



20th ANNUAL

MORTGAGE LENDING STUDY

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



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The 20th Annual Mortgage Lending Study

PITTSBURGH COMMUNITY REINVESTMENT GROUP

2013

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PITTSBURGH COMMUNITY REINVESTMENT GROUP

ORGANIZATION HISTORY

In 1988, PCRG organized as a coalition of community-based organizations to provide a coordinated response to the bank practice of “redlining”—the refusal of conventional mortgage credit in low-income communities—and in 1990, PCRG incorporated as a 501(c) 3 nonprofit. Since then, the financial services markets have evolved, and so has PCRG.

Today, in addition to 49 community-based member organizations, PCRG has working relationships with 18 financial institutions, Pittsburgh’s Urban Redevelopment Authority, the Allegheny County Port Authority, and Pittsburgh Public Schools. PCRG is a nationally recognized leader on issues of equitable lending and access to credit.

National partners include: National Community Reinvestment Coalition (NCRC), National Alliance of Community Economic Development Associations (NACEDA), Fannie Mae, Freddie Mac, and NeighborWorks America.

PCRG’s work has adapted to the changing landscape of community development and has grown to meet the needs of its members and communities. In 1998, PCRG established the Vacant Property Working Group (VPWG) to simplify the process of recycling title to abandoned and tax delinquent properties. In

2002, PCRG created the Anti-Predatory Lending Initiative (APLI) to protect low-income homeowners from predatory lenders; the APLI successfully came to a close in 2011. In 2006, PCRG began creating working groups to tackle other prevalent issues such as: REO properties, housing court, development pipelines, etc. In 2009, PCRG established GoBurgh, a consortium of community groups advocating for smart transportation systems in Allegheny County.

Other working groups include: Safe Neighborhoods Network, Community Bankers Collaborative Council, Business Development Working Group, and the Blight and Abandonment Coalition. These working groups operate on an “as needed” basis, and the group dissolves once the task is completed.

PCRG continues to use the Community Reinvestment Act (CRA) of 1977 and the Home Mortgage Disclosure Act (HMDA) of 1975 to spur the flow of capital to our region’s communities. By analyzing CRA and HMDA data, PCRG can provide a snapshot of the lending landscape in Allegheny County. This analysis takes form in PCRG’s *Annual Mortgage Lending Study* which serves as a tool for PCRG members and partners to identify gaps in services, to work collaboratively with the local financial institutions, and to create opportunities for new financial products and more equitable lending.

PCRG is a coalition of community leaders working for equitable investment practices and sufficient financial resources to revitalize communities throughout Pennsylvania’s Allegheny County.

2013 MEMBER ORGANIZATIONS

Allegheny City Central Association
Allegheny Land Trust
Allegheny River Towns Enterprise Zone
Allegheny West Civic Council
Bellevue Initiative for Growth and Revitalization
Bloomfield Development Corporation
Bloomfield-Garfield Corporation
Brookline Area Community Council
Carnegie Community Development Corporation
Community Leaders United for Beechview
East Allegheny Community Council
East Liberty Concerned Citizens Corporation
East Liberty Development, Inc.
Economic Development South
Fineview Citizens Council
Friendship Development Associates
Garfield Jubilee Association
Hazelwood Initiative, Inc.
Highland Park Community Development Corporation
Hill Community Development Corporation
Hill District Consensus Group
Hill House Economic Development Corporation
Hilltop Alliance
Housing Alliance of Pennsylvania
Larimer Consensus Group
Lawrenceville Corporation
Lawrenceville United

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

2013 FINANCIAL PARTNERS

Allegheny Valley Bank
Bank of America
Bank of New York Mellon
Citizens Bank
Dollar Bank
ESB Bank
Fifth Third Bank
First National Bank of Pennsylvania
First Niagara Bank

Howard Hanna Financial Services
Huntington Bank
Northwest Savings Bank
PNC Bank
Progressive-Home Federal Savings & Loan Association
S&T Bank
TriState Capital Bank
United American Savings Bank
Wesbanco Bank

2013 NATIONAL PARTNERS

National Community Reinvestment Coalition (NCRC)
Fannie Mae
Freddie Mac

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

ORGANIZATIONAL MAKE-UP OF BANKS INCLUDED IN THIS STUDY

Allegheny Valley Bancorp, Inc. Allegheny Valley Bank of Pittsburgh	Mutual Holding Company of Western Pennsylvania Brentwood Bank
Ameriserv Financial, Inc. Ameriserv Financial Bank	Nextier Incorporated Nextier Bank, National Association
The Bank of America Corporation Bank of America, National Association	Northwest Bancshares, Inc. Northwest Consumer Discount Company, Inc.
The Bank of New York Mellon Corporation BNY Mellon, National Association	Northwest Savings Bank
Beal Financial Corporation Beal Bank, SSB	The PNC Financial Services Group, Inc. PNC Bank, National Association
CB Financial Services, Inc. Community Bank	Progressive-Home Federal Savings & Loan Association S&T Bancorp, Inc. S&T Bank
Compass Savings Bank	Seed Money Limited Partnership Enterprise Bank
Dollar Bank, Federal Savings Bank Dollar Bank, A Federal Savings Bank	Sewickley Savings Bank
ESB Financial Corporation ESB Bank	Slovak Savings Bank
Eureka Financial Corporation Eureka Bank	Standard Financial Corporation Standard Bank, PaSB
Fifth Third Bancorp Fifth Third Bank Fifth Third Mortgage Company	TriState Capital Holdings, Inc. TriState Capital Bank
First Commonwealth Financial Corporation First Commonwealth Bank	UK Financial Investments Limited Citizens Bank of Pennsylvania RBS Citizens, National Association
F.N.B. Corporation First National Bank of Pennsylvania	The United-American Savings Bank
First Niagara Financial Group, Inc. First Niagara Bank, National Association	Wesbanco, Inc. Wesbanco Bank, Inc.
Huntington Bancshares, Inc. The Huntington National Bank	Woodforest Financial Group Woodforest National Bank
The Mars National Bank	WVS Financial Corp. West View Savings Bank

Introduction

This report is devoted to residential mortgage lending in the City of Pittsburgh and Allegheny County from 2005 to 2012, with a detailed analysis of lending in 2012. The period covered in the report begins at the height of the national bubble in housing prices, a year before the bubble burst and precipitated a crisis in housing finance.

The experience of Allegheny County during and after national housing bubble is a case study in the way the national housing market affects local lending patterns. Allegheny County had no bubble and no subsequent decline in housing prices, but has been subject to the same mortgage lending patterns and crises as the rest of the country.

The report has two major components.

- Part I identifies trends and changes in lending patterns from 2005 to 2012, with special attention to low- and moderate-income (LMI) and substantially minority neighborhoods.
- Part II focuses in detail on lending in 2012.
 - Part II (A) analyzes lending by all banks with physical branches in Allegheny County in 2012. It provides side-by-side comparisons of lending by each bank, broken down by income level, minority status, loan purpose, denial rates, and type of backing. In addition, it includes information on asset size, market share, and number and location of branches.
 - Part II (B) examines 2012 lending by individual neighborhood and municipality. It provides a snapshot of housing, demographics, and residential mortgage lending for all Pittsburgh neighborhoods and twenty Allegheny County municipalities. Within the City of Pittsburgh, we highlight the neighborhoods that received the greatest and least amounts of mortgage lending.

Major Findings

BACKGROUND

When the national housing market bubble burst in 2006, the U.S. home price index fell for 33 consecutive months. During that period mortgage lending declined sharply. The market share of government-backed loans rose to historically high levels, playing a counter-cyclical role as the conventional credit market tightened. The national home loan market bottomed out in 2008. By the beginning of 2009, the Federal Reserve had cut the prime rate from a high of 6.25% in mid-2007 to the near-zero levels (.5%-.75%) where it has remained ever since. Low interest rates fueled a jump in refinancing, though home purchase loans continued to decline through 2011.

Allegheny County saw very similar patterns: lending declined from 2006 to 2008, then rose sharply in 2009 because of an increase in refinancing. Total lending in the County continued to increase every year through 2012. As in the rest of the country, government-backed lending showed exactly the opposite pattern: FHA lending and market share increased dramatically through 2009, then began to decrease.

In 2012, the County saw the largest increases in total lending since 2005, with the number of loans jumping more than 20% from 2011. Nonetheless, the recovery has been slow to reach LMI and substantially minority neighborhoods. Where the total number of loans in the County in 2012 had climbed back to 82% of the number in 2005, in LMI and substantially minority Census tracts the number remained at less than 60% of the 2005 level.

TOTAL LENDING IN ALLEGHENY COUNTY, 2005-2012

The total number of mortgage loans originated in Allegheny County declined more than 40% from 2005 to 2008, when the market bottomed out. Lending numbers jumped in 2009 and then again in 2012, making up more than half of the ground lost since 2005 (Table 3, p. 25). However, the mix of loans looked very different in 2012 than in 2005. The recovery in total loan numbers was driven almost entirely by refinancing. Home purchase loans continued to decline through 2011, and increased only slightly in 2012.

Government-backed loans played a significant role in mitigating the decline, especially in the home-purchase market. The number of FHA loans quadrupled between 2005 and 2009. After 2009, as the conventional credit market eased and higher mortgage insurance premiums made FHA loans more expensive, the number of FHA loans declined. The FHA's total market share in Allegheny County went from 4% in 2005 to 23% in 2009, dropping back to a more historically typical 16% in 2012. FHA market share of home purchase loans was much higher: it went from 9% in 2005 to 42% in 2009. Even with the subsequent drop in FHA loan numbers, the FHA insured over a third (34%) of home purchase loans in 2012. By contrast, only 8% of all refinance loans in 2012 were FHA loans (Chart 15, p. 30).

FHA loans played an even larger part in sustaining the home purchase market in LMI and minority neighborhoods. In LMI Census tracts, half of the home-purchase loans in 2009 were FHA loans. In substantially minority Census tracts, FHA home-purchase market share in 2009 was 62%. FHA market share in these communities was still high in 2012, when the FHA backed 46% and 48% of home-purchase loans in LMI and substantially minority Census tracts, respectively (Charts 16-17, p. 30).

Refinancing has surged since 2009, while home purchase loans continued to decline through 2011.

The number of refinancing loans in 2012 was up 13% compared to 2005, while the number of home purchase loans was down 40%.

FHA loans played a major role in the home purchase loan market during the housing crisis.

One third of home purchase loans lost in the conventional market between 2005 and 2009 was made up by increased FHA lending.

LOW- AND MODERATE-INCOME LENDING

While lending in middle- and upper-income Census tracts in Allegheny County started to recover in 2009, lending in LMI Census tracts continued to decline through 2011. Even with a large jump in 2012, the total number of loans in 2012 was only 59% of the number in 2006.

One reason LMI lending has recovered more slowly is that the mix of loans in LMI Census tracts is weighted more heavily towards home purchase loans. In LMI Census tracts home purchase loans made up 43% of the refinancing/home purchase mix in 2012, whereas in Allegheny County as a whole home purchasing had a 33% share. The number of home purchase loans in LMI Census tracts in 2012 was just 55% of the number in 2006; the number of refinancing loans in 2012 was 63% of the 2006 number (Table 3, p. 25).

Mortgage lending in LMI and minority Census tracts has recovered much more slowly than in the rest of the County.

Number of loans in 2012 compared to high point in 2005-2006:

County as a whole:	86%
LMI Census tracts:	59%
Minority Census tracts:	55%

A second reason LMI lending has recovered more slowly is that, while denial rates in LMI Census tracts are nearly always higher than denial rates in non-LMI Census tracts, the disparity has increased as the market has recovered. The disparity was greatest in 2012, when the denial rate in LMI Census tracts was close to twice as high as the denial rate in non-LMI tracts (Table 2, p. 22).

MINORITY LENDING

The lending patterns in substantially minority Census tracts were similar to those in LMI Census tracts, although the numbers are generally worse. The low point for both refinancing and home purchase loans in substantially minority Census tracts was in 2011, when there were just over half as many home purchase loans as in 2005, and less than a third as many refinancing loans. Substantial increases in 2012 still left the total number of loans at only 55% of the number in 2005. In contrast to LMI Census tracts, a higher percentage of the recovery was in home purchase loans: the number of home purchase loans in 2012 was 63% of the number in 2005; the number of refinancing loans was just under half (49%) of the number in 2005.

Denial rates in LMI and minority Census tracts in 2012 were twice as high as in non-LMI and majority white Census tracts.

The disparities in denial rates have been higher in the recovery years 2009-2012 than in the previous four years, and were at or close to their highest point in 2012.

As with LMI lending, the slow recovery in minority Census tracts is partly due to high denial rates. Since 2009, denial rates in substantially minority Census tracts have been over twice the denial rates in majority white Census tracts (between 2.16 and 2.25 times as high—see Table 2, p. 22). In 2012, the gap was near its highest point, with denial rates 2.24 times as high in substantially minority Census tracts as in majority white tracts.

NEIGHBORHOOD LENDING

Half of all 2012 residential mortgage loan dollars in the City of Pittsburgh went to just seven neighborhoods: Shadyside, Squirrel Hill South, Squirrel Hill North, Point Breeze, the Strip District, South Side Flats, and Highland Park (Table 19, p. 54).

At the other end of the spectrum, the 46 neighborhoods that received the *least* amount of money captured only 10% of all residential mortgage loan dollars in 2012. Homewood West, Northview Heights, and Chateau received no loans at all¹. Other neighborhoods that ranked near the bottom—in terms of total mortgage loan dollars captured and in the number and dollar amount of loans per unit of housing—include: Allentown, Bedford Dwellings, California-Kirkbride, East Hills, Homewood North, Homewood South, Larimer, Middle Hill, Mt. Oliver/St. Clair², and Terrace Village. All of these neighborhoods are low- or moderate-income (Table 21.1, Foldout).

Half of the City of Pittsburgh's mortgage loan dollars in 2012 went to just seven neighborhoods.

Half of Pittsburgh's neighborhoods received a total of just 10% of the City's mortgage loan dollars in 2012.

LENDING INSTITUTIONS

The landscape of lending institutions in Allegheny County has seen two major changes since 2005: first, in the disappearance of seven locally-based banks through consolidation; second, in the substantially increased lending market share of local banks (i.e., banks with a physical presence in Allegheny County).

Bank Consolidation

In line with national trends towards consolidation, a quarter of the banks headquartered in the greater Pittsburgh region have merged with other banks since 2005. In 2005, there were 35 banks with branches in Allegheny County. During the housing crisis, seven banks headquartered in the Pittsburgh Metropolitan Area and two Ohio banks merged with larger banks. All but one of the acquiring banks are headquartered in the tri-state region of Western Pennsylvania, Ohio, and West Virginia. Five new banks moved into the Allegheny County market—two by

¹ As of 2011, Chateau only had 4 units of residential housing, Homewood West had 493 units, and Northview Heights had 509.

² See p. 16 for a discussion of combined neighborhoods.

acquiring other banks and three by opening new branches.³ By 2012, the number of banks operating in the County had gone from 35 to 31, of which 29 made home mortgage loans in 2012.

Lending Market Share

The lending market share of banks with physical branches in Allegheny County increased from 30% in 2005 to 44% in 2012. The number of loans made by those banks increased 21% between 2005 and 2012, while the number of loans by other institutions (other banks and their affiliated mortgage companies, independent mortgage companies, and credit unions) decreased by 34% (Tables 6 and 7, pp. 31-32).

PNC Bank was the top lender in 2012, with 13% of all residential mortgage loans dollars. Wells Fargo and Dollar Bank followed with 12% and 9%, respectively. Among the top 12 lenders (those making over 2% of the total dollar amount of loans), 6 are depository institutions with branches in Allegheny County and 2 are independent mortgage lending companies based in the region (Table 9.1, p. 35). This picture contrasts with the distribution of market share in the country as a whole. Nationally, Wells Fargo was responsible for more than a third of all mortgage loan dollars in 2012, and the top four lenders made close to half the total volume in loans.⁴

The Community Reinvestment Act and Bank CRA Ratings

Many organizations around the country prepare reports like PCRG's Mortgage Lending Study. These organizations use data that is publicly available as the result of two major pieces of legislation passed in the 1970's: the Community Reinvestment Act (CRA) and Home Mortgage Disclosure Act (HMDA).

The Community Reinvestment Act (CRA), enacted by Congress in 1977, is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, in a manner consistent with safe and sound banking operations. Depository institutions largely benefit from publicly-backed Federal deposit insurance and guaranteed access to low-interest funds from the Federal Reserve. Therefore, the CRA suggests that banks have an obligation to reinvest in the communities where they have a deposit base by making loans to consumers who live in those communities, investing in affordable housing, and making other investments in community development.

The CRA requires that Federal regulatory agencies periodically examine the record of every insured depository institution and assess three areas of community reinvestment in LMI neighborhoods: lending, investments, and services. The CRA evaluation results in an overall rating of "Outstanding", "Satisfactory", "Needs to Improve", or "Substantial Noncompliance", based on separate ratings in each of the three areas. A rating of "Needs to Improve" or "Substantial Noncompliance" can delay mergers, acquisitions, or expansion of services. Appendix I contains a more detailed account of CRA examination procedures.

CRA examinations rely on a large amount of data collected by federal regulators. The Home Mortgage Disclosure Act of 1975 (HMDA) requires mortgage lenders to maintain and annually report data about home mortgage loans. In 2012, all depository institutions with assets of at least \$40 million were subject to HMDA. This data includes information about the type, purpose, and amount of the loan; the type of property and whether it is owner-

³ FDIC Summary of Deposits for the years 2005-2012; FFIEC Financial Institution Organizational Histories.

⁴ Mortgage Daily 2012 Rankings, <http://www.mortgagedaily.com/MortgageLenderRanking.asp>

occupied; the Census tract where the property is located; the income, ethnicity, race, and gender of the applicant(s); and the final action taken on the loan application. This information can be used, in combination with Census Bureau data about individual Census tracts, to:

- identify patterns of housing discrimination (in cases where certain classes of borrowers or certain areas have disproportionately low percentages of loan applications or loan approvals);
- determine how well financial institutions are serving the housing needs of their communities;
- allow public officials to understand which areas have the greatest need of public-sector investment so as to attract private investment; and
- evaluate and identify capital caps in communities.

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

CRA RATINGS OF PITTSBURGH AREA BANKS

Six of the 30 banks included in this year's study have overall CRA ratings of "Outstanding": Bank of America, BNY Mellon, Dollar Bank, Eureka Bank, PNC Bank, and Wesbanco Bank. Only Dollar Bank and Bank of America received "Outstanding" ratings in all three areas of evaluation. Eureka Bank (classified as a small bank) and BNY Mellon (classified as a wholesale bank) have overall ratings only. Two banks received overall ratings of "Needs to Improve": Sewickley Savings Bank and West View Savings Bank. All other banks in the study received overall ratings of "Satisfactory" in their most recent evaluation.

Banks with "Outstanding" CRA ratings:

Bank of America
BNY Mellon, NA
Dollar bank
Eureka Bank
PNC Bank
Wesbanco Bank

Banks with CRA ratings of "Needs to Improve":

Sewickley Savings Bank
West View Savings Bank

Changes in this Year’s Study

SCOPE

The scope of this year’s report has been expanded in several ways.

- The multi-year trend analysis in Part I is new this year. The last time we included a multi-year analysis was 2005—the year immediately preceding the beginning of the national housing crisis.
- The data in the multi-year analysis is aggregated to the level of City and County, and includes data for all institutions that made mortgage loans in Allegheny County during those years (banks, mortgage lending companies, and credit unions), whether or not they have physical branches or offices in Allegheny County. This is the first year we have included data for all lending institutions, regardless of type or location.
- The detailed current-year analysis for 2012 has been expanded to include all banks with branches in Allegheny County. In previous years, the report included only PCRG financial partner institutions.
- As PCRG’s membership has expanded to include a larger number of organizations representing communities outside the City of Pittsburgh, we include a number of additional Allegheny County municipalities. Table A lists the municipalities included in the analysis in Part II (B) of the report.

Table A. Allegheny County Municipalities Included in this Year’s Report

Allegheny County Municipalities
Aspinwall Borough
Baldwin Borough
Baldwin Township
Bellevue
Blawnox Borough
Brentwood Borough
Carnegie Borough
Etna Borough
Jefferson Hills Borough
McKees-Rocks Borough
Millvale Borough
Mt. Oliver Borough
O'Hara Township
Penn Hills Township
Pleasant Hills Borough
Ross Township
Shaler Township
Sharpsburg Borough
Whitehall Borough
Wilkinsburg Borough

GEOGRAPHICAL BOUNDARIES

We have changed boundary definitions for the City of Pittsburgh in two ways.

- For the purposes of determining which bank branches are located in the City of Pittsburgh, as opposed to the rest of Allegheny County, we now define the City of Pittsburgh strictly by the city limits, rather than as reported by the FDIC Summary of Deposits (see *Deposit Market Share* in the Glossary for further discussion of this change).
- Due to changes in the 2010 Census tract boundaries, we have combined 24 of Pittsburgh’s neighborhoods into 11 groups with shared Census tracts (see *Census Data and Census Tracts* in Appendix II for further discussion of this change). Table B shows the new groups of combined neighborhoods.

Table B. Combined Pittsburgh Neighborhoods Sharing Census Tracts

Combined Neighborhoods
Allegheny Center/ Allegheny West
Arlington/Arlington Heights
Beltzhoover/Bon Air
Chartiers City/Fairywood/Windgap
East Allegheny/North Shore
East Carnegie/Oakwood
Elliott/West End
Esplen/Sheraden
Glen Hazel/Hays/Hazelwood
Mt. Oliver/St. Clair
Ridgemont/Westwood

Part I: Trends in Residential Mortgage Lending, 2005-2012

INTRODUCTION

This section looks at residential mortgage lending in Allegheny County between 2005 and 2012. The analysis includes mortgage loans made by all lenders who report data to Federal regulators in accordance with the Home Mortgage Disclosure Act (HMDA). In addition to banks that are subject to the Community Reinvestment Act (CRA), this group includes mortgage companies (whether independent or affiliated with banks) and credit unions. During the years covered by this study, the total number of lending institutions accepting loan applications in Allegheny County ranged from a high of 526 in 2006 to a low of 423 in 2010.

The purpose of this section is not to evaluate the lending behavior of individual institutions, but to provide a picture of the number, amount, purpose, type, and distribution of loans throughout the period of the study. In most cases, we examine the City of Pittsburgh and Allegheny County separately, and compare lending in Census tracts grouped according to income level and minority population.

ECONOMIC CONTEXT: HOME FINANCE IN THE UNITED STATES AND ALLEGHENY COUNTY, 2005-2012

Housing prices in the United States began to rise at unsustainable rates in 1999 and continued to do so until late in 2006, when prices faltered and subsequently fell for 33 straight months⁵. The percentage rise in the national housing price index between 1999 and 2006 was more than two and a half times that of median family income. When the bubble burst and home prices started to fall, delinquencies and mortgage foreclosures increased, reaching historically high levels in 2008. Credit tightened in the nation as a whole and the number of new mortgage loans fell dramatically, bottoming out in 2008. By 2011, the national housing price index had fallen to the point where it would have been if the national housing price index had tracked the median family income all along.

During the same period, home prices in Allegheny County followed an entirely different pattern. As Chart 1 shows, the Pittsburgh Metropolitan Area saw no housing bubble and no subsequent collapse in prices. The housing price index in the region has risen at a rate similar to median family income for over a decade. Nonetheless, lending institutions followed the same lending practices in Allegheny County as in the rest of the nation, with the same consequences: the County saw historically high numbers of sub-prime loans during the housing bubble⁶, followed by a rise in foreclosures and a significant tightening of mortgage credit.⁷ Allegheny County, like the rest of the nation, saw a large decline in the number of mortgage loans between 2005 and 2008, with the largest declines occurring in LMI and minority neighborhoods.

The housing finance market began to recover in 2009, both nationally and in Allegheny County. The recovery in Allegheny County occurred first in majority white and middle- and upper-income neighborhoods; in LMI and minority neighborhoods lending numbers continued to decline and did not reach their lowest point until 2011. At

⁵ *The FHA Single-Family Insurance Program*, Housing Finance Working Paper Series, No. HF-019, December 2012

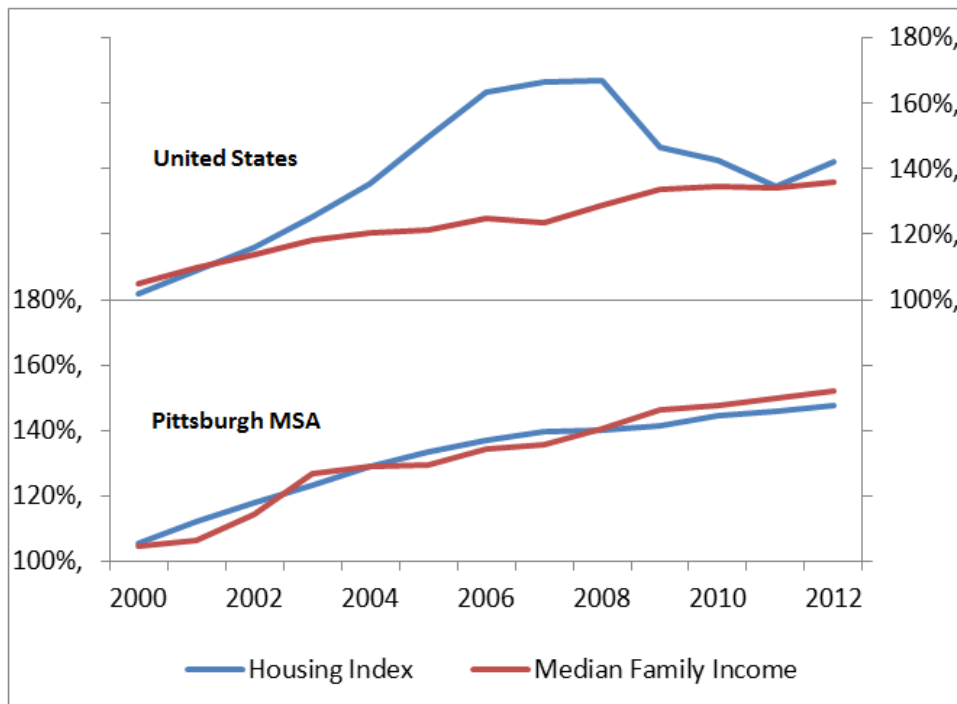
⁶ Carl Cooley, *A Look Behind the Numbers: Subprime Loan report for Pittsburgh*, Volume 2, Issue 2, Produced by the Community Development Department of the Federal Reserve Bank of Cleveland (www.clevelandfed.org/CommunityDevelopment)

⁷ Lisa Nelson, *A Look Behind the Numbers: Foreclosures in Allegheny County, PA*, Volume 1, Issue 2, November 2008, Produced by the Community Development Department of the Federal Reserve Bank of Cleveland (www.clevelandfed.org/CommunityDevelopment)

all income levels, refinancing of existing mortgage loans contributed more than home purchases to the recent recovery in the County.

The Housing and Economic Recovery Act of 2008 and the Wall Street Reform and Consumer Financial Protection Act of 2010 required major regulatory changes in the housing finance market. Some of these changes are already in place, but many are still in the process of rule-making and implementation. The final effects will not be clear for years. This section provides a look at the trends that have emerged so far, both during the housing crisis and in its aftermath in the changing regulatory environment.

Chart 1. Housing Price Index and Median Family Income as Percentage of 1999 Baseline



Sources: Federal Housing Finance Agency (FHFA) Quarterly National and MSA-Level House Price Indexes (All Transactions Index); Department of Housing and Urban Development (HUD) annual Estimated Median Family Income for the U.S. and the Pittsburgh Metropolitan Statistical Area.

FINDINGS

TOTAL MORTGAGE LENDING 2005-2012

Residential lending declined throughout Allegheny County from 2005 to 2008, with the largest decreases occurring in Low- and Moderate-income (LMI) and substantially minority Census tracts (see Charts 2-4). In 2009, lending levels started to recover in some parts of the County, though this recovery did not include LMI Census tracts and took place mostly outside of the City of Pittsburgh. In LMI Census tracts, lending continued to decline through 2011. In minority Census tracts, there was some improvement in 2009 and 2010, followed by more declines.

The year 2012 showed the first clear recovery in the mortgage market across the board. Lending rose sharply at all income levels, both inside and outside the City of Pittsburgh, as well as in both substantially minority Census tracts and majority white Census tracts. However, even those gains left LMI and minority Census tracts with less than 60% of the number of mortgage loans they received at their highest points in 2005 and 2006 (see Table 1 and Charts 2-4).

The initial recovery in the housing market may have been due in part to lower denial rates. Denial rates fell sharply between 2007 and 2009, more or less tracking the fall in the Prime Lending Rate (see Chart 5). After 2009, the increase in loan originations was a result of a higher volume of applications, rather than a lower percentage of denials. From 2009 to 2012 the denial rate in Allegheny County has remained fairly stable, hovering between 22% and 24% (see Table 2). Meanwhile, the total number of new loan applications rose 7% between 2009 and 2012, and the number of completed applications rose 13%.

Although denial rates have remained stable for the last four years, they are 1.5 to 2.6 times higher in LMI and substantially minority Census tracts than in non-LMI (middle- and upper-income) Census tracts. These disparities were at the highest in 2012 (see Table 2). In LMI Census tracts, denial rates are consistently lower in the City of Pittsburgh than in the rest of the County. This may be due to the fact that prospective borrowers in LMI Census tracts are more evenly distributed across income levels in the City of Pittsburgh than in the rest of the County. In the year 2012, for example, 52% of applications in LMI Census tracts in the City were from middle- or upper-income borrowers, whereas in the rest of the County the number was 44% (see "All Lenders" Tables in Appendix III).

Table 1. High and Low Years for Loan Originations in Allegheny County, 2005-2012

Number of Loan Originations 2005-2012							
High		Low		2012			
number	year	number	year	number	% increase from 2011	% of high point	
Allegheny County	43,798	2005	25,533	2008	36,128	23%	82%
City of Pittsburgh	8,458	2005	4,902	2011	5,883	20%	70%
Allegheny County excluding Pittsburgh	35,340	2005	20,590	2008	30,245	24%	86%

Number of Loan Originations in LMI Census Tracts 2005-2012							
High		Low		2012			
number	year	number	year	number	% increase from 2011	% of high point	
Allegheny County	5,839	2005	2,161	2011	3,451	60%	59%
City of Pittsburgh	2,808	2006	1,251	2011	1,820	45%	65%
Allegheny County excluding Pittsburgh	3,112	2005	910	2011	1,631	79%	52%

Number of Loan Originations in Substantially Minority Census Tracts 2005-2012							
High		Low		2012			
number	year	number	year	number	% increase from 2011	% of high point	
Allegheny County	1,786	2005	718	2011	965	34%	54%
City of Pittsburgh	1,014	2005	354	2011	518	46%	51%
Allegheny County excluding Pittsburgh	772	2005	331	2008	447	23%	58%

Chart 2. Total Number of Mortgage Originations in Allegheny County, 2005-2012

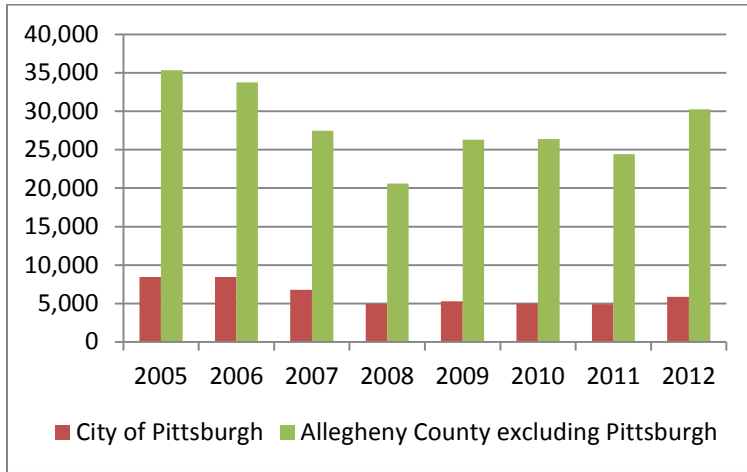


Chart 3. Number of Mortgage Originations in **LMI Census tracts** in Allegheny County, 2005-2012

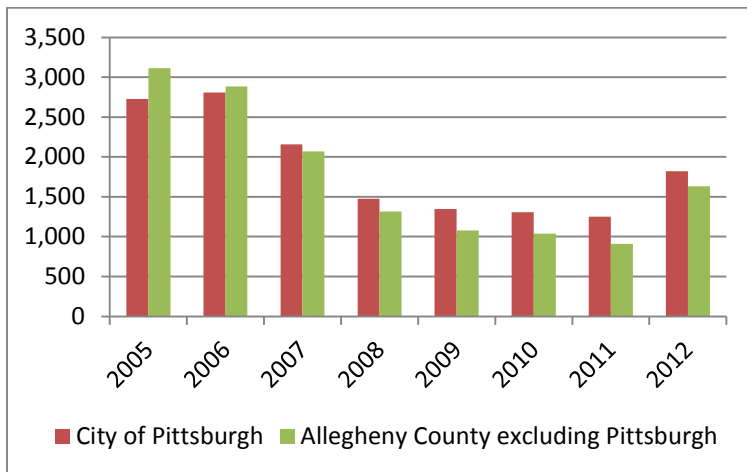


Chart 4. Number of Mortgage Originations in **Substantially Minority Census tracts** in Allegheny County, 2005-2012

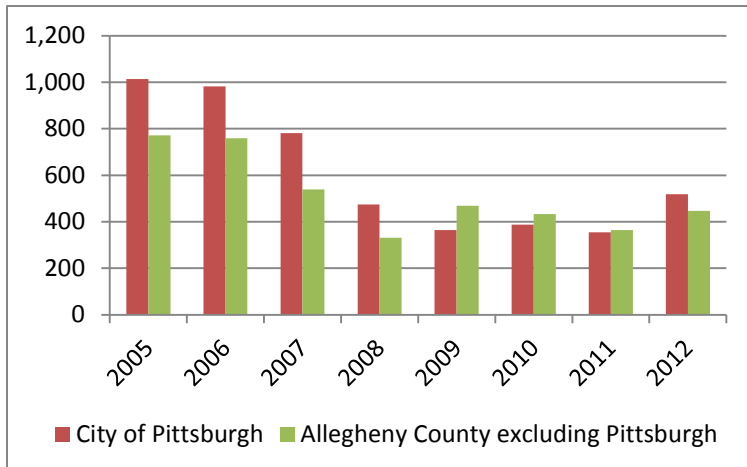
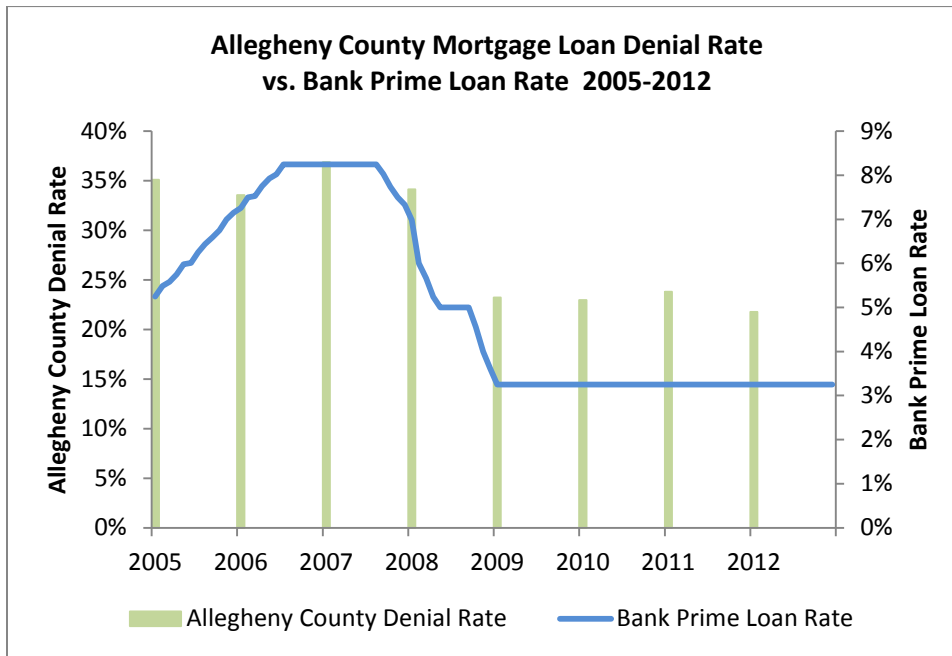


Chart 5. Allegheny County Mortgage Loan Denial Rate* vs. Bank Prime Loan Rate, 2005-2012



Sources: Federal Reserve Bank of St. Louis (Bank Prime Loan Rate); HMDA raw data (Denial Rates)

Note: The *Bank Prime Loan Rate* is the rate posted by a majority of top 25 (by assets in domestic offices) U.S.-chartered commercial banks. Prime is one of several base rates used by banks to price short-term business loans. Since 2005 it has been between 2 and 2.75 percentage points higher than the Federal Reserve Prime Rate.

Table 2. Allegheny County Mortgage Loan Denial Rates* by Census tract Characteristics, 2005-2012

	All Allegheny County	Non-LMI	LMI	Substantially Minority	Non-Substantially Minority
2005	35%	32%	51%	61%	33%
2006	34%	31%	47%	56%	32%
2007	37%	34%	52%	61%	35%
2008	34%	31%	50%	61%	33%
2009	23%	21%	41%	50%	22%
2010	23%	21%	38%	47%	22%
2011	24%	22%	41%	50%	23%
2012	22%	19%	38%	46%	21%

Source: HMDA raw data, 2005-2012

* See Glossary for definition of *Denial Rate*.

Chart 6. Middle- and Upper-Income (non-LMI) Census tract Denial Rates, 2005-2012

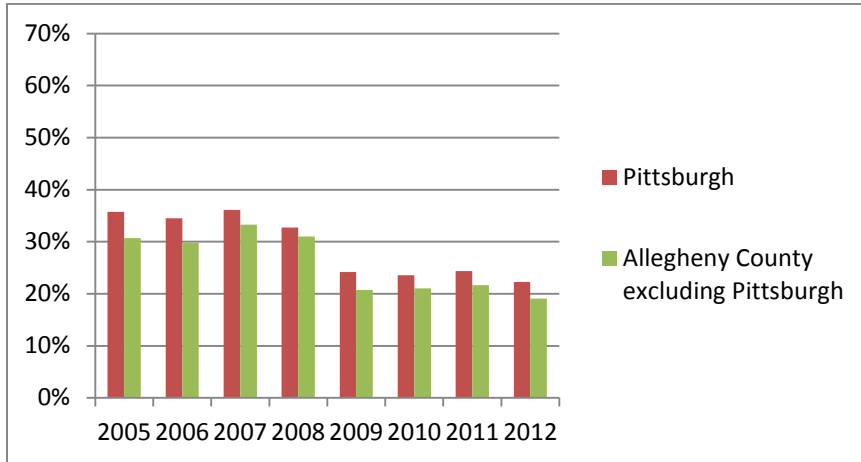


Chart 7. LMI Census tract Denial Rates, 2005-2012

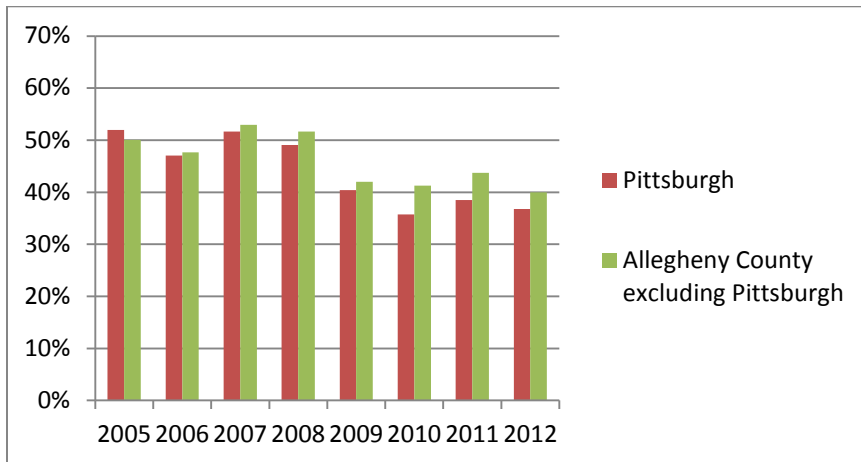
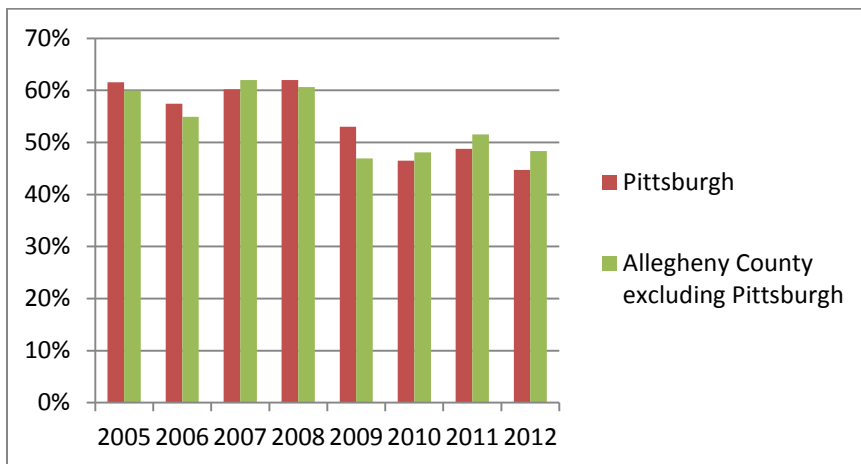


Chart 8. Substantially Minority Census tract Denial Rates, 2005-2012



LOAN PURPOSE: THE ROLE OF REFINANCING

The increase in lending from 2009 to 2012 was primarily a result of refinancing, which increased at two to three times the rate of home purchase loans⁸ (see Table 3). There were 13% more refinancing loans in Allegheny County in 2012 than in 2005, whereas the number of home purchase loans in Allegheny County in 2012 was just 60% of the 2005 level (see Chart 9).

In LMI Census tracts, the number of refinancing loans fell much further than home purchase loans between 2005 and 2011 but has also recovered faster (see Chart 10). In substantially minority Census tracts, like LMI Census tracts, the number of refinancing loans fell much further than home purchase loans between 2005 and 2011. However, unlike LMI Census tracts, refinancing loans in substantially minority Census tracts have not recovered as quickly (see Chart 11).

⁸ HMDA loans are reported in three categories of purpose: home purchase, home improvement, and refinancing. In this section, we focus on refinancing and home purchase loans, as home improvement loans account for a small proportion of total loan dollars (5-7% in the years 2005-2008; 3-4% since then) and somewhat larger but still relatively small fraction of the total number of loan originations (14-16% in 2005-2008; 8-9% in 2009-2012).

Table 3. Home Purchase and Refinancing Loan Originations in Allegheny County, 2005-2012

		Number of Home Purchase Loan Originations 2005-2012				Number of Refinancing Loan Originations 2005-2012					
		High		Low		2012		2012			
	year	number	year	number	year	number	% increase from 2011	year	number	% increase from 2011	% of high point
Allegheny County	2006	19,154	2011	9,754	2011	10,927	12%	2008	22,189	31%	113%
City of Pittsburgh	2006	3,844	2011	1,854	2011	2,007	8%	2008	3,240	30%	89%
Allegheny County excluding Pittsburgh	2006	15,310	2011	7,900	2011	8,920	13%	2008	18,949	32%	119%

		Number of Home Purchase Loan Originations in LMI Census Tracts 2005-2012				Number of Refinancing Loan Originations in LMI Census Tracts 2005-2012					
		High		Low		2012		2012			
	year	number	year	number	year	number	% increase from 2011	year	number	% increase from 2011	% of high point
Allegheny County	2006	2,251	2011	921	2011	1,249	36%	2011	1,655	88%	63%
City of Pittsburgh	2006	1,121	2011	528	2011	674	28%	2010	874	71%	74%
Allegheny County excluding Pittsburgh	2006	1,130	2011	393	2011	575	46%	2011	781	111%	54%

		Number of Home Purchase Loan Originations in Substantially Minority Census Tracts 2005-2012				Number of Refinancing Loan Originations in Substantially Minority Census Tracts 2005-2012					
		High		Low		2012		2012			
	year	number	year	number	year	number	% increase from 2011	year	number	% increase from 2011	% of high point
Allegheny County	2005	541	2011	280	2011	341	22%	2011	434	57%	49%
City of Pittsburgh	2006	330	2011	125	2011	182	46%	2010	231	76%	46%
Allegheny County excluding Pittsburgh	2006	267	2008	118	2008	159	3%	2008	203	40%	53%

*highest number of refinancing loans prior to 2012

Chart 9. Home Purchase vs. Refinance Loans in Allegheny County, 2005-2012

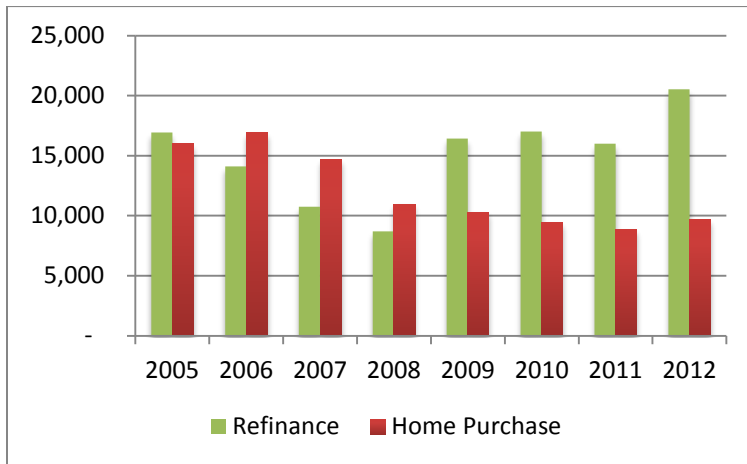


Chart 10. Home Purchase vs. Refinance Loans in **LMI Census tracts** in Allegheny County, 2005-2012

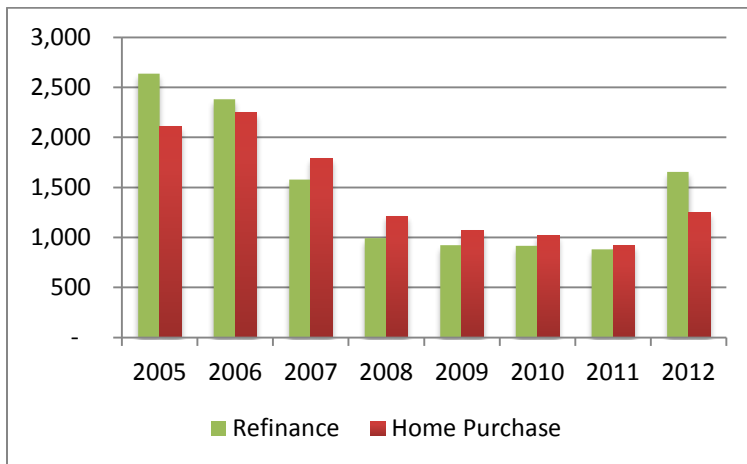
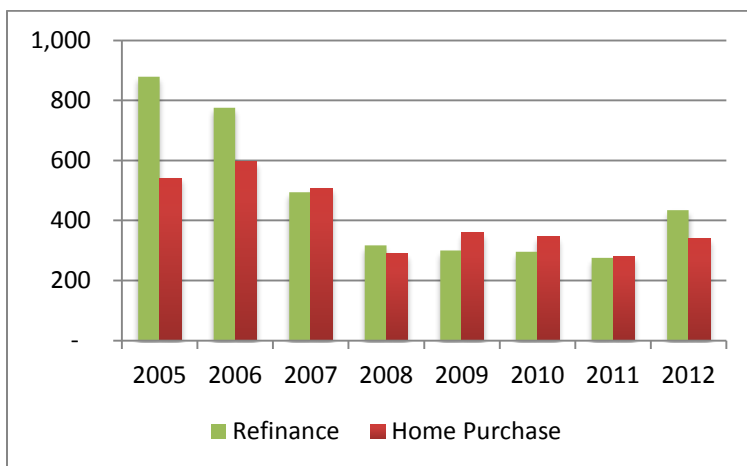


Chart 11. Home Purchase vs. Refinance Loans in **Substantially Minority Census tracts** in Allegheny County, 2005-2012



LENDING IN LOW INCOME AND MINORITY NEIGHBORHOODS

Despite recent increases, the percentage of mortgage loans issued in LMI and substantially minority Census tracts is well below the percentage of total population and housing stock in those tracts.

A quarter of Allegheny County's population and over a quarter of its housing stock is in LMI Census tracts, but only a tenth of residential mortgage loans were made in those tracts in 2012. The proportions are similar in substantially minority Census tracts: 10% of Allegheny County's population, 12% of housing stock, and only 3% of residential mortgage loans were in substantially minority Census tracts in 2012.

The disproportion is much greater outside the City of Pittsburgh and in substantially minority Census tracts, as Table 4 shows.

Table 4. Percentages of Population, Housing, and Residential Mortgage Loans in LMI and Minority Census tracts in 2012

	Allegheny County		City of Pittsburgh		Allegheny County excluding Pittsburgh	
	Number	%	Number	%	Number	%
All Census tracts*						
population	1,215,653	100%	298,009	100%	917,644	100%
housing units (1-4 unit structures only)	483,049	100%	121,035	100%	362,014	100%
housing units (all)	589,075	100%	159,150	100%	429,925	100%
loan applications	65,788	100%	11,209	100%	54,579	100%
loan originations	36,127	100%	5,883	100%	30,244	100%
loan denials	10,853	100%	2,415	100%	8,438	100%
LMI Census tracts						
population	301,376	25%	149,267	50%	152,109	17%
housing units (1-4 unit structures only)	134,615	28%	64,945	54%	69,670	19%
housing units (all)	164,547	28%	80,517	51%	84,030	20%
loan applications	7,674	12%	3,892	35%	3,782	7%
loan originations	3,451	10%	1,820	31%	1,631	5%
loan denials	2,334	22%	1,150	48%	1,184	14%
Substantially Minority (>50%) Census tracts						
population	121,663	10%	64,751	22%	56,912	6%
housing units (1-4 unit structures only)	56,141	12%	29,491	24%	26,650	7%
housing units (all)	69,612	12%	36,776	23%	32,836	8%
loan applications	2,500	4%	1,271	11%	1,229	2%
loan originations	965	3%	518	9%	447	1%
loan denials	935	9%	461	19%	474	6%

Sources:

2012 HMDA raw data (for mortgage loans);

2011 ACS 5-year survey (for housing units and population)

*Mortgage loan numbers for "All Census tracts" refer to loans in Census tracts where the income level is known; in a few cases the population of a Census tract is too small for the income level to be accurately calculated.

GOVERNMENT-BACKED LENDING

Government-backed loans—insured through the Federal Housing Authority (FHA), the Veterans Administration (VA), or the Rural Housing Service (RHS)—typically require lower credit ratings and have lower closing costs than conventional loans. In Allegheny County, as in most parts of the country, most government-backed loans are insured through the FHA⁹ (see Table 5).

Nationally, as the number of conventionally backed mortgage loans began to decline in 2006, the market share of FHA-backed loans increased. In 2006, the FHA insured 4.5% of home-purchase mortgages in the country; in 2009, it insured 32.6%.¹⁰ In Allegheny County, the pattern was similar. Beginning in 2006, conventional mortgage lenders tightened underwriting standards and the number of conventionally-backed loans declined. Subprime mortgages became less available and virtually disappeared by 2008.¹¹ The FHA's less strict underwriting standards and lower down-payment requirements remained the same, making it the only option for many home-buyers. The overall FHA market share in Allegheny County went from 4% in 2005 to 23% in 2009. By 2012, it had returned to a more historically typical level of 16%. The pattern was more pronounced for home-purchase loans, where FHA market share went from 9% in 2005 to 42% in 2009 and remained at 34% in 2012 (Charts 12 and 13 show numbers of FHA and conventionally-backed loans).

As Chart 14 shows, a significant part of the market share taken over by the FHA in Allegheny County had been occupied by high-interest loans during the housing bubble.¹²

In the FHA's historical target market of LMI and minority neighborhoods and borrowers, its market share increased substantially more and declined less than its market share of lending overall. As with the total pool of borrowers, the FHA's share of home-purchase loans in LMI and substantially minority Census tracts was much higher than its share of refinancing loans (see Charts 15-17).

Table 5. Number of Government-backed Mortgage Loan Originations in Allegheny County, 2005-2012

	FHA	VA	RHS	Total
2005	1815	259	1	2075
2006	1958	231	4	2193
2007	1916	268	3	2187
2008	4393	375	5	4773
2009	7261	521	28	7810
2010	6295	482	12	6789
2011	5043	638	27	5708
2012	5619	920	30	6569

⁹ Although the number of loans backed by the VA and RHS is small, the number has increased steadily every year since 2006. The market share of VA-backed loans has more than quadrupled, going from .55% in 2006 to 2.55% in 2012.

¹⁰ GAO-13-400R: *Overview of GAO's Past Work on FHA's Single-Family Mortgage Insurance Programs*

¹¹ Carl Cooley, *A Look Behind the Numbers: Subprime Loan report for Pittsburgh*, Volume 2, Issue 2, Produced by the Community Development Department of the Federal Reserve Bank of Cleveland (www.clevelandfed.org/CommunityDevelopment)

¹² See Glossary for definition of *High Interest Loans*.

Chart 12. Number of Conventional and FHA Originations in Allegheny County, 2005-2012

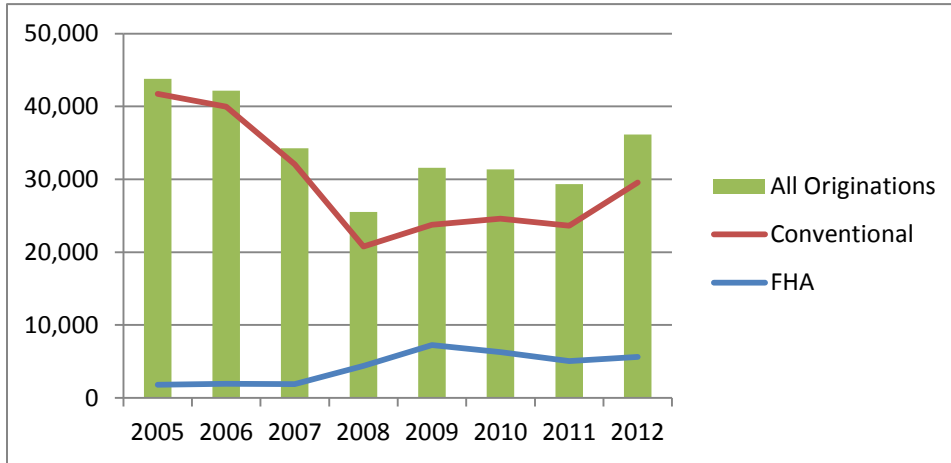


Chart 13. Number of Conventional and FHA Home-Purchase Originations in Allegheny County, 2005-2012

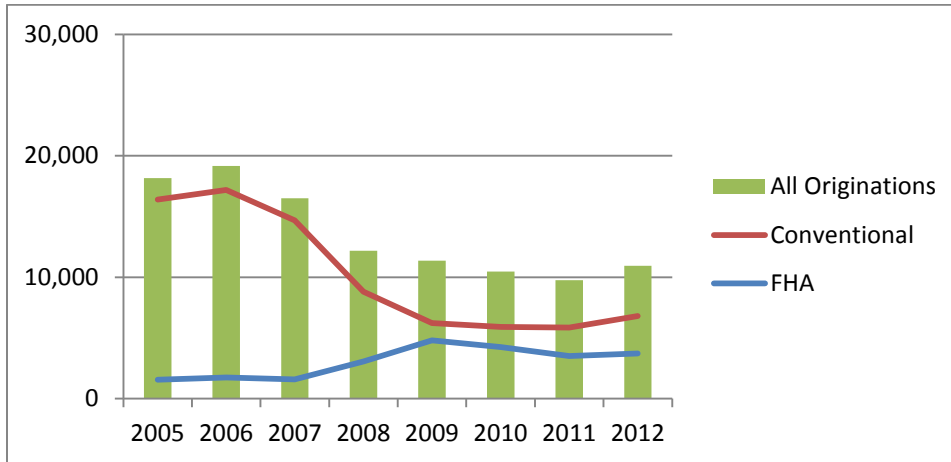


Chart 14. FHA vs. Conventional High-Interest Loans in Allegheny County, 2005-2012

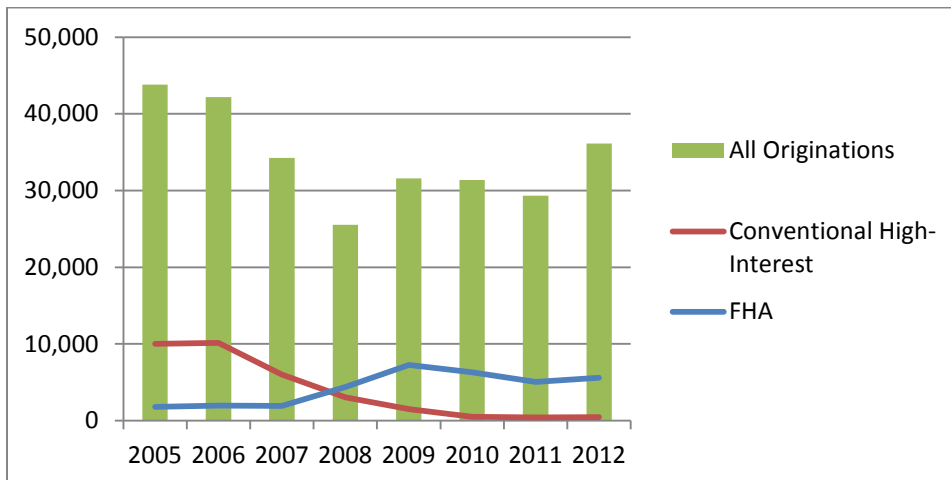


Chart 15. FHA Market Share of All Originations in Allegheny County 2005-2012 by Loan Purpose

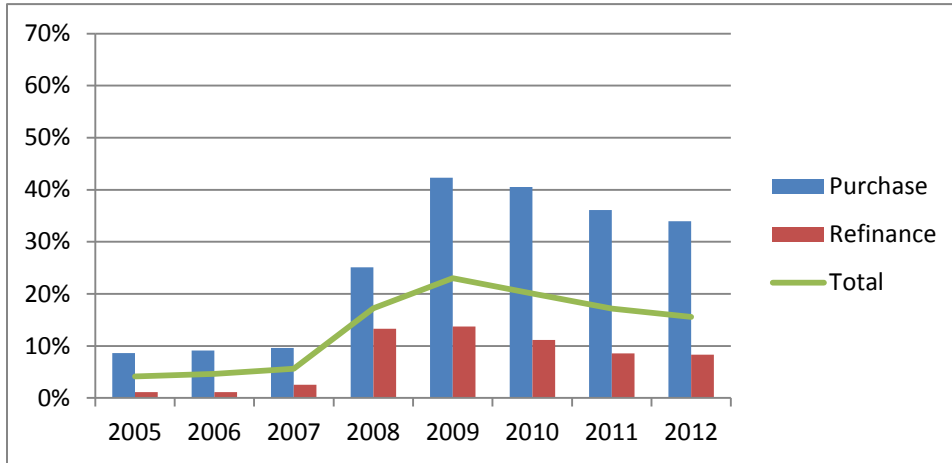


Chart 16. FHA Market Share of Originations in LMI Census Tracts in Allegheny County 2005-2012 by Loan Purpose

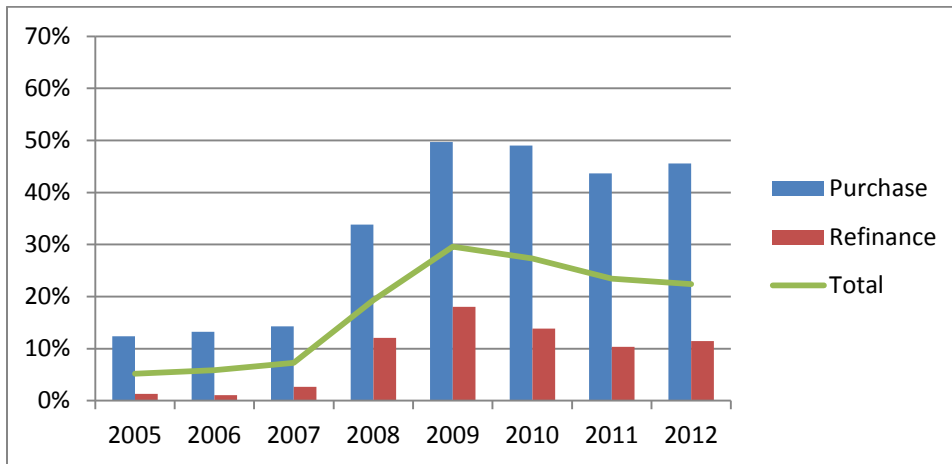
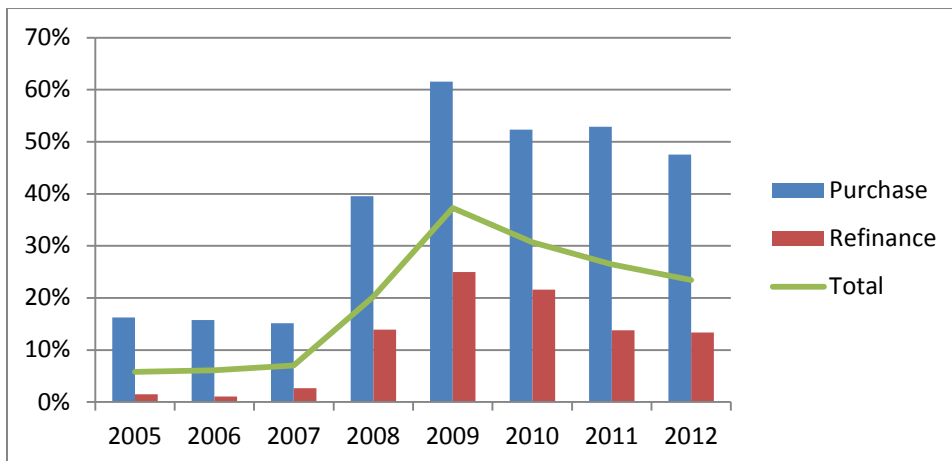


Chart 17. FHA Market Share of Originations in Substantially Minority Census Tracts in Allegheny County 2005-2012 by Loan Purpose



MARKET SHARE OF LOCAL LENDING INSTITUTIONS

The lending market share of banks with physical branches in Allegheny County increased significantly from 2005 to 2012. Although the total number of mortgage originations by all lenders in 2012 was lower than in 2005, the number of loans made by banks with branches in Allegheny County was higher in 2012 than in 2005. Overall loan numbers for local banks were 21% higher in 2012 than in 2005. At the same time, lending by other institutions—including independent mortgage companies, credit unions, and banks with no physical presence in Allegheny County—declined by 34% (see Table 6).

In LMI and substantially minority Census tracts, the overall number of loans by local banks in 2012 was slightly higher than in 2005, whereas loans by other lenders were down 59% in LMI Census tracts and down 63% in substantially minority Census tracts.

Table 7 shows the lending market share for banks with branches in Allegheny County for each year from 2005 to 2012, for all originations, LMI Census tracts, and substantially minority Census tracts.

Table 6. 2012 Lending as Percentage of 2005 Lending

	All Originations	LMI Census Tracts	Substantially Minority Census Tracts
City of Pittsburgh			
Banks with Branches in Allegheny County	116%	117%	97%
Other Lenders	51%	46%	34%
Allegheny County excluding Pittsburgh			
Banks with Branches in Allegheny County	122%	93%	109%
Other Lenders	70%	36%	41%
Allegheny County			
Banks with Branches in Allegheny County	121%	104%	102%
Other Lenders	66%	41%	37%

Table 7. Lending Market Share of Banks with Branches in Allegheny County (Originations only)

All Originations				LMI Census Tracts				Substantially Minority Census Tracts			
Pittsburgh	Number of Loans			Pittsburgh	Number of Loans			Pittsburgh	Number of Loans		
	All Lenders	Banks with Local Branches	local share		All Lenders	Banks with Local Branches	local share		All Lenders	Banks with Local Branches	local share
2005	8458	2418	29%	2005	2727	803	29%	2005	1014	273	27%
2006	8441	2956	35%	2006	2808	1005	36%	2006	982	315	32%
2007	6774	2330	34%	2007	2158	754	35%	2007	781	267	34%
2008	4943	1805	37%	2008	1474	608	41%	2008	474	184	39%
2009	5287	2065	39%	2009	1345	617	46%	2009	364	165	45%
2010	5010	2396	48%	2010	1307	695	53%	2010	388	231	60%
2011	4902	2392	49%	2011	1251	664	53%	2011	354	195	55%
2012	5883	2812	48%	2012	1820	938	52%	2012	518	264	51%
Allegheny County excluding Pittsburgh	Number of Loans			Allegheny County excluding Pittsburgh	Number of Loans			Allegheny County excluding Pittsburgh	Number of Loans		
All Lenders	Banks with Local Branches	local share	All Lenders	Banks with Local Branches	local share	All Lenders	Banks with Local Branches	local share	All Lenders	Banks with Local Branches	local share
2005	35340	10767	30%	2005	3112	890	29%	2005	772	193	25%
2006	33741	12387	37%	2006	2883	1000	35%	2006	759	229	30%
2007	27470	9790	36%	2007	2068	679	33%	2007	539	162	30%
2008	20590	7079	34%	2008	1316	514	39%	2008	331	113	34%
2009	26292	8870	34%	2009	1078	461	43%	2009	468	192	41%
2010	26364	10916	41%	2010	1036	542	52%	2010	433	197	45%
2011	24443	11132	46%	2011	910	491	54%	2011	364	173	48%
2012	30245	13095	43%	2012	1631	831	51%	2012	447	210	47%
Allegheny County	Number of Loans			Allegheny County	Number of Loans			Allegheny County	Number of Loans		
All Lenders	Banks with Local Branches	local share	All Lenders	Banks with Local Branches	local share	All Lenders	Banks with Local Branches	local share	All Lenders	Banks with Local Branches	local share
2005	43798	13185	30%	2005	5839	1693	29%	2005	1786	466	26%
2006	42182	15343	36%	2006	5691	2005	35%	2006	1741	544	31%
2007	34244	12120	35%	2007	4226	1433	34%	2007	1320	429	33%
2008	25533	8884	35%	2008	2790	1122	40%	2008	805	297	37%
2009	31579	10935	35%	2009	2423	1078	44%	2009	832	357	43%
2010	31374	13312	42%	2010	2343	1237	53%	2010	821	428	52%
2011	29345	13524	46%	2011	2161	1155	53%	2011	718	368	51%
2012	36128	15907	44%	2012	3451	1769	51%	2012	965	474	49%

Part II: The Lending Landscape in 2012

In this section of Part II, we provide a brief overview of lending totals and major lenders in 2012. Parts II (A) and II (B) contain breakdowns of 2012 lending according to individual lending institution and geographical location, respectively. Part II (A) compares the lending of all banks that had branches in Allegheny County in 2012. Part II (B) compares lending by neighborhood for the City of Pittsburgh, and by municipality for twenty additional Allegheny County municipalities.

LENDING TOTALS

In 2012, 469 lenders made 65,791 residential mortgage loans in Allegheny County, totaling just over \$9.5 billion dollars. Banks and their associated mortgage companies loaned 71% of the total dollar amount; independent mortgage companies made 27% of total loans.

Properties in the City of Pittsburgh accounted for 17% of Allegheny County loans, both in total dollar amount and total number: 295 lenders made 11,209 loans, totaling just over \$1.6 billion. In Pittsburgh, banks and their associated mortgage companies made a slightly higher proportion of loans (75%), and independent mortgage companies a slightly lower proportion (24%) (see Table 8).

MAJOR LENDERS

PNC Bank was the top lender in Allegheny County, lending \$691,589,000 in 2012. Among the 12 top lenders overall (those making over 2% of the total dollar amount of loans), 6 are depository institutions with branches in Allegheny County and 2 are independent mortgage lending companies based in the region (Howard Hanna Mortgage Services, based in Pittsburgh, and Omega Financial Services, based in Carnegie, PA). PNC and Dollar Bank accounted for 21% of all loan dollars and 53% of the dollar amount lent by banks with branches in Allegheny County (see Tables 9.1 and 9.2). Wells Fargo was the largest lender among institutions without local branches; it accounted for \$641,904,000 in loans or 12% of all loan dollars (see Tables 9.1 and 9.2).

Table 8. Loans by Type of Lending Institution

Allegheny County

Institution Type	Number of Institutions	Total Loan Amount (000s)	Total Number of Loans
Commercial Bank or Savings Institution	198	\$ 6,272,795	44,310
Independent Mortgage Company	164	\$ 2,623,004	16,607
Mortgage Company Associated with Bank*	35	\$ 545,810	3,282
Credit Union	72	\$ 128,800	1,592
Total	469	\$ 9,570,409	65,791

City of Pittsburgh

Institution Type	Number of Institutions	Total Loan Amount (000s)	Total Number of Loans
Commercial Bank or Savings Institution	125	\$ 1,113,429	7,714
Independent Mortgage Company	113	\$ 378,886	2,592
Mortgage Company Associated with Bank*	26	\$ 88,467	531
Credit Union	31	\$ 24,465	372
Total	295	\$ 1,605,247	11,209

*Includes mortgage companies owned by or affiliated with banks or bank holding companies.

Table 9.1

Top Lenders In Allegheny County

Bank	Total Loan Amount (000s)	%*
PNC Bank	\$ 691,589	13%
Wells Fargo	\$ 641,904	12%
Dollar Bank	\$ 467,116	9%
Howard Hanna Mortgage Services	\$ 246,707	5%
JP Morgan Chase	\$ 148,454	3%
Omega Financial Services	\$ 128,078	2%
Fifth Third Bank	\$ 126,464	2%
Citizens Bank	\$ 119,838	2%
PHH Home Loans	\$ 117,230	2%
Northwest Savings Bank	\$ 111,763	2%
First National Bank of Pennsylvania	\$ 111,010	2%
Quicken Loans	\$ 109,933	2%

*Percentage of total dollar amount of loans made by all lenders

Table 9.2

Top Lenders In Allegheny County
among Banks with Local Branches

Bank	Total Loan Amount (000s)	%**
PNC Bank	\$ 691,589	32%
Dollar Bank	\$ 467,116	21%
Fifth Third Bank	\$ 126,464	6%
Citizens Bank	\$ 119,838	5%
Northwest Savings Bank	\$ 111,763	5%
First National Bank of Pennsylvania	\$ 111,010	5%
First Commonwealth Bank	\$ 87,033	4%
First Niagara Bank	\$ 84,732	4%
ESB Bank	\$ 72,407	3%
The Huntington National Bank	\$ 61,194	3%
S & T Bank	\$ 59,253	3%

**Percentage of total dollar amount of loans made by all banks with branches in Allegheny County

Part II (A): 2012 Lending by Bank

This section focuses on banks with branches in Allegheny County. Unlike credit unions and independent mortgage companies, banks are all subject to the Community Reinvestment Act. Regulators are required to take banks' lending record in Allegheny County into account before approving mergers, acquisitions, or opening or closing of branches. To facilitate a side-by-side evaluation, we provide tables comparing banks across a number of categories.

BANK COMPARISON TABLES

This section contains brief descriptions of the contents of each bank comparison table and related findings. The comparison tables follow. Appendix III contains separate tables for each individual bank. The individual bank tables summarize total lending, LMI lending, and minority lending from 2005 to 2012, as well as 2012 lending broken down by Census tract and borrower income levels.

CRA Ratings of Pittsburgh Area Banks

Six of the 30 banks included in this year's study have overall CRA ratings of "Outstanding": Bank of America, BNY Mellon, Dollar Bank, Eureka Bank, PNC Bank, and Wesbanco Bank. Only Dollar Bank and Bank of America received "Outstanding" ratings in all three areas of evaluation. Eureka Bank (classified as a small bank) and BNY Mellon (classified as a wholesale bank) have overall ratings only. Two banks received overall ratings of "Needs to Improve": Sewickley Savings Bank and West View Savings Bank. All other banks in the study received overall ratings of "Satisfactory" in their most recent evaluation.

Table 10 shows the asset size, CRA exam method, and ratings from the most recent CRA exam for all banks included in this study.

Deposit Market Share and Lending Market Share

PNC Bank dominates the market among depository institutions in Allegheny County, holding just under half of the total dollar amount in deposits in the County as a whole in 2012 and an even greater share (54.2%) in the City of Pittsburgh. BNY Mellon had the second largest market share in 2012, holding a third of all deposits in the City of Pittsburgh and just under a quarter of all deposits in the County. This represents a large jump in BNY Mellon's market share in the County from 2011 to 2012. The sudden increase was due to the account of a single client who moved funds into BNY Mellon in 2012 but has since removed them. BNY Mellon's market share in 2013 returned to something close to its market share in 2011.

Table 11.1 shows the total amount of deposits held by each bank with branches in Allegheny County, for the County as a whole, for the City of Pittsburgh, and for the County excluding Pittsburgh. In this year's study, unlike past years, we define the City of Pittsburgh strictly by the city limits.¹³ Table 11.2 shows the deposit market share for each bank.

Total Loan Applications, Originations, and Denials

Tables 12.1-12.3 show total application, origination, and denial loan numbers and dollar amounts for each bank in the study. Tables 12.2 and 12.3 also show the median loan amounts for originations and denials.

¹³ See Appendix II, *Deposit Market Share*, for a discussion of the various methods of assigning bank branches to the City of Pittsburgh.

Portion of Business in LMI Census Tracts

The portion of business in LMI Census tracts is a new metric in this year’s study. One of the most basic ways to measure how well banks serve the needs of the communities where they are located is to compare the amount of money they take in from their customers in the form of deposits with the amount of money they reinvest through lending, investment, and service. However, since this report is restricted to just one piece of the community reinvestment picture—residential mortgage lending—we cannot measure the total amount of community reinvestment by each bank. Instead, we measure the proportion of resources each bank devotes to LMI communities by comparing the percentage of their business in LMI Census tracts across several categories: location of branches, amount of deposits, and number and amount of loans. Tables 13.1 and 13.2 contain these comparisons.

For example, Dollar Bank holds 17% of its total deposits in the City of Pittsburgh in branches located in LMI Census tracts, but nearly twice that percentage of its loans go to LMI Census tracts (33% by count, 30% by dollar amount). On the other hand, 75% of PNC Bank’s total deposits in the City are in branches in LMI Census tracts, but only 28% of its loans by count and 11% by dollar amount go to LMI Census tracts.

Amount of Lending to LMI Census Tracts and LMI Borrowers

Tables 14.1 and 14.2 show total dollar amounts for loan applications and loan originations, as well as median loan amounts for LMI Census tracts and for LMI borrowers.

Amount of Lending to Substantially Minority Census Tracts

Table 15 shows total dollar amounts for loan applications and loan originations, as well as median loan amounts for substantially minority Census tracts.

Disposition of Applications

Tables 16.1-16.6 show categories of action taken on all applications in the City of Pittsburgh and Allegheny County excluding Pittsburgh, in total and for LMI and substantially minority Census tracts. The tables show the percentage of applications that were originated, approved but not accepted, denied, withdrawn by the applicant, closed for incompleteness, or purchased by the financial institution from another institution. An additional column shows the denial rate (percent of completed applications denied). See Glossary for definitions of each category of action and *denial rate*.

Conventional and Government-Backed Loans

Tables 17.1 and 17.2 show the total number and amounts of conventional and government-backed loan applications, originations, and purchased loans.

Small Business Lending

Table 18 shows the data reported by banks for small business lending in Allegheny County¹⁴. It includes the total number and amount of loans reported, along with the number and amount for businesses in LMI Census tracts, and the number and amount for businesses whose gross annual revenue is less than \$1 million.

¹⁴ Small business lending data is available aggregated only to the county level, not by individual Census tract.

Table 10

Bank Asset Size and CRA Rating

Bank	Asset Size as of 9/30/2013 (\$000)	CRA Exam Method	Overall CRA Rating	Year of Exam	LENDING	INVESTMENT/Community Development*	SERVICE
Allegheny Valley Bank	\$ 395,623	Intermediate Small Bank	Satisfactory	2010	Satisfactory	Satisfactory	
Ameriserv Financial Bank	\$ 1,010,440	Large Bank	Satisfactory	2011	High Satisfactory	Low Satisfactory	Outstanding
Bank of America	\$ 1,438,859,000	Large Bank	Outstanding	2009	Outstanding	Outstanding	Outstanding
BNY Mellon, NA	\$ 291,475,000	Wholesale Bank	Outstanding	2009			
Brentwood Bank	\$ 497,345	Intermediate Small Bank	Satisfactory	2011	Satisfactory	Satisfactory	
Citizens Bank of PA	\$ 32,509,460	Large Bank	Satisfactory	2010	Outstanding	High Satisfactory	Outstanding
Community Bank	\$ 549,210	Intermediate Small Bank	Satisfactory	2011	Satisfactory	Satisfactory	
Compass Savings Bank	\$ 41,918	Small Bank	Satisfactory	2009	Outstanding	Outstanding	Outstanding
Dollar Bank	\$ 6,645,158	Large Bank	Outstanding	2009			
Enterprise Bank	\$ 266,688	Small Bank	Satisfactory	2011			
ESB Bank	\$ 1,856,999	Large Bank	Satisfactory	2012	Low Satisfactory	Low Satisfactory	High Satisfactory
Eureka Bank	\$ 142,046	Small Bank	Outstanding	2012			
Fifth Third Bank	\$ 123,338,495	Large Bank	Satisfactory	2011	High Satisfactory	Outstanding	High Satisfactory
First Commonwealth Bank	\$ 6,114,125	Large Bank	Satisfactory	2010	Low Satisfactory	High Satisfactory	High Satisfactory
First National Bank of Pennsylvania	\$ 12,605,491	Large Bank	Satisfactory	2011	High Satisfactory	High Satisfactory	Outstanding
First Niagara Bank	\$ 37,314,587	Large Bank	Satisfactory	2007	High Satisfactory	Outstanding	High Satisfactory
Nextier Bank NA	\$ 529,975	Intermediate Small Bank	Satisfactory	2011	Satisfactory	Satisfactory	
Northwest Savings Bank	\$ 7,919,258	Large Bank	Satisfactory	2011	Low Satisfactory	Low Satisfactory	High Satisfactory
PNC Bank	\$ 298,485,621	Large Bank	Outstanding	2009	Outstanding	High Satisfactory	High Satisfactory
Progressive-Home FSLA	\$ 51,995	Small Bank	Satisfactory	2012			
S & T Bank	\$ 4,566,905	Large Bank	Satisfactory	2012	High Satisfactory	Outstanding	High Satisfactory
Sewickley Savings Bank	\$ 324,663	Intermediate Small Bank	Needs to Improve	2012	Needs to Improve	Satisfactory	
Slovak Savings Bank	\$ 106,004	Small Bank	Satisfactory	2008			
Standard Bank PA SB	\$ 435,811	Intermediate Small Bank	Satisfactory	2011	Satisfactory	Satisfactory	
The Huntington National Bank	\$ 56,434,306	Large Bank	Satisfactory	2007	High Satisfactory	Low Satisfactory	High Satisfactory
The Mers National Bank	\$ 356,906	Intermediate Small Bank	Satisfactory	2010	Satisfactory	Satisfactory	
TriState Capital Bank	\$ 2,200,918	Large Bank	Satisfactory	2012	Low Satisfactory	High Satisfactory	High Satisfactory
United American Savings Bank	\$ 86,290	Small Bank	Satisfactory	2012			
Wesbanco Bank, Inc	\$ 6,123,844	Large Bank	Outstanding	2010	Outstanding	High Satisfactory	Outstanding
West View Savings Bank	\$ 295,898	Intermediate Small Bank	Needs to Improve	2013			

*"Investment" ratings are given to Large Banks; "Community Development" ratings are given to Intermediate Small Banks.

Sources: Community Reinvestment Act Performance Evaluation reports downloaded from the websites of The Federal Deposit Insurance Corporation (FDIC), The Federal Reserve Bank, and The Office of the Comptroller of the Currency; FDIC Financial Institution Assets Report (FDIC website).

Table 11.1

2012 Bank Deposits

Bank	Allegheny County Total (\$000)	City of Pittsburgh* (\$000)	Allegheny County excluding Pittsburgh* (\$000)
PNC Bank, National Association	\$ 37,744,664	\$ 30,240,614	\$ 7,504,050
BNY Mellon, National Association ¹	\$ 18,799,684	\$ 18,799,684	\$ -
Citizens Bank of Pennsylvania ²	\$ 4,584,974	\$ 1,429,495	\$ 3,155,479
Dollar Bank, Federal Savings Bank	\$ 2,990,367	\$ 1,243,015	\$ 1,747,352
First Niagara Bank, National Association	\$ 1,934,056	\$ 513,005	\$ 1,421,051
First National Bank of Pennsylvania	\$ 1,722,347	\$ 580,729	\$ 1,141,618
Tristate Capital Bank	\$ 1,679,984	\$ 1,679,984	\$ -
The Huntington National Bank	\$ 1,493,271	\$ 71,481	\$ 1,421,790
First Commonwealth Bank	\$ 1,170,330	\$ 185,841	\$ 984,489
S&T Bank	\$ 777,198	\$ 63,401	\$ 713,797
Northwest Savings Bank	\$ 691,676	\$ 64,884	\$ 626,792
Fifth Third Bank	\$ 444,518	\$ 258,066	\$ 186,452
Brentwood Bank	\$ 366,478	\$ -	\$ 366,478
Wesbanco Bank, Inc. ³	\$ 359,223	\$ 128,340	\$ 230,883
ESB Bank	\$ 346,478	\$ 100,001	\$ 246,477
Allegheny Valley Bank of Pittsburgh	\$ 344,050	\$ 114,092	\$ 229,958
Sewickley Savings Bank	\$ 248,267	\$ -	\$ 248,267
Enterprise Bank	\$ 215,400	\$ -	\$ 215,400
Eureka Bank	\$ 122,201	\$ 91,337	\$ 30,864
West View Savings Bank	\$ 117,674	\$ -	\$ 117,674
The Mars National Bank	\$ 88,843	\$ -	\$ 88,843
Slovak Savings Bank	\$ 80,183	\$ 80,183	\$ -
United-American Savings Bank	\$ 62,558	\$ 62,558	\$ -
Nextier Bank, National Association	\$ 57,186	\$ -	\$ 57,186
Standard Bank, PA SB	\$ 47,172	\$ -	\$ 47,172
Ameriserv Financial Bank	\$ 41,779	\$ 41,779	\$ -
Progressive-Home Federal Savings and Loan Association	\$ 41,461	\$ 16,489	\$ 24,972
Compass Savings Bank	\$ 37,465	\$ -	\$ 37,465
Community Bank	\$ 29,047	\$ 29,047	\$ -
Beal Bank, SSB	\$ 13,563	\$ -	\$ 13,563
Woodforest National Bank	\$ 1,793	\$ -	\$ 1,793
Total	\$ 76,653,890	\$ 55,794,025	\$ 20,859,865

¹Includes The Bank of New York Mellon

Source: FDIC Summary of Deposits (SOD) as of June 30, 2012.

²Includes RBS Citizens

The FDIC makes SOD data available for each year as of June 30.

³Wesbanco Bank acquired Fidelity Bank in 2012. Branch Deposit data is for Fidelity Bank as of June 30, 2012

*In this study the City of Pittsburgh is defined strictly by city limits.

Table 11.2

2012 Deposit Market Share

Bank	Allegheny County Total	City of Pittsburgh*	Allegheny County excluding Pittsburgh*
PNC Bank, National Association	49.24%	54.20%	35.97%
BNY Mellon, National Association ¹	24.53%	33.69%	0.00%
Citizens Bank of Pennsylvania ²	5.98%	2.56%	15.13%
Dollar Bank, Federal Savings Bank	3.90%	2.23%	8.38%
First Niagara Bank, National Association	2.52%	0.92%	6.81%
First National Bank of Pennsylvania	2.25%	1.04%	5.47%
Tristate Capital Bank	2.19%	3.01%	0.00%
The Huntington National Bank	1.95%	0.13%	6.82%
First Commonwealth Bank	1.53%	0.33%	4.72%
S&T Bank	1.01%	0.11%	3.42%
Northwest Savings Bank	0.90%	0.12%	3.00%
Fifth Third Bank	0.58%	0.46%	0.89%
Brentwood Bank	0.48%	0.00%	1.76%
Wesbanco Bank, Inc. ³	0.47%	0.23%	1.11%
ESB Bank	0.45%	0.18%	1.18%
Allegheny Valley Bank of Pittsburgh	0.45%	0.20%	1.10%
Sewickley Savings Bank	0.32%	0.00%	1.19%
Enterprise Bank	0.28%	0.00%	1.03%
Eureka Bank	0.16%	0.16%	0.15%
West View Savings Bank	0.15%	0.00%	0.56%
The Mars National Bank	0.12%	0.00%	0.43%
Slovak Savings Bank	0.10%	0.14%	0.00%
United-American Savings Bank	0.08%	0.11%	0.00%
Nextier Bank, National Association	0.07%	0.00%	0.27%
Standard Bank, PA SB	0.06%	0.00%	0.23%
Ameriserv Financial Bank	0.05%	0.07%	0.00%
Progressive-Home Federal Savings and Loan Association	0.05%	0.03%	0.12%
Compass Savings Bank	0.05%	0.00%	0.18%
Community Bank	0.04%	0.05%	0.00%
Beal Bank, SSB	0.02%	0.00%	0.07%
Woodforest National Bank	0.00%	0.00%	0.01%

¹Includes The Bank of New York Mellon

Source: FDIC Summary of Deposits (SOD) as of June 30, 2012.

²Includes RBS Citizens

The FDIC makes SOD data available for each year as of June 30.

³Wesbanco Bank acquired Fidelity Bank in 2012. Branch Deposit data is for Fidelity Bank as of June 30, 2012

*In this study the City of Pittsburgh is defined strictly by city limits.

Loan Applications, Originations, and Denials for Banks in Pittsburgh and Allegheny County

Table 12.1 Loan Applications

Bank	Pittsburgh			Allegheny County		
	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count
Allegheny Valley Bank of Pittsburgh	\$ 5,707	54	\$ 16,537	151		
Ameriserv Financial Bank	\$ 774	6	\$ 9,400	59		
Bank of America	\$ 20,526	141	\$ 111,787	713		
BNY Mellon, NA	\$ 5,721	8	\$ 8,877	14		
Brentwood Bank	\$ 5,827	39	\$ 38,552	274		
Citizens Bank of Pennsylvania ²	\$ 24,556	341	\$ 170,674	1,600		
Community Bank	\$ 3,372	38	\$ 12,381	83		
Compass Federal Savings Bank	\$ 168	1	\$ 2,477	39		
Dollar Bank	\$ 114,868	1,020	\$ 484,451	4,087		
Enterprise Bank	\$ 3,493	12	\$ 7,906	13		
ESB Bank	\$ 26,367	165	\$ 67,718	399		
Eureka Bank	\$ 15,105	86	\$ 3,676	35		
Fifth Third Bank ²	\$ 40,278	221	\$ 153,907	868		
First Commonwealth Bank	\$ 38,331	274	\$ 121,009	1,179		
First National Bank of Pennsylvania	\$ 34,317	406	\$ 119,480	1,238		
First Niagara Bank	\$ 23,234	142	\$ 89,291	596		
Nextier Bank, National Association	\$ 816	4	\$ 6,608	27		
Northwest Savings Bank ²	\$ 20,594	328	\$ 177,327	1,112		
PNC Bank	\$ 224,820	1,337	\$ 803,975	6,383		
Progressive-Home Federal Savings and Loan Association	\$ 1,088	12	\$ 2,962	18		
S&T Bank	\$ 20,960	112	\$ 61,661	551		
Sewickley Savings Bank	\$ 874	2	\$ 2,742	30		
Slovak Savings Bank	\$ 2,741	23	\$ 6,846	38		
Standard Bank, PaSB	\$ 2,660	13	\$ 7,445	61		
The Huntington National Bank	\$ 16,771	130	\$ 94,383	705		
The Mairs National Bank	\$ 1,301	6	\$ 9,396	64		
TriState Capital Bank	\$ 1,863	9	\$ 1,688	7		
United-American Savings Bank	\$ 7,862	68	\$ 4,156	44		
Wasbank, Inc	\$ 16,033	8	\$ 11,201	39		
West View Savings Bank	\$ 50	2	\$ 2,399	30		
Woodforest National Bank	\$ -	-	\$ -	275		4
Total	\$ 681,087	5,008	\$ 2,610,912	20,457		

Source: FFIEC 2012 HMDA Raw Data Application

¹Includes RBS Citizens
²Includes Fifth Third Mortgage Company
³Includes Northwest Consumer Discount Company

Table 12.2 Loan Originations

Bank	Pittsburgh			Allegheny County		
	Amount (\$000s)	Count	Median Loan (\$0)	Amount (\$000s)	Count	Median Loan (\$0)
Allegheny Valley Bank of Pittsburgh	\$ 3,998	38	\$ 53,500	\$ 12,620	118	\$ 79,000
Ameriserv Financial Bank	\$ 672	5	\$ 123,000	\$ 9,121	56	\$ 137,500
Bank of America	\$ 11,057	59	\$ 114,000	\$ 65,957	345	\$ 135,000
BNY Mellon, NA	\$ 4,621	6	\$ 519,500	\$ 7,270	11	\$ 616,000
Brentwood Bank	\$ 4,918	32	\$ 97,500	\$ 33,796	231	\$ 85,000
Citizens Bank of Pennsylvania ²	\$ 13,433	127	\$ 92,000	\$ 106,405	850	\$ 105,000
Community Bank	\$ 2,347	28	\$ 63,500	\$ 10,590	68	\$ 118,000
Compass Federal Savings Bank	\$ 168	1	\$ 168,000	\$ 2,171	35	\$ 40,000
Dollar Bank	\$ 89,782	658	\$ 86,000	\$ 377,334	2,991	\$ 100,000
Enterprise Bank	\$ 2,678	8	\$ 178,000	\$ 3,774	7	\$ 350,000
ESB Bank	\$ 17,793	87	\$ 100,000	\$ 54,614	298	\$ 112,500
Eureka Bank	\$ 13,570	77	\$ 120,000	\$ 3,363	32	\$ 88,000
Fifth Third Bank ²	\$ 24,124	132	\$ 165,000	\$ 102,340	540	\$ 155,000
First Commonwealth Bank	\$ 23,994	137	\$ 99,000	\$ 63,039	622	\$ 77,000
First National Bank of Pennsylvania	\$ 23,059	239	\$ 56,000	\$ 87,951	878	\$ 75,000
First Niagara Bank	\$ 16,943	91	\$ 134,000	\$ 67,789	430	\$ 136,500
Nextier Bank, National Association	\$ 466	3	\$ 226,000	\$ 6,353	24	\$ 167,000
Northwest Savings Bank ²	\$ 13,639	110	\$ 99,000	\$ 98,124	696	\$ 119,000
PNC Bank	\$ 166,254	742	\$ 81,000	\$ 525,335	3,953	\$ 105,000
Progressive-Home Federal Savings and Loan Association	\$ 1,088	12	\$ 73,000	\$ 2,962	18	\$ 119,000
S&T Bank	\$ 16,005	76	\$ 112,000	\$ 43,248	349	\$ 82,000
Sewickley Savings Bank	\$ 204	1	\$ 204,000	\$ 2,169	25	\$ 66,000
Slovak Savings Bank	\$ 2,430	21	\$ 82,000	\$ 4,398	25	\$ 127,000
Standard Bank, PaSB	\$ 2,230	10	\$ 67,500	\$ 5,791	43	\$ 104,000
The Huntington National Bank	\$ 10,783	51	\$ 180,000	\$ 50,411	321	\$ 120,000
The Mairs National Bank	\$ 1,301	6	\$ 215,000	\$ 7,106	48	\$ 94,000
TriState Capital Bank	\$ 1,500	4	\$ 216,000	\$ 1,402	3	\$ 1,250,000
United-American Savings Bank	\$ 5,153	43	\$ 87,000	\$ 2,622	27	\$ 80,000
Wasbank, Inc	\$ 16,008	7	\$ 360,000	\$ 10,783	32	\$ 156,000
West View Savings Bank	\$ 30	1	\$ 10,000	\$ 1,492	19	\$ 59,000
Woodforest National Bank	\$ -	-	\$ -	\$ -	-	\$ -
Total	\$ 490,248	2,812	\$ 90,000	\$ 1,770,330	13,095	\$ 104,000

Table 12.3 Loan Denials

Bank	Pittsburgh			Allegheny County		
	Amount (\$000s)	Count	Median Loan (\$0)	Amount (\$000s)	Count	Median Loan (\$0)
Allegheny Valley Bank of Pittsburgh	\$ 405	8	\$ 46,500	\$ 1,917	22	\$ 62,000
Ameriserv Financial Bank	\$ -	-	\$ -	\$ 162	2	\$ 81,000
Bank of America	\$ 4,318	38	\$ 76,500	\$ 16,269	130	\$ 108,500
BNY Mellon, NA	\$ 600	1	\$ 600,000	\$ 1,607	3	\$ 950,000
Brentwood Bank	\$ 284	3	\$ 220,000	\$ 3,471	28	\$ 93,000
Citizens Bank of Pennsylvania ²	\$ 6,478	176	\$ 10,000	\$ 30,492	505	\$ 15,000
Community Bank	\$ 313	-	\$ 68,000	\$ 1,066	10	\$ 84,000
Compass Federal Savings Bank	\$ -	-	\$ -	\$ 173	3	\$ 86,000
Dollar Bank	\$ 11,511	254	\$ 25,000	\$ 42,500	623	\$ 52,000
Enterprise Bank	\$ 20	1	\$ 20,000	\$ 2,929	2	\$ 1,464,500
ESB Bank	\$ 2,816	29	\$ 70,000	\$ 3,407	35	\$ 78,000
Eureka Bank	\$ 76	1	\$ 76,000	\$ -	-	\$ -
Fifth Third Bank ²	\$ 8,712	47	\$ 95,000	\$ 23,211	159	\$ 115,000
First Commonwealth Bank	\$ 9,738	96	\$ 60,000	\$ 36,687	364	\$ 75,000
First National Bank of Pennsylvania	\$ 7,239	127	\$ 42,000	\$ 17,930	241	\$ 60,000
First Niagara Bank	\$ 2,138	25	\$ 59,000	\$ 8,238	69	\$ 117,000
Nextier Bank, National Association	\$ 350	1	\$ 350,000	\$ 160	2	\$ 80,000
Northwest Savings Bank ²	\$ 3,301	34	\$ 76,500	\$ 10,907	111	\$ 65,000
PNC Bank	\$ 47,671	516	\$ 61,500	\$ 237,396	2,041	\$ 85,000
Progressive-Home Federal Savings and Loan Association	\$ -	-	\$ -	\$ -	-	\$ -
S&T Bank	\$ 2,387	20	\$ 88,000	\$ 8,385	118	\$ 30,000
Sewickley Savings Bank	\$ 670	1	\$ 670,000	\$ 483	4	\$ 130,000
Slovak Savings Bank	\$ 136	1	\$ 136,000	\$ 1,333	7	\$ 226,000
Standard Bank, PaSB	\$ 70	1	\$ 70,000	\$ 1,365	14	\$ 77,500
The Huntington National Bank	\$ 5,019	70	\$ 50,500	\$ 35,648	334	\$ 80,000
The Mairs National Bank	\$ 50	1	\$ 50,000	\$ -	-	\$ -
TriState Capital Bank	\$ 2,247	19	\$ 109,000	\$ 899	10	\$ 78,000
United-American Savings Bank	\$ 25	1	\$ 25,000	\$ 33	5	\$ 7,000
Wasbank, Inc	\$ 20	1	\$ 55,000	\$ 94	3	\$ 42,000
West View Savings Bank	\$ -	-	\$ -	\$ 136	3	\$ 8,000
Woodforest National Bank	\$ -	-	\$ -	\$ -	-	\$ -
Total	\$ 116,544	1,477	\$ 51,000	\$ 487,687	4,856	\$ 75,000

Portion of Business in Low and Moderate Income Census Tracts
City of Pittsburgh*

Table 13.1

Bank	Branches			Deposits (000s)			Count			Mortgage Originations		
	Total	LMI Census Tracts	% in LMI Census Tracts	Total	LMI Census Tracts	% in LMI Census Tracts	Total	LMI Census Tracts	% in LMI Census Tracts	Total	LMI Census Tracts	% in LMI Census Tracts
Allegheny Valley Bank of Pittsburgh	3	2	67%	\$ 114,092	\$ 82,887	73%	38	16	42%	\$ 3,998	\$ 1,016	25%
Ameriserv Financial Bank	1	0	0%	\$ 41,779	-	0%	5	2	40%	\$ 672	\$ 208	31%
Beal Bank, SSB	0	0	0%	\$ -	-	-	0	0	-	\$ -	\$ -	-
Bank of America	0	0	0%	\$ -	-	-	59	15	25%	\$ 11,057	\$ 1,697	15%
BNY Mellon, National Association ¹	2	0	0%	\$ 18,799,684	-	0%	6	0	0%	\$ 4,621	-	0%
Brentwood Bank	0	0	0%	\$ -	-	-	32	11	34%	\$ 4,918	\$ 789	16%
Citizens Bank of Pennsylvania ²	19	10	53%	\$ 1,423,300	\$ 465,941	33%	127	39	31%	\$ 13,433	\$ 2,134	16%
Community Bank	1	0	0%	\$ 29,047	-	0%	28	9	32%	\$ 2,347	\$ 433	18%
Compass Savings Bank	0	0	0%	\$ -	-	-	1	1	100%	\$ 168	\$ 168	100%
Dollar Bank, Federal Savings Bank	10	4	40%	\$ 1,243,015	\$ 208,904	17%	658	218	33%	\$ 89,782	\$ 27,131	30%
Enterprise Bank	0	0	0%	\$ -	-	-	8	5	63%	\$ 2,678	\$ 2,223	83%
ESB Bank	4	4	100%	\$ 100,001	\$ 100,001	100%	87	39	45%	\$ 17,793	\$ 4,105	23%
Eureka Bank	1	1	100%	\$ 91,337	\$ 91,337	100%	77	43	56%	\$ 13,570	\$ 6,705	49%
Fidelity Savings Bank ³	5	3	60%	\$ 128,340	\$ 81,892	64%	n/a	n/a	-	n/a	n/a	-
Fifth Third Bank ⁴	7	4	57%	\$ 258,066	\$ 16,827	7%	132	35	27%	\$ 24,124	\$ 4,532	19%
First Commonwealth Bank	6	2	33%	\$ 185,841	\$ 34,380	18%	137	50	36%	\$ 23,994	\$ 5,595	23%
First National Bank of Pennsylvania	17	6	35%	\$ 580,729	\$ 267,566	46%	239	102	43%	\$ 23,059	\$ 8,048	35%
First Niagara Bank, National Association	16	7	44%	\$ 513,005	\$ 247,434	48%	91	19	21%	\$ 16,943	\$ 3,823	23%
Nextier Bank, National Association	0	0	0%	\$ -	-	-	3	0	0%	\$ 466	\$ -	0%
Northwest Savings Bank ⁵	3	0	0%	\$ 64,884	-	0%	110	25	23%	\$ 13,639	\$ 1,604	12%
PNC Bank, National Association	35	13	40%	\$ 30,240,614	\$ 22,774,287	75%	742	205	28%	\$ 166,254	\$ 18,668	11%
Progressive-Home Federal Savings and Loan Association	1	1	100%	\$ 16,489	\$ 16,489	100%	12	3	25%	\$ 1,088	\$ 132	12%
S&T Bank	2	0	0%	\$ 63,401	-	0%	76	32	42%	\$ 16,005	\$ 5,441	34%
Sewickley Savings Bank	0	0	0%	\$ -	-	-	1	1	100%	\$ 204	\$ 204	100%
Slovak Savings Bank	1	1	100%	\$ 80,183	\$ 80,183	100%	21	13	62%	\$ 2,430	\$ 1,568	65%
Standard Bank, PA SB	0	0	0%	\$ -	-	-	10	5	50%	\$ 2,230	\$ 848	38%
The Huntington National Bank	4	2	50%	\$ 71,481	\$ 34,308	48%	51	14	27%	\$ 10,783	\$ 2,496	23%
The Mears National Bank	0	0	0%	\$ -	-	-	6	1	17%	\$ 1,301	\$ 74	6%
Tristate Capital Bank	1	0	0%	\$ 1,679,984	-	0%	4	4	100%	\$ 1,500	\$ 1,500	100%
United-American Savings Bank	1	0	0%	\$ 62,558	-	0%	43	30	70%	\$ 5,153	\$ 3,642	71%
Wesbanco Bank, Inc. ⁶	n/a	n/a	n/a	n/a	n/a	n/a	7	1	14%	\$ 16,008	\$ 14,500	91%
West View Savings Bank	0	0	0%	\$ -	-	-	1	0	0%	\$ 30	\$ -	0%
Woodforest National Bank	0	0	0%	\$ -	-	-	0	0	-	\$ -	\$ -	-

Sources: FDIC Summary of Deposits Data as of June 30, 2012 (for Branches and Deposits);

FFIEC 2012 HMDA Raw Data Application (Mortgage Originations)

¹Includes The Bank of New York Mellon

²Includes RBS Citizens

³Wesbanco Bank acquired Fidelity Bank in 2012. Branch Deposit data is for Fidelity Bank as of June 30, 2012

⁴Includes Fifth Third Mortgage Company

⁵Includes Northwest Consumer Discount Company

*In this study the City of Pittsburgh is defined strictly by city limits.

Portion of Business in Low and Moderate Income Census Tracts
Allegheny County excluding Pittsburgh*

Table 13.2

Bank	Branches			Deposits			Count			Mortgage Originations			
	Total	LMI Census Tracts	% in LMI Census Tracts	Total	LMI Census Tracts	% in LMI Census Tracts	Total	LMI Census Tracts	% in LMI Census Tracts	Total	LMI Census Tracts	% in LMI Census Tracts	
													LMI Census Tracts
Allegheny Valley Bank of Pittsburgh	6	0	0%	\$ 229,958	\$ -	-	0%	118	12	10%	\$ 12,620	\$ 640	5%
Ameriserv Financial Bank	0	0	0	\$ -	\$ -	-	-	56	1	2%	\$ 9,121	\$ 96	1%
Bank of America	0	0	0	\$ -	\$ -	-	-	345	19	6%	\$ 65,957	\$ 1,886	3%
Beal Bank, SSB	1	0	0%	\$ 13,563	\$ -	-	0%	0	0	-	\$ -	\$ -	-
BNY Mellon, National Association ¹	0	0	0	\$ -	\$ -	-	-	11	0	0%	\$ 7,270	\$ -	0%
Brentwood Bank	5	0	0%	\$ 366,478	\$ -	-	0%	231	6	3%	\$ 33,796	\$ 2,042	6%
Citizens Bank of Pennsylvania ²	60	7	12%	\$ 3,155,479	\$ 224,676	7%	7%	850	79	9%	\$106,405	\$ 3,005	3%
Community Bank	0	0	0	\$ -	\$ -	-	-	68	2	3%	\$ 10,590	\$ 134	1%
Compass Savings Bank	1	1	100%	\$ 37,465	\$ 37,465	100%	100%	35	6	17%	\$ 2,171	\$ 193	9%
Dollar Bank, Federal Savings Bank	18	2	11%	\$ 1,747,352	\$ 97,394	6%	6%	2991	151	5%	\$377,334	\$10,263	3%
Enterprise Bank	1	0	0%	\$ 215,400	\$ -	-	0%	7	1	14%	\$ 3,774	\$ 2,520	67%
ESB Bank	4	0	0%	\$ 246,477	\$ -	-	0%	298	12	4%	\$ 54,614	\$ 1,444	3%
Eureka Bank	1	0	0%	\$ 30,864	\$ -	-	0%	32	5	16%	\$ 3,363	\$ 330	10%
Fidelity Savings Bank ³	6	1	17%	\$ 230,883	\$ 16,620	7%	7%	540	24	4%	\$102,340	\$ 1,802	2%
Fifth Third Bank ⁴	6	1	17%	\$ 186,452	\$ 5,215	3%	3%	622	88	14%	\$ 63,039	\$ 4,976	8%
First Commonwealth Bank	28	6	21%	\$ 984,489	\$ 274,718	28%	28%	878	80	9%	\$ 87,951	\$ 4,135	5%
First National Bank of Pennsylvania	30	2	7%	\$ 1,141,618	\$ 51,251	4%	4%	430	19	4%	\$ 67,789	\$ 1,779	3%
First Niagara Bank, National Association	24	4	17%	\$ 1,421,051	\$ 146,495	10%	10%	24	0	0%	\$ -	\$ -	0%
Nextier Bank, National Association	0	0	0	\$ -	\$ -	-	-	696	25	4%	\$ 98,124	\$ 1,346	1%
Northwest Savings Bank ⁵	14	3	21%	\$ 626,792	\$ 133,141	21%	21%	3953	221	6%	\$525,335	\$12,523	2%
PNC Bank, National Association	69	13	19%	\$ 7,504,050	\$ 939,848	13%	13%	18	3	17%	\$ 2,962	\$ 189	6%
Progressive-Home Federal Savings and Loan Association	1	1	100%	\$ 24,972	\$ 24,972	100%	100%	349	39	11%	\$ 43,248	\$ 3,242	7%
S&T Bank	11	0	0%	\$ 713,797	\$ -	-	0%	25	2	8%	\$ 2,169	\$ 32	1%
Sewickley Savings Bank	3	1	33%	\$ 248,267	\$ 77,588	31%	31%	25	0	0%	\$ 4,398	\$ -	0%
Slovak Savings Bank	0	0	0	\$ -	\$ -	-	-	43	4	9%	\$ 5,791	\$ 744	13%
Standard Bank, PA SB	0	0	0	\$ -	\$ -	-	-	321	26	8%	\$ 50,411	\$ 1,586	3%
The Huntington National Bank	14	3	21%	\$ 1,421,790	\$ 83,611	6%	6%	48	1	2%	\$ 7,106	\$ 131	2%
The Mairs National Bank	1	0	0%	\$ 88,843	\$ -	-	0%	3	0	0%	\$ 1,402	\$ -	0%
Tristate Capital Bank	0	0	0	\$ -	\$ -	-	-	27	5	19%	\$ 2,622	\$ 348	13%
United-American Savings Bank	0	0	0	\$ -	\$ -	-	-	32	0	0%	\$ 10,783	\$ -	0%
Wesbaco Bank, Inc.	0	0	0	\$ -	\$ -	-	-	19	0	0%	\$ 1,492	\$ -	0%
West View Savings Bank	4	0	0%	\$ 117,674	\$ -	-	0%	0	0	0%	\$ -	\$ -	0%
Woodforest National Bank	2	0	0%	\$ 1,793	\$ -	-	0%	0	0	0%	\$ -	\$ -	0%

Sources: FDIC Summary of Deposits Data as of June 30, 2012 (for Branches and Deposits);
FFIEC 2012 HMDA Raw Data Application (Mortgage Originations)

¹Includes The Bank of New York Mellon

²Includes RBS Citizens

³Wesbaco Bank acquired Fidelity Bank in 2012. Branch Deposit data is for Fidelity Bank as of June 30, 2012

⁴Includes Fifth Third Mortgage Company

⁵Includes Northwest Consumer Discount Company

*In this study the City of Pittsburgh is defined strictly by city limits.

Amount of Lending to LMI Census Tracts and Borrowers

Table 14.1 LMI Census Tracts

Bank	LMI Census Tracts				LMI Borrowers			
	Pittsburgh		Allegheny County excluding Pittsburgh		Pittsburgh		Allegheny County excluding Pittsburgh	
	Applications (\$000s)	Origination (\$000s)	Median Originated Loan (\$0)	Applications (\$000s)	Origination (\$000s)	Median Originated Loan (\$0)	Applications (\$000s)	Origination (\$000s)
Allegheny Valley Bank	\$ 1,927	\$ 1,016	\$ 41,500	\$ 831	\$ 640	\$ 52,500	\$ 856	\$ 515
Ameriserv Financial Bank	\$ 208	\$ 208	\$ 104,000	\$ 96	\$ 96	\$ 96,000	\$ 187	\$ 85
Bank of America	\$ 3,959	\$ 1,697	\$ 100,000	\$ 4,671	\$ 1,886	\$ 88,000	\$ 4,232	\$ 1,661
BNY Mellon, NA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Brentwood Bank	\$ 804	\$ 789	\$ 76,000	\$ 2,249	\$ 2,042	\$ 73,000	\$ 158	\$ 83
Citizens Bank of PA ¹	\$ 5,404	\$ 2,134	\$ 55,000	\$ 5,503	\$ 3,005	\$ 10,000	\$ 6,396	\$ 2,086
Community Bank	\$ 501	\$ 433	\$ 50,000	\$ 234	\$ 134	\$ 67,000	\$ 1,512	\$ 1,003
Compass Savings Bank	\$ 168	\$ 168	\$ 168,000	\$ 193	\$ 193	\$ 33,000	\$ -	\$ -
Dollar Bank	\$ 36,047	\$ 27,131	\$ 57,000	\$ 16,360	\$ 10,263	\$ 58,000	\$ 20,488	\$ 11,327
Enterprise Bank	\$ 3,038	\$ 2,223	\$ 180,000	\$ 2,520	\$ 2,520	\$ 2,520,000	\$ 20	\$ -
ESB Bank	\$ 8,416	\$ 4,105	\$ 76,000	\$ 1,903	\$ 1,444	\$ 62,500	\$ 2,530	\$ 1,146
Eureka Bank	\$ 7,694	\$ 6,705	\$ 127,000	\$ 330	\$ 330	\$ 76,000	\$ 2,361	\$ 2,068
Fifth Third Bank ²	\$ 7,295	\$ 4,532	\$ 109,000	\$ 3,600	\$ 1,802	\$ 73,500	\$ 4,114	\$ 2,574
First Commonwealth Bank	\$ 12,651	\$ 5,595	\$ 90,000	\$ 10,775	\$ 4,976	\$ 44,500	\$ 5,392	\$ 2,036
First National Bank of Pennsylvania	\$ 12,309	\$ 8,048	\$ 47,500	\$ 5,807	\$ 4,135	\$ 38,500	\$ 8,074	\$ 3,758
First Niagara Bank	\$ 5,406	\$ 3,823	\$ 128,000	\$ 2,693	\$ 1,779	\$ 58,000	\$ 2,537	\$ 1,636
Nextier Bank NA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Northwest Savings Bank ³	\$ 3,479	\$ 1,604	\$ 46,000	\$ 4,039	\$ 1,346	\$ 52,000	\$ 3,309	\$ 2,081
PNC Bank	\$ 33,474	\$ 18,668	\$ 58,000	\$ 26,880	\$ 12,523	\$ 50,000	\$ 28,472	\$ 13,777
Progressive-Home FSIA	\$ 132	\$ 132	\$ 74,000	\$ 189	\$ 189	\$ 88,000	\$ 195	\$ 195
S & T Bank	\$ 7,862	\$ 5,441	\$ 90,000	\$ 4,499	\$ 3,242	\$ 70,000	\$ 1,688	\$ 690
Sewickley Savings Bank	\$ 874	\$ 204	\$ 204,000	\$ 32	\$ 32	\$ 16,000	\$ -	\$ -
Slovak Savings Bank	\$ 1,568	\$ 1,568	\$ 78,000	\$ -	\$ -	\$ -	\$ 405	\$ 405
Standard Bank PA SB	\$ 958	\$ 848	\$ 100,000	\$ 744	\$ 744	\$ 98,500	\$ 44	\$ 44
The Huntington National Bank	\$ 5,024	\$ 2,496	\$ 157,500	\$ 4,465	\$ 1,586	\$ 47,500	\$ 4,094	\$ 2,155
The Mears National Bank	\$ 74	\$ 74	\$ 74,000	\$ 225	\$ 131	\$ 131,000	\$ 74	\$ 74
TriState Capital Bank	\$ 1,614	\$ 1,500	\$ 216,000	\$ -	\$ -	\$ -	\$ 431	\$ 68
United American Savings Bank	\$ 4,565	\$ 3,642	\$ 88,000	\$ 749	\$ 348	\$ 15,000	\$ 719	\$ 303
Wesbanco Bank, Inc	\$ 14,525	\$ 14,500	\$ 117,000	\$ -	\$ -	\$ -	\$ 393	\$ 368
West View Savings Bank	\$ 20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 50	\$ 30
Total	\$ 179,996	\$ 119,284	\$ 65,000	\$ 99,587	\$ 55,386	\$ 51,000	\$ 98,731	\$ 50,168

¹Includes RBS Citizens

²Includes Fifth Third Mortgage Company

³Includes Northwest Consumer Discount Company

Table 14.2 LMI Borrowers

Bank	LMI Census Tracts				LMI Borrowers			
	Pittsburgh		Allegheny County excluding Pittsburgh		Pittsburgh		Allegheny County excluding Pittsburgh	
	Applications (\$000s)	Origination (\$000s)	Median Originated Loan (\$0)	Applications (\$000s)	Origination (\$000s)	Median Originated Loan (\$0)	Applications (\$000s)	Origination (\$000s)
Allegheny Valley Bank	\$ 1,927	\$ 1,016	\$ 41,500	\$ 831	\$ 640	\$ 52,500	\$ 856	\$ 515
Ameriserv Financial Bank	\$ 208	\$ 208	\$ 104,000	\$ 96	\$ 96	\$ 96,000	\$ 187	\$ 85
Bank of America	\$ 3,959	\$ 1,697	\$ 100,000	\$ 4,671	\$ 1,886	\$ 88,000	\$ 4,232	\$ 1,661
BNY Mellon, NA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Brentwood Bank	\$ 804	\$ 789	\$ 76,000	\$ 2,249	\$ 2,042	\$ 73,000	\$ 158	\$ 83
Citizens Bank of PA ¹	\$ 5,404	\$ 2,134	\$ 55,000	\$ 5,503	\$ 3,005	\$ 10,000	\$ 6,396	\$ 2,086
Community Bank	\$ 501	\$ 433	\$ 50,000	\$ 234	\$ 134	\$ 67,000	\$ 1,512	\$ 1,003
Compass Savings Bank	\$ 168	\$ 168	\$ 168,000	\$ 193	\$ 193	\$ 33,000	\$ -	\$ -
Dollar Bank	\$ 36,047	\$ 27,131	\$ 57,000	\$ 16,360	\$ 10,263	\$ 58,000	\$ 20,488	\$ 11,327
Enterprise Bank	\$ 3,038	\$ 2,223	\$ 180,000	\$ 2,520	\$ 2,520	\$ 2,520,000	\$ 20	\$ -
ESB Bank	\$ 8,416	\$ 4,105	\$ 76,000	\$ 1,903	\$ 1,444	\$ 62,500	\$ 2,530	\$ 1,146
Eureka Bank	\$ 7,694	\$ 6,705	\$ 127,000	\$ 330	\$ 330	\$ 76,000	\$ 2,361	\$ 2,068
Fifth Third Bank ²	\$ 7,295	\$ 4,532	\$ 109,000	\$ 3,600	\$ 1,802	\$ 73,500	\$ 4,114	\$ 2,574
First Commonwealth Bank	\$ 12,651	\$ 5,595	\$ 90,000	\$ 10,775	\$ 4,976	\$ 44,500	\$ 5,392	\$ 2,036
First National Bank of Pennsylvania	\$ 12,309	\$ 8,048	\$ 47,500	\$ 5,807	\$ 4,135	\$ 38,500	\$ 8,074	\$ 3,758
First Niagara Bank	\$ 5,406	\$ 3,823	\$ 128,000	\$ 2,693	\$ 1,779	\$ 58,000	\$ 2,537	\$ 1,636
Nextier Bank NA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Northwest Savings Bank ³	\$ 3,479	\$ 1,604	\$ 46,000	\$ 4,039	\$ 1,346	\$ 52,000	\$ 3,309	\$ 2,081
PNC Bank	\$ 33,474	\$ 18,668	\$ 58,000	\$ 26,880	\$ 12,523	\$ 50,000	\$ 28,472	\$ 13,777
Progressive-Home FSIA	\$ 132	\$ 132	\$ 74,000	\$ 189	\$ 189	\$ 88,000	\$ 195	\$ 195
S & T Bank	\$ 7,862	\$ 5,441	\$ 90,000	\$ 4,499	\$ 3,242	\$ 70,000	\$ 1,688	\$ 690
Sewickley Savings Bank	\$ 874	\$ 204	\$ 204,000	\$ 32	\$ 32	\$ 16,000	\$ -	\$ -
Slovak Savings Bank	\$ 1,568	\$ 1,568	\$ 78,000	\$ -	\$ -	\$ -	\$ 405	\$ 405
Standard Bank PA SB	\$ 958	\$ 848	\$ 100,000	\$ 744	\$ 744	\$ 98,500	\$ 44	\$ 44
The Huntington National Bank	\$ 5,024	\$ 2,496	\$ 157,500	\$ 4,465	\$ 1,586	\$ 47,500	\$ 4,094	\$ 2,155
The Mears National Bank	\$ 74	\$ 74	\$ 74,000	\$ 225	\$ 131	\$ 131,000	\$ 74	\$ 74
TriState Capital Bank	\$ 1,614	\$ 1,500	\$ 216,000	\$ -	\$ -	\$ -	\$ 431	\$ 68
United American Savings Bank	\$ 4,565	\$ 3,642	\$ 88,000	\$ 749	\$ 348	\$ 15,000	\$ 719	\$ 303
Wesbanco Bank, Inc	\$ 14,525	\$ 14,500	\$ 117,000	\$ -	\$ -	\$ -	\$ 393	\$ 368
West View Savings Bank	\$ 20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 50	\$ 30
Total	\$ 179,996	\$ 119,284	\$ 65,000	\$ 99,587	\$ 55,386	\$ 51,000	\$ 98,731	\$ 50,168

¹Includes RBS Citizens

²Includes Fifth Third Mortgage Company

³Includes Northwest Consumer Discount Company

Table 15 Amount of Lending in Substantially Minority Census Tracts

Bank	Substantially Minority (>50%) Census Tracts					
	Pittsburgh			Allegheny County excluding Pittsburgh		
	Applications (\$000s)	Originations (\$000s)	Median Originated Loan (\$0)	Applications (\$000s)	Originations (\$000s)	Median Originated Loan (\$0)
Allegheny Valley Bank	\$ 766	\$ 151	\$ 37,500	\$ -	\$ -	\$ -
Ameriserv Financial Bank	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bank of America	\$ 1,714	\$ 766	\$ 73,500	\$ 1,428	\$ 222	\$ 99,000
BNY Mellon, NA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Brentwood Bank	\$ 40	\$ 40	\$ 40,000	\$ 1,669	\$ 1,669	\$ 834,500
Citizens Bank of PA ¹	\$ 1,795	\$ 631	\$ 10,000	\$ 2,060	\$ 1,105	\$ 10,000
Community Bank	\$ 139	\$ 139	\$ 69,500	\$ -	\$ -	\$ -
Compass Savings Bank	\$ -	\$ -	\$ -	\$ 36	\$ 36	\$ 36,000
Dollar Bank	\$ 8,115	\$ 4,772	\$ 50,000	\$ 6,403	\$ 3,916	\$ 60,000
Enterprise Bank	\$ -	\$ -	\$ -	\$ 2,579	\$ -	\$ -
ESB Bank	\$ 2,899	\$ 1,358	\$ 159,000	\$ 174	\$ 56	\$ 56,000
Eureka Bank	\$ 1,096	\$ 1,096	\$ 846,000	\$ 158	\$ 158	\$ 100,000
Fifth Third Bank ²	\$ 2,933	\$ 1,524	\$ 109,500	\$ 2,052	\$ 866	\$ 79,000
First Commonwealth Bank	\$ 3,834	\$ 932	\$ 97,000	\$ 2,270	\$ 792	\$ 37,000
First National Bank of Pennsylvania	\$ 3,446	\$ 2,555	\$ 58,500	\$ 678	\$ 262	\$ 38,000
First Niagara Bank	\$ 641	\$ 402	\$ 88,000	\$ 781	\$ 263	\$ 50,000
Nextier Bank NA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Northwest Savings Bank ³	\$ 1,462	\$ 1,194	\$ 117,000	\$ 858	\$ 556	\$ 38,500
PNC Bank	\$ 8,793	\$ 4,724	\$ 55,000	\$ 5,706	\$ 2,436	\$ 47,000
Progressive-Home FSLA	\$ 157	\$ 157	\$ 78,500	\$ -	\$ -	\$ -
S & T Bank	\$ 813	\$ 607	\$ 118,000	\$ 3,675	\$ 3,167	\$ 78,500
Sewickley Savings Bank	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Slovak Savings Bank	\$ 716	\$ 716	\$ 92,500	\$ -	\$ -	\$ -
Standard Bank PA SB	\$ 40	\$ -	\$ -	\$ 108	\$ 45	\$ 45,000
The Huntington National Bank	\$ 1,217	\$ 634	\$ 154,000	\$ 898	\$ 271	\$ 74,000
The Mars National Bank	\$ 74	\$ 74	\$ 74,000	\$ -	\$ -	\$ -
TriState Capital Bank	\$ 1,550	\$ 1,500	\$ 216,000	\$ -	\$ -	\$ -
United American Savings Bank	\$ 872	\$ 781	\$ 228,000	\$ 97	\$ -	\$ -
Wesbanco Bank, Inc	\$ 14,500	\$ 14,500	\$ 70,000	\$ -	\$ -	\$ -
West View Savings Bank	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total	\$ 57,612	\$ 39,253	\$58,000	\$ 31,630	\$ 15,820	\$52,000

¹Includes RBS Citizens

²Includes Fifth Third Mortgage Company

³Includes Northwest Consumer Discount Company

Table 16.1 Disposition of Applications (%)

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 of Pittsburgh	54	70%	0%	15%	13%	2%	0%	17%
Ameriserv Financial Bank	6	83%	0%	0%	17%	0%	0%	0%
Bank of America	141	42%	4%	27%	9%	9%	10%	37%
BNY Mellon, NA	8	75%	0%	13%	13%	0%	0%	14%
Brentwood Bank	39	82%	3%	8%	5%	3%	0%	8%
Citizens Bank of Pennsylvania ¹	341	37%	4%	52%	4%	3%	0%	56%
Community Bank	38	74%	3%	13%	11%	0%	0%	15%
Compass Federal Savings Bank	1	100%	0%	0%	0%	0%	0%	0%
Dollar Bank	1020	65%	5%	25%	3%	2%	0%	26%
Enterprise Bank	12	67%	25%	8%	0%	0%	0%	8%
ESB Bank	165	53%	4%	18%	10%	0%	16%	24%
Eureka Bank	86	90%	7%	1%	1%	1%	0%	1%
Fifth Third Bank ²	221	60%	5%	21%	10%	5%	0%	25%
First Commonwealth Bank	274	50%	7%	35%	6%	2%	0%	38%
First National Bank of Pennsylvania	406	59%	6%	31%	3%	0%	0%	32%
First Niagara Bank	142	64%	5%	18%	12%	1%	0%	20%
Nextier Bank, National Association	4	75%	0%	25%	0%	0%	0%	25%
Northwest Savings Bank ³	174	63%	4%	20%	5%	1%	7%	23%
PNC Bank	1337	55%	3%	39%	2%	0%	0%	40%
Progressive-Home Federal Savings and Loan Association	12	100%	0%	0%	0%	0%	0%	0%
S&T Bank	112	68%	4%	18%	11%	0%	0%	20%
Sewickley Savings Bank	2	50%	0%	50%	0%	0%	0%	50%
Slovak Savings Bank	23	91%	4%	4%	0%	0%	0%	4%
Standard Bank, PaSB	13	77%	0%	8%	15%	0%	0%	9%
The Huntington National Bank	130	39%	3%	54%	1%	2%	1%	56%
The Mars National Bank	6	100%	0%	0%	0%	0%	0%	0%
TriState Capital Bank	9	44%	0%	11%	0%	0%	44%	20%
United-American Savings Bank	68	63%	6%	28%	3%	0%	0%	29%
Wesbanco Bank, Inc	8	88%	0%	13%	0%	0%	0%	13%
West View Savings Bank	2	50%	0%	50%	0%	0%	0%	50%
Woodforest National Bank	-	-	-	-	-	-	-	-

Source: FFIEC 2012 HMDA Raw Data Application

*Denial Rate = percent of all completed applications denied. See Glossary, Denial Rate.

¹ Includes RBS Citizens

² Includes Fifth Third Mortgage Company

³ Includes Northwest Consumer Discount Company

Table 16.2 Disposition of Applications (%)

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 of Pittsburgh	151	78%	1%	15%	6%	0%	0%	15%
Ameriserv Financial Bank	59	95%	0%	3%	2%	0%	0%	3%
Bank of America	713	48%	4%	18%	8%	3%	17%	26%
BNY Mellon, NA	14	79%	0%	21%	0%	0%	0%	21%
Brentwood Bank	274	84%	1%	10%	3%	1%	0%	11%
Citizens Bank of Pennsylvania ¹	1600	53%	4%	32%	5%	6%	0%	35%
Community Bank	83	82%	1%	12%	4%	1%	0%	13%
Compass Federal Savings Bank	39	90%	0%	8%	3%	0%	0%	8%
Dollar Bank	4087	73%	4%	15%	3%	4%	0%	16%
Enterprise Bank	13	54%	31%	15%	0%	0%	0%	15%
ESB Bank	399	75%	5%	9%	4%	0%	8%	10%
Eureka Bank	35	91%	6%	0%	0%	3%	0%	0%
Fifth Third Bank ²	868	62%	4%	18%	11%	4%	1%	22%
First Commonwealth Bank	1179	53%	5%	31%	7%	5%	0%	35%
First National Bank of Pennsylvania	1238	71%	6%	19%	2%	1%	0%	20%
First Niagara Bank	596	72%	4%	12%	9%	3%	0%	13%
Nextier Bank, National Association	27	89%	4%	7%	0%	0%	0%	7%
Northwest Savings Bank ³	1112	65%	2%	10%	5%	1%	19%	13%
PNC Bank	6383	62%	4%	32%	2%	0%	0%	33%
Progressive-Home Federal Savings and Loan Association	18	100%	0%	0%	0%	0%	0%	0%
S&T Bank	551	63%	6%	21%	7%	2%	0%	24%
Sewickley Savings Bank	30	83%	0%	13%	3%	0%	0%	14%
Slovak Savings Bank	38	66%	13%	18%	3%	0%	0%	19%
Standard Bank, PaSB	61	70%	2%	23%	5%	0%	0%	24%
The Huntington National Bank	705	46%	2%	47%	2%	3%	0%	50%
The Marts National Bank	64	75%	5%	13%	6%	2%	0%	14%
TriState Capital Bank	7	43%	0%	0%	0%	0%	57%	0%
United-American Savings Bank	44	61%	11%	23%	2%	2%	0%	24%
Wesbaco Bank, Inc	39	82%	0%	13%	5%	0%	0%	14%
West View Savings Bank	30	63%	3%	10%	13%	10%	0%	13%
Woodforest National Bank	4	0%	0%	75%	0%	0%	25%	100%

Source: FFIEC 2012 HMDA Raw Data Application

*Denial Rate = percent of all completed applications denied. See Glossary, Denial Rate.

¹Includes RBS Citizens

²Includes Fifth Third Mortgage Company

³Includes Northwest Consumer Discount Company

Table 16.3 Disposition of Applications (%)

City of Pittsburgh
LMI Census Tracts

Bank	Total Applications	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	% Purchased by Financial Institution	Denial Rate*
Allegheny Valley Bank of Pittsburgh	25	64%	0%	20%	16%	0%	0%	24%
Ameriserv Financial Bank	2	100%	0%	0%	0%	0%	0%	0%
Bank of America	48	31%	2%	29%	8%	10%	19%	47%
BNY Mellon, NA	-	-	-	-	-	-	-	-
Brentwood Bank	12	92%	0%	8%	0%	0%	0%	8%
Citizens Bank of Pennsylvania ¹	161	24%	2%	68%	3%	2%	1%	72%
Community Bank	10	90%	0%	10%	0%	0%	0%	10%
Compass Federal Savings Bank	1	100%	0%	0%	0%	0%	0%	0%
Dollar Bank	416	52%	5%	40%	3%	1%	0%	41%
Enterprise Bank	9	56%	33%	11%	0%	0%	0%	11%
ESB Bank	83	47%	5%	18%	16%	0%	14%	26%
Eureka Bank	48	90%	8%	0%	2%	0%	0%	0%
Fifth Third Bank ²	61	57%	7%	23%	7%	7%	0%	26%
First Commonwealth Bank	118	42%	8%	43%	4%	3%	0%	46%
First National Bank of Pennsylvania	182	56%	4%	37%	3%	0%	0%	38%
First Niagara Bank	46	41%	7%	37%	15%	0%	0%	44%
Nextier Bank, National Association	-	-	-	-	-	-	-	-
Northwest Savings Bank ³	47	53%	2%	30%	6%	2%	6%	35%
PNC Bank	426	48%	2%	48%	2%	0%	0%	49%
Progressive-Home Federal Savings and Loan Association	3	100%	0%	0%	0%	0%	0%	0%
S&T Bank	50	64%	2%	24%	10%	0%	0%	27%
Sewickley Savings Bank	2	50%	0%	50%	0%	0%	0%	50%
Slovak Savings Bank	13	100%	0%	0%	0%	0%	0%	0%
Standard Bank, PaSB	7	71%	0%	14%	14%	0%	0%	17%
The Huntington National Bank	50	28%	4%	62%	0%	4%	2%	66%
The Mars National Bank	1	100%	0%	0%	0%	0%	0%	0%
TriState Capital Bank	6	67%	0%	17%	0%	0%	17%	20%
United-American Savings Bank	41	73%	2%	22%	2%	0%	0%	23%
Wesbanco Bank, Inc	2	50%	0%	50%	0%	0%	0%	50%
West View Savings Bank	1	0%	0%	100%	0%	0%	0%	100%
Woodforest National Bank	-	-	-	-	-	-	-	-

¹ Includes RBS Citizens

² Includes Fifth Third Mortgage Company

³ Includes Northwest Consumer Discount Company

Source: FFIEC 2012 HMDA Raw Data Application

*Denial Rate = percent of all completed applications denied. See Glossary, Denial Rate.

Table 16.4 Disposition of Applications (%)

**Allegheny County excluding Pittsburgh
LMI Census Tracts**

Bank	Total Applications	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	% Purchased by Financial Institution	Denial Rate*
Allegheny Valley Bank of Pittsburgh	17	71%	6%	18%	6%	0%	0%	19%
Ameriserv Financial Bank	1	100%	0%	0%	0%	0%	0%	0%
Bank of America	68	28%	1%	19%	4%	3%	44%	39%
BNY Mellon, NA	-	-	-	-	-	-	-	-
Brentwood Bank	8	75%	0%	25%	0%	0%	0%	25%
Citizens Bank of Pennsylvania ¹	193	41%	3%	52%	3%	2%	0%	55%
Community Bank	3	67%	0%	33%	0%	0%	0%	33%
Compass Federal Savings Bank	6	100%	0%	0%	0%	0%	0%	0%
Dollar Bank	299	51%	5%	40%	3%	2%	0%	42%
Enterprise Bank	1	100%	0%	0%	0%	0%	0%	0%
ESB Bank	20	60%	5%	20%	0%	0%	15%	24%
Eureka Bank	5	100%	0%	0%	0%	0%	0%	0%
Fifth Third Bank ²	48	50%	4%	38%	4%	4%	0%	41%
First Commonwealth Bank	186	47%	4%	39%	6%	4%	0%	43%
First National Bank of Pennsylvania	122	66%	2%	32%	0%	0%	0%	32%
First Niagara Bank	36	53%	11%	28%	3%	6%	0%	30%
Nextier Bank, National Association	-	-	-	-	-	-	-	-
Northwest Savings Bank ³	50	50%	2%	32%	4%	0%	12%	38%
PNC Bank	499	44%	2%	51%	2%	1%	0%	52%
Progressive-Home Federal Savings and Loan Association	3	100%	0%	0%	0%	0%	0%	0%
S&T Bank	76	51%	11%	29%	9%	0%	0%	32%
Sewickley Savings Bank	2.00	100%	0%	0%	0%	0%	0%	0%
Slovak Savings Bank	-	-	-	-	-	-	-	-
Standard Bank, PasB	4	100%	0%	0%	0%	0%	0%	0%
The Huntington National Bank	98	27%	1%	72%	0%	0%	0%	72%
The Mers National Bank	2	50%	0%	50%	0%	0%	0%	50%
TriState Capital Bank	-	-	-	-	-	-	-	-
United-American Savings Bank	11	45%	18%	27%	0%	9%	0%	30%
Wesbanco Bank, Inc	-	-	-	-	-	-	-	-
West View Savings Bank	-	-	-	-	-	-	-	-
Woodforest National Bank	-	-	-	-	-	-	-	-

¹Includes RBS Citizens

²Includes Fifth Third Mortgage Company

³Includes Northwest Consumer Discount Company

Source: FFIEC 2012 HMDA Raw Data Application

*Denial Rate = percent of all completed applications denied. See Glossary, Denial Rate.

Table 16.5 Disposition of Applications (%)

**City of Pittsburgh
Substantially Minority Census Tracts**

Bank	Total Applications	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	% Purchased by Financial Institution	Denial Rate*
Allegheny Valley Bank of Pittsburgh	8	50%	0%	13%	25%	13%	0%	20%
Ameriserv Financial Bank	-	-	-	-	-	-	-	-
Bank of America	22	36%	5%	41%	5%	0%	14%	50%
BNY Mellon, NA	-	-	-	-	-	-	-	-
Brentwood Bank	1	100%	0%	0%	0%	0%	0%	0%
Citizens Bank of Pennsylvania ¹	71	25%	3%	68%	3%	1%	0%	71%
Community Bank	2	100%	0%	0%	0%	0%	0%	0%
Compass Federal Savings Bank	-	-	-	-	-	-	-	-
Dollar Bank	172	43%	3%	51%	2%	1%	0%	52%
Enterprise Bank	-	-	-	-	-	-	-	-
ESB Bank	19	37%	0%	21%	16%	0%	26%	36%
Eureka Bank	3	100%	0%	0%	0%	0%	0%	0%
Fifth Third Bank ²	26	46%	8%	35%	4%	8%	0%	39%
First Commonwealth Bank	32	25%	13%	53%	9%	0%	0%	59%
First National Bank of Pennsylvania	45	49%	7%	44%	0%	0%	0%	44%
First Niagara Bank	9	44%	11%	44%	0%	0%	0%	44%
Nextier Bank, National Association	-	-	-	-	-	-	-	-
Northwest Savings Bank ³	17	65%	0%	24%	12%	0%	0%	27%
PNC Bank	135	47%	3%	49%	1%	0%	0%	50%
Progressive-Home Federal Savings and Loan Association	2	100%	0%	0%	0%	0%	0%	0%
S&T Bank	7	57%	0%	43%	0%	0%	0%	43%
Sewickley Savings Bank	-	-	-	-	-	-	-	-
Slovak Savings Bank	6	100%	0%	0%	0%	0%	0%	0%
Standard Bank, PaSB	1	0%	0%	0%	100%	0%	0%	0%
The Huntington National Bank	17	29%	0%	65%	0%	6%	0%	69%
The Mars National Bank	1	100%	0%	0%	0%	0%	0%	0%
TriState Capital Bank	5	80%	0%	20%	0%	0%	0%	20%
United-American Savings Bank	6	67%	0%	33%	0%	0%	0%	33%
Wesbanco Bank, Inc	1	100%	0%	0%	0%	0%	0%	0%
West View Savings Bank	-	-	-	-	-	-	-	-
Woodforest National Bank	-	-	-	-	-	-	-	-

Source: FFIEC 2012 HMDA Raw Data Application

*Denial Rate = percent of all completed applications denied. See Glossary, Denial Rate.

¹ Includes RBS Citizens

² Includes Fifth Third Mortgage Company

³ Includes Northwest Consumer Discount Company

Table 16.6 Disposition of Applications (%)

**Allegheny County excluding Pittsburgh
Substantially Minority Census Tracts**

Bank	Total Applications	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	% Purchased by Financial Institution	Denial Rate*
Allegheny Valley Bank of Pittsburgh	-	-	-	-	-	-	-	-
Ameriserv Financial Bank	-	-	-	-	-	-	-	-
Bank of America	24	13%	0%	33%	0%	0%	54%	73%
BNY Mellon, NA	-	-	-	-	-	-	-	-
Brentwood Bank	2	100%	0%	0%	0%	0%	0%	0%
Citizens Bank of Pennsylvania ¹	85	34%	5%	61%	0%	0%	0%	61%
Community Bank	-	-	-	-	-	-	-	-
Compass Federal Savings Bank	1	100%	0%	0%	0%	0%	0%	0%
Dollar Bank	130	46%	5%	45%	3%	2%	0%	47%
Enterprise Bank	1	0%	0%	100%	0%	0%	0%	100%
ESB Bank	3	33%	0%	33%	0%	0%	33%	50%
Eureka Bank	3	100%	0%	0%	0%	0%	0%	0%
Fifth Third Bank ²	27	37%	0%	44%	11%	7%	0%	55%
First Commonwealth Bank	45	36%	9%	47%	7%	2%	0%	51%
First National Bank of Pennsylvania	18	39%	11%	50%	0%	0%	0%	50%
First Niagara Bank	10	40%	10%	40%	0%	10%	0%	44%
Nextier Bank, National Association	-	-	-	-	-	-	-	-
Northwest Savings Bank ³	19	63%	0%	37%	0%	0%	0%	37%
PNC Bank	135	36%	2%	61%	1%	0%	0%	61%
Progressive-Home Federal Savings and Loan Association	-	-	-	-	-	-	-	-
S&T Bank	20	40%	10%	35%	10%	5%	0%	41%
Sewickley Savings Bank	-	-	-	-	-	-	-	-
Slovak Savings Bank	-	-	-	-	-	-	-	-
Standard Bank, PaSB	2	50%	0%	50%	0%	0%	0%	50%
The Huntington National Bank	29	14%	0%	86%	0%	0%	0%	86%
The Mars National Bank	-	-	-	-	-	-	-	-
TriState Capital Bank	-	-	-	-	-	-	-	-
United-American Savings Bank	3	0%	67%	33%	0%	0%	0%	33%
Wesbanco Bank, Inc	-	-	-	-	-	-	-	-
West View Savings Bank	-	-	-	-	-	-	-	-
Woodforest National Bank	-	-	-	-	-	-	-	-

¹Includes RBS Citizens

²Includes Fifth Third Mortgage Company

³Includes Northwest Consumer Discount Company

Source: FFIEC 2012 HMDA Raw Data Application

*Denial Rate = percent of all completed applications denied. See Glossary, Denial Rate.

Table 17.1
Conventional and Government-Backed Loans
City of Pittsburgh

Bank	Amount (000s) Conventional			Count Conventional			Amount (000s) Government-Backed			Count Government-Backed		
	Applications	Originations	Purchased	Applications	Originations	Purchased	Applications	Originations	Purchased	Applications	Originations	Purchased
Allegheny Valley Bank of Pittsburgh	\$ 5,707	\$ 3,998	\$ -	54	38	-	\$ -	\$ -	\$ -	-	-	-
Ameriserv Financial Bank	\$ 464	\$ 464	\$ -	3	3	-	\$ 310	\$ 208	\$ -	3	2	-
Beal Bank, SSB	\$ -	\$ -	\$ -	-	-	-	\$ -	\$ -	\$ -	-	-	-
Bank of America	\$ 17,850	\$ 9,813	\$ 172	109	47	4	\$ 2,676	\$ 1,244	\$ 603	32	12	10
BNY Mellon, NA	\$ 5,721	\$ 4,621	\$ -	8	6	-	\$ -	\$ -	\$ -	-	-	-
Brentwood Bank	\$ 5,827	\$ 4,918	\$ -	39	32	-	\$ -	\$ -	\$ -	-	-	-
Citizens Bank of PA ¹	\$ 22,691	\$ 12,340	\$ 224	320	116	1	\$ 1,865	\$ 1,093	\$ -	21	11	-
Community Bank	\$ 3,372	\$ 2,347	\$ -	38	28	-	\$ -	\$ -	\$ -	-	-	-
Compass Federal Savings Bank	\$ 168	\$ 168	\$ -	1	1	-	\$ -	\$ -	\$ -	-	-	-
Dollar Bank	\$ 110,357	\$ 86,657	\$ -	970	620	-	\$ 4,511	\$ 3,125	\$ -	50	38	-
Enterprise Bank	\$ 3,493	\$ 2,678	\$ -	12	8	-	\$ -	\$ -	\$ -	-	-	-
ESB Bank	\$ 26,367	\$ 17,793	\$ 3,512	165	87	26	\$ -	\$ -	\$ -	-	-	-
Eureka Bank	\$ 15,105	\$ 13,570	\$ -	86	77	-	\$ -	\$ -	\$ -	-	-	-
Fifth Third Bank ²	\$ 35,893	\$ 22,916	\$ -	196	119	-	\$ 4,385	\$ 1,208	\$ -	25	13	-
First Commonwealth Bank	\$ 38,331	\$ 23,994	\$ -	274	137	-	\$ -	\$ -	\$ -	-	-	-
First National Bank of Pennsylvania	\$ 33,897	\$ 22,765	\$ -	402	236	-	\$ 420	\$ 294	\$ -	4	3	-
First Niagara Bank	\$ 21,145	\$ 15,648	\$ -	115	77	-	\$ 2,089	\$ 1,295	\$ -	27	14	-
Nextier Bank, National Association	\$ 816	\$ 466	\$ -	4	3	-	\$ -	\$ -	\$ -	-	-	-
Northwest Savings Bank ³	\$ 20,584	\$ 13,639	\$ 1,438	174	110	13	\$ -	\$ -	\$ -	-	-	-
PNC Bank	\$ 216,018	\$ 159,502	\$ -	1,241	670	-	\$ 8,802	\$ 6,752	\$ -	96	72	-
Progressive-Home Federal Savings and Loan Association	\$ 1,088	\$ 1,088	\$ -	12	12	-	\$ -	\$ -	\$ -	-	-	-
S&T Bank	\$ 20,960	\$ 16,005	\$ -	112	76	-	\$ -	\$ -	\$ -	-	-	-
Sewickley Savings Bank	\$ 874	\$ 204	\$ -	2	1	-	\$ -	\$ -	\$ -	-	-	-
Slovak Savings Bank	\$ 2,741	\$ 2,430	\$ -	23	21	-	\$ -	\$ -	\$ -	-	-	-
Standard Bank, PaSB	\$ 2,680	\$ 2,230	\$ -	13	10	-	\$ -	\$ -	\$ -	-	-	-
The Huntington National Bank	\$ 16,414	\$ 10,557	\$ 144	127	49	1	\$ 357	\$ 226	\$ -	3	2	-
The Mars National Bank	\$ 1,301	\$ 1,301	\$ -	6	6	-	\$ -	\$ -	\$ -	-	-	-
TriState Capital Bank	\$ 1,863	\$ 1,500	\$ 313	9	4	4	\$ -	\$ -	\$ -	-	-	-
United-American Savings Bank	\$ 7,862	\$ 5,153	\$ -	68	43	-	\$ -	\$ -	\$ -	-	-	-
Wesbanco Bank, Inc	\$ 16,033	\$ 16,008	\$ -	8	7	-	\$ -	\$ -	\$ -	-	-	-
West View Savings Bank	\$ 50	\$ 30	\$ -	2	1	-	\$ -	\$ -	\$ -	-	-	-
Woodforest National Bank	\$ -	\$ -	\$ -	-	-	-	\$ -	\$ -	\$ -	-	-	-
Total	\$ 655,672	\$ 474,803	\$ 5,803	4,593	2,645	49	\$ 25,415	\$ 15,445	\$ 603	261	167	10

¹Includes RBS Citizens

²Includes Fifth Third Mortgage Company

³Includes Northwest Consumer Discount Company

Table 17.2
Conventional and Government-Backed Loans
Allegheny County excluding Pittsburgh

Bank	Amount (000s) Conventional			Count Conventional			Amount (000s) Government Backed			Count Government Backed		
	Applications	Originations	Purchased	Applications	Originations	Purchased	Applications	Originations	Purchased	Applications	Originations	Purchased
Allegheny Valley Bank of Pittsburgh	\$ 16,537	\$ 12,620	\$ -	151	118	-	\$ -	\$ -	\$ -	-	-	-
Ameriserv Financial Bank	\$ 8,814	\$ 8,624	\$ -	54	52	-	\$ 586	\$ 497	\$ -	5	4	-
Beal Bank, SSB	\$ -	\$ -	\$ -	-	-	-	\$ -	\$ -	\$ -	-	-	-
Bank of America	\$ 86,397	\$ 56,363	\$ 851	500	276	23	\$ 25,390	\$ 9,594	\$ 10,115	213	69	99
BNY Mellon, NA	\$ 8,877	\$ 7,270	\$ -	14	11	-	\$ -	\$ -	\$ -	-	-	-
Brentwood Bank	\$ 38,552	\$ 33,796	\$ 90	274	231	1	\$ -	\$ -	\$ -	-	-	-
Citizens Bank of PA ¹	\$ 155,894	\$ 98,878	\$ 531	1,464	780	5	\$ 14,780	\$ 7,527	\$ -	136	70	-
Community Bank	\$ 12,381	\$ 10,590	\$ -	83	68	-	\$ -	\$ -	\$ -	-	-	-
Compass Federal Savings Bank	\$ 2,477	\$ 2,171	\$ -	39	35	-	\$ -	\$ -	\$ -	-	-	-
Dollar Bank	\$ 463,326	\$ 363,688	\$ -	3,895	2,863	-	\$ 21,125	\$ 13,646	\$ -	192	128	-
Enterprise Bank	\$ 7,906	\$ 3,774	\$ -	13	7	-	\$ -	\$ -	\$ -	-	-	-
ESB Bank	\$ 67,718	\$ 54,614	\$ 4,760	399	298	31	\$ -	\$ -	\$ -	-	-	-
Eureka Bank	\$ 3,676	\$ 3,363	\$ -	35	32	-	\$ -	\$ -	\$ -	-	-	-
Fifth Third Bank ²	\$ 131,559	\$ 87,171	\$ 1,067	714	438	6	\$ 22,348	\$ 15,169	\$ -	154	102	-
First Commonwealth Bank	\$ 121,009	\$ 63,039	\$ -	1,179	622	-	\$ -	\$ -	\$ -	-	-	-
First National Bank of Pennsylvania	\$ 118,594	\$ 87,510	\$ -	1,230	873	-	\$ 886	\$ 441	\$ -	8	5	-
First Niagara Bank	\$ 75,513	\$ 57,648	\$ -	478	342	-	\$ 13,778	\$ 10,141	\$ -	118	88	-
Nextier Bank, National Association	\$ 6,608	\$ 6,353	\$ -	27	24	-	\$ -	\$ -	\$ -	-	-	-
Northwest Savings Bank ³	\$ 177,184	\$ 97,981	\$ 55,496	1,111	695	211	\$ 143	\$ 143	\$ -	1	1	-
PNC Bank	\$ 748,855	\$ 485,675	\$ -	5,953	3,641	-	\$ 55,120	\$ 39,660	\$ -	430	312	-
Progressive-Home Federal Savings and Loan Association	\$ 2,962	\$ 2,962	\$ -	18	18	-	\$ -	\$ -	\$ -	-	-	-
S&T Bank	\$ 61,661	\$ 43,248	\$ -	551	349	-	\$ -	\$ -	\$ -	-	-	-
Sewickley Savings Bank	\$ 2,742	\$ 2,169	\$ -	30	25	-	\$ -	\$ -	\$ -	-	-	-
Slovak Savings Bank	\$ 6,846	\$ 4,398	\$ -	38	25	-	\$ -	\$ -	\$ -	-	-	-
Standard Bank, PaSB	\$ 7,445	\$ 5,791	\$ -	61	43	-	\$ -	\$ -	\$ -	-	-	-
The Huntington National Bank	\$ 89,957	\$ 48,054	\$ 436	669	304	3	\$ 4,426	\$ 2,357	\$ -	36	17	-
The Mars National Bank	\$ 9,396	\$ 7,106	\$ -	64	48	-	\$ -	\$ -	\$ -	-	-	-
TriState Capital Bank	\$ 1,688	\$ 1,402	\$ 286	7	3	4	\$ -	\$ -	\$ -	-	-	-
United-American Savings Bank	\$ 4,108	\$ 2,622	\$ -	43	27	-	\$ 48	\$ -	\$ -	1	-	-
Wesbanco Bank, Inc	\$ 11,042	\$ 10,624	\$ -	38	31	-	\$ 159	\$ 159	\$ -	1	1	-
West View Savings Bank	\$ 2,399	\$ 1,492	\$ -	30	19	-	\$ -	\$ -	\$ -	-	-	-
Woodforest National Bank	\$ 275	\$ -	\$ 139	4	-	1	\$ -	\$ -	\$ -	-	-	-
Total	\$ 2,452,398	\$ 1,670,996	\$ 63,656	19,166	12,298	285	\$ 158,789	\$ 99,334	\$ 10,115	1,295	797	99

¹Includes RBS Citizens

²Includes Fifth Third Mortgage Company

³Includes Northwest Consumer Discount Company

Table 18

Allegheny County Small Business Loans 2012

Bank	Total		Loans to Businesses in LMI Census Tracts		Loans to Businesses with Gross Revenues <= \$1 million	
	Number	Amount (000s)	Number	Amount (000s)	Number	Amount (000s)
Ameriserv Financial Bank	29	\$ 8,148	7	\$ 713	8	\$ 3,072
Bank of America	46	\$ 5,521	5	\$ 443	13	\$ 2,996
BNY Mellon, NA	46	\$ 5,521	5	\$ 443	13	\$ 2,996
Citizens Bank of PA	577	\$ 39,223	95	\$ 6,586	335	\$ 7,516
Dollar Bank	110	\$ 22,760	25	\$ 5,642	33	\$ 5,891
ESB Bank	12	\$ 2,710	4	\$ 1,099	11	\$ 2,654
Fifth Third Bank	70	\$ 14,622	9	\$ 2,376	24	\$ 2,302
First Commonwealth Bank	102	\$ 22,960	26	\$ 6,562	88	\$ 18,747
First National Bank of Pennsylvania	619	\$ 119,656	77	\$ 16,762	265	\$ 32,904
First Niagara Bank	342	\$ 27,402	57	\$ 5,337	86	\$ 10,818
Northwest Savings Bank	60	\$ 12,058	9	\$ 1,914	39	\$ 7,427
PNC Bank	5,961	\$ 531,090	998	\$ 99,486	3,601	\$ 169,827
S & T Bank	214	\$ 37,292	29	\$ 4,147	109	\$ 13,413
The Huntington National Bank	399	\$ 44,730	87	\$ 10,541	286	\$ 20,197
TriState Capital Bank	10	\$ 6,700	1	\$ 400	3	\$ 1,900
Wesbanco Bank, Inc	8	\$ 1,401	0	\$ -	2	\$ 140
West View Savings Bank	6	\$ 2,665	0	\$ -	4	\$ 1,570
Total	8,611	\$ 904,459	1,434	\$ 162,451	4,920	\$ 304,370

Source: FFIEC CRA 2012 Institution Disclosure Statements, Table 1-1 (Small Business Loans) by County

Note: Not all banks report this data. Banks for which no Small Business Loan CRA Disclosure Statements are available are not included in this table.

Part II (B): 2012 Lending by Neighborhoods and Municipalities

This section provides a snapshot of housing, demographics, and lending in each of Pittsburgh's neighborhoods and in twenty Allegheny County municipalities.

PITTSBURGH NEIGHBORHOOD LENDING: WHERE DO RESIDENTIAL LOAN DOLLARS GO?

Half of all 2012 residential mortgage loan dollars in the City of Pittsburgh went to seven neighborhoods: Shadyside, Squirrel Hill South, Squirrel Hill North, Point Breeze, the Strip District, South Side Flats, and Highland Park. The Central Business District was in the top 50% in 2011, but not in 2012. In 2011, the Strip District, South Side Flats, and Highland Park were not in the top 50% of lending neighborhoods.

Table 19 shows the neighborhoods that received the most loan dollars, both in total and by individual bank. The neighborhoods listed make up half of the loan dollars from each bank. The right hand column shows the total number of neighborhoods in which the bank made residential mortgage loans.

Pittsburgh Neighborhood Mortgage Lending Tables (FOLDOUT)

Many factors influence the amount of mortgage loan money flowing to different neighborhoods. Pittsburgh's neighborhoods differ greatly in population, amount of housing stock, and home values. Shadyside, for example, received more mortgage loan money than any other neighborhood and also has the largest number of housing units (8,610). However, these factors do not fully explain which neighborhoods capture the most mortgage loan dollars. The seven neighborhoods that received 50% of the loan money have only 20% of the housing units in the city; these seven neighborhoods are also among the top fourteen neighborhoods in terms of the number of loans received per unit of housing (see Foldout, Table 21.1).

The Pittsburgh Neighborhood foldout (Tables 21.1 and 21.2) shows mortgage lending by individual neighborhood. The tables in the foldout give a snapshot of demographic and housing data alongside 2012 mortgage loan data for each neighborhood. The columns to the left of the neighborhood column in both tables show population, minority percentage, number of housing units (both total and 1-4 family housing), occupancy rate, and median home value and sales price.

Both tables show residential mortgage loan data for the year 2012 on the right-hand side of the neighborhood column. Table 21.1 shows loan data by type of property, separating loans for 1-4 family unit housing from loans for multifamily housing. In addition to total number and dollar amount of loans per neighborhood, Table 21.1 shows the number of loans per 100 units of 1-4 family housing; this is included in order to account for variation in the amount of housing stock in different neighborhoods.

Table 21.2 shows total number and dollar amount of loans per neighborhood according to whether the purpose of the loan was home purchase, home improvement, or refinancing. It also shows the denial rate for each category. Note that Table 21.2 combines loan data for all property types (1-4 family and multifamily, as well as 3 loans for manufactured housing).

For the purposes of this study, we have combined 13 neighborhoods with adjacent neighborhoods, so that the total number of Pittsburgh neighborhoods is 77 (see p. 16 for a discussion of combined neighborhoods).

Table 19 Top Lending Neighborhoods in Pittsburgh

Bank	Top Lending Neighborhoods	Dollar Amount	% of Total Loan Dollars	Total Number of Lending Neighborhoods
All Lenders				75
	Shadyside	\$ 115,909,000	12%	
	Squirrel Hill South	\$ 100,463,000	10%	
	Squirrel Hill North	\$ 93,611,000	10%	
	Point Breeze	\$ 60,330,000	6%	
	Strip District	\$ 58,990,000	6%	
	South Side Flats	\$ 42,784,000	4%	
	Highland Park	\$ 35,324,000	4%	
Banks with Branches in Allegheny County				75
	Strip District	\$ 55,850,000	11%	
	Squirrel Hill North	\$ 52,652,000	11%	
	Shadyside	\$ 50,016,000	10%	
	Squirrel Hill South	\$ 42,898,000	9%	
	Point Breeze	\$ 27,533,000	6%	
	East Liberty	\$ 17,830,000	4%	
Allegheny Valley Bank of Pittsburgh				22
	Shadyside	\$ 714,000	18%	
	Central Lawrenceville	\$ 613,000	15%	
	Bloomfield	\$ 423,000	11%	
	Squirrel Hill North	\$ 417,000	10%	
Ameriserv Financial Bank				5
	Shadyside	\$ 216,000	32%	
	Central Lawrenceville	\$ 148,000	22%	
Bank of America				31
	Squirrel Hill North	\$ 2,153,000	19%	
	Shadyside	\$ 2,087,000	19%	
	South Side Flats	\$ 911,000	8%	
	Squirrel Hill South	\$ 747,000	7%	
BNY Mellon, NA				4
	Shadyside	\$ 2,220,000	48%	
	Squirrel Hill North	\$ 1,680,000	36%	
Brentwood Bank				19
	Friendship	\$ 1,230,000	25%	
	South Side Flats	\$ 835,000	17%	
	Brighton Heights	\$ 725,000	15%	

Bank	Top Lending Neighborhoods	Dollar Amount	% of Total Loan Dollars	Total Number of Lending Neighborhoods
Citizens Bank of PA and RBS Citizens				39
	Squirrel Hill South	\$ 3,099,000	23%	
	Point Breeze	\$ 1,615,000	12%	
	Squirrel Hill North	\$ 1,470,000	11%	
	Shadyside	\$ 1,277,000	10%	
Community Bank				13
	Brookline	\$ 747,000	32%	
	Shadyside	\$ 345,000	15%	
Compass Savings Bank	Central Business District	\$ 303,000	13%	
				1
Dollar Bank	Lower Lawrenceville	\$ 168,000	100%	
				66
	Squirrel Hill South	\$ 10,701,000	12%	
	Lower Lawrenceville	\$ 10,221,000	11%	
	Squirrel Hill North	\$ 9,871,000	11%	
	Shadyside	\$ 9,118,000	10%	
	Point Breeze	\$ 5,351,000	6%	
Enterprise Bank				6
	Central Lawrenceville	\$ 1,538,000	57%	
ESB Bank				32
	Shadyside	\$ 4,472,000	25%	
	Squirrel Hill South	\$ 2,202,000	12%	
	Point Breeze	\$ 2,108,000	12%	
	Lower Lawrenceville	\$ 1,286,000	7%	
Eureka Bank				24
	Central Oakland	\$ 2,504,000	18%	
	Squirrel Hill North	\$ 1,697,000	13%	
	South Oakland	\$ 1,618,000	12%	
Fifth Third Bank and Fifth Third Mortgage Company	Mount Washington	\$ 1,202,000	9%	
				35
	Squirrel Hill North	\$ 5,147,000	21%	
	Point Breeze	\$ 3,154,000	13%	
	Shadyside	\$ 3,046,000	13%	
	South Side Flats	\$ 1,393,000	6%	

Bank	Top Lending Neighborhoods	Dollar Amount	% of Total Loan Dollars	Total Number of Lending Neighborhoods
First Commonwealth Bank				41
	Squirrel Hill North	\$ 6,411,000	27%	
	Bloomfield	\$ 2,221,000	9%	
	Squirrel Hill South	\$ 1,496,000	6%	
	South Side Flats	\$ 1,344,000	6%	
	Morningside	\$ 1,282,000	5%	
First National Bank of Pennsylvania				56
	Shadyside	\$ 3,041,000	13%	
	Mount Washington	\$ 1,915,000	8%	
	South Side Flats	\$ 1,287,000	6%	
	Upper Hill	\$ 1,163,000	5%	
	Squirrel Hill South	\$ 1,147,000	5%	
	Central North Side	\$ 1,046,000	5%	
	South Side Slopes	\$ 744,000	3%	
	Central Business District	\$ 734,000	3%	
	Brighton Heights	\$ 707,000	3%	
	North Oakland	\$ 690,000	3%	
First Niagara Bank				39
	Squirrel Hill South	\$ 2,816,000	17%	
	Squirrel Hill North	\$ 1,761,000	10%	
	Shadyside	\$ 1,413,000	8%	
	Point Breeze	\$ 1,397,000	8%	
	South Side Slopes	\$ 1,117,000	7%	
Nextier Bank, National Association				2
	South Side Flats	\$ 429,000	92%	
Northwest Savings Bank and Northwest Consumer Discount Company				35
	Squirrel Hill South	\$ 2,280,000	17%	
	Squirrel Hill North	\$ 1,708,000	13%	
	Mount Washington	\$ 1,192,000	9%	
	Point Breeze	\$ 923,000	7%	
	South Side Flats	\$ 760,000	6%	
PNC Bank				66
	Strip District	\$ 54,218,000	33%	
	Squirrel Hill North	\$ 17,411,000	10%	
	Squirrel Hill South	\$ 13,103,000	8%	
Progressive-Home Federal Savings and Loan Association				9
	Squirrel Hill South	\$ 398,000	37%	
	Brookline	\$ 172,000	16%	

Bank	Top Lending Neighborhoods	Dollar Amount	% of Total Loan Dollars	Total Number of Lending Neighborhoods
S&T Bank				30
	Shadyside	\$ 4,427,000	28%	
	Central Lawrenceville	\$ 2,190,000	14%	
	Central Business District	\$ 1,443,000	9%	
Sewickley Savings Bank				1
	Brighton Heights	\$ 204,000	100%	
Slovak Savings Bank				16
	Shadyside	\$ 1,066,000	44%	
	Manchester	\$ 298,000	12%	
Standard Bank, PaSB				8
	Central Lawrenceville	\$ 620,000	28%	
	Mount Washington	\$ 573,000	26%	
The Huntington National Bank				26
	Squirrel Hill South	\$ 1,791,000	17%	
	Shadyside	\$ 1,072,000	10%	
	South Side Flats	\$ 884,000	8%	
	Squirrel Hill North	\$ 786,000	7%	
	Point Breeze	\$ 734,000	7%	
	Central Business District	\$ 678,000	6%	
The Mars National Bank				4
	Point Breeze	\$ 730,000	56%	
Tristate Capital Bank				3
	Manchester	\$ 1,000,000	67%	
United-American Savings Bank				21
	South Side Flats	\$ 638,000	12%	
	East Allegheny	\$ 558,000	11%	
	Lower Lawrenceville	\$ 540,000	10%	
	South Side Slopes	\$ 478,000	9%	
	Central Business District	\$ 417,000	8%	
Wesbanco Bank, Inc.				4
	East Liberty	\$ 14,500,000	91%	
West View Savings Bank				1
	Brighton Heights	\$ 30,000	100%	

ALLEGHENY COUNTY MUNICIPALITIES

Tables 20.1 and 20.2 provide a snapshot of PCRG's twenty municipal partners with the same structure and information as the Pittsburgh Neighborhood Lending Tables, except that median home sales prices are not included.

Table 20.1 Selected Allegheny County Municipalities 2012 Lending by Property Type

Municipal Snapshot					Municipality				One-Four Family Units				Multi-Family			
Population (2010)	% minority (2010)	Estimated Income Level (2010-2011)	Total Housing Units (2010)	% Occupied Units (2011)	Estimated Number of 1-4 Family Housing Units	Median Home Value (2011)				% of Loans for 1-4 Family Units	Number* of Loans	Amount* of Loans (\$000)	Estimated Number of Loans per 100 1-4 Family Units	Estimated Loan Dollars per 1-4 Family Unit	Number* of Loans	Amount* of Loans (\$000)
2,801	10%	Upper	1,445	94%	1,149	\$211,600	Aspinwall Borough	99%	117	\$ 20,604	9.9	\$ 17,373	1	\$ 694		
19,767	9%	Middle	8,965	93%	7,468	\$110,800	Baldwin Borough	99%	563	\$ 55,415	7.5	\$ 7,370	4	\$ 6,810		
1,992	4%	Middle	865	97%	857	\$106,700	Baldwin Township	100%	82	\$ 7,005	9.6	\$ 8,164	0	\$ -		
8,370	14%	Middle	4,755	86%	3,371	\$100,400	Bellevue	98%	156	\$ 13,309	4.6	\$ 3,887	4	\$ 2,447		
1,432	8%	Middle	860	90%	560	\$97,600	Blawnox Borough	100%	34	\$ 3,703	5.8	\$ 6,308	0	\$ -		
9,643	6%	Middle	4,767	91%	4,094	\$96,400	Brentwood Borough	100%	251	\$ 19,609	5.9	\$ 4,589	1	\$ 586		
7,972	13%	Middle	4,275	90%	3,268	\$102,500	Carnegie Borough	99%	211	\$ 20,098	6.5	\$ 6,182	3	\$ 315		
3,451	5%	Moderate	1,662	95%	1,539	\$84,900	Etna Borough	99%	79	\$ 5,494	4.4	\$ 3,047	1	\$ 278		
11,137	5%	Upper	4,459	96%	4,207	\$175,900	Jefferson Hillis Borough	100%	411	\$ 66,167	9.2	\$ 14,869	0	\$ -		
6,104	37%	Low	3,536	83%	2,709	\$53,700	McKees-Rocks Borough	96%	48	\$ 2,499	1.7	\$ 910	2	\$ 198		
3,744	8%	Middle	2,148	81%	1,812	\$66,200	Millvale Borough	98%	42	\$ 2,617	2.3	\$ 1,436	1	\$ 720		
3,403	39%	Moderate	1,775	85%	1,484	\$49,600	Mt. Oliver Borough	100%	27	\$ 1,317	1.8	\$ 895	0	\$ -		
8,407	8%	Upper	3,712	93%	3,324	\$223,500	O'Hara Township	100%	438	\$ 88,079	13.3	\$ 26,715	0	\$ -		
42,329	39%	Middle	20,497	92%	18,751	\$86,000	Penn Hillis Township	100%	869	\$ 62,710	4.7	\$ 3,396	3	\$ 6,499		
8,268	6%	Middle	3,647	94%	2,986	\$142,500	Pleasant Hillis Borough	100%	302	\$ 37,486	10.5	\$ 13,011	0	\$ -		
31,105	7%	Upper	14,943	93%	11,879	\$146,400	Ross Township	100%	1237	\$ 153,158	10.5	\$ 13,033	4	\$ 4,002		
28,757	3%	Middle	12,505	96%	11,660	\$141,400	Shaler Township	100%	1169	\$ 134,224	10.0	\$ 11,464	2	\$ 1,420		
3,446	15%	Moderate	1,901	85%	1,556	\$67,600	Sharpsburg Borough	100%	45	\$ 4,257	2.8	\$ 2,682	0	\$ -		
13,944	10%	Middle	6,465	95%	5,277	\$135,800	Whitehall Borough	100%	522	\$ 54,447	10.2	\$ 10,634	1	\$ 144		
15,930	72%	Moderate	10,234	77%	6,992	\$67,700	Wilkinsburg Borough	99%	177	\$ 17,072	2.4	\$ 2,313	1	\$ 1,600		

Sources: FFIEC 2012 Census Data (population, % minority, income level)
 American Community Survey (ACS) 5-year Survey 2007-2011 (housing units, median home value, income level)
 HMDA 2012 raw data (loan number and amount)

Note on Data Accuracy: The margin of error for the ACS data above ranges from 2% to 14%.

*Number and Amount of loan originations

Table 20.2 Selected Allegheny County Municipalities 2012 Lending by Loan Purpose

Municipal Snapshot		Estimated			Municipality			Home Purchase			Home Improvement			Refinancing		
		% Minority (2010)	% Income Level (2010-2011)	Total Housing Units (2011)	% Occupied Units (2011)	Number of 1-4 Family Housing Units (2011)	Median Home Value (2011)	Number*	Amount* (\$000)	Denial Rate**	Number*	Amount* (\$000)	Denial Rate**	Number*	Amount* (\$000)	Denial Rate**
2,801	10%	Upper	94%	1,149	\$211,600	Aspinwall Borough	34	\$ 7,565	11%	9	\$ 1,035	31%	75	\$ 12,698	13%	
19,767	9%	Middle	93%	7,468	\$110,800	Baldwin Borough	182	\$ 20,686	8%	46	\$ 2,701	44%	339	\$ 38,838	26%	
1,992	4%	Middle	97%	865	\$106,700	Baldwin Township	21	\$ 2,049	4%	11	\$ 374	24%	50	\$ 4,582	23%	
8,370	14%	Middle	86%	3,371	\$100,400	Bellevue	63	\$ 7,100	7%	15	\$ 484	31%	82	\$ 8,172	24%	
1,432	8%	Middle	90%	560	\$97,600	Blawnox Borough	16	\$ 1,996	0%	1	\$ 60	50%	17	\$ 1,647	34%	
9,643	6%	Middle	91%	4,094	\$96,400	Brentwood Borough	73	\$ 6,218	14%	29	\$ 1,255	40%	150	\$ 12,722	22%	
7,972	13%	Middle	90%	3,268	\$102,500	Carnegie Borough	85	\$ 8,147	4%	12	\$ 309	57%	117	\$ 11,957	31%	
3,451	5%	Moderate	95%	1,539	\$84,900	Etna Borough	32	\$ 2,672	13%	5	\$ 63	50%	43	\$ 3,037	25%	
11,137	5%	Upper	96%	4,207	\$175,900	Jefferson Hills Borough	121	\$ 20,308	7%	26	\$ 1,793	45%	264	\$ 44,066	20%	
6,104	37%	Low	83%	2,709	\$53,700	McKees-Rocks Borough	22	\$ 1,042	4%	6	\$ 153	75%	22	\$ 1,502	38%	
3,744	8%	Middle	81%	1,812	\$66,200	Millvale Borough	16	\$ 1,311	6%	4	\$ 113	75%	23	\$ 1,913	36%	
3,403	39%	Moderate	85%	1,484	\$49,600	Mt. Oliver Borough	12	\$ 633	15%	6	\$ 201	70%	9	\$ 483	31%	
8,407	8%	Upper	93%	3,324	\$223,500	O'Hara Township	143	\$ 31,486	6%	17	\$ 1,518	57%	278	\$ 55,075	16%	
42,329	39%	Middle	92%	18,751	\$86,000	Penn Hills Township	299	\$ 27,406	16%	114	\$ 3,775	57%	459	\$ 38,028	34%	
8,268	6%	Middle	94%	2,986	\$142,500	Pleasant Hills Borough	82	\$ 11,714	9%	27	\$ 1,677	45%	193	\$ 24,095	15%	
31,105	7%	Upper	93%	11,879	\$146,400	Ross Township	363	\$ 51,995	4%	77	\$ 5,172	33%	801	\$ 99,993	18%	
28,757	3%	Middle	96%	11,660	\$141,400	Shaler Township	302	\$ 42,954	4%	104	\$ 6,989	32%	765	\$ 85,701	18%	
3,446	15%	Moderate	85%	1,556	\$67,600	Sharpsburg Borough	16	\$ 1,603	11%	7	\$ 168	46%	22	\$ 2,486	33%	
13,944	10%	Middle	95%	5,277	\$135,800	Whitehall Borough	170	\$ 20,295	8%	55	\$ 3,459	38%	298	\$ 30,837	17%	
15,930	72%	Moderate	77%	6,992	\$67,700	Wilksburg Borough	53	\$ 7,681	9%	31	\$ 1,110	55%	94	\$ 9,881	36%	

Sources: FFIEC 2012 Census Data (population, % minority, income level)
 American Community Survey (ACS) 5-year Survey 2007-2011 (housing units, median home value, income level)
 HMDA 2012 raw data (loan number and amount)

Note on Data Accuracy: The margin of error for the ACS data above ranges from 2% to 14%.

*Number and Amount of loan originations

**Denial Rate = (number of denied applications/number of completed applications)

Glossary

The tables and charts in this report use standard HMDA, U.S. Census Bureau, and Department of Housing and Urban Development (HUD) categories and definitions for mortgage loans and for demographic and economic information about Census tracts and neighborhoods. These data definitions are not always intuitive, and in some cases, the terms used for mortgage lending differ from those used by other parts of the banking industry. This section lists definitions and explanations of the terms and phrases used in this report.

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

Applicant Information (HMDA):

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

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

Depository Institution: A financial institution that makes loans and obtains its funds mainly through accepting deposits from the public; includes commercial banks, savings and loan associations, savings banks, and credit unions.

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

High Interest Loans: For the purposes of this report, we define high-interest loans to be loans for which the **Rate Spread** is required to be reported in HMDA data. The **Rate Spread** for a loan is reported only if it is higher than a certain threshold. Not all loans with reportable rate spreads are sub-prime loans, but nearly all sub-prime loans are high-interest loans.

Income level: Every year the Department of Housing and Urban Development (HUD) estimates the *Median Family Income* (MFI) for metropolitan regions, called *Metropolitan Statistical Areas* (MSA) or *Metropolitan Areas* interchangeably. The Pittsburgh MSA includes Allegheny, Armstrong, Beaver, Butler, Fayette, Washington, and

Westmoreland Counties. The median family income is defined as the income level that exceeds the income of half the families in the region and is exceeded by the income of half the families. In 2012, the HUD estimated Median Family Income for the Pittsburgh MSA was \$64,900. Each Census tract is categorized as Low-, Moderate-, Middle- or Upper-Income, depending on what its median family income is compared to the regional MFI.

2012 Income Levels:

Income Level	Census Tract MFI as Percent of Pittsburgh MSA MFI	2012 Limits
Low	Less than 50%	Less than \$32,450
Moderate	At least 50% but less than 80%	\$32,450 to \$51,920
Middle	At least 80% but less than 120%	\$51,920 to \$77,880
Upper	120% or greater	\$77,880 or greater

LMI: *Low- and Moderate-Income*, used where data for low- and moderate-income Census tracts or borrowers is grouped together in a single category.

Loan Information (HMDA)

Action Taken

- **Application Approved but not Accepted:** Loans that are approved but not accepted by the applicant.
- **Loan Originated:** Loans that are approved by the financial institution and accepted by the applicant.
- **Loan Purchased by Financial Institution:** A previously originated loan purchased by the reporting institution.

Loan Type (HMDA):

- **Conventional:** A home mortgage loan secured by a dwelling, which is not insured by a federal organization such as the Federal Housing Administration (FHA), the Veteran’s Administration (VA), or the Rural Housing Service (RHS).
- **Government:** A home mortgage loan which is insured by the Federal Housing Administration (FHA), the Veteran’s Administration (VA), or Rural Housing Service (RHS).

Property Location (HMDA):

- **Census tract:** The Census 2010 tract where the property securing a loan is located.

Property Type (HMDA):

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

Purpose of Loan (HMDA):

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

Rate Spread (HMDA): Prior to 2010, the rate spread for a loan was defined as the spread between the Annual Percentage Rate (APR) of the loan and the comparable treasury security. For loans acted on after January 1, 2010, rate spread is defined as the spread between the Annual Percentage Rate (APR) and a survey-based estimate of APRs currently offered on prime mortgage loans of a comparable type.

Substantially Minority: Used of a Census tract whose population is more than 50% minority.

Appendix I: Community Reinvestment Act Examinations

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

CRA examinations are conducted by the federal agencies that are responsible for supervising depositories: the Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC). Prior to 2012, the Office of Thrift Supervision (OTS) was also responsible for regulating banks and savings and loans associations and conducting CRA examinations. Under the 2010 Dodd-Frank Wall Street Reform and Consumer Protection Act, the OTS was merged with the OCC, effective July 21, 2011, and the OCC has taken over its responsibility for conducting CRA examinations.

Banks are divided into three classes, based on asset size. The thresholds change annually. As of Jan. 1, 2013, these are: Large Banks, with assets of over \$1.186 billion, Intermediate Small Banks, with assets between \$296 million and \$1.186 billion, and Small Banks, with less than \$296 million in assets. Large banks are evaluated according to the most comprehensive and stringent standards. Large and Intermediate Small Banks are evaluated every three years. Small Banks with Outstanding CRA ratings are evaluated every 5 years, and those with Satisfactory ratings every 4 years. Small banks may choose not to be evaluated in the investment and service categories, and to receive an overall rating only. Intermediate Small Banks may receive a “Community Development” rating in place of Investment and Service ratings (see Data Dictionary for more detail about Lending, Investment, and Service tests).

CRA Rating: The CRA exam results in an overall rating of Outstanding, Satisfactory, Needs to Improve, or Substantial Noncompliance. Separate ratings are given for each of the following tests:

- **Lending Test:** The part of a CRA exam that evaluates a bank’s record of helping to meet the credit needs of its assessment area through its lending activities by considering a bank’s home mortgage, small business, farm, and community development lending.
- **Investment Test:** The part of a CRA exam that evaluates a bank’s record of helping to meet the credit needs of its assessment area through qualified investments and grants that benefit its assessment area or a broader statewide or regional area that includes the bank’s assessment area.
- **Service Test:** The part of a CRA exam that evaluates a bank’s record of helping to meet the credit needs of its assessment area by analyzing the availability and effectiveness of a bank’s systems for delivering retail services and the extent and innovativeness of its community development services.
- **Community Development Test:** for Intermediate Small Banks, this single test replaces the Investment and Service Tests.

Appendix II: Methodology

Data Sources

This report relies primarily on HMDA and Census Bureau data. We also use PGH SNAP for information about Pittsburgh neighborhoods. PGH SNAP is a City of Pittsburgh neighborhood data and map resource, accessible through the City of Pittsburgh website. It includes a mapping of Census tracts to Pittsburgh's ninety neighborhoods, as well as housing data (e.g., median home value and sales price).

HMDA data and most of the Census data were obtained in raw form from the Federal Financial Institutions Examination Council (FFIEC), which sets standards for reporting financial data and maintains and distributes HMDA data. The FFIEC provides free HMDA and Census software applications for each year's data that allow users to submit queries about data for specific financial institutions and regions. The FFIEC Census Application provides Census data related to housing and income, intended to be used in conjunction with HMDA loan data. In some cases, we supplemented FFIEC Census data with additional data downloaded directly from the U.S. Census Bureau website. All of our analysis is done in Microsoft Office Access and Excel.

Census Data And Census Tracts

Every geographical point in the United States is assigned to a Census tract. Every ten years, in preparation for the decennial census, the U.S. Census Bureau adjusts the boundaries of some Census tracts, eliminates some Census tracts, and creates some new Census tracts. Between 2000 and 2010, a number of tracts were changed, added, or eliminated in the Pittsburgh Metropolitan Area. 2012 was the first year for which HMDA reports used 2010 Census tracts. As a result, the Census data is more accurate. However, with the new Census boundaries, there are now 13 Census tracts that span more than one Pittsburgh neighborhood. As a result, the neighborhoods of properties within those tracts cannot be determined from HMDA data. In the analysis in this report, we combine adjacent neighborhoods that share Census tracts. Table B (p. 16) shows the neighborhood groupings.

Financial Institutions

The group of banks included for comparison in this report is made up primarily of banks with a physical presence in Pittsburgh. We also include the Bank of America, which has no branch offices or deposit base in the Pittsburgh region, but makes a significant number of mortgage loans in Allegheny County. BNY Mellon is also included, though it is strictly a commercial bank and does not make conventional consumer loans. BNY Mellon makes a small number of mortgage loans and purchases existing loans as investments; these are included in our analysis. The Bank of America and BNY Mellon are both PCRG financial partners.

Wesbanco Bank acquired Fidelity Bank and all of its branches in October 2012. We report 2012 HMDA data for Wesbanco. However, since the 2012 FDIC Summary of Deposits data was reported as of June 30, before the acquisition was completed, we list branches and deposits as belonging to Fidelity Bank.

Mortgage loan data for banks with branches in Allegheny County includes data for affiliated or subsidiary institutions. Data for Citizens Bank of Pennsylvania includes mortgage loans by RBS Citizens, National Association. RBS Citizens has no deposits in the Pittsburgh MSA, but makes mortgage loans. Data for Fifth Third Bank includes data for its mortgage lending subsidiary, Fifth Third Mortgage Company. Data for Northwest Savings Bank includes loans by its mortgage lending subsidiary, Northwest Consumer Discount Company.

In addition, charts and tables in Appendix III showing mortgage originations by individual banks from 2005 to 2012 include the following: Bank of America data includes Merrill Lynch Credit Corporation (2009-2011); BNY Mellon data includes Mellon Bank, NA (2005-10), Mellon Trust of New England (2005-07), and Bank of New York Mellon (2005-11); Citizens Bank data includes Charter One Bank (2005-2006), Citizens Bank, NA (RBS) (2005, 2007-2010), Citizens Mortgage Corporation (2006), RBS Citizens (2011-2012), and Citizens Bank of Pennsylvania (2005-2012).

Income Levels

In the Allegheny County Municipal Lending Tables, we relied on two sources for income level estimates. Where possible we used FFIEC 2012 Census Data, which provides income level by Census tract. These income levels are based on FFIEC Estimated Median Family Income, which is equivalent to the HUD Estimated Median Family Income. For municipalities whose Census tracts do not all have the same income level, we relied on estimated median family income in the American Community Survey 2008-2012 five-year survey.

In the Pittsburgh Neighborhood Lending Tables, or Pittsburgh neighborhoods, we used FFIEC 2012 Census Data for the income levels of individual Census tracts. For neighborhoods with multiple Census tracts, we estimated the income level of the neighborhood by assigning integers 1-4 to Low, Moderate, Middle, and Upper income levels, respectively, and taking the average. Note that the resulting estimate may not be the true income level for the neighborhood.

Deposit Market Share

Data analysts have a choice in calculating deposit market share for the City of Pittsburgh. The FDIC Summary of Deposits reports the location of bank branches in two ways: (1) as reported by banks; (2) as determined by United States Postal Service Zip Codes. Neither of these methods restricts branches identified as being in the City of Pittsburgh to those which are located within the city limits. In this study, unlike past years, we define the City of Pittsburgh strictly by the city limits, and calculate deposit market share for the City of Pittsburgh based only on branches located within the city limits. Our reason for doing so is to align this study with the needs of the City in evaluating depository institutions in accordance with the Responsible Banking Ordinance, which requires City depositories to be chosen using criteria which include a comparison of overall deposit market share in the City with market share in LMI Census tracts.

Appendix III: Individual Bank Reports

This appendix contains two sets of tables for each of the 30 banks that had physical branches in Allegheny County and received mortgage loan applications in 2012. Each set of tables contains one version for the City of Pittsburgh and a second for Allegheny County excluding Pittsburgh.

- 1) Bank profiles, 2005-2012. The first table for each bank (“Total Mortgage Lending”) shows the total number and dollar amount of loans originated by the bank for each year, 2005-2012. An accompanying chart shows the number of loans graphically. Additional tables show the same information for LMI and substantially minority Census tracts. These tables also show what percentage of each bank’s total lending went to LMI and substantially minority tracts in each year. Accompanying charts show these percentages graphically.
- 2) 2012 Loans by Census Tract and Borrower Income Level. For each bank, we include tables giving breakdowns of the bank’s 2012 lending by Census tract income level. Within each Census tract income level, lending is broken down by the income level of the borrower. This shows where and to whom money is flowing: even within LMI Census tracts, a significant portion of money goes to middle- and upper-income borrowers.

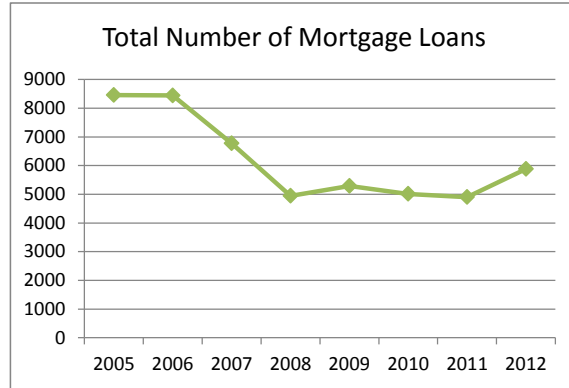
For purposes of comparison, the individual bank reports are preceded by two sets of aggregate tables with the same data and format: the first set aggregates data for all lending institutions, and the second for all banks with branches in Allegheny County.

All Lenders

City of Pittsburgh Trends in Mortgage Lending 2005-2012

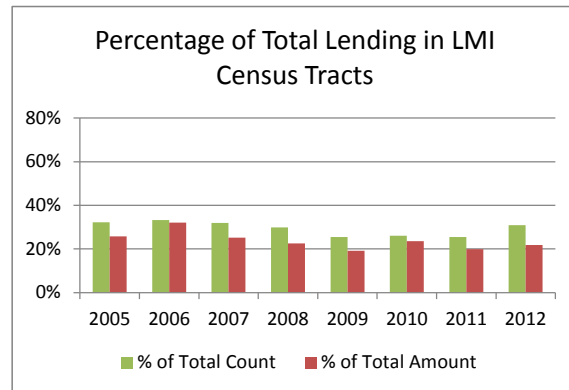
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	8458	\$ 711,687
2006	8441	\$ 799,307
2007	6774	\$ 690,523
2008	4943	\$ 570,088
2009	5287	\$ 720,250
2010	5010	\$ 704,613
2011	4902	\$ 732,105
2012	5883	\$ 959,943



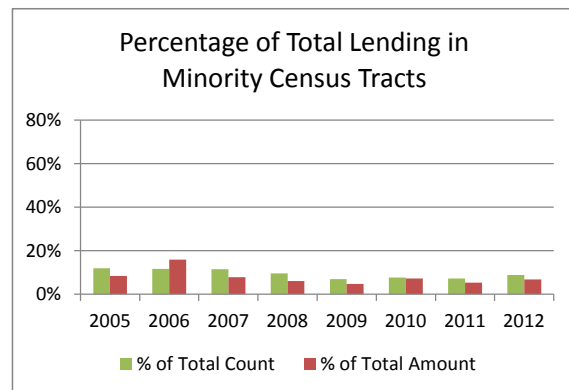
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2727	32%	\$ 183,849	26%
2006	2808	33%	\$ 256,769	32%
2007	2158	32%	\$ 174,056	25%
2008	1474	30%	\$ 128,311	23%
2009	1345	25%	\$ 138,136	19%
2010	1307	26%	\$ 165,783	24%
2011	1251	26%	\$ 145,638	20%
2012	1820	31%	\$ 209,323	22%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1014	12%	\$ 60,351	8%
2006	982	12%	\$ 127,075	16%
2007	781	12%	\$ 54,296	8%
2008	474	10%	\$ 34,977	6%
2009	364	7%	\$ 34,664	5%
2010	388	8%	\$ 50,692	7%
2011	354	7%	\$ 38,885	5%
2012	518	9%	\$ 64,811	7%

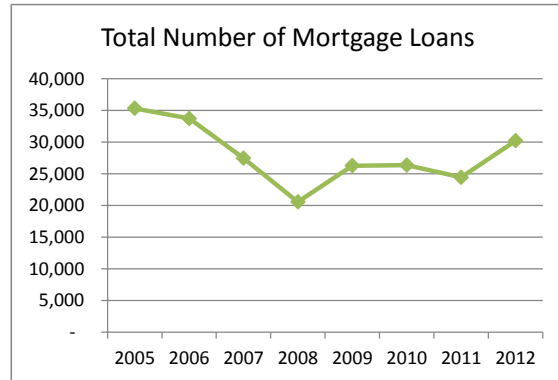


All Lenders

Allegheny County excluding Pittsburgh Trends in Mortgage Lending 2005-2012

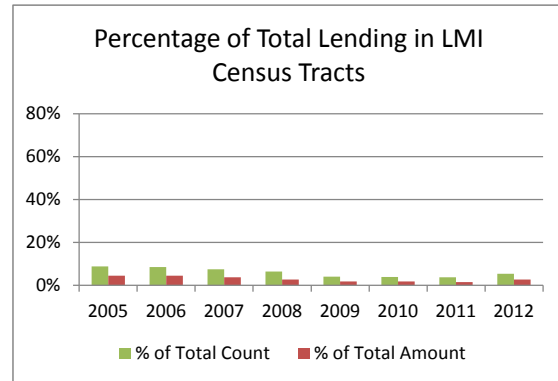
Total Lending

Total Lending			
	Count	Amount (000s)	
2005	35,340	\$ 3,581,108	
2006	33,741	\$ 3,267,859	
2007	27,470	\$ 3,009,285	
2008	20,590	\$ 2,691,369	
2009	26,292	\$ 3,802,274	
2010	26,364	\$ 3,821,740	
2011	24,443	\$ 3,613,644	
2012	30,245	\$ 4,522,068	



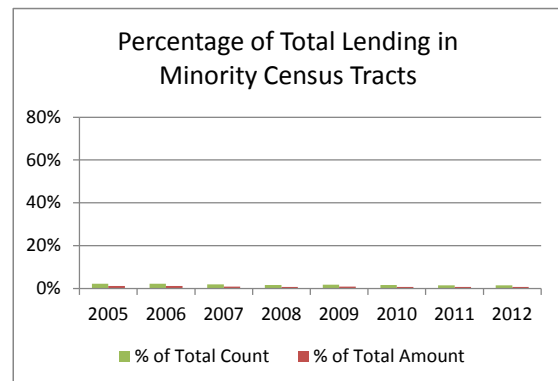
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3112	9%	\$ 161,872	5%
2006	2883	9%	\$ 144,685	4%
2007	2068	8%	\$ 111,704	4%
2008	1316	6%	\$ 74,351	3%
2009	1078	4%	\$ 68,050	2%
2010	1036	4%	\$ 67,306	2%
2011	910	4%	\$ 56,074	2%
2012	1631	5%	\$ 119,726	3%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	772	2%	\$ 42,206	1%
2006	759	2%	\$ 37,396	1%
2007	539	2%	\$ 27,404	1%
2008	331	2%	\$ 18,467	1%
2009	468	2%	\$ 31,512	1%
2010	433	2%	\$ 29,760	1%
2011	364	1%	\$ 23,528	1%
2012	447	1%	\$ 34,794	1%



2012 Loans by Census Tract and Borrower Income Level

City of Pittsburgh

Census Tract Income Level	Total Applications				Originated				Purchased				Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	818	7%	\$ 95,173	6%	366	6%	\$ 57,613	6%	65	5%	\$ 7,222	4%	254	11%	\$ 17,589	8%
Low	188	23%	\$ 7,796	8%	55	15%	\$ 3,317	6%	10	15%	\$ 598	8%	98	39%	\$ 2,697	15%
Moderate	167	20%	\$ 12,391	13%	67	18%	\$ 5,130	9%	12	18%	\$ 1,290	18%	58	23%	\$ 3,575	20%
Middle	166	20%	\$ 14,574	15%	89	24%	\$ 8,161	14%	9	14%	\$ 1,089	15%	45	18%	\$ 3,142	18%
Upper	200	24%	\$ 30,253	32%	110	30%	\$ 18,803	33%	17	26%	\$ 2,612	36%	39	15%	\$ 4,929	28%
NA	97	12%	\$ 30,159	32%	45	12%	\$ 22,202	39%	17	26%	\$ 1,633	23%	14	6%	\$ 3,246	18%
Moderate (50-79% of HUD Area Median Income)	3,074	27%	\$ 275,843	17%	1,454	25%	\$ 151,710	16%	322	24%	\$ 32,123	17%	896	37%	\$ 54,185	25%
Low	562	18%	\$ 24,608	9%	190	13%	\$ 9,662	6%	21	7%	\$ 1,411	4%	282	31%	\$ 9,701	18%
Moderate	767	25%	\$ 52,502	19%	352	24%	\$ 25,644	17%	70	22%	\$ 6,266	20%	246	27%	\$ 13,206	24%
Middle	670	22%	\$ 55,605	20%	360	25%	\$ 30,966	20%	59	18%	\$ 6,210	19%	162	18%	\$ 10,394	19%
Upper	755	25%	\$ 91,885	33%	425	29%	\$ 51,783	34%	62	19%	\$ 8,921	28%	157	18%	\$ 16,830	31%
NA	320	10%	\$ 51,243	19%	127	9%	\$ 33,655	22%	110	34%	\$ 9,315	29%	49	5%	\$ 4,054	7%
Middle (80-119% of HUD Area Median Income)	4,211	38%	\$ 532,533	33%	2,200	37%	\$ 310,219	32%	528	40%	\$ 60,695	32%	871	36%	\$ 73,270	34%
Low	516	12%	\$ 30,209	6%	216	10%	\$ 13,047	4%	49	9%	\$ 3,337	5%	180	21%	\$ 8,814	12%
Moderate	934	22%	\$ 73,305	14%	486	22%	\$ 37,483	12%	98	19%	\$ 9,224	15%	217	25%	\$ 14,667	20%
Middle	979	23%	\$ 94,616	18%	540	25%	\$ 52,811	17%	98	19%	\$ 11,003	18%	202	23%	\$ 15,097	21%
Upper	1,414	34%	\$ 207,302	39%	828	38%	\$ 121,553	39%	130	25%	\$ 21,145	35%	237	27%	\$ 31,169	43%
NA	368	9%	\$ 127,101	24%	130	6%	\$ 85,325	28%	153	29%	\$ 15,986	26%	35	4%	\$ 3,523	5%
Upper (>=120% of HUD Area Median Income)	3,106	28%	\$ 701,698	44%	1,863	32%	\$ 440,401	46%	401	30%	\$ 90,145	47%	394	16%	\$ 72,981	33%
Low	105	3%	\$ 9,791	1%	50	3%	\$ 3,896	1%	4	1%	\$ 518	1%	45	11%	\$ 4,708	6%
Moderate	275	9%	\$ 30,909	4%	158	8%	\$ 18,099	4%	27	7%	\$ 3,321	4%	56	14%	\$ 5,542	8%
Middle	467	15%	\$ 63,479	9%	272	15%	\$ 37,260	8%	56	14%	\$ 8,700	10%	63	16%	\$ 7,979	11%
Upper	2,045	66%	\$ 521,131	74%	1,317	71%	\$ 335,441	76%	211	53%	\$ 56,220	62%	210	53%	\$ 51,405	70%
NA	214	7%	\$ 76,388	11%	66	4%	\$ 45,705	10%	103	26%	\$ 21,386	24%	20	5%	\$ 3,347	5%
Total	11,209		\$ 1,605,247		5,883		\$ 959,943		1,316		\$ 190,185		2,415		\$ 218,025	

Allegheny County excluding Pittsburgh

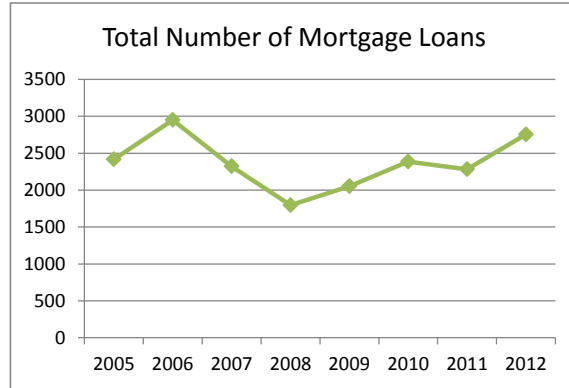
Census Tract Income Level	Borrower Income Level			Total Applications			Originated			Purchased			Denied		
	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)
Low (0-49% of HUD Area Median Income)	277	1%	\$ 12,217	0%	0%	\$ 5,051	19	0%	\$ 979	142	2%	\$ 4,174	0%	0%	\$ 0
	105	38%	\$ 2,967	24%	15%	\$ 746	4	21%	\$ 139	70	49%	\$ 1,712	41%	41%	\$ 1,712
	74	27%	\$ 2,496	20%	19%	\$ 943	2	11%	\$ 191	32	23%	\$ 922	22%	22%	\$ 922
	43	16%	\$ 1,362	11%	9%	\$ 458	-	0%	\$ -	26	18%	\$ 765	18%	18%	\$ 765
	25	9%	\$ 1,394	11%	14%	\$ 554	11	14%	\$ 554	11	8%	\$ 466	11%	8%	\$ 466
NA	30	11%	\$ 3,998	33%	47%	\$ 2,350	6	8%	\$ 649	3	2%	\$ 309	7%	7%	\$ 309
Moderate (50-79% of HUD Area Median Income)	3,505	6%	\$ 238,012	3%	3%	\$ 114,675	1,553	5%	\$ 34,833	428	2%	\$ 52,511	5%	5%	\$ 52,511
	803	23%	\$ 36,076	15%	12%	\$ 14,086	288	19%	\$ 4,301	72	17%	\$ 4,301	33%	33%	\$ 12,510
	926	26%	\$ 54,767	23%	23%	\$ 25,813	424	27%	\$ 5,694	76	18%	\$ 5,694	27%	27%	\$ 13,935
	770	22%	\$ 50,687	21%	21%	\$ 24,309	376	24%	\$ 5,759	66	15%	\$ 5,759	21%	21%	\$ 12,355
	651	19%	\$ 58,853	25%	29%	\$ 33,576	355	23%	\$ 5,527	48	11%	\$ 5,527	14%	14%	\$ 10,902
NA	355	10%	\$ 37,629	16%	15%	\$ 16,891	110	7%	\$ 13,552	166	39%	\$ 2,811	5%	5%	\$ 2,811
Middle (80-119% of HUD Area Median Income)	19,966	37%	\$ 2,104,537	26%	25%	\$ 1,138,872	10,690	35%	\$ 378,982	3,108	27%	\$ 307,330	32%	32%	\$ 307,330
	2,014	10%	\$ 124,158	6%	5%	\$ 57,759	924	9%	\$ 14,654	186	6%	\$ 14,654	11%	11%	\$ 34,885
	4,416	22%	\$ 365,180	17%	17%	\$ 198,113	2,389	22%	\$ 60,175	617	20%	\$ 60,175	20%	24%	\$ 60,414
	5,184	26%	\$ 503,056	24%	25%	\$ 280,997	2,926	27%	\$ 77,701	653	21%	\$ 77,701	24%	24%	\$ 73,763
	6,498	33%	\$ 847,965	40%	44%	\$ 499,107	3,892	36%	\$ 118,926	745	24%	\$ 118,926	39%	39%	\$ 119,733
NA	1,854	9%	\$ 264,178	13%	9%	\$ 102,896	559	5%	\$ 107,526	907	29%	\$ 18,535	6%	6%	\$ 18,535
Upper (>=120% of HUD Area Median Income)	30,831	56%	\$ 5,607,168	70%	72%	\$ 3,263,183	17,923	59%	\$ 1,010,167	5,219	71%	\$ 593,166	62%	62%	\$ 593,166
	1,134	4%	\$ 97,008	2%	1%	\$ 39,351	493	3%	\$ 11,121	126	2%	\$ 32,902	6%	6%	\$ 32,902
	3,260	11%	\$ 351,887	6%	6%	\$ 189,446	1,803	10%	\$ 57,183	474	9%	\$ 57,183	15%	15%	\$ 57,182
	5,691	18%	\$ 759,144	14%	13%	\$ 434,113	3,336	19%	\$ 132,675	870	17%	\$ 132,675	20%	20%	\$ 86,139
	18,431	60%	\$ 3,948,886	70%	76%	\$ 2,473,786	11,658	65%	\$ 564,808	2,492	48%	\$ 564,808	52%	52%	\$ 392,049
NA	2,315	8%	\$ 450,243	8%	4%	\$ 126,487	633	4%	\$ 244,380	1,257	24%	\$ 24,894	4%	4%	\$ 24,894
Total	54,579		\$ 7,961,934			\$ 4,521,781	30,244		\$ 1,424,961	8,774		\$ 957,181	8,438		\$ 957,181

Banks with Branches in Allegheny County*

City of Pittsburgh Trends in Mortgage Lending 2005-2012

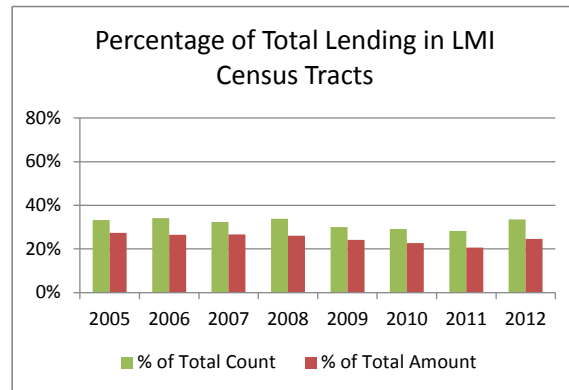
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	2418	\$ 155,424
2006	2951	\$ 207,999
2007	2323	\$ 189,749
2008	1796	\$ 183,705
2009	2053	\$ 243,538
2010	2387	\$ 296,359
2011	2282	\$ 328,169
2012	2753	\$ 479,191



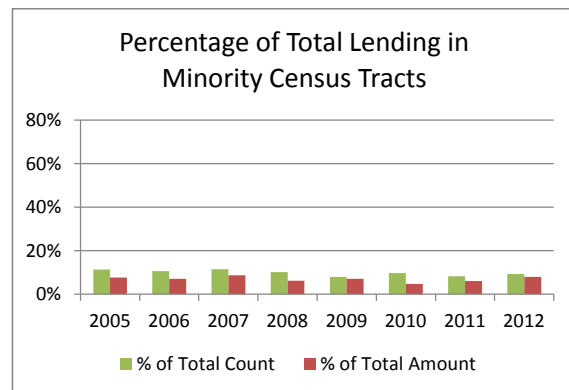
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	803	33%	\$ 42,456	27%
2006	1005	34%	\$ 55,000	26%
2007	752	32%	\$ 50,539	27%
2008	607	34%	\$ 47,738	26%
2009	616	30%	\$ 58,771	24%
2010	695	29%	\$ 67,268	23%
2011	644	28%	\$ 67,550	21%
2012	923	34%	\$ 117,587	25%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	273	11%	\$ 11,975	8%
2006	315	11%	\$ 14,863	7%
2007	267	11%	\$ 16,499	9%
2008	184	10%	\$ 11,543	6%
2009	165	8%	\$ 17,331	7%
2010	231	10%	\$ 13,854	5%
2011	189	8%	\$ 19,905	6%
2012	256	9%	\$ 38,487	8%



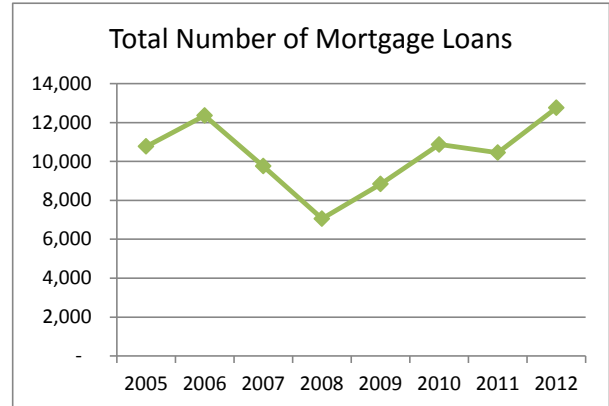
*Includes mortgage lending subsidiaries

Banks with Branches in Allegheny County*

Allegheny County excluding Pittsburgh Trends in Mortgage Lending 2005-2012

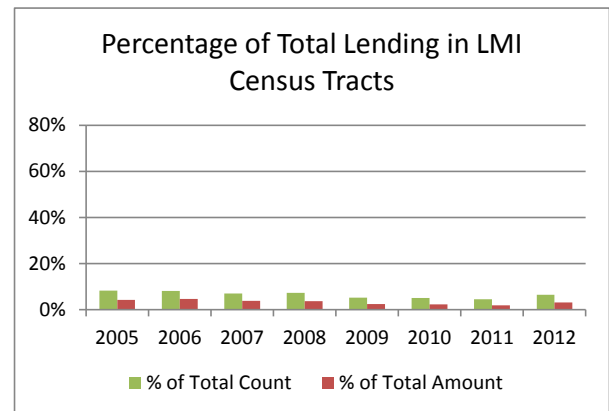
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	10,767	\$ 820,549
2006	12,355	\$ 876,712
2007	9,762	\$ 787,622
2008	7,055	\$ 701,589
2009	8,841	\$ 1,072,914
2010	10,868	\$ 1,384,386
2011	10,452	\$ 1,371,558
2012	12,750	\$ 1,704,373



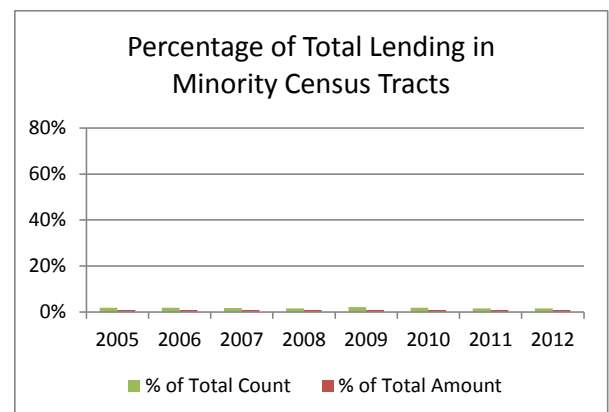
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	890	8%	\$ 33,924	4%
2006	1000	8%	\$ 40,303	5%
2007	679	7%	\$ 29,725	4%
2008	513	7%	\$ 25,392	4%
2009	461	5%	\$ 25,192	2%
2010	541	5%	\$ 31,078	2%
2011	469	4%	\$ 25,522	2%
2012	812	6%	\$ 53,500	3%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	193	2%	\$ 7,669	1%
2006	229	2%	\$ 9,315	1%
2007	162	2%	\$ 8,167	1%
2008	113	2%	\$ 5,958	1%
2009	192	2%	\$ 11,616	1%
2010	197	2%	\$ 10,312	1%
2011	168	2%	\$ 10,022	1%
2012	207	2%	\$ 15,598	1%



*Includes mortgage lending subsidiaries

Banks with Branches in Allegheny County*

2012 Loans by Census Tract and Borrower Income Level

City of Pittsburgh

Census Tract Income Level	Borrower Income Level				Total Applications				Originated				Purchased				Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	414	9%	\$ 56,260	8%	203	7%	\$ 39,701	8%	6	10%	\$ 322	5%	159	11%	\$ 10,529	9%	68	43%	\$ 1,579	15%
Low	109	26%	\$ 4,301	8%	30	15%	\$ 2,120	5%	-	0%	\$ -	0%	-	0%	\$ -	0%	2	33%	\$ 31	20%
Moderate	76	18%	\$ 5,011	9%	37	18%	\$ 2,456	6%	-	0%	\$ -	0%	-	0%	\$ -	0%	28	18%	\$ 1,830	17%
Middle	80	19%	\$ 6,474	12%	44	22%	\$ 3,865	10%	-	0%	\$ -	0%	-	0%	\$ -	0%	21	13%	\$ 1,965	19%
Upper	90	22%	\$ 13,904	25%	56	28%	\$ 9,987	25%	-	0%	\$ -	0%	-	0%	\$ -	0%	11	7%	\$ 3,066	29%
NA	59	14%	\$ 26,570	47%	36	18%	\$ 21,273	54%	4	67%	\$ 291	90%	11	7%	\$ 3,066	27%	-	-	-	-
Moderate (50-79% of HUD Area Median Income)	1,457	30%	\$ 123,736	18%	735	26%	\$ 79,583	16%	21	36%	\$ 2,130	33%	575	39%	\$ 31,910	27%	198	34%	\$ 5,734	18%
Low	326	22%	\$ 11,359	9%	106	14%	\$ 4,474	6%	1	5%	\$ 54	3%	198	34%	\$ 5,734	18%	155	27%	\$ 8,226	26%
Moderate	353	24%	\$ 21,094	17%	163	22%	\$ 10,722	13%	5	24%	\$ 328	15%	155	18%	\$ 6,290	20%	105	18%	\$ 6,290	20%
Middle	304	21%	\$ 20,271	16%	172	23%	\$ 12,215	15%	1	5%	\$ 1	0%	105	16%	\$ 9,742	31%	26	5%	\$ 1,918	6%
Upper	333	23%	\$ 37,274	30%	202	27%	\$ 23,262	29%	2	10%	\$ 368	17%	91	16%	\$ 9,742	31%	26	5%	\$ 1,918	6%
NA	141	10%	\$ 33,738	27%	92	13%	\$ 28,910	36%	12	57%	\$ 1,379	65%	26	5%	\$ 1,918	6%	-	-	-	-
Middle (80-119% of HUD Area Median Income)	1,791	37%	\$ 231,128	34%	1,034	37%	\$ 168,143	34%	19	32%	\$ 1,681	26%	536	36%	\$ 38,419	33%	122	23%	\$ 5,063	13%
Low	260	15%	\$ 12,608	5%	109	11%	\$ 5,778	3%	1	5%	\$ 46	3%	122	23%	\$ 5,063	13%	141	26%	\$ 8,678	23%
Moderate	422	24%	\$ 27,836	12%	234	23%	\$ 15,955	9%	3	16%	\$ 204	12%	141	26%	\$ 8,678	23%	128	24%	\$ 8,762	23%
Middle	410	23%	\$ 34,826	15%	235	23%	\$ 21,033	13%	2	11%	\$ 162	10%	128	24%	\$ 8,762	23%	-	-	-	-
Upper	586	33%	\$ 77,503	34%	382	37%	\$ 51,961	31%	-	0%	\$ -	0%	128	24%	\$ 13,897	36%	17	3%	\$ 2,019	5%
NA	113	6%	\$ 78,355	34%	74	7%	\$ 73,416	44%	13	68%	\$ 1,269	75%	17	3%	\$ 2,019	5%	-	-	-	-
Upper (>=120% of HUD Area Median Income)	1,192	25%	\$ 269,963	40%	840	30%	\$ 202,821	41%	13	22%	\$ 2,273	35%	207	14%	\$ 35,736	31%	28	14%	\$ 3,046	9%
Low	61	5%	\$ 5,463	2%	32	4%	\$ 2,297	1%	-	0%	\$ -	0%	28	14%	\$ 3,046	9%	39	19%	\$ 3,559	10%
Moderate	111	9%	\$ 11,059	4%	63	8%	\$ 6,366	3%	1	8%	\$ 169	7%	39	19%	\$ 3,559	10%	30	14%	\$ 3,415	10%
Middle	147	12%	\$ 17,041	6%	95	11%	\$ 11,472	6%	-	0%	\$ -	0%	101	49%	\$ 24,034	67%	9	4%	\$ 1,682	5%
Upper	812	68%	\$ 205,247	76%	612	73%	\$ 156,116	77%	-	0%	\$ -	0%	9	4%	\$ 1,682	5%	-	-	-	-
NA	61	5%	\$ 31,153	12%	38	5%	\$ 26,570	13%	12	92%	\$ 2,104	93%	9	4%	\$ 1,682	5%	-	-	-	-
Total	4,854		\$ 681,087		2,812		\$ 490,248		59		\$ 6,406		1,477		\$ 116,594					

*includes mortgage lending subsidiaries

Banks with Branches in Allegheny County*

2012 Loans by Census Tract and Borrower Income Level

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level			Total Applications			Originated			Purchased			Denied			
	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	
Low (0-49% of HUD Area Median Income)	154	1%	\$ 5,187	0%	0%	\$ 1,694	3	1%	\$ 61	0%	0%	\$ 92	2%	\$ 2,816	1%	
	58	38%	\$ 1,404	27%	7	15%	\$ 193	11%	\$ 42	69%	45	\$ 1,095	49%	\$ 1,095	39%	
	42	27%	\$ 1,176	23%	17	37%	\$ 433	26%	-	0%	20	\$ 535	22%	\$ 535	19%	
	27	18%	\$ 966	19%	11	24%	\$ 380	22%	-	0%	16	\$ 586	17%	\$ 586	21%	
	15	10%	\$ 615	12%	6	13%	\$ 288	17%	-	0%	9	\$ 327	10%	\$ 327	12%	
NA	12	8%	\$ 1,026	20%	5	11%	\$ 400	24%	19	31%	2	\$ 273	2%	\$ 273	10%	
Moderate (50-79% of HUD Area Median Income)	1,604	8%	\$ 94,400	4%	785	6%	\$ 53,692	3%	36	9%	\$ 3,482	5%	657	14%	\$ 29,914	6%
	401	25%	\$ 14,430	15%	131	17%	\$ 5,508	10%	12	33%	\$ 526	15%	225	34%	\$ 6,839	23%
	402	25%	\$ 19,189	20%	186	24%	\$ 9,409	18%	9	25%	\$ 653	19%	172	26%	\$ 7,185	24%
	362	23%	\$ 19,246	20%	205	26%	\$ 11,501	21%	3	8%	\$ 194	6%	134	20%	\$ 6,344	21%
	344	21%	\$ 26,964	29%	201	26%	\$ 16,191	30%	3	8%	\$ 234	7%	107	16%	\$ 8,246	28%
NA	95	6%	\$ 14,571	15%	62	8%	\$ 11,083	21%	9	25%	\$ 1,875	54%	19	3%	\$ 1,300	4%
Middle (80-119% of HUD Area Median Income)	7,825	38%	\$ 697,747	27%	4,768	36%	\$ 441,601	25%	132	34%	\$ 21,846	30%	2,142	44%	\$ 164,140	34%
	900	12%	\$ 42,959	6%	399	8%	\$ 20,684	5%	12	9%	\$ 915	4%	406	19%	\$ 16,958	10%
	1,708	22%	\$ 117,022	17%	996	21%	\$ 72,052	16%	21	16%	\$ 1,837	8%	526	25%	\$ 31,389	19%
	2,092	27%	\$ 169,466	24%	1,309	27%	\$ 108,732	25%	13	10%	\$ 1,490	7%	546	25%	\$ 40,177	24%
	2,753	35%	\$ 308,704	44%	1,874	39%	\$ 211,235	48%	6	5%	\$ 774	4%	603	28%	\$ 67,027	41%
NA	372	5%	\$ 59,596	9%	190	4%	\$ 28,898	7%	80	61%	\$ 16,830	77%	61	3%	\$ 8,589	5%
Upper (>=120% of HUD Area Median Income)	10,878	53%	\$ 1,813,853	69%	7,496	57%	\$ 1,273,343	72%	213	55%	\$ 48,382	66%	1,965	40%	\$ 290,817	60%
	477	4%	\$ 34,034	2%	209	3%	\$ 13,917	1%	2	1%	\$ 153	0%	229	12%	\$ 17,451	6%
	1,195	11%	\$ 109,101	6%	744	10%	\$ 66,900	5%	10	5%	\$ 919	2%	301	15%	\$ 28,111	10%
	1,961	18%	\$ 218,054	12%	1,363	18%	\$ 153,859	12%	10	5%	\$ 897	2%	365	19%	\$ 36,687	13%
	6,723	62%	\$ 1,332,477	73%	4,938	66%	\$ 982,870	77%	15	7%	\$ 1,872	4%	1,012	52%	\$ 197,520	68%
NA	522	5%	\$ 120,187	7%	242	3%	\$ 55,797	4%	176	83%	\$ 44,541	92%	58	3%	\$ 11,048	4%
Total	20,461		\$ 2,611,187		13,095		\$ 1,770,330		384		\$ 73,771		4,856		\$ 487,687	

*includes mortgage lending subsidiaries

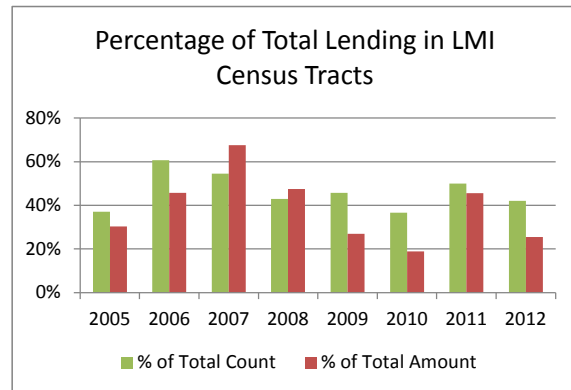
Total Lending

Total Lending			
	Count	Amount (000s)	
2005	89	\$	3,303
2006	84	\$	5,474
2007	66	\$	6,337
2008	42	\$	3,532
2009	70	\$	6,728
2010	41	\$	3,889
2011	48	\$	4,211
2012	38	\$	3,998



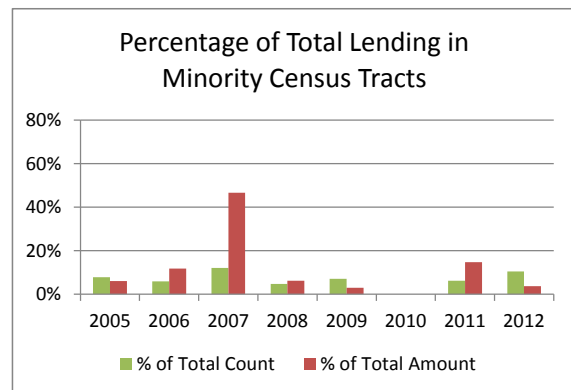
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	33	37%	\$ 1,000	30%
2006	51	61%	\$ 2,501	46%
2007	36	55%	\$ 4,284	68%
2008	18	43%	\$ 1,677	47%
2009	32	46%	\$ 1,812	27%
2010	15	37%	\$ 733	19%
2011	24	50%	\$ 1,918	46%
2012	16	42%	\$ 1,016	25%



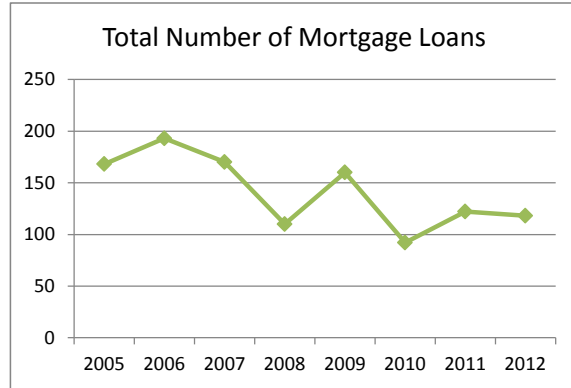
Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	7	8%	\$ 200	6%
2006	5	6%	\$ 649	12%
2007	8	12%	\$ 2,957	47%
2008	2	5%	\$ 219	6%
2009	5	7%	\$ 196	3%
2010	0	0%	-	0%
2011	3	6%	\$ 622	15%
2012	4	11%	\$ 151	4%



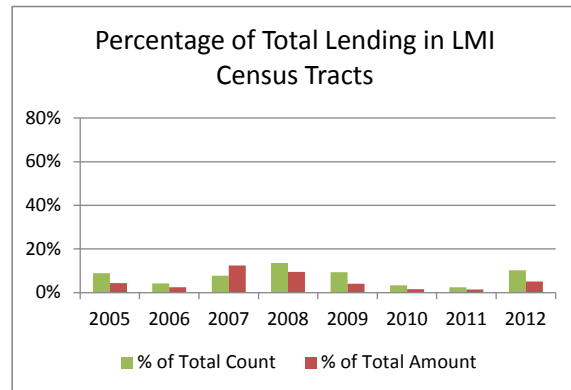
Total Lending

Total Lending		
	Count	Amount (000s)
2005	168	\$ 9,137
2006	193	\$ 13,016
2007	170	\$ 10,658
2008	110	\$ 8,907
2009	160	\$ 13,284
2010	92	\$ 9,914
2011	122	\$ 12,886
2012	118	\$ 12,620



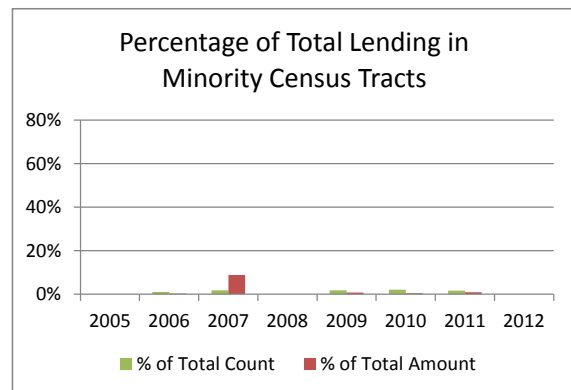
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	15	9%	\$ 393	4%
2006	8	4%	\$ 322	2%
2007	13	8%	\$ 1,324	12%
2008	15	14%	\$ 842	9%
2009	15	9%	\$ 542	4%
2010	3	3%	\$ 159	2%
2011	3	2%	\$ 182	1%
2012	12	10%	\$ 640	5%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	2	1%	\$ 35	0%
2007	3	2%	\$ 952	9%
2008	0	0%	\$ -	0%
2009	3	2%	\$ 99	1%
2010	2	2%	\$ 44	0%
2011	2	2%	\$ 125	1%
2012	0	0%	\$ -	0%



Allegheny Valley Bank of Pittsburgh 2012 Loans by Census Tract and Borrower Income Level

City of Pittsburgh

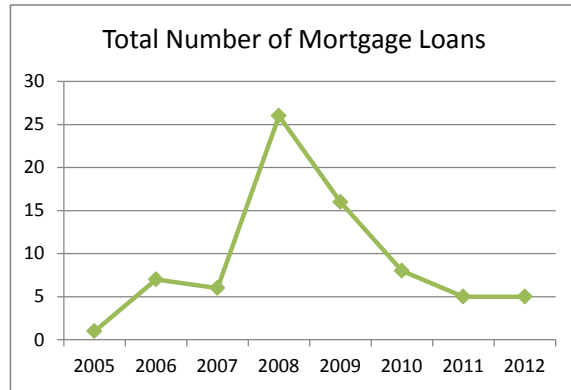
Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	4	7%	\$ 228	4%	2	5%	\$ 61	2%	1	13%	\$ 10	2%
	3	75%	\$ 71	31%	2	100%	\$ 61	100%	1	100%	\$ 10	100%
	-	0%	\$ -	0%	-	-	\$ -	0%	-	0%	\$ -	0%
	1	25%	\$ 157	69%	-	-	\$ -	0%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	-	\$ -	0%	-	0%	\$ -	0%
Moderate (50-79% of HUD Area Median Income)	21	39%	\$ 1,699	30%	14	37%	\$ 955	24%	4	50%	\$ 183	45%
	6	29%	\$ 229	13%	3	21%	\$ 79	8%	2	50%	\$ 100	55%
	4	19%	\$ 238	14%	2	14%	\$ 155	16%	2	50%	\$ 83	45%
	4	19%	\$ 166	10%	4	29%	\$ 166	17%	-	0%	\$ -	0%
	7	33%	\$ 1,066	63%	5	36%	\$ 555	58%	-	0%	\$ -	0%
Middle (80-119% of HUD Area Median Income)	-	0%	\$ -	0%	-	-	\$ -	0%	-	0%	\$ -	0%
	20	37%	\$ 1,747	31%	14	37%	\$ 1,295	32%	3	38%	\$ 212	52%
	3	15%	\$ 132	8%	1	7%	\$ 34	3%	2	67%	\$ 98	46%
	2	10%	\$ 97	6%	2	14%	\$ 97	7%	-	0%	\$ -	0%
	5	25%	\$ 287	16%	4	29%	\$ 173	13%	1	33%	\$ 114	54%
Upper (>= 120% of HUD Area Median Income)	9	45%	\$ 1,205	69%	7	50%	\$ 991	77%	-	0%	\$ -	0%
	1	5%	\$ 26	1%	-	-	\$ -	0%	-	0%	\$ -	0%
	9	17%	\$ 2,033	36%	8	21%	\$ 1,687	42%	-	0%	\$ -	0%
	1	11%	\$ 52	3%	1	13%	\$ 52	3%	-	-	\$ -	-
	1	11%	\$ 37	2%	1	13%	\$ 37	2%	-	-	\$ -	-
Total	1	11%	\$ 76	4%	1	13%	\$ 76	5%	-	-	\$ -	-
	6	67%	\$ 1,868	92%	5	63%	\$ 1,522	90%	-	-	\$ -	-
	-	0%	\$ -	0%	-	-	\$ -	0%	-	-	\$ -	-
	54		\$ 5,707		38		\$ 3,998		8		\$ 405	

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications			Originated			Purchased			Denied		
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)
Low (0-49% of HUD Area Median Income)	Low	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	Moderate	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	Middle	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	Upper	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	NA	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
Moderate (50-79% of HUD Area Median Income)	Low	17	11%	\$ 831	12	10%	\$ 640	5	5%	\$ -	3	14%	\$ 88
	Moderate	5	29%	\$ 233	2	17%	\$ 126	2	20%	\$ -	2	67%	\$ 80
	Middle	5	29%	\$ 271	3	25%	\$ 187	3	29%	\$ -	1	33%	\$ 8
	Upper	3	18%	\$ 148	3	25%	\$ 148	3	23%	\$ -	-	0%	\$ -
	NA	2	12%	\$ 117	2	17%	\$ 117	2	18%	\$ -	-	0%	\$ -
Middle (80-119% of HUD Area Median Income)	Low	61	40%	\$ 4,293	51	43%	\$ 3,537	28	28%	\$ -	7	32%	\$ 445
	Moderate	6	10%	\$ 318	5	10%	\$ 267	8	8%	\$ -	1	14%	\$ 51
	Middle	13	21%	\$ 675	9	18%	\$ 369	10	10%	\$ -	3	43%	\$ 260
	Upper	26	43%	\$ 2,225	22	43%	\$ 1,898	54	21%	\$ -	2	29%	\$ 62
	NA	3	5%	\$ 247	3	6%	\$ 247	7	7%	\$ -	-	0%	\$ -
Upper (>=120% of HUD Area Median Income)	Low	73	48%	\$ 11,413	55	47%	\$ 8,443	67%	67%	\$ -	12	55%	\$ 1,384
	Moderate	3	4%	\$ 204	1	2%	\$ 22	0%	0%	\$ -	2	17%	\$ 182
	Middle	6	8%	\$ 380	3	5%	\$ 183	2%	2%	\$ -	2	17%	\$ 91
	Upper	11	15%	\$ 1,039	7	13%	\$ 629	7%	7%	\$ -	4	33%	\$ 410
	NA	51	70%	\$ 9,604	42	76%	\$ 7,423	88%	88%	\$ -	4	33%	\$ 701
Total		151		\$ 16,537	118		\$ 12,620			\$ -	22		\$ 1,917

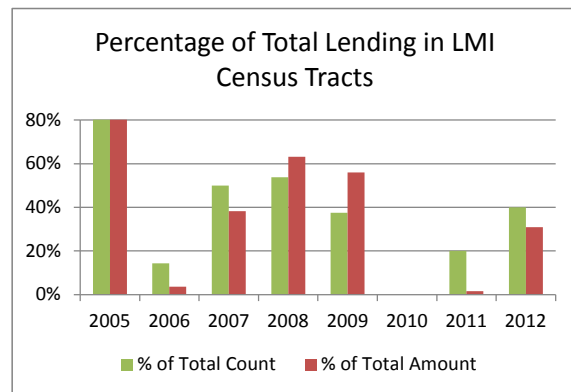
Total Lending

Total Lending			
	Count	Amount (000s)	
2005	1	\$	2,208
2006	7	\$	2,504
2007	6	\$	502
2008	26	\$	3,611
2009	16	\$	3,919
2010	8	\$	1,580
2011	5	\$	2,984
2012	5	\$	672



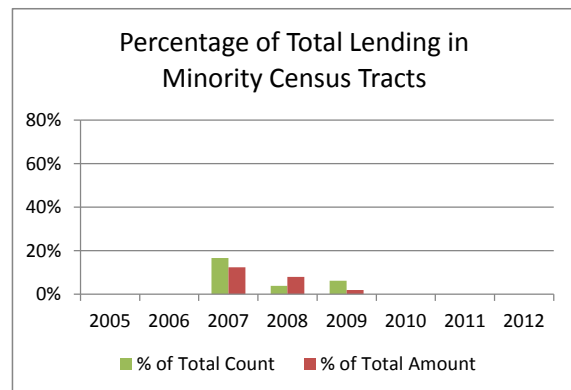
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	100%	\$ 2,208	100%
2006	1	14%	\$ 89	4%
2007	3	50%	\$ 192	38%
2008	14	54%	\$ 2,280	63%
2009	6	38%	\$ 2,195	56%
2010	0	0%	\$ -	0%
2011	1	20%	\$ 46	2%
2012	2	40%	\$ 208	31%



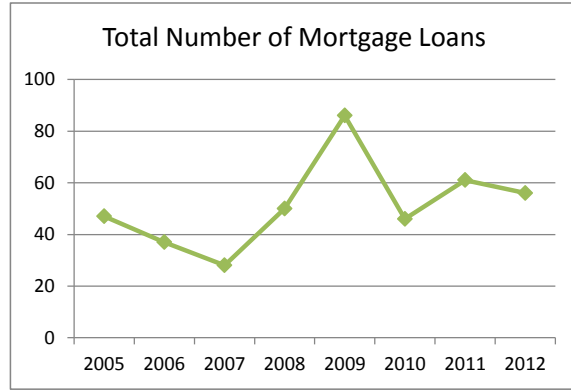
Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	1	17%	\$ 62	12%
2008	1	4%	\$ 286	8%
2009	1	6%	\$ 78	2%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



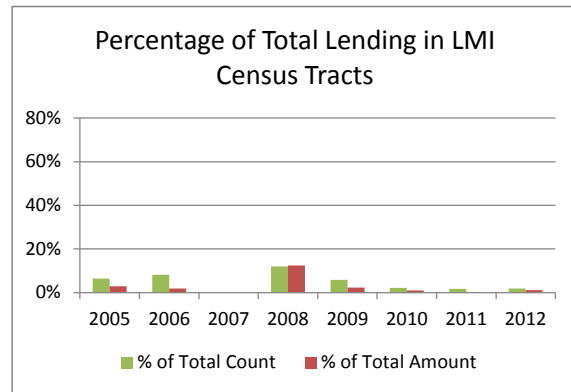
Total Lending

Total Lending		
	Count	Amount (000s)
2005	47	\$ 6,380
2006	37	\$ 5,735
2007	28	\$ 6,028
2008	50	\$ 7,948
2009	86	\$ 12,281
2010	46	\$ 6,393
2011	61	\$ 13,131
2012	56	\$ 9,121



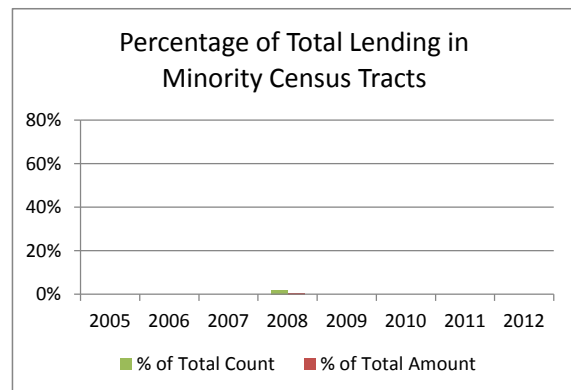
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3	6%	\$ 180	3%
2006	3	8%	\$ 103	2%
2007	0	0%	\$ -	0%
2008	6	12%	\$ 991	12%
2009	5	6%	\$ 281	2%
2010	1	2%	\$ 60	1%
2011	1	2%	\$ 39	0%
2012	1	2%	\$ 96	1%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	1	2%	\$ 54	1%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied		
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	-	0%	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	\$ -	-
Moderate (50-79% of HUD Area Median Income)	2	33%	\$ 208	27%	2	40%	\$ 208	-	31%	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	-	0%	\$ -	-
	1	50%	\$ 85	41%	1	50%	\$ 85	-	41%	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	-	0%	\$ -	-
	1	50%	\$ 123	59%	1	50%	\$ 123	-	59%	\$ -	-
Middle (80-119% of HUD Area Median Income)	1	17%	\$ 148	19%	1	20%	\$ 148	-	22%	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	-	0%	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	-	0%	\$ -	-
	1	##	\$ 148	##	1	100%	\$ 148	-	100%	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	-	0%	\$ -	-
Upper (>= 120% of HUD Area Median Income)	3	50%	\$ 418	54%	2	40%	\$ 316	-	47%	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	-	0%	\$ -	-
	1	33%	\$ 102	24%	-	0%	\$ -	-	0%	\$ -	-
	1	33%	\$ 100	24%	1	50%	\$ 100	-	32%	\$ -	-
	1	33%	\$ 216	52%	1	50%	\$ 216	-	68%	\$ -	-
Total		6	\$ 774	5	\$ 672						

Allegheny County excluding Pittsburgh

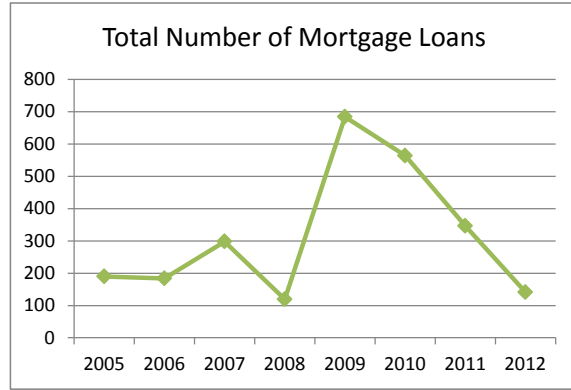
Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	Middle	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	Upper	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	NA	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
Moderate (50-79% of HUD Area Median Income)	Low	1	2%	\$ 96	1%	1	2%	\$ 96	1%	-	-	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	Middle	1	0%	\$ 96	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	Upper	-	0%	\$ -	0%	1	100%	\$ 96	100%	-	-	\$ -	-	-	-	\$ -	-
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
Middle (80-119% of HUD Area Median Income)	Low	24	41%	\$ 3,420	36%	21	38%	\$ 3,141	34%	-	-	\$ -	100%	2	100%	\$ 162	100%
	Moderate	2	8%	\$ 181	5%	1	5%	\$ 92	3%	-	-	\$ -	50%	1	50%	\$ 89	55%
	Middle	2	8%	\$ 288	8%	2	10%	\$ 288	9%	-	-	\$ -	0%	-	0%	\$ -	0%
	Upper	11	46%	\$ 1,175	34%	11	52%	\$ 1,175	37%	-	-	\$ -	0%	-	0%	\$ -	0%
	NA	9	38%	\$ 1,776	52%	7	33%	\$ 1,586	50%	-	-	\$ -	50%	1	50%	\$ 73	45%
Upper (>=120% of HUD Area Median Income)	Low	34	58%	\$ 5,884	63%	34	61%	\$ 5,884	65%	-	-	\$ -	0%	-	0%	\$ -	0%
	Moderate	2	6%	\$ 158	3%	2	6%	\$ 158	3%	-	-	\$ -	-	-	-	\$ -	-
	Middle	1	3%	\$ 86	1%	1	3%	\$ 86	1%	-	-	\$ -	-	-	-	\$ -	-
	Upper	6	18%	\$ 979	17%	6	18%	\$ 979	17%	-	-	\$ -	-	-	-	\$ -	-
	NA	25	74%	\$ 4,661	79%	25	74%	\$ 4,661	79%	-	-	\$ -	-	-	-	\$ -	-
Total		59		\$ 9,400		56		\$ 9,121		2		\$ 162		2		\$ 162	

Bank of America*

City of Pittsburgh
Trends in Mortgage Lending 2005-2012

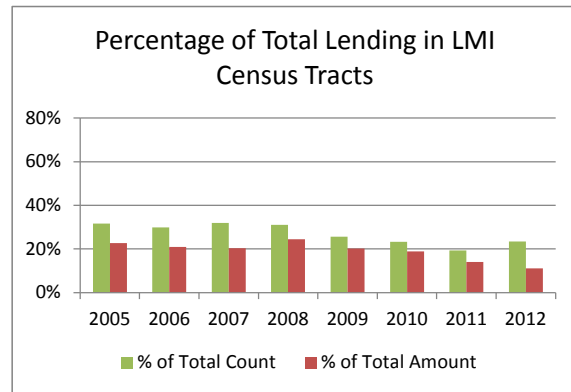
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	190	\$ 22,357
2006	184	\$ 20,456
2007	298	\$ 30,535
2008	119	\$ 16,015
2009	684	\$ 84,309
2010	564	\$ 74,304
2011	346	\$ 47,082
2012	141	\$ 20,526



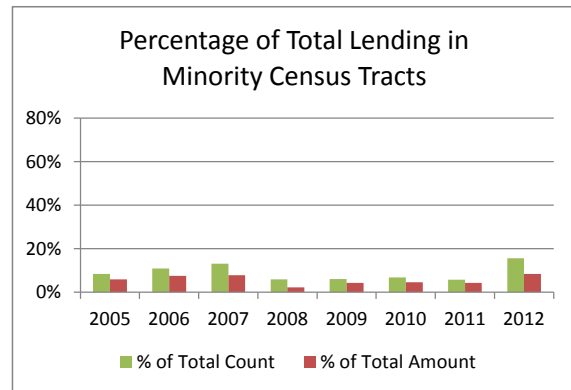
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	60	32%	\$ 5,079	23%
2006	55	30%	\$ 4,272	21%
2007	95	32%	\$ 6,218	20%
2008	37	31%	\$ 3,915	24%
2009	175	26%	\$ 16,994	20%
2010	131	23%	\$ 13,979	19%
2011	67	19%	\$ 6,586	14%
2012	33	23%	\$ 2,262	11%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	16	8%	\$ 1,325	6%
2006	20	11%	\$ 1,556	8%
2007	39	13%	\$ 2,401	8%
2008	7	6%	\$ 372	2%
2009	42	6%	\$ 3,669	4%
2010	38	7%	\$ 3,470	5%
2011	20	6%	\$ 2,039	4%
2012	22	16%	\$ 1,714	8%



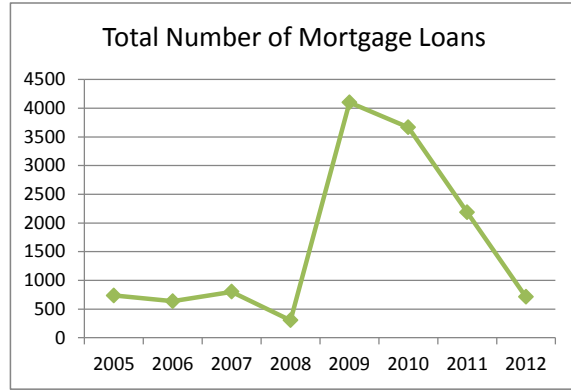
*Includes Merrill Lynch Credit Corporation (2009-2011)

Bank of America*

**Allegheny County excluding Pittsburgh
Trends in Mortgage Lending 2005-2012**

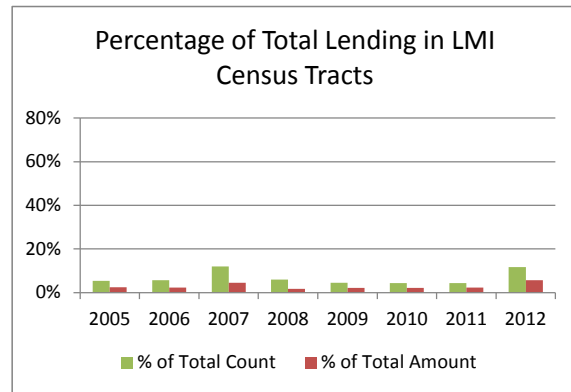
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	736	\$ 98,564
2006	637	\$ 85,083
2007	801	\$ 98,300
2008	304	\$ 46,102
2009	4097	\$ 611,579
2010	3666	\$ 559,006
2011	2183	\$ 335,134
2012	713	\$ 111,787



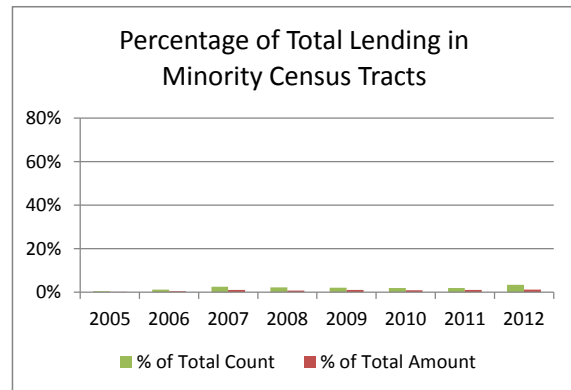
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	40	5%	\$ 2,431	2%
2006	36	6%	\$ 2,007	2%
2007	96	12%	\$ 4,417	4%
2008	18	6%	\$ 808	2%
2009	185	5%	\$ 13,080	2%
2010	162	4%	\$ 12,387	2%
2011	94	4%	\$ 7,759	2%
2012	83	12%	\$ 6,368	6%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	4	1%	\$ 170	0%
2006	8	1%	\$ 432	1%
2007	20	2%	\$ 1,079	1%
2008	7	2%	\$ 360	1%
2009	89	2%	\$ 6,209	1%
2010	73	2%	\$ 5,538	1%
2011	43	2%	\$ 3,532	1%
2012	24	3%	\$ 1,428	1%



*Includes Merrill Lynch Credit Corporation (2009-2011)

City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied							
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%				
Low (0-49% of HUD Area Median Income)	11	8%	\$ 693	3%	1	2%	\$ 75	1%	3	21%	\$ 52	7%	3	8%	\$ 183	4%
	3	27%	\$ 240	35%	-	0%	\$ -	0%	-	0%	\$ -	0%	1	33%	\$ 82	45%
	2	18%	\$ 31	4%	-	0%	\$ -	0%	2	67%	\$ 31	60%	-	0%	\$ -	0%
	1	9%	\$ 42	6%	-	0%	\$ -	0%	-	0%	\$ -	0%	1	33%	\$ 42	23%
	4	36%	\$ 359	52%	1	100%	\$ 75	100%	-	0%	\$ -	0%	1	33%	\$ 59	32%
Moderate (50-79% of HUD Area Median Income)	1	9%	\$ 21	3%	-	0%	\$ -	0%	1	33%	\$ 21	40%	-	0%	\$ -	0%
	37	26%	\$ 3,266	16%	14	24%	\$ 1,622	15%	6	43%	\$ 319	41%	11	29%	\$ 710	16%
	7	19%	\$ 407	12%	-	0%	\$ -	0%	1	17%	\$ 54	17%	4	36%	\$ 194	27%
	14	38%	\$ 1,058	32%	6	43%	\$ 516	32%	4	67%	\$ 264	83%	3	27%	\$ 214	30%
	2	5%	\$ 73	2%	1	7%	\$ 72	4%	1	17%	\$ 1	0%	-	0%	\$ -	0%
Middle (80-119% of HUD Area Median Income)	13	35%	\$ 1,620	50%	6	43%	\$ 926	57%	-	0%	\$ -	0%	4	36%	\$ 302	43%
	1	3%	\$ 108	3%	1	7%	\$ 108	7%	-	0%	\$ -	0%	-	0%	\$ -	0%
	59	42%	\$ 6,243	30%	25	42%	\$ 3,192	29%	4	29%	\$ 235	30%	17	45%	\$ 1,467	34%
	10	17%	\$ 666	11%	6	24%	\$ 432	14%	-	0%	\$ -	0%	3	18%	\$ 159	11%
	10	17%	\$ 818	13%	2	8%	\$ 287	9%	1	25%	\$ 1	0%	3	18%	\$ 298	20%
Upper (>= 120% of HUD Area Median Income)	13	22%	\$ 1,195	19%	6	24%	\$ 681	21%	2	50%	\$ 162	69%	5	29%	\$ 352	24%
	20	34%	\$ 2,818	45%	8	32%	\$ 1,442	45%	-	0%	\$ -	0%	5	29%	\$ 438	30%
	6	10%	\$ 746	12%	3	12%	\$ 350	11%	1	25%	\$ 72	31%	1	6%	\$ 220	15%
	34	24%	\$ 10,324	50%	19	32%	\$ 6,168	56%	1	7%	\$ 169	22%	7	18%	\$ 1,958	45%
	2	6%	\$ 239	2%	2	11%	\$ 239	4%	-	0%	\$ -	0%	-	0%	\$ -	0%
Total	6	18%	\$ 773	7%	2	11%	\$ 187	3%	1	100%	\$ 169	100%	2	29%	\$ 279	14%
	2	6%	\$ 412	4%	2	11%	\$ 412	7%	-	0%	\$ -	0%	-	0%	\$ -	0%
	23	68%	\$ 8,779	85%	13	68%	\$ 5,330	86%	-	0%	\$ -	0%	4	57%	\$ 1,558	80%
	1	3%	\$ 121	1%	-	0%	\$ -	0%	-	0%	\$ -	0%	1	14%	\$ 121	6%
	141		\$ 20,526		59		\$ 11,057		14		\$ 775		38		\$ 4,318	

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications				Originated			Purchased			Denied		
	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)
Low (0-49% of HUD Area Median Income)	6	1%	\$ 165	0%	-	\$ -	3	2%	\$ 61	1%	3	2%	\$ 104	1%	1%
	3	50%	\$ 52	32%	-	\$ -	2	67%	\$ 42	69%	1	33%	\$ 10	10%	10%
	-	0%	\$ -	0%	-	\$ -	-	0%	\$ -	0%	-	0%	\$ -	0%	0%
	-	0%	\$ -	0%	-	\$ -	-	0%	\$ -	0%	-	0%	\$ -	0%	0%
	2	33%	\$ 94	57%	-	\$ -	-	0%	\$ -	0%	2	67%	\$ 94	90%	90%
NA	1	17%	\$ 19	12%	-	\$ -	1	33%	\$ 19	31%	-	0%	\$ -	0%	0%
Moderate (50-79% of HUD Area Median Income)	62	9%	\$ 4,506	4%	19	\$ 1,886	27	22%	\$ 1,607	15%	10	8%	\$ 560	3%	3%
	23	37%	\$ 1,355	30%	6	\$ 516	12	44%	\$ 526	33%	3	30%	\$ 170	30%	30%
	18	29%	\$ 1,153	26%	3	\$ 186	9	33%	\$ 653	41%	3	30%	\$ 99	18%	18%
	9	15%	\$ 681	15%	5	\$ 432	3	11%	\$ 194	12%	1	10%	\$ 55	10%	10%
	10	16%	\$ 1,178	26%	4	\$ 664	3	11%	\$ 234	15%	2	20%	\$ 185	33%	33%
NA	2	3%	\$ 139	3%	1	\$ 88	-	0%	\$ -	0%	1	10%	\$ 51	9%	9%
Middle (80-119% of HUD Area Median Income)	281	39%	\$ 31,325	28%	122	\$ 15,294	59	48%	\$ 5,572	51%	55	42%	\$ 5,371	33%	33%
	44	16%	\$ 3,418	11%	18	\$ 1,510	12	20%	\$ 915	16%	7	13%	\$ 531	10%	10%
	56	20%	\$ 4,761	15%	25	\$ 2,105	18	31%	\$ 1,562	28%	9	16%	\$ 665	12%	12%
	59	21%	\$ 6,687	21%	23	\$ 2,838	13	22%	\$ 1,490	27%	12	22%	\$ 1,233	23%	23%
	89	32%	\$ 12,714	41%	44	\$ 7,265	6	10%	\$ 774	14%	21	38%	\$ 2,191	41%	41%
NA	33	12%	\$ 3,745	12%	12	\$ 1,576	10	17%	\$ 831	15%	6	11%	\$ 751	14%	14%
Upper (>=120% of HUD Area Median Income)	364	51%	\$ 75,791	68%	204	\$ 48,777	33	27%	\$ 3,726	34%	62	48%	\$ 10,234	63%	63%
	15	4%	\$ 1,857	2%	5	\$ 576	-	0%	\$ -	0%	8	13%	\$ 1,090	11%	11%
	38	10%	\$ 4,218	6%	14	\$ 1,654	6	18%	\$ 530	14%	6	10%	\$ 672	7%	7%
	66	18%	\$ 7,546	10%	31	\$ 3,904	9	27%	\$ 789	21%	12	19%	\$ 1,149	11%	11%
	214	59%	\$ 56,618	75%	137	\$ 39,362	12	36%	\$ 1,457	39%	33	53%	\$ 6,843	67%	67%
NA	31	9%	\$ 5,552	7%	17	\$ 3,281	6	18%	\$ 950	25%	3	5%	\$ 480	5%	5%
Total	713		\$ 111,787		345	\$ 65,957	122		10,966		130		\$ 16,269		

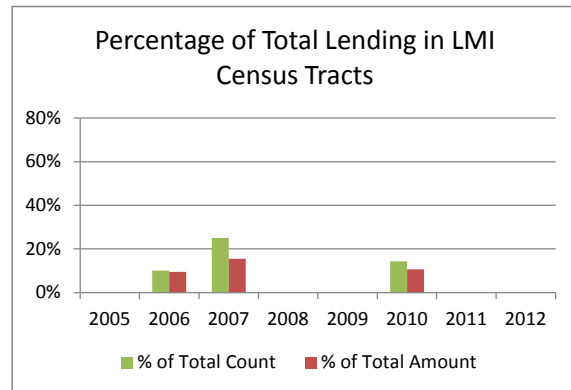
Total Lending

Total Lending			
	Count	Amount (000s)	
2005	8	\$	4,130
2006	10	\$	2,618
2007	8	\$	3,230
2008	8	\$	3,802
2009	6	\$	3,621
2010	7	\$	4,492
2011	3	\$	2,268
2012	6	\$	4,621



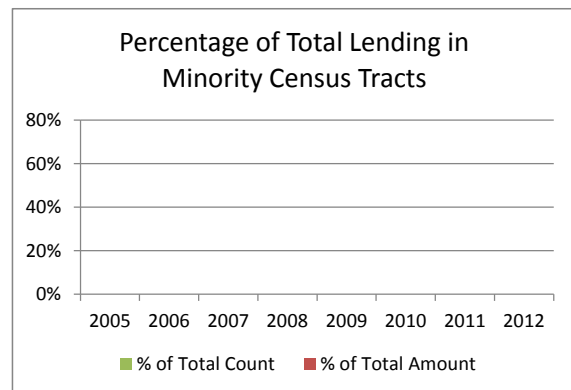
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	1	10%	\$ 250	10%
2007	2	25%	\$ 500	15%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	1	14%	\$ 480	11%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



Minority Census Tract Lending

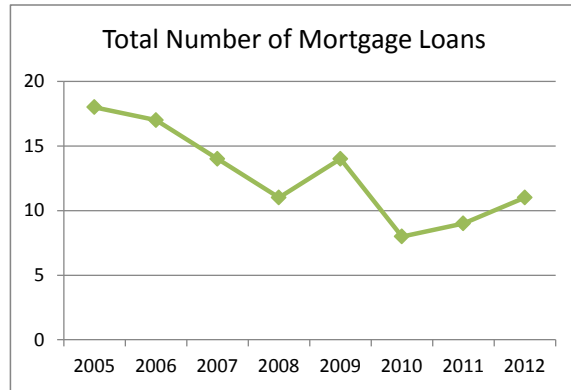
Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



*Includes Mellon Bank, NA (2005-10); Mellon Trust of New England (2005-07); Bank of New York Mellon (2005-11)

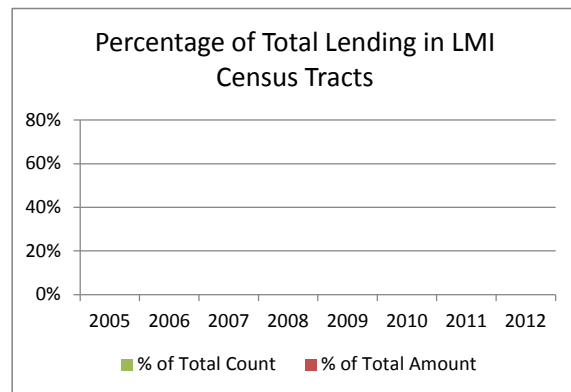
Total Lending

Total Lending		
	Count	Amount (000s)
2005	18	\$ 6,523
2006	17	\$ 6,014
2007	14	\$ 7,574
2008	11	\$ 7,508
2009	14	\$ 9,003
2010	8	\$ 4,384
2011	9	\$ 6,462
2012	11	\$ 7,270



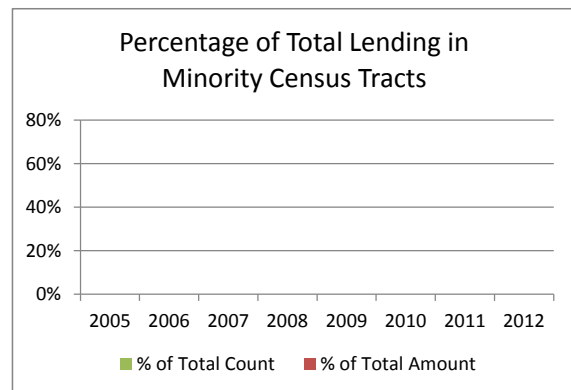
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



*Includes Mellon Bank, NA (2005-10); Mellon Trust of New England (2005-07); Bank of New York Mellon (2005-11)

City of Pittsburgh

Census Tract Income Level	Borrower Income Level				Total Applications				Originated				Purchased				Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	-	0%	\$	0%	-	0%	\$	0%	-	-	\$	0%	-	0%	\$	0%	-	0%	\$	0%
	-		\$		-		\$		-		\$		-		\$		-		\$	
	-		\$		-		\$		-		\$		-		\$		-		\$	
	-		\$		-		\$		-		\$		-		\$		-		\$	
	-		\$		-		\$		-		\$		-		\$		-		\$	
Moderate (50-79% of HUD Area Median Income)	-	0%	\$	0%	-	0%	\$	0%	-	-	\$	0%	-	-	\$	0%	-	-	\$	0%
	-		\$		-		\$		-		\$		-		\$		-		\$	
	-		\$		-		\$		-		\$		-		\$		-		\$	
	-		\$		-		\$		-		\$		-		\$		-		\$	
	-		\$		-		\$		-		\$		-		\$		-		\$	
Middle (80-119% of HUD Area Median Income)	3	38%	\$ 1,321	23%	2	33%	\$ 721	16%	-	-	\$ -	-	1	100%	\$ 600	100%	-	-	\$ -	0%
	-	0%	\$	0%	-	0%	\$	0%	-	-	\$	0%	-	0%	\$	0%	-	-	\$	0%
	-	0%	\$	0%	-	0%	\$	0%	-	-	\$	0%	-	0%	\$	0%	-	-	\$	0%
	3	100%	\$ 1,321	100%	2	100%	\$ 721	100%	-	-	\$ -	-	1	100%	\$ 600	100%	-	-	\$ -	0%
	-	0%	\$	0%	-	0%	\$	0%	-	-	\$	0%	-	0%	\$	0%	-	-	\$	0%
Upper (>=120% of HUD Area Median Income)	5	63%	\$ 4,400	77%	4	67%	\$ 3,900	84%	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	0%	\$	0%	-	0%	\$	0%	-	-	\$	0%	-	0%	\$	0%	-	-	\$	0%
	-	0%	\$	0%	-	0%	\$	0%	-	-	\$	0%	-	0%	\$	0%	-	-	\$	0%
	5	100%	\$ 4,400	100%	4	100%	\$ 3,900	100%	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	0%	\$	0%	-	0%	\$	0%	-	-	\$	0%	-	0%	\$	0%	-	-	\$	0%
Total	8		\$ 5,721		6		\$ 4,621		-	-	\$ -		1		\$ 600		-	-	\$ -	

Allegheny County excluding Pittsburgh

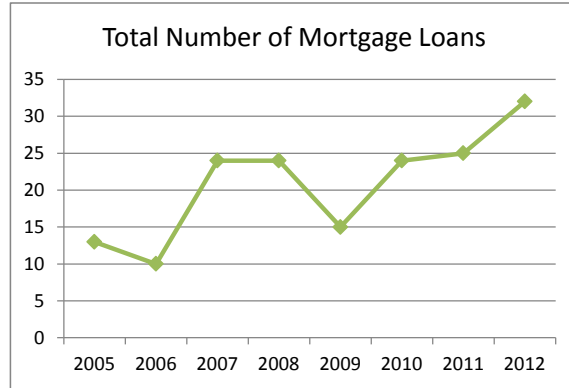
Census Tract Income Level	Borrower Income Level	Total Applications			Originated			Purchased			Denied		
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)
Low (0-49% of HUD Area Median Income)	Low	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	Moderate	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	Middle	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	Upper	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	NA	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
Moderate (50-79% of HUD Area Median Income)	Low	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	Moderate	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	Middle	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	Upper	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
	NA	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	\$ -
Middle (80-119% of HUD Area Median Income)	Low	3	21%	\$ 771	2	18%	\$ 351	5	5%	\$ -	1	33%	\$ 420
	Moderate	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	Middle	1	33%	\$ 420	-	0%	\$ -	-	0%	\$ -	1	100%	\$ 420
	Upper	2	67%	\$ 351	2	100%	\$ 351	100%	100%	\$ -	-	0%	\$ -
	NA	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
Upper (>=120% of HUD Area Median Income)	Low	11	79%	\$ 8,106	9	82%	\$ 6,919	95%	95%	\$ -	2	67%	\$ 1,187
	Moderate	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	Middle	1	9%	\$ 237	-	0%	\$ -	-	0%	\$ -	1	50%	\$ 237
	Upper	10	91%	\$ 7,869	9	100%	\$ 6,919	100%	100%	\$ -	1	50%	\$ 950
	NA	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
Total		14		\$ 8,877	11		\$ 7,270			\$ -	3		\$ 1,607

Brentwood Bank

City of Pittsburgh Trends in Mortgage Lending 2005-2012

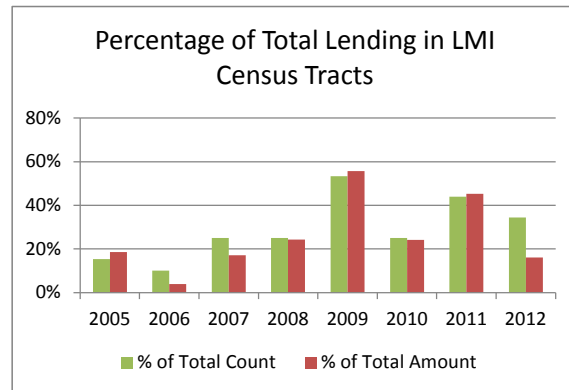
Total Lending

Total Lending			
	Count	Amount (000s)	
2005	13	\$	866
2006	10	\$	1,297
2007	24	\$	2,247
2008	24	\$	6,665
2009	15	\$	1,488
2010	24	\$	3,011
2011	25	\$	3,575
2012	32	\$	4,918



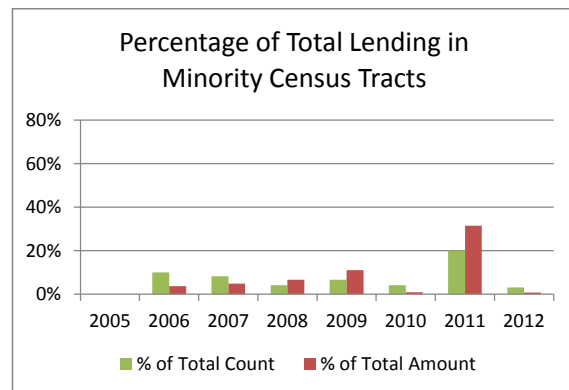
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	15%	\$ 161	19%
2006	1	10%	\$ 50	4%
2007	6	25%	\$ 385	17%
2008	6	25%	\$ 1,623	24%
2009	8	53%	\$ 829	56%
2010	6	25%	\$ 727	24%
2011	11	44%	\$ 1,619	45%
2012	11	34%	\$ 789	16%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	1	10%	\$ 48	4%
2007	2	8%	\$ 111	5%
2008	1	4%	\$ 448	7%
2009	1	7%	\$ 165	11%
2010	1	4%	\$ 30	1%
2011	5	20%	\$ 1,124	31%
2012	1	3%	\$ 40	1%



Brentwood Bank

Allegheny County excluding Pittsburgh Trends in Mortgage Lending 2005-2012

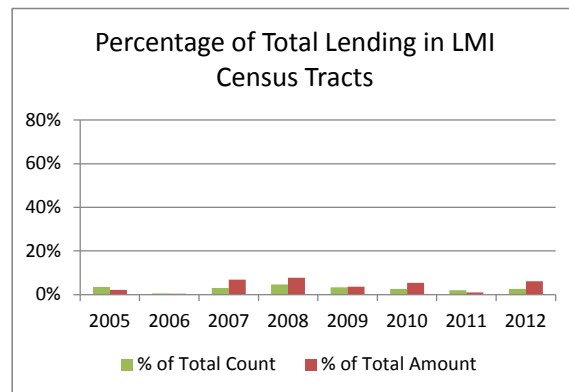
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	205	\$ 20,179
2006	184	\$ 17,443
2007	196	\$ 16,355
2008	239	\$ 23,631
2009	92	\$ 10,484
2010	153	\$ 17,697
2011	149	\$ 32,383
2012	231	\$ 33,796



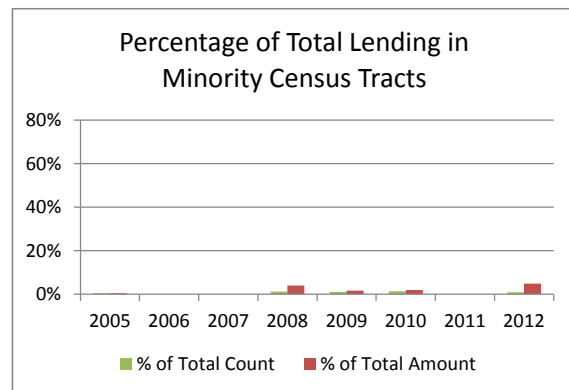
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	7	3%	\$ 433	2%
2006	1	1%	\$ 75	0%
2007	6	3%	\$ 1,108	7%
2008	11	5%	\$ 1,810	8%
2009	3	3%	\$ 386	4%
2010	4	3%	\$ 953	5%
2011	3	2%	\$ 318	1%
2012	6	3%	\$ 2,042	6%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	0%	\$ 84	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	3	1%	\$ 934	4%
2009	1	1%	\$ 170	2%
2010	2	1%	\$ 348	2%
2011	0	0%	\$ -	0%
2012	2	1%	\$ 1,669	5%



Brentwood Bank

Loans by Census Tract and Borrower Income Level

City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied								
	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	count	amount (\$000s)							
Low (0-49% of HUD Area Median Income)	3	8%	\$ 280	3	9%	\$ 280	6%	-	-	\$ -	0%	\$ -	0%				
	-	0%	\$ -	-	0%	\$ -	0%	-	-	\$ -	-	\$ -	-				
	-	0%	\$ -	-	0%	\$ -	0%	-	-	\$ -	-	\$ -	-				
	1	33%	\$ 105	1	33%	\$ 105	38%	-	-	\$ -	-	\$ -	-				
	1	33%	\$ 135	1	33%	\$ 135	48%	-	-	\$ -	-	\$ -	-				
Moderate (50-79% of HUD Area Median Income)	1	33%	\$ 40	1	33%	\$ 40	14%	-	-	\$ -	-	\$ -	-				
	9	23%	\$ 524	8	25%	\$ 509	10%	-	-	\$ -	1	33%	\$ 15	5%			
	-	0%	\$ -	-	0%	\$ -	0%	-	-	\$ -	-	\$ -	0%				
	2	22%	\$ 35	2	25%	\$ 35	7%	-	-	\$ -	-	\$ -	0%				
	4	44%	\$ 309	3	38%	\$ 294	58%	-	-	\$ -	1	100%	\$ 15	100%			
Middle (80-119% of HUD Area Median Income)	2	22%	\$ 126	2	25%	\$ 126	25%	-	-	\$ -	-	\$ -	0%				
	1	11%	\$ 54	1	13%	\$ 54	11%	-	-	\$ -	-	\$ -	0%				
	22	56%	\$ 3,782	17	53%	\$ 3,268	66%	-	-	\$ -	2	67%	\$ 269	95%			
	1	5%	\$ 10	1	6%	\$ 10	0%	-	-	\$ -	-	\$ -	0%				
	3	14%	\$ 113	2	12%	\$ 38	1%	-	-	\$ -	-	\$ -	0%				
Upper (>=120% of HUD Area Median Income)	6	27%	\$ 895	3	18%	\$ 505	15%	-	-	\$ -	1	50%	\$ 220	82%			
	5	23%	\$ 766	4	24%	\$ 717	22%	-	-	\$ -	1	50%	\$ 49	18%			
	7	32%	\$ 1,998	7	41%	\$ 1,998	61%	-	-	\$ -	-	\$ -	0%				
	5	13%	\$ 1,241	4	13%	\$ 861	18%	-	-	\$ -	-	\$ -	0%				
	-	0%	\$ -	-	0%	\$ -	0%	-	-	\$ -	-	\$ -	-				
Total	-	0%	\$ -	-	0%	\$ -	0%	-	-	\$ -	-	\$ -	-				
	-	0%	\$ -	-	0%	\$ -	0%	-	-	\$ -	-	\$ -	-				
	-	0%	\$ -	-	0%	\$ -	0%	-	-	\$ -	-	\$ -	-				
	4	80%	\$ 861	4	100%	\$ 861	100%	-	-	\$ -	-	\$ -	-				
	1	20%	\$ 380	1	20%	\$ 380	31%	-	-	\$ -	-	\$ -	-				
39			5,827			32			4,918			3			284		

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications				Originated			Purchased			Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	1	0%	\$ 69	0%	1	0%	\$ 69	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
Moderate (50-79% of HUD Area Median Income)	7	3%	\$ 2,180	6%	5	2%	\$ 1,973	6%	1	100%	\$ 69	100%	-	-	\$ -	-
Low	1	14%	\$ 77	4%	1	20%	\$ 77	4%	-	-	\$ -	-	-	-	\$ -	0%
Moderate	1	14%	\$ 64	3%	1	20%	\$ 64	3%	-	-	\$ -	-	-	-	\$ -	0%
Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	0%
Upper	3	43%	\$ 383	18%	1	20%	\$ 176	9%	-	-	\$ -	-	2	100%	\$ 207	100%
NA	2	29%	\$ 1,656	76%	2	40%	\$ 1,656	84%	-	-	\$ -	-	-	0%	\$ -	0%
Middle (80-119% of HUD Area Median Income)	110	40%	\$ 12,308	32%	93	40%	\$ 11,190	33%	-	-	\$ -	-	13	46%	\$ 843	24%
Low	7	6%	\$ 283	2%	4	4%	\$ 231	2%	-	-	\$ -	-	2	15%	\$ 14	2%
Moderate	13	12%	\$ 566	5%	11	12%	\$ 468	4%	-	-	\$ -	-	2	15%	\$ 98	12%
Middle	23	21%	\$ 1,801	15%	21	23%	\$ 1,734	15%	-	-	\$ -	-	1	8%	\$ 35	4%
Upper	41	37%	\$ 5,050	41%	38	41%	\$ 4,605	41%	-	-	\$ -	-	2	15%	\$ 310	37%
NA	26	24%	\$ 4,608	37%	19	20%	\$ 4,152	37%	-	-	\$ -	-	6	46%	\$ 386	46%
Upper (>=120% of HUD Area Median Income)	156	57%	\$ 23,995	62%	132	57%	\$ 20,564	61%	1	100%	\$ 90	100%	13	46%	\$ 2,421	70%
Low	8	5%	\$ 493	2%	6	5%	\$ 304	1%	-	-	\$ -	-	2	15%	\$ 189	8%
Moderate	18	12%	\$ 1,209	5%	15	11%	\$ 877	4%	-	-	\$ -	-	2	15%	\$ 240	10%
Middle	31	20%	\$ 3,125	13%	24	18%	\$ 2,244	11%	-	-	\$ -	-	3	23%	\$ 556	23%
Upper	89	57%	\$ 16,189	67%	81	61%	\$ 14,614	71%	1	100%	\$ 90	100%	5	38%	\$ 1,241	51%
NA	10	6%	\$ 2,979	12%	6	5%	\$ 2,525	12%	-	-	\$ -	-	1	8%	\$ 195	8%
Total	274		\$ 38,552		231		\$ 33,796		1		\$ 90		28		\$ 3,471	

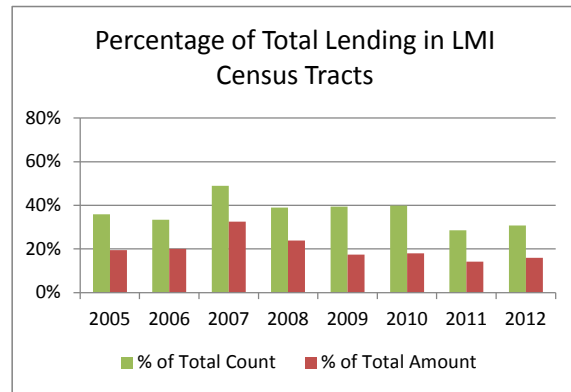
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	331	\$ 11,010
2006	387	\$ 14,355
2007	286	\$ 8,816
2008	172	\$ 7,082
2009	160	\$ 12,139
2010	158	\$ 12,424
2011	168	\$ 15,086
2012	127	\$ 13,433



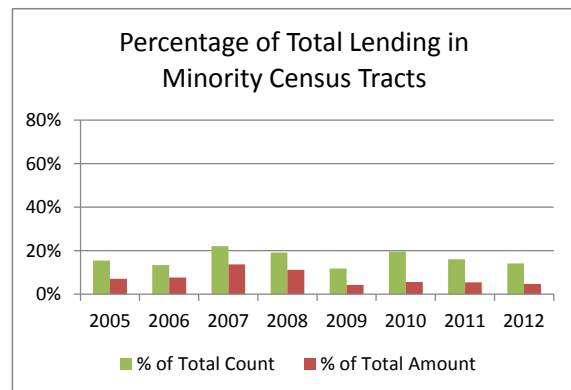
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	119	36%	\$ 2,137	19%
2006	129	33%	\$ 2,872	20%
2007	140	49%	\$ 2,861	32%
2008	67	39%	\$ 1,691	24%
2009	63	39%	\$ 2,107	17%
2010	63	40%	\$ 2,239	18%
2011	48	29%	\$ 2,128	14%
2012	39	31%	\$ 2,134	16%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	51	15%	\$ 787	7%
2006	52	13%	\$ 1,093	8%
2007	63	22%	\$ 1,205	14%
2008	33	19%	\$ 799	11%
2009	19	12%	\$ 518	4%
2010	31	20%	\$ 696	6%
2011	27	16%	\$ 820	5%
2012	18	14%	\$ 631	5%



*Includes all Subsidiaries of Citizens Financial Group and RBS Citizens Financial Group

Citizens Bank*

**Allegheny County excluding Pittsburgh
Trends in Mortgage Lending 2005-2012**

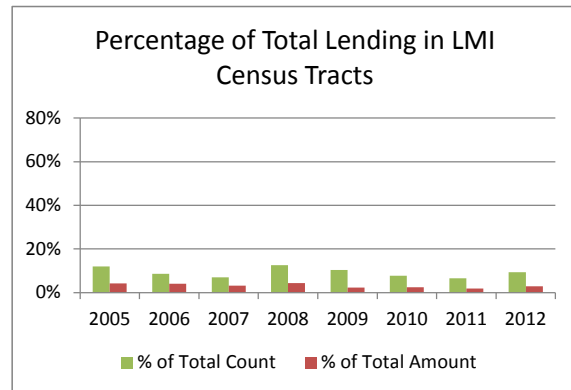
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	1376	\$ 65,920
2006	1711	\$ 72,316
2007	1397	\$ 66,421
2008	798	\$ 39,124
2009	606	\$ 53,391
2010	760	\$ 85,294
2011	656	\$ 76,634
2012	850	\$ 106,405



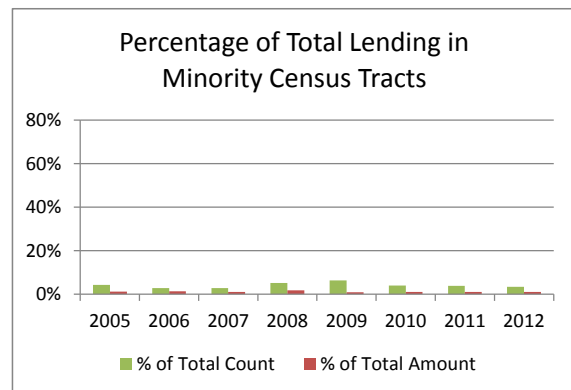
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	165	12%	\$ 2,772	4%
2006	148	9%	\$ 2,933	4%
2007	97	7%	\$ 2,133	3%
2008	100	13%	\$ 1,695	4%
2009	63	10%	\$ 1,242	2%
2010	59	8%	\$ 2,142	3%
2011	43	7%	\$ 1,379	2%
2012	79	9%	\$ 3,005	3%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	60	4%	\$ 834	1%
2006	49	3%	\$ 955	1%
2007	40	3%	\$ 689	1%
2008	41	5%	\$ 719	2%
2009	39	6%	\$ 527	1%
2010	30	4%	\$ 919	1%
2011	25	4%	\$ 801	1%
2012	29	3%	\$ 1,105	1%



*Includes all Subsidiaries of Citizens Financial Group and RBS Citizens Financial Group

City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied							
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%				
Low (0-49% of HUD Area Median Income)	40	12%	\$ 1,179	5%	8	6%	\$ 484	4%	-	0%	\$ -	0%	28	16%	\$ 604	9%
	22	55%	\$ 274	23%	3	38%	\$ 104	21%	-	-	\$ -	-	16	57%	\$ 141	23%
	8	20%	\$ 215	18%	2	25%	\$ 107	22%	-	-	\$ -	-	5	18%	\$ 46	8%
	6	15%	\$ 387	33%	2	25%	\$ 169	35%	-	-	\$ -	-	4	14%	\$ 218	36%
	3	8%	\$ 302	26%	1	13%	\$ 104	21%	-	-	\$ -	-	2	7%	\$ 198	33%
NA	1	3%	\$ 1	0%	-	0%	\$ -	0%	-	-	\$ -	-	1	4%	\$ 1	0%
Moderate (50-79% of HUD Area Median Income)	121	35%	\$ 4,225	17%	31	24%	\$ 1,650	12%	1	100%	\$ 224	100%	81	46%	\$ 1,618	25%
	56	46%	\$ 943	22%	10	32%	\$ 264	16%	-	0%	\$ -	0%	45	56%	\$ 598	37%
	29	24%	\$ 1,196	28%	10	32%	\$ 492	30%	-	0%	\$ -	0%	15	19%	\$ 381	24%
	12	10%	\$ 553	13%	4	13%	\$ 388	24%	-	0%	\$ -	0%	8	10%	\$ 165	10%
	19	16%	\$ 1,393	33%	6	19%	\$ 496	30%	1	100%	\$ 224	100%	9	11%	\$ 344	21%
NA	5	4%	\$ 140	3%	1	3%	\$ 10	1%	-	0%	\$ -	0%	4	5%	\$ 130	8%
Middle (80-119% of HUD Area Median Income)	93	27%	\$ 5,086	21%	36	28%	\$ 2,525	19%	-	0%	\$ -	0%	43	24%	\$ 1,539	24%
	25	27%	\$ 784	15%	6	17%	\$ 257	10%	-	-	\$ -	-	17	40%	\$ 423	27%
	30	32%	\$ 1,417	28%	11	31%	\$ 603	24%	-	-	\$ -	-	13	30%	\$ 349	23%
	15	16%	\$ 1,009	20%	8	22%	\$ 536	21%	-	-	\$ -	-	5	12%	\$ 319	21%
	22	24%	\$ 1,866	37%	11	31%	\$ 1,129	45%	-	-	\$ -	-	7	16%	\$ 438	28%
NA	1	1%	\$ 10	0%	-	0%	\$ -	0%	-	-	\$ -	-	1	2%	\$ 10	1%
Upper (>= 120% of HUD Area Median Income)	87	26%	\$ 14,066	57%	52	41%	\$ 8,774	65%	-	0%	\$ -	0%	24	14%	\$ 2,717	42%
	10	11%	\$ 636	5%	3	6%	\$ 25	0%	-	-	\$ -	-	7	29%	\$ 611	22%
	10	11%	\$ 931	7%	3	6%	\$ 234	3%	-	-	\$ -	-	7	29%	\$ 697	26%
	14	16%	\$ 1,711	12%	8	15%	\$ 1,087	12%	-	-	\$ -	-	4	17%	\$ 387	14%
	52	60%	\$ 10,780	77%	38	73%	\$ 7,428	85%	-	-	\$ -	-	5	21%	\$ 1,014	37%
NA	1	1%	\$ 8	0%	-	0%	\$ -	0%	-	-	\$ -	-	1	4%	\$ 8	0%
Total	341		\$ 24,556		127		\$ 13,433		1		224		176		\$ 6,478	

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications				Originated		Purchased		Denied	
	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	19	1%	\$ 169	0%	33	0%	-	0%	14	3%	\$ 136	0%
	10	53%	\$ 66	39%	5	15%	-	-	9	64%	\$ 61	45%
	5	26%	\$ 43	25%	2	40%	-	-	3	21%	\$ 23	17%
	3	16%	\$ 50	30%	2	40%	-	-	1	7%	\$ 42	31%
	1	5%	\$ 10	6%	-	0%	-	-	1	7%	\$ 10	7%
NA	-	0%	\$ -	0%	-	0%	-	-	-	0%	\$ -	0%
Moderate (50-79% of HUD Area Median Income)	174	11%	\$ 5,334	3%	74	9%	\$ 2,972	3%	-	0%	\$ -	5%
	64	37%	\$ 1,436	27%	16	22%	\$ 606	20%	44	51%	\$ 605	39%
	43	25%	\$ 1,240	23%	19	26%	\$ 526	18%	20	23%	\$ 445	29%
	45	26%	\$ 1,635	31%	26	35%	\$ 1,146	39%	16	18%	\$ 273	18%
	14	8%	\$ 959	18%	7	9%	\$ 642	22%	5	6%	\$ 220	14%
NA	8	5%	\$ 64	1%	6	8%	\$ 52	2%	2	2%	\$ 12	1%
Middle (80-119% of HUD Area Median Income)	566	35%	\$ 40,057	23%	260	31%	\$ 22,839	21%	1	20%	\$ 112	21%
	99	17%	\$ 3,486	9%	38	15%	\$ 1,996	9%	-	0%	\$ -	9%
	155	27%	\$ 8,708	22%	58	22%	\$ 4,236	19%	1	100%	\$ 112	100%
	127	22%	\$ 9,441	24%	63	24%	\$ 5,487	24%	-	0%	\$ -	23%
	168	30%	\$ 18,187	45%	92	35%	\$ 11,047	48%	-	0%	\$ -	38%
NA	17	3%	\$ 235	1%	9	3%	\$ 73	0%	-	0%	\$ -	2%
Upper (>=120% of HUD Area Median Income)	841	53%	\$ 125,114	73%	511	60%	\$ 80,561	76%	4	80%	\$ 419	79%
	47	6%	\$ 2,765	2%	10	2%	\$ 859	1%	1	25%	\$ 98	23%
	111	13%	\$ 10,164	8%	52	10%	\$ 5,089	6%	3	75%	\$ 321	77%
	143	17%	\$ 15,621	12%	85	17%	\$ 9,897	12%	-	0%	\$ -	0%
	529	63%	\$ 95,652	76%	357	70%	\$ 64,220	80%	-	0%	\$ -	0%
NA	11	1%	\$ 912	1%	7	1%	\$ 496	1%	-	0%	\$ -	0%
Total	1,600		\$ 170,674		850		\$ 106,405		5		\$ 531	
									505		\$ 30,492	

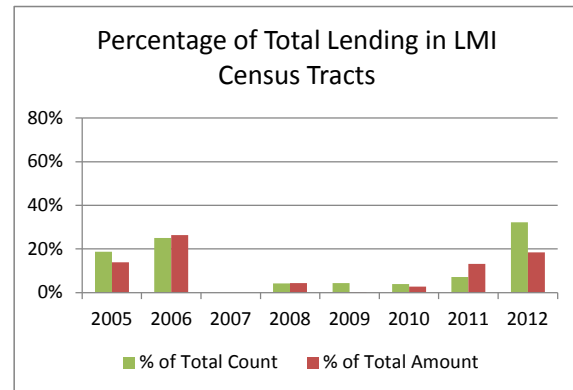
Total Lending

Total Lending			
	Count	Amount (000s)	
2005	16	\$	936
2006	8	\$	322
2007	8	\$	374
2008	24	\$	1,355
2009	23	\$	2,785
2010	26	\$	1,703
2011	28	\$	2,698
2012	28	\$	2,347



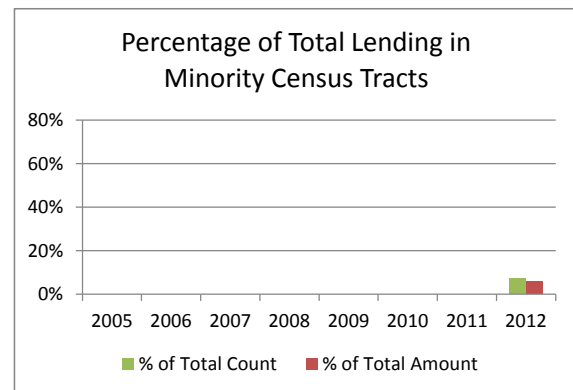
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3	19%	\$ 130	14%
2006	2	25%	\$ 85	26%
2007	0	0%	\$ -	0%
2008	1	4%	\$ 59	4%
2009	1	4%	\$ 5	0%
2010	1	4%	\$ 46	3%
2011	2	7%	\$ 355	13%
2012	9	32%	\$ 433	18%



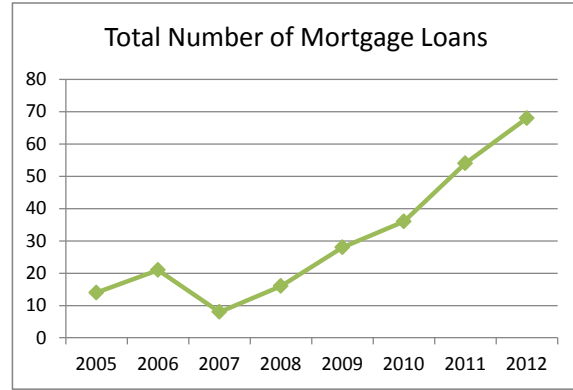
Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	2	7%	\$ 139	6%



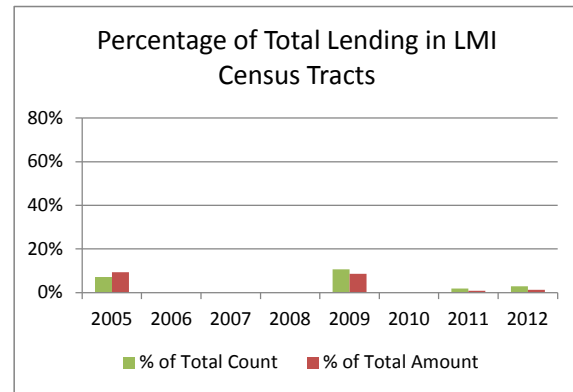
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	14	\$ 809
2006	21	\$ 1,050
2007	8	\$ 457
2008	16	\$ 1,269
2009	28	\$ 3,049
2010	36	\$ 4,843
2011	54	\$ 5,710
2012	68	\$ 10,590



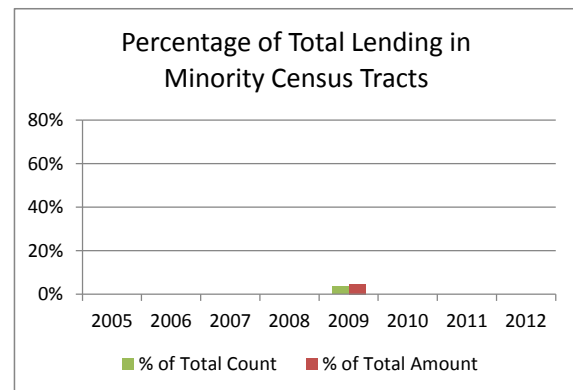
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	7%	\$ 75	9%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	3	11%	\$ 263	9%
2010	0	0%	\$ -	0%
2011	1	2%	\$ 46	1%
2012	2	3%	\$ 134	1%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	1	4%	\$ 145	5%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



Community Bank

Loans by Census Tract and Borrower Income Level

City of Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications		Originated		Purchased		Denied			
		count	amount (\$000s)	count	amount (\$000s)	count	amount (\$000s)	count	amount (\$000s)		
Low (0-49% of HUD Area Median Income)	Low	-	\$ -	0%	0%	-	\$ -	-	0%	\$ -	0%
	Moderate	-	\$ -	-	\$ -	-	\$ -	-	-	\$ -	-
	Middle	-	\$ -	-	\$ -	-	\$ -	-	-	\$ -	-
	Upper	-	\$ -	-	\$ -	-	\$ -	-	-	\$ -	-
	NA	-	\$ -	-	\$ -	-	\$ -	-	-	\$ -	-
Moderate (50-79% of HUD Area Median Income)	Low	10	\$ 501	26%	15%	9	\$ 433	18%	1	\$ 68	22%
	Moderate	3	\$ 124	30%	25%	3	\$ 124	29%	-	\$ -	0%
	Middle	-	\$ -	0%	0%	-	\$ -	0%	-	\$ -	0%
	Upper	2	\$ 102	20%	20%	1	\$ 34	8%	1	\$ 68	100%
	NA	5	\$ 275	50%	55%	5	\$ 275	64%	-	\$ -	0%
Middle (80-119% of HUD Area Median Income)	Low	24	\$ 2,139	63%	63%	16	\$ 1,343	57%	4	\$ 245	78%
	Moderate	6	\$ 326	25%	15%	3	\$ 171	13%	3	\$ 155	63%
	Middle	9	\$ 717	38%	34%	6	\$ 363	27%	1	\$ 90	37%
	Upper	2	\$ 169	8%	8%	1	\$ 70	5%	-	\$ -	0%
	NA	6	\$ 816	25%	38%	5	\$ 628	47%	-	\$ -	0%
Upper (>=120% of HUD Area Median Income)	Low	1	\$ 48	4%	5%	1	\$ 111	8%	-	\$ -	0%
	Moderate	4	\$ 732	11%	22%	3	\$ 571	24%	-	\$ -	0%
	Middle	-	\$ -	0%	0%	-	\$ -	0%	-	\$ -	0%
	Upper	1	\$ 345	25%	47%	1	\$ 345	60%	-	\$ -	-
	NA	1	\$ 65	25%	9%	1	\$ 65	11%	-	\$ -	-
Total		38	\$ 3,372			28	\$ 2,347		5	\$ 313	

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
Moderate (50-79% of HUD Area Median Income)	3	4%	\$ 234	2%	2	3%	\$ 134	1%	-	10%	\$ 100	9%
	2	67%	\$ 160	68%	1	50%	\$ 60	45%	-	100%	\$ 100	100%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	1	33%	\$ 74	32%	1	50%	\$ 74	55%	-	0%	\$ -	0%
Middle (80-119% of HUD Area Median Income)	35	42%	\$ 3,577	29%	30	44%	\$ 3,202	30%	-	30%	\$ 219	21%
	5	14%	\$ 335	9%	3	10%	\$ 179	6%	-	0%	\$ -	0%
	8	23%	\$ 859	24%	7	23%	\$ 787	25%	-	33%	\$ 72	33%
	11	31%	\$ 1,038	29%	9	30%	\$ 891	28%	-	67%	\$ 147	67%
	10	29%	\$ 1,215	34%	10	33%	\$ 1,215	38%	-	0%	\$ -	0%
Upper (>=120% of HUD Area Median Income)	1	3%	\$ 130	4%	1	3%	\$ 130	4%	-	0%	\$ -	0%
	45	54%	\$ 8,570	69%	36	53%	\$ 7,254	68%	-	60%	\$ 747	70%
	2	4%	\$ 212	2%	-	0%	\$ -	0%	-	17%	\$ 93	12%
	5	11%	\$ 356	4%	4	11%	\$ 331	5%	-	17%	\$ 25	3%
	9	20%	\$ 1,104	13%	7	19%	\$ 935	13%	-	33%	\$ 169	23%
Total	83	0%	\$ 12,381	0%	68	0%	\$ 10,590	0%	-	0%	\$ -	0%
	-	-	\$ -	-	-	-	\$ -	-	10	-	\$ 1,066	-

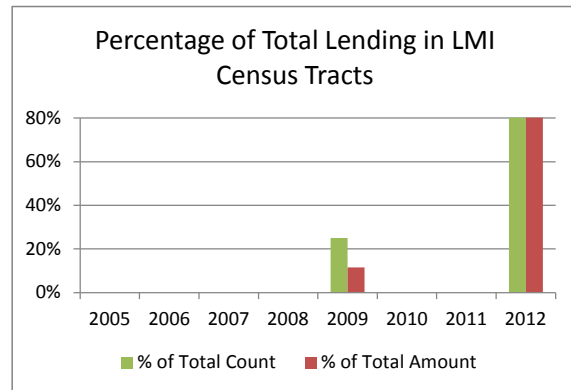
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	0	\$ -
2006	2	\$ 80
2007	2	\$ 50
2008	0	\$ -
2009	4	\$ 810
2010	1	\$ 72
2011	1	\$ 64
2012	1	\$ 168



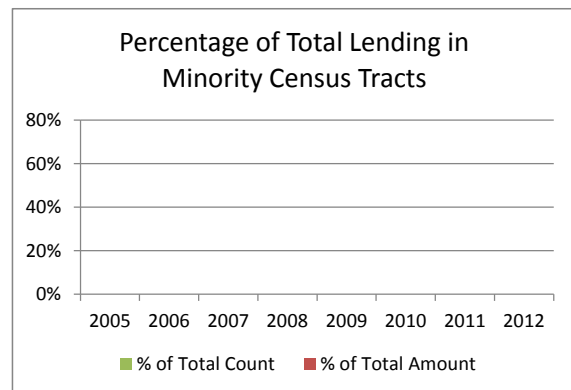
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	1	25%	\$ 94	12%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	1	100%	\$ 168	100%



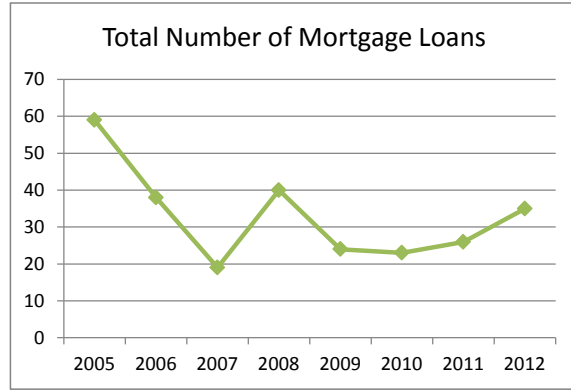
Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



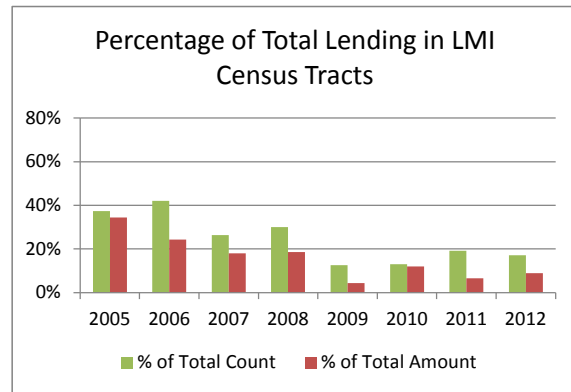
Total Lending

Total Lending		
	Count	Amount (000s)
2005	59	\$ 2,805
2006	38	\$ 1,540
2007	19	\$ 872
2008	40	\$ 2,449
2009	24	\$ 1,683
2010	23	\$ 1,652
2011	26	\$ 2,261
2012	35	\$ 2,171



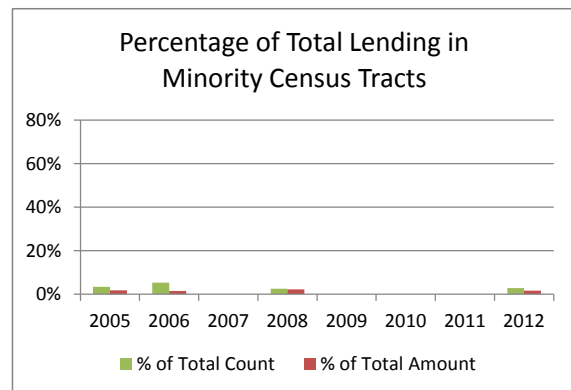
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	22	37%	\$ 964	34%
2006	16	42%	\$ 374	24%
2007	5	26%	\$ 157	18%
2008	12	30%	\$ 456	19%
2009	3	13%	\$ 72	4%
2010	3	13%	\$ 197	12%
2011	5	19%	\$ 147	7%
2012	6	17%	\$ 193	9%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	3%	\$ 50	2%
2006	2	5%	\$ 23	1%
2007	0	0%	\$ -	0%
2008	1	3%	\$ 54	2%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	1	3%	\$ 36	2%



City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied	
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	amount (\$000s)
Low (0-49% of HUD Area Median Income)	1	100%	\$ 168	100%	1	100%	\$ 168	100%	-	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
	1	100%	\$ 168	100%	1	100%	\$ 168	100%	-	\$ -
Moderate (50-79% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
Middle (80-119% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
Upper (>=120% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
Total		1	\$ 168	100%	1	100%	\$ 168	100%	-	\$ -

Allegheny County excluding Pittsburgh

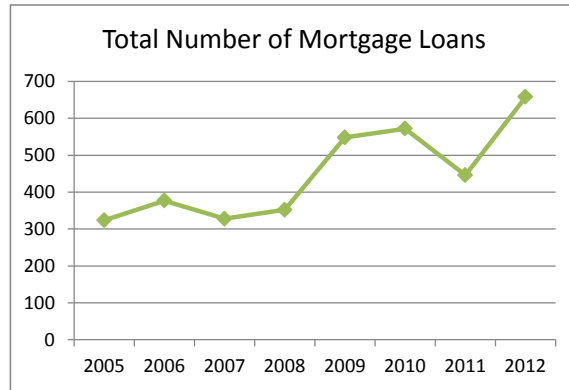
Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	count	%	amount (\$000s)	%	
Low (0-49% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	-	0%	\$ -	0%	
	-	-	\$ -	-	-	-	\$ -	-	-	\$ -	-	
	-	-	\$ -	-	-	-	\$ -	-	-	\$ -	-	
	-	-	\$ -	-	-	-	\$ -	-	-	\$ -	-	
	-	-	\$ -	-	-	-	\$ -	-	-	\$ -	-	
Moderate (50-79% of HUD Area Median Income)	6	15%	\$ 193	8%	6	17%	\$ 193	9%	-	\$ -	0%	
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -	-	
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -	-	
	3	50%	\$ 101	52%	3	50%	\$ 101	52%	-	\$ -	-	
	3	50%	\$ 92	48%	3	50%	\$ 92	48%	-	\$ -	-	
Middle (80-119% of HUD Area Median Income)	23	59%	\$ 1,169	47%	21	60%	\$ 1,082	50%	2	67%	\$ 87	50%
	4	17%	\$ 88	8%	4	19%	\$ 88	8%	-	0%	\$ -	0%
	4	17%	\$ 236	20%	4	19%	\$ 236	22%	-	0%	\$ -	0%
	8	35%	\$ 416	36%	7	33%	\$ 374	35%	1	50%	\$ 42	48%
	7	30%	\$ 429	37%	6	29%	\$ 384	35%	1	50%	\$ 45	52%
Upper (>=120% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	10	26%	\$ 1,115	45%	8	23%	\$ 896	41%	1	33%	\$ 86	50%
	2	20%	\$ 172	15%	1	13%	\$ 86	10%	1	100%	\$ 86	100%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	2	20%	\$ 293	26%	1	13%	\$ 160	18%	-	0%	\$ -	0%
Total	39	0%	\$ 2,477	0%	35	0%	\$ 2,171	0%	3	0%	\$ 173	0%

Dollar Bank

City of Pittsburgh Trends in Mortgage Lending 2005-2012

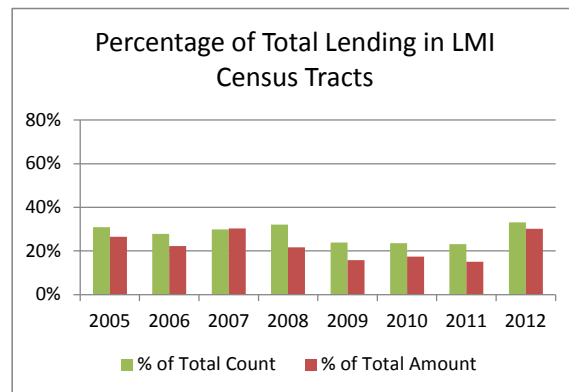
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	324	\$ 22,851
2006	377	\$ 27,669
2007	328	\$ 24,728
2008	352	\$ 32,087
2009	548	\$ 55,108
2010	572	\$ 64,919
2011	446	\$ 58,274
2012	658	\$ 89,782



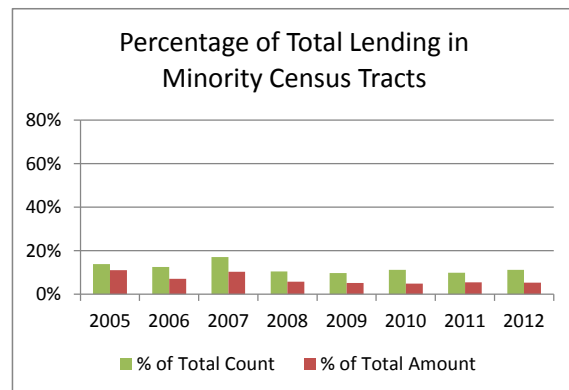
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	100	31%	\$ 6,071	27%
2006	105	28%	\$ 6,173	22%
2007	98	30%	\$ 7,506	30%
2008	113	32%	\$ 6,948	22%
2009	131	24%	\$ 8,681	16%
2010	135	24%	\$ 11,281	17%
2011	103	23%	\$ 8,768	15%
2012	218	33%	\$ 27,131	30%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	45	14%	\$ 2,515	11%
2006	47	12%	\$ 1,967	7%
2007	56	17%	\$ 2,550	10%
2008	37	11%	\$ 1,876	6%
2009	53	10%	\$ 2,875	5%
2010	64	11%	\$ 3,162	5%
2011	44	10%	\$ 3,230	6%
2012	74	11%	\$ 4,772	5%



Dollar Bank

Allegheny County excluding Pittsburgh Trends in Mortgage Lending 2005-2012

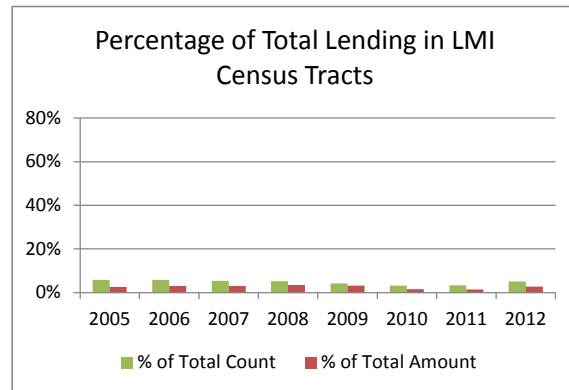
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	1444	\$ 126,843
2006	1378	\$ 97,759
2007	1091	\$ 82,294
2008	1366	\$ 126,082
2009	2302	\$ 239,621
2010	2434	\$ 285,544
2011	2245	\$ 274,972
2012	2991	\$ 377,334



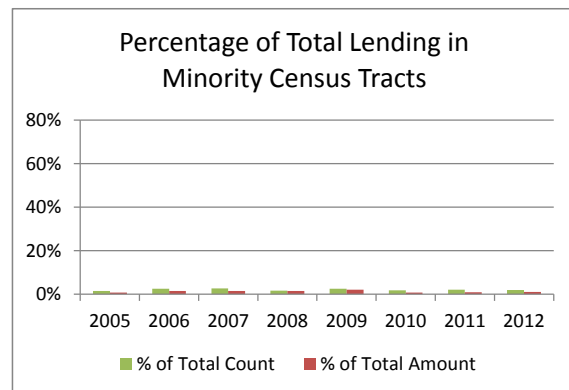
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	83	6%	\$ 3,223	3%
2006	80	6%	\$ 2,936	3%
2007	59	5%	\$ 2,442	3%
2008	72	5%	\$ 4,310	3%
2009	95	4%	\$ 7,537	3%
2010	78	3%	\$ 4,609	2%
2011	75	3%	\$ 3,735	1%
2012	151	5%	\$ 10,263	3%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	22	2%	\$ 910	1%
2006	35	3%	\$ 1,411	1%
2007	29	3%	\$ 1,303	2%
2008	23	2%	\$ 1,972	2%
2009	58	3%	\$ 5,132	2%
2010	45	2%	\$ 2,273	1%
2011	46	2%	\$ 2,610	1%
2012	60	2%	\$ 3,916	1%



City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	count	amount (\$000s)		
Low (0-49% of HUD Area Median Income)	86	8%	\$ 15,443	39	6%	\$ 13,316	15%	-	40	16%	\$ 1,506	13%
	28	33%	\$ 851	8	21%	\$ 332	2%	-	17	43%	\$ 440	29%
	25	29%	\$ 1,122	9	23%	\$ 487	4%	-	15	38%	\$ 545	36%
	18	21%	\$ 1,469	12	31%	\$ 1,018	8%	-	6	15%	\$ 451	30%
	11	13%	\$ 2,031	7	18%	\$ 1,559	12%	-	1	3%	\$ 20	1%
NA	4	5%	\$ 9,970	3	8%	\$ 9,920	74%	-	1	3%	\$ 50	3%
Moderate (50-79% of HUD Area Median Income)	330	32%	\$ 20,604	179	27%	\$ 13,815	15%	-	125	49%	\$ 4,779	42%
	99	30%	\$ 3,577	35	20%	\$ 1,536	11%	-	57	46%	\$ 1,779	37%
	78	24%	\$ 3,773	37	21%	\$ 2,046	15%	-	34	27%	\$ 1,287	27%
	78	24%	\$ 4,732	48	27%	\$ 3,351	24%	-	24	19%	\$ 1,043	22%
	63	19%	\$ 7,413	50	28%	\$ 5,910	43%	-	7	6%	\$ 533	11%
NA	12	4%	\$ 1,109	9	5%	\$ 972	7%	-	3	2%	\$ 137	3%
Middle (80-119% of HUD Area Median Income)	351	34%	\$ 31,444	229	35%	\$ 21,913	24%	-	70	28%	\$ 3,322	29%
	48	14%	\$ 2,192	21	9%	\$ 1,017	5%	-	20	29%	\$ 898	27%
	89	25%	\$ 5,591	56	24%	\$ 3,706	17%	-	21	30%	\$ 917	28%
	104	30%	\$ 8,817	67	29%	\$ 5,663	26%	-	20	29%	\$ 931	28%
	107	30%	\$ 14,419	82	36%	\$ 11,102	51%	-	9	13%	\$ 576	17%
NA	3	1%	\$ 425	3	1%	\$ 425	2%	-	-	0%	\$ -	0%
Upper (>=120% of HUD Area Median Income)	253	25%	\$ 47,377	211	32%	\$ 40,738	45%	-	19	7%	\$ 1,904	17%
	12	5%	\$ 608	8	4%	\$ 349	1%	-	3	16%	\$ 139	7%
	29	11%	\$ 2,774	19	9%	\$ 1,854	5%	-	8	42%	\$ 548	29%
	36	14%	\$ 4,475	30	14%	\$ 3,660	9%	-	1	5%	\$ 317	17%
	176	70%	\$ 39,520	154	73%	\$ 34,875	86%	-	7	37%	\$ 900	47%
NA	-	0%	\$ -	-	0%	\$ -	0%	-	-	0%	\$ -	0%
Total	1,020		\$ 114,868	658		\$ 89,782		-	254		\$ 11,511	

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications				Originated			Purchased			Denied		
	count	%	count	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	count	%	amount (\$000s)
Low (0-49% of HUD Area Median Income)	20	0%	\$ 511	0%	10	0%	\$ 309	0%	-	-	\$ -	8	1%	\$ 185	0%
	9	45%	\$ 233	46%	4	40%	\$ 119	39%	-	-	\$ -	4	50%	\$ 111	60%
	8	40%	\$ 157	31%	5	50%	\$ 119	39%	-	-	\$ -	2	25%	\$ 24	13%
	3	15%	\$ 121	24%	1	10%	\$ 71	23%	-	-	\$ -	2	25%	\$ 50	27%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	0%	\$ -	0%
NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	0%	\$ -	0%
Moderate (50-79% of HUD Area Median Income)	279	7%	\$ 15,849	3%	141	5%	\$ 9,954	3%	-	-	\$ -	111	18%	\$ 4,110	10%
	76	27%	\$ 2,646	17%	18	13%	\$ 929	9%	-	-	\$ -	50	45%	\$ 1,406	34%
	69	25%	\$ 3,779	24%	29	21%	\$ 1,744	18%	-	-	\$ -	34	31%	\$ 1,532	37%
	72	26%	\$ 3,990	25%	51	36%	\$ 3,173	32%	-	-	\$ -	14	13%	\$ 427	10%
	55	20%	\$ 4,392	28%	37	26%	\$ 3,068	31%	-	-	\$ -	12	11%	\$ 743	18%
NA	7	3%	\$ 1,042	7%	6	4%	\$ 1,040	10%	-	-	\$ -	1	1%	\$ 2	0%
Middle (80-119% of HUD Area Median Income)	1,543	38%	\$ 132,410	27%	1,100	37%	\$ 98,401	26%	-	-	\$ -	293	47%	\$ 19,326	45%
	145	9%	\$ 6,829	5%	67	6%	\$ 3,402	3%	-	-	\$ -	65	22%	\$ 2,657	14%
	355	23%	\$ 23,929	18%	248	23%	\$ 17,327	18%	-	-	\$ -	73	25%	\$ 3,976	21%
	462	30%	\$ 37,446	28%	340	31%	\$ 28,088	29%	-	-	\$ -	77	26%	\$ 5,059	26%
	570	37%	\$ 63,394	48%	437	40%	\$ 48,988	50%	-	-	\$ -	76	26%	\$ 7,550	39%
NA	11	1%	\$ 812	1%	8	1%	\$ 596	1%	-	-	\$ -	2	1%	\$ 84	0%
Upper (>=120% of HUD Area Median Income)	2,245	55%	\$ 335,681	69%	1,740	58%	\$ 268,670	71%	-	-	\$ -	211	34%	\$ 18,879	44%
	82	4%	\$ 5,648	2%	38	2%	\$ 2,649	1%	-	-	\$ -	31	15%	\$ 2,160	11%
	258	11%	\$ 22,171	7%	196	11%	\$ 17,212	6%	-	-	\$ -	30	14%	\$ 1,906	10%
	440	20%	\$ 49,542	15%	341	20%	\$ 38,625	14%	-	-	\$ -	39	18%	\$ 3,030	16%
	1,434	64%	\$ 251,792	75%	1,141	66%	\$ 204,553	76%	-	-	\$ -	108	51%	\$ 11,561	61%
NA	31	1%	\$ 6,528	2%	24	1%	\$ 5,631	2%	-	-	\$ -	3	1%	\$ 222	1%
Total	4,087		\$ 484,451		2,991		\$ 377,334		-	-	\$ -	623		\$ 42,500	

Enterprise Bank

City of Pittsburgh Trends in Mortgage Lending 2005-2012

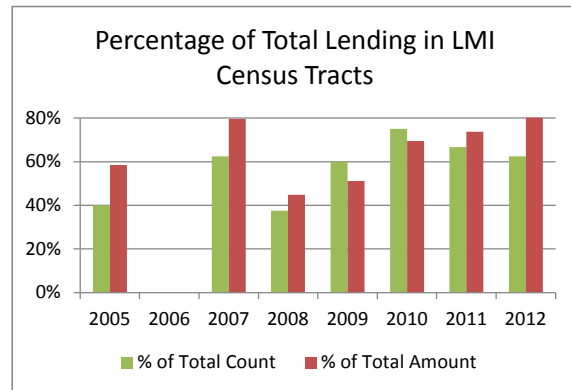
Total Lending

Total Lending		
	Count	Amount (000s)
2005	5	\$ 207
2006	0	\$ -
2007	8	\$ 847
2008	8	\$ 1,357
2009	10	\$ 1,657
2010	8	\$ 1,257
2011	6	\$ 794
2012	8	\$ 2,678



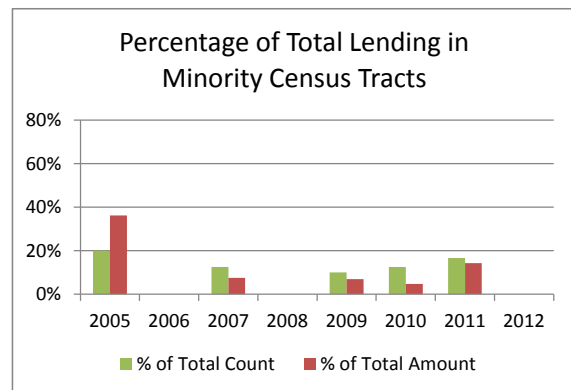
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	40%	\$ 121	58%
2006	0	0%	\$ -	0%
2007	5	63%	\$ 674	80%
2008	3	38%	\$ 609	45%
2009	6	60%	\$ 847	51%
2010	6	75%	\$ 874	70%
2011	4	67%	\$ 585	74%
2012	5	63%	\$ 2,223	83%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	20%	\$ 75	36%
2006	0	0%	\$ -	0%
2007	1	13%	\$ 64	8%
2008	0	0%	\$ -	0%
2009	1	10%	\$ 115	7%
2010	1	13%	\$ 60	5%
2011	1	17%	\$ 113	14%
2012	0	0%	\$ -	0%



Enterprise Bank

Allegheny County excluding Pittsburgh Trends in Mortgage Lending 2005-2012

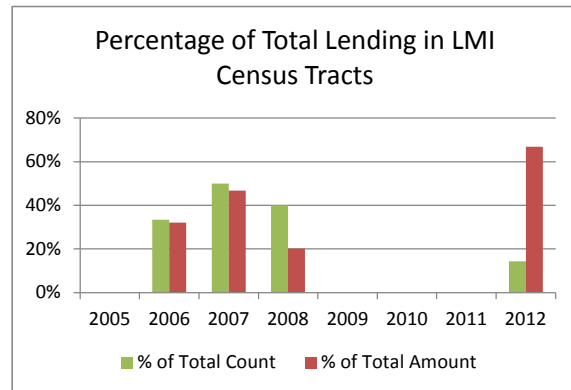
Total Lending

Total Lending		
	Count	Amount (000s)
2005	5	\$ 308
2006	12	\$ 728
2007	26	\$ 2,854
2008	15	\$ 2,673
2009	6	\$ 877
2010	5	\$ 2,905
2011	2	\$ 1,186
2012	7	\$ 3,774



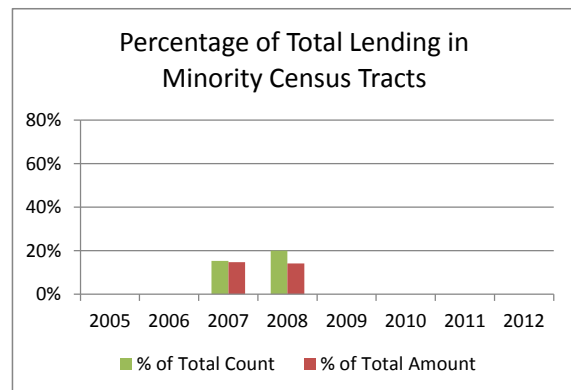
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	4	33%	\$ 233	32%
2007	13	50%	\$ 1,332	47%
2008	6	40%	\$ 541	20%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	1	14%	\$ 2,520	67%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	4	15%	\$ 422	15%
2008	3	20%	\$ 377	14%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



Enterprise Bank

Loans by Census Tract and Borrower Income Level

City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	3	25%	\$ 2,081	60%	2	25%	\$ 1,781	67%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	3	100%	\$ 2,081	100%	2	100%	\$ 1,781	100%	-	-	\$ -	-
Moderate (50-79% of HUD Area Median Income)	6	50%	\$ 957	27%	3	38%	\$ 442	17%	-	-	\$ -	-
	1	17%	\$ 20	2%	-	0%	\$ -	0%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	5	83%	\$ 937	98%	3	100%	\$ 442	100%	-	-	\$ -	-
Middle (80-119% of HUD Area Median Income)	3	25%	\$ 455	13%	3	38%	\$ 455	17%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	3	100%	\$ 455	100%	3	100%	\$ 455	100%	-	-	\$ -	-
Upper (>=120% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
Total		12	\$ 3,493	8	\$ 2,678	1	\$ -	1	\$ 20	0%	\$ -	0%

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
Moderate (50-79% of HUD Area Median Income)	1	8%	\$ 2,520	32%	1	14%	\$ 2,520	67%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	-
	1	100%	\$ 2,520	100%	1	100%	\$ 2,520	100%	-	-	\$ -	-
Middle (80-119% of HUD Area Median Income)	7	54%	\$ 4,047	51%	3	43%	\$ 525	14%	-	-	\$ -	88%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	1	14%	\$ 275	7%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
Upper (>=120% of HUD Area Median Income)	6	86%	\$ 3,772	93%	3	100%	\$ 525	100%	-	-	\$ -	100%
	5	38%	\$ 1,339	17%	3	43%	\$ 729	19%	-	-	\$ -	12%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
Total		13	\$ 7,906	7	\$ 3,774	2	\$ 2,929					

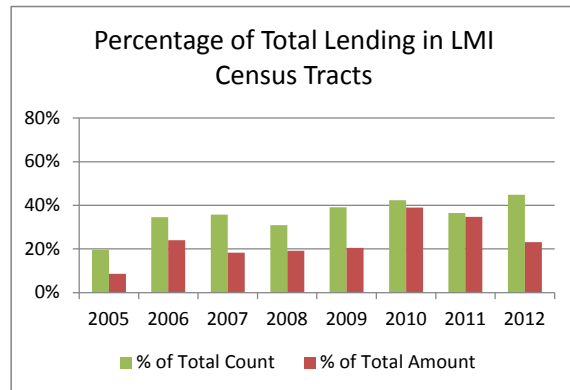
Total Lending

Total Lending		
	Count	Amount (000s)
2005	51	\$ 6,344
2006	81	\$ 8,298
2007	56	\$ 6,969
2008	81	\$ 9,507
2009	97	\$ 17,419
2010	78	\$ 12,276
2011	74	\$ 9,499
2012	87	\$ 17,793



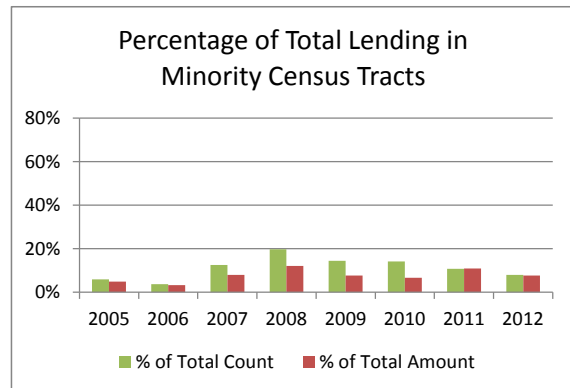
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	10	20%	\$ 547	9%
2006	28	35%	\$ 1,994	24%
2007	20	36%	\$ 1,279	18%
2008	25	31%	\$ 1,824	19%
2009	38	39%	\$ 3,570	20%
2010	33	42%	\$ 4,789	39%
2011	27	36%	\$ 3,299	35%
2012	39	45%	\$ 4,105	23%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3	6%	\$ 310	5%
2006	3	4%	\$ 278	3%
2007	7	13%	\$ 561	8%
2008	16	20%	\$ 1,149	12%
2009	14	14%	\$ 1,329	8%
2010	11	14%	\$ 822	7%
2011	8	11%	\$ 1,037	11%
2012	7	8%	\$ 1,358	8%

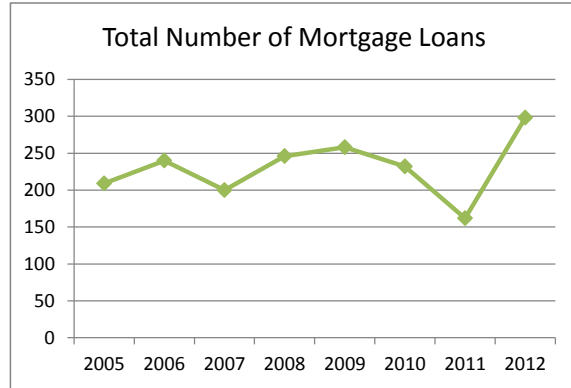


ESB Bank

**Allegheny County excluding Pittsburgh
Trends in Mortgage Lending 2005-2012**

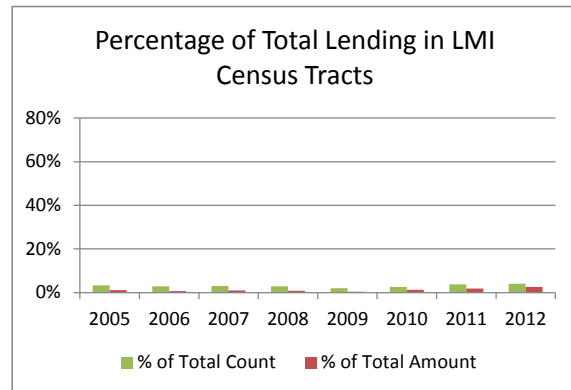
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	209	\$ 37,089
2006	240	\$ 43,530
2007	200	\$ 34,690
2008	246	\$ 40,618
2009	258	\$ 54,398
2010	232	\$ 51,568
2011	162	\$ 36,994
2012	298	\$ 54,614



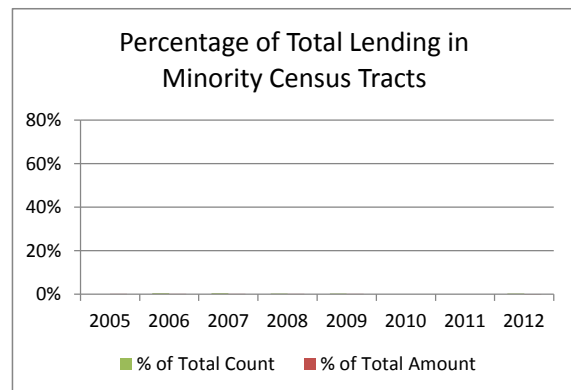
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	7	3%	\$ 403	1%
2006	7	3%	\$ 311	1%
2007	6	3%	\$ 315	1%
2008	7	3%	\$ 344	1%
2009	5	2%	\$ 236	0%
2010	6	3%	\$ 640	1%
2011	6	4%	\$ 712	2%
2012	12	4%	\$ 1,444	3%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	1	0%	\$ 90	0%
2007	1	1%	\$ 62	0%
2008	1	0%	\$ 57	0%
2009	1	0%	\$ 120	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	1	0%	\$ 56	0%



2012 Loans by Census Tract and Borrower Income Level

City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	15	9%	\$ 2,310	9%	9	10%	\$ 1,533	9%	2	8%	\$ 90	3%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	3	20%	\$ 210	9%	2	22%	\$ 150	10%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	4	27%	\$ 770	33%	3	33%	\$ 663	43%	-	0%	\$ -	0%
8	53%	\$ 1,330	58%	4	44%	\$ 720	47%	2	100%	\$ 90	100%	
Moderate (50-79% of HUD Area Median Income)	68	41%	\$ 6,106	23%	30	34%	\$ 2,572	14%	10	38%	\$ 1,184	34%
	8	12%	\$ 170	3%	4	13%	\$ 103	4%	-	0%	\$ -	0%
	14	21%	\$ 716	12%	6	20%	\$ 279	11%	-	0%	\$ -	0%
	13	19%	\$ 1,006	16%	6	20%	\$ 358	14%	-	0%	\$ -	0%
	19	28%	\$ 2,227	36%	12	40%	\$ 1,329	52%	-	0%	\$ -	0%
14	21%	\$ 1,987	33%	2	7%	\$ 503	20%	10	100%	\$ 1,184	100%	
Middle (80-119% of HUD Area Median Income)	41	25%	\$ 4,926	19%	20	23%	\$ 2,915	16%	6	23%	\$ 729	21%
	4	10%	\$ 255	5%	3	15%	\$ 187	6%	-	0%	\$ -	0%
	7	17%	\$ 492	10%	2	10%	\$ 206	7%	-	0%	\$ -	0%
	5	12%	\$ 301	6%	2	10%	\$ 91	3%	-	0%	\$ -	0%
	18	44%	\$ 3,079	63%	13	65%	\$ 2,431	83%	-	0%	\$ -	0%
7	17%	\$ 799	16%	-	0%	\$ -	0%	6	100%	\$ 729	100%	
Upper (>= 120% of HUD Area Median Income)	41	25%	\$ 13,025	49%	28	32%	\$ 10,773	61%	8	31%	\$ 1,509	43%
	2	5%	\$ 471	4%	1	4%	\$ 221	2%	-	0%	\$ -	0%
	1	2%	\$ 216	2%	-	0%	\$ -	0%	-	0%	\$ -	0%
	1	2%	\$ 218	2%	1	4%	\$ 218	2%	-	0%	\$ -	0%
	27	66%	\$ 6,692	51%	24	86%	\$ 6,415	60%	-	0%	\$ -	0%
10	24%	\$ 5,428	42%	2	7%	\$ 3,919	36%	8	100%	\$ 1,509	100%	
Total		165	\$ 26,367	87	\$ 17,793	26	\$ 3,512	29	\$ 2,816			

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications			Originated			Purchased			Denied			
	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)
Low (0-49% of HUD Area Median Income)	1	0%	\$ 69	0%	0%	\$ -	-	0%	\$ -	0%	0%	\$ -	1	3%	\$ 69
	-	0%	\$ -	0%	0%	\$ -	-	0%	\$ -	-	0%	\$ -	-	0%	\$ -
	1	100%	\$ 69	100%	-	\$ -	-	-	\$ -	-	-	\$ -	1	100%	\$ 69
	-	0%	\$ -	0%	-	\$ -	-	-	\$ -	-	-	\$ -	-	0%	\$ -
	-	0%	\$ -	0%	-	\$ -	-	-	\$ -	-	-	\$ -	-	0%	\$ -
Moderate (50-79% of HUD Area Median Income)	19	5%	\$ 1,834	3%	4%	\$ 1,444	3%	10%	\$ 136	3%	9%	\$ 189	3	9%	\$ 189
	4	21%	\$ 207	11%	17%	\$ 82	6%	0%	\$ -	0%	33%	\$ 60	1	33%	\$ 60
	2	11%	\$ 131	7%	17%	\$ 131	9%	0%	\$ -	0%	0%	\$ -	-	0%	\$ -
	5	26%	\$ 309	17%	33%	\$ 240	17%	0%	\$ -	0%	33%	\$ 69	1	33%	\$ 69
	4	21%	\$ 991	54%	33%	\$ 991	69%	0%	\$ -	0%	0%	\$ -	-	0%	\$ -
Middle (80-119% of HUD Area Median Income)	4	21%	\$ 196	11%	0%	\$ -	0%	100%	\$ 136	100%	33%	\$ 60	1	33%	\$ 60
	115	29%	\$ 10,799	16%	29%	\$ 8,510	16%	32%	\$ 1,078	23%	37%	\$ 729	13	37%	\$ 729
	8	7%	\$ 493	5%	6%	\$ 326	4%	0%	\$ -	0%	23%	\$ 167	3	23%	\$ 167
	12	10%	\$ 614	6%	8%	\$ 395	5%	0%	\$ -	0%	23%	\$ 105	3	23%	\$ 105
	26	23%	\$ 1,367	13%	24%	\$ 1,130	13%	0%	\$ -	0%	31%	\$ 159	4	31%	\$ 159
Upper (>=120% of HUD Area Median Income)	55	48%	\$ 6,373	59%	59%	\$ 6,027	71%	0%	\$ -	0%	15%	\$ 220	2	15%	\$ 220
	14	12%	\$ 1,952	18%	2%	\$ 632	7%	100%	\$ 1,078	100%	8%	\$ 78	1	8%	\$ 78
	264	66%	\$ 55,016	81%	67%	\$ 44,660	82%	58%	\$ 3,546	74%	51%	\$ 2,420	18	51%	\$ 2,420
	7	3%	\$ 744	1%	2%	\$ 418	1%	0%	\$ -	0%	17%	\$ 326	3	17%	\$ 326
	11	4%	\$ 1,001	2%	5%	\$ 745	2%	0%	\$ -	0%	11%	\$ 256	2	11%	\$ 256
Total	28	11%	\$ 3,062	6%	11%	\$ 2,273	5%	0%	\$ -	0%	28%	\$ 587	5	28%	\$ 587
	199	75%	\$ 45,969	84%	83%	\$ 40,530	91%	0%	\$ -	0%	44%	\$ 1,251	8	44%	\$ 1,251
	19	7%	\$ 4,240	8%	1%	\$ 694	2%	100%	\$ 3,546	100%	0%	\$ -	-	0%	\$ -
Total			399		\$ 67,718	298		\$ 54,614	31		\$ 4,760	35		\$ 3,407	

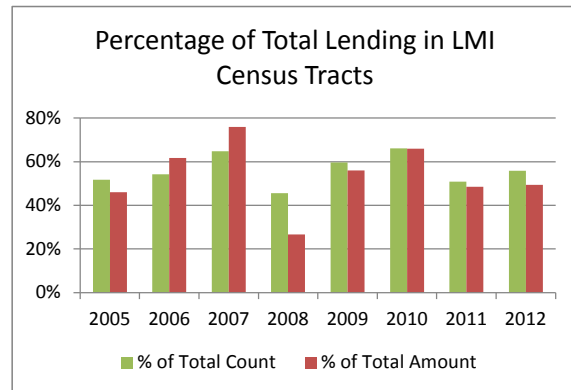
Total Lending

Total Lending		
	Count	Amount (000s)
2005	58	\$ 4,975
2006	48	\$ 5,643
2007	54	\$ 5,230
2008	57	\$ 8,677
2009	52	\$ 4,554
2010	53	\$ 10,484
2011	57	\$ 9,546
2012	77	\$ 13,570



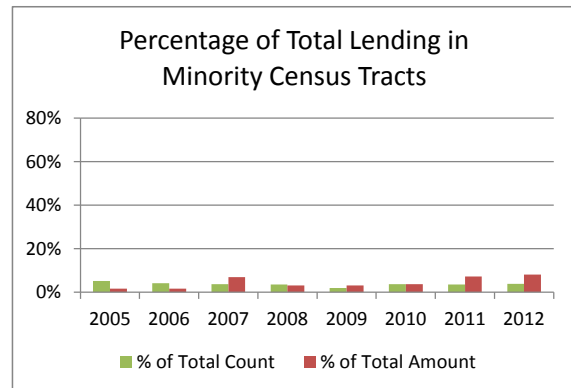
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	30	52%	\$ 2,289	46%
2006	26	54%	\$ 3,482	62%
2007	35	65%	\$ 3,969	76%
2008	26	46%	\$ 2,318	27%
2009	31	60%	\$ 2,549	56%
2010	35	66%	\$ 6,907	66%
2011	29	51%	\$ 4,633	49%
2012	43	56%	\$ 6,705	49%



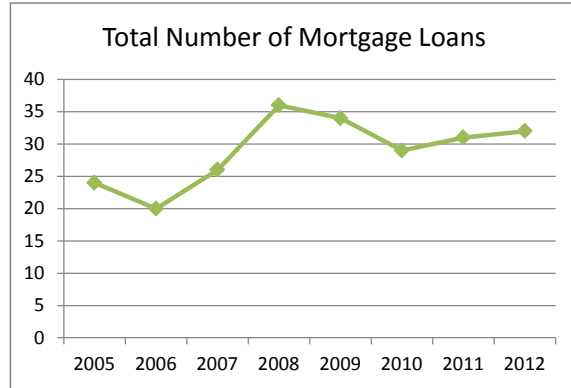
Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3	5%	\$ 81	2%
2006	2	4%	\$ 92	2%
2007	2	4%	\$ 360	7%
2008	2	4%	\$ 271	3%
2009	1	2%	\$ 141	3%
2010	2	4%	\$ 384	4%
2011	2	4%	\$ 685	7%
2012	3	4%	\$ 1,096	8%



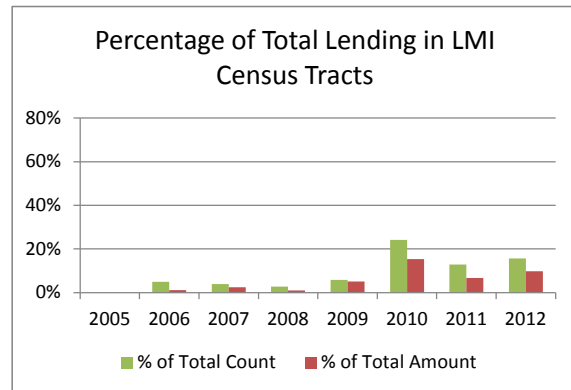
Total Lending

Total Lending		
	Count	Amount (000s)
2005	24	\$ 1,983
2006	20	\$ 1,421
2007	26	\$ 2,109
2008	36	\$ 3,432
2009	34	\$ 3,395
2010	29	\$ 3,342
2011	31	\$ 3,711
2012	32	\$ 3,363



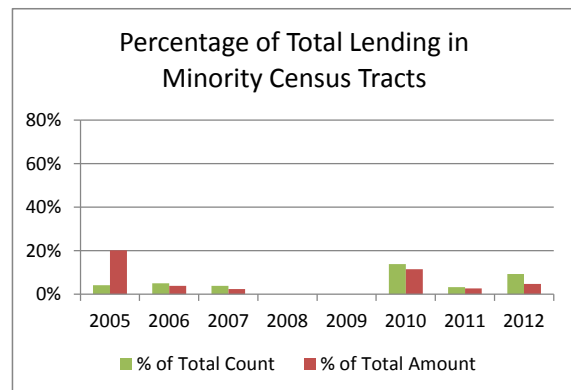
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	1	5%	\$ 15	1%
2007	1	4%	\$ 50	2%
2008	1	3%	\$ 35	1%
2009	2	6%	\$ 172	5%
2010	7	24%	\$ 512	15%
2011	4	13%	\$ 251	7%
2012	5	16%	\$ 330	10%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	4%	\$ 400	20%
2006	1	5%	\$ 54	4%
2007	1	4%	\$ 50	2%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	4	14%	\$ 386	12%
2011	1	3%	\$ 100	3%
2012	3	9%	\$ 158	5%



City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	22	26%	\$ 4,368	29%	18	23%	\$ 3,466	26%	-	0%	\$ -	0%
	6	27%	\$ 1,324	30%	4	22%	\$ 1,079	31%	-	-	\$ -	-
	1	5%	\$ 325	7%	1	6%	\$ 325	9%	-	-	\$ -	-
	3	14%	\$ 332	8%	3	17%	\$ 332	10%	-	-	\$ -	-
	10	45%	\$ 1,634	37%	9	50%	\$ 1,302	38%	-	-	\$ -	-
	2	9%	\$ 753	17%	1	6%	\$ 428	12%	-	-	\$ -	-
Moderate (50-79% of HUD Area Median Income)	26	30%	\$ 3,326	22%	25	32%	\$ 3,239	24%	-	0%	\$ -	0%
	2	8%	\$ 190	6%	2	8%	\$ 190	6%	-	-	\$ -	-
	2	8%	\$ 252	8%	2	8%	\$ 252	8%	-	-	\$ -	-
	9	35%	\$ 677	20%	8	32%	\$ 590	18%	-	-	\$ -	-
	11	42%	\$ 1,546	46%	11	44%	\$ 1,546	48%	-	-	\$ -	-
	2	8%	\$ 661	20%	2	8%	\$ 661	20%	-	-	\$ -	-
Middle (80-119% of HUD Area Median Income)	23	27%	\$ 3,072	20%	21	27%	\$ 2,948	22%	-	100%	\$ 76	100%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	5	22%	\$ 270	9%	4	19%	\$ 222	8%	-	0%	\$ -	0%
	6	26%	\$ 1,378	45%	5	24%	\$ 1,302	44%	-	100%	\$ 76	100%
	12	52%	\$ 1,424	46%	12	57%	\$ 1,424	48%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
Upper (>=120% of HUD Area Median Income)	15	17%	\$ 4,339	29%	13	17%	\$ 3,917	29%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	3	20%	\$ 354	8%	3	23%	\$ 354	9%	-	-	\$ -	-
	10	67%	\$ 2,538	58%	8	62%	\$ 2,116	54%	-	-	\$ -	-
	2	13%	\$ 1,447	33%	2	15%	\$ 1,447	37%	-	-	\$ -	-
Total	86		\$ 15,105		77		\$ 13,570		1		\$ 76	

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications				Originated		Purchased		Denied	
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
			\$ -		-		\$ -		-		\$ -	
			\$ -		-		\$ -		-		\$ -	
			\$ -		-		\$ -		-		\$ -	
			\$ -		-		\$ -		-		\$ -	
Moderate (50-79% of HUD Area Median Income)	5	14%	\$ 330	9%	5	16%	\$ 330	10%	-	-	\$ -	-
			\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	1	20%	\$ 96	29%	1	20%	\$ 96	29%	-	-	\$ -	-
	1	20%	\$ 76	23%	1	20%	\$ 76	23%	-	-	\$ -	-
	3	60%	\$ 158	48%	3	60%	\$ 158	48%	-	-	\$ -	-
Middle (80-119% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	15	43%	\$ 1,705	46%	14	44%	\$ 1,615	48%	-	-	\$ -	-
	4	27%	\$ 176	10%	4	29%	\$ 176	11%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	3	20%	\$ 541	32%	3	21%	\$ 541	33%	-	-	\$ -	-
Upper (>=120% of HUD Area Median Income)	8	53%	\$ 988	58%	7	50%	\$ 898	56%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	15	43%	\$ 1,641	45%	13	41%	\$ 1,418	42%	-	-	\$ -	-
	1	7%	\$ 80	5%	1	8%	\$ 80	6%	-	-	\$ -	-
	5	33%	\$ 448	27%	3	23%	\$ 225	16%	-	-	\$ -	-
Total	2	13%	\$ 195	12%	2	15%	\$ 195	14%	-	-	\$ -	-
	7	47%	\$ 918	56%	7	54%	\$ 918	65%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	35		\$ 3,676		32		\$ 3,363		-	-	\$ -	

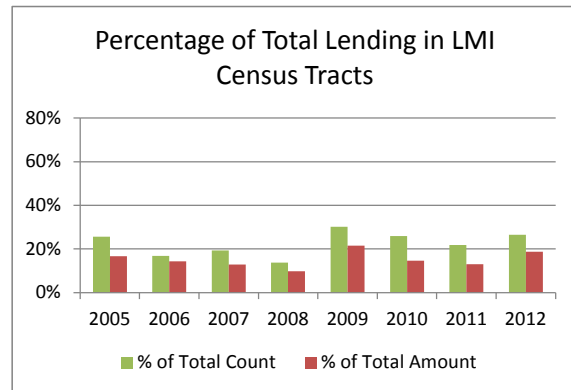
Total Lending

Total Lending			
	Count	Amount (000s)	
2005	39	\$	3,471
2006	101	\$	9,261
2007	150	\$	15,492
2008	73	\$	9,969
2009	106	\$	15,847
2010	77	\$	10,489
2011	101	\$	16,364
2012	132	\$	24,124



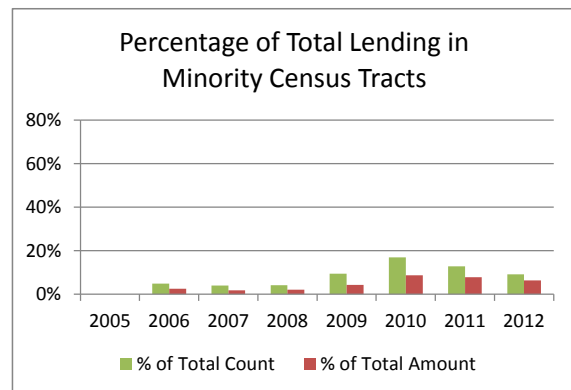
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	10	26%	\$ 580	17%
2006	17	17%	\$ 1,324	14%
2007	29	19%	\$ 1,986	13%
2008	10	14%	\$ 971	10%
2009	32	30%	\$ 3,413	22%
2010	20	26%	\$ 1,534	15%
2011	22	22%	\$ 2,116	13%
2012	35	27%	\$ 4,532	19%



Minority Census Tract Lending

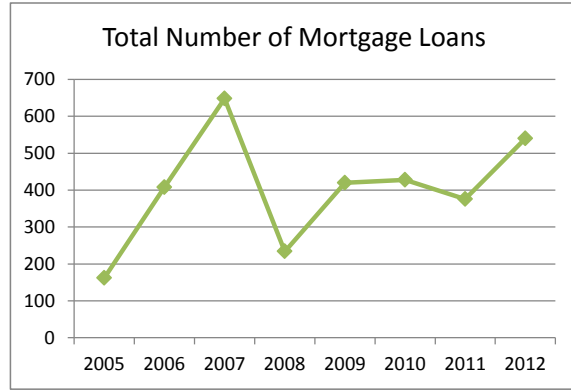
Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	5	5%	\$ 236	3%
2007	6	4%	\$ 278	2%
2008	3	4%	\$ 209	2%
2009	10	9%	\$ 691	4%
2010	13	17%	\$ 918	9%
2011	13	13%	\$ 1,292	8%
2012	12	9%	\$ 1,524	6%



*Includes Fifth Third Mortgage Company (2011-2012)

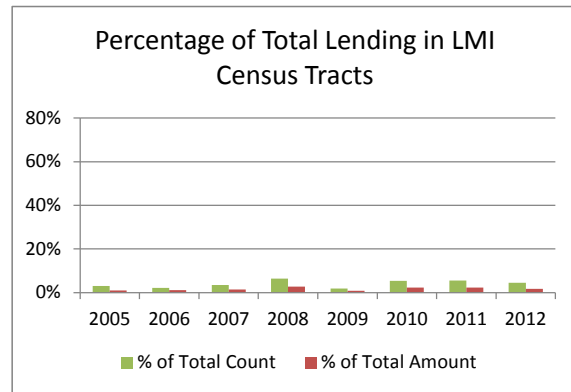
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	162	\$ 21,755
2006	408	\$ 35,724
2007	648	\$ 69,666
2008	234	\$ 32,347
2009	420	\$ 71,563
2010	428	\$ 68,401
2011	376	\$ 64,920
2012	540	\$ 102,340



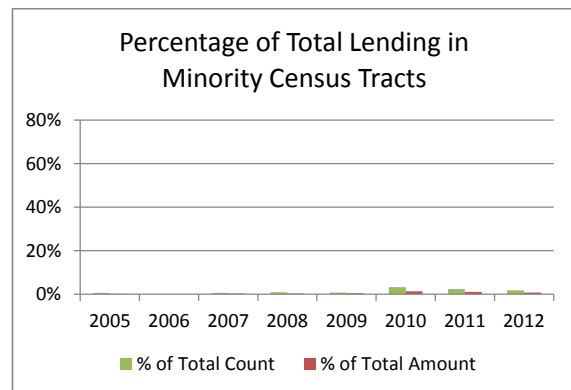
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	5	3%	\$ 199	1%
2006	9	2%	\$ 375	1%
2007	22	3%	\$ 982	1%
2008	15	6%	\$ 893	3%
2009	8	2%	\$ 574	1%
2010	23	5%	\$ 1,560	2%
2011	21	6%	\$ 1,502	2%
2012	24	4%	\$ 1,802	2%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	1%	\$ 36	0%
2006	0	0%	\$ -	0%
2007	4	1%	\$ 224	0%
2008	2	1%	\$ 95	0%
2009	3	1%	\$ 299	0%
2010	14	3%	\$ 937	1%
2011	9	2%	\$ 693	1%
2012	10	2%	\$ 866	1%



*Includes Fifth Third Mortgage Company (2011-2012)

Fifth Third Bank

Loans by Census Tract and Borrower Income Level

City of Pittsburgh

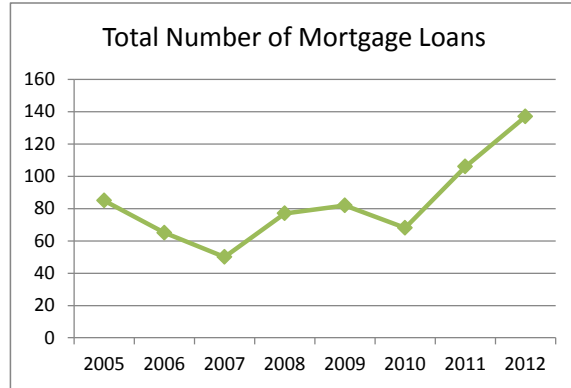
Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied				
	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	count	amount (\$000s)			
Low (0-49% of HUD Area Median Income)	14	6%	\$ 2,518	11	8%	\$ 1,875	8%	-	1	2%	\$ 318	4%	
	1	7%	\$ 87	3%	1	9%	\$ 87	5%	-	0%	\$ -	0%	
	2	14%	\$ 116	5%	1	9%	\$ 29	2%	-	0%	\$ -	0%	
	3	21%	\$ 429	17%	3	27%	\$ 429	23%	-	0%	\$ -	0%	
	8	57%	\$ 1,886	75%	6	55%	\$ 1,330	71%	-	1	100%	\$ 318	100%
NA	-	0%	\$ -	0%	-	\$ -	0%	-	-	0%	\$ -	0%	
Moderate (50-79% of HUD Area Median Income)	47	21%	\$ 4,777	12%	24	18%	\$ 2,657	11%	-	13	28%	\$ 1,177	14%
	5	11%	\$ 163	3%	2	8%	\$ 66	2%	-	1	8%	\$ 3	0%
	13	28%	\$ 1,468	31%	9	38%	\$ 1,195	45%	-	3	23%	\$ 217	18%
	12	26%	\$ 1,170	24%	7	29%	\$ 584	22%	-	4	31%	\$ 520	44%
	15	32%	\$ 1,690	35%	6	25%	\$ 812	31%	-	5	38%	\$ 437	37%
NA	2	4%	\$ 286	6%	-	\$ -	0%	-	-	0%	\$ -	0%	
Middle (80-119% of HUD Area Median Income)	74	33%	\$ 9,611	24%	39	30%	\$ 5,290	22%	-	20	43%	\$ 1,775	20%
	10	14%	\$ 683	7%	4	10%	\$ 227	4%	-	3	15%	\$ 197	11%
	13	18%	\$ 1,071	11%	8	21%	\$ 732	14%	-	4	20%	\$ 299	17%
	15	20%	\$ 1,379	14%	8	21%	\$ 831	16%	-	4	20%	\$ 259	15%
	33	45%	\$ 6,208	65%	17	44%	\$ 3,346	63%	-	9	45%	\$ 1,020	57%
NA	3	4%	\$ 270	3%	2	5%	\$ 154	3%	-	-	0%	\$ -	0%
Upper (>=120% of HUD Area Median Income)	86	39%	\$ 23,372	58%	58	44%	\$ 14,302	59%	-	13	28%	\$ 5,442	62%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	0%	\$ -	0%
	4	5%	\$ 526	2%	1	2%	\$ 238	2%	-	2	15%	\$ 184	3%
	9	10%	\$ 1,061	5%	4	7%	\$ 204	1%	-	2	15%	\$ 418	8%
	70	81%	\$ 20,982	90%	52	90%	\$ 13,809	97%	-	8	62%	\$ 4,505	83%
NA	3	3%	\$ 803	3%	1	2%	\$ 51	0%	-	1	8%	\$ 335	6%
Total	221		\$ 40,278		132		\$ 24,124		-	47		\$ 8,712	

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	4	0%	\$ 147	0%	1	0%	\$ 38	0%	-	0%	\$ -	0%
	1	25%	\$ 35	24%	-	0%	\$ -	0%	1	33%	\$ 35	32%
	1	25%	\$ 38	26%	1	100%	\$ 38	100%	-	0%	\$ -	0%
	2	50%	\$ 74	50%	-	0%	\$ -	0%	2	67%	\$ 74	68%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
Moderate (50-79% of HUD Area Median Income)	44	5%	\$ 3,453	2%	23	4%	\$ 1,764	2%	-	0%	\$ -	0%
	12	27%	\$ 642	19%	8	35%	\$ 367	21%	3	20%	\$ 182	14%
	10	23%	\$ 702	20%	6	26%	\$ 502	28%	2	13%	\$ 88	7%
	7	16%	\$ 499	14%	3	13%	\$ 222	13%	4	27%	\$ 277	22%
	14	32%	\$ 1,510	44%	6	26%	\$ 673	38%	6	40%	\$ 725	57%
Middle (80-119% of HUD Area Median Income)	1	2%	\$ 100	3%	-	0%	\$ -	0%	-	0%	\$ -	0%
	280	32%	\$ 31,868	21%	158	29%	\$ 19,367	19%	2	33%	\$ 114	11%
	25	9%	\$ 1,537	5%	9	6%	\$ 641	3%	-	0%	\$ -	0%
	60	21%	\$ 5,984	19%	37	23%	\$ 3,889	20%	-	0%	\$ -	0%
	81	29%	\$ 9,029	28%	45	28%	\$ 5,398	28%	-	0%	\$ -	0%
Upper (>=120% of HUD Area Median Income)	92	33%	\$ 13,075	41%	56	35%	\$ 8,141	42%	-	0%	\$ -	0%
	22	8%	\$ 2,243	7%	11	7%	\$ 1,298	7%	2	100%	\$ 114	100%
	540	62%	\$ 118,439	77%	358	66%	\$ 81,171	79%	4	67%	\$ 953	89%
	14	3%	\$ 1,377	1%	8	2%	\$ 590	1%	-	0%	\$ -	0%
	47	9%	\$ 6,145	5%	21	6%	\$ 2,893	4%	-	0%	\$ -	0%
Total	80	15%	\$ 11,790	10%	54	15%	\$ 8,189	10%	-	0%	\$ -	0%
	351	65%	\$ 87,866	74%	250	70%	\$ 63,300	78%	-	0%	\$ -	0%
	48	9%	\$ 11,261	10%	25	7%	\$ 6,199	8%	4	100%	\$ 953	100%
Total	868		\$ 153,907		540		\$ 102,340		6		\$ 1,067	
									159		\$ 23,211	

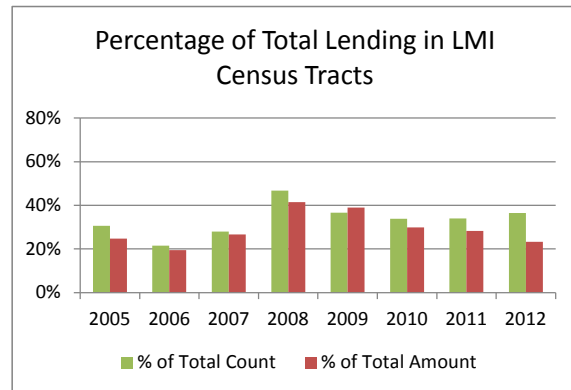
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	85	\$ 6,720
2006	65	\$ 3,624
2007	50	\$ 2,632
2008	77	\$ 5,718
2009	82	\$ 7,346
2010	68	\$ 6,469
2011	106	\$ 15,523
2012	137	\$ 23,994



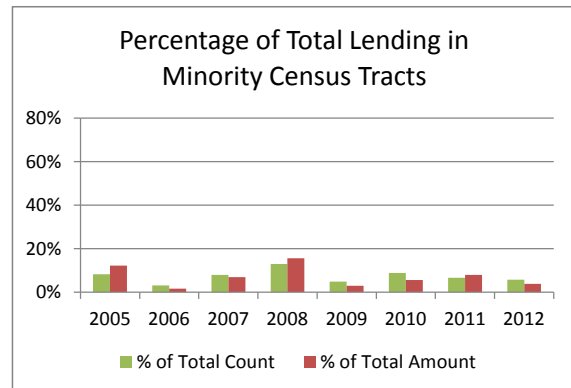
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	26	31%	\$ 1,661	25%
2006	14	22%	\$ 705	19%
2007	14	28%	\$ 702	27%
2008	36	47%	\$ 2,370	41%
2009	30	37%	\$ 2,859	39%
2010	23	34%	\$ 1,933	30%
2011	36	34%	\$ 4,378	28%
2012	50	36%	\$ 5,595	23%



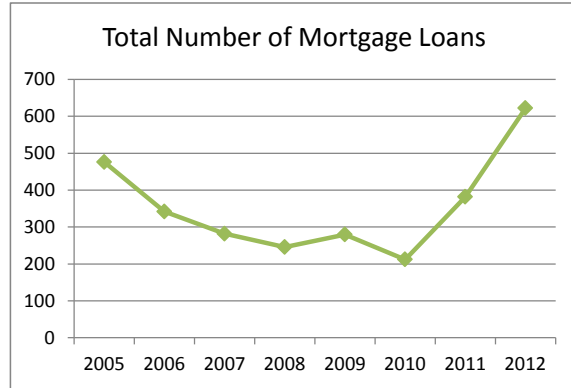
Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	7	8%	\$ 824	12%
2006	2	3%	\$ 58	2%
2007	4	8%	\$ 182	7%
2008	10	13%	\$ 893	16%
2009	4	5%	\$ 215	3%
2010	6	9%	\$ 364	6%
2011	7	7%	\$ 1,244	8%
2012	8	6%	\$ 932	4%



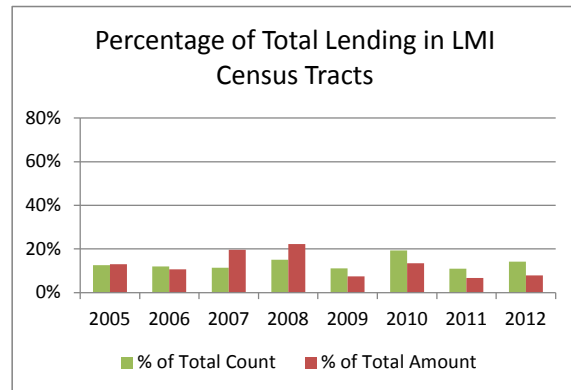
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	476	\$ 34,165
2006	342	\$ 18,337
2007	282	\$ 13,544
2008	246	\$ 14,444
2009	280	\$ 20,332
2010	212	\$ 16,286
2011	382	\$ 34,018
2012	622	\$ 63,039



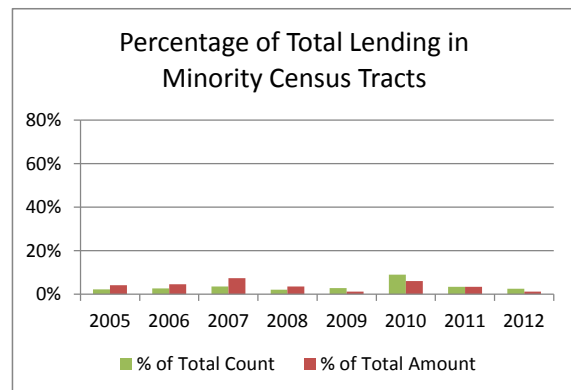
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	60	13%	\$ 4,441	13%
2006	41	12%	\$ 1,966	11%
2007	32	11%	\$ 2,662	20%
2008	37	15%	\$ 3,203	22%
2009	31	11%	\$ 1,500	7%
2010	41	19%	\$ 2,195	13%
2011	42	11%	\$ 2,258	7%
2012	88	14%	\$ 4,976	8%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	11	2%	\$ 1,408	4%
2006	9	3%	\$ 844	5%
2007	10	4%	\$ 1,002	7%
2008	5	2%	\$ 510	4%
2009	8	3%	\$ 250	1%
2010	19	9%	\$ 994	6%
2011	13	3%	\$ 1,156	3%
2012	16	3%	\$ 792	1%



City of Pittsburgh

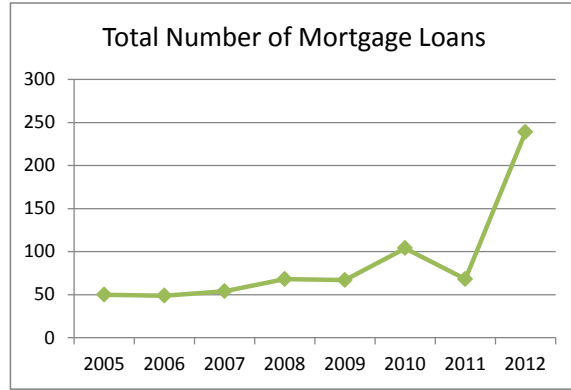
Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied				
	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%		
Low (0-49% of HUD Area Median Income)	31	11%	\$ 4,674	12%	9	7%	\$ 1,522	6%	-	15	16%	\$ 2,441	25%
	5	16%	\$ 127	3%	-	0%	\$ -	0%	-	5	33%	\$ 127	5%
	3	10%	\$ 85	2%	1	11%	\$ 34	2%	-	1	7%	\$ 15	1%
	5	16%	\$ 229	5%	1	11%	\$ 50	3%	-	-	0%	\$ -	0%
	3	10%	\$ 530	11%	-	0%	\$ -	0%	-	3	20%	\$ 530	22%
NA	15	48%	\$ 3,703	79%	7	78%	\$ 1,438	94%	-	6	40%	\$ 1,769	72%
Moderate (50-79% of HUD Area Median Income)	87	32%	\$ 7,977	21%	41	30%	\$ 4,073	17%	-	36	38%	\$ 3,239	33%
	11	13%	\$ 416	5%	4	10%	\$ 152	4%	-	7	19%	\$ 264	8%
	16	18%	\$ 1,578	20%	2	5%	\$ 468	11%	-	14	39%	\$ 1,110	34%
	18	21%	\$ 1,040	13%	10	24%	\$ 553	14%	-	5	14%	\$ 322	10%
	16	18%	\$ 1,960	25%	7	17%	\$ 573	14%	-	7	19%	\$ 1,337	41%
NA	26	30%	\$ 2,983	37%	18	44%	\$ 2,327	57%	-	3	8%	\$ 206	6%
Middle (80-119% of HUD Area Median Income)	103	38%	\$ 10,843	28%	57	42%	\$ 7,297	30%	-	29	30%	\$ 2,093	21%
	9	9%	\$ 555	5%	-	0%	\$ -	0%	-	3	10%	\$ 131	6%
	22	21%	\$ 1,620	15%	7	12%	\$ 661	9%	-	11	38%	\$ 860	41%
	20	19%	\$ 1,431	13%	10	18%	\$ 692	9%	-	8	28%	\$ 563	27%
	34	33%	\$ 3,379	31%	24	42%	\$ 2,745	38%	-	7	24%	\$ 539	26%
NA	18	17%	\$ 3,858	36%	16	28%	\$ 3,199	44%	-	-	0%	\$ -	0%
Upper (>= 120% of HUD Area Median Income)	53	19%	\$ 14,837	39%	30	22%	\$ 11,102	46%	-	16	17%	\$ 1,965	20%
	4	8%	\$ 654	4%	3	10%	\$ 554	5%	-	1	6%	\$ 100	5%
	8	15%	\$ 357	2%	3	10%	\$ 167	2%	-	5	31%	\$ 190	10%
	8	15%	\$ 606	4%	5	17%	\$ 427	4%	-	2	13%	\$ 159	8%
	25	47%	\$ 5,756	39%	13	43%	\$ 3,147	28%	-	6	38%	\$ 859	44%
NA	8	15%	\$ 7,464	50%	6	20%	\$ 6,807	61%	-	2	13%	\$ 657	33%
Total	274		\$ 38,331		137		\$ 23,994		-	96		\$ 9,738	

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	17	1%	\$ 1,235	1%	4	1%	\$ 327	1%	-	-	\$ -	-
	3	18%	\$ 126	10%	-	0%	\$ -	0%	-	-	\$ -	-
	3	18%	\$ 160	13%	-	0%	\$ -	0%	-	-	\$ -	-
	2	12%	\$ 103	8%	1	25%	\$ 88	27%	-	-	\$ -	-
	1	6%	\$ 116	9%	1	25%	\$ 116	35%	-	-	\$ -	-
NA	8	47%	\$ 730	59%	2	50%	\$ 123	38%	-	-	\$ -	-
Moderate (50-79% of HUD Area Median Income)	169	14%	\$ 9,540	8%	84	14%	\$ 4,649	7%	-	-	\$ -	-
	39	23%	\$ 1,625	17%	13	15%	\$ 383	8%	-	-	\$ -	-
	38	22%	\$ 1,784	19%	16	19%	\$ 740	16%	-	-	\$ -	-
	33	20%	\$ 1,423	15%	19	23%	\$ 734	16%	-	-	\$ -	-
	39	23%	\$ 2,588	27%	22	26%	\$ 1,499	32%	-	-	\$ -	-
NA	20	12%	\$ 2,120	22%	14	17%	\$ 1,293	28%	-	-	\$ -	-
Middle (80-119% of HUD Area Median Income)	534	45%	\$ 44,299	37%	272	44%	\$ 22,335	35%	-	-	\$ -	-
	58	11%	\$ 2,522	6%	16	6%	\$ 712	3%	-	-	\$ -	-
	108	20%	\$ 6,643	15%	45	17%	\$ 2,659	12%	-	-	\$ -	-
	138	26%	\$ 10,136	23%	75	28%	\$ 5,844	26%	-	-	\$ -	-
	198	37%	\$ 20,159	46%	122	45%	\$ 11,051	49%	-	-	\$ -	-
NA	32	6%	\$ 4,839	11%	14	5%	\$ 2,069	9%	-	-	\$ -	-
Upper (>=120% of HUD Area Median Income)	459	39%	\$ 65,935	54%	262	42%	\$ 35,728	57%	-	-	\$ -	-
	32	7%	\$ 2,555	4%	5	2%	\$ 189	1%	-	-	\$ -	-
	50	11%	\$ 5,493	8%	22	8%	\$ 1,797	5%	-	-	\$ -	-
	86	19%	\$ 8,757	13%	56	21%	\$ 5,014	14%	-	-	\$ -	-
	272	59%	\$ 45,212	69%	167	64%	\$ 26,196	73%	-	-	\$ -	-
NA	19	4%	\$ 3,918	6%	12	5%	\$ 2,532	7%	-	-	\$ -	-
Total	1,179		\$ 121,009		622		\$ 63,039		-		\$ -	
									364		\$ 36,687	

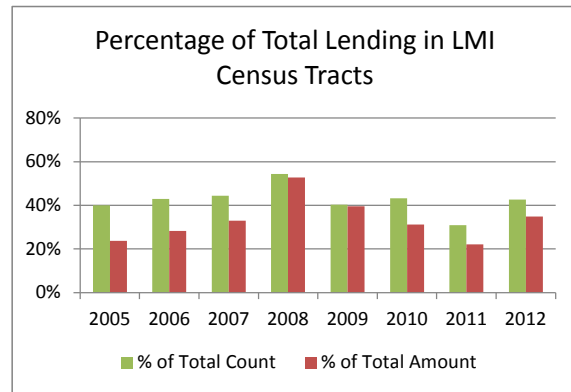
Total Lending

Total Lending			
	Count	Amount (000s)	
2005	50	\$	4,803
2006	49	\$	4,255
2007	54	\$	5,003
2008	68	\$	5,130
2009	67	\$	5,582
2010	104	\$	10,636
2011	68	\$	9,835
2012	239	\$	23,059



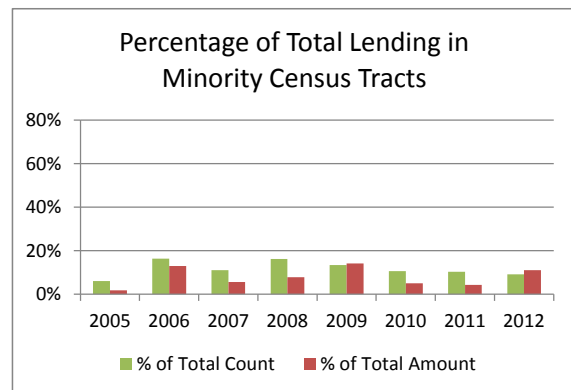
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	20	40%	\$ 1,139	24%
2006	21	43%	\$ 1,204	28%
2007	24	44%	\$ 1,650	33%
2008	37	54%	\$ 2,703	53%
2009	27	40%	\$ 2,206	40%
2010	45	43%	\$ 3,320	31%
2011	21	31%	\$ 2,176	22%
2012	102	43%	\$ 8,048	35%



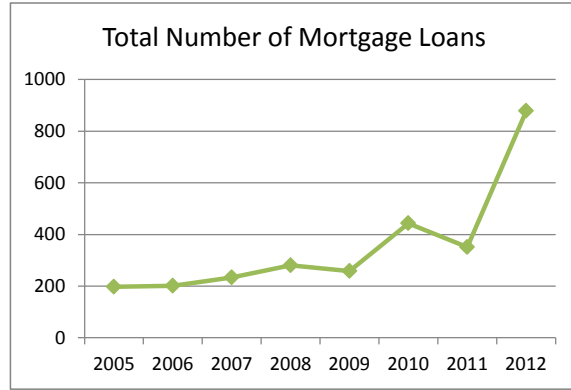
Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3	6%	\$ 88	2%
2006	8	16%	\$ 555	13%
2007	6	11%	\$ 284	6%
2008	11	16%	\$ 401	8%
2009	9	13%	\$ 790	14%
2010	11	11%	\$ 541	5%
2011	7	10%	\$ 425	4%
2012	22	9%	\$ 2,555	11%



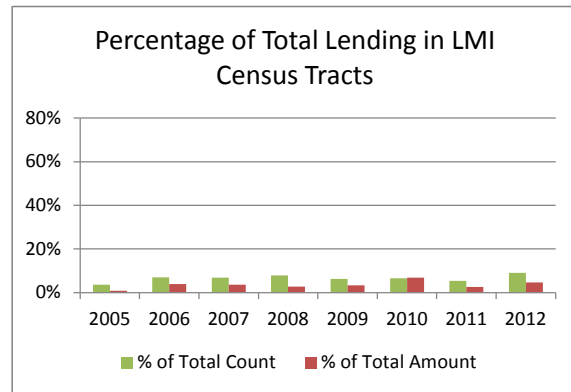
Total Lending

Total Lending		
	Count	Amount (000s)
2005	197	\$ 14,599
2006	201	\$ 11,756
2007	234	\$ 19,048
2008	280	\$ 32,483
2009	258	\$ 32,578
2010	443	\$ 45,263
2011	351	\$ 43,243
2012	878	\$ 87,951



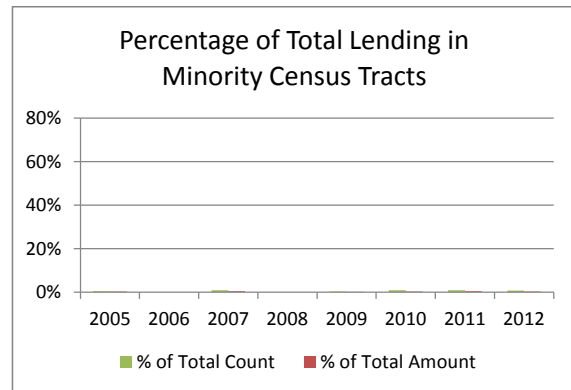
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	7	4%	\$ 129	1%
2006	14	7%	\$ 451	4%
2007	16	7%	\$ 692	4%
2008	22	8%	\$ 865	3%
2009	16	6%	\$ 1,077	3%
2010	29	7%	\$ 3,117	7%
2011	19	5%	\$ 1,089	3%
2012	80	9%	\$ 4,135	5%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	1%	\$ 55	0%
2006	0	0%	\$ -	0%
2007	2	1%	\$ 98	1%
2008	0	0%	\$ -	0%
2009	1	0%	\$ 50	0%
2010	4	1%	\$ 169	0%
2011	3	1%	\$ 218	1%
2012	7	1%	\$ 262	0%



City of Pittsburgh

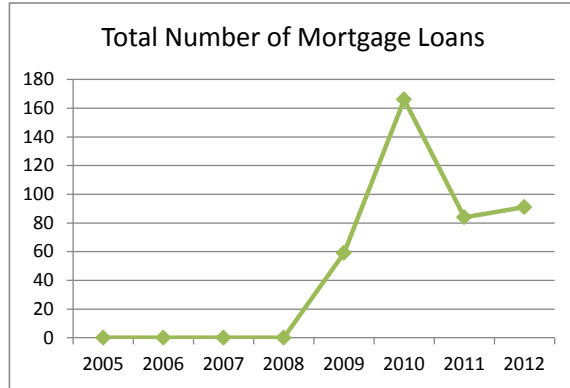
Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	31	8%	\$ 2,294	7%	17	7%	\$ 1,633	7%	-	-	\$ -	-
	7	23%	\$ 189	8%	-	0%	\$ -	0%	-	-	\$ -	-
	5	16%	\$ 332	14%	4	24%	\$ 232	14%	-	-	\$ -	0%
	6	19%	\$ 202	9%	4	24%	\$ 108	7%	-	-	\$ -	0%
	8	26%	\$ 725	32%	4	24%	\$ 447	27%	-	-	\$ -	20%
NA	5	16%	\$ 846	37%	5	29%	\$ 846	52%	-	-	\$ -	39%
Moderate (50-79% of HUD Area Median Income)	151	37%	\$ 10,015	29%	85	36%	\$ 6,415	28%	-	-	\$ -	0%
	40	26%	\$ 1,730	17%	15	18%	\$ 691	11%	-	-	\$ -	41%
	37	25%	\$ 1,926	19%	17	20%	\$ 715	11%	-	-	\$ -	0%
	31	21%	\$ 1,488	15%	21	25%	\$ 957	15%	-	-	\$ -	0%
	28	19%	\$ 2,403	24%	19	22%	\$ 1,756	27%	-	-	\$ -	0%
NA	15	10%	\$ 2,468	25%	13	15%	\$ 2,296	36%	-	-	\$ -	20%
Middle (80-119% of HUD Area Median Income)	175	43%	\$ 13,367	39%	110	46%	\$ 9,037	39%	-	-	\$ -	6%
	31	18%	\$ 1,274	10%	14	13%	\$ 501	6%	-	-	\$ -	39%
	39	22%	\$ 1,940	15%	26	24%	\$ 1,437	16%	-	-	\$ -	23%
	39	22%	\$ 2,579	19%	27	25%	\$ 1,805	20%	-	-	\$ -	17%
	51	29%	\$ 5,404	40%	33	30%	\$ 3,836	42%	-	-	\$ -	21%
NA	15	9%	\$ 2,170	16%	10	9%	\$ 1,458	16%	-	-	\$ -	36%
Upper (>=120% of HUD Area Median Income)	49	12%	\$ 8,641	25%	27	11%	\$ 5,974	26%	-	-	\$ -	3%
	6	12%	\$ 365	4%	3	11%	\$ 82	1%	-	-	\$ -	13%
	2	4%	\$ 318	4%	1	4%	\$ 100	2%	-	-	\$ -	6%
	9	18%	\$ 1,015	12%	3	11%	\$ 392	7%	-	-	\$ -	31%
	29	59%	\$ 5,766	67%	17	63%	\$ 4,223	71%	-	-	\$ -	24%
NA	3	6%	\$ 1,177	14%	3	11%	\$ 1,177	20%	-	-	\$ -	20%
Total	406		\$ 34,317		239		\$ 23,059		-		\$ -	
									127		\$ 7,239	

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications				Originated			Purchased			Denied			
	count	%	count	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)
Low (0-49% of HUD Area Median Income)	10	1%	\$ 440	0%	5	1%	\$ 314	0%	-	-	\$ -	-	4	2%	\$ 101	1%
	1	10%	\$ 30	7%	-	0%	\$ -	0%	-	-	\$ -	-	1	25%	\$ 30	30%
	4	40%	\$ 69	16%	1	20%	\$ 20	6%	-	-	\$ -	-	2	50%	\$ 24	24%
	2	20%	\$ 85	19%	1	20%	\$ 38	12%	-	-	\$ -	-	1	25%	\$ 47	47%
	1	10%	\$ 48	11%	1	20%	\$ 48	15%	-	-	\$ -	-	-	0%	\$ -	0%
2	20%	\$ 208	47%	2	40%	\$ 208	66%	-	-	\$ -	-	-	0%	\$ -	0%	
Moderate (50-79% of HUD Area Median Income)	112	9%	\$ 5,367	4%	75	9%	\$ 3,821	4%	-	-	\$ -	-	35	15%	\$ 1,366	8%
	23	21%	\$ 856	16%	11	15%	\$ 504	13%	-	-	\$ -	-	12	34%	\$ 352	26%
	27	24%	\$ 963	18%	19	25%	\$ 631	17%	-	-	\$ -	-	8	23%	\$ 332	24%
	30	27%	\$ 1,004	19%	19	25%	\$ 606	16%	-	-	\$ -	-	11	31%	\$ 398	29%
	22	20%	\$ 1,648	31%	16	21%	\$ 1,184	31%	-	-	\$ -	-	4	11%	\$ 284	21%
10	9%	\$ 896	17%	10	13%	\$ 896	23%	-	-	\$ -	-	-	0%	\$ -	0%	
Middle (80-119% of HUD Area Median Income)	517	42%	\$ 36,588	31%	347	40%	\$ 24,628	28%	-	-	\$ -	-	115	48%	\$ 7,985	45%
	93	18%	\$ 4,191	11%	58	17%	\$ 2,555	10%	-	-	\$ -	-	28	24%	\$ 1,246	16%
	100	19%	\$ 6,203	17%	66	19%	\$ 4,187	17%	-	-	\$ -	-	26	23%	\$ 1,474	18%
	130	25%	\$ 8,427	23%	77	22%	\$ 4,844	20%	-	-	\$ -	-	30	26%	\$ 1,951	24%
	164	32%	\$ 14,581	40%	123	35%	\$ 10,669	43%	-	-	\$ -	-	28	24%	\$ 2,872	36%
30	6%	\$ 3,186	9%	23	7%	\$ 2,373	10%	-	-	\$ -	-	3	3%	\$ 442	6%	
Upper (>=120% of HUD Area Median Income)	599	48%	\$ 77,085	65%	451	51%	\$ 59,188	67%	-	-	\$ -	-	87	36%	\$ 8,478	47%
	55	9%	\$ 3,220	4%	34	8%	\$ 1,894	3%	-	-	\$ -	-	19	22%	\$ 1,169	14%
	89	15%	\$ 6,721	9%	67	15%	\$ 4,939	8%	-	-	\$ -	-	15	17%	\$ 1,141	13%
	119	20%	\$ 11,829	15%	85	19%	\$ 7,777	13%	-	-	\$ -	-	18	21%	\$ 1,941	23%
	312	52%	\$ 51,987	67%	247	55%	\$ 41,773	71%	-	-	\$ -	-	31	36%	\$ 4,058	48%
24	4%	\$ 3,328	4%	18	4%	\$ 2,805	5%	-	-	\$ -	-	4	5%	\$ 169	2%	
Total	1,238		\$ 119,480		878		\$ 87,951		-		\$ -		241		\$ 17,930	

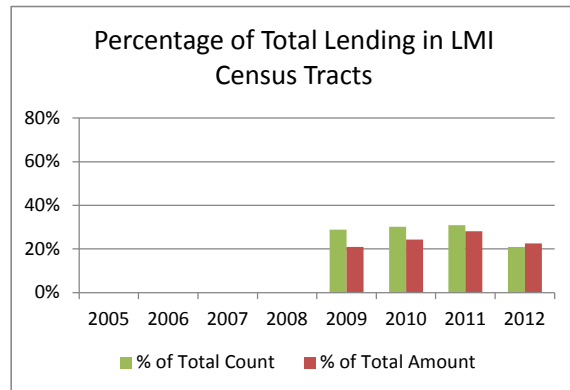
Total Lending

Total Lending		
	Count	Amount (000s)
2005	0	\$ -
2006	0	\$ -
2007	0	\$ -
2008	0	\$ -
2009	59	\$ 6,385
2010	166	\$ 28,667
2011	84	\$ 11,603
2012	91	\$ 16,943



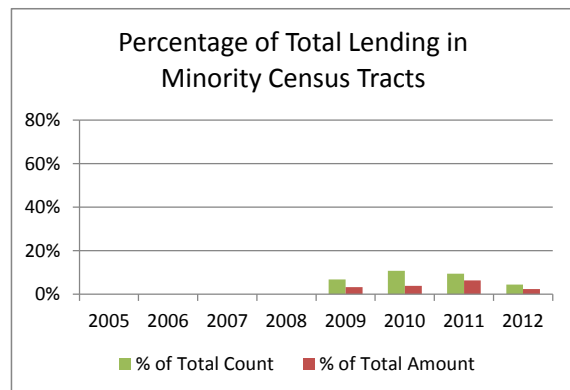
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	17	29%	\$ 1,337	21%
2010	50	30%	\$ 6,961	24%
2011	26	31%	\$ 3,255	28%
2012	19	21%	\$ 3,823	23%



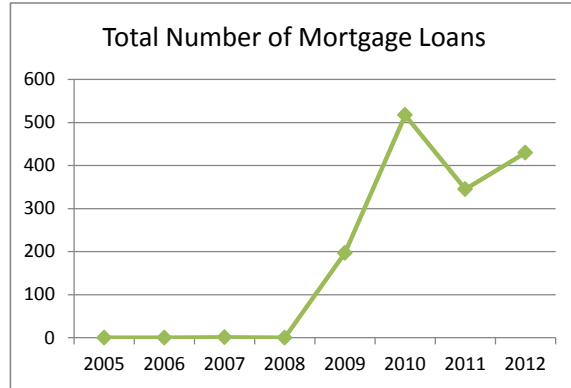
Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	4	7%	\$ 214	3%
2010	18	11%	\$ 1,115	4%
2011	8	10%	\$ 732	6%
2012	4	4%	\$ 402	2%



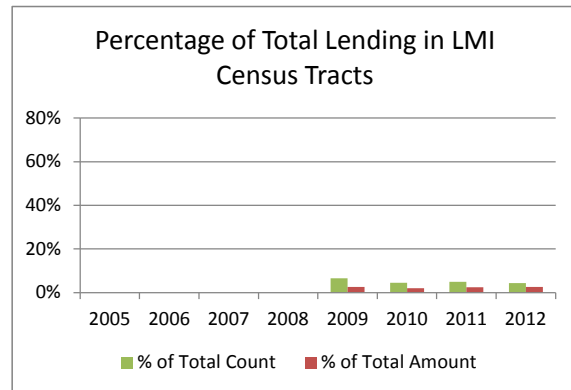
Total Lending

Total Lending		
	Count	Amount (000s)
2005	0	\$ -
2006	0	\$ -
2007	1	\$ 60
2008	0	\$ -
2009	197	\$ 21,797
2010	517	\$ 93,602
2011	345	\$ 60,555
2012	430	\$ 67,789



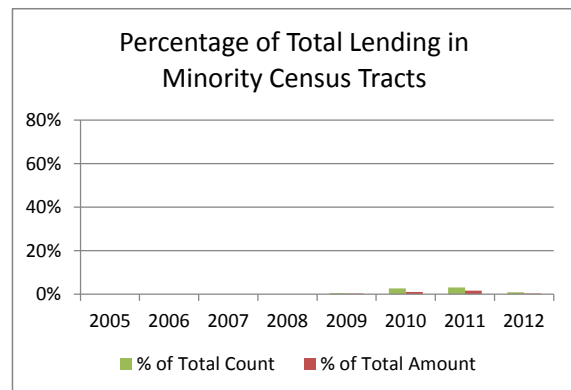
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	13	7%	\$ 567	3%
2010	23	4%	\$ 1,812	2%
2011	17	5%	\$ 1,451	2%
2012	19	4%	\$ 1,779	3%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	1	1%	\$ 61	0%
2010	14	3%	\$ 954	1%
2011	11	3%	\$ 978	2%
2012	4	1%	\$ 263	0%



City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied				
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	
Low (0-49% of HUD Area Median Income)	9	6%	\$ 704	3%	7	8%	\$ 669	4%	-	2	8%	\$ 35	2%
	1	11%	\$ 52	7%	1	14%	\$ 52	8%	-	-	0%	\$ -	0%
	2	22%	\$ 138	20%	2	29%	\$ 138	21%	-	-	0%	\$ -	0%
	2	22%	\$ 35	5%	-	0%	\$ -	0%	-	2	100%	\$ 35	100%
	4	44%	\$ 479	68%	4	57%	\$ 479	72%	-	-	0%	\$ -	0%
NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	0%	\$ -	0%
Moderate (50-79% of HUD Area Median Income)	37	26%	\$ 4,702	20%	12	13%	\$ 3,154	19%	-	15	60%	\$ 857	40%
	6	16%	\$ 284	6%	1	8%	\$ 57	2%	-	5	33%	\$ 227	26%
	6	16%	\$ 355	8%	1	8%	\$ 54	2%	-	1	7%	\$ 59	7%
	9	24%	\$ 643	14%	3	25%	\$ 307	10%	-	4	27%	\$ 212	25%
	9	24%	\$ 1,515	32%	2	17%	\$ 1,017	32%	-	3	20%	\$ 173	20%
NA	7	19%	\$ 1,905	41%	5	42%	\$ 1,719	55%	-	2	13%	\$ 186	22%
Middle (80-119% of HUD Area Median Income)	41	29%	\$ 6,644	29%	27	30%	\$ 3,947	23%	-	5	20%	\$ 935	44%
	6	15%	\$ 535	8%	3	11%	\$ 219	6%	-	2	40%	\$ 137	15%
	5	12%	\$ 394	6%	4	15%	\$ 337	9%	-	-	0%	\$ -	0%
	6	15%	\$ 420	6%	5	19%	\$ 385	10%	-	-	0%	\$ -	0%
	19	46%	\$ 3,798	57%	11	41%	\$ 1,821	46%	-	2	40%	\$ 486	52%
NA	5	12%	\$ 1,497	23%	4	15%	\$ 1,185	30%	-	1	20%	\$ 312	33%
Upper (>=120% of HUD Area Median Income)	55	39%	\$ 11,184	48%	45	49%	\$ 9,173	54%	-	3	12%	\$ 311	15%
	1	2%	\$ 116	1%	1	2%	\$ 116	1%	-	-	0%	\$ -	0%
	6	11%	\$ 663	6%	6	13%	\$ 663	7%	-	-	0%	\$ -	0%
	9	16%	\$ 1,651	15%	8	18%	\$ 1,549	17%	-	1	33%	\$ 102	33%
	35	64%	\$ 8,318	74%	27	60%	\$ 6,518	71%	-	1	33%	\$ 100	32%
NA	4	7%	\$ 436	4%	3	7%	\$ 327	4%	-	1	33%	\$ 109	35%
Total	142		\$ 23,234		91		\$ 16,943		-	25		\$ 2,138	

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	count	%	amount (\$000s)	%	
Low (0-49% of HUD Area Median Income)	1	0%	\$ 77	0%	-	0%	\$ -	-	0%	\$ -	0%	
	-	0%	\$ -	0%	-	-	\$ -	-	-	\$ -	-	
	1	100%	\$ 77	100%	-	-	\$ -	-	-	\$ -	-	
	-	0%	\$ -	0%	-	-	\$ -	-	-	\$ -	-	
	-	0%	\$ -	0%	-	-	\$ -	-	-	\$ -	-	
Moderate (50-79% of HUD Area Median Income)	35	6%	\$ 2,616	3%	19	4%	\$ 1,779	-	10	14%	\$ 620	8%
	9	26%	\$ 347	13%	5	26%	\$ 219	-	1	10%	\$ 39	6%
	9	26%	\$ 486	19%	5	26%	\$ 229	-	3	30%	\$ 209	34%
	8	23%	\$ 468	18%	5	26%	\$ 334	-	2	20%	\$ 94	15%
	8	23%	\$ 495	19%	3	16%	\$ 177	-	4	40%	\$ 278	45%
Middle (80-119% of HUD Area Median Income)	1	3%	\$ 820	31%	1	5%	\$ 820	-	-	0%	\$ -	0%
	263	44%	\$ 30,570	34%	188	44%	\$ 22,659	-	32	46%	\$ 3,307	40%
	21	8%	\$ 1,373	4%	12	6%	\$ 795	-	3	9%	\$ 124	4%
	74	28%	\$ 6,695	22%	56	30%	\$ 5,136	-	11	34%	\$ 971	29%
	67	25%	\$ 7,279	24%	47	25%	\$ 5,068	-	7	22%	\$ 599	18%
Upper (>=120% of HUD Area Median Income)	83	32%	\$ 12,184	40%	58	31%	\$ 9,250	-	9	28%	\$ 1,308	40%
	18	7%	\$ 3,039	10%	15	8%	\$ 2,410	-	2	6%	\$ 305	9%
	297	50%	\$ 56,028	63%	223	52%	\$ 43,351	-	27	39%	\$ 4,311	52%
	9	3%	\$ 696	1%	6	3%	\$ 430	-	1	4%	\$ 94	2%
	43	14%	\$ 4,974	9%	30	13%	\$ 3,372	-	7	26%	\$ 1,050	24%
Total	60	20%	\$ 8,461	15%	47	21%	\$ 6,919	-	6	22%	\$ 653	15%
	175	59%	\$ 39,899	71%	131	59%	\$ 30,767	-	12	44%	\$ 2,379	55%
	10	3%	\$ 1,998	4%	9	4%	\$ 1,863	-	1	4%	\$ 135	3%
	596		\$ 89,291		430		\$ 67,789	-	69		\$ 8,238	

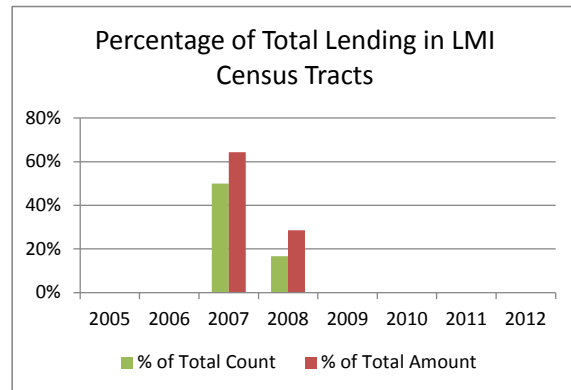
Total Lending

Total Lending		
	Count	Amount (000s)
2005	0	\$ -
2006	5	\$ 383
2007	2	\$ 356
2008	6	\$ 882
2009	4	\$ 820
2010	0	\$ -
2011	1	\$ 194
2012	3	\$ 466



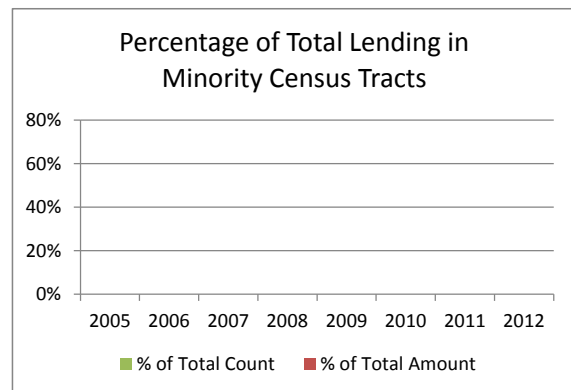
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	1	50%	\$ 229	64%
2008	1	17%	\$ 252	29%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



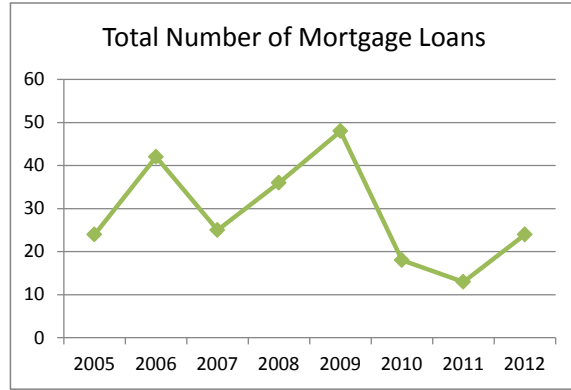
Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



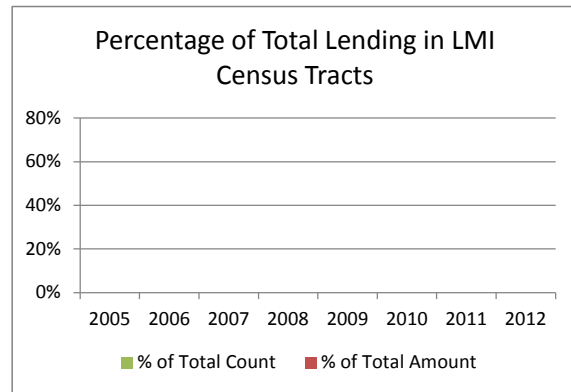
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	24	\$ 1,774
2006	42	\$ 6,019
2007	25	\$ 2,988
2008	36	\$ 5,607
2009	48	\$ 8,396
2010	18	\$ 3,908
2011	13	\$ 2,562
2012	24	\$ 6,353



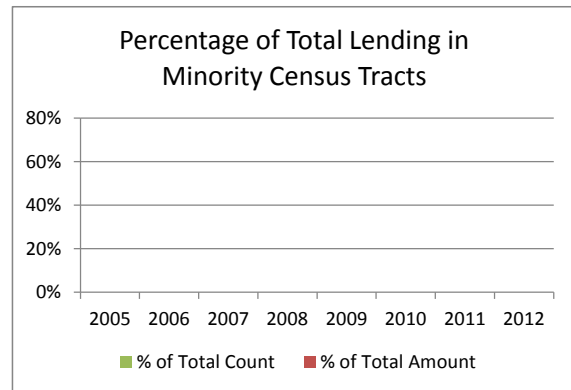
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



Loans by Census Tract and Borrower Income Level

Nextier Bank, National Association

City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
Moderate (50-79% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
Middle (80-119% of HUD Area Median Income)	4	100%	\$ 816	100%	3	100%	\$ 466	100%	1	100%	\$ 350	100%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	1	25%	\$ 203	25%	1	33%	\$ 203	44%	-	0%	\$ -	0%
	3	75%	\$ 613	75%	2	67%	\$ 263	56%	1	100%	\$ 350	100%
Upper (>=120% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
Total	4		\$ 816		3		\$ 466		1		\$ 350	

Loans by Census Tract and Borrower Income Level

Nextier Bank, National Association

Allegheny County excluding Pittsburgh

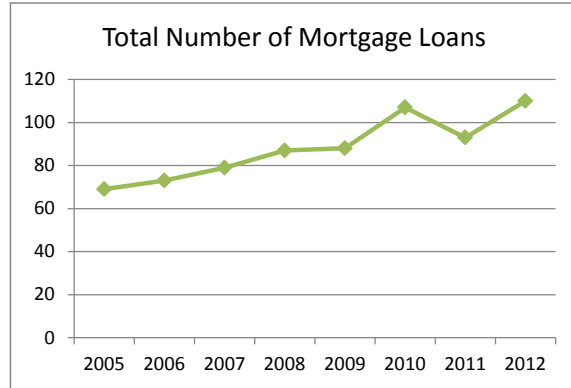
Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-		\$ -		-		\$ -		-		\$ -	
	-		\$ -		-		\$ -		-		\$ -	
	-		\$ -		-		\$ -		-		\$ -	
	-		\$ -		-		\$ -		-		\$ -	
Moderate (50-79% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-		\$ -		-		\$ -		-		\$ -	
	-		\$ -		-		\$ -		-		\$ -	
	-		\$ -		-		\$ -		-		\$ -	
	-		\$ -		-		\$ -		-		\$ -	
Middle (80-119% of HUD Area Median Income)	10	37%	\$ 2,503	38%	10	42%	\$ 2,503	39%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	3	30%	\$ 218	9%	3	30%	\$ 218	9%	-	-	\$ -	-
	4	40%	\$ 616	25%	4	40%	\$ 616	25%	-	-	\$ -	-
Upper (>=120% of HUD Area Median Income)	3	30%	\$ 1,669	67%	3	30%	\$ 1,669	67%	-	-	\$ -	-
	17	63%	\$ 4,105	62%	14	58%	\$ 3,850	61%	-	100%	\$ 160	100%
	1	6%	\$ 95	2%	-	0%	\$ -	0%	1	50%	\$ 95	59%
	2	12%	\$ 84	2%	1	7%	\$ 19	0%	1	50%	\$ 65	41%
	2	12%	\$ 446	11%	2	14%	\$ 446	12%	-	0%	\$ -	0%
Total	11	65%	\$ 3,405	83%	10	71%	\$ 3,310	86%	-	0%	\$ -	0%
	1	6%	\$ 75	2%	1	7%	\$ 75	2%	-	0%	\$ -	0%
	27		\$ 6,608		24		\$ 6,353		-		\$ -	
									2		\$ 160	
											\$ -	

Northwest Savings Bank*

City of Pittsburgh
Trends in Mortgage Lending 2005-2012

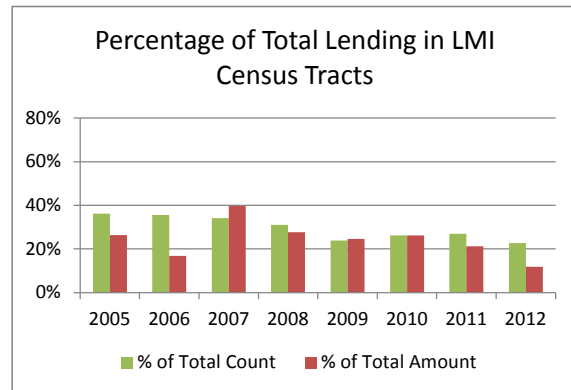
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	69	\$ 6,402
2006	73	\$ 7,675
2007	79	\$ 8,822
2008	87	\$ 9,639
2009	88	\$ 11,459
2010	107	\$ 11,298
2011	93	\$ 14,571
2012	110	\$ 13,639



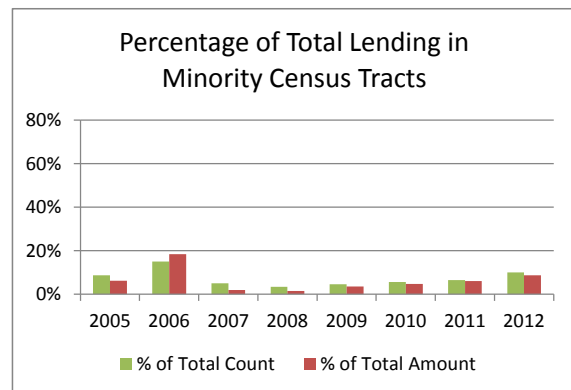
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	25	36%	\$ 1,684	26%
2006	26	36%	\$ 1,292	17%
2007	27	34%	\$ 3,503	40%
2008	27	31%	\$ 2,673	28%
2009	21	24%	\$ 2,814	25%
2010	28	26%	\$ 2,954	26%
2011	25	27%	\$ 3,084	21%
2012	25	23%	\$ 1,604	12%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	6	9%	\$ 400	6%
2006	11	15%	\$ 1,418	18%
2007	4	5%	\$ 174	2%
2008	3	3%	\$ 143	1%
2009	4	5%	\$ 412	4%
2010	6	6%	\$ 535	5%
2011	6	6%	\$ 891	6%
2012	11	10%	\$ 1,194	9%



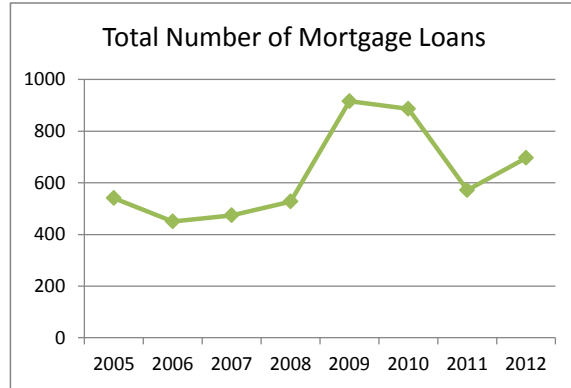
*Includes Northwest Consumer Discount Company (2010-2012)

Northwest Savings Bank*

Allegheny County excluding Pittsburgh Trends in Mortgage Lending 2005-2012

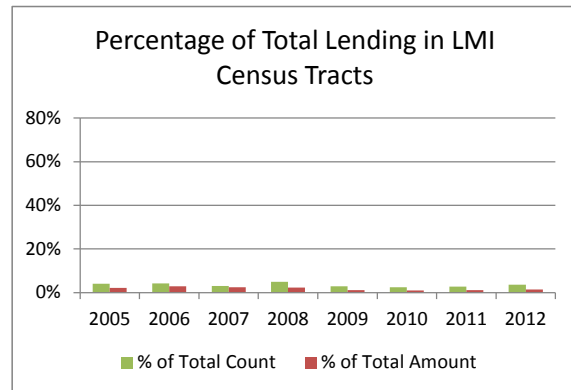
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	541	\$ 64,411
2006	450	\$ 42,318
2007	474	\$ 46,778
2008	527	\$ 58,714
2009	916	\$ 129,361
2010	886	\$ 140,142
2011	571	\$ 73,955
2012	696	\$ 98,124



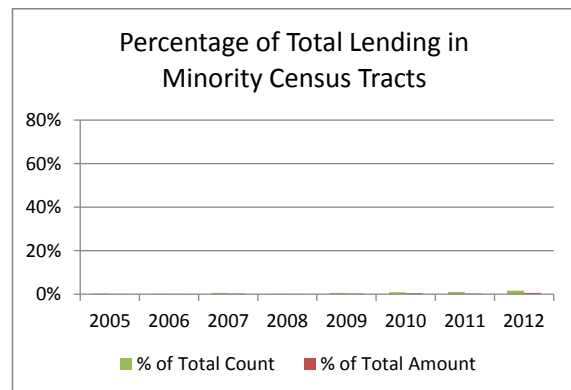
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	22	4%	\$ 1,341	2%
2006	19	4%	\$ 1,249	3%
2007	14	3%	\$ 1,157	2%
2008	26	5%	\$ 1,376	2%
2009	26	3%	\$ 1,522	1%
2010	21	2%	\$ 1,403	1%
2011	16	3%	\$ 812	1%
2012	25	4%	\$ 1,346	1%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	0%	\$ 72	0%
2006	1	0%	\$ 20	0%
2007	3	1%	\$ 170	0%
2008	1	0%	\$ 30	0%
2009	6	1%	\$ 354	0%
2010	8	1%	\$ 637	0%
2011	6	1%	\$ 235	0%
2012	12	2%	\$ 556	1%



*Includes Northwest Consumer Discount Company (2010-2012)

City of Pittsburgh

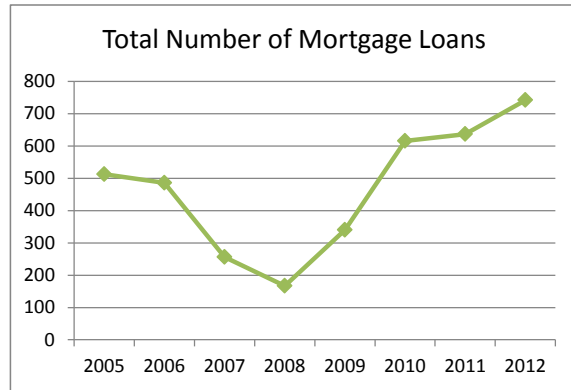
Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	6	3%	\$ 490	2%	2	2%	\$ 81	1%	1	8%	\$ 180	13%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	1	17%	\$ 40	8%	1	50%	\$ 40	49%	-	0%	\$ -	0%
	3	50%	\$ 227	46%	1	50%	\$ 41	51%	-	0%	\$ -	0%
	1	17%	\$ 43	9%	-	0%	\$ -	0%	-	0%	\$ -	0%
NA	1	17%	\$ 180	37%	-	0%	\$ -	0%	1	100%	\$ 180	100%
Moderate (50-79% of HUD Area Median Income)	41	24%	\$ 2,989	15%	23	21%	\$ 1,523	11%	2	15%	\$ 195	14%
	2	5%	\$ 55	2%	-	0%	\$ -	0%	-	0%	\$ -	0%
	14	34%	\$ 986	33%	8	35%	\$ 422	28%	-	0%	\$ -	0%
	12	29%	\$ 1,110	37%	8	35%	\$ 792	52%	-	0%	\$ -	0%
	10	24%	\$ 581	19%	6	26%	\$ 247	16%	-	0%	\$ -	0%
NA	3	7%	\$ 257	9%	1	4%	\$ 62	4%	2	100%	\$ 195	100%
Middle (80-119% of HUD Area Median Income)	80	46%	\$ 8,083	39%	51	46%	\$ 5,361	39%	6	46%	\$ 468	33%
	8	10%	\$ 636	8%	7	14%	\$ 597	11%	-	0%	\$ -	0%
	11	14%	\$ 934	12%	7	14%	\$ 465	9%	-	0%	\$ -	0%
	21	26%	\$ 1,857	23%	11	22%	\$ 927	17%	-	0%	\$ -	0%
	34	43%	\$ 4,188	52%	26	51%	\$ 3,372	63%	-	0%	\$ -	0%
NA	6	8%	\$ 468	6%	-	0%	\$ -	0%	6	100%	\$ 468	100%
Upper (>=120% of HUD Area Median Income)	47	27%	\$ 9,022	44%	34	31%	\$ 6,674	49%	4	31%	\$ 595	41%
	2	4%	\$ 147	2%	1	3%	\$ 140	2%	-	0%	\$ -	0%
	4	9%	\$ 511	6%	3	9%	\$ 417	6%	-	0%	\$ -	0%
	7	15%	\$ 749	8%	6	18%	\$ 649	10%	-	0%	\$ -	0%
	29	62%	\$ 6,700	74%	23	68%	\$ 5,148	77%	-	0%	\$ -	0%
NA	5	11%	\$ 915	10%	1	3%	\$ 320	5%	4	100%	\$ 595	100%
Total	174		\$ 20,584		110		\$ 13,639		13		\$ 1,438	
					34				34		\$ 3,301	

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	3	0%	\$ 111	0%	3	0%	\$ 111	0%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	1	33%	\$ 26	23%	1	33%	\$ 26	23%	-	-	\$ -	-
	2	67%	\$ 85	77%	2	67%	\$ 85	77%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
Moderate (50-79% of HUD Area Median Income)	47	4%	\$ 3,928	2%	22	3%	\$ 1,235	1%	6	3%	\$ 1,739	3%
	7	15%	\$ 315	8%	5	23%	\$ 205	17%	-	0%	\$ -	0%
	15	32%	\$ 567	14%	9	41%	\$ 359	29%	-	0%	\$ -	0%
	8	17%	\$ 485	12%	2	9%	\$ 94	8%	-	0%	\$ -	0%
	10	21%	\$ 762	19%	5	23%	\$ 517	42%	-	0%	\$ -	0%
Middle (80-119% of HUD Area Median Income)	347	31%	\$ 42,147	24%	215	31%	\$ 20,747	21%	58	27%	\$ 14,807	27%
	21	6%	\$ 791	2%	15	7%	\$ 536	3%	-	0%	\$ -	0%
	54	16%	\$ 3,175	8%	35	16%	\$ 2,318	11%	-	0%	\$ -	0%
	83	24%	\$ 6,329	15%	59	27%	\$ 4,506	22%	-	0%	\$ -	0%
	124	36%	\$ 15,953	38%	102	47%	\$ 12,427	60%	-	0%	\$ -	0%
Upper (>=120% of HUD Area Median Income)	65	19%	\$ 15,899	38%	4	2%	\$ 960	5%	58	100%	\$ 14,807	100%
	715	64%	\$ 131,141	74%	456	66%	\$ 76,031	77%	147	70%	\$ 38,950	70%
	18	3%	\$ 1,174	1%	12	3%	\$ 820	1%	-	0%	\$ -	0%
	55	8%	\$ 4,705	4%	38	8%	\$ 3,524	5%	-	0%	\$ -	0%
	106	15%	\$ 12,467	10%	84	18%	\$ 9,996	13%	-	0%	\$ -	0%
Total	380	53%	\$ 72,494	55%	314	69%	\$ 60,435	79%	-	0%	\$ -	0%
	156	22%	\$ 40,301	31%	8	2%	\$ 1,256	2%	147	100%	\$ 38,950	100%
	1,112		\$ 177,327		696		\$ 98,124		211		\$ 55,496	
												\$ 10,907

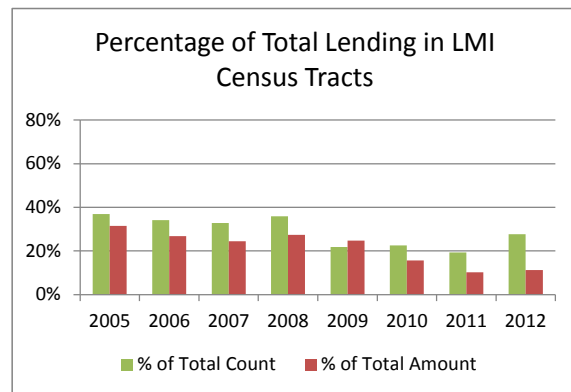
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	513	\$ 21,294
2006	486	\$ 18,183
2007	256	\$ 11,077
2008	167	\$ 13,254
2009	340	\$ 47,184
2010	616	\$ 74,719
2011	637	\$ 99,139
2012	742	\$ 166,254



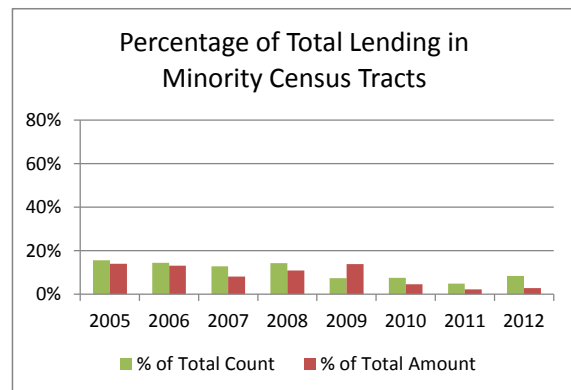
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	189	37%	\$ 6,711	32%
2006	166	34%	\$ 4,868	27%
2007	84	33%	\$ 2,705	24%
2008	60	36%	\$ 3,633	27%
2009	74	22%	\$ 11,685	25%
2010	139	23%	\$ 11,725	16%
2011	123	19%	\$ 10,054	10%
2012	205	28%	\$ 18,668	11%



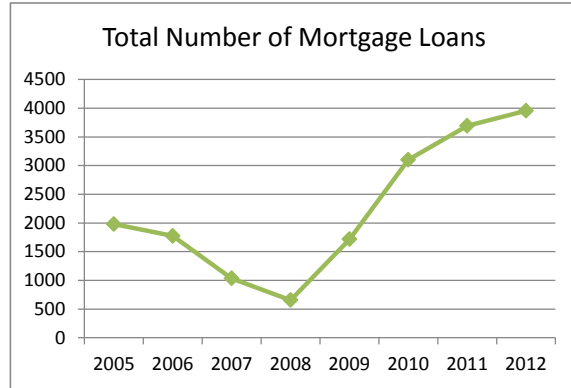
Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	80	16%	\$ 2,980	14%
2006	70	14%	\$ 2,389	13%
2007	33	13%	\$ 904	8%
2008	24	14%	\$ 1,451	11%
2009	25	7%	\$ 6,561	14%
2010	46	7%	\$ 3,460	5%
2011	31	5%	\$ 2,227	2%
2012	63	8%	\$ 4,724	3%



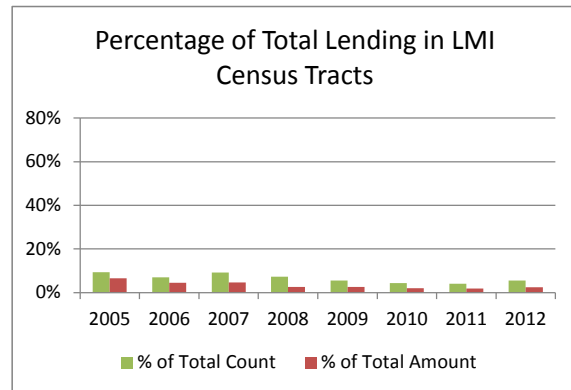
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	1980	\$ 89,371
2006	1774	\$ 82,411
2007	1033	\$ 53,790
2008	657	\$ 62,918
2009	1716	\$ 217,308
2010	3100	\$ 365,932
2011	3691	\$ 463,146
2012	3953	\$ 525,335



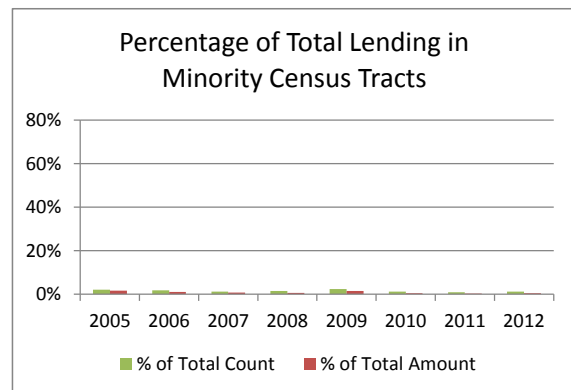
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	186	9%	\$ 5,805	6%
2006	125	7%	\$ 3,759	5%
2007	95	9%	\$ 2,486	5%
2008	48	7%	\$ 1,589	3%
2009	94	5%	\$ 5,664	3%
2010	133	4%	\$ 7,336	2%
2011	151	4%	\$ 8,498	2%
2012	221	6%	\$ 12,523	2%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	42	2%	\$ 1,453	2%
2006	32	2%	\$ 872	1%
2007	13	1%	\$ 454	1%
2008	10	2%	\$ 375	1%
2009	40	2%	\$ 3,220	1%
2010	39	1%	\$ 1,811	0%
2011	36	1%	\$ 1,886	0%
2012	49	1%	\$ 2,436	0%



City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	83	6%	\$ 9,898	4%	43	6%	\$ 7,022	4%	37	7%	\$ 2,533	5%
	22	27%	\$ 578	6%	8	19%	\$ 275	4%	14	38%	\$ 303	12%
	15	18%	\$ 1,469	15%	10	23%	\$ 464	7%	5	14%	\$ 1,005	40%
	21	25%	\$ 1,637	17%	11	26%	\$ 928	13%	9	24%	\$ 611	24%
	21	25%	\$ 2,050	21%	11	26%	\$ 1,315	19%	9	24%	\$ 614	24%
Moderate (50-79% of HUD Area Median Income)	4	5%	\$ 4,164	42%	3	7%	\$ 4,040	58%	-	0%	\$ -	0%
	343	26%	\$ 23,576	10%	162	22%	\$ 11,646	7%	166	32%	\$ 10,962	23%
Moderate (80-119% of HUD Area Median Income)	69	20%	\$ 2,734	12%	25	15%	\$ 1,115	10%	42	25%	\$ 1,435	13%
	106	31%	\$ 5,806	25%	52	32%	\$ 2,974	26%	47	28%	\$ 2,438	22%
	72	21%	\$ 5,058	21%	38	23%	\$ 2,564	22%	34	20%	\$ 2,494	23%
	78	23%	\$ 7,979	34%	39	24%	\$ 3,836	33%	33	20%	\$ 3,753	34%
	18	5%	\$ 1,999	8%	8	5%	\$ 1,157	10%	10	6%	\$ 842	8%
	546	41%	\$ 104,704	47%	292	39%	\$ 85,123	51%	221	43%	\$ 16,824	35%
Upper (>=120% of HUD Area Median Income)	82	15%	\$ 3,889	4%	32	11%	\$ 1,647	2%	45	20%	\$ 1,987	12%
	147	27%	\$ 9,700	9%	86	29%	\$ 5,757	7%	55	25%	\$ 3,635	22%
	132	24%	\$ 10,733	10%	69	24%	\$ 6,314	7%	55	25%	\$ 3,907	23%
	169	31%	\$ 19,407	19%	97	33%	\$ 11,253	13%	58	26%	\$ 6,472	38%
	16	3%	\$ 60,975	58%	8	3%	\$ 60,152	71%	8	4%	\$ 823	5%
	365	27%	\$ 86,642	39%	245	33%	\$ 62,463	38%	92	18%	\$ 17,352	36%
Total	19	5%	\$ 2,029	2%	8	3%	\$ 413	1%	11	12%	\$ 1,616	9%
	28	8%	\$ 2,267	3%	17	7%	\$ 1,132	2%	10	11%	\$ 1,080	6%
	41	11%	\$ 3,684	4%	20	8%	\$ 1,782	3%	15	16%	\$ 1,476	9%
	263	72%	\$ 70,303	81%	188	77%	\$ 51,059	82%	54	59%	\$ 12,898	74%
	14	4%	\$ 8,359	10%	12	5%	\$ 8,077	13%	2	2%	\$ 282	2%
	1,337	\$ 224,820		742	\$ 166,254		516	\$ 47,671				

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications			Originated			Purchased			Denied			
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	
Low (0-49% of HUD Area Median Income)	Low	49	1%	\$ 1,477	0%	14	0%	\$ 418	0%	-	32	2%	\$ 995	0%
	Moderate	21	43%	\$ 621	42%	2	14%	\$ 69	17%	-	17	53%	\$ 493	50%
	Middle	13	27%	\$ 343	23%	7	50%	\$ 210	50%	-	5	16%	\$ 128	13%
	Upper	8	16%	\$ 267	18%	2	14%	\$ 47	11%	-	6	19%	\$ 220	22%
	NA	7	14%	\$ 246	17%	3	21%	\$ 92	22%	-	4	13%	\$ 154	15%
Moderate (50-79% of HUD Area Median Income)	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	0%	\$ -	0%
	Moderate	450	7%	\$ 25,403	3%	207	5%	\$ 12,105	2%	-	222	11%	\$ 12,414	5%
	Middle	101	22%	\$ 3,515	14%	34	16%	\$ 1,164	10%	-	61	27%	\$ 2,096	17%
	Upper	123	27%	\$ 6,115	24%	59	29%	\$ 3,218	27%	-	56	25%	\$ 2,597	21%
	NA	103	23%	\$ 6,652	26%	45	22%	\$ 2,954	24%	-	56	25%	\$ 3,549	29%
Middle (80-119% of HUD Area Median Income)	Low	111	25%	\$ 8,438	33%	65	31%	\$ 4,406	36%	-	41	18%	\$ 3,852	31%
	Moderate	12	3%	\$ 683	3%	4	2%	\$ 363	3%	-	8	4%	\$ 320	3%
	Middle	2,456	38%	\$ 206,485	26%	1,440	36%	\$ 126,141	24%	-	861	42%	\$ 69,693	29%
	Upper	270	11%	\$ 13,150	6%	107	7%	\$ 5,546	4%	-	149	17%	\$ 7,133	10%
	NA	547	22%	\$ 37,684	18%	312	22%	\$ 22,877	18%	-	195	23%	\$ 12,886	18%
Upper (>=120% of HUD Area Median Income)	Low	689	28%	\$ 54,096	26%	411	29%	\$ 32,297	26%	-	231	27%	\$ 18,275	26%
	Moderate	897	37%	\$ 96,305	47%	575	40%	\$ 61,851	49%	-	273	32%	\$ 30,312	43%
	Middle	53	2%	\$ 5,250	3%	35	2%	\$ 3,570	3%	-	13	2%	\$ 1,087	2%
	Upper	3,428	54%	\$ 570,610	71%	2,292	58%	\$ 386,671	74%	-	926	45%	\$ 154,294	65%
	NA	138	4%	\$ 9,933	2%	58	3%	\$ 3,825	1%	-	77	8%	\$ 5,972	4%
Total	Moderate	367	11%	\$ 32,670	6%	215	9%	\$ 19,176	5%	-	127	14%	\$ 11,628	8%
	Middle	647	19%	\$ 68,556	12%	429	19%	\$ 46,854	12%	-	172	19%	\$ 17,071	11%
	Upper	2,154	63%	\$ 430,250	75%	1,500	65%	\$ 294,757	76%	-	520	56%	\$ 112,750	73%
	NA	122	4%	\$ 29,201	5%	90	4%	\$ 22,059	6%	-	30	3%	\$ 6,873	4%
	Total	6,383		\$ 803,975		3,953		\$ 525,335		-	2,041		\$ 237,396	

Progressive-Home Federal Savings and Loan Association

**City of Pittsburgh
Trends in Mortgage Lending 2005-2012**

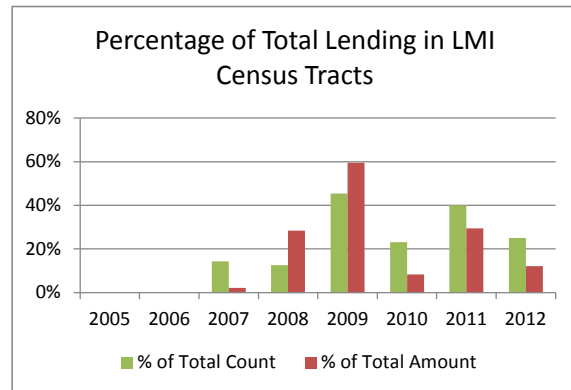
Total Lending

Total Lending		
	Count	Amount (000s)
2005	6	\$ 618
2006	1	\$ 122
2007	7	\$ 1,303
2008	8	\$ 703
2009	11	\$ 1,352
2010	13	\$ 925
2011	5	\$ 696
2012	12	\$ 1,088



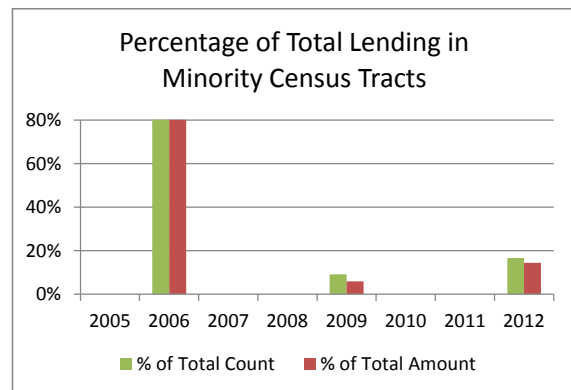
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	1	14%	\$ 28	2%
2008	1	13%	\$ 200	28%
2009	5	45%	\$ 804	59%
2010	3	23%	\$ 77	8%
2011	2	40%	\$ 205	29%
2012	3	25%	\$ 132	12%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	1	100%	\$ 122	100%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	1	9%	\$ 80	6%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	2	17%	\$ 157	14%

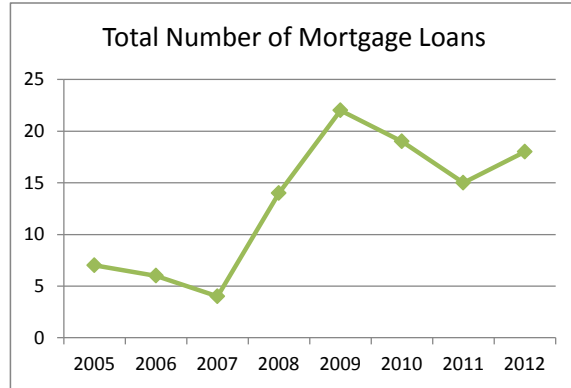


Progressive-Home Federal Savings and Loan Association

Allegheny County excluding Pittsburgh Trends in Mortgage Lending 2005-2012

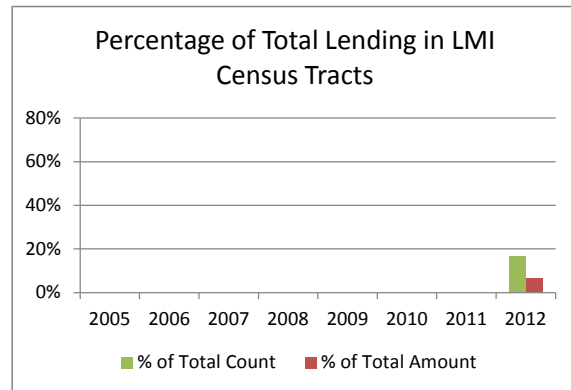
Total Lending

Total Lending		
	Count	Amount (000s)
2005	7	\$ 832
2006	6	\$ 1,071
2007	4	\$ 685
2008	14	\$ 1,906
2009	22	\$ 3,483
2010	19	\$ 3,132
2011	15	\$ 2,658
2012	18	\$ 2,962



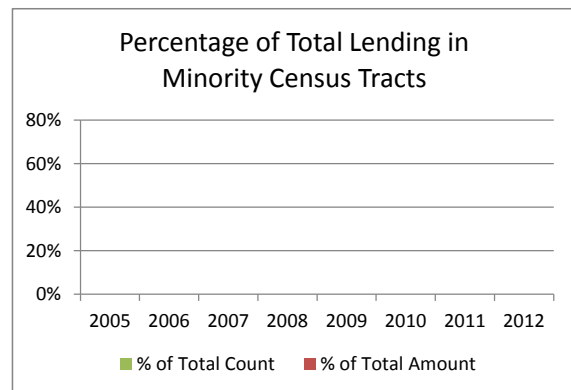
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	3	17%	\$ 189	6%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	1	8%	\$ 26	2%	1	8%	\$ 26	2%	-	-	\$ -	-
	1	100%	\$ 26	100%	1	100%	\$ 26	100%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
Moderate (50-79% of HUD Area Median Income)	2	17%	\$ 106	10%	2	17%	\$ 106	10%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	1	50%	\$ 32	30%	1	50%	\$ 32	30%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	1	50%	\$ 74	70%	1	50%	\$ 74	70%	-	-	\$ -	-
Middle (80-119% of HUD Area Median Income)	6	50%	\$ 452	42%	6	50%	\$ 452	42%	-	-	\$ -	-
	2	33%	\$ 137	30%	2	33%	\$ 137	30%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	4	67%	\$ 315	70%	4	67%	\$ 315	70%	-	-	\$ -	-
Upper (>=120% of HUD Area Median Income)	3	25%	\$ 504	46%	3	25%	\$ 504	46%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	3	100%	\$ 504	100%	3	100%	\$ 504	100%	-	-	\$ -	-
Total		12	\$ 1,088		12	\$ 1,088			-	-	\$ -	-

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications		Originated		Purchased		Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%		
Low (0-49% of HUD Area Median Income)	Low	1	6%	\$ 32	1%	1	6%	\$ 32	1%	-	-
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-
	Upper	1	100%	\$ 32	100%	1	100%	\$ 32	100%	-	-
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-
Moderate (50-79% of HUD Area Median Income)	Low	2	11%	\$ 157	5%	2	11%	\$ 157	5%	-	-
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-
	Upper	2	100%	\$ 157	100%	2	100%	\$ 157	100%	-	-
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-
Middle (80-119% of HUD Area Median Income)	Low	2	11%	\$ 138	5%	2	11%	\$ 138	5%	-	-
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-
	Middle	1	50%	\$ 50	36%	1	50%	\$ 50	36%	-	-
	Upper	1	50%	\$ 88	64%	1	50%	\$ 88	64%	-	-
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-
Upper (>=120% of HUD Area Median Income)	Low	13	72%	\$ 2,635	89%	13	72%	\$ 2,635	89%	-	-
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-
	Middle	3	23%	\$ 347	13%	3	23%	\$ 347	13%	-	-
	Upper	9	69%	\$ 2,186	83%	9	69%	\$ 2,186	83%	-	-
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-
Total		18		\$ 2,962		18		\$ 2,962		-	-

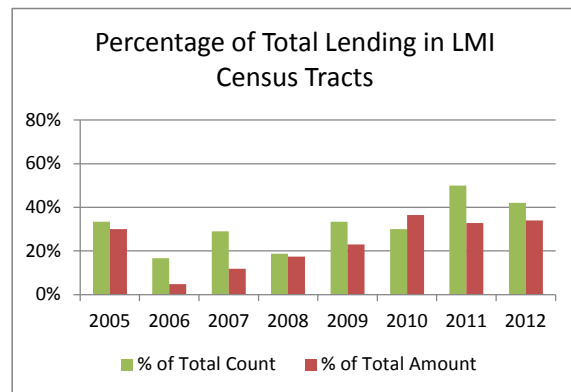
Total Lending

Total Lending		
	Count	Amount (000s)
2005	15	\$ 913
2006	18	\$ 3,151
2007	38	\$ 6,538
2008	32	\$ 4,298
2009	63	\$ 8,422
2010	50	\$ 9,150
2011	60	\$ 6,693
2012	76	\$ 16,005



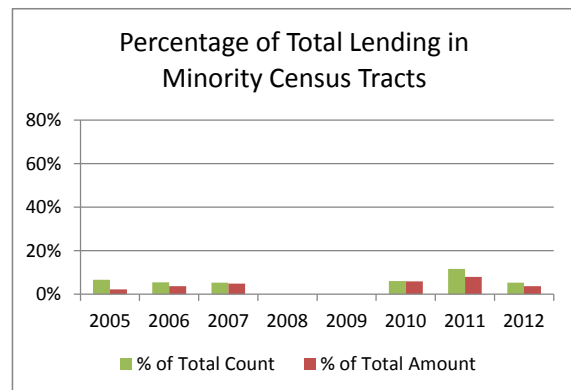
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	5	33%	\$ 274	30%
2006	3	17%	\$ 152	5%
2007	11	29%	\$ 776	12%
2008	6	19%	\$ 746	17%
2009	21	33%	\$ 1,939	23%
2010	15	30%	\$ 3,340	37%
2011	30	50%	\$ 2,191	33%
2012	32	42%	\$ 5,441	34%



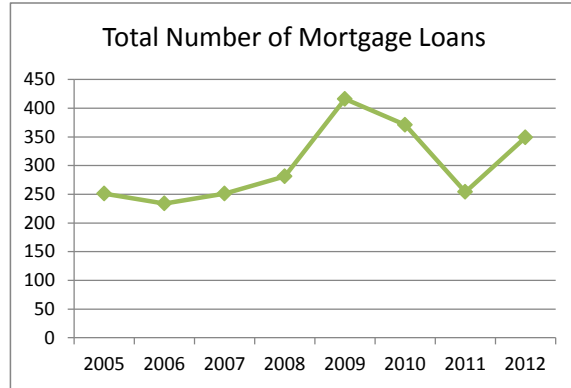
Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	7%	\$ 20	2%
2006	1	6%	\$ 117	4%
2007	2	5%	\$ 323	5%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	3	6%	\$ 541	6%
2011	7	12%	\$ 531	8%
2012	4	5%	\$ 607	4%



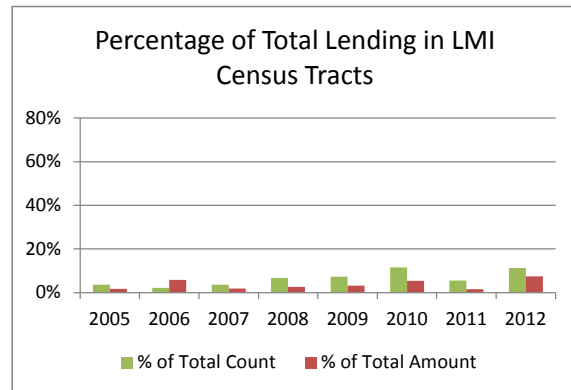
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	251	\$ 17,062
2006	234	\$ 15,988
2007	251	\$ 14,591
2008	281	\$ 19,804
2009	416	\$ 39,515
2010	371	\$ 30,699
2011	254	\$ 26,509
2012	349	\$ 43,248



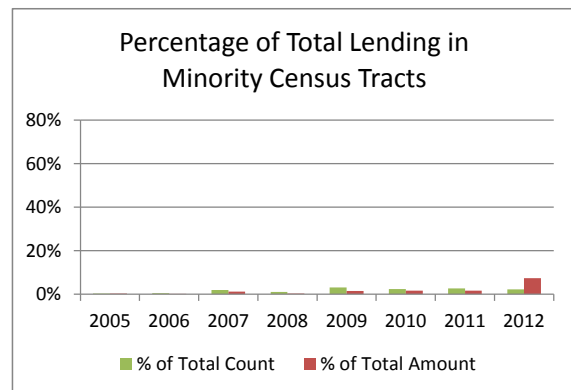
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	9	4%	\$ 285	2%
2006	5	2%	\$ 939	6%
2007	9	4%	\$ 272	2%
2008	19	7%	\$ 512	3%
2009	30	7%	\$ 1,242	3%
2010	43	12%	\$ 1,660	5%
2011	14	6%	\$ 405	2%
2012	39	11%	\$ 3,242	7%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	0%	\$ 58	0%
2006	1	0%	\$ 37	0%
2007	5	2%	\$ 183	1%
2008	3	1%	\$ 60	0%
2009	13	3%	\$ 586	1%
2010	9	2%	\$ 511	2%
2011	7	3%	\$ 453	2%
2012	8	2%	\$ 3,167	7%



City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied							
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%				
Low (0-49% of HUD Area Median Income)	22	20%	\$ 4,966	24%	10	13%	\$ 2,957	18%	-	-	\$ -	-	7	35%	\$ 1,242	52%
	2	9%	\$ 106	2%	-	0%	\$ -	0%	-	-	\$ -	-	2	29%	\$ 106	9%
	4	18%	\$ 664	13%	2	20%	\$ 304	10%	-	-	\$ -	-	2	29%	\$ 360	29%
	4	18%	\$ 602	12%	2	20%	\$ 192	6%	-	-	\$ -	-	1	14%	\$ 200	16%
	7	32%	\$ 1,842	37%	4	40%	\$ 1,460	49%	-	-	\$ -	-	-	0%	\$ -	0%
5	23%	\$ 1,752	35%	2	20%	\$ 1,001	34%	-	-	\$ -	-	2	29%	\$ 576	46%	
Moderate (50-79% of HUD Area Median Income)	28	25%	\$ 2,896	14%	22	29%	\$ 2,484	16%	-	-	\$ -	-	5	25%	\$ 337	14%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	1	4%	\$ 30	1%	-	0%	\$ -	0%	-	-	\$ -	-	1	20%	\$ 30	9%
	5	18%	\$ 362	13%	3	14%	\$ 350	14%	-	-	\$ -	-	2	40%	\$ 12	4%
	12	43%	\$ 1,266	44%	10	45%	\$ 1,071	43%	-	-	\$ -	-	1	20%	\$ 120	36%
10	36%	\$ 1,238	43%	9	41%	\$ 1,063	43%	-	-	\$ -	-	1	20%	\$ 175	52%	
Middle (80-119% of HUD Area Median Income)	30	27%	\$ 5,555	27%	23	30%	\$ 4,425	28%	-	-	\$ -	-	2	10%	\$ 212	9%
	3	10%	\$ 219	4%	3	13%	\$ 219	5%	-	-	\$ -	-	-	0%	\$ -	0%
	3	10%	\$ 382	7%	-	0%	\$ -	0%	-	-	\$ -	-	2	100%	\$ 212	100%
	4	13%	\$ 839	15%	1	4%	\$ 200	5%	-	-	\$ -	-	-	0%	\$ -	0%
	8	27%	\$ 1,284	23%	8	35%	\$ 1,284	29%	-	-	\$ -	-	-	0%	\$ -	0%
12	40%	\$ 2,831	51%	11	48%	\$ 2,722	62%	-	-	\$ -	-	-	0%	\$ -	0%	
Upper (>=120% of HUD Area Median Income)	32	29%	\$ 7,543	36%	21	28%	\$ 6,139	38%	-	-	\$ -	-	6	30%	\$ 596	25%
	1	3%	\$ 106	1%	1	5%	\$ 106	2%	-	-	\$ -	-	-	0%	\$ -	0%
	3	9%	\$ 181	2%	1	5%	\$ 61	1%	-	-	\$ -	-	1	17%	\$ 20	3%
	1	3%	\$ 112	1%	1	5%	\$ 112	2%	-	-	\$ -	-	-	0%	\$ -	0%
	20	63%	\$ 2,906	39%	12	57%	\$ 1,792	29%	-	-	\$ -	-	4	67%	\$ 406	68%
7	22%	\$ 4,238	56%	6	29%	\$ 4,068	66%	-	-	\$ -	-	1	17%	\$ 170	29%	
Total		112	\$ 20,960	76	\$ 16,005	-	-	20	\$ 2,387	-	-	-	-	-	-	-

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications				Originated			Purchased			Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	
Low (0-49% of HUD Area Median Income)	Low	1	0%	\$ -	6	0%	-	0%	-	-	-	1	1%	\$ 6	0%
	Moderate	1	100%	\$ -	6	100%	-	-	-	-	-	1	100%	\$ -	100%
	Middle	-	0%	\$ -	-	0%	-	-	-	-	-	-	0%	\$ -	0%
	Upper	-	0%	\$ -	-	0%	-	-	-	-	-	-	0%	\$ -	0%
	NA	-	0%	\$ -	-	0%	-	-	-	-	-	-	0%	\$ -	0%
Moderate (50-79% of HUD Area Median Income)	Low	75	14%	\$ 4,493	7%	39	11%	\$ 3,242	7%	-	-	21	18%	\$ 625	7%
	Moderate	14	19%	\$ 366	8%	5	13%	\$ 189	6%	-	-	6	29%	\$ 118	19%
	Middle	13	17%	\$ 429	10%	4	10%	\$ 139	4%	-	-	4	19%	\$ 112	18%
	Upper	20	27%	\$ 985	22%	12	31%	\$ 730	23%	-	-	7	33%	\$ 225	36%
	NA	16	21%	\$ 1,139	25%	8	21%	\$ 707	22%	-	-	4	19%	\$ 170	27%
Middle (80-119% of HUD Area Median Income)	Low	12	16%	\$ 1,574	35%	10	26%	\$ 1,477	46%	-	-	-	0%	\$ -	0%
	Moderate	249	45%	\$ 20,193	33%	154	44%	\$ 14,196	33%	-	-	61	52%	\$ 3,418	41%
	Middle	42	17%	\$ 1,464	7%	18	12%	\$ 656	5%	-	-	19	31%	\$ 555	16%
	Upper	61	24%	\$ 3,505	17%	38	25%	\$ 2,185	15%	-	-	13	21%	\$ 512	15%
	NA	63	25%	\$ 4,655	23%	41	27%	\$ 3,579	25%	-	-	15	25%	\$ 542	16%
Upper (>=120% of HUD Area Median Income)	Low	67	27%	\$ 6,579	33%	43	28%	\$ 4,021	28%	-	-	14	23%	\$ 1,809	53%
	Moderate	16	6%	\$ 3,990	20%	14	9%	\$ 3,755	26%	-	-	-	0%	\$ -	0%
	Middle	226	41%	\$ 36,969	60%	156	45%	\$ 25,810	60%	-	-	35	30%	\$ 4,336	52%
	Upper	13	6%	\$ 948	3%	5	3%	\$ 212	1%	-	-	8	23%	\$ 736	17%
	NA	24	11%	\$ 1,674	5%	19	12%	\$ 1,506	6%	-	-	4	11%	\$ 123	3%
Total	Moderate	35	15%	\$ 2,822	8%	22	14%	\$ 1,914	7%	-	-	6	17%	\$ 400	9%
	Middle	141	62%	\$ 26,718	72%	99	63%	\$ 17,573	68%	-	-	17	49%	\$ 3,077	71%
	Upper	13	6%	\$ 4,807	13%	11	7%	\$ 4,605	18%	-	-	-	0%	\$ -	0%
	NA	551	6%	\$ 61,661	349	349	7%	\$ 43,248	118	-	-	118	0%	\$ -	8,385
	Total			\$ 61,661		349		\$ 43,248		-	-	118		\$ 8,385	

Sewickley Savings Bank

City of Pittsburgh Trends in Mortgage Lending 2005-2012

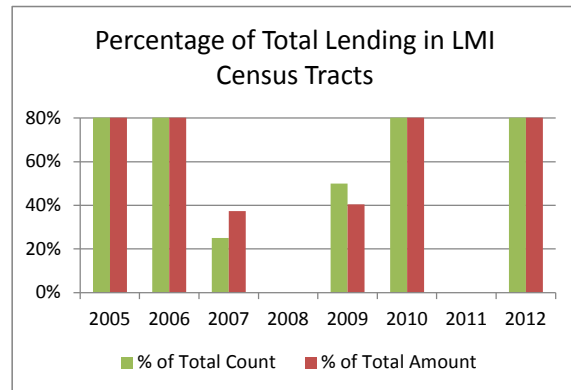
Total Lending

Total Lending		
	Count	Amount (000s)
2005	1	\$ 22
2006	1	\$ 50
2007	4	\$ 463
2008	4	\$ 242
2009	2	\$ 121
2010	1	\$ 60
2011	1	\$ 125
2012	1	\$ 204



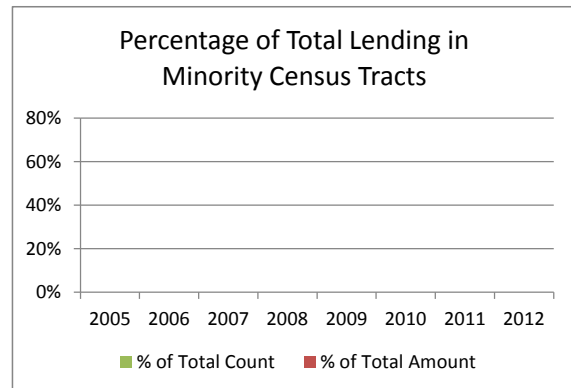
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	100%	\$ 22	100%
2006	1	100%	\$ 50	100%
2007	1	25%	\$ 173	37%
2008	0	0%	\$ -	0%
2009	1	50%	\$ 49	40%
2010	1	100%	\$ 60	100%
2011	0	0%	\$ -	0%
2012	1	100%	\$ 204	100%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



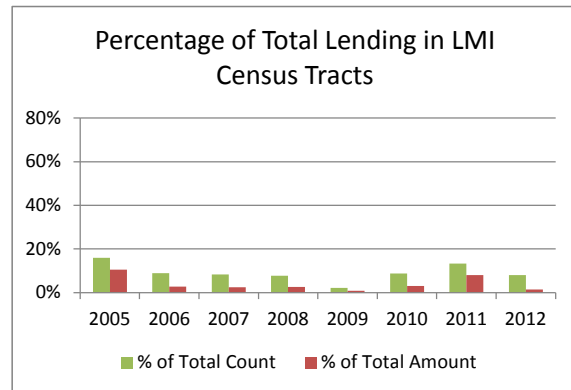
Total Lending

Total Lending		
	Count	Amount (000s)
2005	50	\$ 2,992
2006	34	\$ 2,295
2007	48	\$ 5,040
2008	65	\$ 7,335
2009	47	\$ 4,493
2010	23	\$ 1,656
2011	30	\$ 1,922
2012	25	\$ 2,169



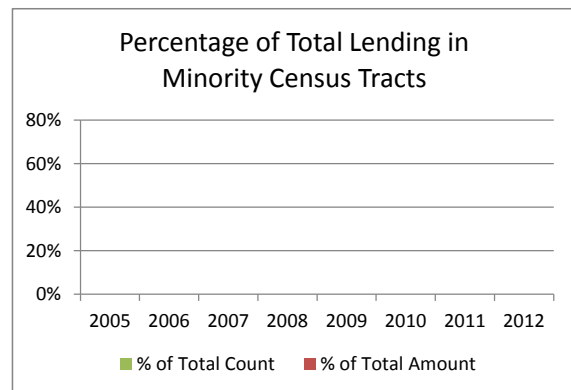
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	8	16%	\$ 316	11%
2006	3	9%	\$ 63	3%
2007	4	8%	\$ 122	2%
2008	5	8%	\$ 192	3%
2009	1	2%	\$ 40	1%
2010	2	9%	\$ 51	3%
2011	4	13%	\$ 154	8%
2012	2	8%	\$ 32	1%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	1	50%	\$ 670	77%	-	0%	\$ -	0%	1	100%	\$ 670	100%
	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
Moderate (50-79% of HUD Area Median Income)	1	100%	\$ 670	100%	-	-	\$ -	-	1	100%	\$ 670	100%
	1	50%	\$ 204	23%	1	100%	\$ 204	100%	-	-	\$ -	0%
	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
Middle (80-119% of HUD Area Median Income)	1	100%	\$ 204	100%	1	100%	\$ 204	100%	-	-	\$ -	-
	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
Upper (>=120% of HUD Area Median Income)	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
Total		2	\$ 874		1	\$ 204		-	1	\$ 670		

Allegheny County excluding Pittsburgh

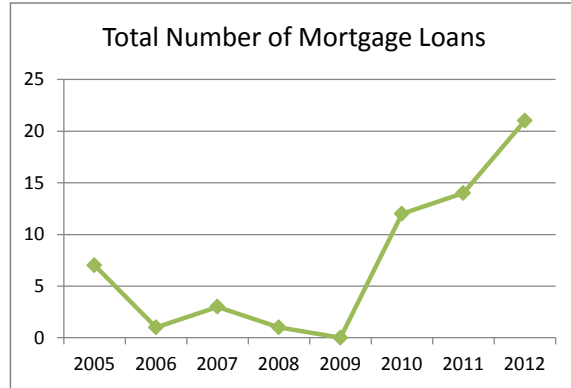
Census Tract Income Level	Borrower Income Level	Total Applications		Originated		Purchased		Denied	
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	Low	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	-	\$ -	-	-	-	\$ -	-
	Middle	-	-	\$ -	-	-	-	\$ -	-
	Upper	-	-	\$ -	-	-	-	\$ -	-
	NA	-	-	\$ -	-	-	-	\$ -	-
Moderate (50-79% of HUD Area Median Income)	Low	2	7%	\$ 32	1%	2	8%	\$ 32	1%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	1	50%	\$ 20	63%	1	50%	\$ 20	63%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	1	50%	\$ 12	38%	1	50%	\$ 12	38%
Middle (80-119% of HUD Area Median Income)	Low	13	43%	\$ 901	33%	11	44%	\$ 686	32%
	Moderate	1	8%	\$ 15	2%	-	0%	\$ -	0%
	Middle	2	15%	\$ 121	13%	2	18%	\$ 121	18%
	Upper	1	8%	\$ 46	5%	1	9%	\$ 46	7%
	NA	8	62%	\$ 627	70%	7	64%	\$ 427	62%
Upper (>=120% of HUD Area Median Income)	Low	1	8%	\$ 92	10%	1	9%	\$ 92	13%
	Moderate	15	50%	\$ 1,809	66%	12	48%	\$ 1,451	67%
	Middle	2	13%	\$ 60	3%	2	17%	\$ 60	4%
	Upper	2	13%	\$ 113	6%	1	8%	\$ 53	4%
	NA	7	47%	\$ 1,101	61%	6	50%	\$ 893	62%
Total		30		\$ 2,742		25		\$ 2,169	
						4		\$ 483	

Slovak Savings Bank

City of Pittsburgh Trends in Mortgage Lending 2005-2012

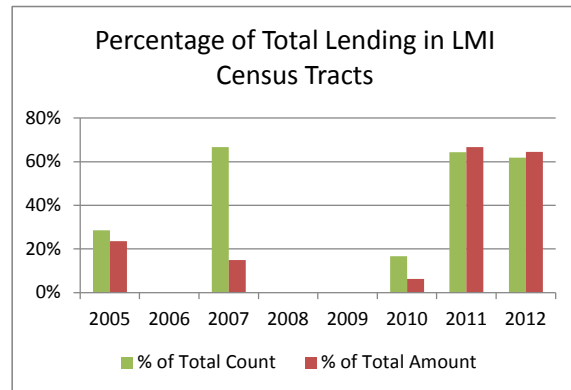
Total Lending

Total Lending			
	Count	Amount (000s)	
2005	7	\$	419
2006	1	\$	148
2007	3	\$	294
2008	1	\$	79
2009	0	\$	-
2010	12	\$	1,883
2011	14	\$	2,162
2012	21	\$	2,430



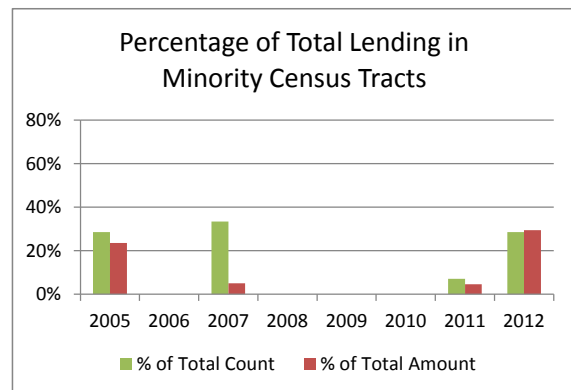
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	29%	\$ 99	24%
2006	0	0%	\$ -	0%
2007	2	67%	\$ 44	15%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	2	17%	\$ 119	6%
2011	9	64%	\$ 1,441	67%
2012	13	62%	\$ 1,568	65%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	29%	\$ 99	24%
2006	0	0%	\$ -	0%
2007	1	33%	\$ 15	5%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	1	7%	\$ 101	5%
2012	6	29%	\$ 716	29%

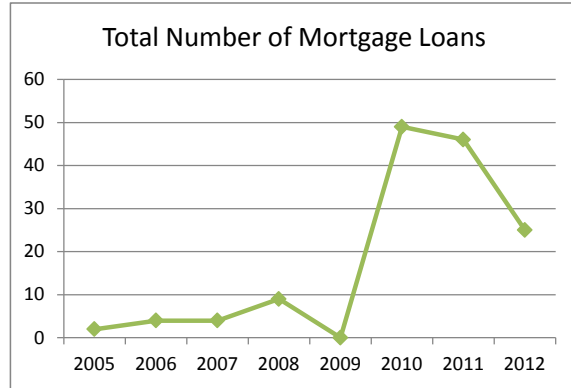


Slovak Savings Bank

Allegheny County excluding Pittsburgh Trends in Mortgage Lending 2005-2012

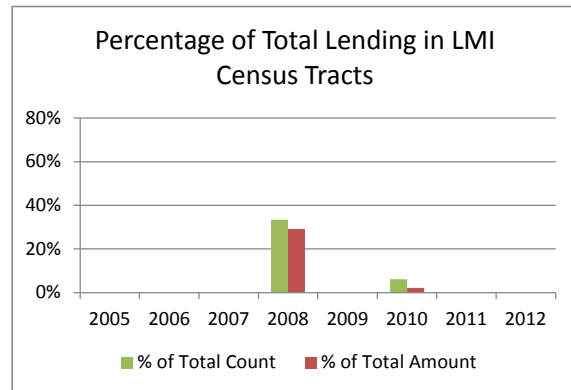
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	2	\$ 125
2006	4	\$ 691
2007	4	\$ 464
2008	9	\$ 813
2009	0	\$ -
2010	49	\$ 7,362
2011	46	\$ 8,789
2012	25	\$ 4,398



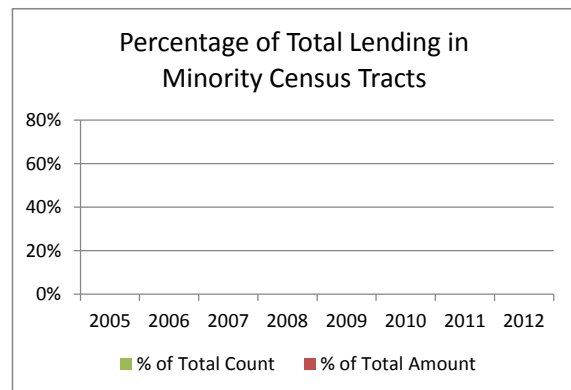
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	3	33%	\$ 237	29%
2009	0	0%	\$ -	0%
2010	3	6%	\$ 158	2%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	2	9%	\$ 256	9%	2	10%	\$ 256	11%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	1	50%	\$ 78	30%	1	50%	\$ 78	30%	-	-	\$ -	-
	1	50%	\$ 178	70%	1	50%	\$ 178	70%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
Moderate (50-79% of HUD Area Median Income)	11	48%	\$ 1,312	48%	11	52%	\$ 1,312	54%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	3	27%	\$ 191	15%	3	27%	\$ 191	15%	-	-	\$ -	-
	2	18%	\$ 72	5%	2	18%	\$ 72	5%	-	-	\$ -	-
	6	55%	\$ 1,049	80%	6	55%	\$ 1,049	80%	-	-	\$ -	-
Middle (80-119% of HUD Area Median Income)	5	22%	\$ 351	13%	4	19%	\$ 176	7%	-	0%	\$ -	0%
	1	20%	\$ 34	10%	1	25%	\$ 34	19%	-	-	\$ -	-
	2	40%	\$ 102	29%	2	50%	\$ 102	58%	-	-	\$ -	-
	2	40%	\$ 215	61%	1	25%	\$ 40	23%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
Upper (>=120% of HUD Area Median Income)	5	22%	\$ 822	30%	4	19%	\$ 686	28%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	5	100%	\$ 822	100%	4	100%	\$ 686	100%	-	0%	\$ -	0%
Total		23	\$ 2,741		21	\$ 2,430		1	\$ 136		136	

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications		Originated		Purchased		Denied	
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	Low	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	-	\$ -	-	-	-	\$ -	-
	Middle	-	-	\$ -	-	-	-	\$ -	-
	Upper	-	-	\$ -	-	-	-	\$ -	-
	NA	-	-	\$ -	-	-	-	\$ -	-
Moderate (50-79% of HUD Area Median Income)	Low	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	-	\$ -	-	-	-	\$ -	-
	Middle	-	-	\$ -	-	-	-	\$ -	-
	Upper	-	-	\$ -	-	-	-	\$ -	-
	NA	-	-	\$ -	-	-	-	\$ -	-
Middle (80-119% of HUD Area Median Income)	Low	12	32%	\$ 1,236	18%	7	28%	\$ 552	13%
	Moderate	2	17%	\$ 95	8%	1	14%	\$ 50	9%
	Middle	3	25%	\$ 197	16%	2	29%	\$ 141	26%
	Upper	2	17%	\$ 162	13%	1	14%	\$ 119	22%
	NA	4	33%	\$ 655	53%	2	29%	\$ 115	21%
Upper (>=120% of HUD Area Median Income)	Low	1	8%	\$ 127	10%	1	14%	\$ 127	23%
	Moderate	26	68%	\$ 5,610	82%	18	72%	\$ 3,846	87%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	5	19%	\$ 442	8%	3	17%	\$ 196	5%
	NA	4	15%	\$ 608	11%	3	17%	\$ 456	12%
Total	Moderate	16	62%	\$ 4,510	80%	11	61%	\$ 3,144	82%
	Middle	1	4%	\$ 50	1%	1	6%	\$ 50	1%
	Upper	38	-	\$ 6,846	-	25	-	\$ 4,398	-
	NA	-	-	\$ -	-	-	-	\$ -	-
	Total	7	-	\$ 1,333	-	7	-	\$ 1,333	-

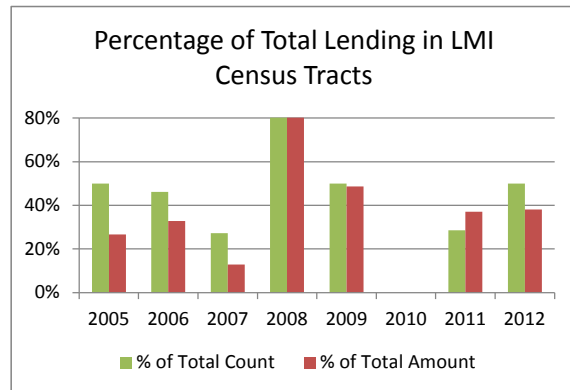
Total Lending

Total Lending		
	Count	Amount (000s)
2005	2	\$ 158
2006	13	\$ 986
2007	11	\$ 1,309
2008	3	\$ 303
2009	16	\$ 1,205
2010	9	\$ 1,467
2011	14	\$ 3,333
2012	10	\$ 2,230



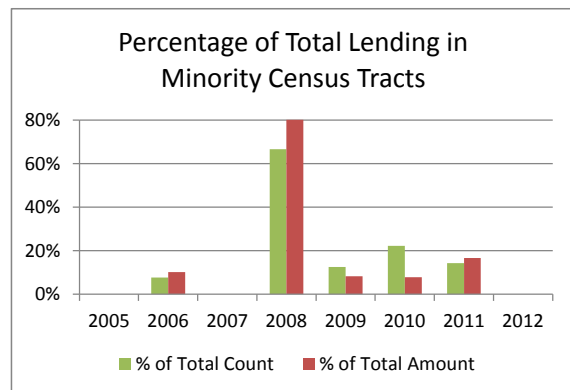
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	50%	\$ 42	27%
2006	6	46%	\$ 323	33%
2007	3	27%	\$ 169	13%
2008	3	100%	\$ 303	100%
2009	8	50%	\$ 586	49%
2010	0	0%	-	0%
2011	4	29%	\$ 1,234	37%
2012	5	50%	\$ 848	38%



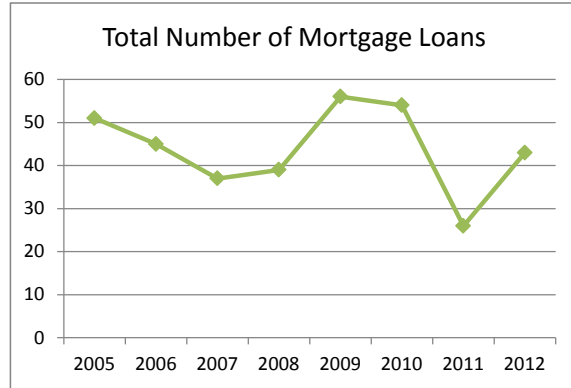
Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	-	0%
2006	1	8%	\$ 100	10%
2007	0	0%	-	0%
2008	2	67%	\$ 245	81%
2009	2	13%	\$ 100	8%
2010	2	22%	\$ 114	8%
2011	2	14%	\$ 554	17%
2012	0	0%	-	0%



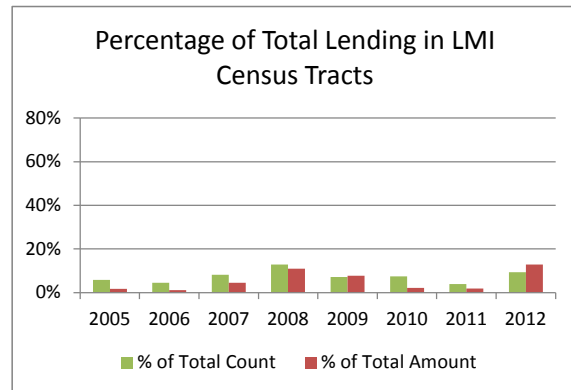
Total Lending

Total Lending			
	Count	Amount (000s)	
2005	51	\$	6,624
2006	45	\$	5,013
2007	37	\$	6,897
2008	39	\$	3,385
2009	56	\$	5,604
2010	54	\$	5,102
2011	26	\$	2,968
2012	43	\$	5,791



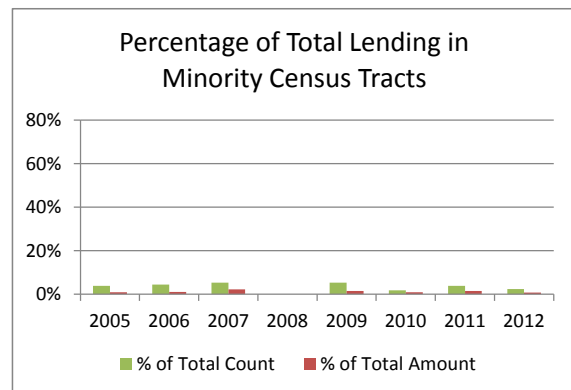
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3	6%	\$ 115	2%
2006	2	4%	\$ 54	1%
2007	3	8%	\$ 309	4%
2008	5	13%	\$ 372	11%
2009	4	7%	\$ 435	8%
2010	4	7%	\$ 109	2%
2011	1	4%	\$ 55	2%
2012	4	9%	\$ 744	13%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	4%	\$ 66	1%
2006	2	4%	\$ 54	1%
2007	2	5%	\$ 154	2%
2008	0	0%	\$ -	0%
2009	3	5%	\$ 82	1%
2010	1	2%	\$ 50	1%
2011	1	4%	\$ 45	2%
2012	1	2%	\$ 45	1%



City of Pittsburgh

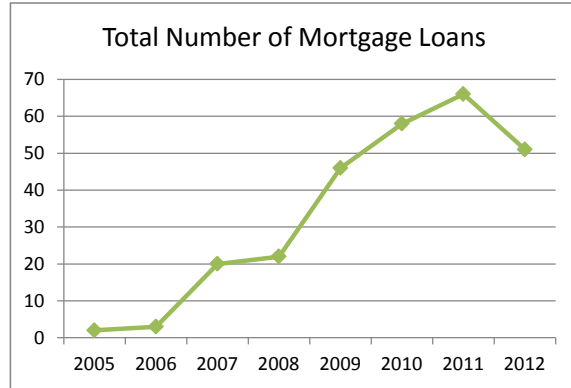
Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied					
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%		
Low (0-49% of HUD Area Median Income)	Low	3	23%	\$ 348	13%	3	30%	\$ 348	16%	-	0%	\$ -	0%	
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	
	NA	3	100%	\$ 348	100%	3	100%	\$ 348	100%	-	-	\$ -	-	
Moderate (50-79% of HUD Area Median Income)	Low	4	31%	\$ 610	23%	2	20%	\$ 500	22%	-	-	\$ -	70	100%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	0%
	Middle	1	25%	\$ 40	7%	-	0%	\$ -	0%	-	-	\$ -	-	0%
	Upper	1	25%	\$ 100	16%	1	50%	\$ 100	20%	-	-	\$ -	-	0%
	NA	2	50%	\$ 470	77%	1	50%	\$ 400	80%	-	-	\$ -	70	100%
Middle (80-119% of HUD Area Median Income)	Low	6	46%	\$ 1,722	64%	5	50%	\$ 1,382	62%	-	-	\$ -	-	0%
	Moderate	1	17%	\$ 44	3%	1	20%	\$ 44	3%	-	-	\$ -	-	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	0%
	Upper	3	50%	\$ 675	39%	2	40%	\$ 335	24%	-	-	\$ -	-	0%
	NA	2	33%	\$ 1,003	58%	2	40%	\$ 1,003	73%	-	-	\$ -	-	0%
Upper (>=120% of HUD Area Median Income)	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	0%
	Moderate	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-	0%
	Middle	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-	0%
	Upper	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-	0%
	NA	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-	0%
Total		13		\$ 2,680		10		\$ 2,230		-		\$ -	70	

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications		Originated		Purchased		Denied	
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	Low	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	-	\$ -	-	-	-	\$ -	-
	Middle	-	-	\$ -	-	-	-	\$ -	-
	Upper	-	-	\$ -	-	-	-	\$ -	-
	NA	-	-	\$ -	-	-	-	\$ -	-
Moderate (50-79% of HUD Area Median Income)	Low	4	7%	\$ 744	10%	4	9%	\$ 744	13%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	2	50%	\$ 197	26%	2	50%	\$ 197	26%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	2	50%	\$ 547	74%	2	50%	\$ 547	74%
Middle (80-119% of HUD Area Median Income)	Low	35	57%	\$ 3,564	48%	23	53%	\$ 2,442	42%
	Moderate	3	9%	\$ 158	4%	1	4%	\$ 65	3%
	Middle	6	17%	\$ 508	14%	3	13%	\$ 219	9%
	Upper	9	26%	\$ 720	20%	7	30%	\$ 542	22%
	NA	13	37%	\$ 1,699	48%	9	39%	\$ 1,287	53%
Upper (>=120% of HUD Area Median Income)	Low	4	11%	\$ 479	13%	3	13%	\$ 329	13%
	Moderate	22	36%	\$ 3,137	42%	16	37%	\$ 2,605	45%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	3	14%	\$ 179	6%	1	6%	\$ 48	2%
	NA	5	23%	\$ 514	16%	2	13%	\$ 347	13%
Total	Low	14	64%	\$ 2,444	78%	13	81%	\$ 2,210	85%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	61	-	\$ 7,445	-	43	-	\$ 5,791	-
	Upper	-	-	\$ -	-	-	-	\$ -	-
	NA	-	-	\$ -	-	-	-	\$ -	-
Total		61	-	\$ 7,445	-	43	-	\$ 5,791	-
Total		-	-	\$ -	-	-	-	\$ -	-
Total		14	-	\$ 1,365	-	14	-	\$ 1,365	-

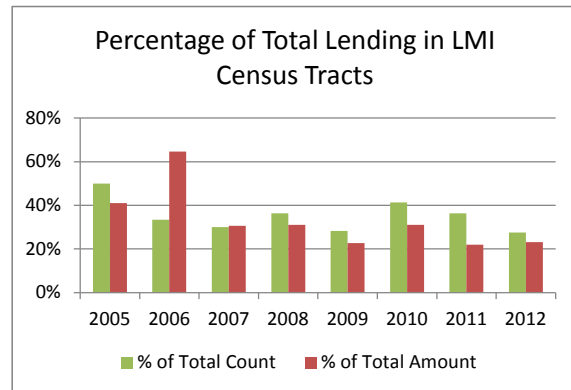
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	2	\$ 173
2006	3	\$ 466
2007	20	\$ 1,844
2008	22	\$ 2,243
2009	46	\$ 5,810
2010	58	\$ 9,871
2011	66	\$ 13,487
2012	51	\$ 10,783



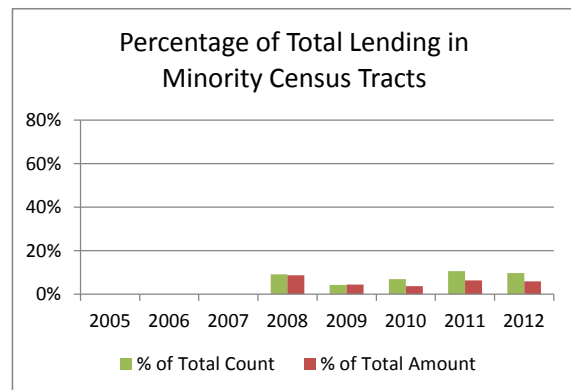
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	50%	\$ 71	41%
2006	1	33%	\$ 301	65%
2007	6	30%	\$ 564	31%
2008	8	36%	\$ 695	31%
2009	13	28%	\$ 1,320	23%
2010	24	41%	\$ 3,060	31%
2011	24	36%	\$ 2,960	22%
2012	14	27%	\$ 2,496	23%



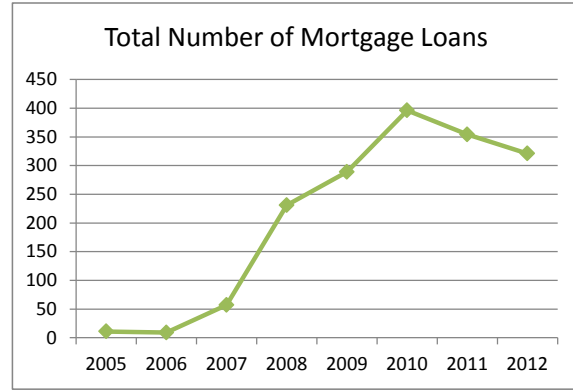
Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	2	9%	\$ 196	9%
2009	2	4%	\$ 262	5%
2010	4	7%	\$ 370	4%
2011	7	11%	\$ 855	6%
2012	5	10%	\$ 634	6%



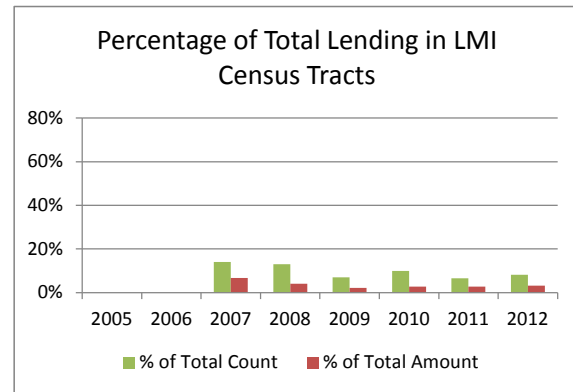
Total Lending

Total Lending		
	Count	Amount (000s)
2005	11	\$ 2,240
2006	9	\$ 1,488
2007	57	\$ 5,166
2008	231	\$ 24,138
2009	289	\$ 41,173
2010	396	\$ 59,488
2011	354	\$ 58,540
2012	321	\$ 50,411



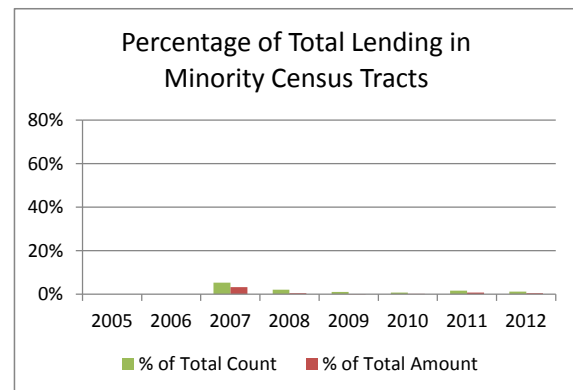
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	8	14%	\$ 347	7%
2008	30	13%	\$ 976	4%
2009	20	7%	\$ 902	2%
2010	39	10%	\$ 1,629	3%
2011	23	6%	\$ 1,575	3%
2012	26	8%	\$ 1,586	3%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	3	5%	\$ 167	3%
2008	5	2%	\$ 135	1%
2009	3	1%	\$ 35	0%
2010	3	1%	\$ 95	0%
2011	6	2%	\$ 425	1%
2012	4	1%	\$ 271	1%



City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied					
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	amount (\$000s)				
Low (0-49% of HUD Area Median Income)	14	11%	\$ 873	5%	4	8%	\$ 405	4%	-	0%	9	13%	\$ 377	8%
	7	50%	\$ 326	37%	2	50%	\$ 104	26%	-	-	4	44%	\$ 131	35%
	3	21%	\$ 118	14%	-	0%	\$ -	0%	-	-	3	33%	\$ 118	31%
	3	21%	\$ 158	18%	1	25%	\$ 30	7%	-	-	2	22%	\$ 128	34%
	1	7%	\$ 271	31%	1	25%	\$ 271	67%	-	-	-	0%	\$ -	0%
NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	-	0%	\$ -	0%
Moderate (50-79% of HUD Area Median Income)	36	28%	\$ 4,151	25%	10	20%	\$ 2,091	19%	1	100%	22	31%	\$ 1,601	32%
	5	14%	\$ 47	1%	-	0%	\$ -	0%	-	0%	5	23%	\$ 47	3%
	10	28%	\$ 1,025	25%	3	30%	\$ 531	25%	-	0%	7	32%	\$ 494	31%
	12	33%	\$ 1,015	24%	3	30%	\$ 496	24%	-	0%	7	32%	\$ 264	16%
	9	25%	\$ 2,064	50%	4	40%	\$ 1,064	51%	1	100%	3	14%	\$ 796	50%
NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	-	0%	\$ -	0%
Middle (80-119% of HUD Area Median Income)	51	39%	\$ 4,915	29%	18	35%	\$ 2,589	24%	-	0%	31	44%	\$ 2,212	44%
	9	18%	\$ 205	4%	1	6%	\$ 59	2%	-	-	8	26%	\$ 146	7%
	18	35%	\$ 1,565	32%	7	39%	\$ 780	30%	-	-	10	32%	\$ 725	33%
	10	20%	\$ 570	12%	3	17%	\$ 194	7%	-	-	6	19%	\$ 322	15%
	13	25%	\$ 2,350	48%	7	39%	\$ 1,556	60%	-	-	6	19%	\$ 794	36%
NA	1	2%	\$ 225	5%	-	0%	\$ -	0%	-	-	1	3%	\$ 225	10%
Upper (>= 120% of HUD Area Median Income)	29	22%	\$ 6,832	41%	19	37%	\$ 5,698	53%	-	0%	8	11%	\$ 829	17%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	-	0%	\$ -	0%
	6	21%	\$ 808	12%	4	21%	\$ 681	12%	-	-	2	25%	\$ 127	15%
	4	14%	\$ 597	9%	1	5%	\$ 230	4%	-	-	2	25%	\$ 272	33%
	19	66%	\$ 5,427	79%	14	74%	\$ 4,787	84%	-	-	4	50%	\$ 430	52%
NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	-	0%	\$ -	0%
Total	130		\$ 16,771		51		\$ 10,783		1		144		\$ 5,019	

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications			Originated			Purchased			Denied						
		count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)	count	%	amount (\$000s)				
Low (0-49% of HUD Area Median Income)	Low	21	3%	\$ 679	1%	2	1%	\$ 43	0%	0%	19	6%	\$ 636	2%			
	Moderate	9	43%	\$ 235	35%	-	0%	\$ -	0%	-	9	47%	\$ 235	37%			
	Middle	5	24%	\$ 194	29%	-	0%	\$ -	0%	-	5	26%	\$ 194	31%			
	Upper	5	24%	\$ 181	27%	2	100%	\$ 43	100%	-	3	16%	\$ 138	22%			
	NA	2	10%	\$ 69	10%	-	0%	\$ -	0%	-	2	11%	\$ 69	11%			
Moderate (50-79% of HUD Area Median Income)	Low	77	11%	\$ 3,786	4%	24	7%	\$ 1,543	3%	0%	52	16%	\$ 2,150	6%			
	Moderate	19	25%	\$ 601	16%	4	17%	\$ 81	5%	-	15	29%	\$ 520	24%			
	Middle	27	35%	\$ 1,345	36%	10	42%	\$ 657	43%	-	17	33%	\$ 688	32%			
	Upper	10	13%	\$ 425	11%	2	8%	\$ 146	9%	-	8	15%	\$ 279	13%			
	NA	20	26%	\$ 1,365	36%	8	33%	\$ 659	43%	-	11	21%	\$ 613	29%			
Middle (80-119% of HUD Area Median Income)	Low	1	1%	\$ 50	1%	-	0%	\$ -	0%	-	1	2%	\$ 50	2%			
	Moderate	266	38%	\$ 25,620	27%	106	33%	\$ 11,441	23%	0%	135	40%	\$ 11,336	32%			
	Middle	34	13%	\$ 1,735	7%	11	10%	\$ 730	6%	-	20	15%	\$ 859	8%			
	Upper	64	24%	\$ 4,733	18%	26	25%	\$ 1,920	17%	-	30	22%	\$ 2,202	19%			
	NA	89	33%	\$ 11,119	43%	39	37%	\$ 5,063	44%	-	42	31%	\$ 4,549	40%			
Upper (>=120% of HUD Area Median Income)	Low	10	4%	\$ 1,586	6%	6	6%	\$ 1,038	9%	-	3	2%	\$ 439	4%			
	Moderate	341	48%	\$ 64,298	68%	189	59%	\$ 37,384	74%	3	100%	\$ 436	100%				
	Middle	21	6%	\$ 1,449	2%	9	5%	\$ 649	2%	0%	12	9%	\$ 800	4%			
	Upper	40	12%	\$ 4,589	7%	17	9%	\$ 2,117	6%	0%	22	17%	\$ 2,306	11%			
	NA	59	17%	\$ 7,267	11%	36	19%	\$ 4,330	12%	1	33%	\$ 108	25%				
Total	Low	210	62%	\$ 48,979	76%	122	65%	\$ 29,841	80%	1	33%	\$ 186	43%	69	54%	\$ 14,478	67%
	Moderate	11	3%	\$ 2,014	3%	5	3%	\$ 447	1%	1	33%	\$ 142	33%	5	4%	\$ 1,425	7%
	Middle	705		\$ 94,383		321		\$ 50,411		3		436		334		\$ 35,648	
	Upper																
	NA																

The Mars National Bank

City of Pittsburgh Trends in Mortgage Lending 2005-2012

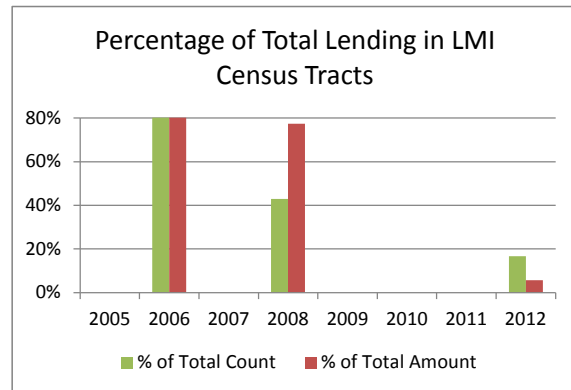
Total Lending

Total Lending		
	Count	Amount (000s)
2005	0	\$ -
2006	1	\$ 150
2007	3	\$ 495
2008	7	\$ 3,164
2009	4	\$ 587
2010	2	\$ 817
2011	0	\$ -
2012	6	\$ 1,301



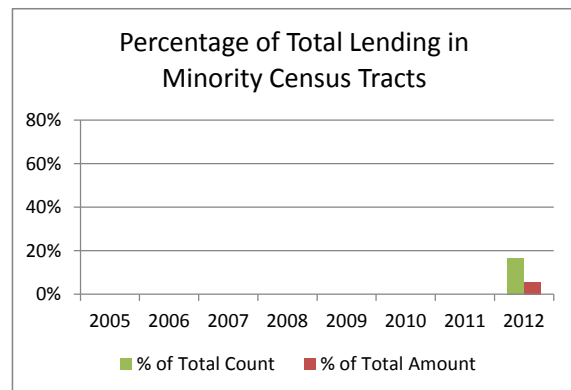
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	1	100%	\$ 150	100%
2007	0	0%	\$ -	0%
2008	3	43%	\$ 2,450	77%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	1	17%	\$ 74	6%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	1	17%	\$ 74	6%



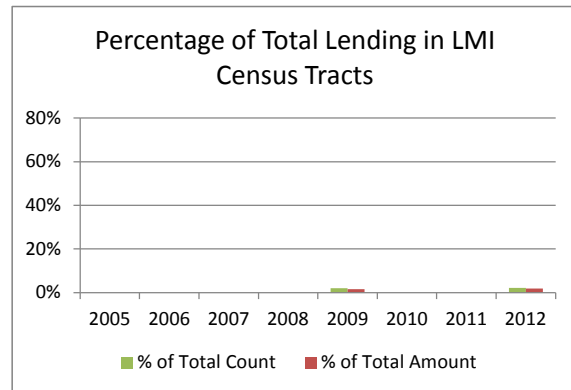
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	41	\$ 3,496
2006	42	\$ 2,973
2007	60	\$ 4,669
2008	47	\$ 5,884
2009	51	\$ 7,427
2010	57	\$ 7,414
2011	43	\$ 6,825
2012	48	\$ 7,106



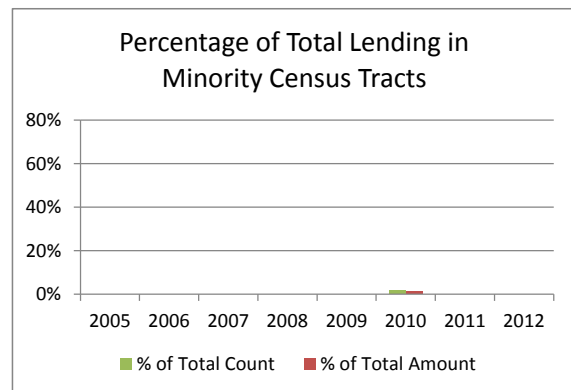
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	1	2%	\$ 115	2%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	1	2%	\$ 131	2%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	1	2%	\$ 94	1%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied	
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	amount (\$000s)
Low (0-49% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	-	-	\$ -
	-	-	\$ -	-	-	-	\$ -	-	-	\$ -
	-	-	\$ -	-	-	-	\$ -	-	-	\$ -
	-	-	\$ -	-	-	-	\$ -	-	-	\$ -
	-	-	\$ -	-	-	-	\$ -	-	-	\$ -
Moderate (50-79% of HUD Area Median Income)	1	17%	\$ 74	6%	1	17%	\$ 74	6%	-	\$ -
	1	100%	\$ 74	100%	1	100%	\$ 74	100%	-	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
Middle (80-119% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
	-	-	\$ -	-	-	-	\$ -	-	-	\$ -
	-	-	\$ -	-	-	-	\$ -	-	-	\$ -
	-	-	\$ -	-	-	-	\$ -	-	-	\$ -
	-	-	\$ -	-	-	-	\$ -	-	-	\$ -
Upper (>=120% of HUD Area Median Income)	5	83%	\$ 1,227	94%	5	83%	\$ 1,227	94%	-	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
	5	100%	\$ 1,227	100%	5	100%	\$ 1,227	100%	-	\$ -
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	\$ -
Total		6	\$ 1,301		6	\$ 1,301			-	\$ -

Allegheny County excluding Pittsburgh

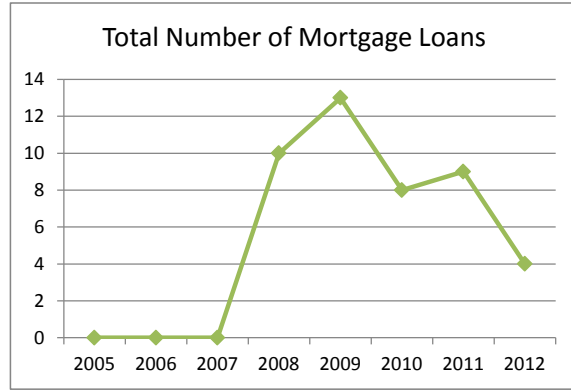
Census Tract Income Level	Borrower Income Level	Total Applications		Originated		Purchased		Denied					
		count	%	amount (\$000s)	%	count	amount (\$000s)	count	%	amount (\$000s)	%		
Low (0-49% of HUD Area Median Income)	Low	-	0%	\$ -	0%	-	\$ -	-	0%	\$ -	0%		
	Moderate	-	-	\$ -	-	-	\$ -	-	-	\$ -	-		
	Middle	-	-	\$ -	-	-	\$ -	-	-	\$ -	-		
	Upper	-	-	\$ -	-	-	\$ -	-	-	\$ -	-		
	NA	-	-	\$ -	-	-	\$ -	-	-	\$ -	-		
Moderate (50-79% of HUD Area Median Income)	Low	2	3%	\$ 225	2%	1	\$ 131	-	2%	\$ -	13%	94	12%
	Moderate	-	0%	\$ -	0%	-	\$ -	-	0%	\$ -	0%	-	0%
	Middle	-	0%	\$ -	0%	-	\$ -	-	0%	\$ -	0%	-	0%
	Upper	1	50%	\$ 131	58%	1	\$ 131	100%	100%	\$ -	0%	-	0%
	NA	1	50%	\$ 94	42%	-	\$ -	-	0%	\$ -	100%	94	100%
Middle (80-119% of HUD Area Median Income)	Low	15	23%	\$ 1,522	16%	8	\$ 781	11%	11%	\$ -	63%	506	64%
	Moderate	1	7%	\$ 72	5%	-	\$ -	0%	0%	\$ -	20%	72	14%
	Middle	2	13%	\$ 129	8%	2	\$ 129	17%	17%	\$ -	0%	-	0%
	Upper	4	27%	\$ 282	19%	2	\$ 202	26%	26%	\$ -	20%	5	1%
	NA	5	33%	\$ 620	41%	4	\$ 450	58%	58%	\$ -	20%	170	34%
Upper (>=120% of HUD Area Median Income)	Low	3	20%	\$ 419	28%	-	\$ -	0%	0%	\$ -	40%	259	51%
	Moderate	47	73%	\$ 7,649	81%	39	\$ 6,194	87%	87%	\$ -	25%	189	24%
	Middle	2	4%	\$ 96	1%	2	\$ 96	2%	2%	\$ -	0%	-	0%
	Upper	10	21%	\$ 721	9%	10	\$ 721	12%	12%	\$ -	0%	-	0%
	NA	6	13%	\$ 451	6%	5	\$ 395	6%	6%	\$ -	50%	56	30%
Total	Low	24	51%	\$ 5,337	70%	22	\$ 4,982	80%	80%	\$ -	0%	-	0%
	Moderate	5	11%	\$ 1,044	14%	-	\$ -	0%	0%	\$ -	50%	133	70%
	Middle	64	-	\$ 9,396	-	48	\$ 7,106	-	-	\$ -	-	8	789
	Upper	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	-
	NA	-	-	\$ -	-	-	\$ -	-	-	\$ -	-	-	-

Tristate Capital Bank*

City of Pittsburgh
Trends in Mortgage Lending 2005-2012

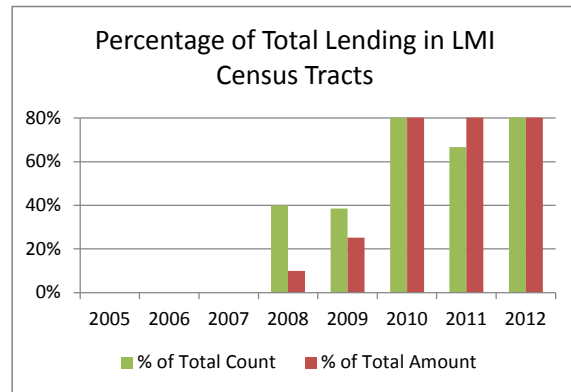
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	0	\$ -
2006	0	\$ -
2007	0	\$ -
2008	10	\$ 2,609
2009	13	\$ 6,488
2010	8	\$ 622
2011	9	\$ 4,540
2012	4	\$ 1,500



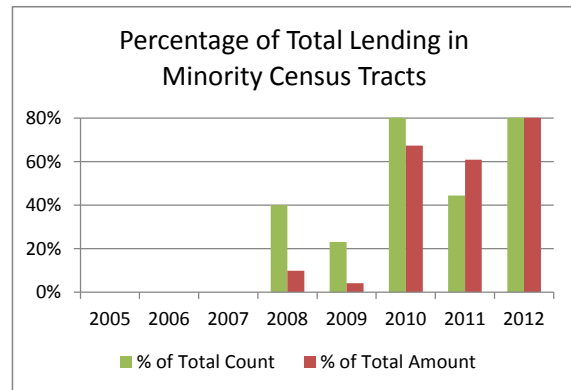
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	4	40%	\$ 257	10%
2009	5	38%	\$ 1,634	25%
2010	7	88%	\$ 607	98%
2011	6	67%	\$ 3,640	80%
2012	4	100%	\$ 1,500	100%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	4	40%	\$ 257	10%
2009	3	23%	\$ 272	4%
2010	7	88%	\$ 419	67%
2011	4	44%	\$ 2,762	61%
2012	4	100%	\$ 1,500	100%



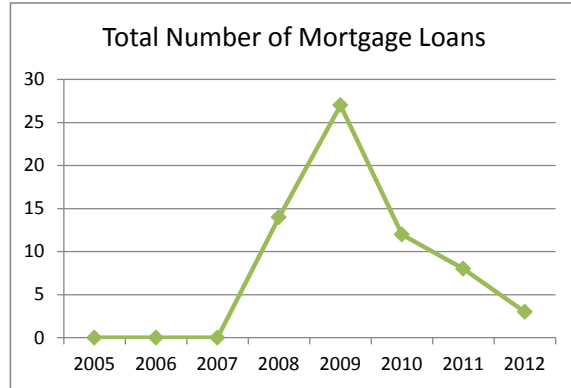
*Tristate Capital Bank was established January, 2007.

Tristate Capital Bank*

**Allegheny County excluding Pittsburgh
Trends in Mortgage Lending 2005-2012**

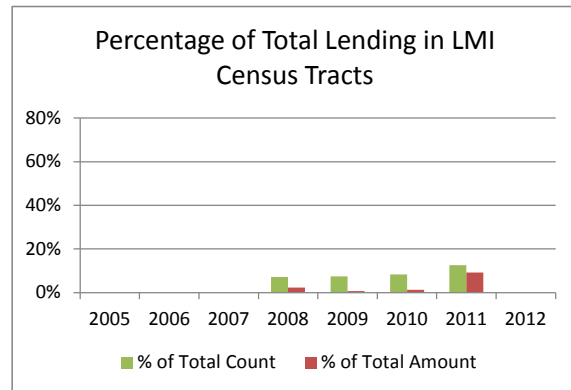
Total Lending

Total Lending		
	Count	Amount (000s)
2005	0	\$ -
2006	0	\$ -
2007	0	\$ -
2008	14	\$ 2,818
2009	27	\$ 8,626
2010	12	\$ 2,676
2011	8	\$ 2,461
2012	3	\$ 1,402



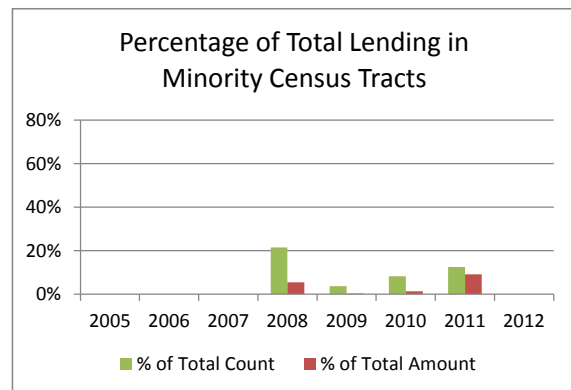
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	1	7%	\$ 65	2%
2009	2	7%	\$ 58	1%
2010	1	8%	\$ 35	1%
2011	1	13%	\$ 225	9%
2012	0	0%	\$ -	0%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	3	21%	\$ 156	6%
2009	1	4%	\$ 23	0%
2010	1	8%	\$ 35	1%
2011	1	13%	\$ 225	9%
2012	0	0%	\$ -	0%



*Tristate Capital Bank was established January, 2007.

City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	3	33%	\$ 203	11%	2	50%	\$ 153	10%	-	0%	\$ -	0%
	1	33%	\$ 50	23%	-	0%	\$ -	0%	1	100%	\$ 50	100%
	1	33%	\$ 68	33%	1	50%	\$ 68	44%	-	0%	\$ -	0%
	1	33%	\$ 85	42%	1	50%	\$ 85	56%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
Moderate (50-79% of HUD Area Median Income)	3	33%	\$ 1,411	76%	2	50%	\$ 1,347	90%	1	25%	\$ 64	20%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	1	33%	\$ 64	5%	-	0%	\$ -	0%	1	100%	\$ 64	100%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
Middle (80-119% of HUD Area Median Income)	2	67%	\$ 1,347	95%	2	100%	\$ 1,347	100%	-	0%	\$ -	0%
	3	33%	\$ 249	13%	-	0%	\$ -	0%	3	75%	\$ 249	80%
	1	33%	\$ 46	18%	-	0%	\$ -	0%	1	33%	\$ 46	18%
	2	67%	\$ 203	82%	-	0%	\$ -	0%	2	67%	\$ 203	82%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
Upper (>=120% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
Total		9	\$ 1,863	4	\$ 1,500	4	\$ 313	1	\$ 50			

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications		Originated		Purchased		Denied	
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	Low	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	-	\$ -	-	-	-	\$ -	-
	Middle	-	-	\$ -	-	-	-	\$ -	-
	Upper	-	-	\$ -	-	-	-	\$ -	-
	NA	-	-	\$ -	-	-	-	\$ -	-
Moderate (50-79% of HUD Area Median Income)	Low	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	-	\$ -	-	-	-	\$ -	-
	Middle	-	-	\$ -	-	-	-	\$ -	-
	Upper	-	-	\$ -	-	-	-	\$ -	-
	NA	-	-	\$ -	-	-	-	\$ -	-
Middle (80-119% of HUD Area Median Income)	Low	3	43%	\$ 180	11%	1	33%	\$ 17	1%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	2	67%	\$ 163	91%	-	0%	\$ -	0%
	Upper	1	33%	\$ 17	9%	1	100%	\$ 17	100%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%
Upper (>=120% of HUD Area Median Income)	Low	4	57%	\$ 1,508	89%	2	67%	\$ 1,385	99%
	Moderate	1	25%	\$ 55	4%	-	0%	\$ -	0%
	Middle	1	25%	\$ 68	5%	-	0%	\$ -	0%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	2	50%	\$ 1,385	92%	2	100%	\$ 1,385	100%
Total		7		\$ 1,688		3		\$ 1,402	
						4		\$ 286	

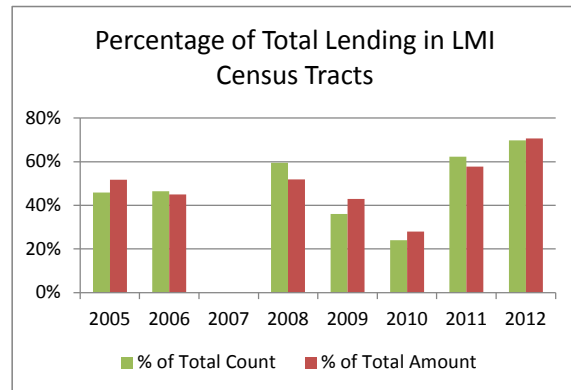
Total Lending

Total Lending			
	Count	Amount (000s)	
2005	48	\$	6,628
2006	56	\$	5,913
2007	0	\$	-
2008	42	\$	4,550
2009	25	\$	2,552
2010	25	\$	3,611
2011	45	\$	6,525
2012	43	\$	5,153



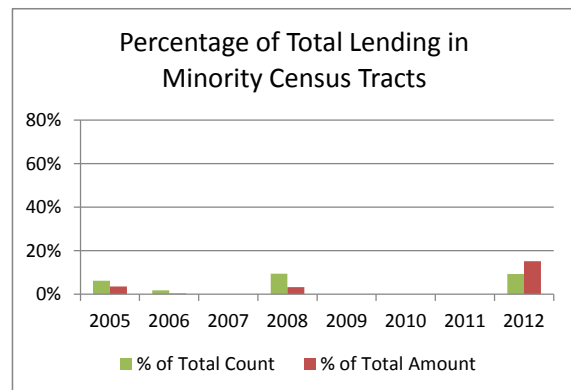
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	22	46%	\$ 3,428	52%
2006	26	46%	\$ 2,659	45%
2007	0	0%	\$ -	0%
2008	25	60%	\$ 2,359	52%
2009	9	36%	\$ 1,095	43%
2010	6	24%	\$ 1,008	28%
2011	28	62%	\$ 3,764	58%
2012	30	70%	\$ 3,642	71%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3	6%	\$ 239	4%
2006	1	2%	\$ 20	0%
2007	0	0%	\$ -	0%
2008	4	10%	\$ 149	3%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	4	9%	\$ 781	15%



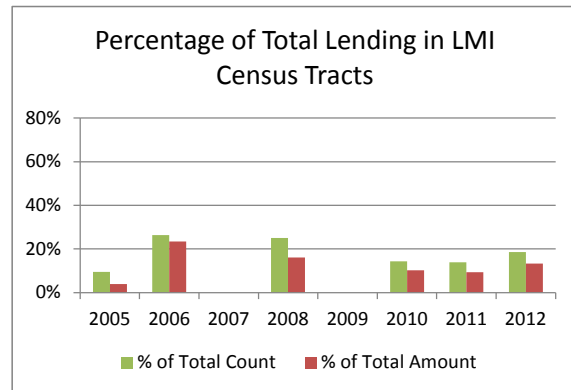
Total Lending

Total Lending			
	Count	Amount (000s)	
2005	21	\$	2,222
2006	38	\$	4,031
2007	1	\$	352
2008	16	\$	1,588
2009	9	\$	634
2010	14	\$	1,506
2011	36	\$	3,069
2012	27	\$	2,622



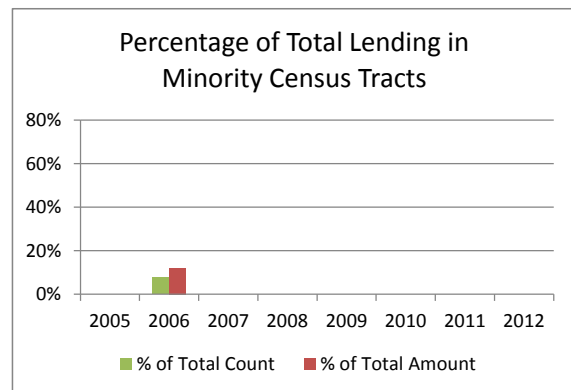
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	10%	\$ 88	4%
2006	10	26%	\$ 945	23%
2007	0	0%	\$ -	0%
2008	4	25%	\$ 256	16%
2009	0	0%	\$ -	0%
2010	2	14%	\$ 153	10%
2011	5	14%	\$ 285	9%
2012	5	19%	\$ 348	13%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	3	8%	\$ 490	12%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



City of Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications		Originated		Purchased		Denied					
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%				
Low (0-49% of HUD Area Median Income)	Low	9	13%	\$ 1,590	20%	9	21%	\$ 1,590	31%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	Middle	1	11%	\$ 200	13%	1	11%	\$ 200	13%	-	-	\$ -	-
	Upper	3	33%	\$ 679	43%	3	33%	\$ 679	43%	-	-	\$ -	-
	NA	5	56%	\$ 711	45%	5	56%	\$ 711	45%	-	-	\$ -	-
Moderate (50-79% of HUD Area Median Income)	Low	32	47%	\$ 2,975	38%	21	49%	\$ 2,052	40%	9	47%	\$ 795	35%
	Moderate	3	9%	\$ 151	5%	1	5%	\$ 23	1%	-	0%	\$ -	0%
	Middle	1	3%	\$ 280	9%	1	5%	\$ 280	14%	-	0%	\$ -	0%
	Upper	6	19%	\$ 655	22%	2	10%	\$ 287	14%	4	44%	\$ 368	46%
	NA	8	25%	\$ 804	27%	3	14%	\$ 377	18%	5	56%	\$ 427	54%
Middle (80-119% of HUD Area Median Income)	Low	14	44%	\$ 1,085	36%	14	67%	\$ 1,085	53%	-	0%	\$ -	0%
	Moderate	24	35%	\$ 2,945	37%	12	28%	\$ 1,367	27%	8	42%	\$ 1,244	55%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	3	13%	\$ 248	8%	-	0%	\$ -	0%	2	25%	\$ 185	15%
	NA	3	13%	\$ 401	14%	2	17%	\$ 273	20%	1	13%	\$ 128	10%
Upper (>=120% of HUD Area Median Income)	Low	12	50%	\$ 1,808	61%	6	50%	\$ 890	65%	3	38%	\$ 647	52%
	Moderate	6	25%	\$ 488	17%	4	33%	\$ 204	15%	2	25%	\$ 284	23%
	Middle	3	4%	\$ 352	4%	1	2%	\$ 144	3%	2	11%	\$ 208	9%
	Upper	1	33%	\$ 40	11%	-	0%	\$ -	0%	1	50%	\$ 40	19%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
Total	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	2	67%	\$ 312	89%	1	100%	\$ 144	100%	1	50%	\$ 168	81%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	68	68%	\$ 7,862	68%	43	43%	\$ 5,153	43%	19	19%	\$ 2,247	19%

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications		Originated		Purchased		Denied	
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	Low	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	-	\$ -	-	-	-	\$ -	-
	Middle	-	-	\$ -	-	-	-	\$ -	-
	Upper	-	-	\$ -	-	-	-	\$ -	-
	NA	-	-	\$ -	-	-	-	\$ -	-
Moderate (50-79% of HUD Area Median Income)	Low	11	25%	\$ 749	18%	5	19%	\$ 348	13%
	Moderate	2	18%	\$ 49	7%	-	0%	\$ -	0%
	Middle	1	9%	\$ 64	9%	-	0%	\$ -	0%
	Upper	6	55%	\$ 387	52%	3	60%	\$ 99	28%
	NA	1	9%	\$ 197	26%	1	20%	\$ 197	57%
Middle (80-119% of HUD Area Median Income)	Low	17	39%	\$ 1,408	34%	10	37%	\$ 890	34%
	Moderate	2	12%	\$ 176	13%	1	10%	\$ 81	9%
	Middle	4	24%	\$ 305	22%	-	0%	\$ -	0%
	Upper	1	6%	\$ 93	7%	-	0%	\$ -	0%
	NA	8	47%	\$ 557	40%	7	70%	\$ 532	60%
Upper (>=120% of HUD Area Median Income)	Low	2	12%	\$ 277	20%	2	20%	\$ 277	31%
	Moderate	16	36%	\$ 1,999	48%	12	44%	\$ 1,384	53%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	5	31%	\$ 629	31%	4	33%	\$ 430	31%
	NA	11	69%	\$ 1,370	69%	8	67%	\$ 954	69%
Total		44		\$ 4,156		27		\$ 2,622	
						10		\$ 899	

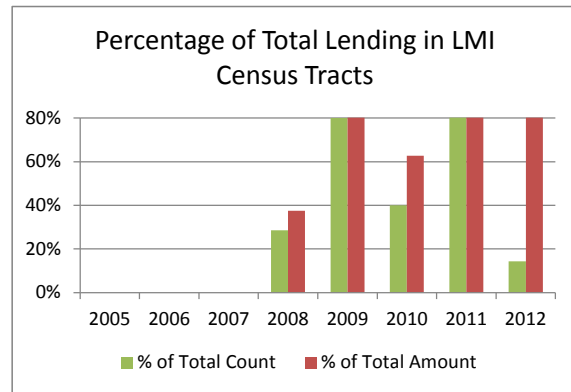
Total Lending

Total Lending		
	Count	Amount (000s)
2005	0	\$ -
2006	0	\$ -
2007	0	\$ -
2008	7	\$ 1,340
2009	5	\$ 368
2010	5	\$ 1,955
2011	2	\$ 1,004
2012	7	\$ 16,008



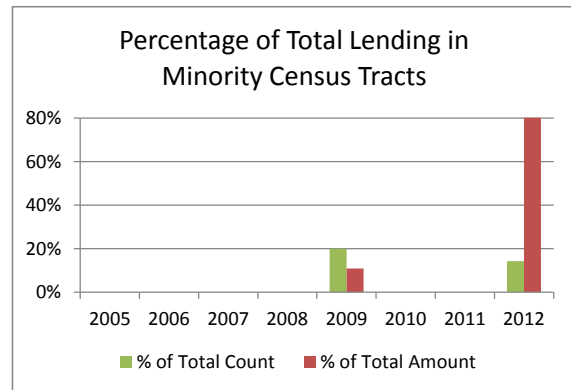
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	2	29%	\$ 502	37%
2009	4	80%	\$ 316	86%
2010	2	40%	\$ 1,225	63%
2011	2	100%	\$ 1,004	100%
2012	1	14%	\$ 14,500	91%



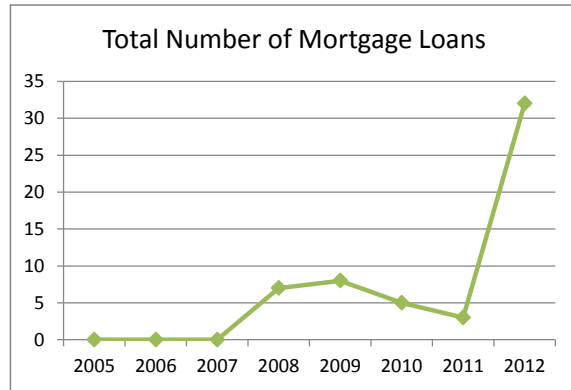
Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	1	20%	\$ 40	11%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	1	14%	\$ 14,500	91%



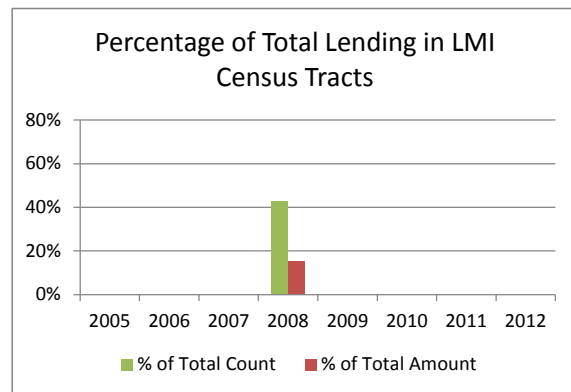
Total Lending

Total Lending		
	Count	Amount (000s)
2005	0	\$ -
2006	0	\$ -
2007	0	\$ -
2008	7	\$ 2,131
2009	8	\$ 1,278
2010	5	\$ 763
2011	3	\$ 876
2012	32	\$ 10,783



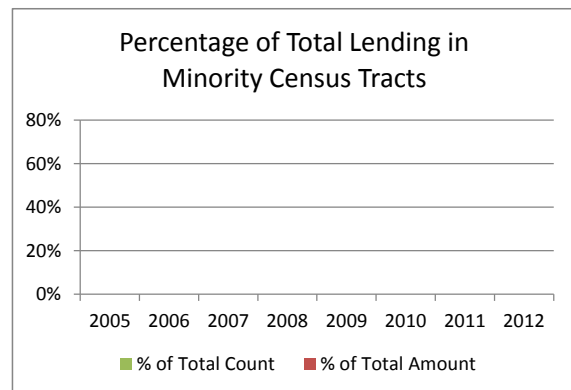
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	3	43%	\$ 325	15%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



City of Pittsburgh

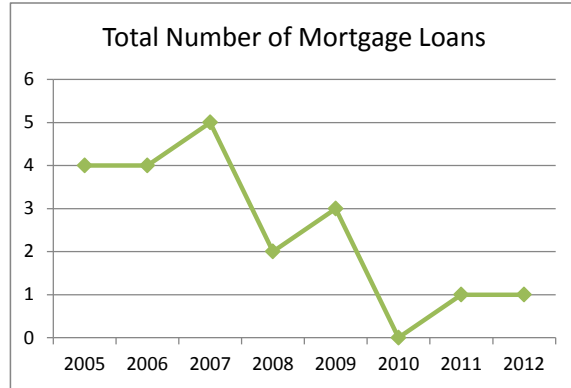
Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied		
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	-	-	0%	0%
	-	-	\$ -	-	-	-	\$ -	-	-	-	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	-
Moderate (50-79% of HUD Area Median Income)	2	25%	\$ 14,525	91%	1	14%	\$ 14,500	91%	1	100%	25
	1	50%	\$ 25	0%	-	0%	\$ -	0%	1	100%	25
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	-
Middle (80-119% of HUD Area Median Income)	1	50%	\$ 14,500	100%	1	100%	\$ 14,500	100%	-	0%	-
	2	25%	\$ 478	3%	2	29%	\$ 478	3%	-	0%	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	-
	1	50%	\$ 118	25%	1	50%	\$ 118	25%	-	0%	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	-
Upper (>=120% of HUD Area Median Income)	1	50%	\$ 360	75%	1	50%	\$ 360	75%	-	0%	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	-
	4	50%	\$ 1,030	6%	4	57%	\$ 1,030	6%	-	0%	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	-
Total	8		\$ 16,033		7		\$ 16,008		1		25

West View Savings Bank

City of Pittsburgh Trends in Mortgage Lending 2005-2012

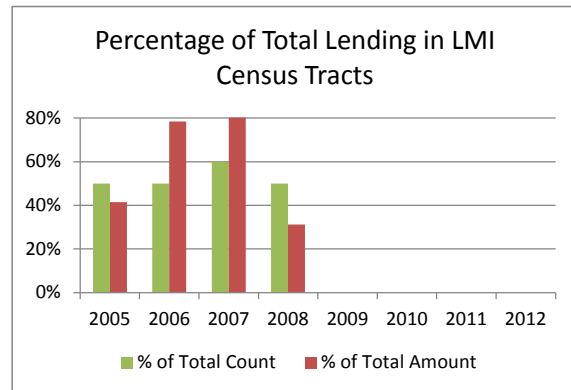
Total Lending

Total Lending		
	Count	Amount (000s)
2005	4	\$ 53
2006	4	\$ 325
2007	5	\$ 1,337
2008	2	\$ 128
2009	3	\$ 356
2010	0	\$ -
2011	1	\$ 58
2012	1	\$ 30



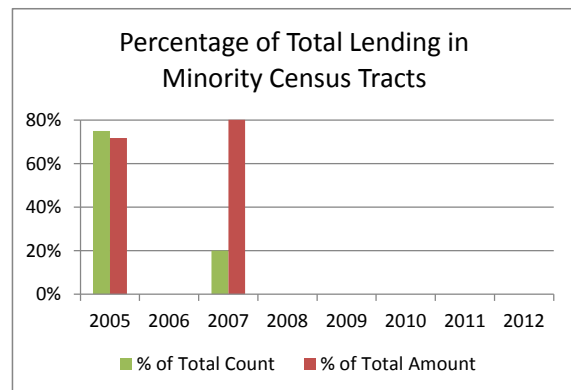
LMI Census Tract Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	50%	\$ 22	42%
2006	2	50%	\$ 255	78%
2007	3	60%	\$ 1,280	96%
2008	1	50%	\$ 40	31%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



Minority Census Tract Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3	75%	\$ 38	72%
2006	0	0%	\$ -	0%
2007	1	20%	\$ 1,250	93%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



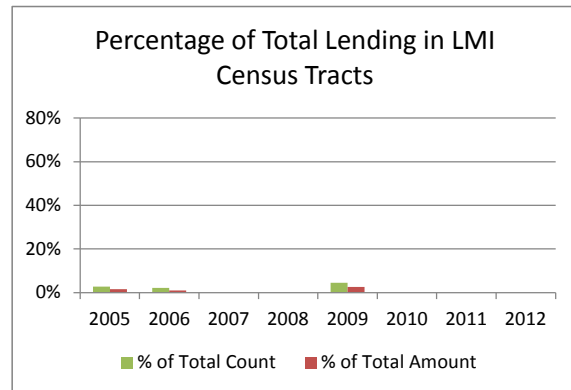
Total Lending

	Total Lending	
	Count	Amount (000s)
2005	37	\$ 1,765
2006	48	\$ 5,237
2007	23	\$ 1,675
2008	24	\$ 2,172
2009	22	\$ 1,364
2010	16	\$ 2,188
2011	16	\$ 745
2012	19	\$ 1,492



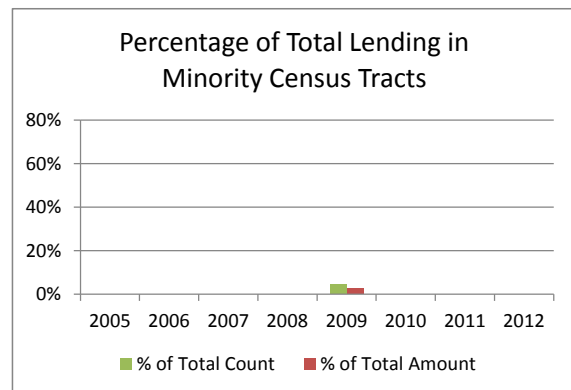
LMI Census Tract Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	3%	\$ 27	2%
2006	1	2%	\$ 50	1%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	1	5%	\$ 35	3%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



Minority Census Tract Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	1	5%	\$ 35	3%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%



City of Pittsburgh

Census Tract Income Level	Borrower Income Level		Total Applications		Originated		Purchased		Denied			
	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
Moderate (50-79% of HUD Area Median Income)	1	50%	\$ 20	40%	-	0%	\$ -	-	1	100%	\$ 20	100%
	1	100%	\$ 20	100%	-	-	\$ -	-	1	100%	\$ 20	100%
	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
Middle (80-119% of HUD Area Median Income)	1	50%	\$ 30	60%	1	100%	\$ 30	100%	-	0%	\$ -	0%
	1	100%	\$ 30	100%	1	100%	\$ 30	100%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
Upper (>=120% of HUD Area Median Income)	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
Total		2	\$ 50	50	1	\$ 30	30	30	1	\$ 20	20	

Table 21.1 Pittsburgh Neighborhood Mortgage Lending 2012
by Property Type

Neighborhood Snapshot								Neighborhood	One-Four Family Unit Housing				Multi-Family Housing	
Population (2010)	% minority (2010)	Estimated Income Level (2011)	Total Housing Units (2011)	Estimated Number of 1-4 Family Housing Units (2011)	% Occupied (2010)	Median Home Value (2010)	Median Sale Price (2010)		% of Loans for 1-4 Family Housing Units	Number* of Loans	Amount* of Loans (\$000)	Estimated Number of Loans per 100 1-4 Family Units	Number* of Loans	Amount* of Loans (\$000)
1395	49% Low		1209	433	57%			Allegheny Center/Allegheny West	92%	11	\$ 1,956	2.5	1	\$ 356
2500	42% Moderate		1434	1312	80%	\$ 42,200	\$ 8,500	Allentown	100%	9	\$ 502	0.7	-	\$ -
2113	32% Low		1089	858	87%			Arlington/Arlington Heights	100%	19	\$ 870	2.2	-	\$ -
4144	13% Middle		2079	1322	95%	\$ 110,900	\$ 101,431	Banksville	100%	86	\$ 8,269	6.5	-	\$ -
1202	97% Moderate		749	240	87%	\$ 81,100	\$ 200	Bedford Dwellings	100%	2	\$ 41	0.8	-	\$ -
7974	21% Moderate		3941	3729	89%	\$ 72,400	\$ 36,068	Beechview	99%	144	\$ 9,822	3.9	1	\$ 179
2733	66% Moderate		1617	1573	79%			Beltzhoover/Bonair	100%	27	\$ 1,304	1.7	-	\$ -
8442	20% Moderate		5425	4256	89%	\$ 92,840	\$ 99,250	Bloomfield	98%	186	\$ 22,590	4.4	3	\$ 1,063
6600	35% Low		440	347	73%	\$ 21,200	\$ 50,000	Bluff	100%	5	\$ 455	1.4	-	\$ -
7247	27% Middle		3727	3221	90%	\$ 81,433	\$ 67,000	Brighton Heights	99%	174	\$ 15,051	5.4	2	\$ 807
13214	9% Middle		6446	6204	94%	\$ 82,150	\$ 75,000	Brookline	100%	370	\$ 27,223	6.0	-	\$ -
761	81% Moderate		453	453	79%	\$ 113,200	\$ 9,600	California-Kirkbride	100%	4	\$ 233	0.9	-	\$ -
10113	15% Moderate		5157	4622	88%	\$ 66,900	\$ 40,250	Carrick	99%	139	\$ 8,074	3.0	2	\$ 264
3629	27% Moderate		2064	138	81%	\$ 125,800	\$ 240,000	Central Business District	97%	62	\$ 13,530	44.9	2	\$ 6,089
2923	52% Low		2009	1587	81%	\$ 124,300	\$ 59,247	Central North side	98%	100	\$ 15,571	6.3	2	\$ 1,036
2848	44% Moderate		1379	1219	90%			Chartiers City/Fairywood/Windgap	97%	31	\$ 2,246	2.5	1	\$ 3,162
11	27%		4		100%		\$ 250,000	Chateau	-	\$ -		-	\$ -	
3814	34% Low		1866	1564	89%	\$ 76,650	\$ 40,000	Crafton Heights	100%	74	\$ 4,945	4.7	-	\$ -
2256	87% Upper		1491	886	91%	\$ 94,600	\$ 11,500	Crawford-Roberts	100%	11	\$ 958	1.2	-	\$ -
2425	8% Low		1364	931	89%	\$ 100,500	\$ 90,610	Duquesne Heights	100%	91	\$ 12,018	9.8	-	\$ -
2439	36% Middle		2083	1499	80%			East Allegheny/Northshore	98%	43	\$ 5,777	2.9	1	\$ 400
1597	15%		835	624	94%			East Carnegie/Oakwood	100%	32	\$ 2,329	5.1	-	\$ -
3169	98% Moderate		1624	1311	87%	\$ 40,700	\$ 11,358	East Hills	100%	7	\$ 279	0.5	-	\$ -
5869	76% Moderate		3886	1928	87%	\$ 64,650	\$ 79,250	East Liberty	96%	49	\$ 6,409	2.5	2	\$ 15,441
2635	36% Moderate		1525	1470	80%			Elliott/West End	100%	32	\$ 1,870	2.2	-	\$ -
5600	56% Moderate		1550	1401	82%			Esplen/Sheraden	100%	62	\$ 3,688	4.4	-	\$ -
1285	57% Middle		832	520	81%	\$ 58,900	\$ 16,000	Fineview	100%	12	\$ 1,119	2.3	-	\$ -
1785	39% Low		1150	421	92%	\$ 167,300	\$ 197,950	Friendship	92%	22	\$ 3,744	5.2	2	\$ 1,073
3675	87% Moderate		2112	1800	77%	\$ 60,300	\$ 7,839	Garfield	97%	37	\$ 2,837	2.1	1	\$ 222
5395	47% Middle		2921	2602	81%			Glen Hazel/Hays/Hazelwood	100%	55	\$ 3,833	2.1	-	\$ -
7294	14% Moderate/Middle		3998	3700	91%	\$ 90,900	\$ 118,250	Greenfield	100%	206	\$ 19,755	5.6	-	\$ -
6395	35% Middle/Upper		3491	2752	92%	\$ 167,400	\$ 159,000	Highland Park	100%	201	\$ 35,309	7.3	1	\$ 15
1707	96% Low		1282	1036	82%	\$ 72,800	\$ 4,317	Hill, Middle	86%	6	\$ 525	0.6	1	\$ 116
2057	82% Moderate		1211	1148	82%	\$ 66,300	\$ 8,003	Hill, Upper	94%	15	\$ 1,954	1.3	1	\$ 105
3280	98% Low/Moderate		2058	1976	72%	\$ 35,450	\$ 6,991	Homewood North	100%	8	\$ 225	0.4	-	\$ -
2344	98% Low/Moderate		1660	1424	72%	\$ 48,400	\$ 7,000	Homewood South	100%	8	\$ 314	0.6	-	\$ -
818	98% Low		651	509	78%	\$ 34,500	\$ 6,029	Homewood West	-	\$ -		-	\$ -	
3747	58% Moderate		1884	1722	79%	\$ 39,900	\$ 10,634	Knoxville	100%	21	\$ 717	1.2	-	\$ -
1728	91% Moderate		1189	974	74%	\$ 34,850	\$ 4,755	Larimer	100%	4	\$ 453	0.4	-	\$ -
4482	15% Moderate/Middle		2746	2293	86%	\$ 66,850	\$ 67,500	Lawrenceville, Central	97%	132	\$ 17,876	5.8	4	\$ 5,396
2341	30% Low		1372	1116	85%	\$ 56,900	\$ 65,000	Lawrenceville, Lower	97%	66	\$ 10,446	5.9	2	\$ 9,663
2669	35% Moderate		1516	1493	81%	\$ 48,700	\$ 38,000	Lawrenceville, Upper	100%	51	\$ 3,662	3.4	-	\$ -
3227	4% Middle		1561	1561	93%	\$ 77,700	\$ 55,000	Lincoln Place	100%	82	\$ 5,872	5.3	-	\$ -
4883	84% Moderate		2270	2038	80%	\$ 43,767	\$ 6,575	Lincoln-Lemington-Belmar	100%	20	\$ 489	1.0	-	\$ -
2130	84% Moderate		1304	1111	79%	\$ 101,300	\$ 9,202	Manchester	94%	49	\$ 6,992	4.4	3	\$ 1,530
6043	49% Moderate		2372	2260	81%	\$ 61,900	\$ 13,500	Marshall-Shadeland	97%	35	\$ 1,734	1.5	1	\$ 400
3346	21% Upper		1696	1655	93%	\$ 89,700	\$ 83,250	Morningside	99%	103	\$ 9,550	6.2	1	\$ 1,000
8799	15% Middle		5122	4477	86%	\$ 78,175	\$ 46,000	Mount Washington	98%	189	\$ 24,331	4.2	3	\$ 1,253
718	45% Low		588	417	70%	\$ -	\$ -	Mt. Oliver/St. Clair	100%	3	\$ 89	0.7	-	\$ -
990	14% Upper		392	392	94%	\$ 117,400	\$ 100,000	New Homestead	100%	44	\$ 5,769	11.2	-	\$ -
1214	96% Low		750	493	64%	\$ -	\$ -	Northview Heights	-	\$ -	0.0	-	\$ -	
6086	18% Middle		2393	1498	94%	\$ 144,350	\$ 104,940	Oakland, Central	88%	22	\$ 5,003	1.5	3	\$ 887
10551	29% Middle/Upper		3948	424	94%	\$ 273,000	\$ 145,000	Oakland, North	96%	51	\$ 11,466	12.0	2	\$ 4,980
2969	33% Moderate		1453	1237	90%	\$ 77,200	\$ 93,000	Oakland, South	100%	63	\$ 5,789	5.1	-	\$ -
2604	49% Low		767	488	86%	\$ 61,100	\$ 66,000	Oakland, West	100%	11	\$ 985	2.3	-	\$ -
3644	7% Middle		1722	1693	93%	\$ 76,200	\$ 63,150	Overbrook	100%	105	\$ 6,627	6.2	-	\$ -
4050	38% Moderate/Middle		2076	2015	87%	\$ 76,300	\$ 43,750	Perry North	98%	87	\$ 7,549	4.3	2	\$ 194
4145	74% Low/Moderate		2436	1984	76%	\$ 51,350	\$ 4,798	Perry South	98%	43	\$ 3,039	2.2	1	\$ 174
5315	13% Upper		2523	2363	95%	\$ 240,300	\$ 242,500	Point Breeze	100%	255	\$ 60,176	10.8	1	\$ 154
2054	66% Middle		1208	962	89%	\$ 99,500	\$ 57,250	Point Breeze North	98%	41	\$ 5,547	4.3	1	\$ 165
1274	19% Middle		871	721	82%	\$ 62,700	\$ 19,900	Polish Hill	100%	22	\$ 2,166	3.1	-	\$ -
928	9% Upper		503	497	95%	\$ 196,300	\$ 224,900	Regent Square	100%	46	\$ 7,908	9.3	-	\$ -
3549	17% Middle		1784	1616	94%	\$ -	\$ -	Ridgmont/Westwood	100%	116	\$ 10,760	7.2	-	\$ -
13915	31% Upper		8853	3385	93%	\$ 264,860	\$ 247,000	Shadyside	97%	371	\$ 93,741	11.0	13	\$ 22,168
19	0% Unknown		10	10	67%	\$ -	\$ -	South Shore	100%	1	\$ 169	10.0	-	\$ -
6597	9% Middle		4306	3215	87%	\$ 153,750	\$ 174,500	South Side Flats	100%	236	\$ 42,041	7.3	1	\$ 743
4423	13% Moderate		2578	2426	83%	\$ 73,050	\$ 47,700	South Side Slopes	100%	111	\$ 13,480	4.6	-	\$ -
884	21% Middle		623	610	75%	\$ 48,000	\$ 8,252	Spring Garden	100%	11	\$ 666	1.8	-	\$ -
2648	33% Moderate		1407	945	87%	\$ 58,900	\$ 11,750	Spring Hill-City View	100%	34	\$ 1,762	3.6	-	\$ -
11363	27% Upper		3979	2906	93%	\$ 344,900	\$ 337,500	Squirrel Hill North	99%	295	\$ 87,164	10.2	3	\$ 6,447
15110	20% Middle/Upper		7377	4558	95%	\$ 201,400	\$ 218,250	Squirrel Hill South	100%	472	\$ 99,302	10.4	1	\$ 919
4601	45% Middle		2301	2223	94%	\$ 86,700	\$ 80,710	Stanton Heights	100%	120	\$ 8,899	5.4	-	\$ -
616	25% Middle		333	127	85%	\$ 161,800	\$ 250,000	Strip District	90%	18	\$ 4,855	14.2	2	\$ 54,135
1051	18% Middle		526	520	94%	\$ 94,400	\$ 67,500	Summer Hill	100%	33	\$ 2,570	6.3	-	\$ -
1361	12% Upper		645	629	96%	\$ 108,600	\$ 124,000	Swisshelm Park	100%	57	\$ 6,181	9.1	-	\$ -
3228	73% Low		1586	528	84%	\$ 59,300	\$ 4,658	Terrace Village	100%	3	\$ 209	0.6	-	\$ -
2714	20% Moderate		1659	1409	84%	\$ 52,600	\$ 24,900	Troy Hill	98%	49	\$ 7,362	3.5	1	\$ 86
305,704			159,441	122,007				Total	99%	5,812	\$ 819,021		68	\$ 140,622

Sources: FFIEC 2012 Census Data Application (population, % minority, income level, estimated number of housing units)
PittsburghSNAP 2010 (occupancy of housing units, median home value, sales price)
HMDA 2012 raw data (loan data)

* Number of Loans = total number of originated loans; Amount of Loans = total dollar amount of originated loans

Table 21.2 Pittsburgh Neighborhood Mortgage Lending 2012
by Loan Purpose

Neighborhood Snapshot								Neighborhood	Home Purchase			Home Improvement			Refinancing		
Population (2010)	% minority (2010)	Estimated Income Level (2011)	Total Housing Units (2011)	Estimated Number of 1-4 Family Housing Units (2011)	% Occupied Units (2010)	Median Home Value (2010)	Median Sale Price (2010)		Number*	Amount* (\$000)	Denial Rate**	Number*	Amount* (\$000)	Denial Rate**	Number*	Amount* (\$000)	Denial Rate**
1395	49%	Low	1209	433	57%			Allegheny Center/Allegheny West	5	\$ 1,039	17%	2	\$ 303	33%	5	\$ 970	58%
2500	42%	Moderate	1434	1312	80%	\$ 42,200	\$ 8,500	Allentown	1	\$ 170	88%	2	\$ 20	82%	6	\$ 312	42%
2113	32%	Low	1089	858	87%			Arlington/Arlington Heights	6	\$ 285	33%	4	\$ 136	67%	9	\$ 449	42%
4144	13%	Middle	2079	1322	95%	\$ 110,900	\$ 101,431	Banksville	24	\$ 2,701	10%	8	\$ 561	33%	54	\$ 5,007	30%
1202	97%	Moderate	749	240	87%	\$ 81,100	\$ 200	Bedford Dwellings	1	\$ 39	0%	1	\$ 2	67%	0	\$ -	NA
7974	21%	Moderate	3941	3729	89%	\$ 72,400	\$ 36,068	Beechview	52	\$ 3,613	22%	20	\$ 770	60%	73	\$ 5,618	38%
2733	66%	Moderate	1617	1573	79%			Beltzhoover/Bonair	8	\$ 417	27%	6	\$ 208	63%	13	\$ 679	32%
8442	20%	Moderate	5425	4256	89%	\$ 92,840	\$ 99,250	Bloomfield	85	\$ 11,859	7%	19	\$ 1,411	55%	85	\$ 10,383	35%
6600	35%	Low	440	347	73%	\$ 21,200	\$ 50,000	Bluff	2	\$ 136	0%	1	\$ 50	75%	2	\$ 269	50%
7247	27%	Middle	3727	3221	90%	\$ 81,433	\$ 67,000	Brighton Heights	65	\$ 6,439	15%	18	\$ 673	56%	93	\$ 8,746	32%
13214	9%	Middle	6446	6204	94%	\$ 82,150	\$ 75,000	Brookline	120	\$ 10,082	12%	51	\$ 2,366	46%	199	\$ 14,775	29%
761	81%	Moderate	453	453	79%	\$ 113,200	\$ 9,600	California-Kirkbride	0	\$ -	NA	1	\$ 35	75%	3	\$ 198	57%
10113	15%	Moderate	5157	4622	88%	\$ 66,900	\$ 40,250	Carrick	52	\$ 3,625	18%	22	\$ 941	53%	67	\$ 3,772	35%
3629	27%	Moderate	2064	138	81%	\$ 125,800	\$ 240,000	Central Business District	34	\$ 8,783	10%	2	\$ 5,271	50%	28	\$ 5,565	35%
2923	52%	Low	2009	1587	81%	\$ 124,300	\$ 59,247	Central North side	52	\$ 8,580	16%	6	\$ 511	57%	44	\$ 7,516	31%
2848	44%	Moderate	1379	1219	90%			Chartiers City/Fairywood/Windgap	10	\$ 774	21%	4	\$ 143	70%	18	\$ 4,491	32%
11	27%		4		100%		\$ 250,000	Chateau	0	\$ -	NA	0	\$ -	NA	0	\$ -	NA
3814	34%	Low	1866	1564	89%	\$ 76,650	\$ 40,000	Crafton Heights	29	\$ 2,460	6%	8	\$ 210	70%	37	\$ 2,275	37%
2256	87%	Upper	1491	886	91%	\$ 94,600	\$ 11,500	Crawford-Roberts	3	\$ 308	0%	2	\$ 76	75%	6	\$ 574	43%
2425	8%	Low	1364	931	89%	\$ 100,500	\$ 90,610	Duquesne Heights	33	\$ 4,587	8%	10	\$ 688	47%	48	\$ 6,743	28%
2439	36%	Middle	2083	1499	80%			East Allegheny/Northshore	17	\$ 2,941	24%	6	\$ 739	13%	21	\$ 2,497	21%
1597	15%		835	624	94%			East Carnegie/Oakwood	10	\$ 806	9%	5	\$ 198	40%	17	\$ 1,325	28%
3169	98%	Moderate	1624	1311	87%	\$ 40,700	\$ 11,358	East Hills	1	\$ 64	0%	2	\$ 49	88%	4	\$ 166	43%
5869	76%	Moderate	3886	1928	87%	\$ 64,650	\$ 79,250	East Liberty	19	\$ 17,657	12%	10	\$ 1,861	58%	22	\$ 2,332	35%
2635	36%	Moderate	1525	1470	80%			Elliott/West End	5	\$ 185	44%	9	\$ 258	18%	18	\$ 1,427	44%
5600	56%	Moderate	1550	1401	82%			Esplen/Sheraden	16	\$ 950	30%	13	\$ 291	62%	33	\$ 2,447	43%
1285	57%	Middle	832	520	81%	\$ 58,900	\$ 16,000	Fineview	3	\$ 290	25%	2	\$ 110	60%	7	\$ 719	47%
1785	39%	Low	1150	421	92%	\$ 167,300	\$ 197,950	Friendship	5	\$ 1,766	17%	1	\$ 50	0%	18	\$ 3,001	24%
3675	87%	Moderate	2112	1800	77%	\$ 60,300	\$ 7,839	Garfield	23	\$ 2,385	30%	9	\$ 235	64%	6	\$ 439	60%
5395	47%	Middle	2921	2602	81%			Glen Hazel/Hays/Hazelwood	14	\$ 1,400	20%	8	\$ 93	64%	33	\$ 2,340	38%
7294	14%	Moderate/Middle	3998	3700	91%	\$ 90,900	\$ 118,250	Greenfield	67	\$ 7,219	11%	21	\$ 1,433	51%	118	\$ 11,103	27%
6395	35%	Middle/Upper	3491	2752	92%	\$ 167,400	\$ 159,000	Highland Park	56	\$ 11,283	8%	22	\$ 2,035	34%	124	\$ 22,006	20%
1707	96%	Low	1282	1036	82%	\$ 72,800	\$ 4,317	Hill, Middle	5	\$ 631	0%	2	\$ 10	83%	0	\$ -	50%
2057	82%	Moderate	1211	1148	82%	\$ 66,300	\$ 8,003	Hill, Upper	6	\$ 1,189	0%	4	\$ 111	83%	6	\$ 759	56%
3280	98%	Low/Moderate	2058	1976	72%	\$ 35,450	\$ 6,991	Homewood North	0	\$ -	33%	2	\$ 32	83%	6	\$ 193	45%
2344	98%	Low/Moderate	1660	1424	72%	\$ 48,400	\$ 7,000	Homewood South	1	\$ 52	50%	3	\$ 80	79%	4	\$ 182	56%
818	98%	Low	651	509	78%	\$ 34,500	\$ 6,029	Homewood West	0	\$ -	NA	0	\$ -	100%	0	\$ -	100%
3747	58%	Moderate	1884	1722	79%	\$ 39,900	\$ 10,634	Knoxville	5	\$ 139	17%	6	\$ 140	62%	10	\$ 438	52%
1728	91%	Moderate	1189	974	74%	\$ 34,850	\$ 4,755	Larimer	2	\$ 99	0%	1	\$ 7	75%	1	\$ 347	50%
4482	15%	Moderate/Middle	2746	2293	86%	\$ 66,850	\$ 67,500	Lawrenceville, Central	64	\$ 9,144	10%	18	\$ 6,278	34%	54	\$ 7,850	24%
2341	30%	Low	1372	1116	85%	\$ 56,900	\$ 65,000	Lawrenceville, Lower	33	\$ 6,898	15%	10	\$ 10,523	31%	25	\$ 2,688	28%
2669	35%	Moderate	1516	1493	81%	\$ 48,700	\$ 38,000	Lawrenceville, Upper	27	\$ 2,224	13%	11	\$ 713	31%	13	\$ 725	35%
3227	4%	Middle	1561	1561	93%	\$ 77,700	\$ 55,000	Lincoln Place	24	\$ 1,664	19%	10	\$ 437	45%	48	\$ 3,771	31%
4883	84%	Moderate	2270	2038	80%	\$ 43,767	\$ 6,575	Lincoln-Lemington-Belmar	2	\$ 96	50%	11	\$ 175	66%	7	\$ 218	64%
2130	84%	Moderate	1304	1111	79%	\$ 101,300	\$ 9,202	Manchester	28	\$ 4,774	15%	5	\$ 1,164	67%	19	\$ 2,584	41%
6043	49%	Moderate	2372	2260	81%	\$ 61,900	\$ 13,500	Marshall-Shadeland	13	\$ 769	33%	8	\$ 208	76%	15	\$ 1,157	58%
3346	21%	Upper	1696	1655	93%	\$ 89,700	\$ 83,250	Morningside	32	\$ 3,801	14%	14	\$ 628	38%	58	\$ 6,121	21%
8799	15%	Middle	5122	4477	86%	\$ 78,175	\$ 46,000	Mount Washington	75	\$ 10,058	15%	19	\$ 2,384	57%	98	\$ 13,142	33%
718	45%	Low	588	417	70%	\$ -	\$ -	Mt. Oliver/St. Clair	0	\$ -	NA	1	\$ 8	0%	2	\$ 81	33%
990	14%	Upper	392	392	94%	\$ 117,400	\$ 100,000	New Homestead	6	\$ 1,422	14%	3	\$ 49	40%	36	\$ 4,337	24%
1214	96%	Low	750	493	64%	\$ -	\$ -	Northview Heights	0	\$ -	NA	0	\$ -	100%	0	\$ -	100%
6086	18%	Middle	2393	1498	94%	\$ 144,350	\$ 104,940	Oakland, Central	9	\$ 1,938	0%	1	\$ 100	50%	15	\$ 3,852	17%
10551	29%	Middle/Upper	3948	424	94%	\$ 273,000	\$ 145,000	Oakland, North	18	\$ 8,571	9%	2	\$ 564	50%	33	\$ 7,311	27%
2969	33%	Moderate	1453	1237	90%	\$ 77,200	\$ 93,000	Oakland, South	27	\$ 2,759	4%	6	\$ 432	60%	31	\$ 2,617	26%
2604	49%	Low	767	488	86%	\$ 61,100	\$ 66,000	Oakland, West	5	\$ 442	0%	1	\$ 7	0%	5	\$ 536	44%
3644	7%	Middle	1722	1693	93%	\$ 76,200	\$ 63,150	Overbrook	34	\$ 2,198	11%	11	\$ 265	57%	60	\$ 4,164	26%
4050	38%	Moderate/Middle	2076	2015	87%	\$ 76,300	\$ 43,750	Perry North	26	\$ 2,875	10%	7	\$ 337	63%	56	\$ 4,531	28%
4145	74%	Low/Moderate	2436	1984	76%	\$ 51,350	\$ 4,798	Perry South	11	\$ 993	8%	6	\$ 211	53%	27	\$ 2,009	44%
5315	13%	Upper	2523	2363	95%	\$ 240,300	\$ 242,500	Point Breeze	68	\$ 18,567	6%	24	\$ 2,252	32%	164	\$ 39,511	17%
2054	66%	Middle	1208	962	89%	\$ 99,500	\$ 57,250	Point Breeze North	11	\$ 1,734	0%	7	\$ 456	13%	24	\$ 3,522	23%
1274	19%	Middle	871	721	82%	\$ 62,700	\$ 19,900	Polish Hill	10	\$ 1,067	0%	6	\$ 720	30%	6	\$ 379	57%
928	9%	Upper	503	497	95%	\$ 196,300	\$ 224,900	Regent Square	14	\$ 2,768	13%	0	\$ -	NA	32	\$ 5,140	20%
3549	17%	Middle	1784	1616	94%	\$ -	\$ -	Ridgemont/Westwood	47	\$ 4,774	6%	14	\$ 550	22%	55	\$ 5,436	26%
13915	31%	Upper	8853	3385	93%	\$ 264,860	\$ 247,000	Shadyside	120	\$ 32,335	7%	25	\$ 7,766	26%	239	\$ 75,808	20%
19	0%	Unknown	10	10	67%	\$ -	\$ -	South Shore	1	\$ 169	0%	0	\$ -	NA	0	\$ -	NA
6597	9%	Middle	4306	3215	87%	\$ 153,750	\$ 174,500	South Side Flats	98	\$ 18,494	9%	14	\$ 1,929	40%	125	\$ 22,361	19%
4423	13%	Moderate	2578	2426	83%	\$ 73,050	\$ 47,700	South Side Slopes	38	\$ 5,997	15%	12	\$ 648	56%	61	\$ 6,835	29%
884	21%	Middle	623	610	75%	\$ 48,000	\$ 8,252	Spring Garden	5	\$ 409	14%	4	\$ 67	60%	2	\$ 190	57%
2648	33%	Moderate	1407	945	87%	\$ 58,900	\$ 11,750	Spring Hill-City View	6	\$ 370	42%	4	\$ 122	62%	24	\$ 1,270	29%
11363	27%	Upper	3979	2906	93%	\$ 344,900	\$ 337,500	Squirrel Hill North	79	\$ 27,054	11%	18	\$ 2,703	20%	201	\$ 63,854	14%
15110	20%	Middle/Upper	7377	4558	95%	\$ 201,400	\$ 218,250	Squirrel Hill South	142	\$ 36,288	9%	18	\$ 1,861	23%	314	\$ 62,314	16%
4601	45%	Middle	2301	2223	94%	\$ 86,700	\$ 80,710	Stanton Heights	40	\$ 3,836	11%	20	\$ 573	53%	60	\$ 4,490	33%
616	25%	Middle	333	127	85%	\$ 161,800	\$ 250,000	Strip District	10	\$ 2,491	0%	0	\$ -	100%	10	\$ 56,499	14%
1051	18%	Middle	526	520	94%	\$ 94,400	\$ 67,500	Summer Hill	9	\$ 852	10%	1	\$ 2	50%	23	\$ 1,716	25%
1361	12%	Upper	645	629	96%	\$ 108,600	\$ 124,000	Swisshelm Park	18	\$ 2,167	0%	4	\$ 276	38%	35	\$ 3,738	12%
3228	73%	Low	1586	528	84%	\$ 59,300	\$ 4,658	Terrace Village	0	\$ -	NA	1	\$ 5	50%	2	\$ 204	33%
2714	20%	Moderate	1659	1409	84%	\$ 52,600	\$ 24,900	Troy Hill	20	\$ 3,819	9%	7	\$ 394	27%	23	\$ 3,235	31%
305,704			159,441	122,007				Total	2007	\$ 338,770		636	\$ 66,914		3240	\$ 554,259	