	66	\$36,374	2	\$1,350	144	\$79,700
<i>%Row</i>	6.25	6.18	10.42	10.19	36.11	36.3	45.83	45.64	1.39	1.69	100	100
<b>Revenues</b>												
<b>&lt;= \$1 Million</b>	7	\$486	37	\$2,326	113	\$10,886	147	\$7,475	6	\$141	310	\$21,314
<i>%Row</i>	2.26	2.28	11.94	10.91	36.45	51.07	47.42	35.07	1.94	0.66	100	100

Note: Validity Errors are included in the Report

\* Please note that any revenue filter is not applicable for loan size categories. Similarly any size category filter is not applicable on revenue numbers

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## Summary of Small Business (0-\$1Mil) Loans: DOLLAR BANK

### 2009 Peer Small Business Data -- PA

#### Active Filters

Loan Type is Small Business

Institution is DOLLAR BANK, FSB (40000008043) (Included)

Area is City of Pittsburgh

<i>Tract Income Level</i>	<b>Low</b>		<b>Moderate</b>		<b>Middle</b>		<b>Upper</b>		<b>NA</b>		<b>Total</b>	
	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>
<b>Small Business Loans</b>												
<b>Originations</b>	16	\$6,584	44	\$9,255	63	\$14,778	134	\$32,720	1	\$300	258	\$63,637
<i>%Row</i>	6.2	10.35	17.05	14.54	24.42	23.22	51.94	51.42	0.39	0.47	100	100
<b>Purchases</b>	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<i>%Row</i>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loan Size Category</b>												
<b>Originations &lt; \$100k</b>	2	\$151	19	\$1,101	28	\$1,562	59	\$3,536	0	\$0	108	\$6,350
<i>%Row</i>	1.85	2.38	17.59	17.34	25.93	24.6	54.63	55.69	0	0	100	100
<b>\$100 - \$250k</b>	7	\$1,438	13	\$2,029	19	\$3,677	32	\$5,367	0	\$0	71	\$12,511
<i>%Row</i>	9.86	11.49	18.31	16.22	26.76	29.39	45.07	42.9	0	0	100	100
<b>&gt; \$250K</b>	7	\$4,995	12	\$6,125	16	\$9,539	43	\$23,817	1	\$300	79	\$44,776
<i>%Row</i>	8.86	11.16	15.19	13.68	20.25	21.3	54.43	53.19	1.27	0.67	100	100
<b>Revenues</b>												
<b>&lt;= \$1 Million</b>	5	\$3,145	8	\$652	23	\$3,926	52	\$8,998	0	\$0	88	\$16,721
<i>%Row</i>	5.68	18.81	9.09	3.9	26.14	23.48	59.09	53.81	0	0	100	100

Note: Validity Errors are included in the Report

\* Please note that any revenue filter is not applicable for loan size categories. Similarly any size category filter is not applicable on revenue numbers

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## Summary of Small Business (0-\$1Mil) Loans: ESB BANK

### 2009 Peer Small Business Data -- PA

#### Active Filters

Loan Type is Small Business

Institution is ESB BANK (30000027708) (Included)

Area is City of Pittsburgh

<i>Tract Income Level</i>	<b>Low</b>		<b>Moderate</b>		<b>Middle</b>		<b>Upper</b>		<b>NA</b>		<b>Total</b>	
	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>
<b>Small Business Loans</b>												
<b>Originations</b>	0	\$0	1	\$120	9	\$2,788	13	\$2,536	0	\$0	23	\$5,444
<i>%Row</i>	0	0	4.35	2.2	39.13	51.21	56.52	46.58	0	0	100	100
<b>Purchases</b>	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<i>%Row</i>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loan Size Category</b>												
<b>Originations &lt; \$100k</b>	0	\$0	0	\$0	3	\$208	8	\$472	0	\$0	11	\$680
<i>%Row</i>	0	0	0	0	27.27	30.59	72.73	69.41	0	0	100	100
<b>\$100 - \$250k</b>	0	\$0	1	\$120	2	\$358	1	\$172	0	\$0	4	\$650
<i>%Row</i>	0	0	25	18.46	50	55.08	25	26.46	0	0	100	100
<b>&gt; \$250K</b>	0	\$0	0	\$0	4	\$2,222	4	\$1,892	0	\$0	8	\$4,114
<i>%Row</i>	0	0	0	0	50	54.01	50	45.99	0	0	100	100
<b>Revenues</b>												
<b>&lt;= \$1 Million</b>	0	\$0	0	\$0	2	\$666	6	\$716	0	\$0	8	\$1,382
<i>%Row</i>	0	0	0	0	25	48.19	75	51.81	0	0	100	100

Note: Validity Errors are included in the Report

\* Please note that any revenue filter is not applicable for loan size categories. Similarly any size category filter is not applicable on revenue numbers

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## Summary of Small Business (0-\$1Mil) Loans: FIFTH THIRD BANK

### 2009 Peer Small Business Data -- PA

#### Active Filters

Loan Type is Small Business

Institution is FIFTH THIRD BANK, OHIO (20000723112) (Included)

Area is City of Pittsburgh

<i>Tract Income Level</i>	<b>Low</b>		<b>Moderate</b>		<b>Middle</b>		<b>Upper</b>		<b>NA</b>		<b>Total</b>	
	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>
<b>Small Business Loans</b>												
<b>Originations</b>	5	\$1,202	9	\$641	24	\$3,807	33	\$5,515	0	\$0	71	\$11,165
<i>%Row</i>	7.04	10.77	12.68	5.74	33.8	34.1	46.48	49.4	0	0	100	100
<b>Purchases</b>	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<i>%Row</i>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loan Size Category</b>												
<b>Originations &lt; \$100k</b>	3	\$102	6	\$71	18	\$562	23	\$591	0	\$0	50	\$1,326
<i>%Row</i>	6	7.69	12	5.35	36	42.38	46	44.57	0	0	100	100
<b>\$100 - \$250k</b>	1	\$150	3	\$570	2	\$400	3	\$424	0	\$0	9	\$1,544
<i>%Row</i>	11.11	9.72	33.33	36.92	22.22	25.91	33.33	27.46	0	0	100	100
<b>&gt; \$250K</b>	1	\$950	0	\$0	4	\$2,845	7	\$4,500	0	\$0	12	\$8,295
<i>%Row</i>	8.33	11.45	0	0	33.33	34.3	58.33	54.25	0	0	100	100
<b>Revenues</b>												
<b>&lt;= \$1 Million</b>	1	\$150	1	\$5	9	\$649	13	\$974	0	\$0	24	\$1,778
<i>%Row</i>	4.17	8.44	4.17	0.28	37.5	36.5	54.17	54.78	0	0	100	100

Note: Validity Errors are included in the Report

\* Please note that any revenue filter is not applicable for loan size categories. Similarly any size category filter is not applicable on revenue numbers

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## Summary of Small Business (0-\$1Mil) Loans: FIRST COMMONWEALTH

### 2009 Peer Small Business Data -- PA

#### Active Filters

Loan Type is Small Business

Institution is FIRST COMMONWEALTH BANK (30000007468) (Included)

Area is City of Pittsburgh

<i>Tract Income Level</i>	<b>Low</b>		<b>Moderate</b>		<b>Middle</b>		<b>Upper</b>		<b>NA</b>		<b>Total</b>	
	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>
<b>Small Business Loans</b>												
<b>Originations</b>	9	\$1,412	39	\$7,986	95	\$24,936	121	\$23,229	21	\$5,750	285	\$63,313
<i>%Row</i>	3.16	2.23	13.68	12.61	33.33	39.39	42.46	36.69	7.37	9.08	100	100
<b>Purchases</b>	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<i>%Row</i>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loan Size Category</b>												
<b>Originations &lt; \$100k</b>	5	\$154	22	\$1,106	44	\$2,019	70	\$3,483	13	\$687	154	\$7,449
<i>%Row</i>	3.25	2.07	14.29	14.85	28.57	27.1	45.45	46.76	8.44	9.22	100	100
<b>\$100 - \$250k</b>	2	\$400	10	\$1,502	21	\$3,701	23	\$3,831	3	\$520	59	\$9,954
<i>%Row</i>	3.39	4.02	16.95	15.09	35.59	37.18	38.98	38.49	5.08	5.22	100	100
<b>&gt; \$250K</b>	2	\$858	7	\$5,378	30	\$19,216	28	\$15,915	5	\$4,543	72	\$45,910
<i>%Row</i>	2.78	1.87	9.72	11.71	41.67	41.86	38.89	34.67	6.94	9.9	100	100
<b>Revenues</b>												
<b>&lt;= \$1 Million</b>	3	\$80	14	\$5,270	32	\$12,231	47	\$11,106	11	\$4,258	107	\$32,945
<i>%Row</i>	2.8	0.24	13.08	16	29.91	37.13	43.93	33.71	10.28	12.92	100	100

Note: Validity Errors are included in the Report

\* Please note that any revenue filter is not applicable for loan size categories. Similarly any size category filter is not applicable on revenue numbers

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## Summary of Small Business (0-\$1Mil) Loans: FIRST NATIONAL BANK

### 2009 Peer Small Business Data -- PA

#### Active Filters

Loan Type is Small Business

Institution is FIRST NATIONAL BANK OF PA (10000000249) (Included)

Area is City of Pittsburgh

<i>Tract Income Level</i>	<b>Low</b>		<b>Moderate</b>		<b>Middle</b>		<b>Upper</b>		<b>NA</b>		<b>Total</b>	
	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>
<b>Small Business Loans</b>												
<b>Originations</b>	9	\$2,491	46	\$8,377	93	\$19,514	133	\$27,299	2	\$445	283	\$58,126
<i>%Row</i>	3.18	4.29	16.25	14.41	32.86	33.57	47	46.97	0.71	0.77	100	100
<b>Purchases</b>	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<i>%Row</i>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loan Size Category</b>												
<b>Originations &lt; \$100k</b>	5	\$256	23	\$741	50	\$2,004	72	\$3,575	1	\$45	151	\$6,621
<i>%Row</i>	3.31	3.87	15.23	11.19	33.11	30.27	47.68	53.99	0.66	0.68	100	100
<b>\$100 - \$250k</b>	1	\$250	11	\$2,088	19	\$3,430	24	\$4,507	0	\$0	55	\$10,275
<i>%Row</i>	1.82	2.43	20	20.32	34.55	33.38	43.64	43.86	0	0	100	100
<b>&gt; \$250K</b>	3	\$1,985	12	\$5,548	24	\$14,080	37	\$19,217	1	\$400	77	\$41,230
<i>%Row</i>	3.9	4.81	15.58	13.46	31.17	34.15	48.05	46.61	1.3	0.97	100	100
<b>Revenues</b>												
<b>&lt;= \$1 Million</b>	3	\$80	11	\$2,279	35	\$2,339	54	\$8,501	0	\$0	103	\$13,199
<i>%Row</i>	2.91	0.61	10.68	17.27	33.98	17.72	52.43	64.41	0	0	100	100

Note: Validity Errors are included in the Report

\* Please note that any revenue filter is not applicable for loan size categories. Similarly any size category filter is not applicable on revenue numbers

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## Summary of Small Business (0-\$1Mil) Loans: FIRST NIAGARA BANK

### 2009 Peer Small Business Data -- PA

#### Active Filters

Loan Type is Small Business

Institution is FIRST NIAGARA BANK (40000017945) (Included)

Area is City of Pittsburgh

<i>Tract Income Level</i>	<b>Low</b>		<b>Moderate</b>		<b>Middle</b>		<b>Upper</b>		<b>NA</b>		<b>Total</b>	
	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>
<b>Small Business Loans</b>												
<b>Originations</b>	3	\$120	13	\$645	49	\$5,652	59	\$7,641	1	\$175	125	\$14,233
<i>%Row</i>	2.4	0.84	10.4	4.53	39.2	39.71	47.2	53.69	0.8	1.23	100	100
<b>Purchases</b>	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<i>%Row</i>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loan Size Category</b>												
<b>Originations &lt; \$100k</b>	3	\$120	12	\$351	40	\$989	44	\$913	0	\$0	99	\$2,373
<i>%Row</i>	3.03	5.06	12.12	14.79	40.4	41.68	44.44	38.47	0	0	100	100
<b>\$100 - \$250k</b>	0	\$0	0	\$0	2	\$400	7	\$1,082	1	\$175	10	\$1,657
<i>%Row</i>	0	0	0	0	20	24.14	70	65.3	10	10.56	100	100
<b>&gt; \$250K</b>	0	\$0	1	\$294	7	\$4,263	8	\$5,646	0	\$0	16	\$10,203
<i>%Row</i>	0	0	6.25	2.88	43.75	41.78	50	55.34	0	0	100	100
<b>Revenues</b>												
<b>&lt;= \$1 Million</b>	1	\$50	0	\$0	8	\$1,449	8	\$1,739	0	\$0	17	\$3,238
<i>%Row</i>	5.88	1.54	0	0	47.06	44.75	47.06	53.71	0	0	100	100

Note: Validity Errors are included in the Report

\* Please note that any revenue filter is not applicable for loan size categories. Similarly any size category filter is not applicable on revenue numbers

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## Summary of Small Business (0-\$1Mil) Loans: THE HUNTINGTON NATIONAL BANK

### 2009 Peer Small Business Data -- PA

#### Active Filters

Loan Type is Small Business

Institution is THE HUNTINGTON NATIONAL BANK (10000007745) (Included)

Area is City of Pittsburgh

<i>Tract Income Level</i>	<b>Low</b>		<b>Moderate</b>		<b>Middle</b>		<b>Upper</b>		<b>NA</b>		<b>Total</b>	
	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>
<b>Small Business Loans</b>												
<b>Originations</b>	5	\$92	17	\$699	54	\$4,812	59	\$7,728	1	\$350	136	\$13,681
<i>%Row</i>	3.68	0.67	12.5	5.11	39.71	35.17	43.38	56.49	0.74	2.56	100	100
<b>Purchases</b>	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<i>%Row</i>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loan Size Category</b>												
<b>Originations &lt; \$100k</b>	5	\$92	16	\$499	45	\$1,349	47	\$1,833	0	\$0	113	\$3,773
<i>%Row</i>	4.42	2.44	14.16	13.23	39.82	35.75	41.59	48.58	0	0	100	100
<b>\$100 - \$250k</b>	0	\$0	1	\$200	4	\$721	2	\$400	0	\$0	7	\$1,321
<i>%Row</i>	0	0	14.29	15.14	57.14	54.58	28.57	30.28	0	0	100	100
<b>&gt; \$250K</b>	0	\$0	0	\$0	5	\$2,742	10	\$5,495	1	\$350	16	\$8,587
<i>%Row</i>	0	0	0	0	31.25	31.93	62.5	63.99	6.25	4.08	100	100
<b>Revenues</b>												
<b>&lt;= \$1 Million</b>	4	\$42	13	\$349	38	\$1,698	22	\$857	0	\$0	77	\$2,946
<i>%Row</i>	5.19	1.43	16.88	11.85	49.35	57.64	28.57	29.09	0	0	100	100

Note: Validity Errors are included in the Report

\* Please note that any revenue filter is not applicable for loan size categories. Similarly any size category filter is not applicable on revenue numbers

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## Summary of Small Business (0-\$1Mil) Loans: NORTHWEST SAVINGS BANK

### 2009 Peer Small Business Data -- PA

#### Active Filters

Loan Type is Small Business

Institution is NORTHWEST SAVINGS BANK (30000028178) (Included)

Area is City of Pittsburgh

<i>Tract Income Level</i>	<b>Low</b>		<b>Moderate</b>		<b>Middle</b>		<b>Upper</b>		<b>NA</b>		<b>Total</b>	
	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>
<b>Small Business Loans</b>												
<b>Originations</b>	3	\$1,008	12	\$1,891	27	\$4,595	36	\$6,113	0	\$0	78	\$13,607
<i>%Row</i>	3.85	7.41	15.38	13.9	34.62	33.77	46.15	44.93	0	0	100	100
<b>Purchases</b>	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<i>%Row</i>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loan Size Category</b>												
<b>Originations &lt; \$100k</b>	2	\$130	7	\$335	14	\$588	20	\$567	0	\$0	43	\$1,620
<i>%Row</i>	4.65	8.02	16.28	20.68	32.56	36.3	46.51	35	0	0	100	100
<b>\$100 - \$250k</b>	0	\$0	2	\$400	7	\$1,467	8	\$1,439	0	\$0	17	\$3,306
<i>%Row</i>	0	0	11.76	12.1	41.18	44.37	47.06	43.53	0	0	100	100
<b>&gt; \$250K</b>	1	\$878	3	\$1,156	6	\$2,540	8	\$4,107	0	\$0	18	\$8,681
<i>%Row</i>	5.56	10.11	16.67	13.32	33.33	29.26	44.44	47.31	0	0	100	100
<b>Revenues</b>												
<b>&lt;= \$1 Million</b>	3	\$1,008	11	\$1,791	26	\$4,315	32	\$4,310	0	\$0	72	\$11,424
<i>%Row</i>	4.17	8.82	15.28	15.68	36.11	37.77	44.44	37.73	0	0	100	100

Note: Validity Errors are included in the Report

\* Please note that any revenue filter is not applicable for loan size categories. Similarly any size category filter is not applicable on revenue numbers

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## Summary of Small Business (0-\$1Mil) Loans: PARKVALE SAVINGS BANK

### 2009 Peer Small Business Data -- PA

#### Active Filters

Loan Type is Small Business

Institution is PARKVALE SAVINGS BANK (30000030237) (Included)

Area is City of Pittsburgh

<i>Tract Income Level</i>	<b>Low</b>		<b>Moderate</b>		<b>Middle</b>		<b>Upper</b>		<b>NA</b>		<b>Total</b>	
	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>
<b>Small Business Loans</b>												
<b>Originations</b>	7	\$669	27	\$842	46	\$4,208	46	\$2,169	0	\$0	126	\$7,888
<i>%Row</i>	5.56	8.48	21.43	10.67	36.51	53.35	36.51	27.5	0	0	100	100
<b>Purchases</b>	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<i>%Row</i>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loan Size Category</b>												
<b>Originations &lt; \$100k</b>	5	\$262	25	\$626	33	\$1,061	42	\$1,052	0	\$0	105	\$3,001
<i>%Row</i>	4.76	8.73	23.81	20.86	31.43	35.35	40	35.05	0	0	100	100
<b>\$100 - \$250k</b>	2	\$407	2	\$216	10	\$1,684	3	\$452	0	\$0	17	\$2,759
<i>%Row</i>	11.76	14.75	11.76	7.83	58.82	61.04	17.65	16.38	0	0	100	100
<b>&gt; \$250K</b>	0	\$0	0	\$0	3	\$1,463	1	\$665	0	\$0	4	\$2,128
<i>%Row</i>	0	0	0	0	75	68.75	25	31.25	0	0	100	100
<b>Revenues</b>												
<b>&lt;= \$1 Million</b>	6	\$668	13	\$730	36	\$3,194	18	\$993	0	\$0	73	\$5,585
<i>%Row</i>	8.22	11.96	17.81	13.07	49.32	57.19	24.66	17.78	0	0	100	100

Note: Validity Errors are included in the Report

\* Please note that any revenue filter is not applicable for loan size categories. Similarly any size category filter is not applicable on revenue numbers

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## Summary of Small Business (0-\$1Mil) Loans: PNC BANK

### 2009 Peer Small Business Data -- PA

#### Active Filters

Loan Type is Small Business

Institution is PNC BANK NA (10000001316) (Included)

Area is Allegheny County

### Summary of Small Business (0-\$1Mil) Loans

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
<b>Small Business Loans</b>												
<b>Originations</b>	240	\$26,088	727	\$76,190	2,026	\$177,330	2,706	\$250,569	27	\$2,923	5,726	\$533,100
%Row	4.19	4.89	12.7	14.29	35.38	33.26	47.26	47	0.47	0.55	100	100
<b>Purchases</b>	0	\$0	0	\$0	0	\$0	3	\$1,189	0	\$0	3	\$1,189
%Row	0	0	0	0	0	0	100	100	0	0	100	100
<b>Loan Size Category</b>												
<b>Originations</b> < \$100k	188	\$7,981	561	\$21,376	1,709	\$66,731	2,236	\$87,503	18	\$694	4,712	\$184,285
%Row	3.99	4.33	11.91	11.6	36.27	36.21	47.45	47.48	0.38	0.38	100	100
\$100 - \$250k	24	\$4,388	95	\$17,541	153	\$27,979	248	\$45,995	6	\$1,005	526	\$96,908
%Row	4.56	4.53	18.06	18.1	29.09	28.87	47.15	47.46	1.14	1.04	100	100
> \$250K	28	\$13,719	71	\$37,273	164	\$82,620	222	\$117,071	3	\$1,224	488	\$251,907
%Row	5.74	5.45	14.55	14.8	33.61	32.8	45.49	46.47	0.61	0.49	100	100
<b>Purchases</b> < \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row	0	0	0	0	0	0	0	0	0	0	0	0
\$100 - \$250k	0	\$0	0	\$0	0	\$0	1	\$250	0	\$0	1	\$250
%Row	0	0	0	0	0	0	100	100	0	0	100	100
> \$250K	0	\$0	0	\$0	0	\$0	2	\$939	0	\$0	2	\$939
%Row	0	0	0	0	0	0	100	100	0	0	100	100
<b>Revenues</b>												
<= \$1 Million	151	\$7,684	421	\$17,850	1,401	\$68,189	1,848	\$96,099	8	\$824	3,829	\$190,646
%Row	3.94	4.03	11	9.36	36.59	35.77	48.26	50.41	0.21	0.43	100	100

Note: Validity Errors are included in the Report

\* Please note that any revenue filter is not applicable for loan size categories. Similarly any size category filter is not applicable on revenue numbers

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## Summary of Small Business (0-\$1Mil) Loans: S&T BANK

### 2009 Peer Small Business Data -- PA

#### Active Filters

Loan Type is Small Business

Institution is SandT BANK (30000011124) (Included)

Area is City of Pittsburgh

<i>Tract Income Level</i>	<b>Low</b>		<b>Moderate</b>		<b>Middle</b>		<b>Upper</b>		<b>NA</b>		<b>Total</b>	
	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>
<b>Small Business Loans</b>												
<b>Originations</b>	12	\$1,120	47	\$4,674	272	\$25,916	184	\$27,849	0	\$0	515	\$59,559
<i>%Row</i>	2.33	1.88	9.13	7.85	52.82	43.51	35.73	46.76	0	0	100	100
<b>Purchases</b>	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<i>%Row</i>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loan Size Category</b>												
<b>Originations &lt; \$100k</b>	9	\$270	36	\$1,629	221	\$6,736	123	\$3,866	0	\$0	389	\$12,501
<i>%Row</i>	2.31	2.16	9.25	13.03	56.81	53.88	31.62	30.93	0	0	100	100
<b>\$100 - \$250k</b>	1	\$250	7	\$1,375	19	\$3,381	26	\$4,564	0	\$0	53	\$9,570
<i>%Row</i>	1.89	2.61	13.21	14.37	35.85	35.33	49.06	47.69	0	0	100	100
<b>&gt; \$250K</b>	2	\$600	4	\$1,670	32	\$15,799	35	\$19,419	0	\$0	73	\$37,488
<i>%Row</i>	2.74	1.6	5.48	4.45	43.84	42.14	47.95	51.8	0	0	100	100
<b>Revenues</b>												
<b>&lt;= \$1 Million</b>	7	\$701	23	\$2,750	116	\$8,013	81	\$12,200	0	\$0	227	\$23,664
<i>%Row</i>	3.08	2.96	10.13	11.62	51.1	33.86	35.68	51.56	0	0	100	100

Note: Validity Errors are included in the Report

\* Please note that any revenue filter is not applicable for loan size categories. Similarly any size category filter is not applicable on revenue numbers

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## Summary of Small Business (0-\$1Mil) Loans: TRISTATE CAPITAL BANK

### 2009 Peer Small Business Data -- PA

#### Active Filters

Loan Type is Small Business

Institution is TRISTATE CAPITAL BANK (30000058457) (Included)

Area is City of Pittsburgh

<i>Tract Income Level</i>	<b>Low</b>		<b>Moderate</b>		<b>Middle</b>		<b>Upper</b>		<b>NA</b>		<b>Total</b>	
	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>	<i>Count</i>	<i>Amount</i>
<b>Small Business Loans</b>												
<b>Originations</b>	0	\$0	2	\$1,362	0	\$0	5	\$3,534	0	\$0	7	\$4,896
<i>%Row</i>	0	0	28.57	27.82	0	0	71.43	72.18	0	0	100	100
<b>Purchases</b>	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<i>%Row</i>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loan Size Category</b>												
<b>Originations &lt; \$100k</b>	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<i>%Row</i>	0	0	0	0	0	0	0	0	0	0	0	0
<b>\$100 - \$250k</b>	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<i>%Row</i>	0	0	0	0	0	0	0	0	0	0	0	0
<b>&gt; \$250K</b>	0	\$0	2	\$1,362	0	\$0	5	\$3,534	0	\$0	7	\$4,896
<i>%Row</i>	0	0	28.57	27.82	0	0	71.43	72.18	0	0	100	100
<b>Revenues</b>												
<b>&lt;= \$1 Million</b>	0	\$0	2	\$1,362	0	\$0	4	\$2,866	0	\$0	6	\$4,228
<i>%Row</i>	0	0	33.33	32.21	0	0	66.67	67.79	0	0	100	100

Note: Validity Errors are included in the Report

\* Please note that any revenue filter is not applicable for loan size categories. Similarly any size category filter is not applicable on revenue numbers

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# Appendix A

**Appendix A includes comparative graphs based on benchmarking standards such as:**

❖ **Institution Market Share**

- *Institution Market Share by Count*
- *Institution Market Share by Amount*

❖ **Deposit Market Share**

- *Deposit Market Share by Amount*
- *% Deposit Market Share*

❖ **Origination Market Share**

- *Origination Market Share by Count*
- *% Market Share (Origination Market Share by Count)*
- *Origination Market Share by Amount*
- *% Market Share (Origination Market Share by Amount)*
- *Avg. Loan Size*

❖ **Low/Moderate Income Tract Lending Test**

- *Market Share by Applications in Low/Moderate Income Census Tracts*
- *% Market Share (Market Share by Applications in Low/Moderate Income Census Tracts)*
- *Market Share Index (% Market Share in Low and Moderate Income Tracts / % Market Share in All Tracts)*

❖ **Substantially (>50%) Minority Tract Lending Test**

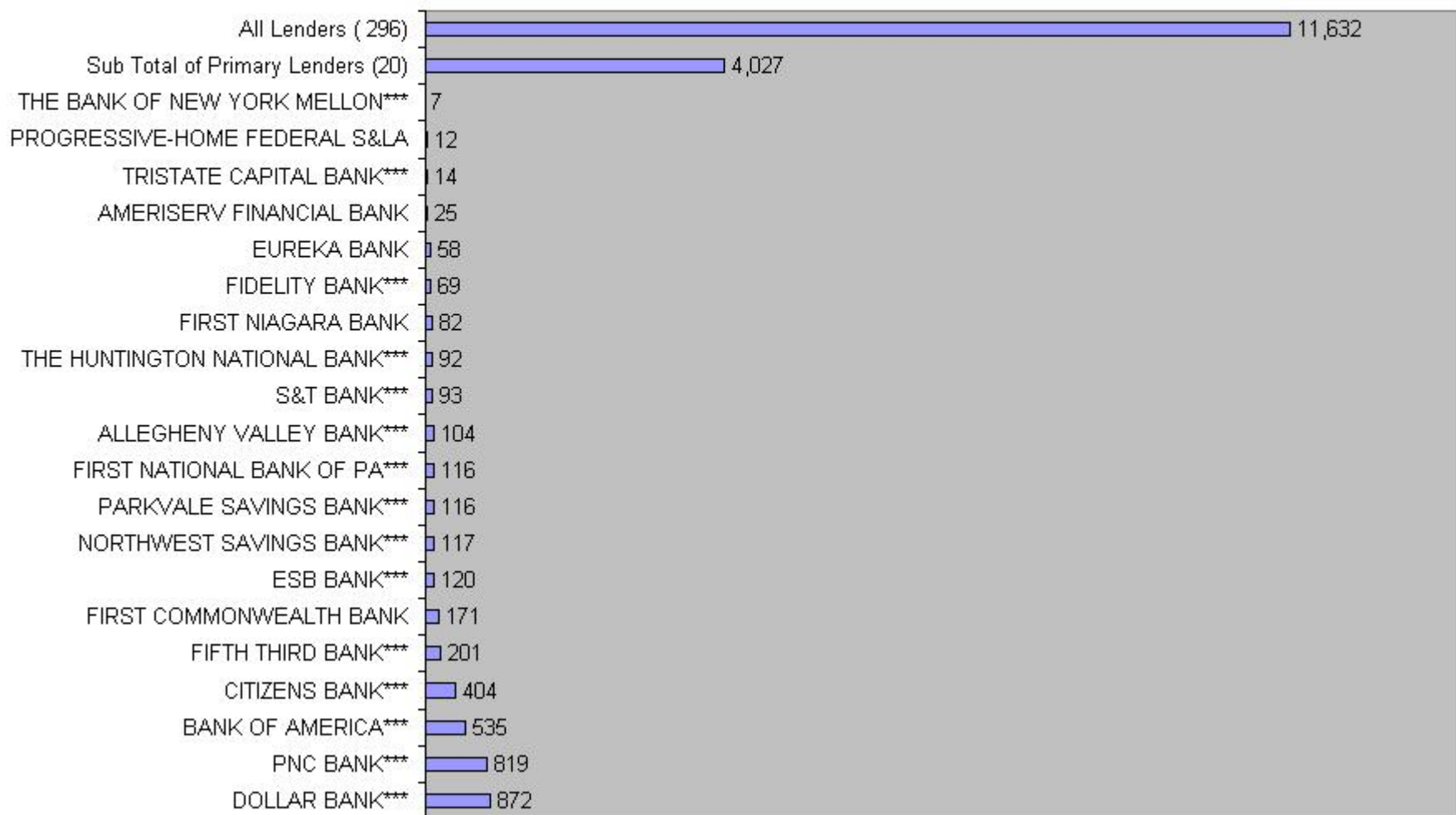
- *Market Share by Applications in Substantially (>50%) Minority Census Tracts*
- *% Market Share (Market Share by Applications in Substantially (>50%) Minority Census Tracts )*
- *Market Share Index (% Market Share in Substantially (>50%) Minority Tracts / % Market Share in All Tracts)*

### Institution Market Share by Count

Primary Lenders as Reported by FDIC

As of 30 June 2010

(\*\*\*PCRG Financial Partners)

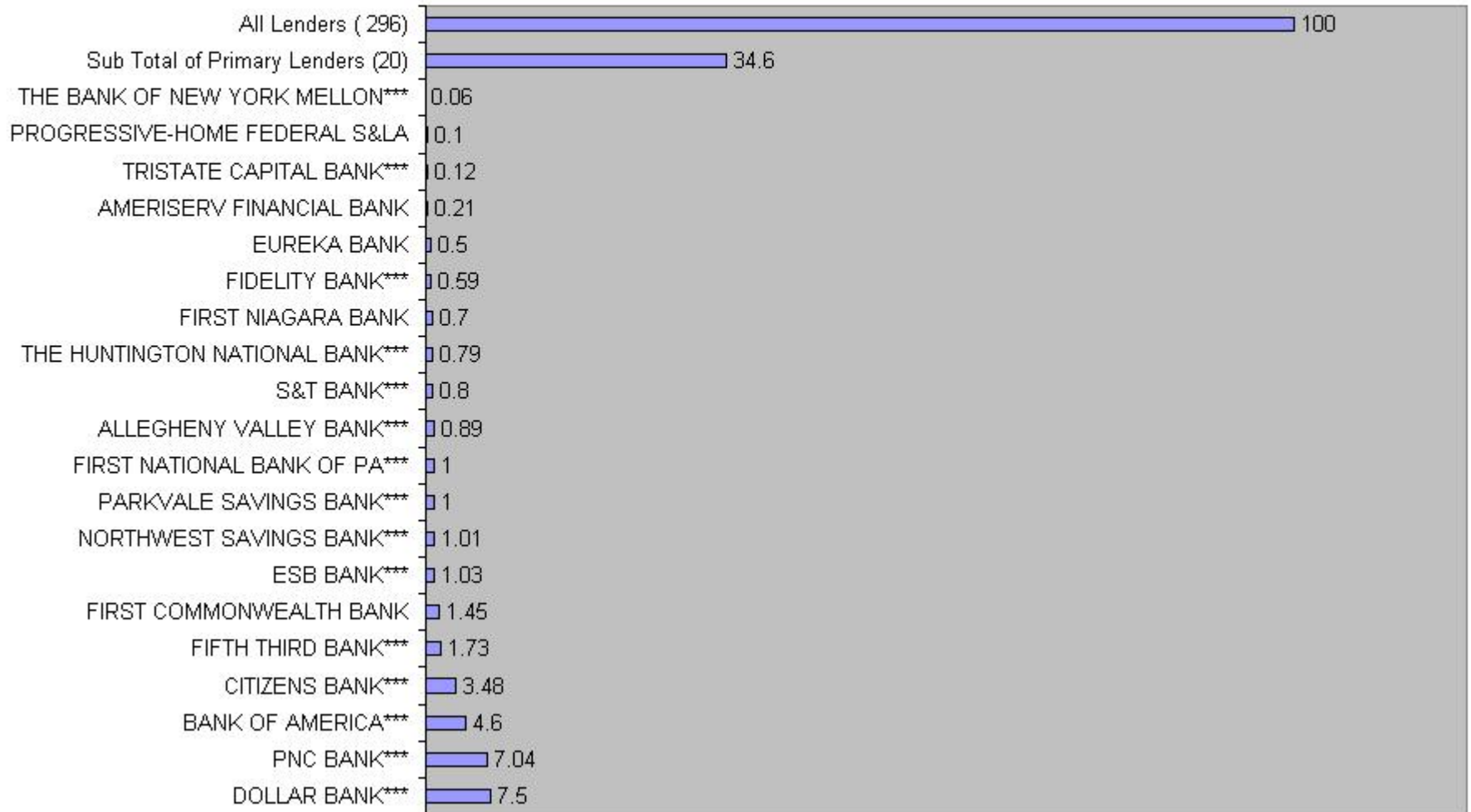


### Institution Market Share (%)

Primary Lenders as Reported by FDIC

As of 30 June 2010

(\*\*\*PCRG Financial Partners)

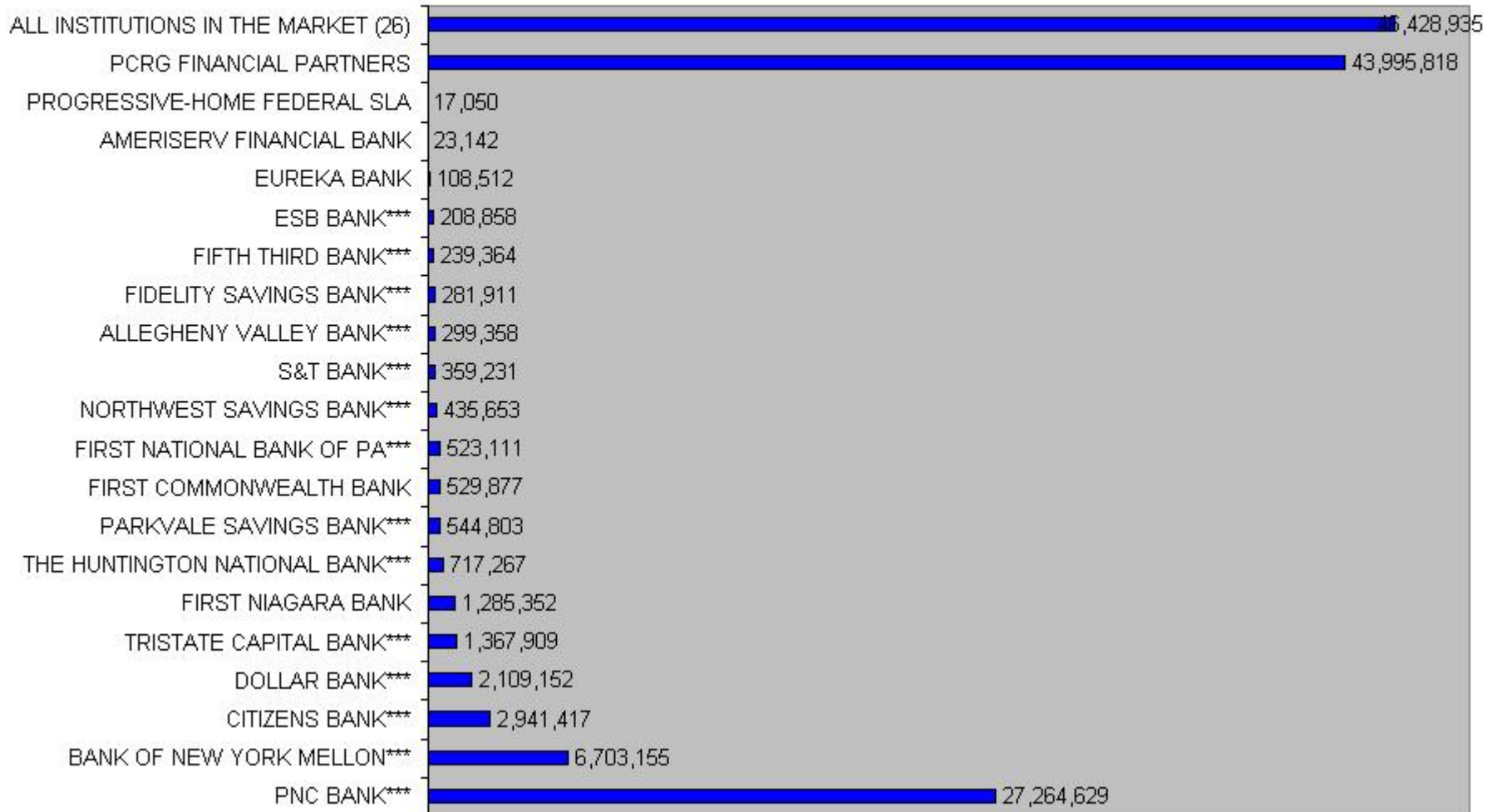


## Deposit Market Share by Amount

Primary Lenders as Reported by FDIC

As of 30 June 2010

(\*\*\*PCRG Financial Partners)

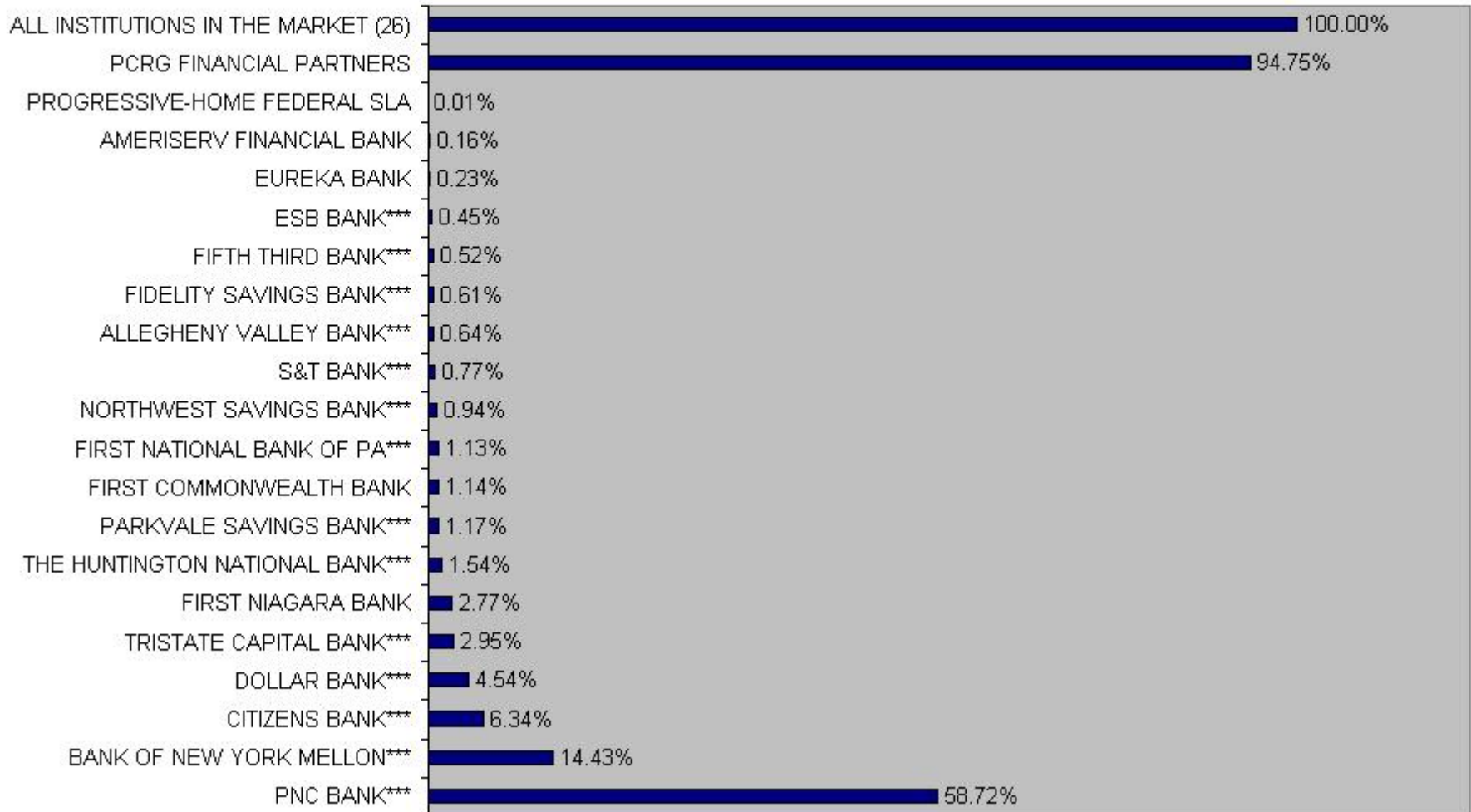


### Deposit Market Share (%)

Primary Lenders as Reported by FDIC

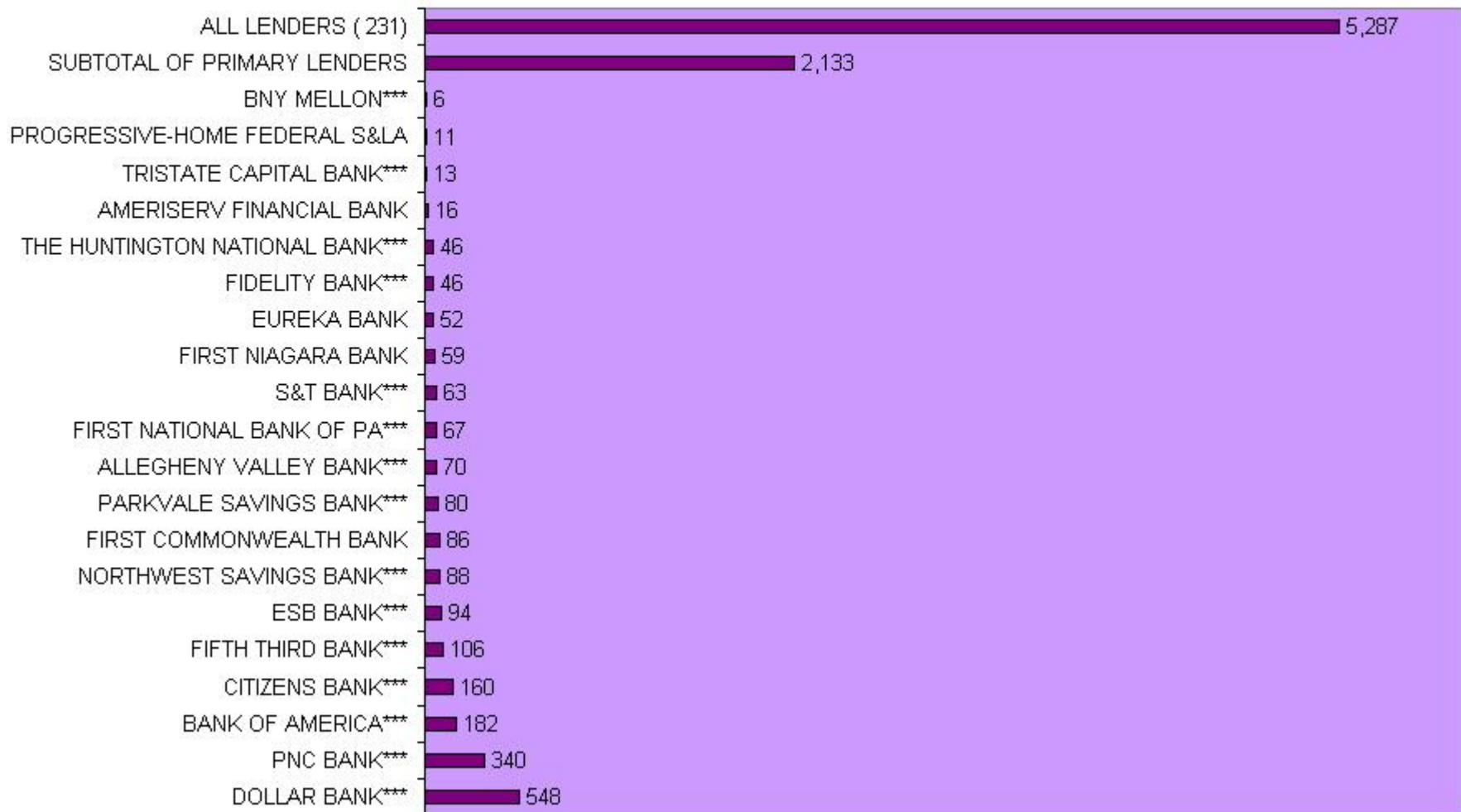
As of 30 June 2010

(\*\*\*PCRG Financial Partners)



### Origination Market Share by Count

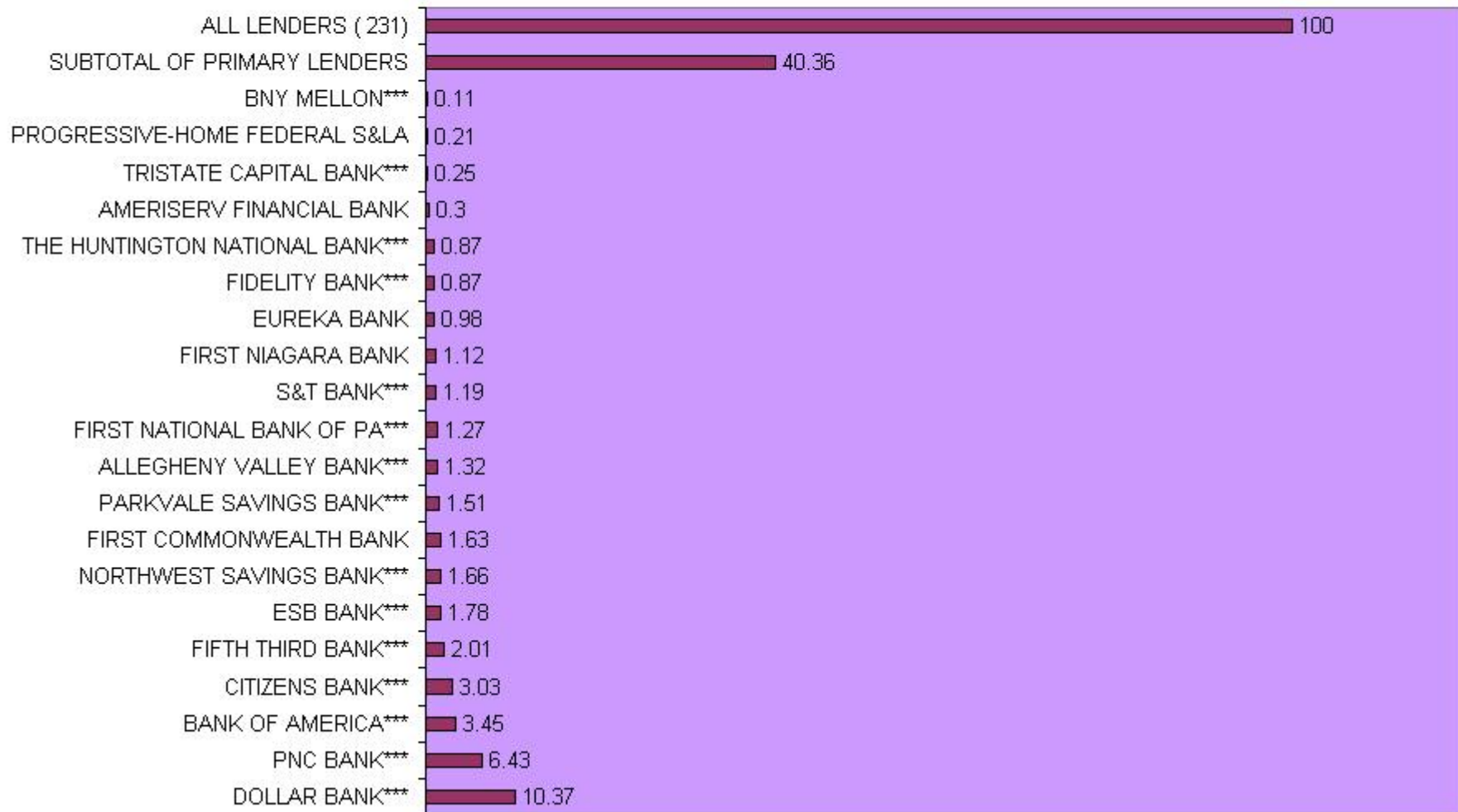
Primary Lenders in Pittsburgh  
 2009 Peer Mortgage Data (NE)  
 (\*\*\*PCRG Financial Partners)





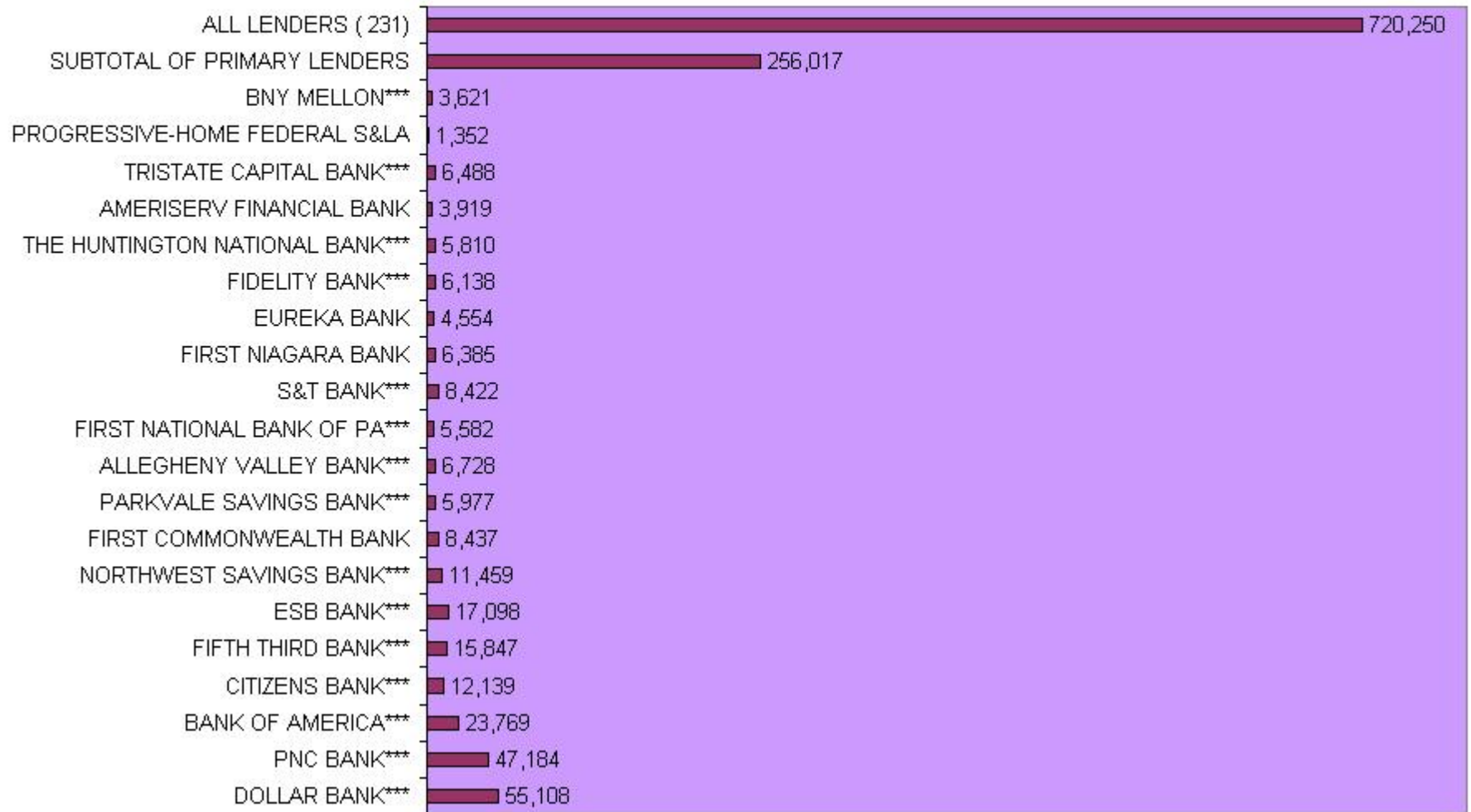
### % Market Share by Origination Count

Primary Lenders in Pittsburgh  
2009 Peer Mortgage Data (NE)  
(\*\*\*PCRG Financial Partners)



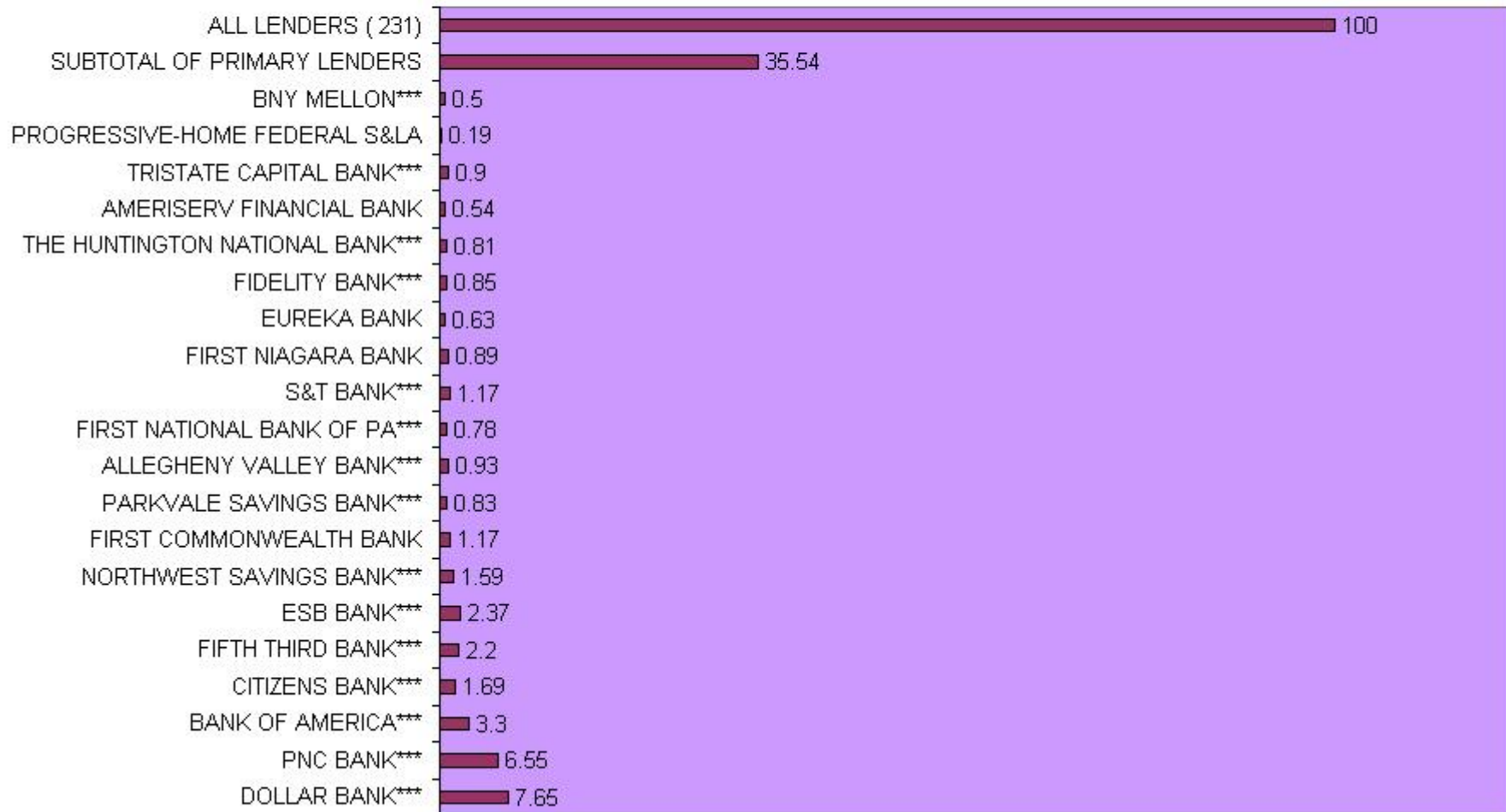
### Origination Market Share by Amount (\$000s)

Primary Lenders in Pittsburgh  
 2009 Peer Mortgage Data (NE)  
 (\*\*\*)PCRG Financial Partners



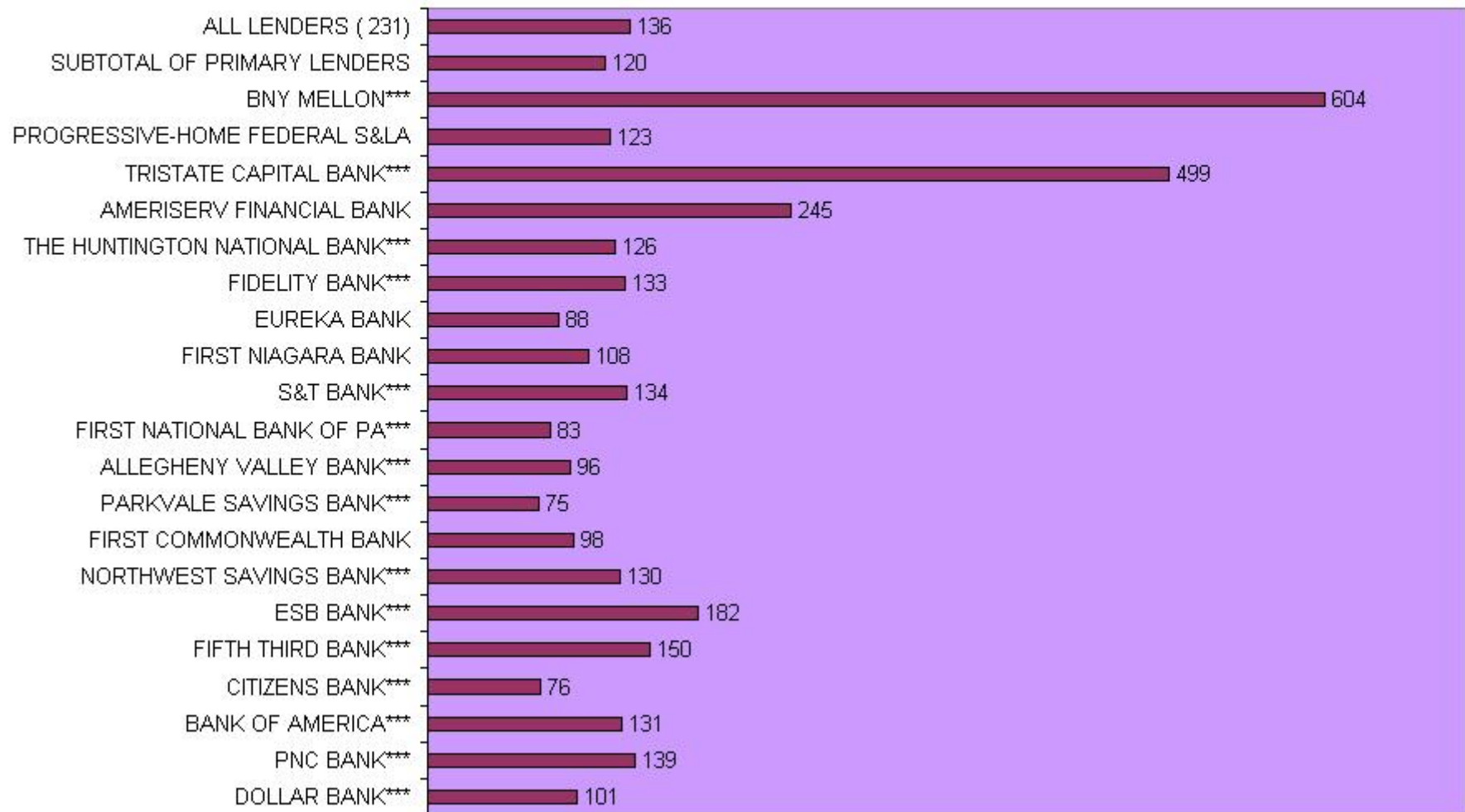
### % Market Share by Origination Amount (\$000s)

Primary Lenders in Pittsburgh  
2009 Peer Mortgage Data (NE)  
(\*\*\*PCRG Financial Partners)



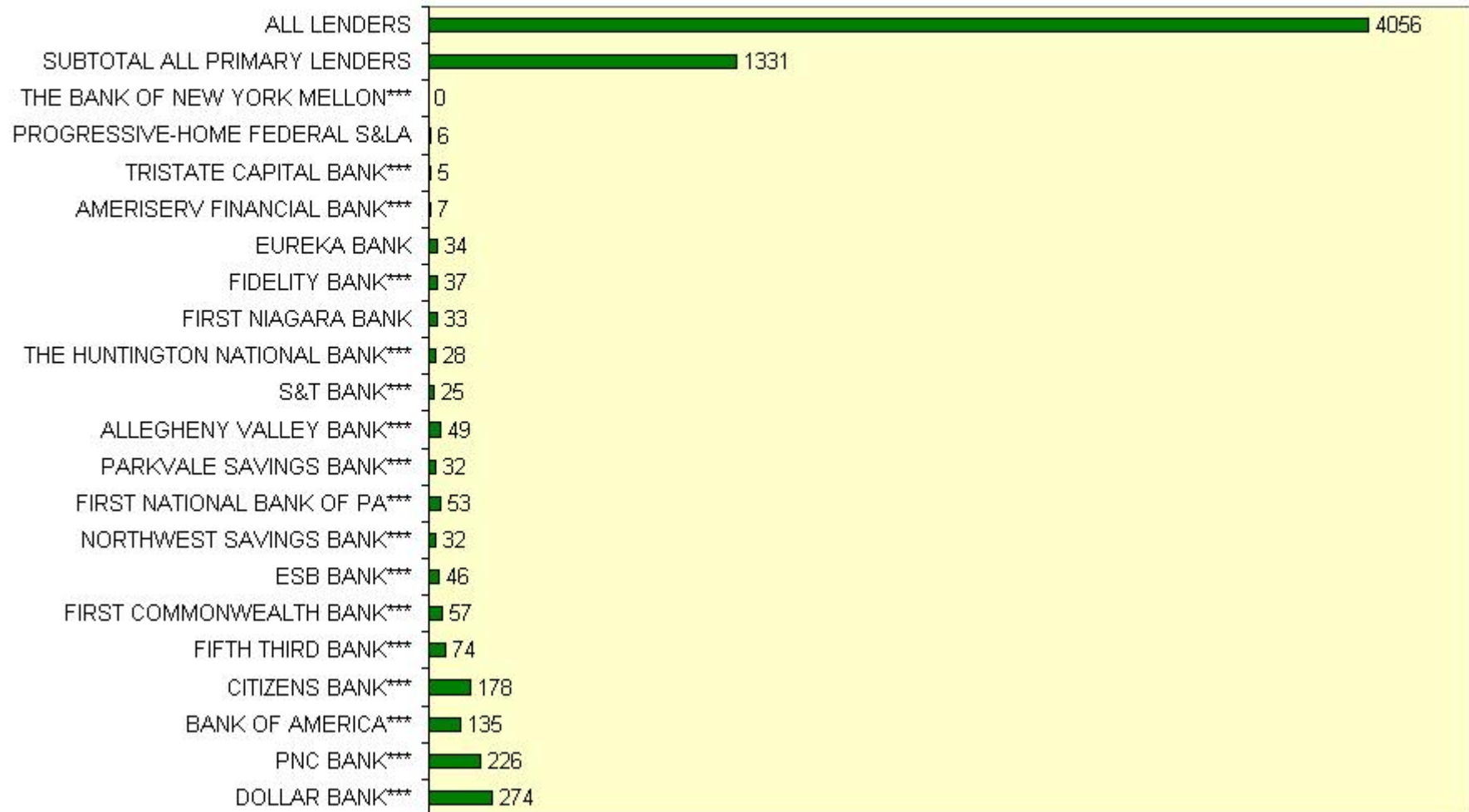
### Average Loan Size (\$000s)

Primary Lenders in Pittsburgh  
2009 Peer Mortgage Data (NE)  
(\*\*\*PCRG Financial Partners)



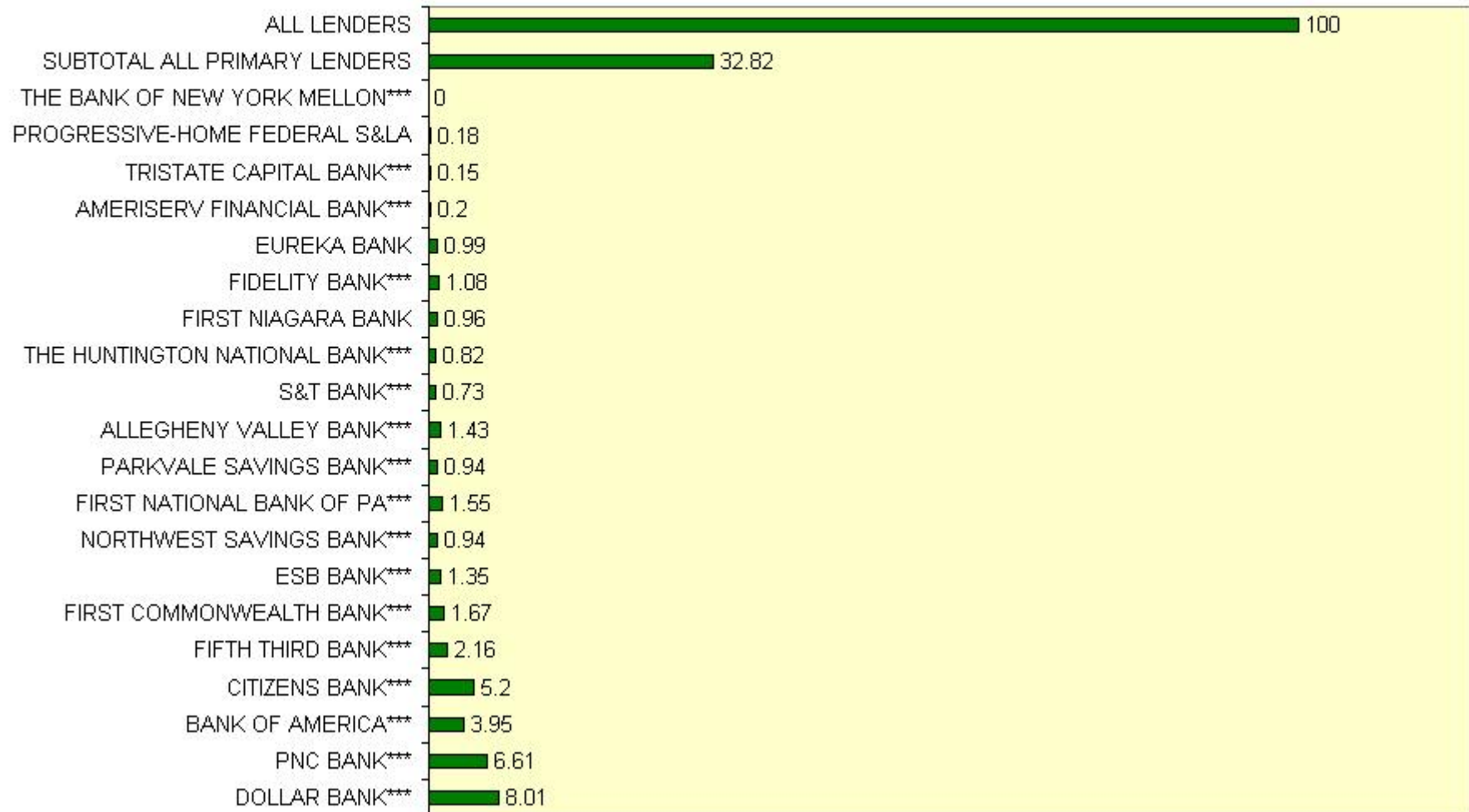
### Market Share of Applications by Count in LMI Census Tracts

Primary Lenders in Pittsburgh  
 2009 Peer Mortgage Data (NE)  
 (\*\*\*)PCRG Financial Partners



### Market Share of Applications by % in LMI Census Tracts

Primary Lenders in Pittsburgh  
 2009 Peer Mortgage Data (NE)  
 (\*\*\*)PCRG Financial Partners





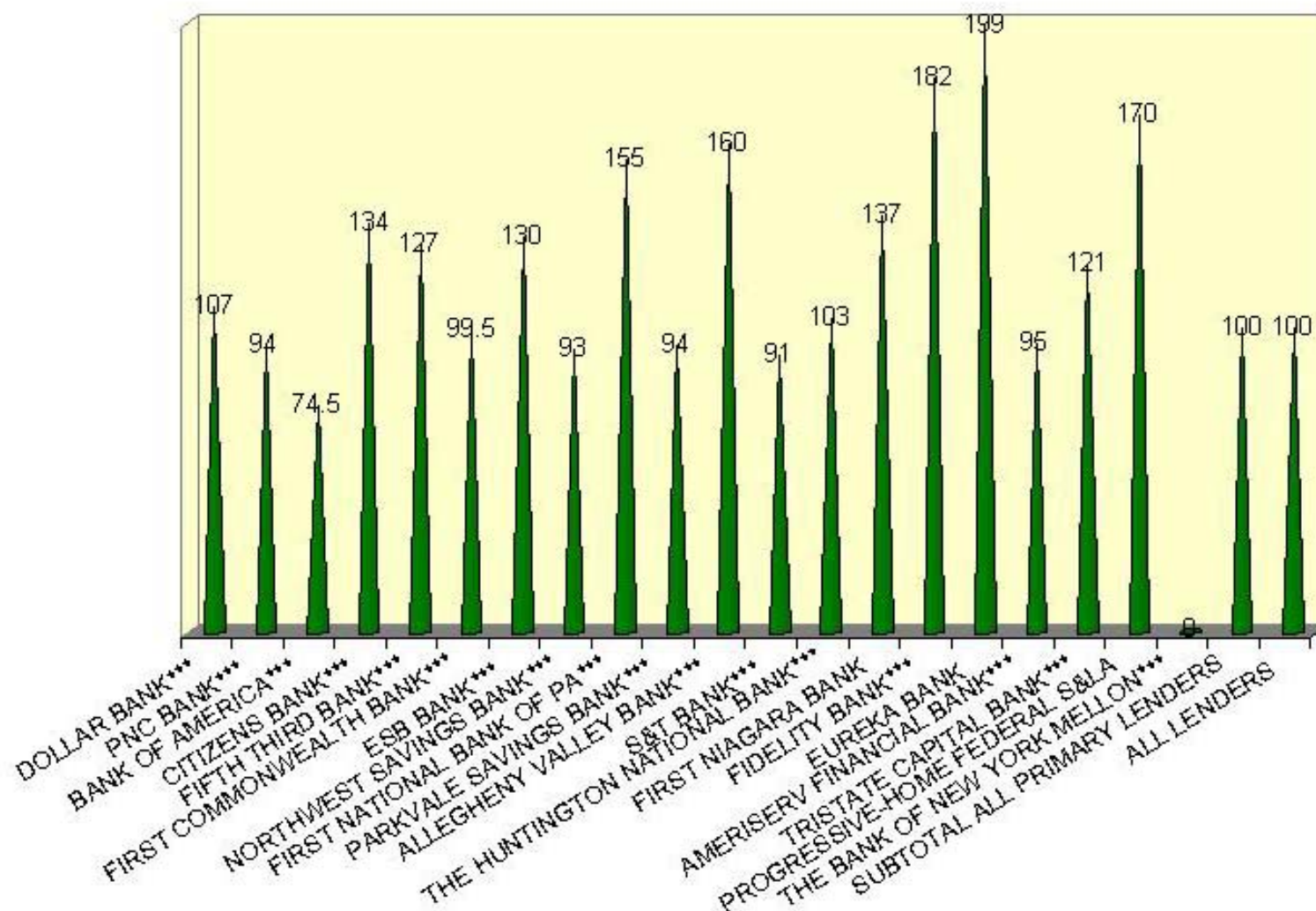
## Market Share Index: Low- Moderate- Income Lending

% Market Share in Low and Moderate Income Tracts / % Market Share in All Tracts

Primary Lenders in Pittsburgh

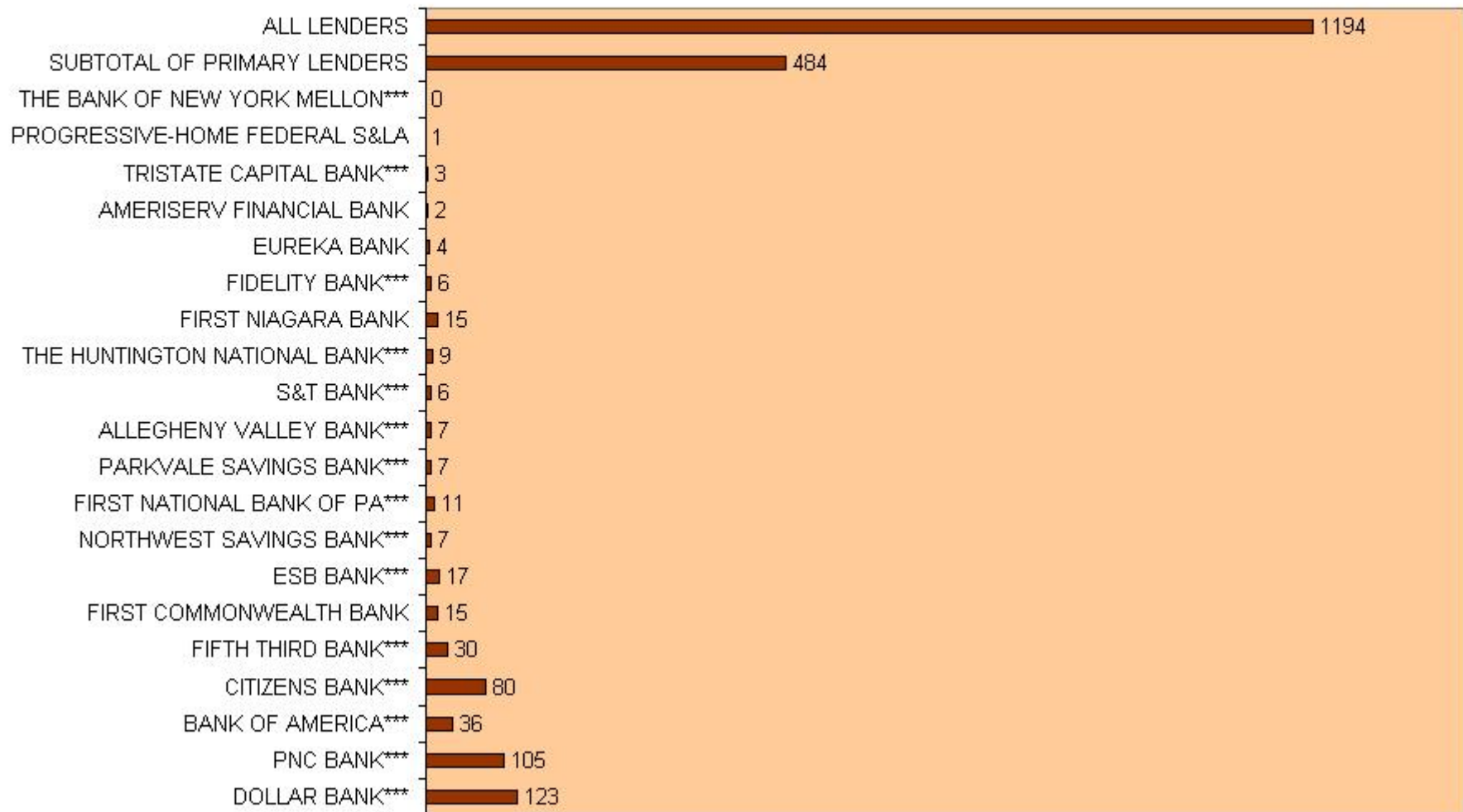
2009 Peer Mortgage Data (NE)

(\*\*\*)PCRG Financial Partners



### Market Share by Count of Applications in Substantially (>50%) Minority Census Tracts

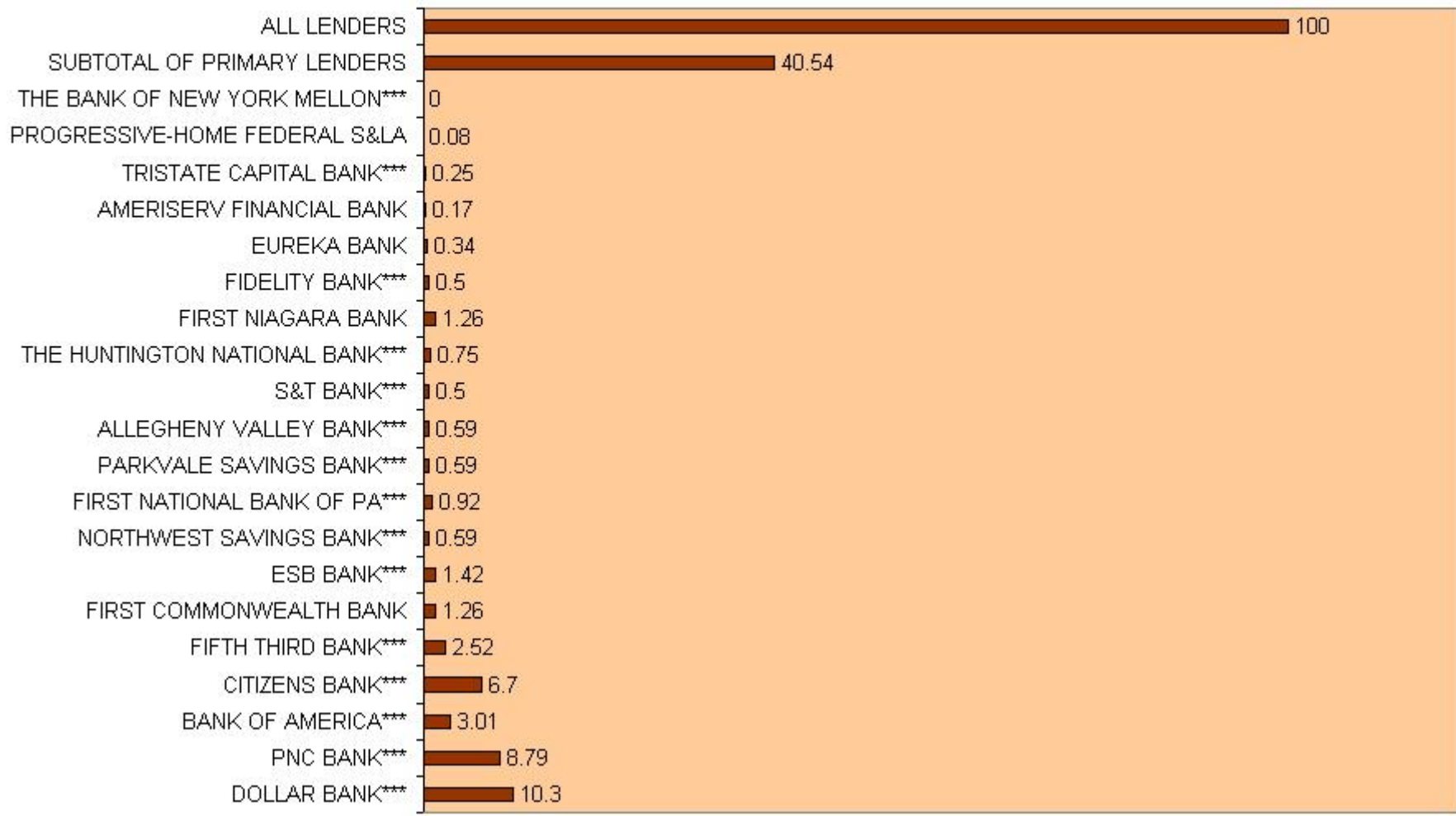
Primary Lenders in Pittsburgh  
 2009 Peer Mortgage Data (NE)  
 (\*\*\*)PCRG Financial Partners





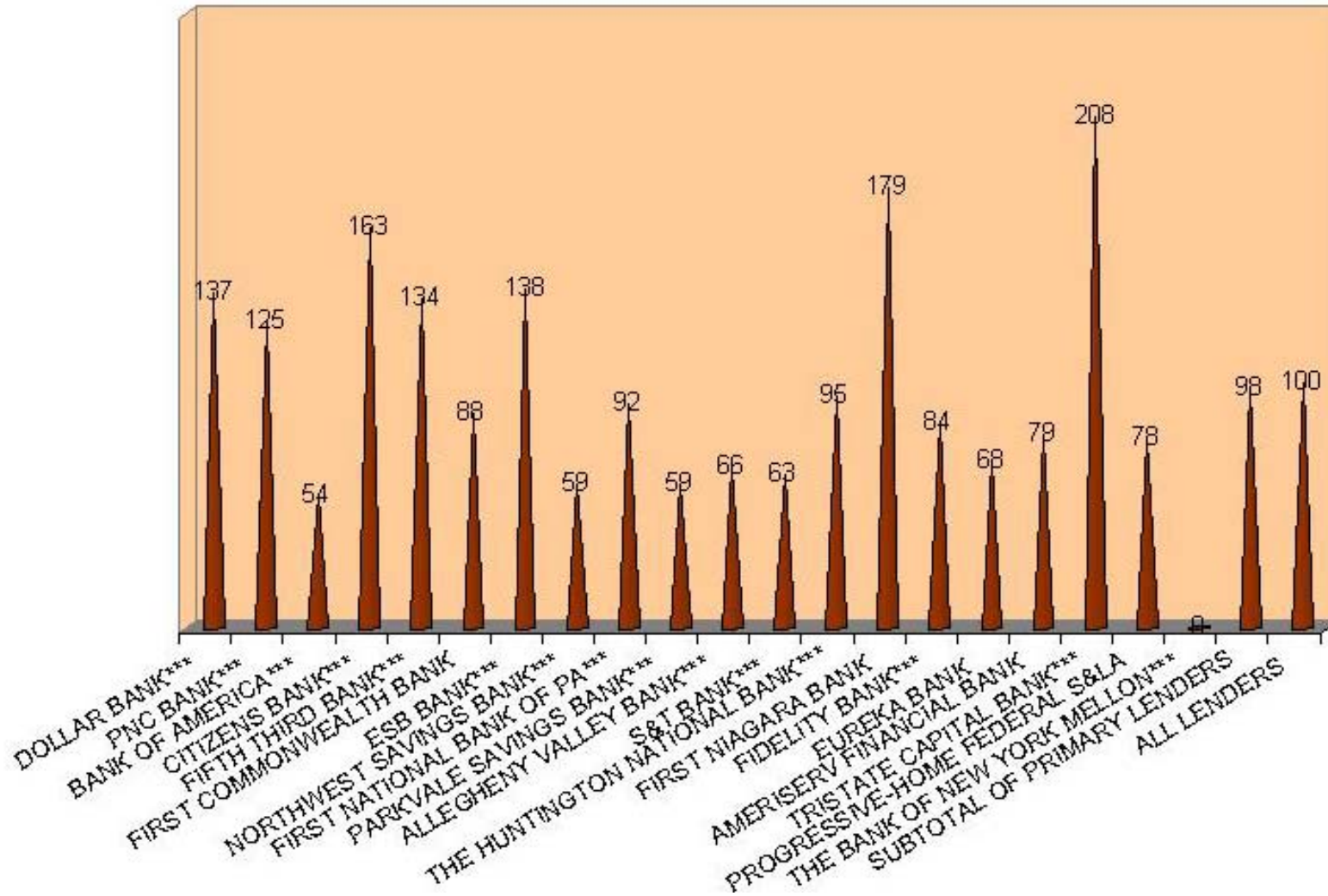
### Market Share as % of Applications in Substantially (>50%) Minority Census Tracts

Primary Lenders in Pittsburgh  
 2009 Peer Mortgage Data (NE)  
 (\*\*\*)PCRG Financial Partners



## Market Share Index: Minority Lending

% Market Share in Substantially (>50%) Minority Tracts / % Market Share in All Tracts  
 Primary Lenders in Pittsburgh  
 2009 Peer Mortgage Data (NE)  
 (\*\*\*)PCRG Financial Partners



## Appendix B

Appendix B contains 2009 HMDA Peer Lender Group Reports from Federal Financial Institutions Examination Council (FFIEC). The reports provide information about subsidiaries with institution IDs and organizational make-up of a financial holding company or parental organization.

***Appendix B includes the Peer Lender Group Reports of 18 financial institutions listed below.***

### Appendix B 2009 HMDA Peer Lender Group Reports

Allegheny Valley Bank of Pittsburgh***	201	First National Bank of Pennsylvania***	211
Bank of America Corporation***	202	First Niagara	212
Bank of New York Mellon Corporation***	203	Huntington Bancshares Financial Corporation***	213
Citizens Financial Group***	204	Northwest Savings Bank***	214
Dollar Bank***	205	Parkvale Savings Bank***	215
ESB Bank***	206	PNC Financial Services Group***	216
Eureka Financial Corporation	207	S & T Bank Corporation***	217
Fidelity Bank Corporation***	208	TriState Capital Bank***	218
Fifth Third Financial Corporation***	209		
First Commonwealth Financial Corporation	210		
		<b>*** (PCRG Financial Partners)</b>	

Report created: 11/22/2010

ALLEGHENY VALLEY BANCORP, INC. (1247419)

as of 12/31/2009

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	ALLEGHENY VALLEY BANCORP, INC. (1247419)		PITTSBURGH	PA	Bank Holding Company
2	.* ALLEGHENY VALLEY BANK OF PITTSBURGH (1829), (0000006058 FDIC ALLEGHENY VALLEY BK)	1	PITTSBURGH	PA	Non-member Bank

**Total Records: 2**

\* Institutions Matching Selection Rule.

+ For purposes of Regulation Y, the top-tier reporter's ownership level in this banking organization does not meet the definition of "control"; however, the ownership level does meet the FY Y-10/10F reportability criteria as this banking relationship is regulated by the Federal Reserve.

^ Although this relationship is not governed by U.S. banking statutes, it is included because it is of interest to the Federal Reserve.

Report created: 11/29/2010

[AMERISERV FINANCIAL BANK \(928618\)](#)

as of 12/31/2009

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	* AMERISERV FINANCIAL BANK (928618), (0000928618 FRS AMERISERV FNCL BK)		JOHNSTOWN	PA	State Member Bank

**Total Records: 1**

\* Institutions Matching Selection Rule.

+ For purposes of Regulation Y, the top-tier reporter's ownership level in this banking organization does not meet the definition of "control"; however, the ownership level does meet the FY Y-10/10F reportability criteria as this banking relationship is regulated by the Federal Reserve.

^ Although this relationship is not governed by U.S. banking statutes, it is included because it is of interest to the Federal Reserve.

Report created: 11/22/2010

BANK OF AMERICA CORPORATION (1073757)

as of 12/31/2009

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	BANK OF AMERICA CORPORATION (1073757)		CHARLOTTE	NC	Financial Holding Company - Domestic
2	-NB HOLDINGS CORPORATION (2173092)	1	CHARLOTTE	NC	Financial Holding Company - Domestic
3	--BAC NORTH AMERICA HOLDING COMPANY (1379552)	2	CHARLOTTE	NC	Financial Holding Company - Domestic
4	---BANA HOLDING CORPORATION (1199769)	3	CHARLOTTE	NC	Financial Holding Company - Domestic
5	----* BANK OF AMERICA, NATIONAL ASSOCIATION (480228), (0000013044 OCC BANK OF AMER NA), (26-1546756 OCC BEST MORTGAGE RESOURCE), (26-1547152 OCC CBH HOME LOANS), (26-1547341 OCC CMV HOME LOANS), (26-1547638 OCC FIRST FREEDOM MORTGAGE), (26-1548573 OCC FNBR MORTGAGE), (26-1548895 OCC HIGHLAND LOANSOURCE), (26-1549274 OCC JLH MORTGAGE), (26-1549445 OCC NEW MORTGAGE ADVISORS), (26-1549732 OCC PROPERTYMORTGAGE.COM), (26-1549792 OCC SRC MORTGAGE), (26-1549867 OCC THE GROUP GUARANTEED MORTGAGE), (26-1550068 OCC WESTERN MUTUAL HOME LOANS), (26-1550102 OCC WESTERN PARADISE FINANCIAL), (27-0347793 OCC BIRCHFIELD HOME MORTGAGE)	4	CHARLOTTE	NC	National Bank
6	-----MERRILL LYNCH MORTGAGE AND INVESTMENT CORPORATION (3880548)	5	PENNINGTON	NJ	Domestic Entity Other
7	-----* MERRILL LYNCH CREDIT CORPORATION (2496120), (13-3098068 OCC MERRILL LYNCH CREDIT CORP)	6	JACKSONVILLE	FL E	Domestic Entity Other

**Total Records: 7**

\* Institutions Matching Selection Rule.

+ For purposes of Regulation Y, the top-tier reporter's ownership level in this banking organization does not meet the definition of "control"; however, the ownership level does meet the FY Y-10/10F reportability criteria as this banking relationship is regulated by the Federal Reserve.

^ Although this relationship is not governed by U.S. banking statutes, it is included because it is of interest to the Federal Reserve.

Report created: 11/4/2010

BANK OF NEW YORK MELLON CORPORATION, THE (3587146)

as of 12/31/2009

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	BANK OF NEW YORK MELLON CORPORATION, THE (3587146)		NEW YORK	NY	Financial Holding Company - Domestic
2	-* MELLON UNITED NATIONAL BANK (53033), (0000016401 OCC MELLON UNITED NB)	1	MIAMI	FL	National Bank
3	-* BANK OF NEW YORK MELLON, THE (541101), (0000541101 FRS BANK OF NY MELLON)	1	NEW YORK	NY	State Member Bank
4	-* BNY MELLON, NATIONAL ASSOCIATION (934329), (0000006301 OCC BNY MELLON NA)	1	PITTSBURGH	PA	National Bank

**Total Records: 4**

\* Institutions Matching Selection Rule.

+ For purposes of Regulation Y, the top-tier reporter's ownership level in this banking organization does not meet the definition of "control"; however, the ownership level does meet the FY Y-10/10F reportability criteria as this banking relationship is regulated by the Federal Reserve.

^ Although this relationship is not governed by U.S. banking statutes, it is included because it is of interest to the Federal Reserve.

Report created: 11/4/2010

CITIZENS FINANCIAL GROUP, INC. (1132449)

as of 12/31/2009

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	CITIZENS FINANCIAL GROUP, INC. (1132449)		PROVIDENCE	RI	Financial Holding Company - Domestic
2	-* CITIZENS BANK OF PENNSYLVANIA (3041974), (0000057282 FDIC CITIZENS BK OF PA)	1	PHILADELPHIA	PA	State Savings Bank
3	-* RBS CITIZENS, NATIONAL ASSOCIATION (3303298), (0000024571 OCC RBS CITIZENS NA)	1	PROVIDENCE	RI	National Bank

**Total Records: 3**

\* Institutions Matching Selection Rule.

+ For purposes of Regulation Y, the top-tier reporter's ownership level in this banking organization does not meet the definition of "control"; however, the ownership level does meet the FY Y-10/10F reportability criteria as this banking relationship is regulated by the Federal Reserve.

^ Although this relationship is not governed by U.S. banking statutes, it is included because it is of interest to the Federal Reserve.



Report created: 11/4/2010

DOLLAR BANK, A FEDERAL SAVINGS BANK (961624)

as of 12/31/2009

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	* DOLLAR BANK, A FEDERAL SAVINGS BANK (961624), (0000008043 OTS DOLLAR BK FSB)		PITTSBURGH	PA	Federal Savings Bank

**Total Records: 1**

\* Institutions Matching Selection Rule.

+ For purposes of Regulation Y, the top-tier reporter's ownership level in this banking organization does not meet the definition of "control"; however, the ownership level does meet the FY Y-10/10F reportability criteria as this banking relationship is regulated by the Federal Reserve.

^ Although this relationship is not governed by U.S. banking statutes, it is included because it is of interest to the Federal Reserve.

Report created: 11/4/2010

ESB FINANCIAL CORPORATION (1924925)

as of 12/31/2009

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	ESB FINANCIAL CORPORATION (1924925)		ELLWOOD CITY	PA	Domestic Entity Other
2	-* ^ ESB BANK (224178), (0000027708 FDIC ESB BK)	1	ELLWOOD CITY	PA	State Savings Bank

**Total Records: 2**

\* Institutions Matching Selection Rule.

+ For purposes of Regulation Y, the top-tier reporter's ownership level in this banking organization does not meet the definition of "control"; however, the ownership level does meet the FY Y-10/10F reportability criteria as this banking relationship is regulated by the Federal Reserve.

^ Although this relationship is not governed by U.S. banking statutes, it is included because it is of interest to the Federal Reserve.

Report created: 11/4/2010

EUREKA BANCORP, MHC (3831308)

as of 12/31/2009

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	EUREKA BANCORP, MHC (3831308)		PITTSBURGH	PA	Domestic Entity Other
2	-^ EUREKA FINANCIAL CORPORATION (3831317)	1	PITTSBURGH	PA	Domestic Entity Other
3	--* ^ EUREKA BANK (667074), (0000000962 OTS EUREKA BK)	2	PITTSBURGH	PA	Savings & Loan Association

**Total Records: 3**

\* Institutions Matching Selection Rule.

+ For purposes of Regulation Y, the top-tier reporter's ownership level in this banking organization does not meet the definition of "control"; however, the ownership level does meet the FY Y-10/10F reportability criteria as this banking relationship is regulated by the Federal Reserve.

^ Although this relationship is not governed by U.S. banking statutes, it is included because it is of interest to the Federal Reserve.

Report created: 11/4/2010

FIDELITY BANCORP, INC. (2121552)

as of 12/31/2009

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	FIDELITY BANCORP, INC. (2121552)		PITTSBURGH	PA	Bank Holding Company
2	-* FIDELITY SAVINGS BANK (736877), (0000028038 FDIC FIDELITY SVG BK)	1	PITTSBURGH	PA	State Savings Bank

**Total Records: 2**

\* Institutions Matching Selection Rule.

+ For purposes of Regulation Y, the top-tier reporter's ownership level in this banking organization does not meet the definition of "control"; however, the ownership level does meet the FY Y-10/10F reportability criteria as this banking relationship is regulated by the Federal Reserve.

^ Although this relationship is not governed by U.S. banking statutes, it is included because it is of interest to the Federal Reserve.

Report created: 11/4/2010

FIFTH THIRD BANCORP (1070345)

as of 12/31/2009

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	FIFTH THIRD BANCORP (1070345)		CINCINNATI	OH	Financial Holding Company - Domestic
2	-FIFTH THIRD FINANCIAL CORPORATION (2990244)	1	CINCINNATI	OH	Financial Holding Company - Domestic
3	--* FIFTH THIRD BANK (723112), (0000723112 FRS FIFTH THIRD BK)	2	CINCINNATI	OH	State Member Bank
4	---OLD KENT MORTGAGE SERVICES, INC. (2166142)	3	GRAND RAPIDS	MI	Domestic Entity Other
5	----* FIFTH THIRD MORTGAGE-MI, LLC (3072606), (0003072606 FRS FIFTH THIRD MTG-MI LLC)	4	GRAND RAPIDS	MI	Domestic Entity Other
6	---* FIFTH THIRD MORTGAGE COMPANY (2712969), (0002712969 FRS FIFTH THIRD MTG CO)	3	CINCINNATI	OH	Domestic Entity Other
7	---* + ^ FIFTH THIRD MORTGAGE-MI, LLC (3072606), (0003072606 FRS FIFTH THIRD MTG-MI LLC)	3	GRAND RAPIDS	MI	Domestic Entity Other

**Total Records: 7**

\* Institutions Matching Selection Rule.

+ For purposes of Regulation Y, the top-tier reporter's ownership level in this banking organization does not meet the definition of "control"; however, the ownership level does meet the FY Y-10/10F reportability criteria as this banking relationship is regulated by the Federal Reserve.

^ Although this relationship is not governed by U.S. banking statutes, it is included because it is of interest to the Federal Reserve.

Report created: 11/4/2010

FIRST COMMONWEALTH FINANCIAL CORPORATION (1071306)

as of 12/31/2009

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	FIRST COMMONWEALTH FINANCIAL CORPORATION (1071306)		INDIANA	PA	Financial Holding Company - Domestic
2	--* FIRST COMMONWEALTH BANK (42420), (0000007468 FDIC FIRST COMMONWEALTH BK)	1	INDIANA	PA	Non-member Bank
3	--* FIRST COMMONWEALTH HOME MORTGAGE, LLC (3435872), (20-4436381 OCC FIRST COMMWLTH HOME MTG, LLC)	2	GREENSBURG	PA	Domestic Entity Other

**Total Records: 3**

\* Institutions Matching Selection Rule.

+ For purposes of Regulation Y, the top-tier reporter's ownership level in this banking organization does not meet the definition of "control"; however, the ownership level does meet the FY Y-10/10F reportability criteria as this banking relationship is regulated by the Federal Reserve.

^ Although this relationship is not governed by U.S. banking statutes, it is included because it is of interest to the Federal Reserve.

Report created: 11/4/2010

F.N.B. CORPORATION (3005332)

as of 12/31/2009

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	F.N.B. CORPORATION (3005332)		HERMITAGE	PA	Financial Holding Company - Domestic
2	-* FIRST NATIONAL BANK OF PENNSYLVANIA (379920), (0000000249 OCC FIRST NB OF PA)	1	GREENVILLE	PA	National Bank

**Total Records: 2**

\* Institutions Matching Selection Rule.

+ For purposes of Regulation Y, the top-tier reporter's ownership level in this banking organization does not meet the definition of "control"; however, the ownership level does meet the FY Y-10/10F reportability criteria as this banking relationship is regulated by the Federal Reserve.

^ Although this relationship is not governed by U.S. banking statutes, it is included because it is of interest to the Federal Reserve.

Report created: 11/4/2010

FIRST NIAGARA FINANCIAL GROUP, INC. (2648693)

as of 12/31/2009

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	FIRST NIAGARA FINANCIAL GROUP, INC. (2648693)		LOCKPORT	NY	Domestic Entity Other
2	.* ^ FIRST NIAGARA BANK (517900), (0000017945 OTS FIRST 1 NIAGARA BK)		BUFFALO	NY	Federal Savings Bank

**Total Records: 2**

\* Institutions Matching Selection Rule.

+ For purposes of Regulation Y, the top-tier reporter's ownership level in this banking organization does not meet the definition of "control"; however, the ownership level does meet the FY Y-10/10F reportability criteria as this banking relationship is regulated by the Federal Reserve.

^ Although this relationship is not governed by U.S. banking statutes, it is included because it is of interest to the Federal Reserve.



Report created: 11/4/2010

HUNTINGTON BANCSHARES INCORPORATED (1068191)

as of 12/31/2009

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	HUNTINGTON BANCSHARES INCORPORATED (1068191)		COLUMBUS	OH	Financial Holding Company - Domestic
2	.* HUNTINGTON NATIONAL BANK, THE (12311), (0000007745 1 OCC HUNTINGTON NB)		COLUMBUS	OH	National Bank

**Total Records: 2**

\* Institutions Matching Selection Rule.

+ For purposes of Regulation Y, the top-tier reporter's ownership level in this banking organization does not meet the definition of "control"; however, the ownership level does meet the FY Y-10/10F reportability criteria as this banking relationship is regulated by the Federal Reserve.

^ Although this relationship is not governed by U.S. banking statutes, it is included because it is of interest to the Federal Reserve.

Report created: 11/4/2010

NORTHWEST BANCSHARES INC (4122722)

as of 12/31/2009

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	NORTHWEST BANCSHARES INC (4122722)		WARREN	PA	Domestic Entity Other
2	.* ^ NORTHWEST SAVINGS BANK (1002878), (0000028178 FDIC NORTHWEST SVG BK)	1	WARREN	PA	State Savings Bank
3	..* ^ NORTHWEST CONSUMER DISCOUNT CO., INC. (2351078), (25-1531922 FDIC NORTHWEST CONSUMER DISCOUNT CO)	2	WARREN	PA	Finance Company

**Total Records: 3**

\* Institutions Matching Selection Rule.

+ For purposes of Regulation Y, the top-tier reporter's ownership level in this banking organization does not meet the definition of "control"; however, the ownership level does meet the FY Y-10/10F reportability criteria as this banking relationship is regulated by the Federal Reserve.

^ Although this relationship is not governed by U.S. banking statutes, it is included because it is of interest to the Federal Reserve.

Report created: 11/4/2010

PARKVALE FINANCIAL CORPORATION (1924840)

as of 12/31/2009

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	PARKVALE FINANCIAL CORPORATION (1924840)		MONROEVILLE	PA	Domestic Entity Other
2	.* ^ PARKVALE SAVINGS BANK (249872), (0000030237 FDIC PARKVALE SVG BK)	1	MONROEVILLE	PA	State Savings Bank
3	..* ^ PARKVALE MORTGAGE CORPORATION (3844027), (54-0975669 FDIC PARKVALE MORTGAGE CORP.)	2	MONROEVILLE	PA	Domestic Entity Other

**Total Records: 3**

\* Institutions Matching Selection Rule.

+ For purposes of Regulation Y, the top-tier reporter's ownership level in this banking organization does not meet the definition of "control"; however, the ownership level does meet the FY Y-10/10F reportability criteria as this banking relationship is regulated by the Federal Reserve.

^ Although this relationship is not governed by U.S. banking statutes, it is included because it is of interest to the Federal Reserve.

Report created: 11/4/2010

PNC FINANCIAL SERVICES GROUP, INC., THE (1069778)

as of 12/31/2009

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	PNC FINANCIAL SERVICES GROUP, INC., THE (1069778)		PITTSBURGH	PA	Financial Holding Company - Domestic
2	-PNC BANCORP, INC. (1469314)	1	WILMINGTON	DE	Bank Holding Company
3	--* PNC BANK, NATIONAL ASSOCIATION (817824), (0000001316 OCC PNC BK NA)	2	PITTSBURGH	PA	National Bank

**Total Records: 3**

\* Institutions Matching Selection Rule.

+ For purposes of Regulation Y, the top-tier reporter's ownership level in this banking organization does not meet the definition of "control"; however, the ownership level does meet the FY Y-10/10F reportability criteria as this banking relationship is regulated by the Federal Reserve.

^ Although this relationship is not governed by U.S. banking statutes, it is included because it is of interest to the Federal Reserve.

Report created: 11/29/2010

PROGRESSIVE-HOME FEDERAL SAVINGS AND LOAN ASSOCIATION (613772)

as of 12/31/2009

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	* PROGRESSIVE-HOME FEDERAL SAVINGS AND LOAN ASSOCIATION (613772), (0000000495 OTS PROGRESSIVE-HOME FS&LA)		PITTSBURGH	PA	Savings & Loan Association

Total Records: 1

\* Institutions Matching Selection Rule.

+ For purposes of Regulation Y, the top-tier reporter's ownership level in this banking organization does not meet the definition of "control"; however, the ownership level does meet the FY Y-10/10F reportability criteria as this banking relationship is regulated by the Federal Reserve.

^ Although this relationship is not governed by U.S. banking statutes, it is included because it is of interest to the Federal Reserve.

Report created: 11/4/2010

S & T BANCORP, INC. (1071397)

as of 12/31/2009

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	S & T BANCORP, INC. (1071397)		INDIANA	PA	Financial Holding Company - Domestic
2	-* S & T BANK (936426), (0000011124 FDIC S&T BK)	1	INDIANA	PA	Non-member Bank

**Total Records: 2**

\* Institutions Matching Selection Rule.

+ For purposes of Regulation Y, the top-tier reporter's ownership level in this banking organization does not meet the definition of "control"; however, the ownership level does meet the FY Y-10/10F reportability criteria as this banking relationship is regulated by the Federal Reserve.

^ Although this relationship is not governed by U.S. banking statutes, it is included because it is of interest to the Federal Reserve.

Report created: 11/4/2010

TRISTATE CAPITAL HOLDINGS, INC (3475074)

as of 12/31/2009

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	TRISTATE CAPITAL HOLDINGS, INC (3475074)		PITTSBURGH	PA	Bank Holding Company
2	.* TRISTATE CAPITAL BANK (3475083), (0000058457 FDIC TRISTATE CAP BK)	1	PITTSBURGH	PA	Non-member Bank

**Total Records: 2**

\* Institutions Matching Selection Rule.

+ For purposes of Regulation Y, the top-tier reporter's ownership level in this banking organization does not meet the definition of "control"; however, the ownership level does meet the FY Y-10/10F reportability criteria as this banking relationship is regulated by the Federal Reserve.

^ Although this relationship is not governed by U.S. banking statutes, it is included because it is of interest to the Federal Reserve.