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24th ANNUAL

# Mortgage Lending Study

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*Pittsburgh Community Reinvestment Group  
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## 24<sup>th</sup> Annual Mortgage Lending Study

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*The Pittsburgh Community Reinvestment Group (PCRG) Annual Mortgage Lending Study provides a portrait of mortgage lending trends in Allegheny County and the City of Pittsburgh. PCRG prepares this study using publicly available data designed to monitor the performance of financial institutions seeking to meet their community investment requirements under the Community Reinvestment Act. We publish this data with the hope that our members, banks, and the community at large will work together to increase the financial resources in this region's underserved communities.*

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# Residential Lending in Allegheny County

## Total Mortgage Lending in 2017

In 2017, 549 institutions reported receiving 46,823 residential mortgage applications in Allegheny County resulting in 26,116 originations (including purchased loans). This is nearly 5,000 fewer applications than the year prior and 3,000 fewer originations. Application amounts totaled \$7.63 billion, with \$4.52 billion in originated loans. (Table 1 below)

- 2016 showed a more modest growth in home purchase applications and originations in the city and county and that trend continued in 2017. In the City of Pittsburgh, the number of applications and originations rose 1% and 5% respectively, but the amount originated decreased from \$657 million in 2016 to \$625 million in 2017. The county saw a 2% decrease in home purchase loan applications, and a 4% increase in originations from the year before.
- Applications and originations for refinance loans dropped dramatically between 2016 and 2017, nearly identically between the city and county. This reflects a continued downward trend away from this type of loan product, which was in much higher demand 3-5 years ago.

**Table 1. Applications and Originations by Loan Purpose, Allegheny County (excluding the City of Pittsburgh) 2016-2017**

	Total*			Home Purchase			Home Improvement			Refinance		
	2016	2017	% Change	2016	2017	% Change	2016	2017	% Change	2016	2017	% Change
Applications (number)	36,710	32,319	-12%	14,990	15,212	+1%	4,915	5,281	+7%	16,805	11,826	-30%
Applications (\$000s)	\$5,888,027	\$5,164,097	-12%	\$2,858,857	\$2,990,578	+5%	\$346,836	\$307,801	-11%	\$2,682,334	\$1,865,718	-30%
Originations (number)	23,784	20,978	-12%	12,027	11,840	-2%	2,854	3,089	+8%	8,903	6,049	-32%
Originations (\$000s)	\$3,984,791	\$3,557,122	-11%	\$2,252,467	\$2,353,688	+4%	\$244,829	\$191,047	-22%	\$1,487,495	\$1,012,387	-32%

**Table 2. Applications and Originations by Loan Purpose, City of Pittsburgh 2015-2017**

	Total*			Home Purchase			Home Improvement			Refinance		
	2016	2017	% Change	2016	2017	% Change	2016	2017	% Change	2016	2017	% Change
Applications (number)	8,478	8,149	-4%	3,691	3,830	+4%	1,426	1,531	+7%	3,360	2,788	-17%
Applications (\$000s)	\$1,491,714	\$1,359,211	-9%	\$830,688	\$835,520	+1%	\$113,162	\$97,756	-14%	\$547,864	\$425,935	-22%
Originations (number)	5,308	5,138	-3%	2,846	2,899	+2%	705	806	+14%	1,758	1,434	-18%
Originations (\$000s)	\$1,042,167	\$971,450	-7%	\$657,161	\$655,771	-	\$77,181	\$59,357	-23%	\$307,825	\$256,322	-17%

\*Total and all loan purposes exclude purchased loans.

## Top Lenders in 2017

**Table 3. Top 15 Lenders in Allegheny County and the City of Pittsburgh in 2017**

Bank	Total Number of Loans	Total Loan Amount (\$000s)
Dollar Bank	2,952	\$377,261
PNC	2,264	\$310,910
Quicken Loans	1,398	\$205,915
Wells Fargo	1,361	\$290,484
Howard Hanna Mortgage Services	1,322	\$237,794
First National Bank of PA	902	\$188,015
Union Home Mortgage Corp.	739	\$100,580
Victorian Finance, LLC	707	\$114,583
Citizens Bank <sup>1</sup>	529	\$84,146
First Commonwealth Bank	480	\$67,369
Equity Resources	471	\$87,772
NVR Mortgage Finance	468	\$150,897
West Penn Financial	461	\$70,429
Franklin American Mortgage Co.	460	\$69,220
The Huntington National Bank	454	\$101,250

<sup>1</sup>Includes Citizens Bank of Pennsylvania and Citizens Bank, NA

<sup>2</sup>Includes Northwest Consumer Discount Company

**Table 4. Top 15 Lenders with Branches in Allegheny County and the City of Pittsburgh in 2017**

Bank	Total Number of Loans	Total Loan Amount (\$000s)
Dollar Bank	2,952	\$377,261
PNC	2,264	\$310,910
First National Bank of PA	902	\$188,015
Citizens Bank <sup>1</sup>	529	\$84,146
First Commonwealth Bank	480	\$67,369
The Huntington National Bank	454	\$101,250
Clearview Federal Credit Union	396	\$30,501
Northwest Bank <sup>2</sup>	310	\$42,451
S&T Bank	262	\$37,880
KeyBank	237	\$19,825
Wesbanco Bank, Inc.	207	\$38,722
Brentwood Bank	188	\$24,755
Slovak Savings Bank	183	\$26,982
Riverset Credit Union	175	\$10,333
Standard Bank	148	\$37,309

## Top Lenders to Low- to Moderate-Income Borrowers

**Table 5. Top 15 Lenders to LMI Borrowers in Allegheny County**

Bank	Total Number of Loans	Total Loan Amount (\$000s)
Dollar Bank	539	\$37,745
PNC Bank	474	\$34,703
Quicken Loans	406	\$39,144
Howard Hanna Mortgage Services	367	\$43,027
Union Home Mortgage Corp.	295	\$28,778
Wells Fargo	235	\$24,828
Victorian Finance, LLC	230	\$25,811
Citizens Bank <sup>1</sup>	170	\$15,482
West Penn Financial	163	\$18,435
Franklin American Mortgage Co.	146	\$15,962
First National Bank of PA	137	\$11,202
First Commonwealth Bank	137	\$10,810
Equity Resources, Inc.	118	\$13,563
The Huntington National Bank	104	\$9,569
Clearview Federal Credit Union	78	\$4,012

<sup>1</sup>Includes Citizens Bank of Pennsylvania and Citizens Bank, NA

**Table 6. Top 15 Lenders to LMI Borrowers in the City of Pittsburgh**

Bank	Total Number of Loans	Total Loan Amount (\$000s)
Dollar Bank	207	\$12,949
PNC	134	\$7,842
Quicken Loans	110	\$9,378
Howard Hanna Mortgage Services	78	\$9,422
First National Bank of PA	71	\$5,207
Wells Fargo	60	\$5,727
Citizens Bank <sup>1</sup>	46	\$3,864
Union Home Mortgage Corp.	45	\$4,283
Victorian Finance, LLC	44	\$4,958
The Huntington National Bank	39	\$4,785
Equity Resources, Inc.	38	\$4,553
Riverset Credit Union	37	\$1,245
West Penn Financial	32	\$3,251
Franklin American Mortgage Co.	30	\$3,606
Wesbanco Bank, Inc.	30	\$1,809



## Top Lenders to Borrowers in Low- to Moderate-Income Census Tracts

**Table 7. Top 15 Lenders to Borrowers in LMI Census Tracts in Allegheny County in 2016**

Bank	Total Number of Loans	Total Loan Amount (\$000s)
PNC	144	\$7,551
Dollar Bank	142	\$8,863
Quicken Loans	137	\$9,426
Howard Hanna Mortgage Services	109	\$9,250
Wells Fargo	76	\$8,062
Union Home Mortgage	66	\$4,992
First Commonwealth Bank	56	\$3,128
S&T Bank	48	\$12,699
First National Bank of PA	48	\$3,678
Victorian Finance, LLC	38	\$3,490
West Penn Financial	37	\$3,116
Citizens Bank <sup>1</sup>	34	\$1,732
Equity Resources, Inc.	28	\$3,113
Northwest Bank <sup>2</sup>	27	\$1,100
The Huntington National Bank	26	\$2,433

<sup>1</sup>Includes Citizens Bank of Pennsylvania and Citizens Bank, NA

<sup>2</sup>Includes Northwest Consumer Discount Company

**Table 8. Top 15 Lenders to Borrowers in LMI Census Tracts in the City of Pittsburgh in 2016**

Bank	Total Number of Loans	Total Loan Amount (\$000s)
Dollar Bank	192	\$18,606
PNC	137	\$20,452
Wells Fargo	111	\$28,082
First National Bank of PA	96	\$13,217
Quicken Loans	94	\$9,897
Howard Hanna Mortgage Services	75	\$10,160
Wesbanco Bank, Inc.	70	\$14,383
S&T Bank	50	\$7,050
First Commonwealth Bank	45	\$5,070
Citizens Bank <sup>1</sup>	42	\$3,532
Victorian Finance, LLC	40	\$5,275
The Huntington National Bank	32	\$5,379
Franklin American Mortgage Co.	32	\$4,359
West Penn Financial	32	\$3,716
Holland Mortgage Advisors	31	\$5,413

In the city, only 42% of loans in LMI census tracts went to LMI borrowers. In the county, 56% went to LMI borrowers in LMI census tracts.

## Top Lenders to African-Americans in 2017

**Table 9. Top 15 Lenders to African-American Borrowers in Allegheny County in 2017**

Bank	Total Number of Loans	Total Loan Amount (\$000s)
Dollar Bank	87	\$6,433
PNC	57	\$5,050
Howard Hanna Mortgage Services	47	\$5,616
Union Home Mortgage	47	\$4,668
Quicken Loans	41	\$4,448
Wells Fargo Bank	24	\$3,404
The Huntington National Bank	24	\$2,260
Citizens Bank <sup>1</sup>	24	\$1,804
Movement Mortgage, LLC	20	\$2,250
Riverset Credit Union	20	\$953
Victorian Finance, LLC	19	\$2,516
Gateway Mortgage Group	17	\$2,168
Franklin American Mortgage Co	13	\$1,247
Mortgage Research Center	12	\$1,739
Nationstar Mortgage	12	\$1,266

<sup>1</sup>Includes Citizens Bank of Pennsylvania and Citizens Bank, NA

**Table 10. Top 15 Lenders to African-American Borrowers in the City of Pittsburgh in 2017**

Bank	Total Number of Loans	Total Loan Amount (\$000s)
Dollar Bank	74	\$5,963
PNC	35	\$2,709
Riverset Credit Union	34	\$2,108
Quicken Loans	24	\$2,137
Wells Fargo	17	\$1,988
Howard Hanna Mortgage Services	11	\$2,332
Allegent Community FCU	10	\$572
KeyBank	10	\$496
Greater Pittsburgh Police FCU	10	\$453
First Commonwealth Bank	9	\$468
The Huntington National Bank	8	\$783
Citizens Bank <sup>1</sup>	8	\$298
First National Bank of PA	7	\$1,154
Union Home Mortgage	7	\$790
Equity Resources, Inc.	6	\$913

Of the 822 African-American borrowers in Allegheny County, 53% were middle or upper income. In the city, 45% of the 402 loans to African-Americans went to middle or upper income borrowers.

## Top Lenders to Borrowers in Minority-Majority Census Tracts in 2017

**Table 11. Top 15 Lenders to Borrowers in Minority-Majority Census Tracts in Allegheny County in 2017**

Bank	Total Number of Loans	Total Loan Amount (\$000s)
Dollar Bank	67	\$4,106
PNC Bnk	39	\$1,632
Quicken Loans	26	\$1,677
Howard Hanna Mortgage Services	21	\$1,737
Wells Fargo	19	\$1,525
Citizens Bank <sup>1</sup>	15	\$794
First Commonwealth Bank	13	\$943
S&T Bank	12	\$1,041
West Penn Financial	11	\$969
Union Home Mortgage	11	\$727
The Huntington National Bank	10	\$725
Franklin American Mortgage Co.	8	\$764
Home Point Financial Corp	7	\$440
Riverset Credit Union	7	\$273
Nextier Bank	5	\$1,321

<sup>1</sup>Includes Citizens Bank of Pennsylvania and Citizens Bank, NA  
<sup>2</sup>Includes Northwest Consumer Discount Company

**Table 12. Top 15 Lenders to Borrowers in Minority-Majority Census Tracts in the City of Pittsburgh in 2017**

Bank	Total Number of Loans	Total Loan Amount (\$000s)
Dollar Bank	84	\$8,069
PNC	46	\$3,202
Quicken Loans	37	\$3,566
Riverset Credit Union	25	\$1,252
Wells Fargo	24	\$3,071
First National Bank of PA	22	\$2,690
Wesbanco Bank, Inc.	20	\$3,860
Howard Hanna Mortgage Services	20	\$3,041
S&T Bank	18	\$1,323
The Huntington National Bank	17	\$2,771
Citizens Bank <sup>1</sup>	15	\$1,780
First Commonwealth Bank	12	\$1,457
Northwest Bank <sup>2</sup>	12	\$760
Clearview Federal Credit Union	12	\$736
Slovak Savings Bank	11	\$655

Of the 384 originations in the county with the race recorded, 201 or 52% went to white borrowers. Of those white borrowers, 47% were middle or upper income. In the city, 53% of the 592 originations in minority-majority census tracts went to white borrowers. Of those white borrowers, 63% are middle or upper income.

## Top Lenders to Women in 2016

**Table 13. Top 15 Lenders to Women in Allegheny County in 2016**

Bank	Total Number of Loans	Total Loan Amount (\$'000s)
Dollar Bank	873	\$82,771
PNC	752	\$81,096
Howard Hanna Mortgage Services	462	\$69,252
Wells Fargo	402	\$66,333
Quicken Loans	267	\$33,765
Union Home Mortgage	222	\$28,204
First National Bank of PA	217	\$30,472
Victorian Finance, LLC	199	\$27,660
West Penn Financial	139	\$17,678
NVR Mortgage Finance, Inc.	130	\$35,925
Equity Resources, Inc,	130	\$18,506
Citizens Bank <sup>1</sup>	128	\$15,239
Franklin American Mortgage Co.	126	\$17,079
Holland Mortgage Advisors	108	\$19,480
First Commonwealth Bank	96	\$9,290

<sup>1</sup>Includes Citizens Bank of Pennsylvania and Citizens Bank, NA

**Table 14. Top 15 Lenders to Women in the City of Pittsburgh in 2016**

Bank	Total Number of Loans	Total Loan Amount (\$'000s)
Dollar Bank	238	\$23,937
PNC	175	\$18,582
Wells Fargo	112	\$19,989
First National Bank of PA	95	\$14,517
Howard Hanna Mortgage Services	80	\$13,881
Quicken Loans	68	\$7,166
Franklin American Mortgage Co.	38	\$6,488
Wesbanco Bank, Inc.	38	\$5,068
Citizens Bank	33	\$3,724
Victorian Finance, LLC	32	\$4,100
Holland Mortgage Advisors	29	\$5,652
Sail Mortgage Corporation	27	\$5,899
First Commonwealth Bank	27	\$2,595
Union Home Mortgage	26	\$3,262
West Penn Financial	25	\$2,918

Of the women in the county that received a mortgage, 92% went to white women. Of those white women, 63% were middle or upper income. In the city, 82% were white women. Of those women, 59% were middle or upper income.

# Lending by Local Banks

## 1-4 Unit Loans

In 2016 there was, overall, a drop in applications, originations, and denials across Allegheny County and Pittsburgh, but an increase in the dollar amounts.

Table X. 1-4 Unit Loan Applications, Originations, and Denials for Banks in Allegheny County

	Applications				Originations				Denials			
	Allegheny County Excluding Pittsburgh		City of Pittsburgh		Allegheny County Excluding Pittsburgh		City of Pittsburgh		Allegheny County Excluding Pittsburgh		City of Pittsburgh	
	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Ameriserv Financial Bank	18	\$3,035	4	\$840	8	\$968	3	\$664	2	\$101	-	-
Allegheny Valley Bank <sup>1</sup>	224	\$31,725	88	\$13,391	170	\$24,096	67	\$10,426	27	\$3,040	9	\$1,628
Brentwood Bank	252	\$31,853	52	\$6,892	199	\$24,563	40	\$4,955	31	\$2,884	7	\$1,251
Citizens Bank <sup>2</sup>	749	\$95,865	204	\$24,652	460	\$69,844	116	\$17,154	175	\$10,193	42	\$1,147
Community Bank	58	\$9,601	17	\$2,763	48	\$8,379	14	\$2,230	9	\$1,154	2	\$192
Compass Bank	1	\$133	-	-	1	\$133	-	-	-	-	-	-
Dollar Bank	3,791	\$442,652	944	\$105,685	2,601	\$322,913	547	\$70,594	697	\$54,278	267	\$18,285
Enterprise Bank	3	\$139	5	\$1,915	3	\$139	5	\$1,915	-	-	-	-
The Farmers National Bank of Emlenton	112	\$29,541	79	\$10,532	87	\$26,026	53	\$7,058	12	\$1,875	18	\$2,655
Fifth Third Bank <sup>3</sup>	69	\$16,720	30	\$8,925	37	\$10,771	14	\$5,254	11	\$1,683	3	\$593
First Commonwealth Bank	518	\$60,395	132	\$21,299	334	\$42,163	84	\$13,921	86	\$6,369	17	\$1,489
First National Bank of Pennsylvania	1,234	\$225,114	404	\$71,215	902	\$178,993	285	\$56,249	220	\$29,491	83	\$10,237
First Niagara Bank <sup>4</sup>	269	\$38,202	70	\$12,662	169	\$25,169	44	\$8,619	47	\$5,550	10	\$862
The Huntington National Bank	650	\$120,347	149	\$24,600	244	\$49,408	74	\$13,289	168	\$18,265	48	\$7,249
KeyBank, NA	41	\$2,897	18	\$1,216	15	\$1,726	4	\$340	17	\$541	9	\$233
The Mars National Bank	143	\$23,856	20	\$3,683	122	\$21,068	18	\$3,351	9	\$1,175	-	-
Nextier Bank	72	\$11,092	36	\$6,765	48	\$7,582	29	\$5,183	11	\$1,736	-	-
Northwest Bank <sup>5</sup>	655	\$97,027	113	\$17,564	347	\$42,299	49	\$7,170	45	\$4,218	17	\$963
PNC Bank	3,635	\$451,231	790	\$96,328	2,277	\$308,992	443	\$62,238	802	\$68,174	219	\$17,815
Progressive-Home FSLA <sup>6</sup>	13	\$2,091	2	\$147	12	\$1,996	1	\$70	-	-	-	-
S & T Bank	284	\$33,252	116	\$18,270	194	\$22,865	88	\$13,200	42	\$3,731	11	\$1,036
Sewickley Savings Bank	30	\$2,258	1	\$90	21	\$1,253	-	-	5	\$436	-	-
SSB	80	\$14,678	52	\$8,267	77	\$14,430	48	\$7,771	2	\$163	4	\$505
Standard Bank	72	\$16,500	27	\$5,711	58	\$15,440	24	\$5,277	4	\$324	2	\$372
Wesbanco Bank, Inc.	207	\$40,465	154	\$32,643	153	\$33,689	101	\$25,577	42	\$4,485	48	\$6,251
West View Savings Bank	97	\$21,734	9	\$1,589	35	\$4,501	1	\$472	5	\$1,823	-	-
Woodforest National Bank	2	\$3	-	-	-	-	-	-	2	\$3	-	-
<b>Total</b>	<b>13,279</b>	<b>\$1,822,406</b>	<b>3,516</b>	<b>\$497,644</b>	<b>8,622</b>	<b>\$1,259,406</b>	<b>2,152</b>	<b>\$342,977</b>	<b>2,471</b>	<b>\$221,692</b>	<b>816</b>	<b>\$71,135</b>

Source: Home Mortgage Disclosure Act (HMDA) 2016 CFPB Data

<sup>1</sup>Allegheny Valley Bank was acquired by Standard Bank in 2016

<sup>2</sup>Includes Citizens bank of PA and Citizens Bank, NA

<sup>3</sup>Fifth Third Bank's Pittsburgh area branches were acquired by First National Bank of Pennsylvania in 2016

<sup>4</sup>First Niagara was acquired by KeyBank, NA in 2016

<sup>5</sup>Includes Northwest Consumer Discount Company

<sup>6</sup>Progressive-Home FSLA was acquired by Dollar Bank in 2016

## CRA Exams and Asset Size

Table X. CRA Exam Score and Asset Size

Bank	Asset Size as of 12/31/2016 (\$000s)	CRA Exam Method	Overall CRA Rating	Year of Exam	LENDING	INVESTMENT/ Community Development <sup>1</sup>	SERVICE
PNC Bank, National Association	\$ 355,999,734	Large Bank	Outstanding	2012	Outstanding	Outstanding	High Satisfactory
Fifth Third Bank <sup>2</sup>	\$ 139,776,168	Large Bank	Outstanding	2016	Outstanding	Outstanding	High Satisfactory
KeyBank, NA <sup>3</sup>	\$ 134,362,217	Large Bank	Outstanding	2011	Outstanding	High Satisfactory	Outstanding
Citizens Bank, NA <sup>4</sup>	\$ 116,939,799	Large Bank	-	-	-	-	-
The Huntington National Bank	\$ 99,554,985	Large Bank	Outstanding	2016	High Satisfactory	Outstanding	Outstanding
Citizens Bank of Pennsylvania	\$ 37,000,928	Large Bank	Outstanding	2016	High Satisfactory	Outstanding	Outstanding
First Niagara Bank <sup>5</sup>	\$ 32,925,808	Large Bank	Satisfactory	2007	High Satisfactory	Outstanding	High Satisfactory
BNY Mellon, National Association <sup>6</sup>	\$ 24,452,112	Wholesale Bank	Outstanding	2017	-	-	-
First National Bank of Pennsylvania	\$ 21,652,010	Large Bank	Satisfactory	2015	High Satisfactory	Low Satisfactory	High Satisfactory
Northwest Bank	\$ 9,685,479	Large Bank	Satisfactory	2018	High Satisfactory	High Satisfactory	High Satisfactory
Wesbanco Bank, Inc	\$ 9,760,557	Large Bank	Outstanding	2017	Outstanding	High Satisfactory	Outstanding
Dollar Bank	\$ 7,621,000	Large Bank	Outstanding	2013	High Satisfactory	Outstanding	Outstanding
S&T Bank	\$ 6,920,615	Large Bank	Satisfactory	2015	High Satisfactory	High Satisfactory	High Satisfactory
First Commonwealth Bank	\$ 6,642,231	Large Bank	Satisfactory	2017	High Satisfactory	Low Satisfactory	High Satisfactory
Woodforest National Bank	\$ 4,854,481	Large Bank	Satisfactory	2015	Low Satisfactory	Outstanding	Low Satisfactory
Ameriserv Financial Bank	\$ 1,134,827	Large Bank	Satisfactory	2013	High Satisfactory	High Satisfactory	High Satisfactory
Nextier Bank NA	\$ 1,143,568	Intermediate Small Bank	Outstanding	2017	Outstanding	Outstanding	-
Community Bank	\$ 844,884	Intermediate Small Bank	Satisfactory	2015	Satisfactory	Satisfactory	-
The Farmers National Bank of Emlenton	\$ 690,155	Intermediate Small Bank	Satisfactory	2015	Satisfactory	Satisfactory	-
Brentwood Bank	\$ 580,410	Intermediate Small Bank	Satisfactory	2018	Satisfactory	Satisfactory	-
Standard Bank, PaSB	\$ 486,420	Intermediate Small Bank	Satisfactory	2018	Satisfactory	Satisfactory	-
Allegheny Valley Bank <sup>7</sup>	\$ 439,000	Intermediate Small Bank	Satisfactory	2014	Satisfactory	Satisfactory	-
The Mars National Bank	\$ 371,700	Intermediate Small Bank	Satisfactory	2017	Satisfactory	Outstanding	-
West View Savings Bank	\$ 340,073	Intermediate Small Bank	Satisfactory	2013	Satisfactory	Satisfactory	-
Sewickley Savings Bank	\$ 306,501	Intermediate Small Bank	Needs to Improve	2017	Needs to Improve	Satisfactory	-
Enterprise Bank	\$ 267,468	Small Bank	Satisfactory	2018	Satisfactory	-	-
SSB	\$ 141,288	Small Bank	Satisfactory	2015	-	-	-
Compass Savings Bank	\$ 63,186	Small Bank	Satisfactory	2016	-	-	-
Progressive-Home FSLA <sup>8</sup>	\$ 51,224	Small Bank	Satisfactory	2012	-	-	-

<sup>1</sup> Intermediate Small banks receive a score for community development, not investment

<sup>2</sup> Fifth Third Bank's Pittsburgh area branches were acquired by First National Bank of Pennsylvania in 2016

<sup>3</sup> KeyBank entered Allegheny County in the second half of 2016 after acquiring First Niagara Bank

<sup>4</sup> Citizens Bank, NA is not subject to CRA examinations

<sup>5</sup> Asset size at the time of their acquisition by KeyBank, NA in 2016

<sup>6</sup> Bny Mellon is not subject to CRA examinations

<sup>7</sup> Asset size at their time of acquisition by Standard Bank in 2016

<sup>8</sup> Asset size at the time of their acquisition by Dollar Bank in 2016

## Bank Branch Deposits in 2016

Table. 2016 Bank Branch Deposits

Bank	Total (\$000s)	Allegheny County Excluding Pittsburgh (\$000s)	City of Pittsburgh (\$000s)
Ameriserv Financial Bank	\$ 60,966	\$ -	\$ 60,966
Allegheny Valley Bank <sup>1</sup>	\$ 322,082	\$ 205,690	\$ 116,392
Brentwood Bank	\$ 426,251	\$ 426,251	\$ -
Citizens Bank of Pennsylvania	\$ 6,688,456	\$ 3,473,494	\$ 3,214,962
Community Bank	\$ 26,606	\$ -	\$ 26,606
Compass Bank	\$ 45,075	\$ 45,075	\$ -
Dollar Bank	\$ 3,442,400	\$ 1,926,149	\$ 1,516,251
Enterprise Bank	\$ 214,409	\$ 214,409	\$ -
The Farmers National Bank of Emlenton	\$ 69,584	\$ -	\$ 69,584
Fifth Third Bank <sup>2</sup>	\$ 670,994	\$ 222,887	\$ 448,107
First Commonwealth Bank	\$ 1,260,045	\$ 1,058,154	\$ 201,891
First National Bank of Pennsylvania	\$ 2,869,625	\$ 1,313,127	\$ 1,556,498
First Niagara Bank <sup>3</sup>	\$ 2,121,673	\$ 1,691,440	\$ 430,233
The Huntington National Bank	\$ 1,778,493	\$ 1,702,442	\$ 76,051
KeyBank, NA	\$ 2,830,709	\$ 2,398,231	\$ 432,478
The Mars National Bank	\$ 82,352	\$ 82,352	\$ -
Nextier Bank	\$ 138,537	\$ 70,481	\$ 68,056
Northwest Bank	\$ 623,453	\$ 544,202	\$ 79,251
PNC Bank	\$ 52,921,747	\$ 8,529,797	\$ 44,391,950
Progressive-Home FSLA <sup>4</sup>	\$ 37,628	\$ 22,496	\$ 15,132
S & T Bank	\$ 835,616	\$ 747,298	\$ 88,318
Sewickley Savings Bank	\$ 229,222	\$ 229,222	\$ -
SSB Bank	\$ 109,553	\$ -	\$ 109,553
Wesbanco Bank, Inc.	\$ 594,540	\$ 386,568	\$ 207,972
West View Savings Bank	\$ 118,698	\$ 118,698	\$ -
Woodforest National Bank	\$ 2,870	\$ 2,870	\$ -
<b>Total</b>	<b>\$ 78,521,584</b>	<b>\$ 25,411,333</b>	<b>\$ 53,103,251</b>

Source: FDIC Summary of Deposits, Branch Office Deposits as of June 30, 2016

<sup>1</sup> Allegheny Valley Bank was acquired by Standard Bank in 2016

<sup>2</sup> Fifth Third Bank's Pittsburgh area branches were acquired by First National Bank of Pennsylvania in 2016

<sup>3</sup> First Niagara was acquired by KeyBank, NA in 2016

<sup>4</sup> Progressive-Home FSLA was acquired by Dollar Bank in 2016

## Disposition of Applications in Allegheny County

Table X. 2016 Disposition of Loans in Allegheny County Excluding Pittsburgh

Bank	Total Applications	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	% Purchased by Financial Institution	Denial Rate
Allegheny Valley Bank	225	76%	1%	12%	8%	3%	-	13%
Ameriserv Financial Bank	20	45%	15%	15%	20%	5%	-	20%
Brentwood Bank <sup>1</sup>	315	78%	3%	13%	5%	1%	-	14%
Citizens Bank	751	61%	2%	23%	5%	6%	3%	27%
Community Bank	58	83%	-	15%	2%	-	-	16%
Compass Savings Bank	53	94%	-	6%	-	-	-	6%
Dollar Bank	3,796	69%	5%	18%	6%	2%	-	20%
Enterprise Bank	5	80%	20%	-	-	-	-	0%
The Farmers National Bank of Emlenton <sup>2</sup>	112	78%	7%	11%	4%	-	-	11%
Fifth Third Bank	142	26%	6%	8%	5%	4%	51%	19%
First Commonwealth Bank	536	64%	5%	17%	10%	4%	-	20%
First National Bank of Pennsylvania	1,246	73%	3%	18%	3%	3%	-	19%
First Niagara Bank	274	63%	4%	18%	4%	12%	-	21%
The Huntington National Bank	650	39%	1%	26%	2%	3%	30%	40%
KeyBank, NA	42	38%	2%	40%	7%	12%	-	50%
The Mars National Bank	143	85%	2%	6%	6%	1%	-	7%
Nextier Bank NA <sup>3</sup>	82	68%	2%	13%	15%	1%	-	16%
Northwest Bank	628	52%	3%	7%	8%	2%	29%	11%
PNC Bank	3,658	63%	2%	22%	7%	6%	-	26%
Progressive-Home FSLA	13	92%	-	-	8%	-	-	0%
S&T Bank	314	68%	6%	15%	9%	2%	-	16%
Sewickley Savings Bank	33	70%	-	18%	12%	-	-	21%
SSB	84	97%	-	2%	1%	-	-	2%
Standard Bank	72	80%	3%	6%	10%	1%	-	6%
Wesbanco Bank, Inc	211	74%	0.5%	20%	6%	-	-	21%
West View Savings Bank	98	37%	-	5%	6%	1%	50%	12%
Woodforest Bank	2	-	-	100%	-	-	-	100%
<b>Total</b>	<b>13,563</b>							



Table X. 2016 Disposition of Loans in the City of Pittsburgh

Bank	Total Applications	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	% Purchased by Financial Institution	Denial Rate
Allegheny Valley Bank	87	77%	1%	10%	5%	7%	-	12%
Ameriserv Financial Bank	5	80%	20%	-	-	-	-	0%
Brentwood Bank	58	76%	2%	19%	3%	-	-	20%
<sup>1</sup> Citizens Bank	205	57%	0.5%	21%	5%	8%	9%	27%
Community Bank	18	83%	-	11%	6%	-	-	12%
Compass Savings Bank	3	100%	-	-	-	-	-	0%
Dollar Bank	951	58%	4%	28%	8%	1%	-	31%
Enterprise Bank	7	86%	14%	-	-	-	-	0%
The Farmers National Bank of Emlenton	80	66%	4%	22%	8%	-	-	24%
<sup>2</sup> Fifth Third Bank	50	28%	6%	6%	4%	16%	40%	15%
First Commonwealth Bank	148	63%	5%	14%	15%	3%	-	17%
First National Bank of Pennsylvania	414	70%	1%	21%	4%	3%	-	23%
First Niagara Bank	74	65%	4%	14%	4%	14%	-	16%
The Huntington National Bank	149	50%	2%	32%	1%	2%	13%	38%
KeyBank, NA	18	22%	-	50%	6%	22%	-	64%
The Mars National Bank	20	90%	-	-	5%	5%	-	0%
Nextier Bank NA	39	82%	-	-	18%	-	-	0%
<sup>3</sup> Northwest Bank	107	44%	4%	13%	9%	4%	27%	22%
PNC Bank	793	56%	3%	28%	8%	6%	-	32%
Progressive-Home FSLA	2	50%	50%	-	-	-	-	0%
S&T Bank	134	75%	8%	8%	6%	2%	-	9%
Sewickley Savings Bank	1	-	100%	-	-	-	-	-
SSB	55	93%	-	7%	-	-	-	7%
Standard Bank	30	90%	-	7%	3%	-	-	7%
Wesbanco Bank, Inc	158	66%	2%	37%	1%	-	-	31%
West View Savings Bank	9	11%	-	-	-	-	89%	0%
Woodforest Bank	0	-	-	-	-	-	-	-
<b>Total</b>	<b>3,614</b>							

# Low- to Moderate-Income Lending

## LMI Borrowers

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### *City of Pittsburgh*

Total Applications: 3,162  
Number of Purchased Loans: 186  
Origination rate: 54%  
Denial rate: 35%  
Fallout rate: 16%  
Most common denial reason: Credit history  
Average loan amount: \$85,000  
Median loan amount: \$81,000

### *Allegheny County*

Total Applications: 11,433  
Number of Purchased Loans: 880  
Origination rate: 57%  
Denial rate: 31%  
Fallout rate: 16%  
Most common denial reason: Credit history  
Average loan amount: \$92,000  
Median loan amount: \$89,000

## LMI Borrower Applications and Originations in Allegheny County

Bank	LMI Borrowers 1-4 Unit (Count)				LMI Borrowers 1-4 Unit (Amount \$000s)			
	Allegheny County Excluding Pittsburgh		City of Pittsburgh		Allegheny County Excluding Pittsburgh		City of Pittsburgh	
	Applications	Originations	Applications	Originations	Applications	Originations	Applications	Originations
Allegheny Valley Bank	68	40	26	18	\$4,899	\$2,681	\$1,762	\$1,311
Ameriserv Financial Bank	3	2	-	-	\$260	\$213	-	-
Brentwood Bank	52	32	14	6	\$3,730	\$2,126	\$1,264	\$441
Citizens Bank	296	158	98	46	\$17,711	\$12,530	\$5,420	\$3,587
Community Bank	17	12	6	4	\$1,561	\$1,211	\$418	\$226
Compass Savings Bank	19	19	-	-	\$1,038	\$1,038	-	-
Dollar Bank	916	493	377	169	\$59,773	\$34,169	\$19,896	\$10,201
Enterprise Bank	-	-	-	-	-	-	-	-
The Farmers National Bank of Emlenton	22	10	28	14	\$2,024	\$982	\$2,385	\$1,283
Fifth Third Bank	21	9	9	3	\$2,362	\$1,208	\$1,168	\$478
First Commonwealth Bank	192	116	52	32	\$12,713	\$8,257	\$3,760	\$2,305
First National Bank of Pennsylvania	296	175	117	68	\$23,430	\$14,903	\$8,243	\$5,118
First Niagara Bank	113	72	23	14	\$10,518	\$6,586	\$2,063	\$1,467
The Huntington National Bank	179	70	50	30	\$14,010	\$6,969	\$5,369	\$4,026
KeyBank, NA	26	7	8	2	\$1,389	\$605	\$251	\$251
The Mars National Bank	37	28	4	4	\$3,490	\$2,773	\$342	\$342
Nextier Bank NA	15	7	3	3	\$1,340	\$558	\$291	\$291
Northwest Bank	130	85	17	8	\$9,248	\$5,876	\$1,039	\$492
PNC Bank	1,057	541	302	148	\$67,572	\$39,496	\$17,787	\$10,082
Progressive-Home FSLA	5	5	2	1	\$449	\$449	\$147	\$70
S&T Bank	73	41	12	7	\$4,208	\$1,935	\$1,253	\$626
Sewickley Savings Bank	6	5	-	-	\$232	\$216	-	-
SSB	7	6	5	5	\$738	\$600	\$425	\$425
Standard Bank	18	13	4	2	\$1,316	\$1,102	\$656	\$334
Wesbanco Bank, Inc	89	60	67	39	\$5,447	\$4,370	\$3,503	\$2,706
West View Savings Bank	4	2	-	-	\$138	\$108	-	-
Woodforest Bank	1	-	-	-	\$1	-	-	-
<b>Total</b>	<b>3,662</b>	<b>2,008</b>	<b>1,224</b>	<b>623</b>	<b>\$249,597</b>	<b>\$150,961</b>	<b>\$77,442</b>	<b>\$46,062</b>



## *LMI Census Tracts*

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### *City of Pittsburgh*

Total Applications: 3,732  
Number of Purchased Loans: 393  
Origination rate: 58%  
Denial rate: 29%  
Fallout rate: 16%  
Most common denial reason: Credit history  
Average loan amount: \$138,000  
Median loan amount: \$93,000

### *Allegheny County*

Total Applications: 3,578  
Number of Purchased Loans: 389  
Origination rate: 53%  
Denial rate: 34%  
Fallout rate: 17%  
Most common denial reason: Credit history  
Average loan amount: \$92,000  
Median loan amount: \$66,000

## LMI Census Tract Applications and Originations in Allegheny County (Count)

Bank	LMI Census Tracts				LMI Census Tracts			
	1-4 Unit				Multi-Unit			
	Allegheny County Excluding Pittsburgh		City of Pittsburgh		Allegheny County Excluding Pittsburgh		City of Pittsburgh	
	Applications	Originations	Applications	Originations	Applications	Originations	Applications	Originations
Allegheny Valley Bank	20	19	39	28	1	1	-	-
Ameriserv Financial Bank	8	5	-	-	-	-	-	-
Brentwood Bank	11	9	18	12	3	2	2	2
Citizens Bank	99	34	82	42	-	-	-	-
Community Bank	3	2	6	5	-	-	-	-
Compass Savings Bank	9	7	-	-	-	-	-	-
Dollar Bank	281	140	396	191	2	2	2	1
Enterprise Bank	2	2	5	5	1	-	1	1
The Farmers National Bank of Emlenton	12	6	37	23	-	-	-	-
Fifth Third Bank	7	3	8	3	-	-	-	-
First Commonwealth Bank	100	53	65	40	6	3	10	5
First National Bank of Pennsylvania	79	44	145	94	5	4	3	2
First Niagara Bank	32	18	31	20	-	-	-	-
The Huntington National Bank	79	26	61	32	-	-	-	-
KeyBank, NA	6	-	9	4	-	-	-	-
The Mars National Bank	7	4	9	7	-	-	-	-
Nextier Bank NA	12	11	19	16	3	3	2	2
Northwest Bank	42	27	40	23	-	-	3	3
PNC Bank	314	142	263	136	-	-	1	1
Progressive-Home FSLA	1	1	-	-	-	-	-	-
S&T Bank	64	36	57	40	18	12	8	6
Sewickley Savings Bank	3	2	-	-	-	-	-	-
Slovak Savings Bank	14	14	29	26	2	2	3	3
Standard Bank	7	5	13	11	-	-	1	1
Wesbanco Bank, Inc	23	15	105	69	1	1	1	1
West View Savings Bank	-	-	1	1	-	-	-	-
Woodforest Bank	1	-	-	-	-	-	-	-
<b>Total</b>	<b>1,236</b>	<b>625</b>	<b>1,438</b>	<b>828</b>	<b>42</b>	<b>30</b>	<b>37</b>	<b>28</b>

## LMI Census Tract Applications and Originations in Allegheny County (Amount)

Bank	1-4 Unit				Multi-Unit			
	Allegheny County Excluding Pittsburgh		City of Pittsburgh		Allegheny County Excluding Pittsburgh		City of Pittsburgh	
	Applications	Originations	Applications	Originations	Applications	Originations	Applications	Originations
Allegheny Valley Bank	\$1,858	\$1,788	\$4,359	\$3,397	\$50	\$50	-	-
Ameriserv Financial Bank	\$696	\$395	-	-	-	-	-	-
Brentwood Bank	\$630	\$528	\$3,068	\$2,531	-	-	\$455	\$455
Citizens Bank <sup>1</sup>	\$3,286	\$1,732	\$4,931	\$3,532	-	-	-	-
Community Bank	\$247	\$207	\$624	\$534	-	-	-	-
Compass Savings Bank	\$355	\$309	-	-	-	-	-	-
Dollar Bank	\$15,370	\$8,617	\$29,997	\$17,841	\$246	\$246	\$1,358	\$765
Enterprise Bank	\$77	\$77	\$1,915	\$1,915	\$100	-	\$770	\$770
The Farmers National Bank of Emlenton	\$960	\$585	\$3,415	\$2,339	-	-	-	-
Fifth Third Bank <sup>2</sup>	\$1,114	\$428	\$1,164	\$532	-	-	-	-
First Commonwealth Bank	\$5,832	\$2,781	\$5,758	\$3,807	\$1,019	\$347	\$3,614	\$1,263
First National Bank of Pennsylvania	\$5,283	\$2,914	\$16,971	\$12,999	\$1,067	\$764	\$418	\$218
First Niagara Bank	\$1,765	\$1,046	\$4,573	\$3,541	-	-	-	-
The Huntington National Bank	\$5,253	\$2,433	\$8,360	\$5,379	-	-	-	-
KeyBank, NA	\$198	-	\$487	\$340	-	-	-	-
The Mars National Bank	\$275	\$155	\$1,221	\$889	-	-	-	-
Nextier Bank NA <sup>3</sup>	\$763	\$637	\$3,740	\$3,089	\$688	\$688	\$2,051	\$2,051
Northwest Bank	\$1,962	\$1,100	\$3,760	\$2,641	-	-	\$1,396	\$1,396
PNC Bank	\$13,916	\$7,531	\$19,543	\$12,203	-	-	\$8,249	\$8,249
Progressive-Home FSLA	\$106	\$106	-	-	-	-	-	-
S&T Bank	\$3,966	\$2,409	\$7,452	\$4,843	\$11,912	\$10,290	\$2,512	\$2,207
Sewickley Savings Bank	\$81	\$65	-	-	-	-	-	-
Slovak Savings Bank	\$2,480	\$2,480	\$4,146	\$3,901	\$654	\$654	\$1,130	\$1,130
Standard Bank	\$461	\$306	\$1,756	\$1,434	-	-	\$127	\$127
Wesbanco Bank, Inc	\$1,102	\$876	\$19,760	\$14,199	\$138	\$138	\$184	\$184
West View Savings Bank	-	-	\$72	72	-	-	-	-
Woodforest Bank	\$1	-	-	-	-	-	-	-
<b>Total</b>	<b>\$68,037</b>	<b>\$39,505</b>	<b>\$147,072</b>	<b>\$101,958</b>	<b>\$15,874</b>	<b>\$13,177</b>	<b>\$22,264</b>	<b>\$18,815</b>





## Loans to LMI and Non-LMI Borrowers in LMI Tracts

Census Tract	Neighborhood	LMI Borrowers (0%-79% of HUD AMI)		Middle Income Borrowers (80%-119% of HUD AMI)		Upper Income Borrowers (>=120% of HUD AMI)		% to LMI Borrowers
		Count <sup>1</sup>	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	
103	Bluff	1	\$55	2	\$297	4	\$535	14%
305	Crawford-Roberts	6	\$357	4	\$480	5	\$735	40%
402	West Oakland*	5	\$246	0	-	10	\$1,237	33%
405	Central Oakland	0	-	0	-	5	\$1,147	0%
406		0	-	2	\$119	1	\$77	0%
409	South Oakland	7	\$797	7	\$747	19	\$3,186	21%
501	Middle Hill	6	\$205	1	\$12	0	-	86%
506	Upper Hill	12	\$805	6	\$492	11	\$2,421	41%
509	Bedford Dwellings	0	-	0	-	1	\$12	0%
510	Terrace Village	0	-	0	-	1	\$165	0%
603	Lower Lawrenceville	6	\$651	12	\$2,035	31	\$8,252	12%
708	Homewood West*	2	\$305	1	\$68	17	\$4,167	10%
802	Bloomfield*	13	\$1,484	7	\$1,081	14	\$2,015	38%
804		4	\$235	4	\$279	13	\$2,507	19%
809		5	\$797	7	\$796	15	\$2,667	19%
901	Central Lawrenceville*	15	\$1,841	16	\$2,505	41	\$9,837	21%
903	Bloomfield	12	\$1,181	10	\$1,506	13	\$1,701	34%
1011	Upper Lawrenceville*	26	\$2,315	16	\$2,411	34	\$6,827	34%
1016	Garfield	9	\$605	1	\$15	0	-	86%
1017	Garfield	7	\$444	4	\$588	4	\$1,130	47%
1113	East Liberty	17	\$1,289	9	\$1,515	31	\$8,454	30%
1114	Garfield	13	\$1,053	6	\$818	13	\$1,853	41%
1115	East Liberty	6	\$321	3	\$522	2	\$425	55%
1203	Lincoln-Lemington Belmar	5	\$92	1	\$34	0	-	83%
1204	Larimer	2	\$117	1	\$62	1	\$235	50%
1207	Homewood West	1	\$4	0	-	0	-	100%
1208	Larimer	3	\$103	0	-	1	\$38	75%
1301	Homewood North	3	\$76	1	\$74	1	\$20	60%
1302		0	-	1	\$29	1	\$4	0%
1303	Homewood South	1	\$52	0	-	0	-	100%
1304		0	-	0	-	0	-	-
1306	East Hills	5	\$228	4	\$205	7	\$305	31%
1516	Greenfield*	24	\$2,516	12	\$1,485	19	\$2,435	44%
1608	Southside Slopes*	21	\$1,657	11	\$1,316	26	\$4,007	36%
1706		11	\$1,105	11	\$1,243	16	\$2,454	29%
1803	Allentown	2	\$71	2	\$225	2	\$1,596	33%
1915	Mt. Washington*	22	\$2,184	9	\$1,035	11	\$1,417	52%
1916	Beechview*	39	\$3,161	14	\$975	22	\$1,745	52%
1917	Brookline*	47	\$3,848	19	\$1,997	24	\$2,017	52%
1920	Beechview*	33	\$2,385	21	\$1,614	16	\$1,293	47%
2107	Manchester*	10	\$782	12	\$1,825	14	\$3,019	28%
2406	Troy Hill*	19	\$1,049	8	\$774	17	\$4,567	43%
2503	Central Northside	8	\$1,271	10	\$1,995	20	\$4,223	21%
2507	California-Kirkbride	3	\$248	2	\$82	0	-	60%
2509	Fineview	9	\$775	2	\$241	7	\$724	50%
2607	Perry North*	14	\$1,139	4	\$544	9	\$873	52%
2614	Perry South	11	\$729	5	\$493	3	\$231	58%
2615		4	\$190	4	\$396	1	\$1,633	44%
2620	Spring Hill-City View	15	\$751	9	\$920	9	\$916	45%
2703	Brighton Heights	14	\$968	8	\$895	11	\$1,268	42%
2704	Marshall-Shadeland*	11	\$765	3	\$150	1	\$101	73%
2715		13	\$783	7	\$455	4	\$277	54%
2814		Crafton Heights*	19	\$1,267	14	\$1,027	4	\$206
2815	16		\$1,215	10	\$807	13	\$2,805	41%
2901	Carrick*	23	\$1,296	10	\$657	1	\$40	68%
2902		38	\$1,924	12	\$603	6	\$420	68%
3001	Knoxville	10	\$433	5	\$274	0	-	66%
5616	Arlington	5	\$195	4	\$207	2	\$96	45%
5617	St. Clair*	3	\$128	0	-	1	\$4	75%
5619	Lincoln-Lemington Belmar	8	4227	1	\$50	2	\$90	73%
5623	Glen Hazel, Hazelwood	9	\$674	6	\$413	3	\$296	50%
5624	Beltzhoover, Bon Air	14	\$723	9	\$543	7	\$809	47%

Census Tract	Neighborhood	Count <sup>1</sup>	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	% to LMI Borrowers
5625	Esplen, Sheraden	17	\$718	0	-	6	\$542	74%
5626	Elliot, West End	13	\$567	7	\$487	4	\$238	54%
5627	Allegheny Center/West	0	-	2	\$258	9	\$2,513	0%
5629	Hazelwood*	12	\$707	6	\$1,108	4	\$824	55%
5632	East Allegheny, North Shore	6	\$676	8	\$1,399	15	\$3,204	21%
9803		0	-	0	-	1	\$208	0%
9806		0	-	0	-	1	\$326	0%

Source: Home Mortgage Disclosure Act (HMDA) 2016 CFPB Data; 2016 FFIEC Census Report

\*The following census tracts are no longer LMI census tracts as of 2018: 402, 708, 802, 809, 901, 1011, 1516, 1608, 1915, 1916, 1917, 1920, 2107, 2406, 2607, 2704, 2815, 2902, 5617, 5629

<sup>1</sup>Only records with an applicant income available are included

## Low-Income versus Upper-Income lenders

**Table Top 15 Lenders to Low Income Borrowers in Allegheny County**

Bank	Total Number of Loans	Total Loan Amount (\$000s)
Dollar Bank	190	\$10,018
PNC	183	\$9,207
Quicken Loans	169	\$11,879
Howard Hanna Mortgage Services	106	\$7,922
Wells Fargo	98	\$7,306
First National Bank of PA	68	\$4,202
West Penn Financial	65	\$5,791
Union Home Mortgage Corp.	63	\$4,008
Victorian Finance, LLC	62	\$5,454
First Commonwealth Bank	57	\$3,024
Franklin American Mortgage Co.	38	\$3,293
Wesbanco Bank, Inc.	36	\$1,761
First Niagara Bank	27	\$2,266
Northwest Bank	26	\$985

<sup>1</sup>Includes Citizens Bank of Pennsylvania and Citizens Bank, NA

<sup>2</sup>Includes Northwest Consumer Discount Company

**Table 6. Top 15 Lenders to Upper Income Borrowers in the Allegheny County**

Bank	Total Number of Loans	Total Loan Amount (\$000s)
Wells Fargo	1,979	\$506,792
Dollar Bank	1,938	\$298,736
PNC	1,452	\$263,394
Quicken Loans	762	\$160,247
Howard Hanna Mortgage Services	649	\$158,875
First National Bank of PA	585	\$155,311
NVR Mortgage Finance, Inc.	469	\$142,026
JP Morgan Chase	449	\$105,787
The Huntington National Bank	387	\$117,911
Victorian Finance, LLC	314	\$71,265
Citizens Bank <sup>1</sup>	292	\$63,195
Clearview Federal Credit Union	281	\$25,338
Freedom Mortgage Corp.	228	\$36,489
Brentwood Bank	213	\$48,893
Northwest Bank	212	\$37,085

