

2017

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

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Residential Mortgage Lending in Allegheny County in 2015

I. TOTAL MORTGAGE LENDING IN 2015

In 2015, 487 institutions reported receiving 48,265 residential mortgage applications in Allegheny County resulting in 27,529 originations (including purchased loans). Application amounts totaled \$6.75 billion, with \$4.65 billion in originated loans. (Table 1 below)

- Applications and originations increased between from 2014 to 2015 across all loan purposes - home purchase, home improvement, and refinance. Applications for refinance loans dropped dramatically from 2013 to 2014, but increased 11% in the city and 15% in the county.
- After a slight decline in the prior year, applications and originations for home purchase loans rebounded significantly. In the City of Pittsburgh, the number of applications and originations rose 13% and 24% respectively, but the amount originated only rose 7%, from \$561 million in 2014 to \$602 million in 2015. The county saw an identical 13% increase in home purchase loan applications, but a more modest increase of 13% for originations.
- At both the city and county level, applications for refinancing and home purchase mirrored each other, but the origination rates for home purchase loans were considerably higher. In the city, 83% of home purchase applications resulted in an origination, while only 54% of refinance applications did. The county's origination rate was 79%, but the refinance rate was only 56%.
- Total home improvement loan originations (not shown in tables) remained nearly identical from 2014 in (3,216 originations) to 2015 (3,428 originations).

Table 1. Applications and Originations by Loan Purpose, Allegheny County (excluding the City of Pittsburgh) 2014-2015

	Total*			Home Purchase			Refinance		
	2014	2015	% change	2014	2015	% change	2014	2015	% change
Applications (number)	30,113	33,976	13%	12,619	14,278	13%	13,096	15,002	15%
Applications (\$000s)	\$ 4,257,460	\$ 5,183,153	22%	\$ 2,198,000	\$ 2,606,673	19%	\$ 1,822,065	\$ 2,286,197	25%
Originations (number)	19,643	22,278	13%	9,904	11,230	13%	7,299	8,415	15%
Originations (\$000s)	\$ 2,930,392	\$ 3,626,460	24%	\$ 1,742,147	\$ 2,100,745	21%	\$ 1,041,181	\$ 1,323,621	27%

*Total includes all reported home purchase, refinance, and home improvement loans. Applications do not include purchased loans.

Table 2. Applications and Originations by Loan Purpose, City of Pittsburgh 2014-2015

	Total*			Home Purchase			Refinance		
	2014	2015	% change	2014	2015	% change	2014	2015	% change
Applications (number)	7,554	8,284	10%	3,074	3,465	13%	2,935	3,260	11%
Applications (\$000s)	\$ 1,395,776	\$ 1,556,768	12%	\$ 695,318	\$ 741,442	7%	\$ 549,458	\$ 692,178	26%
Originations (number)	4,708	5,241	11%	2,315	2,862	24%	1,619	1,765	9%
Originations (\$000s)	\$ 968,907	\$ 1,016,671	5%	\$ 561,399	\$ 602,397	7%	\$ 291,459	\$ 325,221	12%

*Total includes all reported home purchase, refinance, and home improvement loans. Applications do not include purchased loans.

MAJOR LENDERS IN 2015

Dollar Bank was the top lender in Allegheny County, lending \$305 million in 2015. Among the eight lenders making over 2% of the total dollar amount of loans, three are depository institutions with branches in Allegheny County (down from six in 2012 and four in 2013) and one is an independent mortgage lending company based in the region (Howard Hanna Mortgage Services, based in Pittsburgh). One additional mortgage company based in the region (Victorian Finance LLC, based in Bridgeville, PA) made just under 2% of the total loan amount. Dollar Bank and PNC accounted for 23% of all loan dollars and 52% of the dollar amount lent by banks with branches in Allegheny County. Wells Fargo was the largest lender among institutions without local branches, accounting for \$224 million in loans or 5% of all loan dollars. (Tables 3 and 4, below)

Table 3. Top 10 Lenders in Allegheny County (excluding the City of Pittsburgh) by Number of Loans

Bank	Total Loan Amount (000s)	Number of 1-4 Family Loans	Number of Multifamily Loans
Dollar Bank	\$ 304,811	2,672	6
PNC Bank	\$ 323,631	2,425	1
Wells Fargo Bank	\$ 235,697	1,296	-
Howard Hanna Mortgage Services	\$ 202,735	1,220	-
Quicken Loans	\$ 146,039	1,018	-
First National Bank of Pennsylvania	\$ 139,610	883	11
Union Home Mortgage Corporation	\$ 82,764	558	-
Victorian Finance LLC	\$ 72,246	447	-
NVR Mortgage Finance Inc.	\$ 152,225	491	-
Citizen's Bank of Pennsylvania ¹	\$ 55,024	419	-
Total	\$ 1,714,782	11,429	18

Table 4. Top 10 Lenders in Allegheny County (excluding the City of Pittsburgh) among Banks with Local Branches by Number of Loans

Bank	Total Loan Amount (000s)	Number of 1-4 Family Loans	Number of Multifamily Loans
Dollar Bank	\$ 304,811	2,672	6
PNC Bank	\$ 323,631	2,425	1
First National Bank of Pennsylvania	\$ 139,610	883	11
Citizen's Bank of Pennsylvania ¹	\$ 55,024	419	-
First Commonwealth Bank	\$ 43,650	398	19
Northwest Savings Bank ²	\$ 45,511	372	-
S & T Bank	\$ 25,773	232	14
The Huntington National Bank	\$ 37,326	221	1
First Niagara Bank	\$ 30,294	199	4
Wesbanco Bank, Inc.	\$ 46,079	161	-
Total	\$ 1,051,709	7,982	56

¹Includes Citizens Bank, NA

²Includes Northwest Consumer Discount Company

In the City of Pittsburgh, Dollar Bank was the top lender, lending \$167 million in 2015. In 2014, Dollar Bank was the third largest lender, indicating significant growth in their market share. Dollar Bank The top 10 lenders in the city lent and PNC Bank accounted for 14.6% of all loan dollars in the City of Pittsburgh (up 4% from 2014) and 36% of the dollar amount lent by banks with branches in Allegheny County (up 7.5% from 2014).

Table 5. Top Ten Lenders in the City of Pittsburgh by Number of Loans

Bank	Total Loan Amount (000s)	Number of 1-4 Family Loans	Number of Multifamily Loans
Dollar Bank	\$ 77,606	619	15
PNC Bank	\$ 71,049	540	1
Wells Fargo Bank, NA	\$ 75,323	376	-
First National Bank of Pennsylvania	\$ 49,341	289	4
Howard Hanna Mortgage Services	\$ 48,387	281	-
Quicken Loans	\$ 25,539	205	-
Riverset Credit Union	\$ 5,203	115	-
Affordable Mortgage Advisors	\$ 21,126	102	-
Franklin American Mortgage Company	\$ 13,161	95	3
S & T Bank	\$ 15,797	93	12
Total	\$ 402,532	2,715	35

Table 6. Top Ten Lenders in the City of Pittsburgh among Banks with Local Branches by Number of Loans

Bank	Total Loan Amount (000s)	Number of 1-4 Family Loans	Number of Multifamily Loans
Dollar Bank	\$ 77,606	619	15
PNC Bank	\$ 71,049	540	1
First National Bank of Pennsylvania	\$ 49,341	289	4
S & T Bank	\$ 15,797	93	12
Citizen's Bank of Pennsylvania ¹	\$ 9,197	87	-
First Commonwealth Bank	\$ 9,700	80	3
Wesbanco Bank, Inc.	\$ 12,732	75	4
Eureka Bank	\$ 8,470	65	2
United American Savings Bank	\$ 8,776	60	1
The Huntington National Bank	\$ 10,031	57	1
Total	\$ 272,699	1,965	43

¹Includes Citizens Bank, NA

II. LENDING BY LOCAL BANKS

This section focuses on the 32 banks with branches in Allegheny County in 2015. Unlike credit unions and independent mortgage companies, banks are subject to the Community Reinvestment Act. Regulators – the Federal Reserve, OCC, and FDIC - are required to take into account the lending and community development record of all banks with branches in Allegheny County before approving mergers, acquisitions, or branch openings. In order to make it easier to compare banks, we provide tables across a number of categories. Tables 7-31, summarized below, show comparisons of all included banks. Detailed tables for individual banks may be found in Appendix III (p. 47)

Not all of the banks included in this section do 1- to 4-unit residential mortgage lending as part of their regular business. Beal Bank and BNY Mellon are wholesale banks, which are not subject to CRA evaluation for mortgage lending.

Enterprise Bank is a small bank that focuses on the banking needs of small and medium sized businesses. It is evaluated under Small Bank CRA Evaluation procedures, which include both commercial and home mortgage loans. Since home mortgage loans make up a minimal portion of the bank's loan portfolio, its CRA evaluation places greatest weight on commercial lending.

TriState Capital Bank is a large bank which offers services targeted primarily to middle market businesses, as well as professionals and high net-worth individuals. As the bank does not offer products and services designed to meet the needs of the retail public, it has chosen to move to the Strategic Plan method of CRA evaluation. Under that method, the bank commits to a Strategic Plan, approved by its regulator, specifying measurable goals for community development activities. It is evaluated according to how well it meets those goals.

The few loans shown for BNY Mellon, Enterprise Bank, and TriState Capital bank in this section are typically offered as accommodation loans to the banks' commercial customers or high net-worth individual customers. We do not include individual tables for these banks in Appendix III.

Appendix I (p. 42) describes CRA performance evaluation criteria for all categories of banks

Bank Comparison Tables

CRA Ratings of Pittsburgh Area Banks

Five of the 31 banks included in this year's study have overall CRA ratings of "Outstanding": BNY Mellon, Dollar Bank, Eureka Bank, PNC Bank, and Wesbanco Bank. Only Dollar Bank received "Outstanding" ratings in all three areas of evaluation (lending, investment, and service). Eureka Bank (classified as a small bank) and BNY Mellon (classified as a wholesale bank) have overall ratings only. (Eureka Bank was acquired by NexTier Bank, NA, in January 2016.) Three banks received overall ratings of "Needs to Improve": Sewickley Savings Bank, West View Savings Bank, and Woodforest National Bank. All other banks in the study received overall ratings of "Satisfactory" in their most recent evaluation. Table 7 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 57% of the total dollar amount in deposits in the County as a whole in 2013 and an even greater share (66%) in the City of Pittsburgh. BNY Mellon had the second largest market share in 2013, holding 21% of all deposits in the City of Pittsburgh, giving it a 15% market share for the County. (All of BNY Mellon's Allegheny County deposits are in its 2 downtown Pittsburgh branches.) Table 8 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 rest of the County. Table 9 shows the deposit market share for each bank.

Location of Bank Branches

Table 10 shows the total number of branches accepting deposits for each bank, in the City of Pittsburgh and the rest of Allegheny County, along with the number of branches in LMI and minority Census tracts.

Loan Applications, Originations, and Denials for 1- to 4-unit Housing

Tables 11a-11c show the number and dollar amount of all applications, originations, and denials for each bank for 1- to 4-unit housing.

Lending in LMI Census Tracts

Tables 12 and 13 show the number and dollar amounts of loan applications and loan originations, respectively, in LMI Census tracts in the City of Pittsburgh and in Allegheny County outside of Pittsburgh. Loans for 1- to 4-unit and multi-unit properties are shown separately.

Lending to LMI Applicants

Tables 14a and 14b show the number and dollar amount of loan applications and loan originations, respectively, for LMI applicants in the City of Pittsburgh and in Allegheny County outside of Pittsburgh. Loans are shown for 1- to 4-unit properties. There were no applications from LMI individuals for multi-unit properties in 2015.

Lending in Substantially Minority Census Tracts

Tables 15 and 16 show the number and dollar amount of loan applications and loan originations, respectively, for minority Census tracts in the City of Pittsburgh and in Allegheny County outside of Pittsburgh. Loans for 1- to 4-unit and multi-unit properties are shown separately.

Lending to African-American Applicants

Tables 17 and 18 show the number and dollar amount of loan applications and loan originations, respectively, for African-American applicants in the City of Pittsburgh and in Allegheny County outside of Pittsburgh. Loans for 1- to 4-unit and multi-unit properties are shown separately.

Conventional and Government-Backed Loans

Tables 19 and 20 show the total number and amount of conventional and government-backed loan applications, originations, and purchased loans inside and outside the City of Pittsburgh.

Disposition of Applications

Tables 21-30 show categories of action taken on all applications in the City of Pittsburgh and Allegheny County excluding Pittsburgh. Actions taken are shown for all applications in total; for LMI and substantially minority Census tracts; for LMI applicants; and for African-American applicants. 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. See Glossary, p. 39, for definitions of each category of action and *denial rate*.

Small Business Lending

Table 31 shows the data reported by banks for small business lending in Allegheny County. 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. Not all banks choose to report this data. The data is available only at the County level.

Table 7.

Bank Domestic Deposits and CRA Rating

Bank	Asset Size as of 12/31/2015 (000s)	CRA Exam Method	Overall CRA Rating	Year of Exam	Lending	Investment/Community Development ¹	Service
Bank of America	\$ 1,639,305,000	Large Bank	Satisfactory	2011	High Satisfactory	Outstanding	Outstanding
PNC Bank, National Association	\$ 348,291,098	Large Bank	Outstanding	2012	Outstanding	Outstanding	High Satisfactory
Fifth Third Bank	\$ 138,620,635	Large Bank	Needs to improve	2014	High Satisfactory	Outstanding	High Satisfactory
Citizens Bank ²	\$ 107,151,770	Large Bank	-	-	-	-	-
The Huntington National Bank	\$ 70,015,300	Large Bank	Satisfactory	2012	Outstanding	High Satisfactory	High Satisfactory
First Niagara Bank	\$ 39,357,642	Large Bank	Satisfactory	2007	High Satisfactory	Outstanding	High Satisfactory
Citizens Bank of PA	\$ 33,929,797	Large Bank	Outstanding	2016	Satisfactory	Outstanding	Outstanding
BNY Mellon, National Association	\$ 21,708,453	Wholesale Bank	Outstanding	2013	-	-	-
First National Bank of Pennsylvania	\$ 16,657,239	Large Bank	Satisfactory	2015	High Satisfactory	Low Satisfactory	High Satisfactory
Northwest Savings Bank	\$ 8,967,150	Large Bank	Satisfactory	2013	High Satisfactory	High Satisfactory	High Satisfactory
Wesbanco Bank, Inc	\$ 8,433,420	Large Bank	Outstanding	2013	Outstanding	High Satisfactory	Outstanding
Dollar Bank	\$ 7,208,230	Large Bank	Outstanding	2013	Outstanding	Outstanding	Outstanding
FirstCommonwealth Bank	\$ 6,366,483	Large Bank	Satisfactory	2013	High Satisfactory	Low Satisfactory	High Satisfactory
S&T Bank	\$ 6,195,372	Large Bank	Satisfactory	2015	High Satisfactory	High Satisfactory	High Satisfactory
Woodforest National Bank	\$ 4,487,613	Large Bank	Satisfactory	2015	Low Satisfactory	Outstanding	Low Satisfactory
Tristate Capital Bank	\$ 3,063,196	Large Bank (Strategic Plan)	Outstanding	2015	-	-	-
Beal Bank, SSB	\$ 2,069,034	Wholesale Bank	Satisfactory	2016	-	-	-
Ameriserv Financial Bank	\$ 1,079,702	Large Bank	Satisfactory	2013	High Satisfactory	High Satisfactory	High Satisfactory
Nextier Bank NA	\$ 973,748	Intermediate Small Bank	Satisfactory	2011	Satisfactory	Satisfactory	-
Brentwood Bank	\$ 534,005	Intermediate Small Bank	Satisfactory	2015	Satisfactory	Satisfactory	-
Community Bank	\$ 829,983	Intermediate Small Bank	Satisfactory	2015	Satisfactory	Satisfactory	-
Standard Bank, PaSB	\$ 466,245	Intermediate Small Bank	Satisfactory	2015	Satisfactory	Satisfactory	-
Allegheny Valley Bank	\$ 413,176	Intermediate Small Bank	Satisfactory	2013	Satisfactory	Satisfactory	-
The Mars National Bank	\$ 356,951	Intermediate Small Bank	Satisfactory	2014	Satisfactory	Outstanding	-
West View Savings Bank	\$ 329,341	Intermediate Small Bank	Needs to Improve	2013	Needs to Improve	Satisfactory	-
Sewickley Savings Bank	\$ 310,533	Intermediate Small Bank	Needs to Improve	2015	Needs to Improve	Satisfactory	-
Enterprise Bank	\$ 251,385	Small Bank ³	Satisfactory	2014	-	-	-
Eureka Bank	\$ 152,703	Small Bank	Outstanding	2012	-	-	-
Slovak Savings Bank	\$ 127,799	Small Bank	Satisfactory	2015	-	-	-
United-American Savings Bank	\$ 89,839	Small Bank	Satisfactory	2012	-	-	-
Progressive-Home FSLA	\$ 52,097	Small Bank	Satisfactory	2012	-	-	-
Compass Savings Bank	\$ 54,533	Small Bank	Satisfactory	2016	-	-	-

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).

¹"Investment" ratings are given to Large Banks; "Community Development" ratings are given to Intermediate Small Banks.

²Includes assets of Citizens Bank of Pennsylvania and Citizens Bank, National Association; the CRA rating is for Citizens Bank of Pennsylvania alone.

³Small Bank CRA procedures require only an overall rating, not separate tests for lending, investment, and service.

Table 8.

2015 Bank Deposits

Bank	Total (\$000)	City of Pittsburgh (\$000)	Allegheny County excluding Pittsburgh
PNC Bank, National Association	\$ 50,848,173	\$ 47,164,930	\$ 3,683,243
BNY Mellon, National Association ¹	\$ 18,178,760	\$ 18,178,760	\$ -
Citizens Bank ²	\$ 6,616,075	\$ 4,976,656	\$ 1,639,419
Dollar Bank, Federal Savings Bank	\$ 3,348,798	\$ 2,695,466	\$ 653,332
Tristate Capital Bank	\$ 2,556,849	\$ 2,556,849	\$ -
First National Bank of Pennsylvania	\$ 2,516,653	\$ 1,885,979	\$ 630,674
First Niagara Bank	\$ 1,960,968	\$ 1,174,696	\$ 786,272
The Huntington National Bank	\$ 1,896,774	\$ 1,536,243	\$ 360,531
First Commonwealth Bank	\$ 1,198,885	\$ 552,593	\$ 646,292
S&T Bank	\$ 806,902	\$ 443,931	\$ 362,971
Fifth Third Bank	\$ 670,994	\$ 500,448	\$ 170,546
Wesbanco Bank, Inc.	\$ 669,089	\$ 555,130	\$ 113,959
Northwest Bank	\$ 648,831	\$ 383,201	\$ 265,630
Brentwood Bank	\$ 404,948	\$ 149,253	\$ 255,695
Wells Fargo Bank, National Association	\$ 329,495	\$ 329,495	\$ -
Allegheny Valley Bank of Pittsburgh	\$ 324,418	\$ 324,418	\$ -
Sewickley Savings Bank	\$ 227,208	\$ -	\$ 227,208
Enterprise Bank	\$ 215,309	\$ -	\$ 215,309
Eureka Bank	\$ 130,862	\$ 130,862	\$ -
West View Savings Bank	\$ 115,935	\$ 93,920	\$ 22,015
Slovak Savings Bank	\$ 99,789	\$ 99,789	\$ -
The Mars National Bank	\$ 84,827	\$ -	\$ 84,827
United-American Savings Bank	\$ 75,887	\$ 75,887	\$ -
Ameriserv Financial Bank	\$ 54,156	\$ 54,156	\$ -
Standard Bank, PaSB	\$ 49,023	\$ -	\$ 49,023
Nextier Bank NA	\$ 40,554	\$ -	\$ 40,554
Progressive-Home Federal Savings and Loan Association	\$ 39,003	\$ 39,003	\$ -
Compass Savings Bank	\$ 32,074	\$ -	\$ 32,074
Community Bank	\$ 27,619	\$ 27,619	\$ -
Beal Bank, SSB	\$ 5,794	\$ 5,794	\$ -
Woodforest National Bank	\$ 2,512	\$ -	\$ 2,512

Total \$ 94,177,164 \$ 83,935,078 \$ 10,242,086

Source: FDIC Summary of Deposits (SOD) as of June 30, 2015. The FDIC makes SOD data available for each year as of June 30. See Appendix II: Methodology, "Deposit Market Share".

¹ Includes the Bank of New York Mellon

² Includes Citizens Bank, NA

Table 9.

2015 Deposit Market Share

Bank	Total	City of Pittsburgh*	Allegheny County excluding Pittsburgh*
PNC Bank, National Association	53.99%	56.21%	35.96%
BNY Mellon, National Association ¹	19.31%	21.67%	0.00%
Citizens Bank ²	7.02%	5.93%	16.01%
Dollar Bank, Federal Savings Bank	3.56%	3.21%	6.38%
Tristate Capital Bank	2.71%	3.05%	0.00%
First National Bank of Pennsylvania	2.67%	2.25%	6.16%
First Niagara Bank	2.08%	1.40%	7.68%
The Huntington National Bank	2.01%	1.83%	3.52%
First Commonwealth Bank	1.27%	0.62%	6.31%
S&T Bank	0.86%	0.53%	3.54%
Fifth Third Bank	0.71%	0.60%	1.67%
Wesbanco Bank, Inc.	0.71%	0.66%	1.12%
Northwest Bank	0.69%	0.46%	2.59%
Brentwood Bank	0.43%	0.18%	2.50%
Wells Fargo Bank, National Association	0.35%	0.39%	0.00%
Allegheny Valley Bank of Pittsburgh	0.34%	0.39%	0.00%
Sewickley Savings Bank	0.24%	0.00%	2.22%
Enterprise Bank	0.23%	0.00%	2.10%
Eureka Bank	0.14%	0.16%	0.00%
West View Savings Bank	0.12%	0.11%	0.21%
Slovak Savings Bank	0.11%	0.12%	0.00%
The Mars National Bank	0.09%	0.00%	0.83%
United-American Savings Bank	0.08%	0.09%	0.00%
Ameriserv Financial Bank	0.06%	0.06%	0.00%
Standard Bank, PaSB	0.05%	0.00%	0.48%
Nextier Bank NA	0.04%	0.00%	0.40%
Progressive-Home Federal Savings and Loan Association	0.04%	0.05%	0.00%
Compass Savings Bank	0.03%	0.00%	0.31%
Community Bank	0.03%	0.03%	0.00%
Beal Bank, SSB	0.01%	0.01%	0.00%
Woodforest National Bank	0.00%	0.00%	0.02%

Source: FDIC Summary of Deposits (SOD) as of June 30, 2015. The FDIC makes SOD data available for each year as of June 30. See Appendix II: Methodology, "Deposit Market Share".

¹ Includes the Bank of New York Mellon

² Includes Citizens Bank, NA

Table 10.

Number of Depository Branches in Allegheny County in 2015

Bank	All Branches			LMI Census Tracts		Minority Census Tracts	
	Total	Allegheny County excluding Pittsburgh	City of Pittsburgh	Allegheny County excluding Pittsburgh	City of Pittsburgh	Allegheny County excluding Pittsburgh	City of Pittsburgh
Allegheny Valley Bank	9	6	3	-	2	-	-
Ameriserv Financial Bank	1	-	1	-	-	-	-
Beal Bank, SSB	1	1	-	-	-	-	-
BNY Mellon, National Association ¹	3	-	3	-	-	-	-
Brentwood Bank	8	8	-	-	-	-	-
Citizens Bank ²	75	56	19	6	5	4	1
Community Bank	1	-	1	-	-	-	-
Compass Savings Bank	1	1	-	1	-	-	-
Dollar Bank	30	19	11	2	4	-	1
Enterprise Bank	1	1	-	-	-	-	-
Eureka Bank ³	2	1	1	-	1	-	-
Fifth Third Bank ⁴	15	8	7	3	4	2	1
First Commonwealth Bank	33	28	5	6	2	1	-
First National Bank of Pennsylvania	42	28	14	2	4	-	-
First Niagara Bank	39	25	14	4	6	-	3
Nextier Bank NA	3	3	-	-	-	-	-
Northwest Bank	17	14	3	3	-	-	-
PNC Bank, National Association	90	61	29	12	10	4	4
Progressive-Home FSLA	2	1	1	1	1	-	-
S&T Bank	11	9	2	-	-	1	-
Sewickley Savings Bank	3	3	-	1	-	-	-
Slovak Savings Bank	1	-	1	-	1	-	-
Standard Bank, PaSB	1	1	-	-	-	-	-
The Huntington National Bank	17	13	4	3	2	-	-
The Mars National Bank	1	1	-	-	-	-	-
Tristate Capital Bank	2	-	2	-	-	-	-
United-American Savings Bank	1	-	1	-	-	-	-
Wells Fargo Bank, National Association	1	-	1	-	-	-	-
Wesbanco Bank, Inc	17	10	7	-	4	-	-
West View Savings Bank	4	4	-	-	-	-	-
Woodforest National Bank	2	2	-	-	-	-	-
Total	434	304	127	44	46	12	10

Source for branch locations: FDIC Summary of Deposits (SOD) as of June 30, 2015. Source for income levels and minority population: FFIEC Census data, 2016.

¹ Includes the Bank of New York Mellon

² Includes Citizens Bank, NA

³ Eureka Bank and United-American were acquired in 2015

⁴ Fifth-Third ceased retail banking in Pittsburgh in 2015

Table 11.

1-4 Unit Loan Applications*, Originations, and Denials for Banks in Allegheny County

Table 11a. Loan Applications*

Bank	Applications			
	Pittsburgh		Allegheny County excluding Pittsburgh	
	Amount (\$000s)	Count	Amount (\$000s)	Count
Allegheny Valley Bank	\$ 9,415	76	\$ 24,716	201
Ameriserv Financial Bank	\$ 536	3	\$ 2,985	18
BNY Mellon, National Association	\$ 500	1	\$ 4,838	8
Brentwood Bank	\$ 8,341	45	\$ 25,787	189
Citizens Bank ¹	\$ 15,759	212	\$ 79,052	756
Community Bank	\$ 4,214	30	\$ 10,180	53
Compass Bank	\$ 861	4	\$ 3,936	46
Dollar Bank, Federal Savings Bank	\$ 103,191	935	\$ 414,720	3,778
Enterprise Bank	\$ -	-	\$ 575	5
Eureka Bank	\$ 8,583	69	\$ 2,872	29
Fifth Third Bank ²	\$ 17,908	87	\$ 42,688	224
First Commonwealth Bank	\$ 18,146	140	\$ 66,607	660
First National Bank of Pennsylvania	\$ 61,961	404	\$ 172,694	1,179
First Niagara Bank	\$ 11,361	75	\$ 62,431	324
Nextier Bank NA	\$ 1,961	13	\$ 9,543	50
Northwest Bank ³	\$ 16,575	115	\$ 106,071	723
PNC Bank, National Association	\$ 107,051	966	\$ 463,583	3,992
Progressive-Home FSLA	\$ 671	7	\$ 2,264	14
S&T Bank	\$ 20,951	124	\$ 37,279	329
Sewickley Savings Bank	\$ 262	2	\$ 2,059	30
Slovak Savings Bank	\$ 6,564	42	\$ 13,387	74
Standard Bank, PaSB	\$ 7,490	30	\$ 11,873	53
The Huntington National Bank	\$ 20,569	167	\$ 79,520	607
The Mars National Bank	\$ 4,855	28	\$ 31,878	175
Tristate Capital Bank	\$ 3,500	1	\$ -	-
United-American Savings Bank	\$ 11,915	82	\$ 7,445	64
Wesbanco Bank, Inc	\$ 15,496	110	\$ 45,593	225
West View Savings Bank	\$ 1,879	9	\$ 24,931	97
Woodforest National Bank	\$ 307	4	\$ 1,070	14

Total \$ 480,822 3,781 \$ 1,750,577 13,917

Table 11b. Loan Originations

Originations					
Pittsburgh			Allegheny County excluding Pittsburgh		
Amount (\$000s)	Count	Median Loan (\$)	Amount (\$000s)	Count	Median Loan (\$)
\$ 6,396	53	\$ 69,000	\$ 20,245	162	\$ 81,000
\$ 327	2	\$ 159,000	\$ 2,318	14	\$ 142,000
\$ 500	1	\$ -	\$ 4,838	8	\$ 530,000
\$ 6,311	31	\$ 101,000	\$ 21,154	148	\$ 98,000
\$ 9,197	87	\$ 89,000	\$ 55,024	418	\$ 107,000
\$ 3,547	25	\$ 100,000	\$ 8,817	44	\$ 179,500
\$ 861	4	\$ -	\$ 3,801	45	\$ 51,000
\$ 77,596	618	\$ 75,000	\$ 304,811	2,671	\$ 90,000
\$ -	-	\$ -	\$ 375	4	\$ 80,000
\$ 8,470	65	\$ 109,000	\$ 2,682	26	\$ 82,000
\$ 12,973	49	\$ 251,000	\$ 25,316	121	\$ 139,000
\$ 9,700	80	\$ 77,500	\$ 43,520	392	\$ 90,500
\$ 49,341	289	\$ 107,000	\$ 139,321	881	\$ 108,000
\$ 7,173	42	\$ 105,500	\$ 30,294	199	\$ 111,000
\$ 1,703	11	\$ 175,000	\$ 5,174	27	\$ 192,000
\$ 6,726	52	\$ 82,500	\$ 45,406	369	\$ 100,000
\$ 71,049	540	\$ 85,000	\$ 323,510	2,419	\$ 106,000
\$ 635	6	\$ 94,000	\$ 1,884	11	\$ 129,000
\$ 15,797	93	\$ 116,000	\$ 25,773	232	\$ 80,000
\$ 262	2	\$ 131,000	\$ 1,951	27	\$ 53,000
\$ 6,456	41	\$ 137,500	\$ 12,374	69	\$ 136,000
\$ 5,962	25	\$ 188,000	\$ 11,401	48	\$ 149,500
\$ 10,031	57	\$ 162,000	\$ 37,209	220	\$ 127,000
\$ 4,220	21	\$ 216,000	\$ 26,063	135	\$ 161,000
\$ 3,500	1	\$ -	\$ -	-	\$ -
\$ 8,776	60	\$ 99,500	\$ 6,456	54	\$ 107,000
\$ 12,732	75	\$ 116,000	\$ 36,079	161	\$ 146,000
\$ 598	5	\$ 262,000	\$ 5,212	35	\$ 100,000
\$ -	-	\$ -	\$ -	-	\$ -

Total \$ 340,862 2,335 \$ 1,201,008 8,940

Table 11c. Loan Denials

Denials					
Pittsburgh			Allegheny County excluding Pittsburgh		
Amount (\$000s)	Count	Median Loan (\$)	Amount (\$000s)	Count	Median Loan (\$)
\$ 1,389	13	\$ 80,000	\$ 1,631	15	\$ 106,000
\$ -	-	\$ -	\$ -	-	\$ -
\$ -	-	\$ -	\$ -	-	\$ -
\$ 991	6	\$ 142,000	\$ 2,738	18	\$ 82,500
\$ 1,530	86	\$ 10,000	\$ 8,071	216	\$ 10,000
\$ 383	4	\$ 192,000	\$ 664	5	\$ 70,000
\$ -	-	\$ -	\$ 135	1	\$ -
\$ 13,202	208	\$ 40,000	\$ 49,678	682	\$ 50,000
\$ -	-	\$ -	\$ -	-	\$ -
\$ 73	3	\$ 13,000	\$ 90	2	\$ 45,000
\$ 1,655	17	\$ 67,000	\$ 7,286	46	\$ 104,500
\$ 4,611	40	\$ 75,000	\$ 10,454	128	\$ 61,000
\$ 10,289	96	\$ 71,500	\$ 24,272	235	\$ 68,000
\$ 2,491	22	\$ 25,500	\$ 4,839	72	\$ 50,000
\$ 98	-	\$ -	\$ 1,314	12	\$ 83,000
\$ 1,201	17	\$ 38,500	\$ 6,064	66	\$ 59,000
\$ 16,410	255	\$ 35,000	\$ 87,201	952	\$ 61,500
\$ 36	-	\$ -	\$ 240	1	\$ -
\$ 908	12	\$ 47,000	\$ 4,484	43	\$ 65,000
\$ -	-	\$ -	\$ 80	2	\$ 40,000
\$ 108	1	\$ -	\$ 425	1	\$ -
\$ 248	2	\$ 124,000	\$ 108	2	\$ 54,000
\$ 3,739	51	\$ 59,000	\$ 21,877	227	\$ 68,000
\$ 354	5	\$ 56,000	\$ 2,616	20	\$ 115,000
\$ -	-	\$ -	\$ -	-	\$ -
\$ 1,915	13	\$ 76,000	\$ 420	2	\$ 110,000
\$ 848	20	\$ 10,000	\$ 5,500	39	\$ 100,000
\$ -	-	\$ -	\$ 470	2	\$ 235,000
\$ -	-	\$ -	\$ 10	1	\$ -

Total \$ 62,479 873 \$ 240,657

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2015 Raw Data Application
*Applications include purchased loans

¹Includes Citizens Bank, NA
²Includes Fifth Third Mortgage Company
³Includes Northwest Consumer Discount Company

Table 12.

LMI Census Tracts
Number of Applications and Originations

Bank	LMI Census Tracts				LMI Census Tracts			
	1-4 Unit				Multi-Unit			
	Pittsburgh		Allegheny County excluding Pittsburgh		Pittsburgh		Allegheny County excluding Pittsburgh	
	Applications	Originations	Applications	Originations	Applications	Originations	Applications	Originations
Allegheny Valley Bank	35	26	15	12	-	-	-	-
Ameriserv Financial Bank	-	-	2	2	-	-	-	-
Brentwood Bank	18	13	11	7	7	6	3	2
Citizens Bank ¹	108	37	130	50	-	-	-	-
Community Bank	8	6	4	2	1	1	-	-
Dollar Bank, Federal Savings Bank	372	212	324	181	11	8	4	2
Eureka Bank	41	39	5	5	1	1	-	-
Fifth Third Bank ²	34	10	20	4	-	-	-	-
First Commonwealth Bank	54	34	123	62	1	-	18	10
First National Bank of Pennsylvania	162	101	109	63	1	1	5	2
First Niagara Bank	31	14	54	23	1	-	2	2
Nextier Bank NA	3	3	3	2	-	-	-	-
Northwest Bank ³	41	23	51	31	3	3	1	-
PNC Bank, National Association	356	172	364	163	-	-	-	-
Progressive-Home FSLA	2	1	1	1	-	-	-	-
S&T Bank	73	51	58	39	6	5	11	6
Sewickley Savings Bank	-	-	4	3	-	-	-	-
Slovak Savings Bank	18	17	8	8	5	5	3	3
Standard Bank, PaSB	11	9	4	3	1	-	2	2
The Huntington National Bank	81	15	129	31	-	-	-	-
The Mars National Bank	10	6	4	2	1	1	-	-
United-American Savings Bank	42	33	7	6	-	-	-	-
Wesbanco Bank, Inc	57	36	15	8	3	3	-	-
West View Savings Bank	5	4	1	-	-	-	-	-
Total	1,562	862	1,446	708	42	34	49	29

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2015 Raw Data Application

¹ Includes Citizens Bank, NA

² Includes Fifth Third Mortgage Company

³ Includes Northwest Consumer Discount Company

Table 13

LMI Census Tracts
Amount (000s) of Application and Originations

Bank	LMI Census Tracts				LMI Census Tracts			
	1-4 Unit				Multi-Unit			
	Pittsburgh		Allegheny County excluding Pittsburgh		Pittsburgh		Allegheny County excluding Pittsburgh	
	Applications	Originations	Applications	Originations	Applications	Originations	Applications	Originations
Allegheny Valley Bank	\$ 3,745	\$ 2,591	\$ 944	\$ 705	\$ -	\$ -	\$ -	\$ 200
Ameriserv Financial Bank	\$ -	\$ -	\$ 539	\$ 539	\$ -	\$ -	\$ -	\$ -
Brentwood Bank	\$ 2,905	\$ 2,193	\$ 720	\$ 510	\$ 3,266	\$ 2,914	\$ 432	\$ 288
Citizens Bank ¹	\$ 4,536	\$ 2,302	\$ 3,611	\$ 2,411	\$ -	\$ -	\$ -	\$ -
CommunityBank	\$ 7,654	\$ 7,533	\$ 175	\$ 85	\$ 402	\$ 402	\$ -	\$ -
Dollar Bank, Federal Savings Bank	\$ 26,551	\$ 17,602	\$ 17,505	\$ 10,238	\$ 74,282	\$ 73,427	\$ 2,021	\$ 1,515
Eureka Bank	\$ 5,816	\$ 5,793	\$ 207	\$ 207	\$ 405	\$ 405	\$ -	\$ -
Fifth Third Bank ²	\$ 3,548	\$ 2,101	\$ 1,216	\$ 315	\$ -	\$ -	\$ -	\$ -
First Commonwealth Bank	\$ 5,640	\$ 3,012	\$ 7,400	\$ 3,616	\$ 869	\$ 429	\$ 5,357	\$ 2,874
First National Bank of Pennsylvania	\$ 15,773	\$ 9,597	\$ 6,253	\$ 3,731	\$ 258	\$ 258	\$ 1,108	\$ 780
First Niagara Bank	\$ 2,381	\$ 1,579	\$ 3,542	\$ 1,736	\$ 127	\$ -	\$ 2,134	\$ 2,134
Nextier Bank NA	\$ 455	\$ 455	\$ 206	\$ 163	\$ -	\$ -	\$ -	\$ -
Northwest Bank ³	\$ 3,572	\$ 2,548	\$ 2,510	\$ 1,424	\$ 27,135	\$ 27,135	\$ 67	\$ -
PNC Bank, National Association	\$ 24,998	\$ 13,997	\$ 16,109	\$ 8,471	\$ -	\$ -	\$ -	\$ -
Progressive-Home FSLA	\$ 71	\$ 35	\$ 50	\$ 50	\$ -	\$ -	\$ -	\$ -
S&T Bank	\$ 10,657	\$ 6,267	\$ 3,445	\$ 2,585	\$ 3,833	\$ 1,743	\$ 6,344	\$ 4,780
Sewickley Savings Bank	\$ -	\$ -	\$ 160	\$ 130	\$ -	\$ -	\$ -	\$ -
Slovak Savings Bank	\$ 2,766	\$ 2,658	\$ 699	\$ 699	\$ 1,945	\$ 1,945	\$ 488	\$ 488
Standard Bank, PaSB	\$ 1,012	\$ 764	\$ 139	\$ 104	\$ 531	\$ -	\$ 908	\$ 908
The Huntington National Bank	\$ 7,579	\$ 1,389	\$ 7,441	\$ 1,697	\$ -	\$ -	\$ -	\$ -
The Mars National Bank	\$ 1,159	\$ 813	\$ 224	\$ 135	\$ 102	\$ 102	\$ -	\$ -
United-American Savings Bank	\$ 6,366	\$ 5,480	\$ 498	\$ 485	\$ -	\$ -	\$ -	\$ -
Wesbanco Bank, Inc	\$ 5,860	\$ 4,685	\$ 825	\$ 447	\$ 16,510	\$ 16,510	\$ -	\$ -
West View Savings Bank	\$ 778	\$ 558	\$ 60	\$ -	\$ -	\$ -	\$ -	\$ -
Total	\$ 143,822	\$ 93,952	\$ 74,478	\$ 40,483	\$ 129,665	\$ 125,270	\$ 18,859	\$ 13,967

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2015 Raw Data Application

¹Includes Citizens Bank, NA

²Includes Fifth Third Mortgage Company

³Includes Northwest Consumer Discount Company

Table 14.

LMI Applicants
Number and Dollar Amount of Applications* and Originations

Bank	LMI Applicants				LMI Applicants			
	1-4 Unit** (Number)				1-4 Unit** (Amount in 000s)			
	Pittsburgh		Allegheny County excluding Pittsburgh		Pittsburgh		Allegheny County excluding Pittsburgh	
	Applications	Originations	Applications	Originations	Applications	Originations	Applications	Originations
Allegheny Valley Bank	23	16	51	36	\$ 1,661	\$ 1,101	\$ 3,282	\$ 1,980
Ameriserv Financial Bank	1	1	4	4	\$ 97	\$ 97	\$ 479	\$ 479
Brentwood Bank	6	1	30	17	\$ 746	\$ 69	\$ 2,106	\$ 1,171
Citizens Bank ¹	128	49	344	153	\$ 4,173	\$ 2,738	\$ 16,550	\$ 10,856
Community Bank	9	7	12	8	\$ 897	\$ 563	\$ 1,211	\$ 965
Compass Savings Bank	-	-	24	24	\$ -	\$ -	\$ 1,344	\$ 1,344
Dollar Bank, Federal Savings Bank	370	200	987	556	\$ 19,896	\$ 11,981	\$ 61,103	\$ 36,077
Eureka Bank	12	10	11	9	\$ 899	\$ 876	\$ 700	\$ 610
Fifth Third Bank ²	30	14	64	26	\$ 2,689	\$ 1,686	\$ 5,845	\$ 2,637
First Commonwealth Bank	52	27	255	125	\$ 3,375	\$ 1,572	\$ 16,068	\$ 8,823
First National Bank of Pennsylvania	123	76	339	224	\$ 8,483	\$ 5,197	\$ 24,374	\$ 17,255
First Niagara Bank	24	9	124	62	\$ 1,153	\$ 698	\$ 9,575	\$ 5,614
Nextier Bank NA	2	2	13	5	\$ 285	\$ 285	\$ 892	\$ 311
Northwest Bank ³	34	22	145	80	\$ 1,476	\$ 1,077	\$ 9,086	\$ 5,400
PNC Bank, National Association	362	165	1,172	588	\$ 19,243	\$ 10,332	\$ 74,356	\$ 41,822
Progressive-Home FSLA	1	-	4	1	\$ 36	\$ -	\$ 576	\$ 196
S&T Bank	16	11	94	61	\$ 1,172	\$ 805	\$ 5,011	\$ 3,401
Sewickley Savings Bank	-	-	7	5	\$ -	\$ -	\$ 372	\$ 292
Slovak Savings Bank	4	4	9	9	\$ 499	\$ 499	\$ 941	\$ 941
Standard Bank, PaSB	1	-	9	6	\$ 75	\$ -	\$ 690	\$ 382
The Huntington National Bank	59	24	210	76	\$ 4,252	\$ 2,544	\$ 14,531	\$ 6,440
The Mars National Bank	6	4	27	16	\$ 540	\$ 436	\$ 2,443	\$ 1,380
United-American Savings Bank	20	13	14	11	\$ 1,672	\$ 1,012	\$ 976	\$ 861
Wesbanco Bank, Inc	47	27	61	36	\$ 2,713	\$ 1,629	\$ 5,016	\$ 3,145
West View Savings Bank	-	-	10	-	\$ -	\$ -	\$ 773	\$ -
Woodforest Bank	-	-	1	-	\$ -	\$ -	\$ 10	\$ -
Total	1,330	682	4,021	2,138	\$ 76,032	\$ 45,197	\$ 258,310	\$ 152,382

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2015 Raw Data Application.

¹ Includes Citizens Bank, NA

² Includes Fifth Third Mortgage Company

³ Includes Northwest Consumer Discount Company

*Applications do not include purchased loans

**There were no applications from LMI individuals for multi-unit properties in 2015.

Table 15.

Female Applicants*
Number and Dollar Amount of Applications** and Originations

Bank	Female Applicants				Female Applicants			
	1-4 Unit (Number)				1-4 Unit (Amount in 000s)			
	Pittsburgh		Allegheny County excluding Pittsburgh		Pittsburgh		Allegheny County excluding Pittsburgh	
	Applications	Originations	Applications	Originations	Applications	Originations	Applications	Originations
Allegheny Valley Bank	21	16	37	26	\$ 1,581	\$ 884	\$ 4,068	\$ 2,852
Ameriserv Financial Bank	1	1	3	1	\$ 97	\$ 97	\$ 234	\$ 70
Brentwood Bank	5	2	17	13	\$ 1,050	\$ 456	\$ 1,572	\$ 1,229
Citizens Bank ¹	32	28	188	83	\$ 3,033	\$ 2,675	\$ 10,144	\$ 6,468
Community Bank	4	4	15	11	\$ 242	\$ 242	\$ 1,611	\$ 1,344
Compass Savings Bank	-	-	-	-	\$ -	\$ -	\$ -	\$ -
Dollar Bank, Federal Savings Bank	304	179	814	519	\$ 20,884	\$ 13,712	\$ 66,438	\$ 44,923
Eureka Bank	8	6	5	5	\$ 529	\$ 506	\$ 445	\$ 445
Fifth Third Bank ²	28	14	45	24	\$ 5,074	\$ 3,224	\$ 6,734	\$ 3,883
First Commonwealth Bank	28	15	147	78	\$ 2,116	\$ 1,251	\$ 10,572	\$ 6,517
First National Bank of Pennsylvania	103	67	241	169	\$ 12,574	\$ 9,148	\$ 23,771	\$ 19,423
First Niagara Bank	15	10	72	41	\$ 2,580	\$ 1,250	\$ 7,243	\$ 4,197
Nextier Bank NA	4	4	4	3	\$ 477	\$ 477	\$ 541	\$ 440
Northwest Bank ³	19	13	103	68	\$ 1,449	\$ 1,077	\$ 10,170	\$ 7,143
PNC Bank, National Association	277	145	892	480	\$ 21,184	\$ 14,055	\$ 73,531	\$ 44,820
Progressive-Home FSLA	3	3	1	-	\$ 308	\$ 308	\$ 100	\$ -
S&T Bank	5	5	49	29	\$ 706	\$ 706	\$ 5,109	\$ 2,977
Sewickley Savings Bank	-	-	6	5	\$ -	\$ -	\$ 508	\$ 478
Slovak Savings Bank	7	7	8	8	\$ 839	\$ 839	\$ 1,054	\$ 1,054
Standard Bank, PaSB	2	1	2	2	\$ 355	\$ 280	\$ 243	\$ 243
The Huntington National Bank	29	15	128	51	\$ 2,866	\$ 2,332	\$ 11,545	\$ 6,100
The Mars National Bank	6	6	22	15	\$ 1,429	\$ 1,429	\$ 2,290	\$ 1,639
United-American Savings Bank	12	8	6	6	\$ 1,108	\$ 695	\$ 446	\$ 446
Wesbanco Bank, Inc	25	16	49	33	\$ -	\$ 1,304	\$ 5,016	\$ 3,846
West View Savings Bank	-	-	2	2	\$ -	\$ -	\$ 441	\$ 441
Woodforest Bank	-	-	1	-	\$ -	\$ -	\$ 10	\$ -
Total***	938	565	2,857	1,672	\$ 95,761	\$ 56,947	\$ 243,836	\$ 160,978

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2015 Raw Data

¹ Includes Citizens Bank, NA

² Includes Fifth Third Mortgage Company

³ Includes Northwest Consumer Discount Company

*Loans with a primary female applicant and either no co-applicant or a female co-applicant

**Applications do not include purchased loans

***Prior-year comparison is not available because this is the first year PCRG has collected this data

Table 16.

Minority Census Tracts
Number of Applications and Originations*

Bank	Minority Census Tracts				Minority Census Tracts			
	1-4 Unit				Multi-Unit			
	Pittsburgh		Allegheny County excluding Pittsburgh		Pittsburgh		Allegheny County excluding Pittsburgh	
	Applications	Originations	Applications	Originations	Applications	Originations	Applications	Originations
Allegheny Valley Bank	8	4	6	5	-	-	-	-
Brentwood Bank	2	2	4	2	4	4	2	1
Citizens Bank ¹	49	14	54	19	-	-	-	-
Community Bank	2	1	1	1	-	-	-	-
Dollar Bank, Federal Savings Bank	155	69	139	59	4	1	-	-
Eureka Bank	4	4	2	2	-	-	-	-
Fifth Third Bank ²	13	4	4	2	-	-	-	-
First Commonwealth Bank	16	7	24	7	1	1	10	5
First National Bank of Pennsylvania	50	28	22	11	-	-	2	-
First Niagara Bank	12	5	13	3	1	1	1	1
Northwest Bank ³	16	7	11	8	-	-	1	-
PNC Bank, National Association	129	58	114	32	-	-	-	-
Progressive-Home FSLA	1	-	-	-	-	-	-	-
S&T Bank	14	11	22	14	2	2	5	2
Slovak Savings Bank	5	5	1	1	3	3	1	1
Standard Bank, PaSB	1	1	-	-	-	-	-	-
The Huntington National Bank	9	4	18	3	-	-	-	-
The Mars National Bank	1	1	4	2	1	1	-	-
Tristate Capital Bank	-	-	-	-	-	-	-	-
United-American Savings Bank	3	2	-	-	-	-	-	-
Wesbanco Bank, Inc	17	12	5	3	2	2	1	-
West View Savings Bank	1	1	-	-	-	-	-	-
Total	508	240	444	174	18	15	23	10

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2015 Raw Data Application

¹

Includes Citizens Bank, NA

²

Includes Fifth Third Mortgage Company

³

Includes Northwest Consumer Discount Company

*Does not include purchased loans.

Table 16.

Minority Census Tracts
Amount (000s) of Applications and Originations*

Bank	Minority Census Tracts				Minority Census Tracts			
	1-4 Unit				Multi-Unit			
	Pittsburgh		Allegheny County excluding Pittsburgh		Pittsburgh		Allegheny County excluding Pittsburgh	
	Applications	Originations	Applications	Originations	Applications	Originations	Applications	Originations
Allegheny Valley Bank	\$ 460	\$ 168	\$ 596	\$ 384	\$ -	\$ -	\$ -	\$ -
Brentwood Bank	\$ 840	\$ 840	\$ 178	\$ 76	\$ 662	\$ 662	\$ 292	\$ 148
Citizens Bank ¹	\$ 1,600	\$ 793	\$ 1,100	\$ 660	\$ -	\$ -	\$ -	\$ -
Community Bank	\$ 252	\$ 60	\$ 33	\$ 33	\$ -	\$ -	\$ -	\$ -
Dollar Bank, Federal Savings Bank	\$ 8,521	\$ 4,712	\$ 6,666	\$ 2,913	\$ 3,345	\$ 2,500	\$ -	\$ -
Eureka Bank	\$ 498	\$ 498	\$ 100	\$ 100	\$ -	\$ -	\$ -	\$ -
Fifth Third Bank ²	\$ 823	\$ 521	\$ 174	\$ 123	\$ -	\$ -	\$ -	\$ -
First Commonwealth Bank	\$ 1,532	\$ 393	\$ 1,886	\$ 343	\$ 260	\$ 260	\$ 2,913	\$ 1,115
First National Bank of Pennsylvania	\$ 4,778	\$ 3,007	\$ 1,150	\$ 665	\$ -	\$ -	\$ 405	\$ -
First Niagara Bank	\$ 1,089	\$ 767	\$ 693	\$ 209	\$ 300	\$ 300	\$ 1,734	\$ 1,734
Northwest Bank ³	\$ 965	\$ 415	\$ 361	\$ 252	\$ -	\$ -	\$ 67	\$ -
PNC Bank, National Association	\$ 8,183	\$ 4,797	\$ 3,998	\$ 1,541	\$ -	\$ -	\$ -	\$ -
Progressive-Home FSLA	\$ 36	\$ 36	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
S&T Bank	\$ 1,564	\$ 1,316	\$ 1,399	\$ 1,090	\$ 803	\$ 803	\$ 3,338	\$ 2,408
Slovak Savings Bank	\$ 919	\$ 919	\$ 32	\$ 32	\$ 1,116	\$ 1,116	\$ 148	\$ 148
Standard Bank, PaSB	\$ 118	\$ 118	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
The Huntington National Bank	\$ 528	\$ 262	\$ 905	\$ 144	\$ -	\$ -	\$ -	\$ -
The Mars National Bank	\$ 49	\$ 49	\$ 104	\$ 35	\$ 102	\$ 102	\$ -	\$ -
United-American Savings Bank	\$ 70	\$ 60	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Wesbanco Bank, Inc	\$ 3,009	\$ 2,481	\$ 350	\$ 232	\$ 15,800	\$ 15,800	\$ 675	\$ -
West View Savings Bank	\$ 175	\$ 175	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total	\$ 36,009	\$ 22,387	\$ 19,725	\$ 8,832	\$ 22,388	\$ 21,543	\$ 9,572	\$ 5,553

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2015 Raw Data Application

¹ Includes Citizens Bank, NA

² Includes Fifth Third Mortgage Company

³ Includes Northwest Consumer Discount Company

*Does not include purchased loans.

Table 17.

African-American Applicants*

Number of Applications** and Originations

Bank	African-American Applicants				African-American Applicants			
	1-4 Unit				Multi-Unit			
	Pittsburgh		Allegheny County excluding Pittsburgh		Pittsburgh		Allegheny County excluding Pittsburgh	
	Applications	Originations	Applications	Originations	Applications	Originations	Applications	Originations
Allegheny Valley Bank	3	2	5	5	-	-	-	-
Citizens Bank ¹	55	11	68	21	-	-	-	-
Community Bank	2	2	-	-	-	-	-	-
Dollar Bank, Federal Savings Bank	135	63	178	94	-	-	-	-
Eureka Bank	5	5	1	1	-	-	-	-
Fifth Third Bank ²	9	2	9	2	-	-	-	-
First Commonwealth Bank	7	5	15	7	-	-	-	-
First National Bank of Pennsylvania	32	14	21	9	-	-	-	-
First Niagara Bank	13	5	25	9	-	-	-	-
Northwest Bank ³	8	4	12	6	-	-	-	-
PNC Bank, National Association	92	32	153	53	-	-	-	-
Progressive-Home FSLA	1	-	-	-	-	-	-	-
S&T Bank	3	2	8	3	1	1	1	1
Slovak Savings Bank	4	3	1	1	-	-	-	-
Standard Bank, PaSB	1	-	1	-	-	-	-	-
The Huntington National Bank	4	4	30	5	-	-	-	-
The Mars National Bank	1	1	1	1	-	-	-	-
United-American Savings Bank	2	1	-	-	-	-	-	-
Wesbanco Bank, Inc	6	4	4	2	-	-	-	-
Total	383	160	532	219	1	1	1	1

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2015 Raw Data Application

¹

Includes Citizens Bank, NA

²

Includes Fifth Third Mortgage Company

³

Includes Northwest Consumer Discount Company

*Only loans with an African-American primary applicant

**Does not include purchased loans

Table 18.

African-American Applicants*

Amount (000s) of Applications** and Originations

Bank	African-American Applicants				African-American Applicants			
	1-4 Unit				Multi-Unit			
	Pittsburgh		Allegheny County excluding Pittsburgh		Pittsburgh		Allegheny County excluding Pittsburgh	
	Applications	Originations	Applications	Originations	Applications	Originations	Applications	Originations
Allegheny Valley Bank	\$ 380	\$ 71	\$ 574	\$ 574	\$ -	\$ -	\$ -	\$ -
Citizens Bank ¹	\$ 1,207	\$ 530	\$ 1,956	\$ 998	\$ -	\$ -	\$ -	\$ -
Community Bank	\$ 205	\$ 205	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Dollar Bank, Federal Savings Bank	\$ 7,211	\$ 3,669	\$ 11,527	\$ 7,427	\$ -	\$ -	\$ -	\$ -
Eureka Bank	\$ 675	\$ 675	\$ 45	\$ 45	\$ -	\$ -	\$ -	\$ -
Fifth Third Bank ²	\$ 501	\$ 250	\$ 272	\$ 89	\$ -	\$ -	\$ -	\$ -
First Commonwealth Bank	\$ 605	\$ 510	\$ 1,192	\$ 898	\$ -	\$ -	\$ -	\$ -
First National Bank of Pennsylvania	\$ 2,104	\$ 1,244	\$ 1,245	\$ 784	\$ -	\$ -	\$ -	\$ -
First Niagara Bank	\$ 542	\$ 285	\$ 1,713	\$ 629	\$ -	\$ -	\$ -	\$ -
Northwest Bank ³	\$ 112	\$ 62	\$ 1,082	\$ 594	\$ -	\$ -	\$ -	\$ -
PNC Bank, National Association	\$ 3,701	\$ 1,598	\$ 8,414	\$ 4,294	\$ -	\$ -	\$ -	\$ -
Progressive-Home FSLA	\$ 36	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
S&T Bank	\$ 437	\$ 287	\$ 714	\$ 380	\$ 675	\$ 675	\$ 260	\$ 260
Slovak Savings Bank	\$ 270	\$ 162	\$ 136	\$ 136	\$ -	\$ -	\$ -	\$ -
Standard Bank, PaSB	\$ 150	\$ -	\$ 35	\$ -	\$ -	\$ -	\$ -	\$ -
The Huntington National Bank	\$ 768	\$ 605	\$ 1,807	\$ 633	\$ -	\$ -	\$ -	\$ -
The Mars National Bank	\$ 188	\$ 188	\$ 38	\$ 38	\$ -	\$ -	\$ -	\$ -
United-American Savings Bank	\$ 427	\$ 417	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Wesbanco Bank, Inc	\$ 262	\$ 222	\$ 249	\$ 184	\$ -	\$ -	\$ -	\$ -
Total	\$ 19,781	\$ 10,980	\$ 30,999	\$ 17,703	\$ 675	\$ 675	\$ 260	\$ 260

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2015 Raw Data Application.

1

Includes Citizens Bank, NA

2

Includes Fifth Third Mortgage Company

3

Includes Northwest Consumer Discount Company

*Only loans with an African-American primary applicant

**Does not include purchased loans

Table 19.

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	79	71%	4%	16%	6%	3%	-	18%
Ameriserv Financial Bank	4	75%	-	-	25%	-	-	-
BNY Mellon, National Association	1	100%	-	-	-	-	-	-
Brentwood Bank	56	68%	5%	14%	9%	-	4%	16%
Citizens Bank ¹	213	41%	5%	41%	6%	7%	1%	49%
Community Bank	32	84%	-	13%	3%	-	-	13%
Dollar Bank, Federal Savings Bank	954	66%	4%	22%	7%	1%	-	24%
Enterprise Bank	-	-	-	-	-	-	-	-
Eureka Bank	71	94%	-	5%	1%	-	-	4%
Fifth Third Bank ²	87	56%	8%	20%	13%	2%	1%	23%
First Commonwealth Bank	145	57%	8%	21%	9%	5%	-	24%
First National Bank of Pennsylvania	410	71%	1%	24%	2%	1%	-	25%
First Niagara Bank	78	56%	-	30%	4%	10%	-	34%
Nextier Bank NA	13	85%	-	8%	8%	-	-	8%
Northwest Bank ³	141	46%	2%	12%	5%	5%	33%	13%
PNC Bank, National Association	968	56%	2%	27%	5%	10%	-	31%
Progressive-Home FSLA	7	86%	-	14%	-	-	-	14%
S&T Bank	140	75%	6%	9%	9%	2%	-	10%
Sewickley Savings Bank	2	100%	-	-	-	-	-	-
Slovak Savings Bank	48	98%	-	2%	-	-	-	2%
Standard Bank, PaSB	31	81%	3%	6%	6%	3%	-	7%
The Huntington National Bank	168	35%	1%	30%	2%	5%	27%	33%
The Mars National Bank	29	76%	-	17%	7%	-	-	19%
Tristate Capital Bank	1	100%	-	-	-	-	-	-
United-American Savings Bank	82	73%	9%	16%	-	2%	-	16%
Wesbanco Bank, Inc	114	69%	4%	18%	8%	-	2%	19%
West View Savings Bank	9	44%	-	-	-	-	56%	-
Woodforest National Bank	4	-	-	-	-	-	100%	-

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2015 Raw Data Application.

¹

Includes Citizens Bank, NA

²

Includes Fifth Third Mortgage Company

³

Includes Northwest Consumer Discount Company

*Includes 1-4 unit, multifamily, and manufactured applications and originations and all action types

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

Table 22.

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	203	81%	1%	7%	9%	1%	-	8%
Ameriserv Financial Bank	20	80%	5%	-	15%	-	-	-
BNY Mellon, National Association	8	100%	-	-	-	-	-	-
Brentwood Bank	199	78%	3%	10%	9%	-	1%	11%
Citizens Bank ¹	757	55%	4%	29%	4%	8%	-	32%
Community Bank	58	81%	-	9%	10%	-	-	10%
Dollar Bank, Federal Savings Bank	3,787	71%	4%	18%	6%	1%	-	20%
Enterprise Bank	6	83%	17%	-	-	-	-	-
Eureka Bank	30	90%	3%	7%	-	-	-	7%
Fifth Third Bank ²	226	54%	7%	21%	13%	4%	1%	25%
First Commonwealth Bank	695	60%	3%	19%	11%	7%	-	24%
First National Bank of Pennsylvania	1,202	74%	2%	20%	2%	2%	-	21%
First Niagara Bank	335	61%	3%	21%	6%	9%	-	25%
Nextier Bank NA	55	56%	4%	22%	18%	-	-	27%
Northwest Bank	676	50%	1%	7%	7%	4%	30%	8%
PNC Bank, National Association	4,019	60%	2%	24%	5%	8%	-	28%
Progressive-Home FSLA	14	79%	14%	7%	-	-	-	7%
S&T Bank	353	70%	7%	13%	6%	5%	-	14%
Sewickley Savings Bank	30	90%	-	7%	3%	-	-	7%
Slovak Savings Bank	77	94%	4%	1%	1%	-	-	1%
Standard Bank, PaSB	58	88%	3%	3%	5%	-	-	4%
The Huntington National Bank	611	36%	1%	37%	5%	6%	15%	42%
The Mars National Bank	175	77%	2%	11%	8%	2%	-	13%
Tristate Capital Bank	-	-	-	-	-	-	-	-
United-American Savings Bank	64	84%	8%	3%	5%	-	-	3%
Wesbanco Bank, Inc	230	71%	2%	17%	9%	-	-	19%
West View Savings Bank	97	36%	3%	2%	-	-	59%	2%
Woodforest National Bank	14	-	-	7%	-	-	93%	7%

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2015 Raw Data Application.

1

Includes Citizens Bank, NA

2

Includes Fifth Third Mortgage Company

3

Includes Northwest Consumer Discount Company

*Includes 1-4 unit, multifamily, and manufactured applications and originations and all action types

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

Table 23.

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	35	74%	6%	14%	3%	3%	-	15%
Ameriserv Financial Bank	-	-	-	-	-	-	-	-
BNY Mellon, National Association	-	-	-	-	-	-	-	-
Brentwood Bank	25	76%	-	12%	8%	-	4%	13%
Citizens Bank ¹	98	37%	5%	47%	6%	3%	2%	52%
Community Bank	12	88%	-	22%	-	-	-	22%
Dollar Bank, Federal Savings Bank	376	57%	3%	32%	6%	1%	-	35%
Enterprise Bank	-	-	-	-	-	-	-	-
Eureka Bank	42	95%	-	5%	-	-	-	5%
Fifth Third Bank ²	32	38%	6%	38%	16%	3%	-	46%
First Commonwealth Bank	54	61%	13%	20%	6%	-	-	22%
First National Bank of Pennsylvania	155	63%	-	31%	3%	3%	-	33%
First Niagara Bank	31	42%	-	42%	3%	13%	-	50%
Nextier Bank NA	3	100%	-	-	-	-	-	-
Northwest Bank	36	58%	-	19%	8%	11%	3%	24%
PNC Bank, National Association	346	48%	2%	35%	6%	10%	-	41%
Progressive-Home FSLA	2	50%	-	50%	-	-	-	50%
S&T Bank	76	71%	5%	11%	11%	3%	-	12%
Sewickley Savings Bank	-	-	-	-	-	-	-	-
Slovak Savings Bank	21	95%	-	5%	-	-	-	5%
Standard Bank, PaSB	12	75%	-	17%	8%	-	-	18%
The Huntington National Bank	80	19%	-	25%	1%	4%	51%	26%
The Mars National Bank	11	64%	-	27%	9%	-	-	30%
Tristate Capital Bank	-	-	-	-	-	-	-	-
United-American Savings Bank	41	78%	7%	12%	-	2%	-	13%
Wesbanco Bank, Inc	59	64%	7%	24%	5%	0%	-	25%
West View Savings Bank	4	100%	-	-	-	-	-	-
Woodforest National Bank	3	-	-	-	-	-	100%	-

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2015 Raw Data Application.

1

Includes Citizens Bank, NA

2

Includes Fifth Third Mortgage Company

3

Includes Northwest Consumer Discount Company

*Includes 1-4 unit, multifamily, and manufactured applications and originations and all action types

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

Table 24. 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	16	81%	-	6%	13%	-	-	7%
Ameriserv Financial Bank	2	100%	-	-	-	-	-	-
BNY Mellon	-	-	-	-	-	-	-	-
Brentwood Bank	14	64%	14%	7%	15%	-	-	8%
Citizens Bank ¹	136	41%	2%	53%	1%	2%	-	55%
Community Bank	4	50%	-	25%	25%	-	-	25%
Dollar Bank, Federal Savings Bank	357	54%	3%	37%	5%	1%	-	39%
Enterprise Bank	4	75%	25%	-	-	-	-	-
Eureka Bank	5	100%	-	-	-	-	-	-
Fifth Third Bank ²	20	25%	5%	45%	15%	10%	4%	60%
First Commonwealth Bank	141	52%	6%	28%	11%	4%	-	32%
First National Bank of Pennsylvania	119	57%	1%	38%	3%	1%	-	40%
First Niagara Bank	58	43%	-	45%	2%	10%	-	51%
Nextier Bank NA	3	67%	-	-	33%	-	-	-
Northwest Bank	38	61%	3%	16%	3%	3%	16%	17%
PNC Bank, National Association	406	45%	2%	39%	6%	8%	-	55%
Progressive-Home FSLA	1	100%	-	-	-	-	-	-
S&T Bank	80	70%	9%	14%	6%	1%	-	15%
Sewickley Savings Bank	4	75%	-	25%	-	-	-	25%
Slovak Savings Bank	11	100%	-	-	-	-	-	-
Standard Bank, PaSB	6	83%	-	17%	-	-	-	17%
The Huntington National Bank	135	24%	-	39%	2%	7%	28%	43%
The Mars National Bank	7	43%	14%	43%	-	-	-	43%
Tristate Capital Bank	-	-	-	-	-	-	-	-
United-American Savings Bank	7	86%	-	-	14%	-	-	-
Wesbanco Bank, Inc	18	50%	6%	28%	17%	-	-	33%
West View Savings Bank	1	-	100%	-	-	-	-	-
Woodforest National Bank	3	-	-	33%	-	-	67%	33%

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2015 Raw Data Application.

¹

Includes Citizens Bank, NA

²

Includes Fifth Third Mortgage Company

³

Includes Northwest Consumer Discount Company

*Includes 1-4 unit, multifamily, and manufactured applications and originations and all action types

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

Table 25.

Disposition of Applications* (%) - City of Pittsburgh - 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	8	50%	-	25%	13%	13%	-	29%
Ameriserv Financial Bank	-	-	-	-	-	-	-	-
BNY Mellon, National Association	-	-	-	-	-	-	-	-
Brentwood Bank	6	100%	-	-	-	-	-	-
Citizens Bank ¹	49	29%	6%	61%	2%	2%	0%	64%
Community Bank	2	50%	-	50%	-	-	-	50%
Dollar Bank, Federal Savings Bank	159	44%	4%	43%	8%	2%	0%	47%
Enterprise Bank	-	-	-	-	-	-	-	-
Eureka Bank	4	75%	-	25%	-	-	-	25%
Fifth Third Bank ²	13	31%	8%	38%	15%	8%	-	50%
First Commonwealth Bank	17	41%	6%	29%	6%	18%	0%	38%
First National Bank of Pennsylvania	50	56%	-	36%	2%	6%	-	39%
First Niagara Bank	13	46%	-	38%	-	15%	-	45%
Nextier Bank NA	-	-	-	-	-	-	-	-
Northwest Bank ³	11	36%	-	18%	9%	27%	9%	29%
PNC Bank, National Association	129	45%	2%	40%	4%	9%	0%	46%
Progressive-Home FSLA	1	-	-	100%	-	-	-	100%
S&T Bank	16	81%	13%	6%	-	-	-	6%
Sewickley Savings Bank	-	-	-	-	-	-	-	-
Slovak Savings Bank	8	100%	-	-	-	-	-	-
Standard Bank, PaSB	1	100%	-	-	-	-	-	-
The Huntington National Bank	15	27%	-	20%	7%	7%	40%	23%
The Mars National Bank	1	100%	-	-	-	-	-	-
Tristate Capital Bank	-	-	-	-	-	-	-	-
United-American Savings Bank	3	66%	-	33%	-	-	-	33%
Wesbanco Bank, Inc	19	74%	5%	5%	16%	-	-	6%
West View Savings Bank	2	50%	-	-	-	-	50%	-
Woodforest National Bank	1	-	-	-	-	-	100%	-

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2015 Raw Data Application.

1

Includes Citizens Bank, NA

2

Includes Fifth Third Mortgage Company

3

Includes Northwest Consumer Discount Company

*Includes 1-4 unit, multifamily, and manufactured applications and originations and all action types

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

Table 26. Disposition of Applications* (%) - Allegheny County excluding Pittsburgh - 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	6	83%	-	-	17%	-	-	-
Ameriserv Financial Bank	-	-	-	-	-	-	-	-
BNY Mellon, National Association	-	-	-	-	-	-	-	-
Brentwood Bank	6	100%	-	-	-	-	-	-
Citizens Bank ¹	54	35%	4%	57%	2%	2%	-	60%
Community Bank	1	100%	-	-	-	-	-	-
Dollar Bank, Federal Savings Bank	139	42%	4%	45%	7%	1%	-	50%
Enterprise Bank	-	-	-	-	-	-	-	-
Eureka Bank	2	100%	-	50%	-	-	-	50%
Fifth Third Bank ²	4	50%	-	50%	-	-	-	50%
First Commonwealth Bank	34	35%	3%	50%	9%	3%	-	57%
First National Bank of Pennsylvania	24	46%	-	50%	-	4%	-	52%
First Niagara Bank	14	29%	-	57%	-	14%	-	67%
Nextier Bank NA	-	-	-	-	-	-	-	-
Northwest Bank	8	75%	13%	13%	-	-	-	13%
PNC Bank, National Association	114	28%	1%	54%	8%	9%	-	65%
Progressive-Home FSLA	-	-	-	-	-	-	-	-
S&T Bank	27	59%	22%	11%	4%	4%	-	12%
Sewickley Savings Bank	-	-	-	-	-	-	-	-
Slovak Savings Bank	2	100%	-	-	-	-	-	-
Standard Bank, PaSB	-	-	-	-	-	-	-	-
The Huntington National Bank	24	13%	-	63%	-	-	24%	63%
The Mars National Bank	4	50%	-	50%	-	-	-	50%
Tristate Capital Bank	-	-	-	-	-	-	-	-
United-American Savings Bank	-	-	-	-	-	-	-	-
Wesbanco Bank, Inc	6	50%	17%	-	33%	-	-	-
West View Savings Bank	-	-	-	-	-	-	-	-
Woodforest National Bank	1	-	-	-	-	-	100%	-

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2015 Raw Data Application.

¹ Includes Citizens Bank, NA

² Includes Fifth Third Mortgage Company

³ Includes Northwest Consumer Discount Company

*Includes 1-4 unit, multifamily, and manufactured applications and originations and all action types

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

Table 27.

Disposition of Applications* (%) - City of Pittsburgh - LMI Applicants

Bank	Total Applications	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	% Purchased by Financial Institution	Denial Rate**
Allegheny Valley Bank	23	70%	4%	26%	-	-	-	26%
Ameriserv Financial Bank	1	100%	-	-	-	-	-	-
BNY Mellon, National Association	-	-	-	-	-	-	-	-
Brentwood Bank	6	17%	-	67%	17%	-	-	-
Citizens Bank ¹	128	38%	5%	53%	2%	2%	-	55%
Community Bank	9	78%	-	11%	11%	-	-	13%
Dollar Bank, Federal Savings Bank	343	58%	5%	30%	5%	2%	-	40%
Enterprise Bank	-	-	-	-	-	-	-	-
Eureka Bank	12	83%	-	17%	-	-	-	17%
Fifth Third Bank ²	30	47%	3%	33%	13%	3%	-	40%
First Commonwealth Bank	52	52%	6%	21%	11%	10%	-	27%
First National Bank of Pennsylvania	123	62%	-	32%	3%	3%	-	34%
First Niagara Bank	24	38%	-	46%	4%	13%	-	55%
Nextier Bank NA	2	100%	-	-	-	-	-	-
Northwest Bank ³	35	46%	-	20%	-	6%	29%	21%
PNC Bank, National Association	362	46%	2%	39%	5%	8%	-	45%
Progressive-Home FSLA	1	-	-	100%	-	-	-	100%
S&T Bank	16	69%	6%	25%	-	-	-	24%
Sewickley Savings Bank	-	-	-	-	-	-	-	-
Slovak Savings Bank	4	100%	-	-	-	-	-	-
Standard Bank, PaSB	1	-	-	-	100%	-	-	-
The Huntington National Bank	74	32%	1%	39%	3%	4%	20%	42%
The Mars National Bank	6	67%	-	33%	-	-	-	33%
Tristate Capital Bank	-	-	-	-	-	-	-	-
United-American Savings Bank	20	65%	5%	30%	-	-	-	30%
Wesbanco Bank, Inc	47	57%	4%	30%	9%	-	-	33%
West View Savings Bank	1	-	-	-	-	-	100%	-
Woodforest National Bank	2	-	-	-	-	-	100%	-

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2015 Raw Data Application.

1

Includes Citizens Bank, NA

2

Includes Fifth Third Mortgage Company

3

Includes Northwest Consumer Discount Company

*Includes 1-4 unit, multifamily, and manufactured applications and originations and all action types

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

Table 28.

Disposition of Applications* (%) - Allegheny County excluding Pittsburgh - LMI Applicants

Bank	Total Applications	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	% Purchased by Financial Institution	Denial Rate**
Allegheny Valley Bank	50	70%	-	12%	18%	-	-	14%
Ameriserv Financial Bank	4	100%	-	-	-	-	-	-
BNY Mellon, National Association	-	-	-	-	-	-	-	-
Brentwood Bank	30	57%	-	30%	13%	-	-	25%
Citizens Bank ¹	344	44%	4%	43%	4%	5%	-	47%
Community Bank	12	67%	-	17%	17%	-	-	20%
Dollar Bank, Federal Savings Bank	1,014	55%	3%	33%	7%	2%	-	35%
Enterprise Bank	-	-	-	-	-	-	-	-
Eureka Bank	11	82%	-	18%	-	-	-	18%
Fifth Third Bank ²	64	41%	4%	33%	14%	8%	-	44%
First Commonwealth Bank	255	51%	3%	29%	12%	5%	-	35%
First National Bank of Pennsylvania	339	66%	2%	30%	1%	1%	-	31%
First Niagara Bank	124	50%	4%	29%	5%	12%	-	35%
Nextier Bank NA	13	38%	-	46%	15%	-	-	55%
Northwest Bank ³	150	45%	1%	15%	9%	7%	22%	18%
PNC Bank, National Association	1,172	50%	2%	35%	5%	7%	-	40%
Progressive-Home FSLA	4	25%	50%	25%	-	-	-	25%
S&T Bank	94	65%	3%	22%	6%	3%	-	25%
Sewickley Savings Bank	7	71%	-	29%	-	-	-	29%
Slovak Savings Bank	9	100%	-	-	-	-	-	-
Standard Bank, PaSB	9	67%	-	22%	11%	-	-	25%
The Huntington National Bank	241	32%	1%	47%	4%	2%	13%	49%
The Mars National Bank	27	59%	4%	30%	7%	-	-	32%
Tristate Capital Bank	-	-	-	-	-	-	-	-
United-American Savings Bank	14	79%	14%	-	7%	-	-	-
Wesbanco Bank, Inc	61	59%	2%	31%	8%	-	-	35%
West View Savings Bank	15	47%	13%	7%	-	-	33%	7%
Woodforest National Bank	12	-	-	8%	-	-	92%	8%

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2015 Raw Data Application.

1

Includes Citizens Bank, NA

2

Includes Fifth Third Mortgage Company

3

Includes Northwest Consumer Discount Company

*Includes 1-4 unit, multifamily, and manufactured applications and originations and all action types

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

Table 29.

Disposition of Applications (%) - City of Pittsburgh – African-American Applicants

Bank	Total Applications	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	% Purchased by Financial Institution	Denial Rate**
Allegheny Valley Bank	4	50%	-	50%	-	-	-	50%
Ameriserv Financial Bank	-	-	-	-	-	-	-	-
BNY Mellon, National Association	-	-	-	-	-	-	-	-
Brentwood Bank	-	-	-	-	-	-	-	-
Citizens Bank ¹	55	20%	2%	78%	2%	2%	-	77%
Community Bank	2	100%	-	-	-	-	-	-
Dollar Bank, Federal Savings Bank	134	46%	5%	42%	4%	2%	-	55%
Enterprise Bank	-	-	-	-	-	-	-	-
Eureka Bank	5	100%	-	-	-	-	-	-
Fifth Third Bank ²	9	22%	22%	0%	33%	11%	-	20%
First Commonwealth Bank	7	71%	-	14%	-	14%	-	17%
First National Bank of Pennsylvania	32	44%	-	47%	3%	6%	-	52%
First Niagara Bank	13	38%	-	38%	8%	15%	-	50%
Nextier Bank NA	-	-	-	-	-	-	-	-
Northwest Bank ³	3	33%	-	33%	33%	-	-	-
PNC Bank, National Association	90	34%	2%	49%	3%	11%	-	50%
Progressive-Home FSLA	1	100%	-	-	-	-	-	-
S&T Bank	4	75%	25%	-	-	-	-	-
Sewickley Savings Bank	-	-	-	-	-	-	-	-
Slovak Savings Bank	4	75%	-	25%	-	-	-	25%
Standard Bank, PaSB	1	-	-	100%	-	-	-	100%
The Huntington National Bank	9	44%	-	44%	-	11%	-	50%
The Mars National Bank	1	100%	-	-	-	-	-	-
Tristate Capital Bank	-	-	-	-	-	-	-	-
United-American Savings Bank	2	50%	-	50%	-	-	-	50%
Wesbanco Bank, Inc	4	50%	-	50%	-	-	-	50%
West View Savings Bank	-	-	-	-	-	-	-	-
Woodforest National Bank	1	-	-	-	-	-	100%	-

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2015 Raw Data Application.

1

Includes Citizens Bank, NA

2

Includes Fifth Third Mortgage Company

3

Includes Northwest Consumer Discount Company

*Includes 1-4 unit, multifamily, and manufactured applications and originations and all action types

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

Table 30. Disposition of Applications* (%) - Allegheny County excluding Pittsburgh – African-American Applicants

Bank	Total Applications	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	% Purchased by Financial Institution	Denial Rate**
Allegheny Valley Bank	5	100%	-	-	-	-	-	-
Ameriserv Financial Bank	-	-	-	-	-	-	-	-
BNY Mellon, National Association	-	-	-	-	-	-	-	-
Brentwood Bank	-	-	-	-	-	-	-	-
Citizens Bank ¹	69	30%	3%	62%	3%	-	-	65%
Community Bank	-	-	-	-	-	-	-	-
Dollar Bank, Federal Savings Bank	180	53%	3%	34%	10%	3%	-	38%
Enterprise Bank	-	-	-	-	-	-	-	-
Eureka Bank	1	100%	-	-	-	-	-	-
Fifth Third Bank ²	9	22%	-	67%	-	11%	-	75%
First Commonwealth Bank	15	47%	13%	33%	-	7%	-	36%
First National Bank of Pennsylvania	21	43%	-	57%	-	-	-	57%
First Niagara Bank	25	36%	-	44%	4%	16%	-	55%
Nextier Bank NA	-	-	-	-	-	-	-	-
Northwest Bank	6	67%	-	33%	-	-	-	33%
PNC Bank, National Association	154	35%	1%	45%	5%	9%	-	56%
Progressive-Home FSLA	-	-	-	-	-	-	-	-
S&T Bank	9	44%	11%	33%	11%	-	-	38%
Sewickley Savings Bank	-	-	-	-	-	-	-	-
Slovak Savings Bank	1	100%	-	-	-	-	-	-
Standard Bank, PaSB	1	-	-	100%	-	-	-	100%
The Huntington National Bank	31	16%	-	74%	10%	-	-	82%
The Mars National Bank	1	100%	-	-	-	-	-	-
Tristate Capital Bank	-	-	-	-	-	-	-	-
United-American Savings Bank	-	-	-	-	-	-	-	-
Wesbanco Bank, Inc	6	66%	-	17%	17%	-	-	20%
West View Savings Bank	-	-	-	-	-	-	-	-
Woodforest National Bank	1	-	-	-	-	-	100%	-

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2015 Raw Data Application.

¹ Includes Citizens Bank, NA

² Includes Fifth Third Mortgage Company

³ Includes Northwest Consumer Discount Company

*Includes 1-4 unit, multifamily, and manufactured applications and originations and all action types

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

Table 31.

Allegheny County Small Business Loans 2015

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	37	\$ 8,847	6	\$ 1,618	10	\$ 1,862
Citizens Bank ¹	508	\$ 51,288	75	\$ 8,048	351	\$ 18,562
Dollar Bank	248	\$ 25,894	35	\$ 3,716	113	\$ 5,602
Fifth Third Bank	50	\$ 11,118	24	\$ 4,531	19	\$ 473
First Commonwealth Bank	186	\$ 28,940	41	\$ 5,796	110	\$ 14,568
First National Bank of Pennsylvania	509	\$ 76,135	82	\$ 12,735	245	\$ 27,316
First Niagara Bank	354	\$ 20,276	59	\$ 2,831	290	\$ 14,176
Northwest Bank	45	\$ 8,684	18	\$ 3,849	32	\$ 6,207
PNC Bank	6,870	\$ 495,735	1,680	\$ 91,514	4,324	\$ 149,315
S&T Bank	291	\$ 43,005	29	\$ 4,459	238	\$ 24,898
The Huntington National Bank	375	\$ 44,573	55	\$ 4,342	217	\$ 18,509
TriState Capital Bank	12	\$ 8,341	-	\$ -	-	\$ -
WesBanco Bank, Inc	55	\$ 12,698	10	\$ 1,627	29	\$ 5,774
Woodforest National Bank	1	\$ 3	-	\$ -	1	\$ 3
Total*	9,541	\$ 835,537	2,114	\$ 145,063	5,979	\$ 287,265

Source: FFIEC CRA 2015 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.

III. LENDING IN NEIGHBORHOODS AND MUNICIPALITIES

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

PITTSBURGH NEIGHBORHOOD LENDING: WHERE DO RESIDENTIAL LOAN DOLLARS GO?

Half of all 2015 residential mortgage loan dollars in the City of Pittsburgh went to just eight neighborhoods: Shadyside, Squirrel Hill North, Squirrel Hill South, South Side Flats, Point Breeze, Highland Park, Mount Washington, and Brookline. Those neighborhoods contain 24% of Pittsburgh 1- to 4-unit housing units. At the other end of the scale, half of Pittsburgh’s neighborhoods received just 8% of loan dollars and 14% of all loans, though they contain 29% of the City’s 1- to 4-unit housing units.

PITTSBURGH NEIGHBORHOOD MORTGAGE LENDING TABLE

The Pittsburgh Neighborhood Mortgage Lending 2015 foldout (Tables 34 and 35, pp. 159-160) shows the number and amount of loans for every Pittsburgh neighborhood, as well as the number of loans per 100 units of housing in the neighborhood.

Although Pittsburgh has 90 neighborhoods, for the purposes of this study we have combined 13 neighborhoods with adjacent neighborhoods, so that the total number of neighborhoods is 77 (see Appendix II, *Census Data And Census Tracts*, p. 43, for a discussion of combined neighborhoods). Out of these, three had no applications (Chateau, Northview Heights, and South Shore). Four had fewer than 10 applications (Bedford Dwellings, Homewood West, Terrace Village, and California-Kirkbride). An additional six received fewer than 10 loans for 1- to 4-unit housing.

Thirty neighborhoods received a total of 66 loans for \$335.8 million for multifamily housing (down from 87 loans totaling \$462.7 million in 2013). Allegheny Center/Allegheny West received the largest amount of loan money for multifamily housing--\$81.6 million for 4 loans. The Strip District followed with \$55.2 million for 3 loans. Lower Lawrenceville was third with \$54.9 million for 2 loans.

Structure of the Pittsburgh Neighborhood Lending Table

The central column in each table lists neighborhoods. The columns to the left of the Neighborhood column in both tables contain a snapshot of demographic and housing information for each neighborhood. The housing information for each neighborhood includes the estimated number of housing units, the occupancy rate, and median home value and sales price for 1-4 unit housing.

In Table 34, the first five columns to the right of the Neighborhood column contain information about the number and amount of loans for 1-4 unit housing, which accounted for 98% of mortgage loans and 65% of mortgage loan dollars in Pittsburgh in 2015. The last two columns on the right show number and amount of loans for multi-family housing.

In Table 35, the columns to the right of the Neighborhood column give the number, dollar amount, and denial rates for residential mortgage loans, broken down according to whether the purpose of the loan was home purchase, home improvement, or refinancing.

ALLEGHENY COUNTY MUNICIPALITIES

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 in our analysis. Tables 32 and 33 (pp. 37-38) provide a snapshot of PCRG's nineteen municipal partners with the same structure and information as the Pittsburgh Neighborhood Lending Tables

Table 32.

Selected Allegheny County Municipalities 2015 Lending by Loan Purpose

Municipal Snapshot								Municipality	Home Purchase			Home Improvement			Refinancing		
Population	% minority	Estimated Income Level	Total Housing Units	% Occupied Units	Estimated Number of Households	Median Value of Owner-Occupied Housing Units (2013)	Median Sales Price*** (2015)		Number*	Amount* (\$000)	Change Rate**	Number*	Amount* (\$000)	Change Rate**	Number*	Amount* (\$000)	Change Rate**
2,801	10%	Upper	1,469	92%	1,186	\$208,700	\$ 292,000		43	\$ 10,425	+13	6	\$ 627	-3	34	\$ 6,648	+12
19,767	9%	Middle	9,122	93%	7,519	\$110,900	\$ 99,900	104	\$ 12,889	-93	21	\$ 1,037	-35	67	\$ 6,269	-66	
8,370	14%	Middle	4,966	90%	3,424	\$101,100	\$ 99,046	69	\$ 7,696	-15	11	\$ 1,429	+5	49	\$ 5,714	+2	
1,432	8%	Middle	879	92%	587	\$100,400	\$ 89,400	13	\$ 1,383	-1	2	\$ 186	-2	8	\$ 751	-	
9,643	6%	Middle	4,851	91%	4,273	\$97,500	\$ 90,713	123	\$ 12,696	+13	36	\$ 1,492	+6	83	\$ 10,790	+4	
3,451	5%	Moderate	1,933	89%	1,803	\$81,800	\$ 65,000	24	\$ 1,923	-6	14	\$ 385	+5	17	\$ 1,156	-	
10,619	5%	Upper	4,695	79%	4,450	\$180,900	\$ 163,000	170	\$ 35,546	+25	27	\$ 2,151	-1	123	\$ 22,869	+11	
6,104	37%	Low	3,492	82%	2,747	\$49,500	\$ 50,000	29	\$ 2,243	+11	8	\$ 125	+1	18	\$ 2,538	+2	
19,731	39%	Moderate	10,088	83%	8,993	\$45,500	\$ 35,000	58	\$ 4,246	+9	33	\$ 831	+5	43	\$ 2,991	-2	
3,744	8%	Middle	2,068	84%	1,823	\$64,600	\$ 46,500	37	\$ 2,950	+18	16	\$ 754	+10	21	\$ 1,557	+6	
3,403	39%	Moderate	1,714	81%	1,472	\$49,400	\$ 25,500	7	\$ 289	-8	3	\$ 56	-3	9	\$ 510	+2	
8,407	8%	Upper	3,717	94%	3,297	\$230,200	\$ 238,250	141	\$ 36,715	-24	28	\$ 2,668	-2	96	\$ 19,063	+7	
42,329	39%	Middle	20,184	92%	18,467	\$86,300	\$ 68,900	373	\$ 37,210	+1	110	\$ 4,812	-15	271	\$ 21,144	+23	
8,268	6%	Middle	3,513	96%	2,881	\$147,600	\$ 141,155	103	\$ 13,133	+11	36	\$ 2,513	+4	77	\$ 9,005	-15	
31,105	7%	Upper	14,866	95%	11,752	\$147,900	\$ 157,000	406	\$ 65,828	-37	97	\$ 5,307	+24	280	\$ 35,471	-	
3,446	15%	Moderate	1,869	88%	1,587	\$68,200	\$ 62,125	32	\$ 3,186	-1	4	\$ 50	-6	14	\$ 1,047	-	
13,944	10%	Middle	6,442	93%	6,156	\$134,000	\$ 141,500	201	\$ 29,094	+45	46	\$ 2,887	-12	126	\$ 14,792	+15	
15,930	72%	Moderate	10,046	81%	8,152	\$69,000	\$ 55,000	70	\$ 8,761	+6	21	\$ 1,552	+4	51	\$ 6,712	-	

Sources: FFIEC 2015 Census Data
 ACS 2009-2015 (via SPC Data Center) for housing figures where needed
 RealSTATS for sales data
 HMDA 2015 raw data

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.

Applicant Information (HMDA):

- **Race:** Reporting categories are American Indian or Alaskan native; Asian, 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; Female, and Information Not Provided or Not Applicable.
- **Income:** Total annual income of the applicant and co-applicants as reported on the application.
- **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*).

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 subprime loans, but nearly all subprime loans are high-interest loans (see also **Rate Spread** and **Subprime**).

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 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 2015, the HUD estimated Median Family Income for the Pittsburgh MSA was \$67,900. 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.

2015 Income Levels:

Income Level	Census Tract MFI as Percent of Pittsburgh MSA MFI	2015 Limits
Low	Less than 50%	Less than \$34,849
Moderate	At least 50% but less than 80%	\$34,850 to \$55,759
Middle	At least 80% but less than 120%	\$55,760 to \$83,639
Upper	120% or greater	\$83,640 or greater

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

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

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

Loan Type

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

Purpose of Loan

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

Property Information (HMDA)

Property Location

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

Property Type

- **One-to-Four-Family** or **One-to-Four Unit** 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 other homes not constructed on site.
- **Multifamily properties:** Residential structures with five or more units, such as apartment buildings.

Rate Spread (HMDA): Prior to 2010, the rate spread was defined as the spread between the Annual Percentage Rate (APR) 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.

Subprime: For the purposes of this report, subprime loans are defined as **Conventional, High-Interest** loans.

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- to 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 OCC, effective July 21, 2011, and the OCC has taken over its responsibility for conducting CRA examinations. Depository institutions regulated by the FDIC, FRB or OCC are subject to the CRA. The CRA does not apply to Credit Unions (which are regulated by the National Credit Union Administration) or independent mortgage companies, e.g. Quicken Loans.

Banks are divided into three classes, based on asset size. The thresholds change annually. As of Jan. 1, 2015, the size classes were: Large Banks (assets of over \$1.202 billion); Intermediate Small Banks (assets between \$300 million and \$1.202 billion); and Small Banks (less than \$300 million in assets). Large banks are evaluated according to the most comprehensive and stringent standards. 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. Large and Intermediate Small Banks are evaluated every three years. Small Banks with Outstanding CRA ratings are evaluated every five years, and those with Satisfactory ratings every four years.

Banks whose business is not primarily retail lending can be classified as Wholesale/Special Purpose banks, or can apply to be evaluated under a CRA Strategic Plan. CRA Performance evaluations for wholesale banks are based on community development loans, investments and services; the bank’s record of using innovative and complex investments and loans for the purpose of community development; and the bank’s responsiveness to credit and community development needs in its assessment areas. Under the Strategic Plan method of CRA evaluation, the bank and its primary regulator agree to a Strategic Plan specifying measurable goals for community development lending, investment, and services in the bank’s assessment areas.

CRA Rating: The CRA exam results in an overall rating of Outstanding, Satisfactory, Needs to Improve, or Substantial Noncompliance. Separate ratings may be given for 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 Test.

Appendix II: Methodology

Data Sources

This report relies primarily HMDA data, FDIC data about financial institutions, and Census Bureau data. For some information about Pittsburgh neighborhoods we use PGH SNAP. PGH SNAP is a City of Pittsburgh neighborhood data and map resource, accessible through the City of Pittsburgh website. It includes a mapping of Census tracts to Pittsburgh’s ninety neighborhoods, as well as housing data. It is our source for median home value and sales price for Pittsburgh neighborhoods.

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. Data on bank assets and deposits was downloaded from the FDIC website. CRA Performance evaluations were downloaded from the FDIC, OCC, and FRB websites. 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. For mortgages on properties in those tracts, it is now impossible to tell in which neighborhood they are located. For this reason, we combine 13 of Pittsburgh’s 90 neighborhoods with adjacent neighborhoods in our analysis. The table below shows the groups of combined neighborhoods.

Pittsburgh Neighborhoods Sharing Census Tracts

Combined Pittsburgh 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

Financial Institutions

The group of banks included for comparison in this report is made up of banks with physical branches in Allegheny County. Some tables include the Bank of America, which has no branch offices or deposit base in the Pittsburgh region, but makes a significant number of loans in Allegheny County. The Bank of America is a PCRG financial partner.

MERGERS, ACQUISITIONS, AND NAME CHANGES

Nextier Bank acquired Eureka Bank in January 2016. We report 2015 data separately for Nextier and Eureka.

In 2013, RBS Citizens, National Association, Citizens Bank, National Association, and Citizens Bank of Pennsylvania were all owned by UK Financial Investments, Limited. (Citizens Bank, National Association made loans in Allegheny County from 2007 to 2010 but none in 2013.) In April 2015, RBS Citizens changed its name to Citizens Bank, National Association. The change does not affect our reporting, as data for the three banks has always been combined in our studies.

Farmer's National Bank of Emlenton acquired United-American Savings Bank in December 2015. Farmer's National Bank will be included in the next lending study.

In 2015, Fifth Third decided to remove themselves from the retail banking industry in Western Pennsylvania. We have reported on their lending activity in 2015, but it is the final year they will be included.

MORTGAGE LENDING AFFILIATES

Mortgage loan data for banks with branches in Allegheny County includes data for affiliated or subsidiary institutions. 2015 data for Citizens Bank of Pennsylvania includes mortgage loans by Citizens Bank, National Association. Citizens Bank, NA had no deposits in the Pittsburgh MSA, but made mortgage loans. Data for Fifth Third Bank includes data for Fifth Third Mortgage Company. Data for Northwest Savings Bank includes loans by its mortgage lending subsidiary, Northwest Consumer Discount Company.

Income Levels

In the Allegheny County Municipal Lending Tables (pp. 102-103), we used the American Community Survey 2010-2015 five-year survey for median family income estimates by municipality. Income levels are calculated using the 2015 HUD Estimated Median Family Income for the Pittsburgh MSA (see Glossary, *Income Levels*).

In the Pittsburgh Neighborhood Lending Tables (Foldout), we used American Community Survey 2010-2015 five-year survey estimated median family income by Census tract to calculate income levels. 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, 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. We use Federal Information Processing Series (FIPS) place codes provided in the FDIC Summary of Deposits to identify which branches are located in the City of Pittsburgh.

Appendix III: Individual Bank Reports 2015

This section contains two sets of tables for 26 banks that had physical branches in Allegheny County and received mortgage loan applications in 2015*. Each set of tables contains one version for the City of Pittsburgh and a second for Allegheny County excluding Pittsburgh.

- 1) Bank profiles, 2006-2015. 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, 2006-2015. Additional tables show the same information for LMI and substantially minority census tracts (>50% minority), for LMI borrowers, and for African-American borrowers.
- 2) 2015 Loans by Borrower Income Level. For each bank, we include tables with breakdowns of the bank’s 2015 lending by borrower income level as a percentage of area median income. This shows where and to whom money is flowing: even within LMI Census tracts, a significant portion of mortgage money goes to middle- and upper-income borrowers. For purposes of comparison, the individual bank reports are preceded by an aggregate table with the same data and format with all HMDA-reporting financial institutions.

*There are 4 banks with Allegheny County branches that do not do residential mortgage lending as part of their regular business: BNY Mellon, Enterprise Bank, TriState Capital Bank, and Woodforest National Bank. We do not include tables for those banks, although they all reported a small number of applications in their HMDA data.

All Lenders

Allegheny County excluding Pittsburgh Trends in Mortgage Lending 2006-2015

Total Lending

Total Lending		
Year	Count	Amount (000s)
2006	33,721	\$ 3,264,629
2007	27,469	\$ 3,009,135
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	30,244	\$ 4,521,781
2013	27,418	\$ 4,117,003
2014	19,529	\$ 2,922,065
2015	22,278	\$3,626,460



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	2,883	8.5%	\$ 144,685	4.4%
2007	2,068	7.5%	\$ 111,704	3.7%
2008	1,316	6.4%	\$ 74,351	2.8%
2009	1,078	4.1%	\$ 68,050	1.8%
2010	1,036	3.9%	\$ 67,306	1.8%
2011	910	3.7%	\$ 56,074	1.6%
2012	1,631	5.4%	\$ 119,726	2.6%
2013	1,715	6.3%	\$ 130,406	3.2%
2014	1,541	7.9%	\$ 120,382	4.1%
2015	1,588	7.1%	\$ 122,997	3.4%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	10,148	30%	\$ 679,510	21%
2007	7,159	26%	\$ 456,062	15%
2008	5,307	26%	\$ 427,537	16%
2009	6,178	23%	\$ 494,319	13%
2010	5,958	23%	\$ 477,419	12%
2011	5,268	22%	\$ 420,775	12%
2012	6,369	21%	\$ 526,257	12%
2013	6,083	22%	\$ 504,092	12%
2014	4,816	25%	\$ 391,605	13%
2015	5,744	26%	\$ 504,438	14%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	759	2.3%	\$ 37,396	1.1%
2007	539	2.0%	\$ 27,404	0.9%
2008	331	1.6%	\$ 18,467	0.7%
2009	468	1.8%	\$ 31,512	0.8%
2010	433	1.6%	\$ 29,760	0.8%
2011	364	1.5%	\$ 23,528	0.7%
2012	447	1.5%	\$ 34,794	0.8%
2013	455	1.7%	\$ 31,236	0.8%
2014	438	2.2%	\$ 29,492	1.0%
2015	451	2.0%	\$ 35,046	1.0%

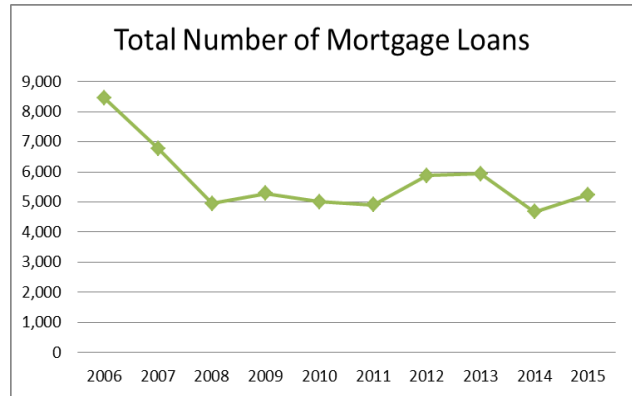
African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	1505	4.5%	\$ 118,087	3.6%
2007	1099	4.0%	\$ 89,367	3.0%
2008	750	3.6%	\$ 69,961	2.6%
2009	667	2.5%	\$ 70,513	1.9%
2010	581	2.2%	\$ 66,451	1.7%
2011	566	2.3%	\$ 63,677	1.8%
2012	690	2.3%	\$ 74,431	1.6%
2013	749	2.7%	\$ 82,710	2.0%
2014	664	3.4%	\$ 70,502	2.4%
2015	783	3.5%	\$ 87,771	2.4%

All Lenders

City of Pittsburgh Trends in Mortgage Lending 2006-2015

Total Lending

Total Lending		
Year	Count	Amount (000s)
2006	8,441	\$ 799,307
2007	6,774	\$ 690,523
2008	4,943	\$ 570,088
2009	5,287	\$ 720,250
2010	5,010	\$ 704,613
2011	4,902	\$ 732,105
2012	5,883	\$ 959,943
2013	5,934	\$ 950,443
2014	4,668	\$ 965,537
2015	5,241*	\$ 1,016,671



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	2,808	33%	\$ 256,769	32%
2007	2,158	32%	\$ 174,056	25%
2008	1,474	30%	\$ 128,311	23%
2009	1,345	25%	\$ 138,136	19%
2010	1,307	26%	\$ 165,783	24%
2011	1,251	26%	\$ 145,638	20%
2012	1,820	31%	\$ 209,323	22%
2013	1,993	34%	\$ 262,930	28%
2014	1,754	38%	\$ 358,824	37%
2015	1,863	36%	\$ 361,067	36%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	3,393	40%	\$ 293,206	37%
2007	2,347	35%	\$ 130,282	19%
2008	1,672	34%	\$ 105,182	18%
2009	1,603	30%	\$ 114,845	16%
2010	1,512	30%	\$ 104,537	15%
2011	1,375	28%	\$ 93,907	13%
2012	1,574	27%	\$ 116,278	12%
2013	1,659	28%	\$ 120,591	13%
2014	1,342	29%	\$ 94,647	10%
2015	1,617	31%	\$ 128,978	13%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	541	9%	\$ 84,693	9%
2014	471	10%	\$ 85,940	9%
2015	450	9%	\$ 98,355	10%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	944	11%	\$ 58,121	7%
2007	658	10%	\$ 41,040	5%
2008	429	9%	\$ 30,399	5%
2009	347	7%	\$ 25,942	3%
2010	337	7%	\$ 26,466	3%
2011	253	5%	\$ 21,168	2%
2012	312	5%	\$ 25,990	2%
2013	416	7%	\$ 33,349	3%
2014	387	8%	\$ 28,988	3%
2015	363	7%	\$ 29,332	2%

*5,241 loans were originated in the City of Pittsburgh in 2015, but only 4,798 had applicants with recorded income levels. That figure can be seen in the second chart on the following page.

2015 Loans by Borrower Income Level

Allegheny County excluding Pittsburgh																	
	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)																	
	Low	3,358	9%	\$ 220,913	4%	1,536	7%	\$ 102,754	3%	208	8%	\$ 15,668	4%	1,119	20%	\$ 66,532	11%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	7,277	19%	\$ 679,852	11%	4,209	19%	\$ 401,684	11%	593	24%	\$ 65,956	16%	1,449	26%	\$ 112,423	19%
Middle (80-119% of HUD Area Median Income)																	
	Middle	8,047	21%	\$ 960,743	16%	4,834	22%	\$ 586,174	16%	611	25%	\$ 88,425	21%	1,328	24%	\$ 131,548	22%
Upper (>=120% of HUD Area Median Income)																	
	Upper	20,292	52%	\$ 4,155,244	69%	11,698	53%	\$ 2,535,848	70%	1,046	43%	\$ 242,415	59%	1,712	31%	\$ 294,102	49%
	Total	38,974		\$ 6,016,752		22,277		\$ 3,626,460		2,458		\$ 412,464		5,608		\$ 604,605	

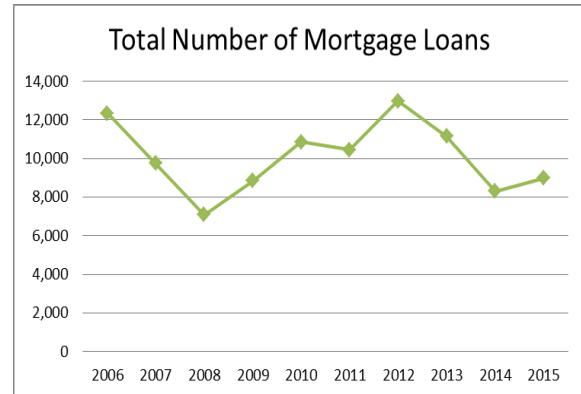
City of Pittsburgh																	
	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)																	
	Low	1,184	15%	\$ 167,817	14%	502	10%	\$ 29,428	5%	50	10%	\$ 3,611	5%	463	29%	\$ 23,987	14%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	1,936	24%	\$ 164,353	13%	1,115	23%	\$ 99,550	17%	126	26%	\$ 13,434	18%	418	26%	\$ 26,999	16%
Middle (80-119% of HUD Area Median Income)																	
	Middle	1,709	21%	\$ 195,090	16%	1,065	22%	\$ 72,430	12%	139	28%	\$ 18,915	26%	286	18%	\$ 24,983	15%
Upper (>=120% of HUD Area Median Income)																	
	Upper	3,238	40%	\$ 694,284	57%	2,116	44%	\$ 391,538	66%	173	35%	\$ 37,209	51%	428	27%	\$ 90,259	54%
	Total	8,067		\$ 1,221,544		4,798		\$ 592,946		488		\$ 73,169		1,595		\$ 166,228	

Banks with Branches in Allegheny County

Allegheny County excluding Pittsburgh Trends in Mortgage Lending 2006-2015

Total Lending

Total Lending		
Year	Count	Amount (000s)
2006	12,351	\$ 876,518
2007	9,761	\$ 787,562
2008	7,090	\$ 703,680
2009	8,841	\$ 1,072,914
2010	10,868	\$ 1,384,386
2011	10,452	\$ 1,371,558
2012	12,980	\$ 1,743,447
2013	11,158	\$ 1,575,399
2014	8,307	\$ 1,114,209
2015	8,986	\$ 1,288,884



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	890	8.3%	\$ 33,924	4.1%
2007	1000	8.1%	\$ 40,303	4.6%
2008	679	7.0%	\$ 29,725	3.8%
2009	518	7.3%	\$ 25,617	3.6%
2010	461	5.2%	\$ 25,192	2.3%
2011	541	5.0%	\$ 31,078	2.2%
2012	469	4.5%	\$ 25,522	1.9%
2013	813	6.3%	\$ 53,738	3.1%
2014	732	6.6%	\$ 56,776	3.6%
2015	760	8.5%	\$ 55,712	4.3%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	3,748	30%	\$ 177,282	20%
2007	2,513	26%	\$ 110,357	14%
2008	1,777	25%	\$ 87,504	12%
2009	2,111	24%	\$ 125,029	12%
2010	2,463	23%	\$ 156,927	11%
2011	2,308	22%	\$ 153,045	11%
2012	2,658	20%	\$ 185,806	11%
2013	2,341	21%	\$ 163,472	10%
2014	1,829	22%	\$ 121,459	11%
2015	2,129	24%	\$ 152,092	12%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	229	1.9%	\$ 9,315	1.1%
2007	162	1.7%	\$ 8,167	1.0%
2008	113	1.6%	\$ 5,958	0.8%
2009	192	2.2%	\$ 11,616	1.1%
2010	197	1.8%	\$ 10,312	0.7%
2011	168	1.6%	\$ 10,022	0.7%
2012	207	1.6%	\$ 15,598	0.9%
2013	173	1.6%	\$ 11,695	0.7%
2014	179	2.2%	\$ 11,412	1.0%
2015	184	2.0%	\$ 14,385	1.1%

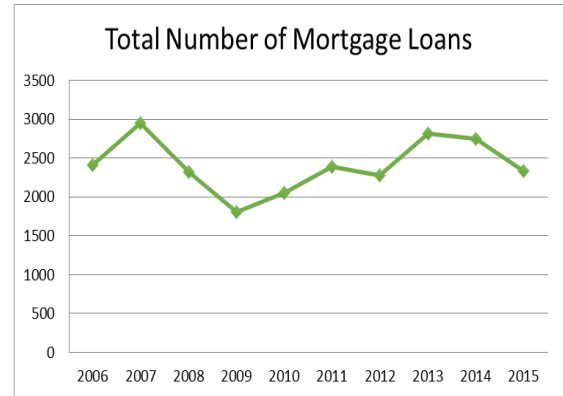
African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	365	3.0%	\$ 20,310	2.3%
2007	264	2.7%	\$ 14,163	1.8%
2008	203	2.9%	\$ 16,221	2.3%
2009	212	2.4%	\$ 16,255	1.5%
2010	212	2.0%	\$ 21,501	1.6%
2011	193	1.8%	\$ 17,939	1.3%
2012	244	1.9%	\$ 18,851	1.1%
2013	250	2.2%	\$ 21,997	1.4%
2014	207	2.5%	\$ 18,221	1.6%
2015	220	2.4%	\$ 17,963	1.4%

Banks with Branches in Allegheny County

City of Pittsburgh Trends in Mortgage Lending 2006-2015

Total Lending

Total Lending		
Year	Count	Amount (000s)
2006	2416	\$ 154,024
2007	2947	\$ 207,779
2008	2323	\$ 189,749
2009	1806	\$ 186,059
2010	2053	\$ 243,538
2011	2387	\$ 296,359
2012	2282	\$ 328,169
2013	2815	\$ 488,385
2014	2750	\$ 430,642
2015	2334	\$ 336,800



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	1005	34%	\$ 55,000	26%
2007	752	32%	\$ 50,539	27%
2008	612	34%	\$ 49,072	26%
2009	616	30%	\$ 58,771	24%
2010	695	29%	\$ 67,268	23%
2011	644	28%	\$ 67,550	21%
2012	949	34%	\$ 120,529	25%
2013	986	36%	\$ 131,544	31%
2014	918	40%	\$ 98,628	24%
2015	864	39%	\$ 87,297	26%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	1274	43%	\$ 66,203	32%
2007	851	37%	\$ 33,486	18%
2008	611	34%	\$ 28,185	15%
2009	648	32%	\$ 35,892	15%
2010	731	31%	\$ 40,476	14%
2011	674	30%	\$ 39,025	12%
2012	773	27%	\$ 49,280	10%
2013	736	27%	\$ 45,818	11%
2014	604	27%	\$ 36,248	9%
2015	682	30%	\$ 45,197	13%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	315	11%	\$ 14,863	7%
2007	267	11%	\$ 16,499	9%
2008	187	10%	\$ 12,593	7%
2009	165	8%	\$ 17,331	7%
2010	231	10%	\$ 13,854	5%
2011	189	8%	\$ 19,905	6%
2012	261	9%	\$ 39,827	8%
2013	272	10%	\$ 57,670	13%
2014	220	10%	\$ 20,875	5%
2015	240	10%	\$ 22,351	7%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	244	8%	\$ 10,980	5%
2007	199	9%	\$ 9,004	5%
2008	149	8%	\$ 9,303	5%
2009	147	7%	\$ 9,141	4%
2010	189	8%	\$ 11,634	4%
2011	114	5%	\$ 9,073	3%
2012	134	5%	\$ 9,954	2%
2013	165	6%	\$ 12,580	3%
2014	158	7%	\$ 9,620	2%
2015	160	7%	\$ 10,980	3%

Banks with Branches in Allegheny County

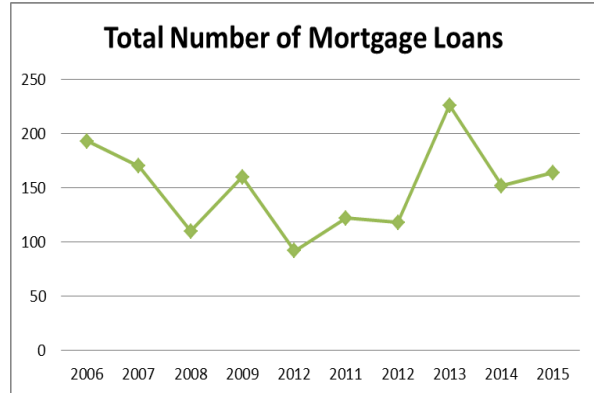
2015 Loans by Borrower Income Level

Allegheny County excluding Pittsburgh																	
	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	53	43%	\$ 1,042	24%	12	32%	\$ 254	18%	-	0%	\$ -	0%	39	51%	\$ 706	28%
Moderate (50-79% of HUD Area Median Income)	Moderate	300	23%	\$ 10,153	14%	114	17%	\$ 4,826	11%	2	17%	\$ 101	12%	159	33%	\$ 4,259	21%
Middle (80-119% of HUD Area Median Income)	Middle	624	12%	\$ 29,426	6%	249	8%	\$ 12,505	4%	6	7%	\$ 464	5%	299	23%	\$ 13,011	15%
Upper (>=120% of HUD Area Median Income)	Upper	274	4%	\$ 16,784	2%	121	3%	\$ 6,618	1%	1	1%	\$ 80	0%	126	12%	\$ 8,475	6%
	Total																

City of Pittsburgh																	
	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	103	26%	\$ 3,750	9%	35	16%	\$ 1,380	5%	-	0%	\$ -	0%	58	42%	\$ 1,915	24%
Moderate (50-79% of HUD Area Median Income)	Moderate	230	19%	\$ 8,628	9%	86	12%	\$ 3,723	5%	-	0%	\$ -	0%	121	35%	4,034	24%
Middle (80-119% of HUD Area Median Income)	Middle	176	13%	\$ 8,172	4%	77	9%	\$ 4,368	2%	4	11%	\$ 263	5%	70	22%	2,497	11%
Upper (>=120% of HUD Area Median Income)	Upper	27	4%	\$ 1,208	1%	7	1%	\$ 397	0%	1	5%	\$ 88	2%	14	13%	536	4%
	Total																

Total Lending

Total Lending		
Year	Count	Amount (000s)
2006	193	\$ 13,016
2007	170	\$ 10,658
2008	110	\$ 8,907
2009	160	\$ 13,284
2012	92	\$ 9,914
2011	122	\$ 12,886
2012	118	\$ 12,620
2013	226	\$ 31,551
2014	152	\$ 20,901
2015	164	\$ 24,792



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	8	4.1%	\$ 322	2.5%
2007	13	7.6%	\$ 1,324	12%
2008	15	13.6%	\$ 842	9.5%
2009	15	9.4%	\$ 542	4.1%
2010	3	3.3%	\$ 159	1.6%
2011	3	2.5%	\$ 182	1.4%
2012	12	10.2%	\$ 640	5.1%
2013	17	7.5%	\$ 1,241	3.9%
2014	10	6.6%	\$ 788	3.8%
2015	13	7.9%	\$ 705	2.8%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	45	23%	\$ 2,447	19%
2007	40	24%	\$ 1,343	13%
2008	25	23%	\$ 901	10%
2009	42	26%	\$ 1,497	11%
2010	22	24%	\$ 977	10%
2011	27	22%	\$ 1,083	8%
2012	23	19%	\$ 1,154	9%
2013	53	23%	\$ 3,343	11%
2014	32	21%	\$ 2,037	10%
2015	36	22%	\$ 1,980	8%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	2	1.0%	\$ 35	0.3%
2007	3	1.8%	\$ 952	9%
2008	0	0%	\$ -	0%
2009	3	1.9%	\$ 99	0.7%
2010	2	2.2%	\$ 44	0.4%
2011	2	1.6%	\$ 125	1.0%
2012	0	0%	\$ -	0%
2013	1	0%	\$ 15	0%
2014	3	2.0%	\$ 181	0.9%
2015	6	3.7%	\$ 384	1.5%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	3	1.6%	\$ 248	1.9%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	2	1.3%	\$ 224	1.7%
2010	1	1.1%	\$ 14	0.1%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	4	1.8%	\$ 747	2.4%
2014	4	2.6%	\$ 392	1.9%
2015	6	3.7%	\$ 574	2.3%

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	97	\$ 12,673
2014	67	\$ 8,581
2015	56	\$ 8,742



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	42	43%	\$ 5,331	42%
2014	30	45%	\$ 3,943	46%
2015	27	48%	\$ 2,591	30%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	39	46%	\$ 1,847	34%
2007	28	42%	\$ 990	16%
2008	10	24%	\$ 307	9%
2009	25	36%	\$ 851	13%
2010	13	32%	\$ 490	13%
2011	24	50%	\$ 767	18%
2012	12	32%	\$ 515	13%
2013	22	23%	\$ 1,339	11%
2014	13	19%	\$ 643	7%
2015	16	29%	\$ 1,101	13%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	6	6%	\$ 794	6%
2014	6	9%	\$ 1,347	16%
2015	4	7%	\$ 168	2%

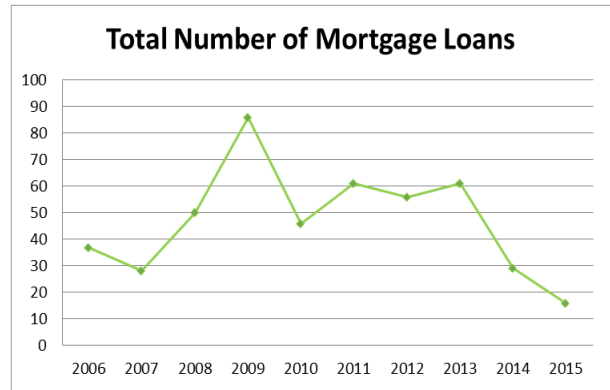
African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	1	1%	\$ 9	0%
2007	2	3%	\$ 35	1%
2008	1	2%	\$ 12	0%
2009	3	4%	\$ 119	2%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	3	4%	\$ 228	3%
2015	2	4%	\$ 71	1%

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	12	6%	\$ 656	3%	9	100%	\$ 423	2%	-	\$ -			1	7%	\$ 106	7%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	39	21%	\$ 2,626	11%	37	0%	\$ 1,557	8%	-	\$ -			5	33%	\$ 511	32%
Middle (80-119% of HUD Area Median Income)																	
	Middle	37	19%	\$ 3,594	16%	28	7%	\$ 2,476	13%	-	\$ -			3	20%	\$ 199	12%
Upper (>=120% of HUD Area Median Income)																	
	Upper	102	54%	\$ 16,185	70%	87	2%	\$ 14,134	76%	-	\$ -			6	40%	\$ 797	49%
	Total	190		\$ 23,061		161		\$ 18,590		-	\$ -			15		\$ 1,613	

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	13	19%	\$ 306	3%	9	20%	\$ 229	4%	-	\$ -			3	23%	\$ 396	26%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	10	14%	\$ 462	5%	7	15%	\$ 349	6%	-	\$ -			3	23%	\$ 220	15%
Middle (80-119% of HUD Area Median Income)																	
	Middle	18	26%	\$ 1,207	15%	14	30%	\$ 940	17%	-	\$ -			4	31%	\$ 341	23%
Upper (>=120% of HUD Area Median Income)																	
	Upper	28	41%	\$ 6,347	77%	16	35%	\$ 4,147	75%	-	\$ -			3	23%	\$ 532	36%
	Total	69		\$ 8,233		46		\$ 5,665		-	\$ -			13		\$ 1,489	

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	61	\$ 10,854
2014	29	\$ 5,635
2015	16	\$ 3,212



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	3	8.1%	\$ 103	1.8%
2007	0	0.0%	\$ -	0%
2008	6	12.0%	\$ 991	12.5%
2009	5	5.8%	\$ 281	2.3%
2010	1	2.2%	\$ 60	0.9%
2011	1	1.6%	\$ 39	0.3%
2012	1	1.8%	\$ 96	1.1%
2013	2	3.3%	\$ 85	0.8%
2014	1	3.4%	\$ 78	1.4%
2015	2	12.5%	\$ 539	17%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	5	14%	\$ 599	10%
2007	4	14%	\$ 425	7%
2008	8	16%	\$ 690	9%
2009	15	17%	\$ 1,227	10%
2010	5	11%	\$ 355	6%
2011	7	11%	\$ 411	3%
2012	6	11%	\$ 624	7%
2013	9	15%	\$ 738	7%
2014	4	14%	\$ 438	8%
2015	4	25%	\$ 479	15%

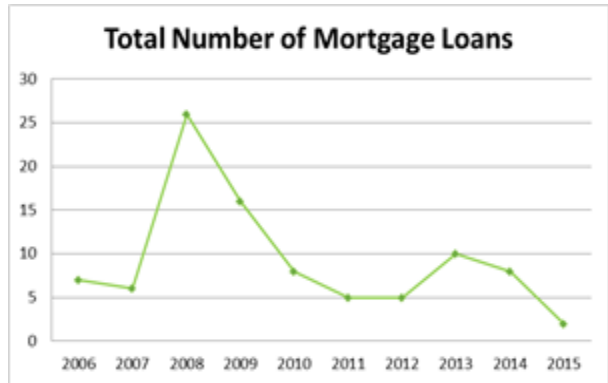
Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	1	2.0%	\$ 54	0.7%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	1	1.2%	\$ 73	0.6%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	1	1.6%	\$ 37	0.3%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	10	\$ 1,696
2014	8	\$ 6,974
2015	2	\$ 318



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	0	0%	\$ -	0%
2014	2	25%	\$ 179	3%
2015	0	0%	\$ -	0%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	4	57%	\$ 2,098	84%
2007	1	17%	\$ 76	15%
2008	6	23%	\$ 508	14%
2009	5	31%	\$ 432	11%
2010	2	25%	\$ 281	18%
2011	2	40%	\$ 90	3%
2012	1	20%	\$ 85	13%
2013	2	20%	\$ 98	6%
2014	1	13%	\$ 110	2%
2015	0	0%	\$ -	0%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	0	0%	\$ -	0%
2014	1	13%	\$ 69	1%
2015	0	0%	\$ -	0%

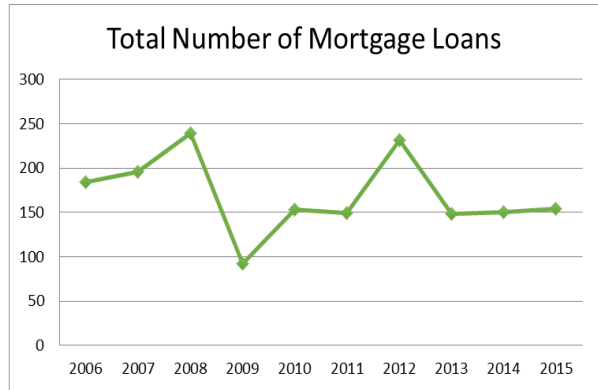
African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	1	4%	\$ 286	8%
2009	0	0%	\$ -	0%
2010	1	13%	\$ 116	7%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

Allegheny County excluding Pittsburgh																	
	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 (50-79% of HUD Area Median Income)																	
	Moderate	4	29%	\$ 479	20%	4	31%	\$ 479	23%	-		\$ -		-		\$ -	
Middle (80-119% of HUD Area Median Income)																	
	Middle	3	21%	\$ 384	16%	3	23%	\$ 384	18%	-		\$ -		-		\$ -	
Upper (>=120% of HUD Area Median Income)																	
	Upper	7	50%	\$ 1,547	64%	6	46%	\$ 1,225	59%	-		\$ -		-		\$ -	
	Total	14		\$ 2,410		13		\$ 2,088									

City of Pittsburgh																	
	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 (50-79% of HUD Area Median Income)																	
	Moderate	1	100%	\$ 97	100%	1	100%	\$ 97	100%	-		\$ -		-		\$ -	
Middle (80-119% of HUD Area Median Income)																	
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
Upper (>=120% of HUD Area Median Income)																	
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
	Total	1		\$ 97													

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	148	\$ 21,964
2014	150	\$ 24,780
2015	154	\$ 22,216



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	1	0.5%	\$ 75	0.4%
2007	6	3.1%	\$ 1,108	6.8%
2008	11	4.6%	\$ 1,810	7.7%
2009	3	3.3%	\$ 386	3.7%
2010	4	2.6%	\$ 953	5.4%
2011	3	2.0%	\$ 318	1.0%
2012	6	2.6%	\$ 2,042	6.0%
2013	11	7.4%	\$ 1,402	6.4%
2014	14	9.3%	\$ 1,384	5.6%
2015	9	5.8%	\$ 798	3.6%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	44	24%	\$ 4,216	24.2%
2007	26	13%	\$ 1,353	8.3%
2008	30	13%	\$ 1,382	5.8%
2009	15	16%	\$ 756	7.2%
2010	24	16%	\$ 1,173	6.6%
2011	25	17%	\$ 1,863	5.8%
2012	38	16%	\$ 2,021	6.0%
2013	13	9%	\$ 885	4.0%
2014	15	10%	\$ 997	4.0%
2015	17	11%	\$ 1,171	5.3%

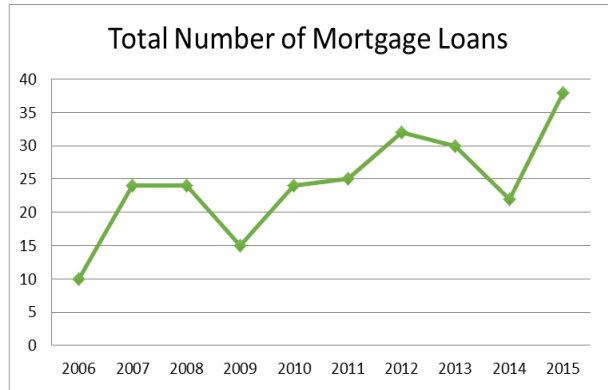
Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	3	1.3%	\$ 934	4.0%
2009	1	1.1%	\$ 170	1.6%
2010	2	1.3%	\$ 348	2.0%
2011	0	0%	\$ -	0%
2012	2	0.9%	\$ 1,669	4.9%
2013	2	1.4%	\$ 450	2.0%
2014	2	1.3%	\$ 522	2.1%
2015	3	1.9%	\$ 224	1.0%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	0	0%	\$ -	0%
2014	1	0.7%	\$ 136	0.5%
2015	0	0%	\$ -	0%

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	30	\$ 8,301
2014	22	\$ 4,247
2015	38	\$ 11,785



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	10	33%	\$ 3,090	37%
2014	12	55%	\$ 2,573	61%
2015	19	50%	\$ 5,107	43%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	8	80%	\$ 847	65%
2007	2	8%	\$ 28	1%
2008	4	17%	\$ 69	1%
2009	2	13%	\$ 75	5%
2010	3	13%	\$ 156	5%
2011	2	8%	\$ 75	2%
2012	5	16%	\$ 83	2%
2013	6	20%	\$ 389	5%
2014	1	5%	\$ 150	4%
2015	1	3%	\$ 69	0.6%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	1	3%	\$ 30	0%
2014	1	5%	\$ 90	2%
2015	6	16%	\$ 1,502	13%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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	6%	\$ 268	5%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

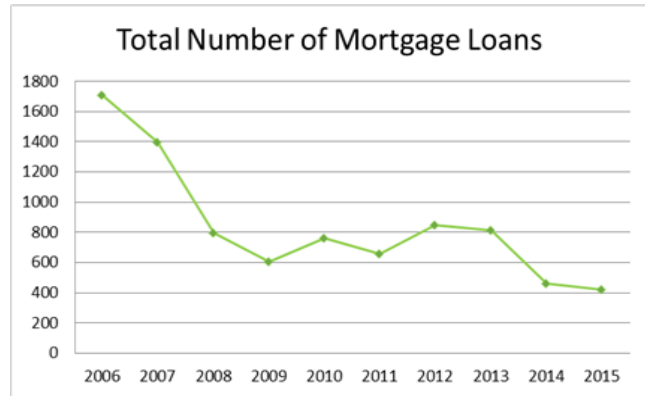
2015 Loans by Borrower Income Level

Allegheny County excluding Pittsburgh															
	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	8	5%	\$ 446	2%	1	1%	\$ 4	0%	-	\$ -	6	35%	\$ 414	20%
Moderate (50-79% of HUD Area Median Income)															
	Moderate	22	13%	\$ 1,660	7%	16	13%	\$ 1,167	7%	-	\$ -	3	18%	\$ 276	13%
Middle (80-119% of HUD Area Median Income)															
	Middle	35	21%	\$ 3,332	15%	28	22%	\$ 2,378	14%	-	\$ -	2	12%	\$ 519	25%
Upper (>=120% of HUD Area Median Income)															
	Upper	101	61%	\$ 16,931	76%	83	65%	\$ 14,062	80%	-	\$ -	6	35%	\$ 901	43%
	Total	166		\$ 22,369		128		\$ 17,611				17		\$ 2,110	

City of Pittsburgh															
	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	13%	\$ 414	0%	-	-	\$ -	-	-	\$ -	2	33%	\$ 318	32%
Moderate (50-79% of HUD Area Median Income)															
	Moderate	3	13%	\$ 332	0%	1	7%	\$ 69	3%	-	\$ -	2	33%	\$ 263	27%
Middle (80-119% of HUD Area Median Income)															
	Middle	3	13%	\$ 328	0%	2	14%	\$ 278	11%	-	\$ -	1	17%	\$ 50	5%
Upper (>=120% of HUD Area Median Income)															
	Upper	15	63%	\$ 2,946	0%	11	79%	\$ 2,091	86%	-	\$ -	1	17%	\$ 360	36%
	Total	24		\$ 4,020		14		\$ 2,438				6		\$ 991	

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	816	\$ 105,696
2014	462	\$ 54,943
2015	418	\$ 55,024



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	72	9%	\$ 3,185	3%
2014	69	15%	\$ 3,425	6%
2015	50	12%	\$ 2,379	4%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	597	35%	\$ 13,699	19%
2007	465	33%	\$ 13,100	20%
2008	327	41%	\$ 8,296	21%
2009	259	43%	\$ 11,029	21%
2010	246	32%	\$ 12,160	14%
2011	204	31%	\$ 11,592	15%
2012	196	23%	\$ 13,337	13%
2013	239	29%	\$ 16,129	15%
2014	165	36%	\$ 10,193	19%
2015	153	37%	\$ 10,856	20%

Minority Lending

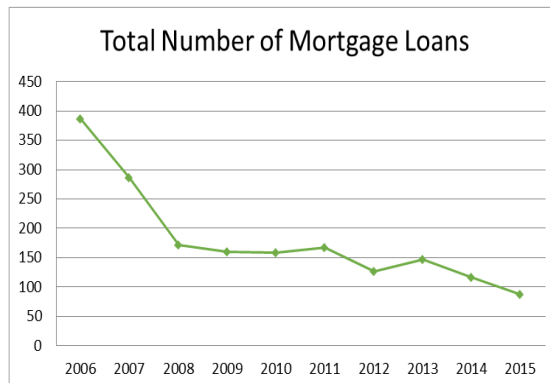
Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	49	2.9%	\$ 955	1.3%
2007	40	2.9%	\$ 689	1.0%
2008	41	5.1%	\$ 719	1.8%
2009	39	6.4%	\$ 527	1.0%
2010	30	3.9%	\$ 919	1.1%
2011	25	3.8%	\$ 801	1.0%
2012	29	3.4%	\$ 1,105	1.0%
2013	23	2.8%	\$ 767	0.7%
2014	24	5.2%	\$ 872	1.6%
2015	20	4.8%	\$ 660	1.2%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	53	3.1%	\$ 1,024	1.4%
2007	62	4.4%	\$ 1,951	2.9%
2008	42	5.3%	\$ 1,503	3.8%
2009	28	4.6%	\$ 833	1.6%
2010	17	2.2%	\$ 966	1.1%
2011	20	3.0%	\$ 905	1.2%
2012	29	3.4%	\$ 1,778	1.7%
2013	27	3.3%	\$ 1,423	1.3%
2014	24	5.2%	\$ 1,569	2.9%
2015	22	5.2%	\$ 998	1.8%

*Includes Citizens Bank, National Association and Citizens Bank of Pennsylvania

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	147	\$ 15,065
2014	117	\$ 12,041
2015	88	\$ 9,197



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	69	47%	\$ 4,505	30%
2014	59	50%	\$ 3,963	33%
2015	37	42%	\$ 2,302	25%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	189	49%	\$ 3,096	22%
2007	150	52%	\$ 2,992	34%
2008	89	52%	\$ 2,414	34%
2009	82	51%	\$ 3,321	27%
2010	66	42%	\$ 2,224	18%
2011	73	43%	\$ 2,884	19%
2012	48	38%	\$ 2,086	16%
2013	59	40%	\$ 3,628	24%
2014	47	40%	\$ 2,749	23%
2015	49	57%	\$ 1,823	20%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	29	20%	\$ 1,211	8%
2014	19	16%	\$ 1,029	9%
2015	14	16%	\$ 793	

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	41	11%	\$ 970	7%
2007	54	19%	\$ 823	9%
2008	27	16%	\$ 852	12%
2009	23	14%	\$ 570	5%
2010	23	15%	\$ 646	5%
2011	22	13%	\$ 710	5%
2012	11	9%	\$ 344	3%
2013	20	14%	\$ 907	6%
2014	14	12%	\$ 615	5%
2015	11	13%	\$ 530	6%

*Includes Citizens Bank, National Association and Citizens Bank of Pennsylvania

2015 Loans by Borrower Income Level

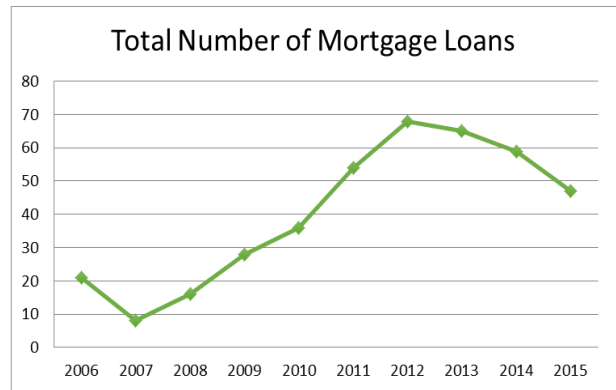
Allegheny County excluding Pittsburgh																	
	Borrower Income Level	Total Applications				Originated				Purchased		Denied					
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%				
Low (0-49% of HUD Area Median Income)	Low	140	19%	\$ 4,330	7%	47	17%	\$ 2,481	11%	-		\$ -		80	37%	\$ 1,277	16%
Moderate (50-79% of HUD Area Median Income)	Moderate	204	27%	\$ 12,225	19%	106	38%	\$ 8,375	37%	-		\$ -		69	32%	\$ 1,455	18%
Middle (80-119% of HUD Area Median Income)	Middle	169	22%	\$ 11,577	18%	29	10%	\$ 1,106	5%	-		\$ -		38	18%	\$ 1,365	17%
Upper (>=120% of HUD Area Median Income)	Upper	239	32%	\$ 37,507	57%	100	35%	\$ 10,674	47%	-		\$ -		28	13%	\$ 3,959	49%
Total	Total	752		\$ 65,639		282		\$ 22,636						215		\$ 8,056	

City of Pittsburgh																	
	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	43	21%	\$ 1,041	7%	15	17%	\$ 577	6%	-		\$ -		25	29%	\$ 346	24%
Moderate (50-79% of HUD Area Median Income)	Moderate	85	41%	\$ 3,132	21%	34	40%	\$ 2,161	24%	-		\$ -		43	50%	\$ 477	34%
Middle (80-119% of HUD Area Median Income)	Middle	32	15%	\$ 2,499	17%	12	14%	\$ 1,202	13%	2	100%	\$ 201	100%	10	12%	\$ 191	13%
Upper (>=120% of HUD Area Median Income)	Upper	49	23%	\$ 8,377	56%	25	29%	\$ 5,247	29%	-		\$ -		8	9%	\$ 402	28%
Total	Total	209		\$ 15,049		86		\$ 9,187		2		\$ 201		86		\$ 1,416	

* Includes Citizens Bank, National Association and Citizens Bank of Pennsylvania

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	65	\$ 16,027
2014	59	\$ 9,308
2015	47	\$ 14,905



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	3	10.7%	\$ 263	8.6%
2010	0	0%	\$ -	0%
2011	1	1.9%	\$ 46	0.8%
2012	2	2.9%	\$ 134	1.3%
2013	0	0%	\$ -	0%
2014	1	1.7%	\$ 51	0.5%
2015	2	4.3%	\$ 85	0.6%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	8	38%	\$ 430	41%
2007	2	25%	\$ 106	23%
2008	6	38%	\$ 461	36%
2009	10	36%	\$ 630	21%
2010	3	8%	\$ 226	5%
2011	15	28%	\$ 1,192	21%
2012	15	22%	\$ 1,357	13%
2013	10	15%	\$ 998	6%
2014	13	22%	\$ 1,353	15%
2015	8	17%	\$ 965	6%

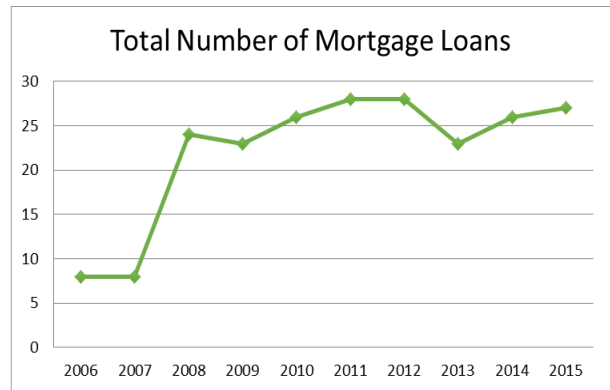
Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	1	3.6%	\$ 145	4.8%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%
2015	1	2.1%	\$ 33	0.2%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	1	1.9%	\$ 97	1.7%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	1	1.7%	\$ 252	2.7%
2015	0	0%	\$ -	0%

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	23	\$ 2,504
2014	26	\$ 3,354
2015	27	\$ 12,347



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	7	30%	\$ 461	18%
2014	9	35%	\$ 932	28%
2015	8	30%	\$ 7,533	61%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	5	63%	\$ 195	61%
2007	3	38%	\$ 188	50%
2008	11	46%	\$ 401	30%
2009	8	35%	\$ 362	13%
2010	13	50%	\$ 692	41%
2011	7	25%	\$ 497	18%
2012	13	46%	\$ 1,003	43%
2013	9	39%	\$ 554	22%
2014	7	27%	\$ 544	16%
2015	7	26%	\$ 563	5%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	1	4%	\$ 98	4%
2014	0	0%	\$ -	0%
2015	1	4%	\$ 60	0.5%

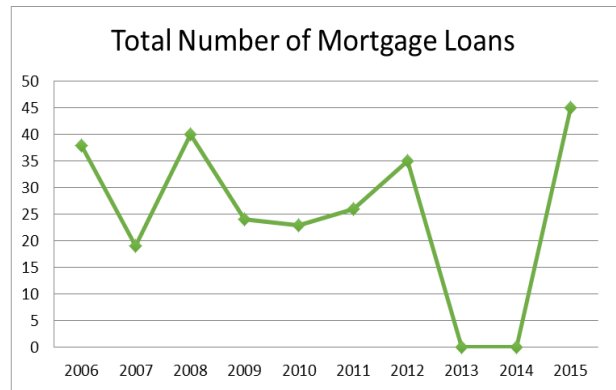
African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	1	4%	\$ 86	3%
2014	0	0%	\$ -	0%
2015	2	7%	\$ 205	2%

Allegheny County excluding Pittsburgh																	
	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	2	4%	\$ 84	1%	1	2%	\$ 43	0%	-	\$ -	-	\$ -	-	\$ -	-	
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	10	19%	\$ 1,127	11%	7	16%	\$ 922	11%	-	\$ -	2	50%	\$ 69	15%		
Middle (80-119% of HUD Area Median Income)																	
	Middle	8	15%	\$ 1,108	11%	6	14%	\$ 919	11%	-	\$ -	1	25%	\$ 70	15%		
Upper (>=120% of HUD Area Median Income)																	
	Upper	32	62%	\$ 7,483	76%	30	68%	\$ 6,755	78%	-	\$ -	1	25%	\$ 325	70%		
	Total	52		\$ 9,802		44		\$ 8,639				4		\$ 464			

City of Pittsburgh																	
	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	2	8%	\$ 82	3%	2	11%	\$ 82	4%	-	\$ -	-	\$ -	-	\$ -	-	
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	7	29%	\$ 815	31%	5	26%	\$ 481	24%	-	\$ -	1	25%	\$ 50	13%		
Middle (80-119% of HUD Area Median Income)																	
	Middle	2	8%	\$ 124	5%	2	11%	\$ 124	6%	-	\$ -	-	\$ -	-	\$ -	-	
Upper (>=120% of HUD Area Median Income)																	
	Upper	13	54%	\$ 1,649	62%	10	53%	\$ 1,316	66%	-	\$ -	3	75%	\$ 333	87%		
	Total	24		\$ 2,670		19		\$ 2,003				4		\$ 383			

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	0	\$ -
2014	0	\$ -
2015	45	\$ 3,801



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	0		\$ -	
2014	0		\$ -	
2015	10	22%	\$ 580	15%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	16	42%	\$ 545	35%
2007	6	32%	\$ 177	20%
2008	16	40%	\$ 854	35%
2009	8	33%	\$ 295	18%
2010	8	35%	\$ 294	18%
2011	9	35%	\$ 323	14%
2012	9	26%	\$ 410	19%
2013	0		\$ -	
2014	0		\$ -	
2015	24	53%	\$ 1,344	35%

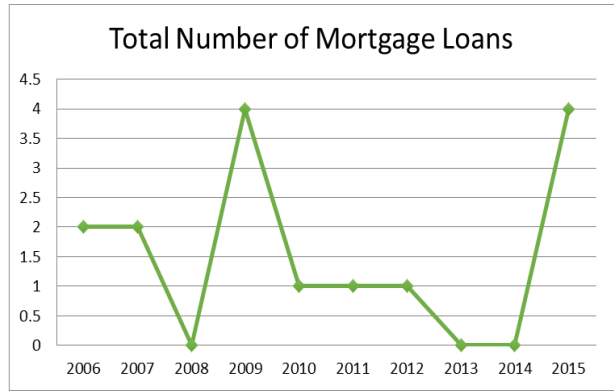
Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	2	5.3%	\$ 23	1.5%
2007	0	0%	\$ -	0%
2008	1	2.5%	\$ 54	2.2%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	1	2.9%	\$ 36	1.7%
2013	0		\$ -	
2014	0		\$ -	
2015	0		\$ -	

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	3	7.5%	\$ 119	4.9%
2009	0	0%	\$ -	0%
2010	1	4.3%	\$ 76	4.6%
2011	1	3.8%	\$ 13	0.6%
2012	1	2.9%	\$ 36	1.7%
2013	0		\$ -	
2014	0		\$ -	
2015	0		\$ -	

Total Lending

Total Lending		
Year	Count	Amount (000s)
2006	2	\$ 80
2007	2	\$ 50
2008	0	\$ -
2009	4	\$ 810
2010	1	\$ 72
2011	1	\$ 64
2012	1	\$ 168
2013	0	\$ -
2014	0	\$ -
2015	4	\$ 861



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0		\$ -	
2007	0		\$ -	
2008	0		\$ -	
2009	1	25%	\$ 94	12%
2010	0		\$ -	
2011	0		\$ -	
2012	1	100%	\$ 168	100%
2013	0		\$ -	
2014	0		\$ -	
2015	2	50%	\$ 355	41%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0		\$ -	
2007	0		\$ -	
2008	0		\$ -	
2009	1	25%	\$ 94	12%
2010	0		\$ -	
2011	1	100%	\$ 64	100%
2012	0		\$ -	
2013	0		\$ -	
2014	0		\$ -	
2015	0		\$ -	

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0		\$ -	
2007	0		\$ -	
2008	0		\$ -	
2009	0		\$ -	
2010	0		\$ -	
2011	0		\$ -	
2012	0		\$ -	
2013	0		\$ -	
2014	0		\$ -	
2015	0		\$ -	

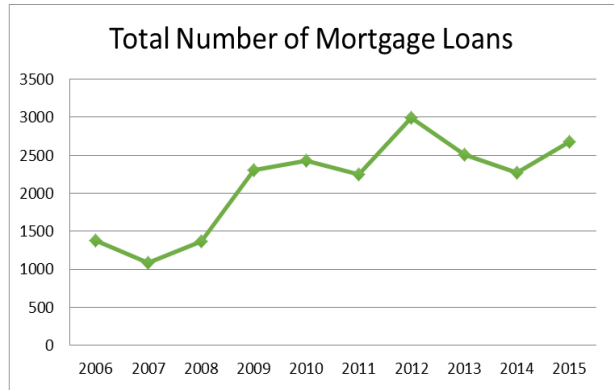
African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0		\$ -	
2007	0		\$ -	
2008	0		\$ -	
2009	0		\$ -	
2010	0		\$ -	
2011	0		\$ -	
2012	0		\$ -	
2013	0		\$ -	
2014	0		\$ -	
2015	0		\$ -	

Allegheny County excluding Pittsburgh													
	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	7	15%	\$ 213	5%	7	16%	\$ 213	6%	-	\$ -	-	\$ -
Moderate (50-79% of HUD Area Median Income)													
	Moderate	17	37%	\$ 1,131	29%	17	38%	\$ 1,131	30%	-	\$ -	-	\$ -
Middle (80-119% of HUD Area Median Income)													
	Middle	9	20%	\$ 770	20%	8	18%	\$ 635	17%	-	\$ -	1	100% \$ 135 100%
Upper (>=120% of HUD Area Median Income)													
	Upper	13	28%	\$ 1,822	46%	13	29%	\$ 1,822	48%	-	\$ -	-	\$ -
	Total	46		\$ 3,936		45		\$ 8,639				1	\$ 135

City of Pittsburgh													
	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	-		\$			\$			-	\$ -	-	\$ -
Moderate (50-79% of HUD Area Median Income)													
	Moderate	-		\$			\$			-	\$ -	-	\$ -
Middle (80-119% of HUD Area Median Income)													
	Middle	-		\$			\$			-	\$ -	-	\$ -
Upper (>=120% of HUD Area Median Income)													
	Upper	4	100%	\$ 861	100%	4	100%	\$ 861	100%	-	\$ -	-	\$ -
	Total	4		\$ 861		4		\$ 861					

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	2504	\$ 316,029
2014	2268	\$ 262,363
2015	2677	\$ 307,555



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	80	5.8%	\$ 2,936	3.0%
2007	59	5.4%	\$ 2,442	3.0%
2008	72	5.3%	\$ 4,310	3.4%
2009	95	4.1%	\$ 7,537	3.1%
2010	78	3.2%	\$ 4,609	1.6%
2011	75	3.3%	\$ 3,735	1.4%
2012	151	5.0%	\$ 10,263	2.7%
2013	144	5.8%	\$ 8,697	2.8%
2014	157	6.9%	\$ 8,800	3.4%
2015	175	6.5%	\$ 11,426	3.7%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	393	29%	\$ 18,354	19%
2007	312	29%	\$ 15,304	19%
2008	324	24%	\$ 16,429	13%
2009	540	23%	\$ 31,910	13%
2010	496	20%	\$ 34,377	12%
2011	490	22%	\$ 31,830	12%
2012	605	20%	\$ 43,501	12%
2013	527	21%	\$ 34,568	11%
2014	424	19%	\$ 27,861	11%
2015	556	21%	\$ 36,077	12%

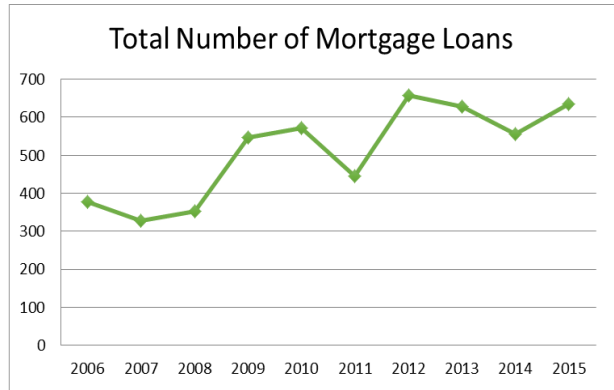
Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	35	2.5%	\$ 1,411	1.4%
2007	29	2.7%	\$ 1,303	1.6%
2008	23	1.7%	\$ 1,972	1.6%
2009	58	2.5%	\$ 5,132	2.1%
2010	45	1.8%	\$ 2,273	0.8%
2011	46	2.0%	\$ 2,610	0.9%
2012	60	2.0%	\$ 3,916	1.0%
2013	49	2.0%	\$ 2,821	0.9%
2014	47	2.1%	\$ 2,457	0.9%
2015	59	2.2%	\$ 2,913	0.9%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	65	4.7%	\$ 3,703	3.8%
2007	59	5.4%	\$ 4,135	5.0%
2008	63	4.6%	\$ 4,199	3.3%
2009	81	3.5%	\$ 5,364	2.2%
2010	66	2.7%	\$ 6,884	2.4%
2011	65	2.9%	\$ 4,744	1.7%
2012	85	2.8%	\$ 6,743	1.8%
2013	86	3.4%	\$ 6,561	2.1%
2014	82	3.6%	\$ 7,213	2.7%
2015	94	3.5%	\$ 7,427	2.4%

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	628	\$ 103,589
2014	556	\$ 70,127
2015	634	\$ 167,039



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	220	35%	\$ 45,422	44%
2014	218	39%	\$ 22,385	32%
2015	221	39%	\$ 90,974	54%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	160	42%	\$ 7,747	28%
2007	148	45%	\$ 6,247	25%
2008	136	39%	\$ 6,102	19%
2009	175	32%	\$ 9,694	18%
2010	196	34%	\$ 10,164	16%
2011	129	29%	\$ 6,866	12%
2012	193	29%	\$ 11,327	13%
2013	213	34%	\$ 12,365	12%
2014	174	31%	\$ 9,083	13%
2015	200	32%	\$ 11,981	7%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	82	13%	\$ 36,657	35%
2014	73	13%	\$ 4,272	6%
2015	70	11%	\$ 7,212	4%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	43	11%	\$ 1,837	7%
2007	49	15%	\$ 2,222	9%
2008	39	11%	\$ 2,026	6%
2009	55	10%	\$ 3,372	6%
2010	72	13%	\$ 4,462	7%
2011	24	5%	\$ 1,465	3%
2012	43	7%	\$ 2,776	3%
2013	61	10%	\$ 3,932	4%
2014	65	12%	\$ 3,538	5%
2015	39	6%	\$ 2,136	1%

2015 Loans by Borrower Income Level

Allegheny County excluding Pittsburgh																	
	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	292	8%	\$ 13,741	3%	134	5%	\$ 6,223	2%	-	\$ -		131	20%	\$ 6,030	13%	
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	695	19%	\$ 47,362	12%	422	16%	\$ 29,854	10%	-	\$ -		178	27%	\$ 9,874	20%	
Middle (80-119% of HUD Area Median Income)																	
	Middle	841	23%	\$ 72,572	18%	577	22%	\$ 51,085	17%	-	\$ -		164	24%	\$ 11,666	24%	
Upper (>=120% of HUD Area Median Income)																	
	Upper	1,901	51%	\$ 275,351	67%	1,505	57%	\$ 214,438	71%	-	\$ -		198	30%	\$ 20,635	43%	
	Total	3,729		\$ 409,206		2,638		\$ 301,600					671		\$ 48,205		

City of Pittsburgh																	
	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	147	16%	\$ 6,134	6%	59	10%	\$ 2,308	3%	-	\$ -		66	33%	\$ 2,567	22%	
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	223	25%	\$ 13,762	14%	141	23%	\$ 9,673	13%	-	\$ -		60	30%	\$ 2,761	24%	
Middle (80-119% of HUD Area Median Income)																	
	Middle	176	19%	\$ 14,892	16%	128	21%	\$ 11,231	16%	-	\$ -		32	16%	\$ 1,948	17%	
Upper (>=120% of HUD Area Median Income)																	
	Upper	361	40%	\$ 60,890	64%	273	45%	\$ 48,630	68%	-	\$ -		43	21%	\$ 4,448	38%	
	Total	907		\$ 95,678		601		\$ 71,842					201		\$ 11,724		

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	32	\$ 5,249
2014	26	\$ 2,699
2015	27	\$ 2,902



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	7	22%	\$ 1,386	26%
2014	9	35%	\$ 677	25%
2015	6	22	\$ 207	7%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	5	25%	\$ 549	39%
2007	3	12%	\$ 163	8%
2008	9	25%	\$ 495	14%
2009	5	15%	\$ 269	8%
2010	6	21%	\$ 470	14%
2011	10	32%	\$ 658	18%
2012	9	28%	\$ 577	17%
2013	2	6%	\$ 48	1%
2014	3	12%	\$ 163	6%
2015	9	33%	\$ 610	23%

Minority Lending

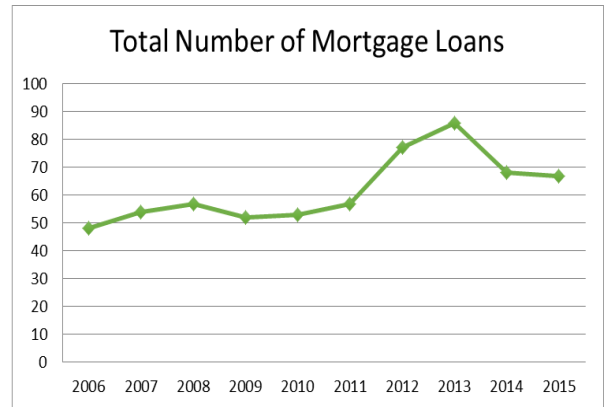
Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	1	5%	\$ 54	4%
2007	1	4%	\$ 50	2%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	4	14%	\$ 386	12%
2011	1	3%	\$ 100	3%
2012	3	9%	\$ 158	5%
2013	4	13%	\$ 1,207	23%
2014	5	19%	\$ 438	16%
2015	2	7%	\$ 100	4%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%
2015	1	4%	\$ 45	2%

*Eureka Bank was acquired by Nextier Bank in January 2016.

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	86	\$ 18,574
2014	68	\$ 11,369
2015	67	\$ 9,634



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	43	50%	\$ 7,584	41%
2014	35	51%	\$ 6,407	56%
2015	40	60%	\$ 6,357	66%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	19	40%	\$ 2,590	46%
2007	19	35%	\$ 1,030	20%
2008	17	30%	\$ 1,050	12%
2009	17	33%	\$ 1,086	24%
2010	11	21%	\$ 996	10%
2011	19	33%	\$ 1,479	15%
2012	13	17%	\$ 2,068	15%
2013	12	14%	\$ 946	5%
2014	8	12%	\$ 671	6%
2015	10	15%	\$ 876	9%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	4	5%	\$ 218	1%
2014	3	4%	\$ 160	1%
2015	4	6%	\$ 498	5%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0	0%	\$ -	0%
2007	2	4%	\$ 320	6%
2008	2	4%	\$ 100	1%
2009	0	0%	\$ -	0%
2010	1	2%	\$ 65	1%
2011	3	5%	\$ 276	3%
2012	5	6%	\$ 472	3%
2013	3	3%	\$ 130	1%
2014	5	7%	\$ 406	4%
2015	5	7%	\$ 675	7%

*Eureka Bank was acquired by Nextier Bank in January 2016.

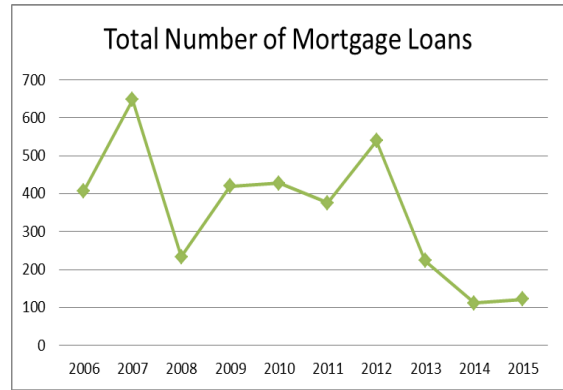
2015 Loans by Borrower Income Level

Allegheny County excluding Pittsburgh																
	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)																
	Low	-		\$ -		-		\$ -		-		\$ -		-		\$ -
Moderate (50-79% of HUD Area Median Income)																
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -
Middle (80-119% of HUD Area Median Income)																
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -
Upper (>=120% of HUD Area Median Income)																
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -
	Total															

City of Pittsburgh																
	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)																
	Low	4	7%	\$ 335	5%	4	9%	\$ 335	6%	-		\$ -		-		\$ -
Moderate (50-79% of HUD Area Median Income)																
	Moderate	8	17%	\$ 564	9%	6	14%	\$ 541	9%	-		\$ -		2	66%	\$ 23 31%
Middle (80-119% of HUD Area Median Income)																
	Middle	6	13%	\$ 345	6%	6	14%	\$ 345	6%	-		\$ -		-		\$ -
Upper (>=120% of HUD Area Median Income)																
	Upper	30	63%	\$ 4,866	80%	28	64%	\$ 4,776	80%	-		\$ -		1	33%	\$ 50 69%
	Total	48		\$ 6,110		44		\$ 5,997					3		\$ 73	

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	224	\$ 41,974
2014	112	\$ 21,808
2015	122	\$ 29,766



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	9	2.2%	\$ 375	1.0%
2007	22	3.4%	\$ 982	1.4%
2008	15	6.4%	\$ 893	2.8%
2009	8	1.9%	\$ 574	0.8%
2010	23	5.4%	\$ 1,560	2.3%
2011	21	5.6%	\$ 1,502	2.3%
2012	24	4.4%	\$ 1,802	1.8%
2013	11	4.9%	\$ 856	2.0%
2014	8	7.1%	\$ 363	1.7%
2015	4	3.3%	\$ 315	1.1%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	103	25%	\$ 6,737	19%
2007	104	16%	\$ 7,365	11%
2008	51	22%	\$ 4,053	13%
2009	99	24%	\$ 9,074	13%
2010	104	24%	\$ 8,992	13%
2011	79	21%	\$ 7,483	12%
2012	90	17%	\$ 8,920	9%
2013	43	19%	\$ 4,345	10%
2014	27	24%	\$ 2,222	10%
2015	26	21%	\$ 2,637	9%

Minority Lending

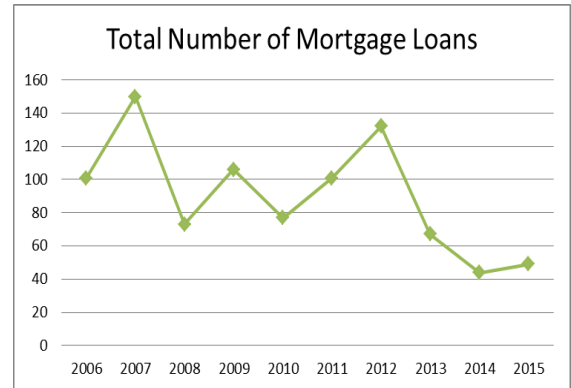
Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0	0%	\$ -	0%
2007	4	0.6%	\$ 224	0.3%
2008	2	0.9%	\$ 95	0.3%
2009	3	0.7%	\$ 299	0.4%
2010	14	3.3%	\$ 937	1.4%
2011	9	2.4%	\$ 693	1.1%
2012	10	1.9%	\$ 866	0.8%
2013	5	2.2%	\$ 384	0.9%
2014	1	0.9%	\$ 50	0.2%
2015	2	1.6%	\$ 123	0.4%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	5	1.2%	\$ 340	1.0%
2007	8	1.2%	\$ 454	0.7%
2008	6	2.6%	\$ 533	1.6%
2009	13	3.1%	\$ 1,343	1.9%
2010	22	5.1%	\$ 2,447	3.6%
2011	17	4.5%	\$ 2,291	3.5%
2012	12	2.2%	\$ 1,002	1.0%
2013	6	2.7%	\$ 615	1.5%
2014	1	0.9%	\$ 50	0.2%
2015	2	1.6%	\$ 89	0.3%

*Includes Fifth Third Mortgage Company (2011-2015)

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	67	\$ 11,003
2014	44	\$ 9,551
2015	49	\$ 12,973



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	18	27%	\$ 1,959	18%
2014	15	34%	\$ 1,848	19%
2015	12	24%	\$ 2,101	16%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	32	32%	\$ 1,576	17%
2007	32	21%	\$ 1,855	12%
2008	18	25%	\$ 1,678	17%
2009	35	33%	\$ 2,780	18%
2010	27	35%	\$ 2,089	20%
2011	38	38%	\$ 2,843	17%
2012	26	20%	\$ 2,574	11%
2013	16	24%	\$ 1,605	15%
2014	11	25%	\$ 1,098	11%
2015	14	29%	\$ 1,686	13%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	4	6%	\$ 561	5%
2014	4	9%	\$ 293	3%
2015	4	8%	\$ 521	4%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	5	5%	\$ 183	2%
2007	2	1%	\$ 589	4%
2008	7	10%	\$ 667	7%
2009	14	13%	\$ 1,117	7%
2010	17	22%	\$ 1,201	11%
2011	12	12%	\$ 928	6%
2012	5	4%	\$ 498	2%
2013	0	0%	\$ -	0%
2014	4	9%	\$ 685	7%
2015	2	4%	\$ 250	2%

*Includes Fifth Third Mortgage Company (2011-2015)

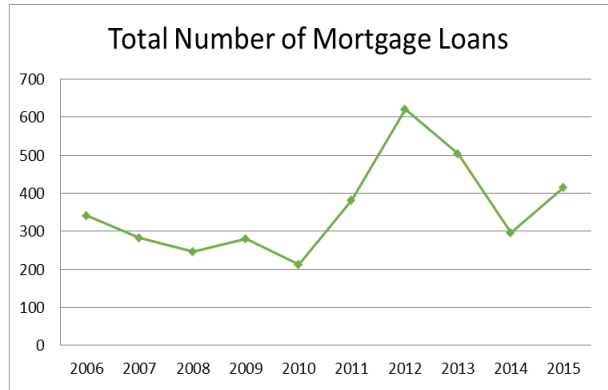
Allegheny County excluding Pittsburgh																	
	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)																	
	Low	16	7%	\$ 1,388	3%	5	4%	\$ 476	2%	-		\$ -		4	9%	\$ 500	7%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	48	22%	\$ 4,457	11%	21	18%	\$ 2,161	9%	-		\$ -		17	37%	\$ 1,380	20%
Middle (80-119% of HUD Area Median Income)																	
	Middle	41	19%	\$ 4,030	10%	21	18%	\$ 2,212	9%	-		\$ -		7	15%	\$ 399	6%
Upper (>=120% of HUD Area Median Income)																	
	Upper	113	52%	\$ 31,898	76%	71	60%	\$ 20,029	81%	-		\$ -		18	39%	\$ 5,007	74%
	Total	218		\$ 41,773		118		\$ 24,878						46		\$ 6,786	

City of Pittsburgh																	
	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	13	14%	\$ 791	6%	2	0%	\$ 116	0%	-		\$ -		6	0%	\$ 394	0%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	17	5%	\$ 1,898	2%	12	0%	\$ 1,570	0%	-		\$ -		4	14%	\$ 318	9%
Middle (80-119% of HUD Area Median Income)																	
	Middle	16	5%	\$ 1,856	0%	9	0%	\$ 1,260	0%	-		\$ -		2	20%	\$ 190	1%
Upper (>=120% of HUD Area Median Income)																	
	Upper	39	0%	\$ 12,894	0%	26	0%	\$ 10,026	0%	-		\$ -		5	0%	\$ 753	0%
	Total	85		\$ 17,439		49		\$ 12,972						17		\$ 1,261	

*includes Fifth Third Mortgage Company

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	504	\$ 53,079
2014	297	\$ 25,892
2015	415	\$ 50,981



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	72	14%	\$ 5,111	10%
2014	53	18%	\$ 3,887	15%
2015	71	17%	\$ 6,425	13%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	108	32%	\$ 5,509	30%
2007	75	27%	\$ 1,780	13%
2008	51	21%	\$ 1,468	10%
2009	63	23%	\$ 2,325	11%
2010	58	27%	\$ 2,942	18%
2011	75	20%	\$ 3,312	10%
2012	117	19%	\$ 6,480	10%
2013	95	19%	\$ 5,030	9%
2014	81	27%	\$ 3,301	13%
2015	129	31%	\$ 8,953	18%

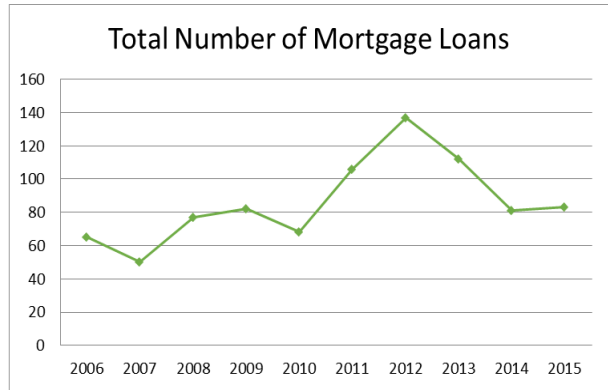
Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	9	2.6%	\$ 844	4.6%
2007	10	3.5%	\$ 1,002	7.4%
2008	5	2.0%	\$ 510	3.5%
2009	8	2.9%	\$ 250	1.2%
2010	19	9.0%	\$ 994	6.1%
2011	13	3.4%	\$ 1,156	3.4%
2012	16	2.6%	\$ 792	1.3%
2013	15	3.0%	\$ 1,450	2.7%
2014	8	2.7%	\$ 814	3.1%
2015	13	3.1%	\$ 1,458	2.95%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	5	1.5%	\$ 111	0.6%
2007	7	2.5%	\$ 210	1.6%
2008	7	2.8%	\$ 563	3.9%
2009	2	0.7%	\$ 44	0.2%
2010	7	3.3%	\$ 327	2.0%
2011	5	1.3%	\$ 699	2.1%
2012	5	0.8%	\$ 498	0.8%
2013	7	1.4%	\$ 519	1.0%
2014	2	0.7%	\$ 110	0.4%
2015	8	1.9%	\$ 898	1.8%

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	112	\$ 14,604
2014	81	\$ 9,198
2015	83	\$ 10,679



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	40	36%	\$ 6,361	44%
2014	31	38%	\$ 3,534	38%
2015	34	41%	\$ 3,441	32%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	31	48%	\$ 2,098	58%
2007	11	22%	\$ 181	7%
2008	11	14%	\$ 470	8%
2009	18	22%	\$ 810	11%
2010	11	16%	\$ 347	5%
2011	22	21%	\$ 994	6%
2012	20	15%	\$ 2,036	8%
2013	18	16%	\$ 1,191	8%
2014	18	22%	\$ 875	10%
2015	27	33%	\$ 1,572	15%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	9	8%	\$ 1,969	13%
2014	3	4%	\$ 668	7%
2015	8	10%	\$ 653	6%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	4	6%	\$ 219	6%
2007	4	8%	\$ 40	2%
2008	1	1%	\$ 10	0%
2009	2	2%	\$ 90	1%
2010	1	1%	\$ 64	1%
2011	3	3%	\$ 264	2%
2012	3	2%	\$ 359	1%
2013	8	7%	\$ 1,348	9%
2014	0	0%	\$ -	0%
2015	5	6%	\$ 510	5%

Allegheny County excluding Pittsburgh																	
	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	102	16%	\$ 5,183	8%	39	11%	\$ 2,210	5%	-		\$ -		35	30%	\$ 1,830	20%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	153	25%	\$ 10,885	18%	90	24%	\$ 6,743	17%	-		\$ -		39	33%	\$ 2,480	28%
Middle (80-119% of HUD Area Median Income)																	
	Middle	135	22%	\$ 12,416	20%	84	23%	\$ 8,894	22%	-		\$ -		22	19%	\$ 1,596	18%
Upper (>=120% of HUD Area Median Income)																	
	Upper	232	37%	\$ 32,812	54%	157	42%	\$ 22,963	56%	-		\$ -		22	19%	\$ 3,056	34%
	Total	622		\$ 61,296		370		\$ 40,810					118		\$ 8,962		

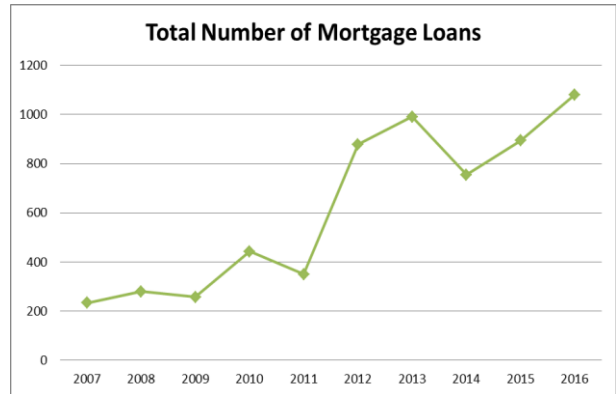
City of Pittsburgh																	
	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)																	
	Low	19	17%	\$ 803	6%	7	11%	\$ 212	3%	-		\$ -		8	36%	\$ 443	16%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	33	29%	\$ 2,572	20%	20	30%	\$ 1,360	18%	-		\$ -		3	14%	\$ 327	12%
Middle (80-119% of HUD Area Median Income)																	
	Middle	22	20%	\$ 1,812	14%	15	23%	\$ 1,375	18%	-		\$ -		5	23%	\$ 218	8%
Upper (>=120% of HUD Area Median Income)																	
	Upper	38	34%	\$ 7,742	60%	24	36%	\$ 4,518	61%	-		\$ -		6	27%	\$ 1,717	63%
	Total	112		\$ 12,929		66		\$ 7,465					22		\$ 2,705		

Table 1. First National Bank of Pennsylvania

**Allegheny County excluding Pittsburgh
Trends in Mortgage Lending 2007-2016**

Total Lending

Total Lending		
Year	Count	Amount (000s)
2007	234	\$ 19,048
2008	280	\$ 32,483
2009	258	\$ 32,578
2010	443	\$ 45,263
2011	351	\$ 43,243
2012	878	\$ 87,951
2013	990	\$ 103,675
2014	755	\$ 98,153
2015	894	\$ 148,041
2016	1,080	\$ 214,027



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2007	16	6.8%	\$ 692	3.6%
2008	22	7.9%	\$ 865	2.7%
2009	16	6.2%	\$ 1,077	3.3%
2010	29	6.5%	\$ 3,117	6.9%
2011	19	5.4%	\$ 1,089	2.5%
2012	80	9.1%	\$ 4,135	4.7%
2013	82	8.3%	\$ 6,060	5.8%
2014	66	8.7%	\$ 4,317	4.4%
2015	65	7.2%	\$ 4,511	3.0%
2016	90	8.3%	\$ 8,669	4.1%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2007	60	26%	\$ 2,720	14%
2008	67	24%	\$ 2,695	8%
2009	57	22%	\$ 2,377	7%
2010	104	23%	\$ 5,188	11%
2011	83	24%	\$ 4,942	11%
2012	256	29%	\$ 14,730	17%
2013	232	23%	\$ 14,303	14%
2014	178	24%	\$ 11,631	12%
2015	224	25%	\$ 17,255	12%
2016	223	21%	\$ 18,347	9%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2007	2	0.9%	\$ 98	0.5%
2008	0	0%	\$ -	0%
2009	1	0.4%	\$ 50	0.2%
2010	4	0.9%	\$ 169	0.4%
2011	3	0.9%	\$ 218	0.5%
2012	7	0.8%	\$ 262	0.3%
2013	17	1.7%	\$ 829	0.8%
2014	12	1.6%	\$ 954	1.0%
2015	11	1.2%	\$ 665	0.4%
2016	16	1.5%	\$ 2,005	0.9%

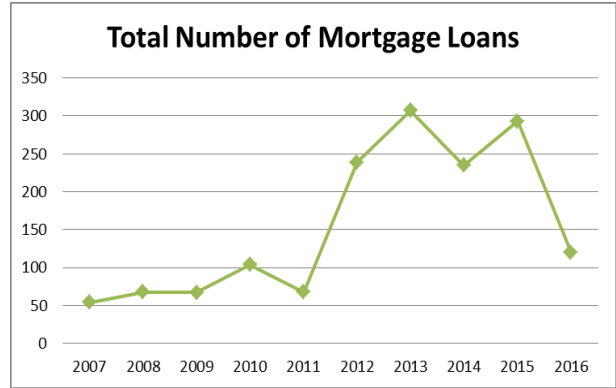
African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2007	2	0.9%	\$ 83	0.4%
2008	3	1.1%	\$ 648	2.0%
2009	2	0.8%	\$ 374	1.1%
2010	3	0.7%	\$ 504	1.1%
2011	6	1.7%	\$ 517	1.2%
2012	9	1.0%	\$ 984	1.1%
2013	19	1.9%	\$ 1,680	1.6%
2014	13	1.7%	\$ 1,267	1.3%
2015	9	1.0%	\$ 784	0.5%
2016	16	1.5%	\$ 2,331	1.1%

Table 2. First National Bank of Pennsylvania

City of Pittsburgh
Trends in Mortgage Lending 2007-2016

Total Lending

Total Lending		
	Count	Amount (000s)
2007	54	\$ 5,003
2008	68	\$ 5,130
2009	67	\$ 5,582
2010	104	\$ 10,636
2011	68	\$ 9,835
2012	239	\$ 23,059
2013	307	\$ 35,997
2014	235	\$ 33,046
2015	293	\$ 50,535
2016	120	\$ 44,548



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	129	42%	\$ 9,943	28%
2014	102	43%	\$ 9,545	29%
2015	102	35%	\$ 9,855	20%
2016	61	51%	\$ 8,256	19%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2007	14	26%	\$ 513	10%
2008	31	46%	\$ 1,252	24%
2009	31	46%	\$ 1,361	24%
2010	37	36%	\$ 1,670	16%
2011	18	26%	\$ 1,186	12%
2012	80	33%	\$ 3,758	16%
2013	96	31%	\$ 4,720	13%
2014	70	30%	\$ 3,420	10%
2015	76	26%	\$ 5,197	10%
2016	20	17%	\$ 1,674	3.6%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	29	9%	\$ 2,449	7%
2014	16	7%	\$ 1,873	6%
2015	28	10%	\$ 3,007	6%
2016	14	12%	\$ 1,581	3.5%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2007	3	6%	\$ 126	3%
2008	3	4%	\$ 64	1%
2009	4	6%	\$ 116	2%
2010	4	4%	\$ 137	1%
2011	5	7%	\$ 316	3%
2012	8	3%	\$ 546	2%
2013	18	6%	\$ 1,463	4%
2014	10	4%	\$ 483	1%
2015	14	5%	\$ 1,244	2%
2016	5	4.2%	\$ 719	1.6%

Table 3. First National Bank of Pennsylvania

2016 Loans by Borrower Income Level*

Allegheny County Excluding Pittsburgh															
	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	148	10%	\$ 9,246	4%	70	7%	\$ 4,606	2%	-	\$ -	63	25%	\$ 3,659	11%
Moderate (50-79% of HUD Area Median Income)															
	Moderate	224	16%	\$ 20,109	8%	153	15%	\$ 13,741	7%	-	\$ -	43	17%	\$ 3,473	10%
Middle (80-119% of HUD Area Median Income)															
	Middle	326	23%	\$ 35,012	14%	225	22%	\$ 24,694	12%	-	\$ -	67	27%	\$ 6,572	20%
Upper (>=120% of HUD Area Median Income)															
	Upper	721	51%	\$ 190,939	75%	586	57%	\$ 158,416	79%	-	\$ -	77	31%	\$ 19,946	59%
	Total	1,419		\$ 255,306		1,034		\$ 201,457				250		\$ 33,650	

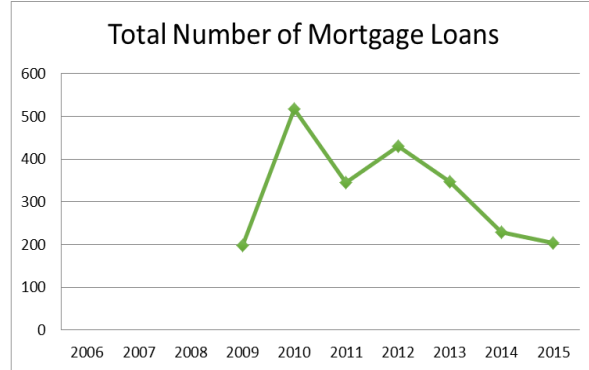
City of Pittsburgh															
	Borrower Income Level	Total Applications				Originated				Purchased		Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%		
Low (0-49% of HUD Area Median Income)															
	Low	20	13%	\$ 836	3%	8	7%	\$ 482	2%	-	\$ -	12	40%	\$ 354	12%
Moderate (50-79% of HUD Area Median Income)															
	Moderate	21	14%	\$ 1,482	5%	12	11%	\$ 1,192	5%	-	\$ -	8	27%	\$ 250	9%
Middle (80-119% of HUD Area Median Income)															
	Middle	30	20%	\$ 4,129	14%	24	21%	\$ 3,632	14%	-	\$ -	3	10%	\$ 295	10%
Upper (>=120% of HUD Area Median Income)															
	Upper	81	53%	\$ 22,783	78%	69	61%	\$ 20,120	79%	-	\$ -	7	23%	\$ 1,995	69%
	Total	152		\$ 29,230		113		\$ 25,426				30		\$ 2,894	

SOURCE: 2016 HMDA Data

*Application and origination numbers will be lower in tables 2 and 3 because files without a recorded applicant income are excluded.

Total Lending

Total Lending		
Year	Count	Amount (000s)
2006		
2007		
2008		
2009	197	\$ 21,797
2010	517	\$ 93,602
2011	345	\$ 60,555
2012	430	\$ 67,789
2013	346	\$ 58,452
2014	229	\$ 21,019
2015	178	\$ 46,805



LMI Lending

LMI Census Tracts				
Year	Count	% of Total Count	Amount (000s)	% of Total Amount
2006				
2007				
2008				
2009	13	7%	\$ 567	3%
2010	23	4%	\$ 1,812	2%
2011	17	5%	\$ 1,451	2%
2012	19	4%	\$ 1,779	3%
2013	23	7%	\$ 1,777	3%
2014	39	17%	\$ 1,804	9%
2015	25	14%	\$ 3,870	8%

LMI Borrowers				
Year	Count	% of Total Count	Amount (000s)	% of Total Amount
2006				
2007				
2008				
2009				
2010	63	32%	\$ 4,361	20%
2011	141	27%	\$ 11,658	12%
2012	108	31%	\$ 10,027	17%
2013	114	27%	\$ 10,181	15%
2014	87	25%	\$ 8,026	14%
2015	91	51%	\$ 5,187	11%

Minority Lending

Minority Census Tracts				
Year	Count	% of Total Count	Amount (000s)	% of Total Amount
2006				
2007				
2008				
2009				
2010	1	0.5%	\$ 61	0.3%
2011	14	2.7%	\$ 954	1.0%
2012	11	3.2%	\$ 978	1.6%
2013	4	0.9%	\$ 263	0.4%
2014	4	1.2%	\$ 285	0.5%
2015	8	4.5%	\$ 274	0.6%

African American Borrowers				
Year	Count	% of Total Count	Amount (000s)	% of Total Amount
2006				
2007				
2008				
2009				
2010	0	0%	\$ -	0%
2011	16	3.1%	\$ 1,854	2.0%
2012	7	2.0%	\$ 932	1.5%
2013	6	1.4%	\$ 400	0.6%
2014	11	3.2%	\$ 1,116	1.9%
2015	14	7.8%	\$ 650	1.4%

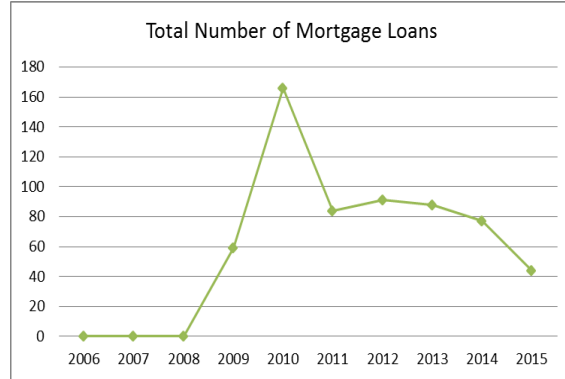
*First Niagara acquired its first Allegheny County branches in 2009.

First Niagara Bank

City of Pittsburgh
Trends in Mortgage Lending 2005-2015

Total Lending

Total Lending		
Year	Count	Amount (000s)
2006		
2007		
2008	59	\$ 6,385
2009	166	\$ 28,667
2010	84	\$ 11,603
2011	91	\$ 16,943
2012	88	\$ 21,522
2013	77	\$ 10,222
2014	77	\$ 10,222
2015	44	\$ 8,021



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006				
2007				
2008				
2009	17	29%	\$ 1,337	21%
2010	50	30%	\$ 6,961	24%
2011	26	31%	\$ 3,255	28%
2012	19	21%	\$ 3,823	23%
2013	33	38%	\$ 7,322	34%
2014	29	38%	\$ 1,702	17%
2015	14	32%	\$ 1,579	20%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006				
2007				
2008				
2009				
2010	26	44%	\$ 2,278	36%
2011	57	34%	\$ 4,563	16%
2012	28	33%	\$ 2,398	21%
2013	19	21%	\$ 1,636	10%
2014	18	20%	\$ 1,196	6%
2015	17	22%	\$ 962	9%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006				
2007				
2008				
2009	4	7%	\$ 214	3.4%
2010	18	11%	\$ 1,115	3.9%
2011	8	10%	\$ 732	6.3%
2012	4	4%	\$ 402	2.4%
2013	13	15%	\$ 4,016	19%
2014	9	12%	\$ 554	5.4%
2015	6	14%	\$ 1,067	13%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006				
2007				
2008				
2009				
2010	3	5%	\$ 284	4.4%
2011	17	10%	\$ 980	3.4%
2012	6	7%	\$ 508	4.4%
2013	5	5%	\$ 326	1.9%
2014	4	5%	\$ 131	0.6%
2015	9	12%	\$ 304	3.0%

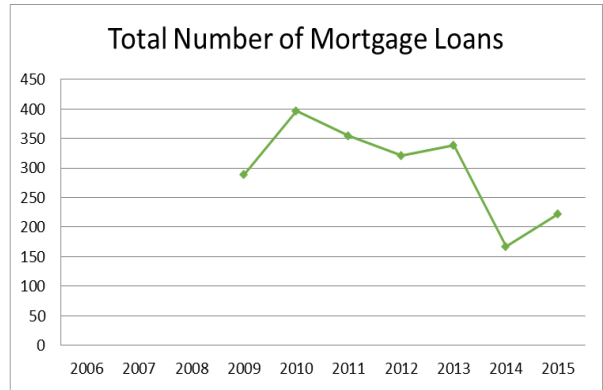
*First Niagara acquired its first Allegheny County branches in 2009.

Allegheny County excluding Pittsburgh																	
	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%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	17	30%	\$ 673	26%	11	30%	\$ 436	24%	-		\$ -		5	33%	\$ 203	36%
Middle (80-119% of HUD Area Median Income)																	
	Middle	20	12%	\$ 850	9%	11	11%	\$ 614	10%	-		\$ -		7	15%	\$ 167	7%
Upper (>=120% of HUD Area Median Income)																	
	Upper	8	6%	\$ 544	3%	8	9%	\$ 544	4%	-		\$ -		-	0%	\$ -	0%
	Total																

City of Pittsburgh																	
	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	2	18%	\$ 11	1%	-	0%	\$ -	0%	-		\$ -		2	40%	\$ 11	28%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	7	16%	\$ 182	9%	2	8%	\$ 85	8%	-		\$ -		5	31%	\$ 97	13%
Middle (80-119% of HUD Area Median Income)																	
	Middle	5	10%	\$ 115	2%	2	7%	\$ 93	4%	-		\$ -		3	20%	\$ 22	2%
Upper (>=120% of HUD Area Median Income)																	
	Upper	1	5%	\$ 88	1%	1	6%	\$ 88	1%	-		\$ -		-	0%	\$ -	0%
	Total																

Total Lending

Total Lending		
Year	Count	Amount (000s)
2006		
2007		
2008		
2009	289	\$ 41,173
2010	396	\$ 59,488
2011	354	\$ 58,540
2012	321	\$ 50,411
2013	338	\$ 55,778
2014	168	\$ 25,896
2015	222	\$ 49,426



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006				
2007				
2008				
2009	30	10%	\$ 902	2.2%
2010	20	5.1%	\$ 1,629	2.7%
2011	39	11%	\$ 1,575	2.7%
2012	23	7.2%	\$ 1,586	3.1%
2013	26	7.7%	\$ 1,050	1.9%
2014	16	9.5%	\$ 803	3.1%
2015	31	14%	\$ 1,697	3.4%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006				
2007				
2008				
2009	83	29%	\$ 6,107	15%
2010	102	26%	\$ 7,424	12%
2011	79	22%	\$ 6,299	11%
2012	77	24%	\$ 6,154	12%
2013	78	23%	\$ 6,859	12%
2014	49	29%	\$ 4,002	15%
2015	77	35%	\$ 6,557	13%

Minority Lending

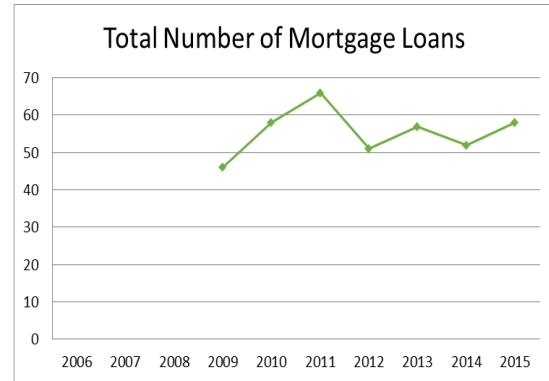
Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006				
2007				
2008				
2009	3	1.0%	\$ 35	0.1%
2010	3	0.8%	\$ 95	0.2%
2011	6	1.7%	\$ 425	0.7%
2012	4	1.2%	\$ 271	0.5%
2013	3	0.9%	\$ 259	0.5%
2014	6	3.6%	\$ 407	1.6%
2015	3	1.3%	\$ 144	0.3%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006				
2007				
2008				
2009	5	1.7%	\$ 383	0.9%
2010	2	0.5%	\$ 315	0.5%
2011	5	1.4%	\$ 1,233	2.1%
2012	4	1.2%	\$ 122	0.2%
2013	10	3.0%	\$ 1,591	2.9%
2014	5	3.0%	\$ 472	1.8%
2015	5	2.2%	\$ 633	1.3%

*The Huntington National Bank acquired its first Allegheny County branches in 2008.

Total Lending

Total Lending		
Year	Count	Amount (000s)
2006		
2007		
2008		
2009	46	\$ 5,810
2010	58	\$ 9,871
2011	66	\$ 13,487
2012	51	\$ 10,783
2013	57	\$ 10,565
2014	52	\$ 31,004
2015	58	\$ 10,501



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006				
2007				
2008				
2009	13	28%	\$ 1,320	23%
2010	24	41%	\$ 3,060	31%
2011	24	36%	\$ 2,960	22%
2012	14	27%	\$ 2,496	23%
2013	18	32%	\$ 2,135	20%
2014	13	25%	\$ 2,216	7%
2015	15	26%	\$ 1,389	13%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006				
2007				
2008				
2009	11	24%	\$ 803	14%
2010	15	26%	\$ 1,447	15%
2011	23	35%	\$ 1,634	12%
2012	17	33%	\$ 2,155	20%
2013	21	37%	\$ 2,649	25%
2014	11	21%	\$ 1,109	4%
2015	24	41%	\$ 2,544	24%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006				
2007				
2008				
2009	2	4%	\$ 262	5%
2010	4	7%	\$ 370	4%
2011	7	11%	\$ 855	6%
2012	5	10%	\$ 634	6%
2013	5	9%	\$ 711	7%
2014	1	2%	\$ 112	0%
2015	4	7%	\$ 262	3%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006				
2007				
2008				
2009	1	2%	\$ 71	1%
2010	4	7%	\$ 341	3%
2011	5	8%	\$ 1,086	8%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	3	6%	\$ 186	1%
2015	4	7%	\$ 605	6%

*The Huntington National Bank acquired its first Allegheny County branches in 2008.

Allegheny County excluding Pittsburgh																	
	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	88	15%	\$ 4,211	5%	14	7%	\$ 673	2%	14	16%	\$ 848	7%	53	23%	\$ 2,357	11%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	153	26%	\$ 12,713	16%	63	29%	\$ 5,884	16%	17	19%	\$ 1,545	13%	61	27%	\$ 4,387	20%
Middle (80-119% of HUD Area Median Income)																	
	Middle	149	25%	\$ 14,799	19%	45	21%	\$ 5,163	14%	31	34%	\$ 2,821	24%	51	23%	\$ 4,635	21%
Upper (>=120% of HUD Area Median Income)																	
	Upper	206	35%	\$ 45,628	59%	92	43%	\$ 24,149	67%	28	31%	\$ 6,380	55%	61	27%	\$ 10,378	48%
	Total	596		\$ 77,351		214		\$ 35,869		90		\$ 11,594		226		\$ 21,757	

City of Pittsburgh																	
	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	23	14%	\$ 688	3%	3	5%	\$ 44	1%	3	7%	\$ 165	3%	16	31%	\$ 447	12%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	51	31%	\$ 4,800	24%	21	38%	\$ 2,500	26%	12	27%	\$ 1,071	20%	13	25%	\$ 922	25%
Middle (80-119% of HUD Area Median Income)																	
	Middle	37	23%	\$ 4,794	24%	11	20%	\$ 2,042	21%	12	27%	\$ 1,495	28%	10	20%	\$ 955	26%
Upper (>=120% of HUD Area Median Income)																	
	Upper	53	32%	\$ 9,810	49%	20	36%	\$ 5,110	53%	18	40%	\$ 2,655	49%	12	24%	\$ 1,415	38%
	Total	164		\$ 20,092		55		\$ 9,696		45		\$ 5,386		51		\$ 3,739	

Total Lending

Total Lending		
	Count	Amount (000s)
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
2013	107	\$ 19,610
2014	73	\$ 14,383
2015	135	\$ 26,063



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	0	0%	\$ -	0%
2014	1	1%	\$ 105	1%
2015	2	1%	\$ 135	1%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	12	29%	\$ 164	6%
2007	11	18%	\$ 376	8%
2008	12	26%	\$ 629	11%
2009	8	16%	\$ 403	5%
2010	11	19%	\$ 546	7%
2011	9	21%	\$ 379	6%
2012	14	29%	\$ 946	13%
2013	25	23%	\$ 1,755	9%
2014	11	15%	\$ 874	6%
2015	16	12%	\$ 1,380	5%

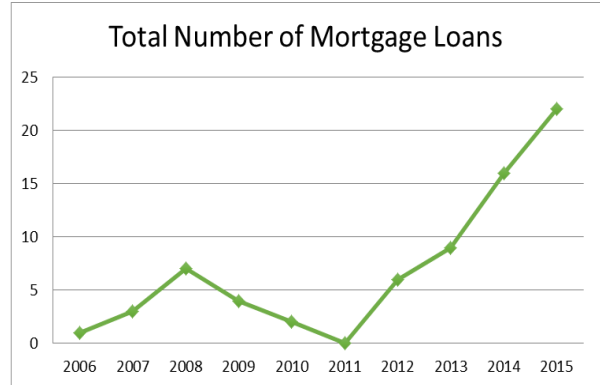
Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%
2015	2	1%	\$ 35	0.1%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	1	2%	\$ 228	3%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%
2015	1	0.5%	\$ 38	0.1%

Total Lending

Total Lending		
Year	Count	Amount (000s)
2006	1	\$ 150
2007	3	\$ 495
2008	7	\$ 3,164
2009	4	\$ 587
2010	2	\$ 817
2011	0	\$ -
2012	6	\$ 1,301
2013	9	\$ 3,052
2014	16	\$ 5,986
2015	22	\$ 4,322



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	2	22%	\$ 1,467	48%
2014	5	31%	\$ 1,496	25%
2015	8	36%	\$ 915	21%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	1	11%	\$ 70	2%
2014	1	6%	\$ 95	2%
2015	0	0%	\$ -	0%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	0	0%	\$ -	0%
2014	1	6%	\$ 470	8%
2015	2	9%	\$ 151	35%

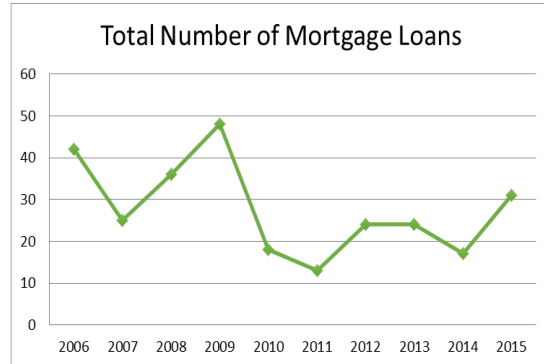
African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%
2015	1	5%	\$ 188	4%

Allegheny County excluding Pittsburgh																	
	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)																	
	Low	6	3%	\$ 259	1%	2	2%	\$ 107	0.4%	-		\$ -		4	20%	\$ 152	6%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	21	12%	\$ 1,273	4%	14	11%	\$ 2,184	8%	-		\$ -		4	20%	\$ 534	20%
Middle (80-119% of HUD Area Median Income)																	
	Middle	46	27%	\$ 5,843	19%	33	25%	\$ 4,158	16%	-		\$ -		7	35%	\$ 1,024	39%
Upper (>=120% of HUD Area Median Income)																	
	Upper	100	58%	\$ 23,035	76%	84	63%	\$ 19,968	76%	-		\$ -		5	25%	\$ 906	35%
	Total	173		\$ 30,410		133		\$ 26,417					20		\$ 2,616		

City of Pittsburgh																	
	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	2	7%	\$ 104	2%	-	0%	\$ -	0%	-		\$ -		2	40%	\$ 104	29%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	4	15%	\$ 436	10%	4	20%	\$ 436	12%	-		\$ -		-	0%	\$ -	0%
Middle (80-119% of HUD Area Median Income)																	
	Middle	4	15%	\$ 573	13%	2	10%	\$ 371	10%	-		\$ -		2	40%	\$ 202	57%
Upper (>=120% of HUD Area Median Income)																	
	Upper	17	58%	\$ 3390	75%	14	70%	\$ 3,061	83%	-		\$ -		1	20%	\$ 48	14%
	Total	27		\$ 4,503		20		\$ 3,686					5		\$ 354		

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	24	\$ 5,914
2014	17	\$ 5,898
2015	31	\$ 7,514



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	1	4%	\$ 52	1%
2014	1	6%	\$ 80	1%
2015	2	6%	\$ 163	2%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	10	24%	\$ 1,241	21%
2007	5	20%	\$ 400	13%
2008	4	11%	\$ 294	5%
2009	4	8%	\$ 396	5%
2010	0	0%	\$ -	0%
2011	2	15%	\$ 73	3%
2012	1	4%	\$ 19	0%
2013	3	13%	\$ 206	3%
2014	2	12%	\$ 234	4%
2015	5	16%	\$ 311	4%

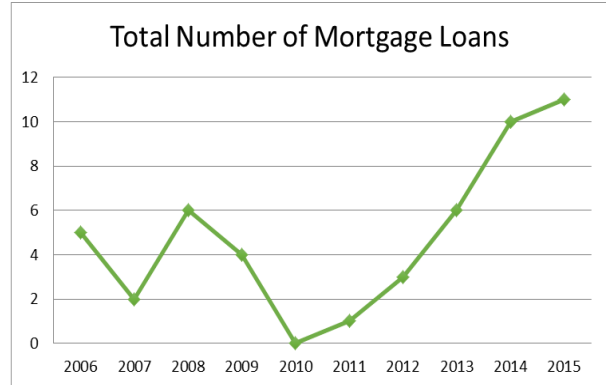
Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	1	6%	\$ 14	0.4%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

Total Lending

Total Lending		
Year	Count	Amount (000s)
2006	5	\$ 383
2007	2	\$ 356
2008	6	\$ 882
2009	4	\$ 820
2010	0	\$ -
2011	1	\$ 194
2012	3	\$ 466
2013	6	\$ 1,562
2014	10	\$ 5,010
2015	11	\$ 1,703



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	2	33%	\$ 580	37%
2014	8	80%	\$ 1,395	28%
2015	3		\$ 455	

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	2	40%	\$ 93	24%
2007	0	0%	\$ -	0%
2008	1	17%	\$ 100	11%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	1	17%	\$ 160	10%
2014	1	10%	\$ 142	3%
2015	2		\$ 285	

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	2	33%	\$ 580	37%
2014	1	10%	\$ 125	2%
2015	0	0%	\$ -	0%

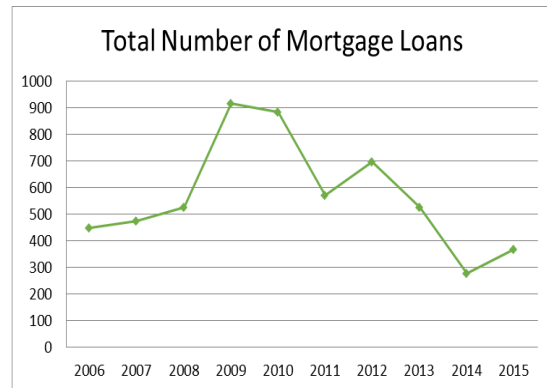
African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

Allegheny County excluding Pittsburgh																	
	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)																	
	Low	4	8%	\$ 277	3%	1	4%	\$ 53	1%	-		\$ -		2	17%	\$ 181	14%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	9	18%	\$ 615	7%	4	15%	\$ 258	5%	-		\$ -		4	33%	\$ 230	18%
Middle (80-119% of HUD Area Median Income)																	
	Middle	5	10%	\$ 513	5%	4	15%	\$ 505	10%	-		\$ -		1	8%	\$ 8	1%
Upper (>=120% of HUD Area Median Income)																	
	Upper	32	64%	\$ 7,929	85%	17	65%	\$ 4,051	83%	-		\$ -		5	42%	\$ 895	68%
	Total	50		\$ 9,334		26		\$ 4,867					12		\$ 1,314		

City of Pittsburgh																	
	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 (50-79% of HUD Area Median Income)																	
	Moderate	2	17%	\$ 285	16%	2	20%	\$ 285	19%	-		\$ -		-		\$ -	
Middle (80-119% of HUD Area Median Income)																	
	Middle	2	17%	\$ 242	14%	1	10%	\$ 82	6%	-		\$ -		-		\$ -	
Upper (>=120% of HUD Area Median Income)																	
	Upper	8	67%	\$ 1,214	70%	7	70%	\$ 1,116	75%	-		\$ -		1	100%	\$ 98	100%
	Total	12		\$ 1,741		10		\$ 1,483					1		\$ 98		

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	525	\$ 66,857
2014	278	\$ 36,280
2015	370	\$ 45,511



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	19	4.2%	\$ 1,249	3.0%
2007	14	3.0%	\$ 1,157	2.5%
2008	26	4.9%	\$ 1,376	2.3%
2009	26	2.8%	\$ 1,522	1.2%
2010	21	2.4%	\$ 1,403	1.0%
2011	16	2.8%	\$ 812	1.1%
2012	25	3.6%	\$ 1,346	1.4%
2013	22	4.2%	\$ 1,376	2.1%
2014	20	7.2%	\$ 985	2.7%
2015	31	8.3%	\$ 1,424	3.1%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	89	20%	\$ 4,843	11%
2007	90	19%	\$ 5,332	11%
2008	110	21%	\$ 7,613	13%
2009	153	17%	\$ 11,372	9%
2010	138	16%	\$ 10,907	8%
2011	87	15%	\$ 6,123	8%
2012	115	17%	\$ 7,788	8%
2013	102	19%	\$ 7,102	11%
2014	52	19%	\$ 2,810	8%
2015	81	22%	\$ 5,505	12%

Minority Lending

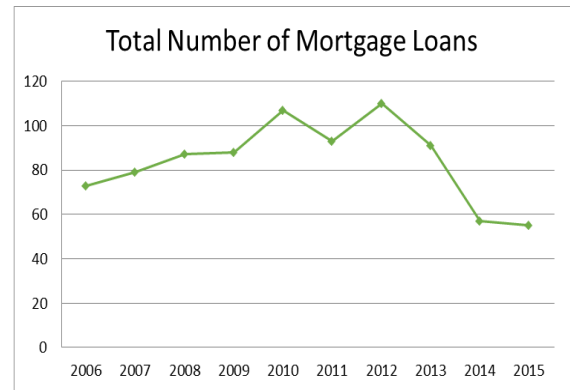
Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	1	0.2%	\$ 20	0.0%
2007	3	0.6%	\$ 170	0.4%
2008	1	0.2%	\$ 30	0.1%
2009	6	0.7%	\$ 354	0.3%
2010	8	0.9%	\$ 637	0.5%
2011	6	1.1%	\$ 235	0.3%
2012	12	1.7%	\$ 556	0.6%
2013	2	0.4%	\$ 133	0.2%
2014	5	1.8%	\$ 71	0.2%
2015	8	2.1%	\$ 252	0.6%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	4	0.9%	\$ 233	0.6%
2007	3	0.6%	\$ 240	0.5%
2008	6	1.1%	\$ 1,498	2.6%
2009	10	1.1%	\$ 1,556	1.2%
2010	9	1.0%	\$ 2,021	1.4%
2011	5	0.9%	\$ 163	0.2%
2012	6	0.9%	\$ 355	0.4%
2013	9	1.7%	\$ 1,101	1.6%
2014	4	1.4%	\$ 48	0.1%
2015	7	1.9%	\$ 594	1.3%

*Includes Northwest Consumer Discount Company

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	91	\$ 10,055
2014	57	\$ 6,530
2015	55	\$ 33,861



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	33	36%	\$ 2,097	21%
2014	31	54%	\$ 3,060	47%
2015	25	45%	\$ 29,683	88%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	29	40%	\$ 2,310	30%
2007	25	32%	\$ 1,384	16%
2008	28	32%	\$ 1,788	19%
2009	20	23%	\$ 1,279	11%
2010	29	27%	\$ 2,047	18%
2011	28	30%	\$ 1,996	14%
2012	27	25%	\$ 2,081	15%
2013	35	38%	\$ 1,996	20%
2014	15	26%	\$ 837	13%
2015	22	36%	\$ 1,077	3.2%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	11	12%	\$ 892	9%
2014	9	16%	\$ 1,428	22%
2015	7	13%	\$ 415	1%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	4	5%	\$ 219	3%
2007	2	3%	\$ 92	1%
2008	4	5%	\$ 1,020	11%
2009	1	1%	\$ 92	1%
2010	2	2%	\$ 136	1%
2011	1	1%	\$ 4	0%
2012	2	2%	\$ 189	1%
2013	1	1%	\$ 16	0%
2014	2	4%	\$ 213	3%
2015	4	7%	\$ 62	0.2%

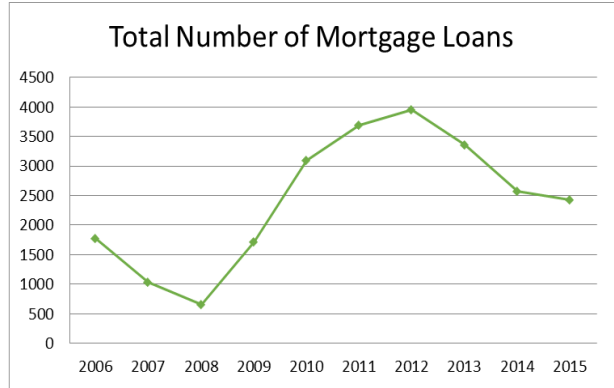
*Includes Northwest Consumer Discount Company

Allegheny County excluding Pittsburgh																	
	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	41	6%	\$ 1,906	2%	17	5%	\$ 764	2%	5	2%	\$ 404	1%	9	14%	\$ 239	4%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	137	19%	\$ 11,286	11%	64	18%	\$ 4,741	11%	28	14%	\$ 3,702	8%	26	41%	\$ 1,482	26%
Middle (80-119% of HUD Area Median Income)																	
	Middle	162	23%	\$ 18,750	18%	86	24%	\$ 8,346	19%	38	19%	\$ 7,013	16%	15	23%	\$ 1,250	22%
Upper (>=120% of HUD Area Median Income)																	
	Upper	376	53%	\$ 73,209	70%	197	54%	\$ 31,025	69%	131	65%	\$ 33,255	75%	14	22%	\$ 2,754	48%
	Total	716		\$ 105,151		364		\$ 44,876		202		\$ 44,374		64		\$ 5,725	

City of Pittsburgh																	
	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	16	14%	\$ 639	4%	8	16%	\$ 388	7%	-	0%	\$ -	0%	8	47%	\$ 251	21%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	28	25%	\$ 2,417	16%	14	28%	\$ 689	12%	10	29%	\$ 1,580	21%	2	12%	\$ 26	2%
Middle (80-119% of HUD Area Median Income)																	
	Middle	25	22%	\$ 3,184	21%	15	30%	\$ 2,058	36%	6	18%	\$ 1,073	14%	2	12%	\$ 16	1%
Upper (>=120% of HUD Area Median Income)																	
	Upper	43	38%	\$ 9,142	59%	13	26%	\$ 2,648	46%	18	53%	\$ 4,915	65%	5	29%	\$ 908	76%
	Total	112		\$ 15,382		50		\$ 5,783		34		\$ 7,568		17		\$ 1,201	

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	3353	\$ 481,335
2014	2568	\$ 340,674
2015	2425	\$ 324,131



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	125	7.0%	\$ 3,759	4.6%
2007	95	9.2%	\$ 2,486	4.6%
2008	48	7.3%	\$ 1,589	2.5%
2009	94	5.5%	\$ 5,664	2.6%
2010	133	4.3%	\$ 7,336	2.0%
2011	151	4.1%	\$ 8,498	1.8%
2012	221	5.6%	\$ 12,523	2.4%
2013	162	4.8%	\$ 10,900	2.3%
2014	174	6.8%	\$ 9,518	2.8%
2015	160	6.6%	\$ 8,315	2.6%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	552	31%	\$ 18,321	22%
2007	286	28%	\$ 7,490	14%
2008	150	23%	\$ 5,222	8%
2009	415	24%	\$ 26,785	12%
2010	752	24%	\$ 45,954	13%
2011	803	22%	\$ 54,286	12%
2012	794	20%	\$ 56,085	11%
2013	671	20%	\$ 49,701	10%
2014	549	21%	\$ 40,133	12%
2015	590	24%	\$ 41,890	13%

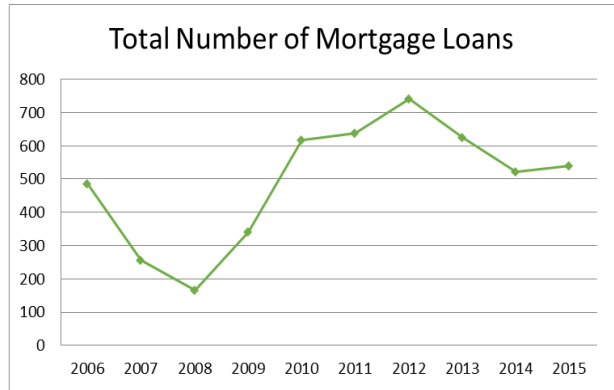
Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	32	1.8%	\$ 872	1.1%
2007	13	1.3%	\$ 454	0.8%
2008	10	1.5%	\$ 375	0.6%
2009	40	2.3%	\$ 3,220	1.5%
2010	39	1.3%	\$ 1,811	0.5%
2011	36	1.0%	\$ 1,886	0.4%
2012	49	1.2%	\$ 2,436	0.5%
2013	36	1.1%	\$ 2,084	0.4%
2014	36	1.4%	\$ 1,607	0.5%
2015	32	1.3%	\$ 1,541	0.5%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	71	4.0%	\$ 2,150	2.6%
2007	29	2.8%	\$ 970	1.8%
2008	22	3.3%	\$ 790	1.3%
2009	49	2.9%	\$ 3,372	1.6%
2010	54	1.7%	\$ 4,791	1.3%
2011	52	1.4%	\$ 4,391	0.9%
2012	77	1.9%	\$ 5,757	1.1%
2013	63	1.9%	\$ 5,768	1.2%
2014	45	1.8%	\$ 3,935	1.2%
2015	53	2.2%	\$ 4,294	1.3%

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	626	\$ 93,835
2014	521	\$ 122,818
2015	541	\$ 80,339



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	156	25%	\$ 12,382	13%
2014	162	31%	\$ 11,782	10%
2015	172	32%	\$ 13,997	17%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	229	47%	\$ 5,835	32%
2007	97	38%	\$ 2,106	19%
2008	54	32%	\$ 1,261	10%
2009	105	31%	\$ 5,865	12%
2010	193	31%	\$ 10,186	14%
2011	199	31%	\$ 11,393	11%
2012	238	32%	\$ 13,777	8%
2013	145	23%	\$ 8,579	9%
2014	164	31%	\$ 10,006	8%
2015	165	30%	\$ 10,332	13%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	41	7%	\$ 3,478	4%
2014	40	8%	\$ 3,028	2%
2015	58	11%	\$ 4,797	6%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	56	12%	\$ 1,653	9%
2007	22	9%	\$ 692	6%
2008	19	11%	\$ 959	7%
2009	24	7%	\$ 1,969	4%
2010	36	6%	\$ 2,015	3%
2011	23	4%	\$ 2,324	2%
2012	35	5%	\$ 2,205	1%
2013	33	5%	\$ 2,433	3%
2014	35	7%	\$ 2,170	2%
2015	32	6%	\$ 1,598	2%

Allegheny County excluding Pittsburgh															
	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	384	10%	\$ 18,294	4%	148	6%	\$ 7,878	3%	-	\$ -	183	19%	\$ 7,747	9%
Moderate (50-79% of HUD Area Median Income)															
	Moderate	788	20%	\$ 56,062	12%	442	19%	\$ 34,012	11%	-	\$ -	226	24%	\$ 12,585	15%
Middle (80-119% of HUD Area Median Income)															
	Middle	874	22%	\$ 76,978	17%	484	21%	\$ 45,363	15%	-	\$ -	241	25%	\$ 18,157	21%
Upper (>=120% of HUD Area Median Income)															
	Upper	1,852	48%	\$ 304,550	67%	1,258	54%	\$ 218,412	71%	-	\$ -	303	32%	\$ 46,216	55%
	Total	3,898		\$ 455,884		2,332		\$ 305,665				953		\$ 84,705	

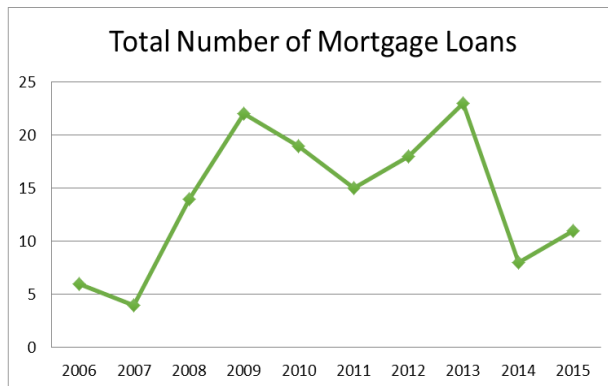
City of Pittsburgh															
	Borrower Income Level	Total Applications				Originated				Purchased		Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%		
Low (0-49% of HUD Area Median Income)															
	Low	144	15%	\$ 6,040	6%	50	10%	\$ 2,735	4%	-	\$ -	75	30%	\$ 2,421	15%
Moderate (50-79% of HUD Area Median Income)															
	Moderate	218	23%	\$ 13,203	13%	115	22%	\$ 7,597	11%	-	\$ -	67	26%	\$ 3,192	20%
Middle (80-119% of HUD Area Median Income)															
	Middle	223	24%	\$ 18,645	18%	143	27%	\$ 12,201	18%	-	\$ -	46	18%	\$ 3,145	19%
Upper (>=120% of HUD Area Median Income)															
	Upper	355	38%	\$ 64,268	63%	213	41%	\$ 44,729	66%	-	\$ -	65	26%	\$ 7,413	46%
	Total	940		\$ 102,156		521		\$ 67,262				253		\$ 16,171	

Progressive-Home Federal Savings and Loan Association

**Allegheny County excluding Pittsburgh
Trends in Mortgage Lending 2006-2015**

Total Lending

Total Lending		
	Count	Amount (000s)
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
2013	23	\$ 4,313
2014	8	\$ 1,061
2015	11	\$ 1,884



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	2	9%	\$ 151	4%
2014	1	13%	\$ 70	7%
2015	1	9%	\$ 50	3%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	1	17%	\$ 140	13%
2007	0	0%	\$ -	0%
2008	4	29%	\$ 302	16%
2009	3	14%	\$ 213	6%
2010	3	16%	\$ 248	8%
2011	4	27%	\$ 220	8%
2012	1	6%	\$ 102	3%
2013	4	17%	\$ 280	6%
2014	3	38%	\$ 236	22%
2015	1	9%	\$ 196	10%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

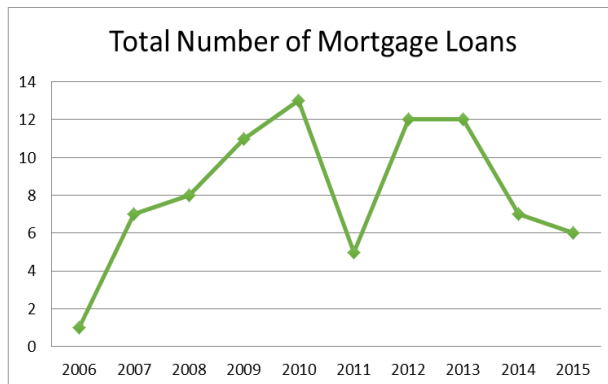
African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	1	5%	\$ 163	5%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	1	4%	\$ 260	6%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

Progressive-Home Federal Savings and Loan Association

**City of Pittsburgh
Trends in Mortgage Lending 2006-2015**

Total Lending

Total Lending		
	Count	Amount (000s)
2006	1	\$ 122
2007	7	\$ 1,303
2008	8	\$ 703
2009	11	\$ 1,352
2010	13	\$ 925
2011	5	\$ 696
2012	12	\$ 1,088
2013	12	\$ 1,186
2014	7	\$ 1,423
2015	6	\$ 635



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	6	50%	\$ 479	40%
2014	3	43%	\$ 301	21%
2015	1	17%	\$ 35	6%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0	0%	\$ -	0%
2007	2	29%	\$ 80	6%
2008	2	25%	\$ 78	11%
2009	5	45%	\$ 353	26%
2010	5	38%	\$ 215	23%
2011	1	20%	\$ 50	7%
2012	4	33%	\$ 195	18%
2013	4	33%	\$ 279	24%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	0	0%	\$ -	0%
2014	1	14%	\$ 91	6%
2015	0	0%	\$ -	0%

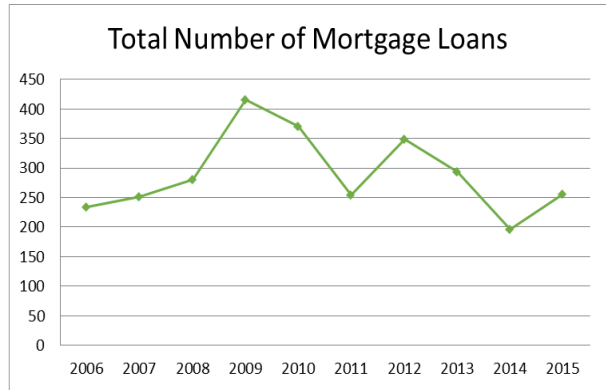
African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	1	100%	\$ 122	100%
2007	0	0%	\$ -	0%
2008	2	25%	\$ 91	13%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	2	17%	\$ 157	14%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

Allegheny County excluding Pittsburgh																	
	Borrower Income Level	Total				Originated				Purchased		Denied					
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%				
Low (0-49% of HUD Area Median Income)																	
	Low	-		\$ -		-		\$ -		-		\$ -		1	100%	\$ 240	100%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	4	29%	\$ 576	26%	1	9%	\$ 196	0%	-		\$ -		-		\$ -	
Middle (80-119% of HUD Area Median Income)																	
	Middle	2	14%	\$ 248	11%	2	18%	\$ 248	0%	-		\$ -		-		\$ -	
Upper (>=120% of HUD Area Median Income)																	
	Upper	8	57%	\$ 1,440	63%	8	73%	\$ 1,440	0%	-		\$ -		-		\$ -	
	Total	14		\$ 2,264		11		\$ 1,884						1		\$ 240	

City of Pittsburgh																	
	Borrower Income Level	Total				Originated				Purchased		Denied					
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%				
Low (0-49% of HUD Area Median Income)																	
	Low	1	14%	\$ 36	5%	-		\$ -		-		\$ -		1	100%	\$ 36	100%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
Middle (80-119% of HUD Area Median Income)																	
	Middle	4	57%	\$ 500	75%	4	66%	\$ 500	79%	-		\$ -		-		\$ -	
Upper (>=120% of HUD Area Median Income)																	
	Upper	2	29%	\$ 135	20%	2	33%	\$ 135	21%	-		\$ -		-		\$ -	
	Total	7		\$ 671		6		\$ 635						1		\$ 36	

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	294	\$ 47,817
2014	196	\$ 44,776
2015	256	\$ 46,151



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	5	2.1%	\$ 939	5.9%
2007	9	3.6%	\$ 272	1.9%
2008	19	6.8%	\$ 512	2.6%
2009	30	7.2%	\$ 1,242	3.1%
2010	43	11.6%	\$ 1,660	5.4%
2011	14	5.5%	\$ 405	1.5%
2012	39	11.2%	\$ 3,242	7.5%
2013	45	15.3%	\$ 9,052	18.9%
2014	42	21.4%	\$ 4,528	10.1%
2015	44	17.2%	\$ 7,300	15.8%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	84	36%	\$ 3,789	23.7%
2007	74	29%	\$ 2,817	19.3%
2008	81	29%	\$ 3,198	16.1%
2009	107	26%	\$ 5,529	14.0%
2010	88	24%	\$ 3,793	12.4%
2011	55	22%	\$ 2,765	10.4%
2012	89	26%	\$ 4,887	11.3%
2013	58	20%	\$ 2,952	6.2%
2014	48	24%	\$ 1,947	4.3%
2015	61	24%	\$ 3,401	7.4%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	1	0.4%	\$ 37	0.2%
2007	5	2.0%	\$ 183	1.3%
2008	3	1.1%	\$ 60	0.3%
2009	13	3.1%	\$ 586	1.5%
2010	9	2.4%	\$ 511	1.7%
2011	7	2.8%	\$ 453	1.7%
2012	8	2.3%	\$ 3,167	7.3%
2013	4	1.4%	\$ 229	0.5%
2014	14	7.1%	\$ 2,090	4.7%
2015	16	6.3%	\$ 3,498	7.6%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	3	1.3%	\$ 139	0.9%
2007	10	4.0%	\$ 358	2.5%
2008	3	1.1%	\$ 94	0.5%
2009	2	0.5%	\$ 725	1.8%
2010	5	1.3%	\$ 249	0.8%
2011	2	0.8%	\$ 92	0.3%
2012	3	0.9%	\$ 183	0.4%
2013	2	0.7%	\$ 125	0.3%
2014	3	1.5%	\$ 368	0.8%
2015	4	1.6%	\$ 640	1.4%

Total Lending

Total Lending		
	Count	Amount (000s)
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
2013	111	\$ 18,879
2014	92	\$ 20,758
2015	105	\$ 24,974



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	53	48%	\$ 7,153	38%
2014	45	49%	\$ 6,646	32%
2015	56	53%	\$ 8,010	32%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	3	17%	\$ 622	20%
2007	4	11%	\$ 157	2%
2008	5	16%	\$ 177	4%
2009	6	10%	\$ 805	10%
2010	2	4%	\$ 147	2%
2011	8	13%	\$ 723	11%
2012	7	9%	\$ 690	4%
2013	9	8%	\$ 786	4%
2014	6	7%	\$ 607	3%
2015	3	3%	\$ 159	0.6%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	8	7%	\$ 613	3%
2014	6	7%	\$ 876	4%
2015	13	12%	\$ 2,119	8%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	1	6%	\$ 46	1%
2007	0	0%	\$ -	0%
2008	1	3%	\$ 32	1%
2009	0	0%	\$ -	0%
2010	2	4%	\$ 448	5%
2011	1	2%	\$ 48	1%
2012	1	1%	\$ 165	1%
2013	3	3%	\$ 118	1%
2014	2	2%	\$ 137	1%
2015	3	3%	\$ 962	4%

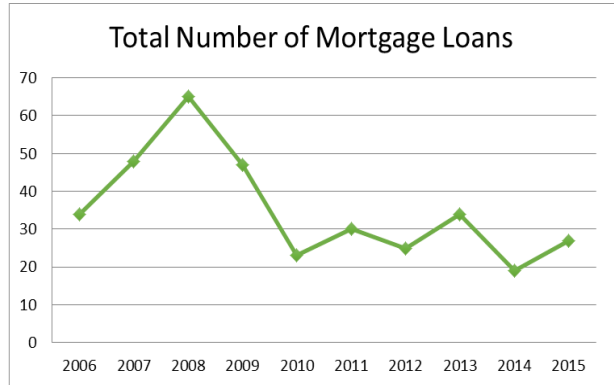
2015 Loans by Borrower Income Level

Allegheny County excluding Pittsburgh																	
	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	37	15%	\$ 1,255	4%	21	13%	\$ 739	4%	-		\$ -		11	30%	\$ 376	10%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	57	24%	\$ 3,756	13%	40	25%	\$ 2,662	15%	-		\$ -		10	27%	\$ 505	13%
Middle (80-119% of HUD Area Median Income)																	
	Middle	51	21%	\$ 4,766	17%	39	24%	\$ 3,578	20%	-		\$ -		4	11%	\$ 430	11%
Upper (>=120% of HUD Area Median Income)																	
	Upper	97	40%	\$ 18,375	65%	62	38%	\$ 11,278	62%	-		\$ -		12	32%	\$ 2,453	65%
	Total	242		\$ 28,152		162		\$ 18,257					37		\$ 3,764		

City of Pittsburgh																	
	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)																	
	Low	5	10%	\$ 243	3%	3	8%	\$ 159	0%	-		\$ -		2	29%	\$ 84	19%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	11	22%	\$ 929	11%	7	19%	\$ 584	0%	-		\$ -		2	29%	\$ 232	51%
Middle (80-119% of HUD Area Median Income)																	
	Middle	8	16%	\$ 1,008	12%	7	19%	\$ 890	3%	-		\$ -		-		\$ -	
Upper (>=120% of HUD Area Median Income)																	
	Upper	26	52%	\$ 6,595	75%	20	54%	\$ 5,998	0%	-		\$ -		3	43%	\$ 137	30%
	Total	50		\$ 8,775		37		\$ 7,631					7				

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	34	\$ 2,490
2014	19	\$ 1,583
2015	27	\$ 1,951



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	3	8.8%	\$ 63	2.7%
2007	4	8.3%	\$ 122	2.4%
2008	5	7.7%	\$ 192	2.6%
2009	1	2.1%	\$ 40	0.9%
2010	2	8.7%	\$ 51	3.1%
2011	4	13.3%	\$ 154	8.0%
2012	2	8.0%	\$ 32	1.5%
2013	2	5.9%	\$ 66	2.7%
2014	2	10.5%	\$ 119	7.5%
2015	3	11.1%	\$ 130	6.7%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	12	35%	\$ 631	27%
2007	13	27%	\$ 534	11%
2008	11	17%	\$ 677	9%
2009	11	23%	\$ 529	12%
2010	8	35%	\$ 455	27%
2011	6	20%	\$ 363	19%
2012	5	20%	\$ 234	11%
2013	11	32%	\$ 452	18%
2014	5	26%	\$ 197	12%
2015	5	19%	\$ 292	15%

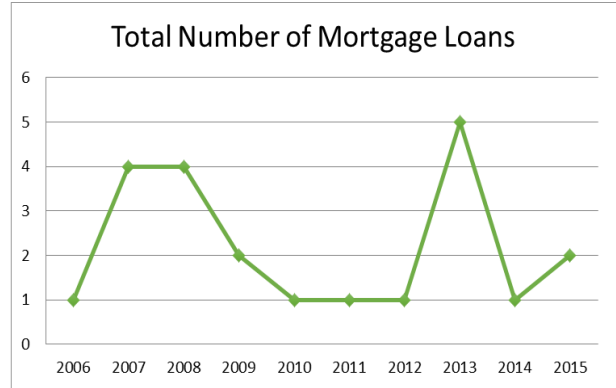
Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	2	5.9%	\$ 53	2.3%
2007	1	2.1%	\$ 49	1.0%
2008	1	1.5%	\$ 198	2.7%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

Total Lending

Total Lending		
Year	Count	Amount (000s)
2006	1	\$ 50
2007	4	\$ 463
2008	4	\$ 242
2009	2	\$ 121
2010	1	\$ 60
2011	1	\$ 125
2012	1	\$ 204
2013	5	\$ 332
2014	1	\$ 71
2015	2	\$ 262



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	1	20%	\$ 95	29%
2014	1	100%	\$ 71	100%
2015	0	0%	\$ -	-

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	1	100%	\$ 50	100%
2007	0	0%	\$ -	0%
2008	1	25%	\$ 86	36%
2009	1	50%	\$ 72	60%
2010	1	100%	\$ 60	100%
2011	1	100%	\$ 125	100%
2012	0	0%	\$ -	0%
2013	1	20%	\$ 60	18%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	-

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

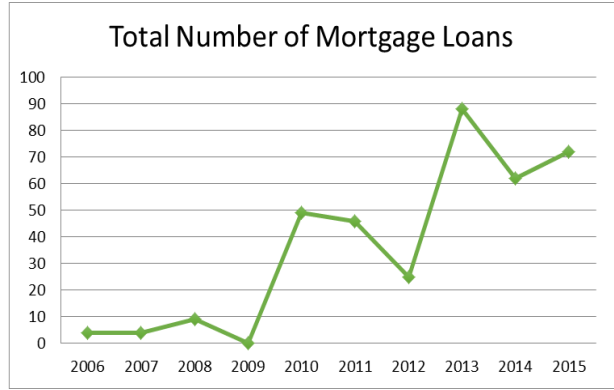
African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	-

Allegheny County excluding Pittsburgh																	
	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	3%	\$ 52	3%	1	4%	\$ 52	3%	-		\$ -		-		\$ -	
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	6	20%	\$ 320	16%	4	15%	\$ 240	12%	-		\$ -		2	100%	\$ 80	100%
Middle (80-119% of HUD Area Median Income)																	
	Middle	7	23%	\$ 355	17%	6	22%	\$ 327	17%	-		\$ -		-		\$ -	
Upper (>=120% of HUD Area Median Income)																	
	Upper	16	53%	\$ 1,332	65%	16	59%	\$ 1,332	68%	-		\$ -		-		\$ -	
	Total	30		\$ 2,059		27		\$ 1,951					2		\$ 80		

City of Pittsburgh																	
	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	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
Middle (80-119% of HUD Area Median Income)																	
	Middle	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
Upper (>=120% of HUD Area Median Income)																	
	Upper	2	100%	\$ 262	100%	2	100%	\$ 262	100%	-		\$ -		-		\$ -	
	Total	2		\$ 262		2		\$ 262									

Total Lending

Total Lending		
Year	Count	Amount (000s)
2006	4	\$ 691
2007	4	\$ 464
2008	9	\$ 813
2009	0	\$ -
2010	49	\$ 7,362
2011	46	\$ 8,789
2012	25	\$ 4,398
2013	88	\$ 22,190
2014	62	\$ 14,256
2015	72	\$ 12,862



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	3	33.3%	\$ 237	29.2%
2009	0	0%	\$ -	0%
2010	3	6.1%	\$ 158	2.1%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	8	9.1%	\$ 334	1.5%
2014	3	4.8%	\$ 133	0.9%
2015	11	15.3%	\$ 1,187	9.2%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	1	25%	\$ 138	20.0%
2007	0	0%	\$ -	0%
2008	2	22%	\$ 102	12.5%
2009	0	0%	\$ -	0%
2010	18	37%	\$ 1,293	17.6%
2011	11	24%	\$ 847	9.6%
2012	6	24%	\$ 387	8.8%
2013	10	11%	\$ 994	4.5%
2014	5	8%	\$ 336	2.4%
2015	9	12.5%	\$ 941	7.3%

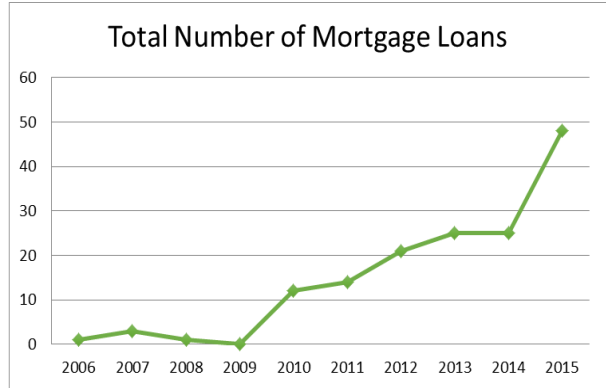
Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	0	0%	\$ -	0%
2014	1	2%	\$ 36	0%
2015	2	2.7%	\$ 180	1.4%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	1	25%	\$ 28	4%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	1	2%	\$ 136	2%
2012	0	0%	\$ -	0%
2013	1	1%	\$ 297	1%
2014	2	3%	\$ 583	4%
2015	1	1.4%	\$ 136	1%

Total Lending

Total Lending		
Year	Count	Amount (000s)
2006	1	\$ 148
2007	3	\$ 294
2008	1	\$ 79
2009	0	\$ -
2010	12	\$ 1,883
2011	14	\$ 2,162
2012	21	\$ 2,430
2013	25	\$ 4,581
2014	25	\$ 4,822
2015	48	\$ 8,537



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	13	52%	\$ 2,543	56%
2014	9	36%	\$ 1,557	32%
2015	23	48%	\$ 4,603	54%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	1	100%	\$ 148	100%
2007	0	0%	\$ -	0%
2008	1	100%	\$ 79	100%
2009	0	0%	\$ -	0%
2010	4	33%	\$ 227	12%
2011	4	29%	\$ 417	19%
2012	7	33%	\$ 405	17%
2013	3	12%	\$ 270	6%
2014	2	8%	\$ 230	5%
2015	4	8%	\$ 499	6%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	4	16%	\$ 709	15%
2014	3	12%	\$ 330	7%
2015	8	17%	\$ 2,035	24%

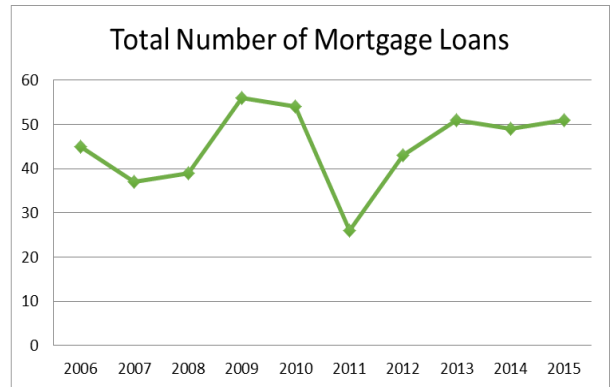
African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0	0%	\$ -	0%
2007	2	67%	\$ 44	15%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	1	8%	\$ 122	6%
2011	0	0%	\$ -	0%
2012	3	14%	\$ 125	5%
2013	3	12%	\$ 371	8%
2014	1	4%	\$ 155	3%
2015	4	8%	\$ 270	3%

Allegheny County excluding Pittsburgh																	
	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)																	
	Low	1	2%	\$ 27	0.2%	1	2%	\$ 27	0.2%	-	\$ -	-	\$ -	-	\$ -		
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	8	13%	\$ 914	8%	8	14%	\$ 914	8%	-	\$ -	-	\$ -	-	\$ -		
Middle (80-119% of HUD Area Median Income)																	
	Middle	12	19%	\$ 2,202	18%	12	21%	\$ 2,202	20%	-	\$ -	-	\$ -	-	\$ -		
Upper (>=120% of HUD Area Median Income)																	
	Upper	41	66%	\$ 8,965	74%	37	64%	\$ 8,066	72%	-	\$ -	1	100%	\$ 425	100%		
	Total	62		\$ 12,108		58		\$ 11,209				1		\$ 425			

City of Pittsburgh																	
	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	2	9%	\$ 229	7%	2	10%	\$ 229	7%	-	\$ -	-	\$ -	-	\$ -		
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	2	9%	\$ 270	8%	2	10%	\$ 270	8%	-	\$ -	-	\$ -	-	\$ -		
Middle (80-119% of HUD Area Median Income)																	
	Middle	6	27%	\$ 830	24%	5	24%	\$ 722	22%	-	\$ -	1	100%	\$ 108	100%		
Upper (>=120% of HUD Area Median Income)																	
	Upper	12	55%	\$ 2,110	61%	12	57%	\$ 2,110	63%	-	\$ -	-	\$ -	-	\$ -		
	Total	22		\$ 3,439		21		\$ 3,331									

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	51	\$ 6,667
2014	49	\$ 13,409
2015	51	\$ 12,504



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	2	4.4%	\$ 54	1.1%
2007	3	8.1%	\$ 309	4.5%
2008	5	12.8%	\$ 372	11.0%
2009	4	7.1%	\$ 435	7.8%
2010	4	7.4%	\$ 109	2.1%
2011	1	3.8%	\$ 55	1.9%
2012	4	9.3%	\$ 744	12.8%
2013	8	15.7%	\$ 1,221	18.3%
2014	2	4.1%	\$ 62	0.5%
2015	5	9.8%	\$ 1,012	8.1%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	9	20%	\$ 751	15.0%
2007	3	8%	\$ 168	2.4%
2008	10	26%	\$ 395	11.7%
2009	15	27%	\$ 802	14.3%
2010	5	9%	\$ 170	3.3%
2011	4	15%	\$ 240	8.1%
2012	5	12%	\$ 332	5.7%
2013	9	18%	\$ 574	8.6%
2014	6	12%	\$ 539	4.0%
2015	6	12%	\$ 382	3.1%

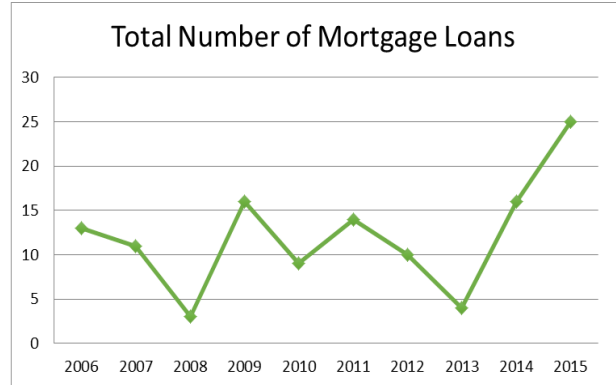
Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	2	4.4%	\$ 54	1.1%
2007	2	5.4%	\$ 154	2.2%
2008	0	0%	\$ -	0%
2009	3	5.4%	\$ 82	1.5%
2010	1	1.9%	\$ 50	1.0%
2011	1	3.8%	\$ 45	1.5%
2012	1	2.3%	\$ 45	0.8%
2013	4	7.8%	\$ 598	9.0%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	3	6.7%	\$ 691	13.8%
2007	2	5.4%	\$ 332	4.8%
2008	1	2.6%	\$ 93	2.7%
2009	3	5.4%	\$ 322	5.7%
2010	2	3.7%	\$ 309	6.1%
2011	0	0%	\$ -	0%
2012	2	4.7%	\$ 384	6.6%
2013	1	2.0%	\$ 54	0.8%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	4	\$ 459
2014	16	\$ 5,699
2015	25	\$ 5,962



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	3	75%	\$ 334	73%
2014	8	50%	\$ 1,456	26%
2015	9	36%	\$ 764	13%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	6	46%	\$ 300	30%
2007	2	18%	\$ 144	11%
2008	0	0%	\$ -	0%
2009	2	13%	\$ 54	4%
2010	1	11%	\$ 50	3%
2011	3	21%	\$ 272	8%
2012	1	10%	\$ 44	2%
2013	1	25%	\$ 18	4%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	1	25%	\$ 18	4%
2014	0	0%	\$ -	0%
2015	1	4%	\$ 118	2%

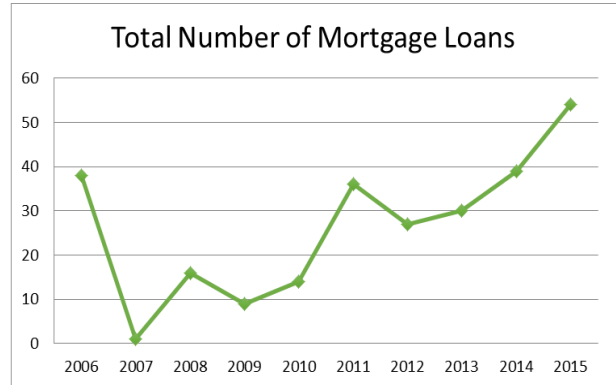
African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	2	13%	\$ 100	8%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	1	25%	\$ 18	4%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

Allegheny County excluding Pittsburgh															
	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)															
	Low	2	4%	\$ 103	1%	2	5%	\$ 103	1%	-		\$ -	-		\$ -
Moderate (50-79% of HUD Area Median Income)															
	Moderate	7	15%	\$ 587	5%	4	10%	\$ 279	3%	-		\$ -	1	50%	\$ 73 68%
Middle (80-119% of HUD Area Median Income)															
	Middle	6	13%	\$ 492	4%	5	12%	\$ 407	4%	-		\$ -	1	50%	\$ 35 32%
Upper (>=120% of HUD Area Median Income)															
	Upper	32	68%	\$ 10,147	90%	31	74%	\$ 10,068	92%	-		\$ -	-		\$ -
	Total	47		\$ 11,329		42		\$ 10,857					2		\$ 108

City of Pittsburgh															
	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)															
	Low	1	5%	\$ 29	1%	-		\$ -		-		\$ -	-		\$ -
Moderate (50-79% of HUD Area Median Income)															
	Moderate	-		\$ -		-		\$ -		-		\$ -	-		\$ -
Middle (80-119% of HUD Area Median Income)															
	Middle	-		\$ -		-		\$ -		-		\$ -	-		\$ -
Upper (>=120% of HUD Area Median Income)															
	Upper	19	95%	\$ 5,987	99%	14	100%	\$ 4,459	100%	-		\$ -	2	100%	\$ 248 100%
	Total	20		\$ 6,016		14		\$ 4,459					2		\$ 248

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	30	\$ 2,068
2014	39	\$ 4,276
2015	54	\$ 6,456



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	7	23%	\$ 253	12%
2014	7	18%	\$ 575	13%
2015	6	11%	\$ 485	8%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	21	55%	\$ 1,815	45%
2007	0	0%	\$ -	0%
2008	3	19%	\$ 148	9%
2009	2	22%	\$ 62	10%
2010	3	21%	\$ 95	6%
2011	9	25%	\$ 559	18%
2012	1	4%	\$ 81	3%
2013	6	20%	\$ 295	14%
2014	9	23%	\$ 491	11%
2015	11	20%	\$ 861	13%

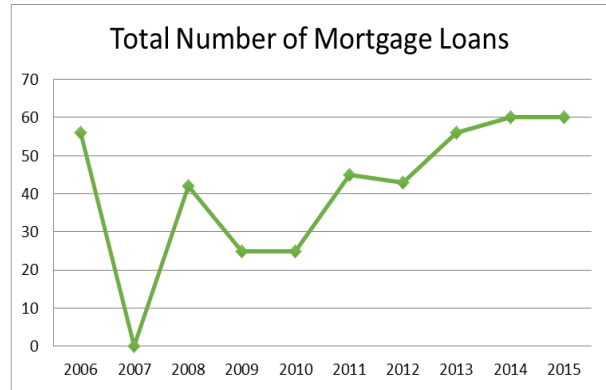
Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	2	7%	\$ 91	4%
2014	4	10%	\$ 219	5%
2015	0	0%	\$ -	0%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	2	5%	\$ 114	3%
2007	0	0%	\$ -	0%
2008	1	6%	\$ 313	20%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

Total Lending

Total Lending		
Year	Count	Amount (000s)
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
2013	56	\$ 5,587
2014	60	\$ 8,484
2015	60	\$ 8,776



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	27	48%	\$ 1,919	34%
2014	36	60%	\$ 4,802	57%
2015	32	53%	\$ 5,225	60%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	16	29%	\$ 1,241	21%
2007	0	0%	\$ -	0%
2008	7	17%	\$ 446	10%
2009	3	12%	\$ 124	5%
2010	2	8%	\$ 73	2%
2011	3	7%	\$ 293	4%
2012	2	5%	\$ 303	6%
2013	5	9%	\$ 166	3%
2014	7	12%	\$ 622	7%
2015	13	22%	\$ 1,012	12%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	5	9%	\$ 354	6%
2014	5	8%	\$ 405	5%
2015	2	3%	\$ 60	1%

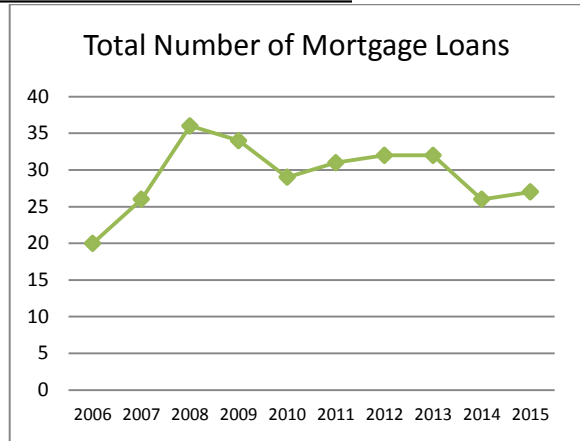
African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	2	4%	\$ 127	2%
2007	0	0%	\$ -	0%
2008	2	5%	\$ 297	7%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	1	2%	\$ 226	3%
2012	1	2%	\$ 417	8%
2013	1	2%	\$ 133	2%
2014	0	0%	\$ -	0%
2015	1	1.5%	\$ 417	5%

Allegheny County excluding Pittsburgh															
	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)															
	Low	3	6%	\$ 65	1%	2	5%	\$ 52	1%	-		\$ -	-		\$ -
Moderate (50-79% of HUD Area Median Income)															
	Moderate	11	20%	\$ 911	15%	9	20%	\$ 809	16%	-		\$ -	1	50%	\$ 86 20%
Middle (80-119% of HUD Area Median Income)															
	Middle	16	30%	\$ 1,231	20%	13	30%	\$ 933	18%	-		\$ -	-		\$ -
Upper (>=120% of HUD Area Median Income)															
	Upper	24	44%	\$ 3,935	64%	20	45%	\$ 3,359	65%	-		\$ -	1	50%	\$ 334 80%
	Total	54		\$ 6,142		44		\$ 5,143					2		\$ 420

City of Pittsburgh															
	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)															
	Low	8	11%	\$ 692	6%	3	5%	\$ 87	1%	-		\$ -	4	31%	\$ 529 28%
Moderate (50-79% of HUD Area Median Income)															
	Moderate	12	16%	\$ 980	9%	10	18%	\$ 925	11%	-		\$ -	2	15%	\$ 55 3%
Middle (80-119% of HUD Area Median Income)															
	Middle	12	16%	\$ 1,295	12%	9	16%	\$ 1,013	12%	-		\$ -	3	23%	\$ 282 15%
Upper (>=120% of HUD Area Median Income)															
	Upper	41	56%	\$ 7,914	73%	33	60%	\$ 6,098	75%	-		\$ -	4	31%	\$ 1,049 55%
	Total	73		\$ 10,881		55		\$ 8,123					13		\$ 1,915

Total Lending

Total Lending		
	Count	Amount (000s)
2006	0	\$ -
2007	0	\$ -
2008	7	\$ 1,340
2009	5	\$ 368
2010	5	\$ 1,955
2011	2	\$ 1,004
2012	7	\$ 16,008
2013	51	\$ 13,036
2014	29	\$ 4,477
2015	164	\$ 37,179



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006				
2007				
2008				
2009				
2010				
2011				
2012				
2013	4	3.6%	\$ 283	0.9%
2014	7	7.9%	\$ 532	2.5%
2015	8	4.9%	\$ 447	1.2%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006				
2007				
2008				
2009				
2010				
2011				
2012				
2013	26	23%	\$ 2,394	8%
2014	38	43%	\$ 3,334	16%
2015	36	22%	\$ 3,145	8%

Minority Lending

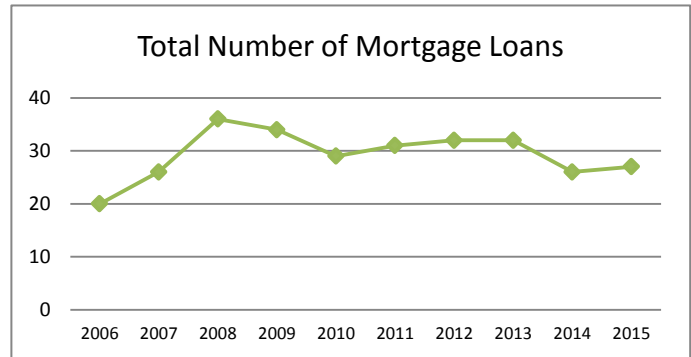
Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006				
2007				
2008				
2009				
2010				
2011				
2012				
2013	1	0.9%	\$ 82	0.3%
2014	1	1.1%	\$ 120	0.6%
2015	3	1.8%	\$ 232	0.6%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006				
2007				
2008				
2009				
2010				
2011				
2012				
2013	1	0.9%	\$ 88	0.3%
2014	3	3.4%	\$ 827	3.9%
2015	2	1.2%	\$ 184	0.5%

*WesBanco Bank had no branches in Allegheny County until 2013, after its merger with Fidelity Bank.

Total Lending

Total Lending		
	Count	Amount (000s)
2006	0	\$ -
2007	0	\$ -
2008	7	\$ 1,340
2009	5	\$ 368
2010	5	\$ 1,955
2011	2	\$ 1,004
2012	7	\$ 16,008
2013	51	\$ 13,036
2014	29	\$ 4,477
2015	79	\$ 29,317



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0		\$ -	
2007	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%
2013	17	33%	\$ 1,973	15%
2014	17	59%	\$ 1,754	39%
2015	39	49%	\$ 21,195	72%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	0		\$ -	
2007	0		\$ -	
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	2	29%	\$ 368	2%
2013	18	35%	\$ 1,043	8%
2014	15	52%	\$ 1,444	32%
2015	27	34%	\$ 1,629	6%

Minority Lending

Minority Census Tracts				
	Count	% of Total	Amount	% of Total
2006	0		\$ -	
2007	0		\$ -	
2008	0	0%	\$ -	0%
2009	1	20%	\$ 40	11%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	1	14%	\$ 14,500	91%
2013	3	6%	\$ 433	3%
2014	7	24%	\$ 599	13%
2015	14	18%	\$ 18,281	62%

African American Borrowers				
	Count	% of Total	Amount	% of Total
2006	0		\$ -	
2007	0		\$ -	
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	2	4%	\$ 649	5%
2014	1	3%	\$ 119	3%
2015	4	5%	\$ 222	1%

*WesBanco Bank had no branches in Allegheny County until 2013, after its merger with Fidelity Bank.

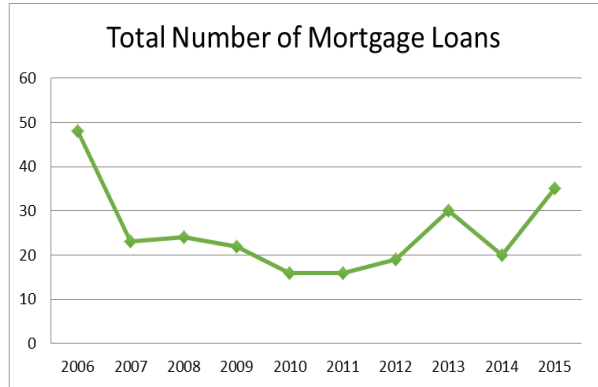
2015 Loans by Borrower Income Level

Allegheny County excluding Pittsburgh																	
	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	18	8%	\$ 1,176	3%	6	4%	\$ 423	1%	-	%	\$ -	%	9	23%	\$ 544	10%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	43	20%	\$ 3,840	9%	30	20%	\$ 2,722	8%	-	%	\$ -	%	10	26%	\$ 922	17%
Middle (80-119% of HUD Area Median Income)																	
	Middle	37	17%	\$ 4,322	10%	26	17%	\$ 3,126	9%	-	%	\$ -	%	6	15%	\$ 491	9%
Upper (>=120% of HUD Area Median Income)																	
	Upper	117	54%	\$ 35,260	79%	90	59%	\$ 28,938	82%	-	%	\$ -	%	14	36%	\$ 3,593	65%
	Total	215		\$ 44,598		152		\$ 35,209					39		\$ 5,550		

City of Pittsburgh																	
	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	24	24%	\$ 849	7%	13	19%	\$ 606	6%	-	%	\$ -	%	10	50%	\$ 221	26%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	23	23%	\$ 1,864	15%	14	21%	\$ 1,023	10%	-	%	\$ -	%	4	20%	\$ 95	11%
Middle (80-119% of HUD Area Median Income)																	
	Middle	12	12%	\$ 1,715	14%	11	16%	\$ 1,435	14%	-	%	\$ -	%	1	5%	\$ 280	33%
Upper (>=120% of HUD Area Median Income)																	
	Upper	39	40%	\$ 7,969	64%	30	44%	\$ 7,235	70%	-	%	\$ -	%	5	25%	\$ 252	30%
	Total	98		\$ 12,397		68		\$ 10,299					20		\$ 848		

Total Lending

Year	Total Lending	
	Count	Amount (000s)
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
2013	30	\$ 3,652
2014	20	\$ 3,264
2015	35	\$ 5,212



LMI Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	13	27%	\$ 2,503	48%
2007	6	26%	\$ 314	19%
2008	4	17%	\$ 388	18%
2009	7	32%	\$ 293	21%
2010	2	13%	\$ 239	11%
2011	6	38%	\$ 245	33%
2012	2	11%	\$ 85	6%
2013	5	17%	\$ 167	5%
2014	2	10%	\$ 60	2%
2015	7	20%	\$ 634	12%

Minority Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	1	3%	\$ 15	0%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

Total Lending

Total Lending		
Year	Count	Amount (000s)
2006	4	\$ 1,337
2007	5	\$ 128
2008	2	\$ 356
2009	3	\$ -
2010	0	\$ 58
2011	1	\$ 30
2012	1	\$ 1,489
2013	1	\$ 1,489
2014	5	\$ 1,550
2015	4	\$ 558



LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	0	0%	\$ -	0%
2014	3	60%	\$ 445	29%
2015	4	100%	\$ 558	100%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2006	2	50%	\$ 255	78%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	1	100%	\$ 30	100%
2013	0	0%	\$ -	0%
2014	1	20%	\$ 65	4%
2015	0	0%	\$ -	0%

Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	0	0%	\$ -	0%
2014	1	20%	\$ 65	4%
2015	1	25%	\$ 175	31%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
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%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%
2015	0	0%	\$ -	0%

Allegheny County excluding Pittsburgh																	
	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)																	
	Low	3	3%	\$ 199	1%	1	3%	\$ 117	2%	1	2%	\$ 62	1%	1	50%	\$ 20	4%
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	12	12%	\$ 1,190	5%	6	18%	\$ 517	10%	4	6%	\$ 556	3%	-	-	\$ -	-
Middle (80-119% of HUD Area Median Income)																	
	Middle	14	15%	\$ 959	4%	4	12%	\$ 295	6%	10	18%	\$ 1,735	10%	-	-	\$ -	-
Upper (>=120% of HUD Area Median Income)																	
	Upper	68	70%	\$ 21,512	90%	22	67%	\$ 4,283	82%	42	74%	\$ 15,888	87%	1	50%	\$ 450	96%
	Total	97		\$ 24,931		33		\$ 5,212		57		\$ 18,241		2		\$ 470	

City of Pittsburgh																	
	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	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
Moderate (50-79% of HUD Area Median Income)																	
	Moderate	1	11%	\$ 164		-		\$ -		1	20%	\$ 164		-		\$ -	
Middle (80-119% of HUD Area Median Income)																	
	Middle	2	22%	\$ 237		-		\$ -		1	20%	\$ 102		-		\$ -	
Upper (>=120% of HUD Area Median Income)																	
	Upper	6	66%	\$ 1,478		4		\$ 558		3	60%	\$ 1,055		-		\$ -	
	Total	9		\$ 1,879		4		\$ 558		5		\$ 1,321					

Table 35.

Pittsburgh Neighborhood Mortgage Lending 2015 by Loan Purpose

Neighborhood Snapshot							Neighborhood	Home Purchase			Home Improvement			Refinancing		
Population (2010)	% minority (2010)	Estimated Income Level (2015)	Estimated Total Housing Units (2013)	% Occupied Units (2013)	Estimated Number of 1-4 Family Housing Units (2013)	Median Home Value (2010)		Number*	Amount* (\$000)	Number Change**	Number*	Amount* (\$000)	Number Change**	Number*	Amount* (\$000)	Number Change**
1395	49%	Low	1209	66%	433	\$ -		8	\$ 2,846	+1	2	\$ 271	-2	3	\$ 500	-2
2500	42%	Moderate	1434	61%	1312	\$ 42,200	7	\$ 684	-1	3	\$ 22	+1	5	\$ 605	-3	
2113	32%	Low	1089	80%	858	\$ -	8	\$ 439	+5	9	\$ 684	+3	4	\$ 170	-8	
4144	13%	Middle	2079	91%	1322	\$ 110,900	42	\$ 5,709	+6	17	\$ 1,272	+1	40	\$ 4,310	+10	
1202	97%	Moderate	749	83%	240	\$ 81,100	-	\$ -	-	-	\$ -	-	-	\$ -	-	
7974	21%	Moderate	3941	88%	3729	\$ 72,400	84	\$ 7,690	+14	23	\$ 1,040	-6	53	\$ 3,885	+1	
2733	66%	Moderate	1617	78%	1573	\$ -	14	\$ 941	+11	2	\$ 7	-5	8	\$ 423	-2	
8442	20%	Moderate	5425	88%	4256	\$ 92,840	87	\$ 15,845	+73	18	\$ 2,188	-15	49	\$ 7,907	+1	
6600	35%	Low	440	66%	347	\$ 21,200	3	\$ 585	-2	-	\$ -	-	1	\$ 143	+1	
7247	27%	Middle	3727	95%	3221	\$ 81,433	115	\$ 12,364	+23	23	\$ 965	-9	56	\$ 5,545	+8	
13214	9%	Middle	6446	92%	6204	\$ 82,150	218	\$ 22,910	+51	41	\$ 1,896	-27	123	\$ 9,324	-12	
761	81%	Moderate	453	61%	453	\$ 113,200	2	\$ 141	+2	6	\$ 62	+5	1	\$ 34	-4	
10113	15%	Moderate	5157	89%	4622	\$ 66,900	75	\$ 5,323	-6	28	\$ 983	-	50	\$ 3,083	-2	
3629	27%	Middle	2064	84%	138	\$ 125,800	35	\$ 18,687	-13	2	\$ 391	-2	16	\$ 8,588	+3	
2923	52%	Moderate/Middle	2009	72%	1587	\$ 124,300	46	\$ 9,668	+1	14	\$ 1,792	+2	40	\$ 7,499	+15	
2848	44%	Middle	1379	76%	1219	\$ -	29	\$ 2,810	+15	7	\$ 248	+2	13	\$ 1,038	+5	
3814	34%	Moderate	1866	83%	824	\$ 76,650	30	\$ 2,900	-9	14	\$ 527	+5	25	\$ 1,838	-5	
2256	87%	Low	1491	88%	886	\$ 94,600	5	\$ 10,926	-	6	\$ 115	+3	7	\$ 788	+2	
2425	8%	Upper	1364	94%	931	\$ 100,500	41	\$ 8,989	+10	8	\$ 412	-1	25	\$ 3,780	+10	
2439	36%	Low	2083	72%	1499	\$ -	33	\$ 7,311	+8	5	\$ 825	-3	19	\$ 3,426	+9	
1597	15%	Middle	835	84%	624	\$ 63,500	7	\$ 548	-14	4	\$ 42	-	5	\$ 533	-3	
3169	98%	Low	1624	81%	1311	\$ 40,700	6	\$ 379	+2	5	\$ 145	-2	3	\$ 117	-3	
5869	76%	Moderate	3886	81%	1928	\$ 64,650	36	\$ 25,406	+16	10	\$ 1,155	+2	23	\$ 4,551	+5	
2635	36%	Moderate	1525	72%	1470	\$ -	18	\$ 2,255	+2	2	\$ 7	-7	12	\$ 610	+3	
5600	49%	Low/Middle	2856	77%	2612	\$ -	9	\$ 602	-15	7	\$ 278	-8	4	\$ 283	-14	
1285	57%	Moderate	832	80%	520	\$ 58,900	9	\$ 1,371	+2	4	\$ 190	-3	3	\$ 237	-2	
1785	39%	Middle	1150	83%	421	\$ 167,300	9	\$ 2,597	+4	5	\$ 427	+3	8	\$ 5,737	-2	
3675	87%	Low	2112	76%	1800	\$ 60,300	19	\$ 2,206	-1	11	\$ 364	-1	11	\$ 1,184	-2	
5395	47%	Moderate	2921	79%	2602	\$ -	27	\$ 3,286	+10	13	\$ 442	-1	19	\$ 1,552	-2	
7294	14%	Moderate/Middle	3998	90%	3700	\$ 90,900	90	\$ 11,443	+10	26	\$ 1,445	+10	65	\$ 6,335	-5	
6395	35%	Middle/Upper	3491	89%	2752	\$ 167,400	84	\$ 22,718	+2	30	\$ 2,752	+17	59	\$ 6,817	+10	
1707	96%	Low	1282	73%	1036	\$ 72,800	3	\$ 154	+2	2	\$ 233	-1	2	\$ 147	-1	
2057	82%	Moderate	1211	80%	1148	\$ 66,300	6	\$ 907	+6	6	\$ 156	-	6	\$ 6,917	-4	
3280	98%	Low/Moderate	2058	69%	1976	\$ 35,450	5	\$ 267	+6	3	\$ 32	-6	3	\$ 130	+3	
2344	98%	Low/Moderate	1660	62%	1424	\$ 48,400	6	\$ 3978	+6	4	\$ 31	+3	2	\$ 153	-1	
818	98%	Low	651	63%	509	\$ 34,500	-	\$ -	-	-	\$ -	-1	1	\$ 32	+1	
3747	58%	Moderate	1884	72%	1722	\$ 39,900	9	\$ 458	-	4	\$ 653	-	3	\$ 221	-3	
1728	91%	Moderate	1189	55%	974	\$ 34,850	-	\$ -	-	-	\$ -	-4	-	\$ -	-3	
4482	15%	Low/Middle	2746	81%	2293	\$ 66,850	84	\$ 48,944	+24	23	\$ 2,407	+4	29	\$ 4,688	-7	
2341	30%	Low	1372	88%	1116	\$ 56,900	32	\$ 16,448	-	10	\$ 734	-2	23	\$ 4,102	+4	
2669	35%	Moderate	1516	73%	1493	\$ 48,700	54	\$ 8,576	+19	10	\$ 432	-2	13	\$ 892	+2	
3227	4%	Middle	1561	92%	1561	\$ 43,767	37	\$ 2,995	+16	16	\$ 528	+3	34	\$ 2,757	+1	
4883	84%	Moderate	2270	78%	2038	\$ 77,700	4	\$ 218	+3	8	\$ 116	-7	6	\$ 246	-1	
2130	84%	Moderate	1304	64%	1111	\$ 101,300	18	\$ 3,220	-1	4	\$ 70	-3	10	\$ 1,664	+7	
6043	49%	Moderate	2372	82%	2260	\$ 61,900	24	\$ 1,598	+10	7	\$ 165	-7	17	\$ 844	-7	
3346	21%	Upper	1696	91%	1655	\$ 89,700	39	\$ 5,545	-4	23	\$ 1,376	+11	33	\$ 3,773	+7	
8799	15%	Middle	5122	88%	4477	\$ 78,175	102	\$ 16,796	-1	24	\$ 1,660	+1	74	\$ 8,879	+5	
718	45%	Low	588	80%	417	\$ -	3	\$ 165	+2	1	\$ 35	-	-	\$ -	-2	
990	14%	Upper	392	100%	392	\$ 117,400	8	\$ 1,567	-1	2	\$ 45	-6	13	\$ 1,589	+2	
1214	96%	Low	750	64%	493	\$ -	1	\$ 72	+1	-	\$ -	-	-	\$ -	-	
6086	18%	Low	2393	83%	1498	\$ 144,350	14	\$ 2,395	+4	6	\$ 637	+1	14	\$ 4,026	+5	
10551	29%	Middle/Upper	3948	86%	424	\$ 273,000	28	\$ 6,642	+13	4	\$ 13,670	+1	11	\$ 3,956	+1	
2969	33%	Moderate	1453	74%	1237	\$ 77,200	22	\$ 3,073	+1	4	\$ 636	-2	22	\$ 2,342	+4	
2604	49%	Low	767	78%	488	\$ 61,100	10	\$ 1,321	+7	3	\$ 43	-1	9	\$ 7,573	+3	
3644	7%	Middle	1722	97%	1693	\$ 76,200	43	\$ 3,842	+10	24	\$ 970	+12	22	\$ 1,724	-7	
4050	38%	Moderate/Middle	2076	81%	2015	\$ 76,300	39	\$ 4,261	-1	12	\$ 458	-4	34	\$ 2,951	+4	
4145	74%	Low/Moderate	2436	75%	1984	\$ 51,350	14	\$ 5,909	+5	11	\$ 669	+1	10	\$ 765	-3	
5315	13%	Upper	2523	93%	2363	\$ 240,300	97	\$ 29,452	+35	18	\$ 2,961	-8	73	\$ 19,799	+23	
2054	66%	Middle	1208	89%	962	\$ 99,500	19	\$ 3,488	+9	7	\$ 1,413	-	17	\$ 1,104	+9	
1274	19%	Middle	871	78%	721	\$ 62,700	7	\$ 1,554	-2	7	\$ 274	+4	13	\$ 1,374	+9	
928	9%	Upper	503	85%	497	\$ 196,300	14	\$ 3,142	-7	5	\$ 186	+2	10	\$ 1,084	+4	
3549	17%	Middle	1784	90%	1616	\$ -	45	\$ 4,804	+7	15	\$ 433	+6	31	\$ 2,720	+2	
13915	31%	Upper	8853	92%	3385	\$ 264,860	107	\$ 64,405	-32	19	\$ 3,296	+1	48	\$ 21,157	-22	
19	0%	Unknown	10	100%	10	\$ -	-	\$ -	-	-	\$ -	-	-	\$ -	-	
6597	9%	Middle	4306	89%	3215	\$ 153,750	121	\$ 25,499	-9	13	\$ 1,546	+3	61	\$ 10,074	-2	
4423	13%	Moderate	2578	81%	2426	\$ 73,050	50	\$ 7,677	+1	22	\$ 1,893	-4	25	\$ 2,486	-5	
884	21%	Middle	623	84%	610	\$ 48,000	3	\$ 254	-4	3	\$ 163	+2	2	\$ 81	-4	
2648	33%	Moderate	1407	79%	945	\$ 73,050	20	\$ 1,512	+8	9	\$ 501	-	8	\$ 450	-	
11363	27%	Upper	3979	93%	2906	\$ 344,900	87	\$ 38,440	-3	15	\$ 2,658	+6	60	\$ 20,801	+9	
15110	20%	Upper	7377	91%	4558	\$ 201,400	149	\$ 45,061	+15	31	\$ 4,730	+8	115	\$ 59,584	+38	
4601	45%	Middle	2301	93%	2223	\$ 86,700	66	\$ 8,380	+11	31	\$ 1,472	+9	59	\$ 4,910	+13	
616	25%	Middle	333	83%	127	\$ 161,800	9	\$ 5,774	-9	-	\$ -	-2	7	\$ 2,050	+5	
1051	18%	Middle	526	100%	520	\$ 94,400	6	\$ 779	-11	6	\$ 170	-	14	\$ 1,281	+8	
1361	12%	Upper	645	91%	629	\$ 108,600	21	\$ 3,276	-1	6	\$ 389	-3	18	\$ 2,025	+7	
3228	73%	Low	1586	77%	528	\$ 59,300	-	\$ -	-3	1	\$ 28	-	1	\$ 119	-	
2714	20%	Moderate	1659	80%	1409	\$ 52,600	22	\$ 3,654	-3	10	\$ 26,778	-	10	\$ 1,432	-5	
							Total	2,643	\$ 587,100		774	\$ 95,594		1,741	\$ 321,974	

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

**Number Change = increase or decrease in number of loans from the previous year

LMI Neighborhood or Municipality/Census Tract	Total Number	Total Amount	Number to LMI Borrowers	Amount to LMI Borrowers (000s)	% Share to LMI Borrowers	Number to Non-LMI Borrowers	Amount to Non-LMI Borrowers (000s)	% Share to Non-LMI Borrowers
Crawford-Roberts/0305	15	1,059	7	368	47%	8	691	53%
West Oakland/0402	15	1,388	5	243	33%	10	1,145	67%
Central Oakland/0403	-	-	-	-	-	-	-	-
South Oakland/0409	41	4,907	11	886	27%	30	4,021	73%
Middle Hill/0501	6	502	3	128	50%	3	374	50%
Upper Hill/0506	12	818	4	216	33%	8	602	67%
Bedford Dwellings/0509	-	-	-	-	-	-	-	-
Terrace Village/0510	2	147	1	28	50%	1	119	50%
Terrace Village/0511	-	-	-	-	-	-	-	-
Friendship/0807	19	4,326	2	340	11%	17	3,986	89%
Bloomfield/0809	20	3,072	7	1,225	35%	13	1,847	65%
Bloomfield/0903	25	3,031	9	849	36%	16	2,182	64%
Stanton Heights/1005	56	4,642	24	1,695	43%	32	2,947	57%
Upper Lawrenceville/1011	73	9,637	26	2,349	36%	47	7,288	64%
Garfield/1016	3	278	1	79	33%	2	199	67%
Garfield/1017	18	1,422	9	527	50%	9	895	50%
East Liberty/1113	38	7,752	6	849	16%	32	6,903	84%
Garfield/1114	14	1,437	3	300	21%	11	1,137	79%
East Liberty/1115	13	2,291	3	143	23%	10	2,148	77%
Lincoln-Lemington/1203	6	144	3	25	50%	3	119	50%
Larimer/1204	-	-	-	-	-	-	-	-
Homewood West/1207	1	32	1	32	100%	-	-	-
Larimer/1208	5	177	4	169	80%	1	8	20%
Homewood North/1301	5	186	4	125	80%	1	61	20%
Homewood North/1302	3	80	1	6	33%	2	74	67%
Homewood South/1303	6	268	6	268	100%	-	-	-
East Hills/1306	13	592	6	272	46%	7	320	54%
Southside Slops /1608	48	4,943	15	1,021	31%	33	3,922	69%
Allentown/1803	11	565	9	386	82%	2	179	18%
Mount Washington/1807	47	6,218	12	925	26%	35	5,293	74%
Mount Washington/1914	40	4,826	13	1,294	33%	27	3,532	67%
Mount Washington/1915	39	4,102	17	1,406	44%	22	2,696	56%
Beechview/1916	87	6,580	50	3,334	57%	37	3,246	43%
Brookline/1919	47	4,084	21	1,733	45%	26	2,351	55%
Sheraden/2022	38	2,207	23	1,359	61%	15	848	39%
Manchester/2107	30	4,239	11	1,239	37%	19	3,000	63%
Troy Hill/2406	36	4,899	14	499	39%	22	4,400	61%
Spring Garden/2412	7	360	3	115	43%	4	245	-
Central Northside/2503	38	6,977	5	282	13%	33	6,645	-
California-Kirkbride/2507	9	237	6	140	67%	3	97	-
Fineview/2509	13	1,201	1	64	8%	12	1,137	-
Perry North/2602	51	4,553	34	2,840	67%	17	1,713	-
Northview Heights/2609	1	72	1	72	100%	-	-	-
Perry South/2614	22	2,702	8	418	36%	14	1,654	-
Perry South/2615	11	1,018	4	384	36%	7	634	-
Spring Hill/2620	37	2,463	20	1,181	54%	17	1,282	-
Brighton Heights/2703	23	2,279	10	794	43%	13	1,485	-
Marshall Shadeland/2704	15	906	10	603	67%	5	303	-
Marshall Shadeland/2715	29	1,498	23	1,156	79%	6	342	-
Crafton Heights/2814	41	3,125	21	1,398	51%	20	1,727	-
Crafton Heights/2815	25	2,082	11	729	44%	14	1,353	-
Carrick/2901	26	1,575	18	1,108	69%	8	467	-
Carrick/2902	51	2,947	40	2,240	78%	11	707	-
Carrick/2904	67	3,969	44	2,304	66%	23	1,665	-
Knoxville/3001	14	608	12	426	86%	2	182	-
Overbrook/3204	39	2,675	23	1,572	59%	16	1,103	-
Arlington/5616	16	478	7	146	44%	9	332	-
Allegheny Center/West/5617	3	134	2	99	67%	1	35	-
Lincoln-Lemington/5619	18	580	15	515	83%	3	65	-
North Oakland/5620	18	5,764	3	167	17%	15	5,597	-
Glen Hazel, Hazelwood/5623	22	1,959	13	810	59%	9	1,149	-
Beltzhoover, Bon Air/5624	24	1,452	17	1,001	71%	7	451	-
Esplen, Sheraden/5625	17	993	12	654	71%	5	339	-
Elliot, West End/5626	30	2,719	16	910	53%	14	1,809	-
East Carnegie/5628	14	858	4	201	29%	10	657	-
Hays, Hazelwood/5629	33	2,934	18	1,836	55%	15	1,548	-
North Shore/5632	44	8,830	10	1,196	23%	34	7,634	-
Lincoln-Lemington/9818	-	-	-	-	-	-	-	-
Harrison Township/4012	31	2,053	23	1,376	74%	8	677	-
Tarentum/4035	43	2,513	25	1,247	58%	18	1,266	-
Harwick/Springdale/4160	20	1,979	10	843	50%	10	1,136	-
Blawnox/4200	20	2,071	8	651	40%	12	1,420	-
Sharpsburg/4240	43	3,216	29	2,152	67%	14	1,064	-
Millvale/4270	31	1,735	18	992	58%	13	743	-
Bellevue/4311	45	4,933	13	1,099	29%	32	3,834	-
Coraopolis/4507	59	4,883	31	2,295	53%	28	2,588	-
Coraopolis/4508	41	2,983	19	1,361	46%	22	1,622	-
Bridgeville/4571	24	2,318	10	800	42%	14	1,518	-
Stowe/4621	34	2,712	17	1,286	50%	17	1,426	-
Stowe/4626	29	2,729	21	1,089	72%	8	1,640	-
McKees Rocks/4639	29	2,023	21	1,173	72%	8	850	-
Carnegie/4688	69	7,759	27	2,623	39%	42	5,136	-
Carnegie/4689	51	4,768	17	1,266	33%	34	3,502	-
Scott/Heidelberg/4706	46	3,828	20	1,620	43%	26	2,208	-
Mount Oliver/4810	17	734	12	503	71%	4	231	-
Homestead/4838	12	513	5	188	42%	7	325	-
Munhall/4846	29	2,331	15	1,112	52%	14	1,219	-
Whitaker/4850	12	731	8	467	67%	4	264	-
Duquesne/4867	11	474	5	150	45%	6	324	-
Duquesne/4868	7	155	2	12	29%	5	143	-
Duquesne/4869	11	268	8	170	73%	3	98	-
West Mifflin/4882	45	2,420	24	1,119	53%	21	1,301	-
Clairton/4928	11	382	6	236	55%	5	146	-
Clairton/4929	15	568	9	338	60%	6	230	-
Glassport/4993	26	1,582	14	760	54%	12	822	-
Glassport/4994	17	1,113	11	602	65%	7	594	-
Versailles/5010	9	462	5	252	56%	4	210	-
North Versailles/5041	77	4,367	48	2,711	62%	29	1,656	-
East McKeesport/5070	27	1,526	16	850	59%	11	676	-
Wilmerding/5080	18	612	13	454	72%	5	158	-
Turtle Creek/5094	34	1,247	25	939	74%	9	308	-
East Pittsburgh/5100	8	339	6	265	75%	2	74	-
North Braddock/5120	17	765	12	408	71%	5	357	-
North Braddock/5128	7	303	5	215	71%	2	88	-
North Braddock/5129	1	34	1	34	100%	-	-	-
Braddock/5138	6	146	6	146	100%	-	-	-
Rankin/5140	4	164	4	164	100%	-	-	-
Swissvale/5151	21	1,074	14	667	67%	7	407	-
Swissvale/5152	34	2,545	15	821	44%	19	1,724	-
Pitcairn/5220	30	1,393	19	832	63%	11	561	-
Penn Hills/5232	70	4,573	35	2,102	50%	35	2,471	-
Penn Hills/5235.01	88	6,090	60	3,794	68%	28	2,296	-
Verona/5240	39	3,232	15	893	38%	24	2,430	-
McKeesport/5509	2	10	2	10	100%	-	-	-
McKeesport/5512	30	1,438	21	1,030	70%	9	408	-
McKeesport/5519	3	134	3	134	100%	-	-	-
McKeesport/5520	11	656	9	494	82%	2	162	-
McKeesport/5521	2	47	2	47	100%	-	-	-
McKeesport/5523	11	361	3	107	27%	8	254	-
Wilkinsburg/5604	5	442	1	70	20%	4	372	-
Wilkinsburg/5606	7	415	6	239	86%	1	176	-
Wilkinsburg/5610	3	110	2	72	67%	1	38	-
Wilkinsburg/5611	2	33	2	33	100%	-	-	-
Wilkinsburg/5612	1	60	-	-	-	1	60	100%
Wilkinsburg/5614	34	2,610	20	1,064	59%	14	1,546	-
Wilkinsburg/5615	20	1,241	9	381	45%	11	860	-