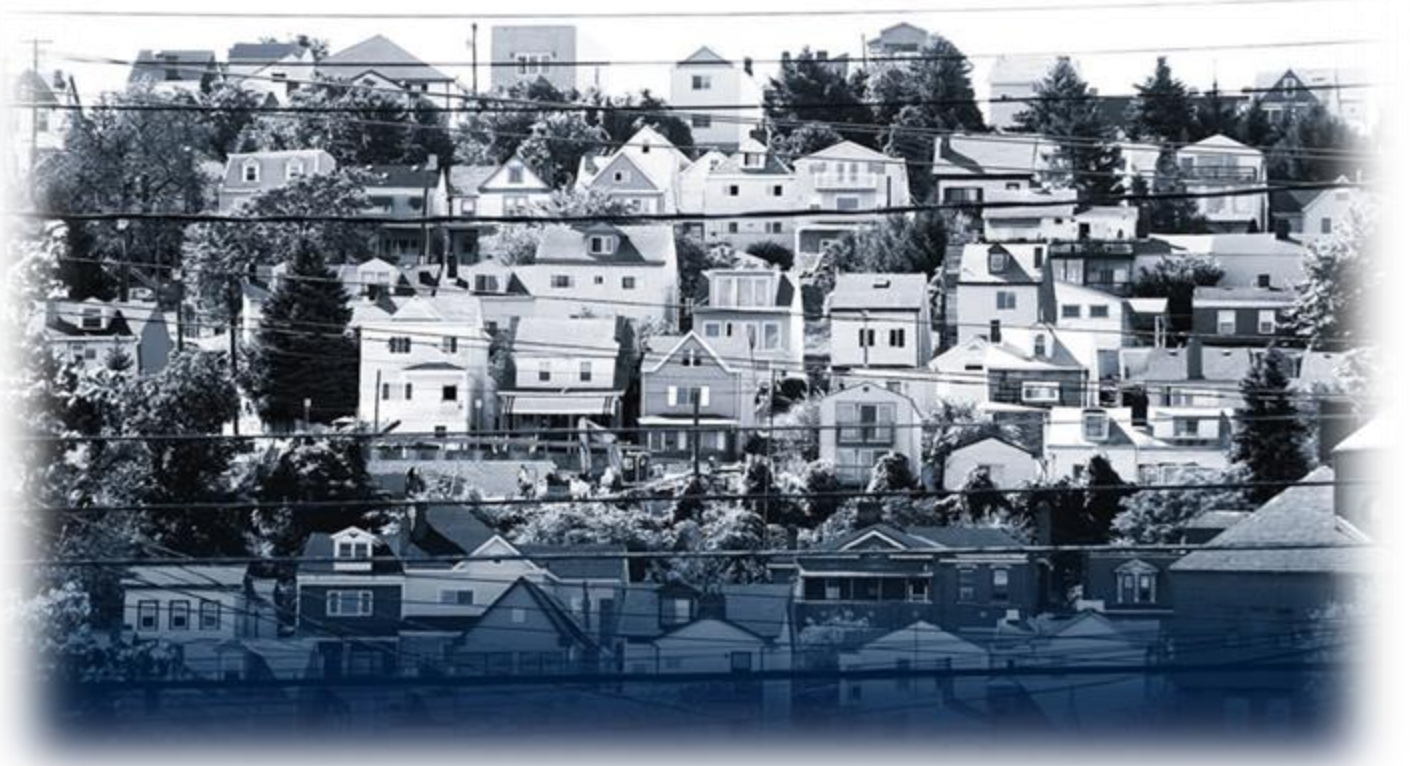

26th Annual Mortgage Lending Study

Part I: Overall Mortgage Lending in Pittsburgh in 2018



The Pittsburgh Community Reinvestment Group's (PCRG) Annual Mortgage Lending Study provides a current portrait of mortgage lending trends in Allegheny County and the City of Pittsburgh. PCRG prepares this study using publicly available data designed to monitor the performance of financial institutions seeking to meet their community investment requirements under the Community Reinvestment Act (CRA). The goal of publishing these findings is to ensure that policy makers and community members can better access the wealth of publicly available data to better understand the state of lending in Pittsburgh.

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Contents

Organization History.....	4
PCRG Stakeholders.....	5
User Guide.....	6
Data Dictionary.....	9
Total 2018 Lending Tables.....	12
Total Mortgage Lending in 2018	13
Chart 1. Total Home Loan Applications, Originations, and Denials (2009 -2018).....	14
Bank Asset Size and CRA Rating.....	15
Chart 2. Bank Market Share in Allegheny County (2018)	16
Chart 3. CRA Examination Final Scores and Test Scores	17
Top 15 Lenders in 2018	18
Top 15 Lenders to LMI and African-American Borrowers in 2018.....	19
Tables for Lending by Local Banks in 2018.....	20
Table 8. Branches and Deposits in Allegheny County and LMI and Minority Census Tracts (2018)	21
Table 9. Disposition of Loans in Allegheny County and the City of Pittsburgh (2018)	22
Table 10. Disposition of Loans in Allegheny County (2018)	23
Table 11. Disposition of Loans in the City of Pittsburgh (2018)	24
Chart 4. Loan Approval Rates in Allegheny County and the City of Pittsburgh (2018)	25
Chart 5. Loan Denial Rates in Allegheny County and the City of Pittsburgh (2018)	26
Table 12. Disposition of Loans in Allegheny County and the City of Pittsburgh (2018)	27
Table 13. Disposition of Conventional and Government-Backed Loans in 2018.....	28
Chart 6. Disposition of Conventional and FHA/VA Loans, All Lenders, 2014-2018 ¹	29
Small Business Loans in Allegheny County in 2018	30
Table 14. Small Business Loans in Allegheny County by Lender.....	30
Table 15. Small Business Loans in Allegheny County by Median Family Income	30
2018 Individual Bank Reports.....	31
All Lenders in Allegheny County	32
All Lenders in the City of Pittsburgh.....	33
Ameriserv Bank	35
Bank of America	38
Brentwood Bank	41
Citizens Bank	44

Community Bank	47
Compass Savings Bank.....	50
Dollar Bank.....	53
Farmers National Bank of Emlenton	56
First Commonwealth Bank	59
First National Bank.....	62
Huntington National Bank.....	65
KeyBank	68
Mars Bank	71
NexTier Bank.....	74
Northwest Bank	77
PNC Bank.....	80
S&T Bank	83
SSB Bank.....	86
Sewickley Savings Bank	89
Standard Bank	92
Union Savings Bank.....	95
WesBanco	98
West View Savings Bank	101

Organization History

PCRG was organized in 1988 as a coalition of community-based organizations, advocates, and activists to provide a coordinated response to the practice of redlining - the refusal of banks to lend to certain neighborhoods and areas based on perceived lack of creditworthiness, often along racial, ethnic, and class lines. Despite the passage of the Community Reinvestment Act of 1977 (CRA), a law that obligated banks to meet the credit needs of the communities in which they operate, the intervening decade did little to touch the pervasive segregation and lack of investment in Pittsburgh's low- to moderate-income (LMI) communities and communities of color. By working together across neighborhoods to bring this issue to light, PCRG's founders were able to spur the flow of capital into many once-forgotten communities.

*MISSION STATEMENT:
PCRG is a coalition of
leaders working for
economic justice and
equitable resources to
revitalize the Pittsburgh
region.*

Today PCRG continues that work through its partnerships with almost two dozen financial institutions, city and county government, the Port Authority of Allegheny County, the local foundation community, and our 60+ member organizations. Since our founding over three decades ago, the financial services market has evolved drastically, and we have grown and changed with it. While we began as community advocates for increased investment in Pittsburgh's de facto redlined communities, we are now a large and diverse coalition guided by justice and equity in the areas of capital, mobility, and transit.

Since its creation in 1988, PCRG has become a nationally recognized leader on issues of equitable lending, development, and access to capital. National partners include the National Community Reinvestment Group (NCRC), Fannie Mae, Freddie Mac, the Federal Reserve Bank of Cleveland, and NeighborWorks America.

PCRG Stakeholders

2020 MEMBER ORGANIZATIONS

A+ Schools
ACTION Housing
Allegheny City Central Association
Allegheny Land Trust
Amani Christian Community Development
Bona Fide Bellevue
Beechview Area Concerned Citizens
Bloomfield Development Corporation
Bloomfield-Garfield Corporation
Brookline Area Community Council
East Allegheny Community Council
East Hills Consensus Group
East Liberty Development, Inc.
Economic Development South
Etna Economic Development Corporation
Fineview Citizens Council
Friendship Development Associates
Grounded for Good
Habitat for Humanity
Hazelwood Initiative, Inc.
Highland Park Community Development Corporation
Hill Community Development Corporation
Hill District Consensus Group
Hilltop Alliance
Housing Alliance of Pennsylvania
Larimer Consensus Group
Lawrenceville Corporation
Lawrenceville United
Manchester Citizens Corporation
McKees Rocks Community Development Corporation
Mexican War Streets Society
Millvale Borough Development Corporation
Mount Washington Community Development Corporation
NeighborWorks Western PA
Northside Leadership Conference
Oakland Planning and Development Corporation
Operation Better Block
Penn Hills Community Development Corporation
Perry Hilltop Citizens Council
Pittsburgh Downtown Community Development
Pittsburgh Housing Development Association, Inc.
The Pittsburgh Project
POWER Link
Rebuilding Together Pittsburgh
Sharpsburg Neighborhood Organization
Southside Community Council
Southside Slopes Neighborhood Association
Squirrel Hill Urban Coalition
Troy Hill Citizens, Inc.
Tube City Renaissance
Uptown Partners of Pittsburgh
Washington Citywide Community Development Corporation
Wilksburg Community Development Corporation

2020 FINANCIAL PARTNERS

Ameriserv Financial Bank
Bank of America
Bank of New York Mellon
Brentwood Bank
Citizens Bank
Dollar Bank
Farmers National Bank of Emlenton
First Commonwealth Bank
First National Bank of Pennsylvania
Huntington Bank
KeyBank
NexTier Bank
Northwest Bank
PNC Bank
S&T Bank
SSB Bank
Sewickley Savings Bank
Tri-State Capital Bank
Union Savings Bank
Washington Financial Bank
Wesbanco
West View Savings Bank

User Guide

Foundations of the Study

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

The publicly-available lending data at the heart of this study is the result of two major pieces of legislation passed at the end of the Civil Rights Era – the CRA of 1977 and the Home Mortgage Disclosure Act of 1975 (HMDA).

The CRA was passed after much coordination between lawmakers and activists to address the pervasive redlining across urban and suburban America. The goal of the CRA is to encourage depository institutions to meet the credit needs of the communities in which they operate, consistent with safe and sound banking practices. The premise of the CRA is that by accepting support from the United States government in the form of publicly-backed deposit insurance and guaranteed access to funds from the Federal Reserve obligates banks to reinvest in the communities where they have a deposit base. This reinvestment takes the form of making home mortgage loans, small business loans, investing in affordable housing, and other community development investments.

PCRG's study will now be published in three parts – an overview of that year's lending and local bank performance, an in-depth look at LMI lending, and an in-depth look at lending to African-American borrowers.

Community Reinvestment Act Examinations

The CRA requires that three federal regulatory agencies - the Office of the Comptroller of the Currency (OCC), Federal Deposit Insurance Corporation (FDIC), and the Federal Reserve

Board System (FRB) – conduct examinations to ensure bank compliance. While other providers of home mortgage loans, such as mortgage companies and credit unions, must report their lending data yearly, they are not subject to CRA examinations. It is important to note that the CRA was passed to focus solely on LMI borrowers and communities and not any other federally protected group. The Equal Credit

Opportunity Act, which predates the CRA by three years, does outlaw discrimination against borrowers due to race, gender, national origin, marital status, or because of use of public assistance.

CRA exams, which occur every 3-5 years depending on the regulator, bank size, and exam score, assess the level of lending, investments, and services it provides in LMI neighborhoods. The CRA evaluation process culminates in one of four descriptive ratings: 1) Substantial Noncompliance, 2) Needs to Improve, 3) Satisfactory, and 4) Outstanding. Banks are divided into three sizes by their assets: Large Banks with assets greater than \$1.284 billion, Intermediate Small Banks with assets between \$1.284 billion and \$321 million, and Small Banks will assets less than \$321 million. It is important to note that these asset-size thresholds are adjusted annually and the above figured represent the thresholds from 2018, reflecting the year of the data used in this study.

Large Banks are given the most thorough and complex CRA examination, which includes Lending, Service, and Investment tests. Each of those tests receives its own score in addition to an overall, holistic final score. Intermediate Small Banks are examined on Lending and Community Development, while Small Banks are examined solely by Lending. Large and Intermediate Small Banks are examined every three years; small banks with Outstanding ratings are examined every five years and every four years for those with Satisfactory scores.

- The **Lending Test** evaluates a bank's record of helping to meet the credit needs of its assessment area (a geographically-bounded area based on the location of branches) through home mortgage, small business, farm, and community development lending.
- The **Investment Test** 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 broader the regional/statewide area that includes the bank's assessment area.
- The **Service Test** examines a bank's record of meeting the needs of its assessment area through the availability, effectiveness, and delivery of retail services and the extent and innovativeness of its community development services.
- The **Community Development Test** is given to Intermediate Small Banks. This test replaces the Investment and Service Tests given to Large Banks.

In Summer 2018, the OCC released an Advanced Notice of Proposed Rulemaking regarding updates to the CRA. The process is ongoing, but has the potential to dramatically change the size, shape, and frequency of the CRA examination process. Until the rulemaking process has concluded, which could take another year at least, the above information accurately represents the current examination methodology.

Although CRA examinations result in a straightforward score, they rely on a large amount of data that is compiled and examined by the three federal regulators. HMDA requires mortgage lenders - not just banks, but credit unions and mortgage companies, too - to maintain and annually report data about their home mortgage loans.

In 2018, all depository institutions, i.e. banks, savings associations, and credit unions, must report their lending data to the government if they have assets greater than \$46 million. The

data to be reported includes information about the type, purpose, and amount of the loan, the type of property and whether it is owner-occupied, the census tract where the property is located, the income, ethnicity, race, and gender of the applicant(s), and the final action taken on the loan. In 2018, several new categories were added to the publicly-available HMDA files, including new ethnicities, exotic loans features, and interest rate. HMDA data is one of the richest sources of publicly-available national-level data outside of the U.S. Census. HMDA data can be used to:

- Identify patterns of housing discrimination.
- Assist public officials in understanding the communities that are in the greatest need of investment from both the public- and private-sector.
- Determine how well brick-and-mortar financial institutions are serving the housing needs of their communities.
- Aid neighborhood organizations and individuals to see how well the banks in the community are serving LMI people, women, and people of color.
- Helps community groups to offer feedback to the OCC, FDIC, and FRB during a bank's CRA examination.

Methodology

Data Sources

This report relies primarily on HMDA data, Census Bureau data, and Federal Financial Institutions Examination Council (FFIEC) data. Because of the volume and complexity of HMDA files that must be reported annually, there is a lag between the year of the data and the year of its release. Due to political and bureaucratic changes at the Consumer Financial Protection Bureau (CFPB), the government body now responsible for collecting and cleaning HMDA data, the annual release date has varied over the past several years. However, we can expect there to be roughly 12-18 months between collection and publication. **Accordingly, this year's report**

uses HMDA data that reflects lending activity from 2018.

Census Data and Census Tracts

Every point on the map of the United States is assigned to a census tract, and that tract is given a numerical code. Every 10 years, in preparation for the decennial census, the U.S. census Bureau adjusts the boundaries of some tracts, creates new tracts, and eliminates others. After the 2010 Census, several tracts were changed, added, or removed in the Pittsburgh Metropolitan Statistical Area (MSA).

Tract-level data is the foundation of our lending study, specifically the income level of the tract. We use the FFIEC's annually updated census tract reports, which assign one of four income level to every tract in the country – low, moderate, middle and upper. Those income level determinations are pegged to that year's estimated area median family income (AMI), which was \$75,500 in 2018.

Borrower income is also broken down into these four tiers and in 2018 are:

- Low Income: 0-49% AMI = \$0-\$36,000
- Moderate Income: 50-79% AMI = \$37,000-\$59,000
- Middle Income: 80-119% AMI = \$60,000-\$89,000
- Upper Income: 120% AMI and above = \$90,000+

Both borrower income and loan amount are rounded up or down to the nearest thousand. For example, if Borrower A's income is \$45,750, it would be recorded as "46." If a home purchase loan was originated for \$45,300, it would be recorded as "45." Because of this, the above income levels do not match exactly with the percentage of AMI they represent. If you would like more information on how HMDA data is coded and recorded, please refer to FFIEC's "Getting It Right!," an annually updated guide to HMDA reporting.

Data Dictionary

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

These terms and definitions are not always intuitive, and in some cases the terms used differ from those used by other sectors of the banking industry. This section lists the most salient categories used in this report, with explanations given when needed.

Action Taken

- *Loan Originated*: Loans that are approved by the financial institution and accepted by the applicant.
- *Application Approved But Not Accepted*: Loans that are approved by the lender but not accepted by the applicant.
- *Loan Purchased by Financial Institution*: Loans that have already been originated by another financial institution and then purchased by the reporting institution.
- *Application Withdrawn by Applicant*
- *Application Denied by Financial Institution*
- *File Closed for Incompleteness*

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

Applicant Information

- *Race*: races included are American Indian or Alaskan Native; Black or African American; Native Hawaiian or Pacific Islander (with ethnic subgroups); White; Asian (with ethnic subgroups), and Information Not Provided or Not Applicable.
- *Ethnicity*: Hispanic or Latino (with Ethnic subgroups), Not Hispanic or Latino, or Information Not Provided by Applicant.

- *Sex*: Female, Male, or Information Not Provided by Applicant
- *Income*: total annual income of the applicant and co-applicants

Approval Rate: Approval rate is a term we define for this study. It is equal to the fraction of all completed loan applications a financial institution approves each year. It does not include applications that are closed for incompleteness, withdrawn by the applicant, or purchased by the institution.

The reason we exclude applications that are closed for incompleteness, withdrawn by the applicant, or purchased by the institution is because they distort a bank's actual performance. Applications withdrawn or closed for incompleteness reflect borrower behavior/desire, not the action of the lender. To include them would unfairly lower a lender's approval rate. We do not include purchased loans because it does not reflect actual lending and money being put into the hands of borrowers, and thus isn't appropriate for calculating approval rates.

In order to calculate the approval rate, we must also define what counts as a completed application. For this study, a completed application is one that was either originated, approved by the lender but not accepted by the borrower, or denied. This definition is also used when calculating denial rate.

The formula to calculate approval rate is:

$$\frac{\# \text{ approved applications}}{\# \text{ completed applications}}$$

Denial Rate: Denial rate is a category we have defined for the purposes of this study. 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, withdrawn by the applicant, or purchased loans.

Like the approval rate, applications that

are closed for incompleteness, withdrawn by the applicant, or purchased loans are excluded in order to offer a clearer picture of lender performance. Denial rate is calculated as follows:

$$\frac{\# \text{ denied applications}}{\# \text{ completed applications}}$$

Denial Reason: Though not all HMDA files contain a denial reason, many do. Additionally, more than one denial reason can be recorded for a loan. The following list comprises all current denial reasons available to lenders.

- Debt-to-Income Ratio
- Employment History
- Credit History
- Collateral, i.e. insufficient collateral
- Insufficient Cash
- Unverifiable Information
- Credit Application Incomplete
- Mortgage Insurance Denied
- Other

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 annually report how much money is held in deposits at their main office and branches.

Income Level: Every year HUD estimates the median family income for metropolitan regions, called Metropolitan Statistical Areas (MSA). The Pittsburgh MSA includes Allegheny, Armstrong, Beaver, Butler, Fayette, Washington, and Westmoreland Counties. The median family income, which we abbreviate as AMI throughout the study, is defined as the income amount that exceeds half the families in the regions and is exceeded by the other half of the families. In 2018, the HUD estimated median family income for the Pittsburgh MSA was \$76,000.

LMI Census Tract: A Census tract in which 50% or more of the people make 80% or less of the area median income.

Loan Purpose

- *Home Purchase Loan:* Any loan made for the purpose of purchasing a dwelling
- *Home Improvement:* Any loan secured by a borrower 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. A refinancing loan replaces your existing mortgage for one with the same balance.
- *Cash-Out Refinancing:* A dwelling-secured loan that replaces the existing mortgage with a home loan that is higher than what you owe. The difference can then be used for home improvement, debt consolidation, or other financial purposes.

Loan Type

- *Conventional Home Purchase:* A mortgage loan issued by a bank to a lender that is not insured or guaranteed by the federal government and is riskier for the lender. Consequently, conventional home purchase loans are typically given to borrowers with higher credit scores, larger down payments, and steady income. It is originated for purchasing a dwelling containing one to four family units within the same structure.
- *Government Home Purchase:* A mortgage loan for purchasing a dwelling of fewer than four units that is insured by a federal organization such as the Federal Housing Administration (FHA) or the Veteran's Administration (VA). FHA loans are available to a wider array of consumers, with lower credit

score limits and smaller down payment requirements. However, many FHA loans require mortgage insurance to be paid by the borrower.

Minority Census Tract: A Census tract with a minority population that is 50% or more of the population of that tract.

Property Type

- *One-to-Four Family:* Single residential structures containing one to four separate dwelling units, other than manufactured housing.
- *Manufactured Housing:* Mobile homes.
- *Multifamily Properties:* Residential structures with five or more units.

Total 2018 Lending Tables

Tables 1 and 2 show the change in application and origination number and dollar amounts from 2017-2018 in the city and county across the three loan purposes – purchase, improvement, and refinancing. The percent change has been included for all categories.

Table 3 includes the asset size and CRA examination score(s) and date of examination for all banks within Allegheny County, including those that do not offer retail mortgage loan products.

Tables 4-7 consists of the top 15 lenders by number of loans for Allegheny County and the City of Pittsburgh overall, for banks with branches located here, for African-American borrowers, and for LMI borrowers.

Chart 1 shows the trends in applications, originations, and denials in Allegheny County (including the City of Pittsburgh) from 2009-2018.

Chart 2 shows the market share of all banks in the county and city, including those that do not offer retail mortgage lending products.

Chart 3 contains four pie charts that show the share of CRA examinations scores by banks with branches in Western Pennsylvania.

Total Mortgage Lending in 2018

In Allegheny County in 2018, 538 institutions reported receiving 49,739 applications for home purchase, home improvement, and refinancing loans and 6,052 additional loans were purchased by banks. Those applications resulted in 31,934 originated loans. Application amounts totaled \$7.56 billion, with \$5.20 billion in originated loans.

- In 2018, home purchase originations went down very slightly in the City of Pittsburgh and rose slightly in Allegheny County. For all intents and purposes, we can say the home purchase mortgages remained roughly at the same level between 2017 and 2018. If we look five years back at 2014, application and origination numbers and amount are nearly identical to what we are seeing in 2018.
- Home refinance loan originations increased by over a third in Allegheny County and a quarter in the City of Pittsburgh. While these are significant increases from the prior year, the number of applications and amounts originated are still lower than they were from 2013-2016. Refinance applications are particularly sensitive to interest rate fluctuations, and in 2018 the average rate was the highest of the decade. The average rate was lower in 2019, and with the impact of COVID-19 on the economy, we expect to see increased refinance loan applications for 2019 and 2020.
- Home improvement loan applications and originations have been on a slight upward trajectory in both the City of Pittsburgh and Allegheny County over the past five years. The biggest change between 2017 and 2018 is an increase of about a third in the amount originated in the city and county.

Table 1. Applications and Originations by Loan Purpose, Allegheny County (excluding the City of Pittsburgh) 2017-2018

	Total*			Home Purchase			Home Improvement			Refinance**		
	2017	2018	% Change	2017	2018	% Change	2017	2018	% Change	2017	2018	% Change
Applications (number)	32,319	\$40,056	+24%	15,212	15,634	+3%	5,281	6,106	+16%	11,826	13,986	+18%
Applications (\$000s)	\$5,888,027	\$5,961,180	+1%	\$2,990,578	\$3,154,680	+5%	\$307,801	\$408,760	+33%	\$1,865,718	\$2,068,470	+11%
Originations (number)	23,784	26,104	+10%	11,840	12,090	+2%	3,089	3,494	+13%	6,049	8,149	+35%
Originations (\$000s)	\$3,984,791	\$4,163,290	+4%	\$2,353,688	\$2,494,770	+6%	\$191,047	\$243,660	+28%	\$1,012,387	\$1,233,825	+22%

SOURCE: 2018 HMDA Data

*Total applications do not include purchased loans.

**Includes traditional refinancing loans and cash-out refinancing loans. For an explanation of the difference, please consult the Data Dictionary.

Table 2. Applications and Originations by Loan Purpose, City of Pittsburgh 2017-2018

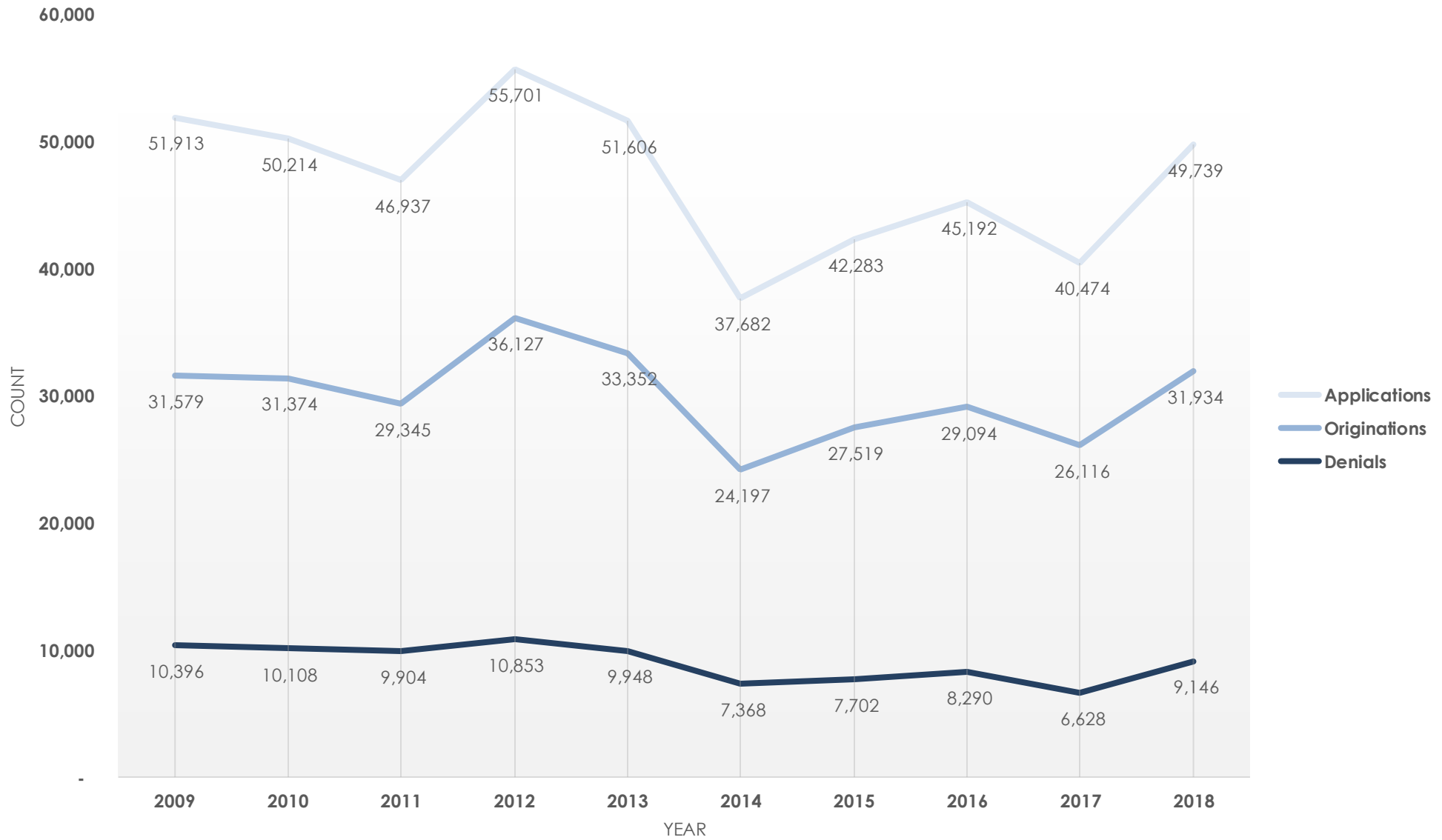
	Total*			Home Purchase			Home Improvement			Refinance**		
	2017	2018	% Change	2017	2018	% Change	2017	2018	% Change	2017	2018	% Change
Applications (number)	8,149	9,683	+19%	3,830	3,766	-2%	1,531	1,671	+9%	2,788	3,346	+20%
Applications (\$000s)	\$1,359,211	\$1,599,435	+18%	\$835,520	\$850,550	+2%	\$97,756	\$124,185	+27%	\$425,935	\$549,690	+29%
Originations (number)	5,138	5,830	+13%	2,899	2,832	-2%	805	827	+3%	1,434	1,783	+24%
Originations (\$000s)	\$971,540	\$1,039,300	+7%	\$655,771	\$612,560	-7%	\$59,357	\$65,225	+10%	\$256,332	\$324,285	+27%

SOURCE: 2018 HMDA Data

*Total applications do not include purchased loans.

**Includes traditional refinancing loans and cash-out refinancing loans. For an explanation of the difference, please consult the Data Dictionary.

Chart 1. Total Home Loan Applications, Originations, and Denials (2009-2018)



SOURCE: 2009-2018 HMDA Data

Bank Asset Size and CRA Rating

Depending on size - Small, Intermediate Small, or Large – banks undergo their CRA examination every 3-5 years. Bank size is determined by assets, and those thresholds are slightly increased each year. In general, the larger a bank's assets and the more comprehensive its products and services, the more complex and stringent their evaluation. For more information on the CRA examination process, please refer to the study's *Methodology* section. Unlike the rest of the study, which uses data from 2018, this table reflects the most current assets sizes and CRA ratings available. As of 12/31/2019, 38% of banks with branches in Allegheny County have received an Outstanding CRA rating and 62% have received a Satisfactory rating.

Table 3. Bank Asset Size and CRA Rating

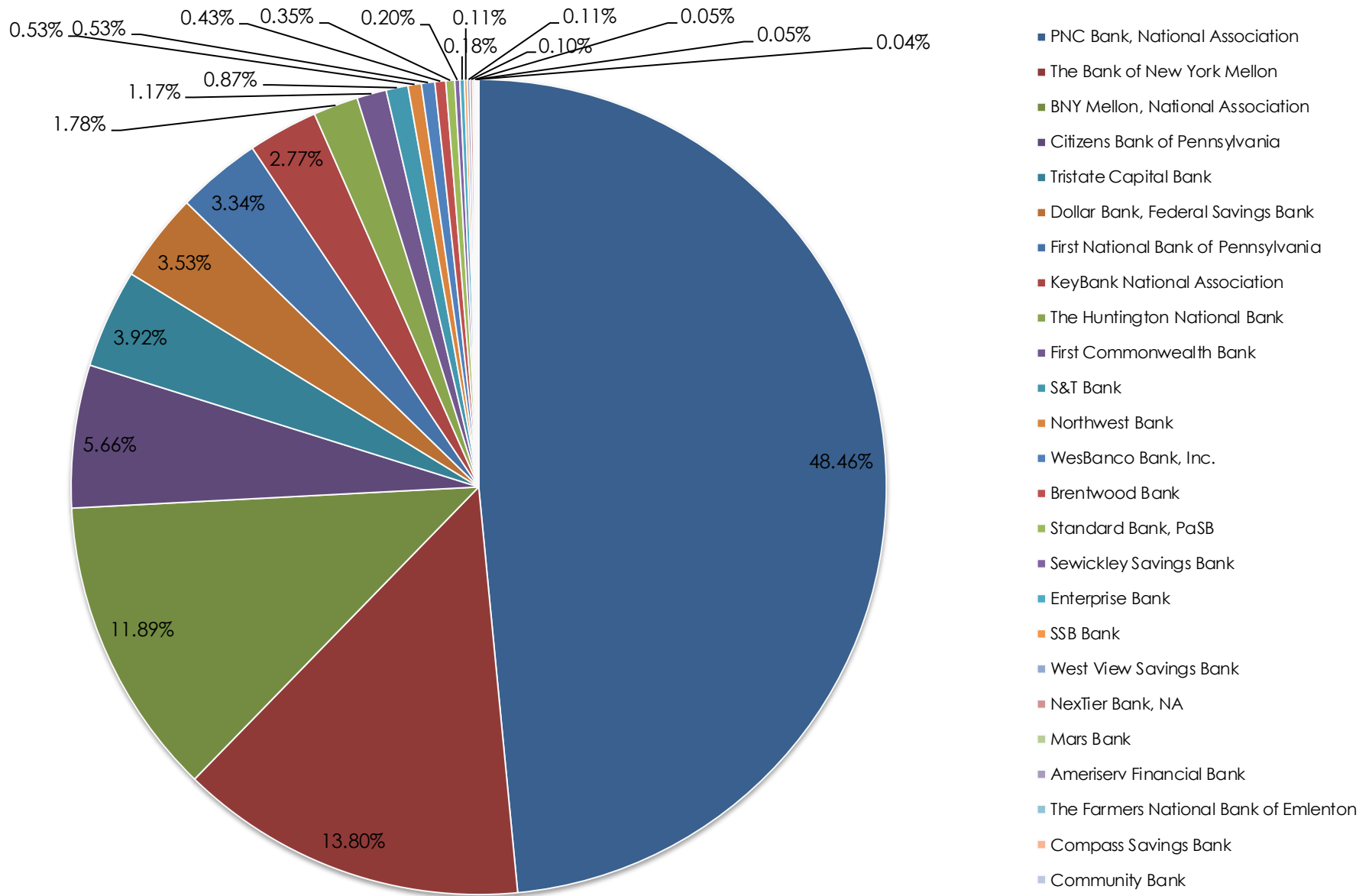
Bank	Assets as of 12/31/2019 (in \$000s)	Bank Size	Overall Rating	Year of Examination	Lending Test Rating	Investment/Community Development Rating ¹	Service Rating
Bank of America	\$1,852,983,000	Large Bank	Outstanding	2018	Outstanding	Outstanding	High Satisfactory
PNC Bank, NA	\$397,703,264	Large Bank	Outstanding	2018	Outstanding	Outstanding	Outstanding
KeyBank, NA	\$143,390,269	Large Bank	Outstanding	2016	High Satisfactory	Outstanding	Outstanding
The Huntington National Bank	\$108,739,378	Large Bank	Outstanding	2016	High Satisfactory	Outstanding	Outstanding
First National Bank of Pennsylvania	\$34,531,413	Large Bank	Satisfactory	2018	High Satisfactory	High Satisfactory	Low Satisfactory
Citizens Bank of Pennsylvania	\$33,843,912	Large Bank	Outstanding	2019	High Satisfactory	Outstanding	Outstanding
BNY Mellon, NA	\$29,303,000	Wholesale Bank	Outstanding	2017	-	-	-
WesBanco Bank, Inc	\$15,674,361	Large Bank	Outstanding	2019	Outstanding	High Satisfactory	Outstanding
Northwest Bank	\$10,624,748	Large Bank	Satisfactory	2018	High Satisfactory	High Satisfactory	High Satisfactory
Dollar Bank	\$9,043,235	Large Bank	Outstanding	2017	High Satisfactory	Outstanding	Outstanding
S&T Bank	\$8,747,957	Large Bank	Satisfactory	2018	High Satisfactory	High Satisfactory	Low Satisfactory
First Commonwealth Bank of Pennsylvania	\$8,288,367	Large Bank	Satisfactory	2017	High Satisfactory	Low Satisfactory	High Satisfactory
Woodforest National Bank	\$6,444,845	Large Bank	Outstanding	2019	Outstanding	Outstanding	Outstanding
Union Savings Bank	\$3,079,626	Large Bank	Satisfactory	2019	Low Satisfactory	Low Satisfactory	High Satisfactory
Nextier Bank, NA ²	\$1,401,037	Large Bank	Outstanding	2017	Outstanding	Outstanding	-
Community Bank ²	\$1,319,811	Large Bank	Satisfactory	2018	Satisfactory	Satisfactory	-
Ameriserv Financial Bank	\$1,156,426	Large Bank	Satisfactory	2017	High Satisfactory	High Satisfactory	High Satisfactory
Standard Bank, PaSB	\$983,562	Intermediate Small	Satisfactory	2017	Satisfactory	Satisfactory	-
The Farmers National Bank of Emlenton	\$909,935	Intermediate Small	Satisfactory	2018	Satisfactory	Satisfactory	-
Brentwood Bank	\$705,972	Intermediate Small	Satisfactory	2018	Satisfactory	Satisfactory	-
The Mars National Bank	\$407,686	Intermediate Small	Satisfactory	2019	Satisfactory	Satisfactory	-
West View Savings Bank	\$353,918	Intermediate Small	Satisfactory	2018	Satisfactory	Satisfactory	-
Sewickley Savings Bank	\$314,472	Small Bank	Satisfactory	2017	-	-	-
Enterprise Bank	\$307,175	Small Bank	Satisfactory	2018	-	-	-
SSB Bank	\$202,614	Small Bank	Satisfactory	2015	-	-	-
Compass Savings Bank	\$49,168	Small Bank	Satisfactory	2016	-	-	-

SOURCES: FDIC Bank Details and Financials Search; FFIEC Interagency CRA Ratings Search

¹Intermediate Small Banks receive a Community Development rating in lieu of an Investment Test rating.

²As of 12/31/2019 these banks are now considered Large Banks due to their asset size, but at the time of their CRA exam they were an Intermediate Small Bank. Therefore, they were examined under Intermediate Small Bank CRA methodology.

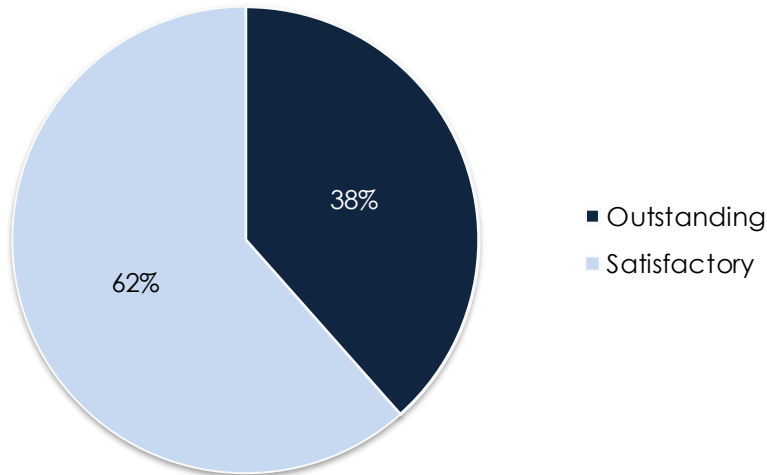
Chart 2. Bank Market Share in Allegheny County (2018)



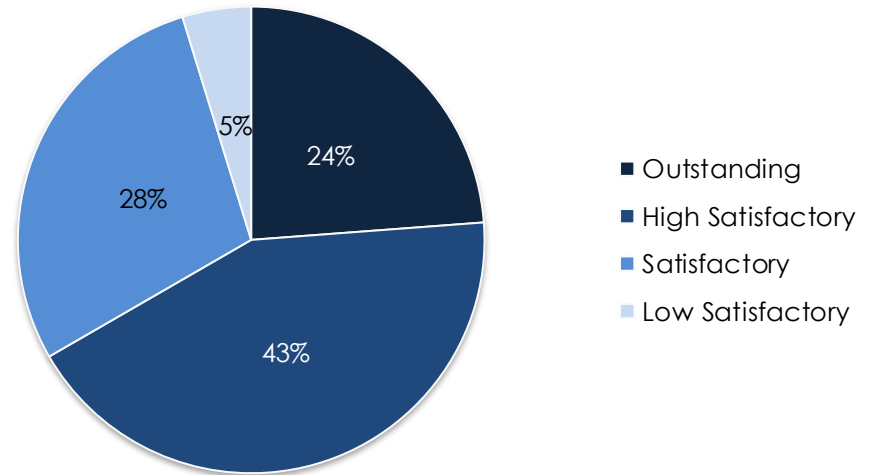
SOURCE: Allegheny County Deposit Market Share Report as of 6/30/2018, FDIC

Chart 3. CRA Examination Final Scores and Test Scores

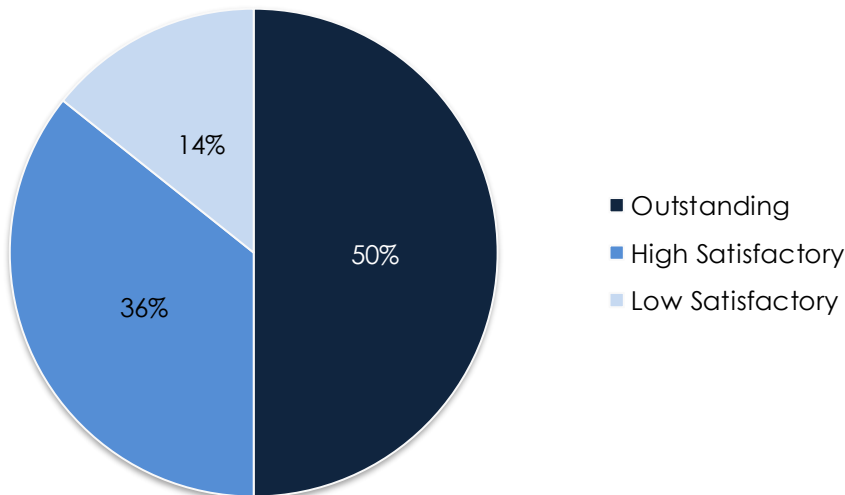
CRA Final Scores



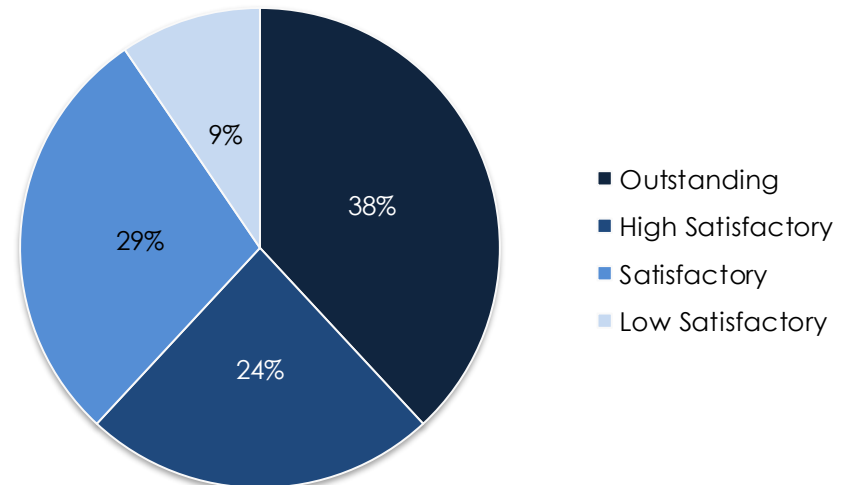
CRA Lending Test Scores



CRA Service Test Scores



CRA Investment Test/Community Development Scores



Top 15 Lenders in 2018

For the past several years, large lenders without branches in Western Pennsylvania, e.g. Wells Fargo, and mortgage companies, e.g. Quicken Loans and Howard Hanna Mortgage, have competed with prominent local and national banks for mortgage loans. Though both offer competitive mortgage products, neither mortgage companies nor banks without branches in Western Pennsylvania have any legal obligations for community investment. Non-depository mortgage companies are not subject to the CRA, and thus have no responsibility to reinvest in the communities from which they take deposits. Banks that do not have branches in our region are also excluded from CRA requirements, as we fall outside the geographical assessment areas in which they are examined.

For these reasons, we believe the best option for our region's community and economic development is to spur banks with a local presence to offer products that will reach the broadest range of Pittsburghers, including LMI borrowers. In 2018, the top five lenders by number of loans in Allegheny County and the City of Pittsburgh were banks with branches in the city and county, with four of the five headquartered in Western Pennsylvania. Though it is too early to claim a trend, this is a notable departure from the dominance of Wells Fargo and Quicken Loans over the past few years. Of the top 15 lenders in 2018, 77% of the loans were originated by banks with branches in Allegheny County and the City of Pittsburgh. Of the \$3.045 billion originated in 2018 by the top 15 lenders, 71% of the dollar amount lent came from banks with a local presence in the region.

Table 4. Top 15 Lenders in Allegheny County and the City of Pittsburgh in 2018*

Bank	Total Number of Loans	Total Loan Amount (\$000s)
PNC	4,263	\$518,015
Dollar Bank	2,944	\$351,180
Citizens Bank ¹	2,551	\$321,795
First National Bank	1,536	\$230,550
First Commonwealth Bank	1,203	\$160,750
First National Bank of PA	1,200	\$258,611
Quicken Loans	1,190	\$186,100
Howard Hanna	1,144	\$226,120
The Huntington National Bank	998	\$162,450
Wells Fargo	768	\$167,160
KeyBank	681	\$72,145
Union Home Mortgage Corp	587	\$73,840
S&T Bank	528	\$72,440
NVR Mortgage Finance	495	\$169,950
Victorian Finance	450	\$74,060

Table 5. Top 15 Lenders with Branches in Allegheny County and the City of Pittsburgh in 2018*

Bank	Total Number of Loans	Total Loan Amount (\$000s)
PNC	4,263	\$518,015
Dollar Bank	2,944	\$351,180
Citizens Bank ¹	2,551	\$321,795
First National Bank	1,536	\$230,550
First Commonwealth Bank	1,203	\$160,750
The Huntington National Bank	998	\$162,450
KeyBank	681	\$72,145
S&T Bank	528	\$72,440
WesBanco	403	\$71,845
Northwest Bank	401	\$50,615
Standard Bank	254	\$39,400
Union Savings Bank	248	\$48,340
Bank of America	187	\$55,915
Brentwood Bank	172	\$28,220
SSB Bank	128	\$20,740

SOURCE: 2018 HMDA Data

¹Includes Citizens Bank of Pennsylvania and Citizens Bank, NA

*Includes only originated loans.

Top 15 Lenders to LMI and African-American Borrowers in 2018

In 2018, Citizens Bank, PNC, and Dollar Bank continued to dominate in home mortgage lending to African-American and LMI borrowers. Those three banks have been top lenders to both groups for the past five years. In the forthcoming Parts II and III of our study, we will look in-depth at lending to LMI borrowers and in LMI census tracts and to African-American borrowers, respectively.

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

Bank	Total Number of Loans	Total Loan Amount (\$000s)
PNC	1,122	\$79,515
Citizens Bank¹	926	\$74,295
Dollar Bank	708	\$45,330
Quicken Loans	402	\$46,830
First Commonwealth Bank	402	\$27,540
The Huntington National Bank	354	\$29,730
Howard Hanna Mortgage Services	337	\$40,135
First National Bank	299	\$21,010
Union Home Mortgage Corp.	246	\$23,300
KeyBank	237	\$149,650
West Penn Financial	198	\$23,615
Victorian Finance	160	\$16,665
Equity Resources, Inc.	144	\$16,310
Wells Fargo	136	\$13,890
WesBanco	132	\$11,630

Table 7. Top 15 Lenders to African-American Borrowers in Allegheny County and in the City of Pittsburgh*

Bank	Total Number of Loans	Total Loan Amount (\$000s)
Citizens Bank¹	131	\$10,785
PNC	129	\$8,675
Dollar Bank	119	\$10,857
The Huntington National Bank	69	\$7,285
Quicken Loans	65	\$7,535
First Commonwealth Bank	46	\$4,480
Howard Hanna Mortgage Services	45	\$6,845
First National Bank	36	\$3,720
KeyBank	36	\$3,060
Victorian Finance	25	\$3,065
Union Home Mortgage Corporation	21	\$2,065
Riverset Credit Union	21	\$105
Wells Fargo	18	\$2,000
West Penn Financial	14	\$1,700
Ditech Financial	14	\$1,450

SOURCE: 2018 HMDA Data

¹Includes Citizens Bank of Pennsylvania and Citizens Bank, NA

*Includes only originated loans

Tables for Lending by Local Banks in 2018

This section focuses on the 23 banks with branches in Allegheny County in 2018. Unlike credit unions and independent mortgage companies, banks are subject to the Community Reinvestment Act. Regulators are required to consider the Allegheny County lending and community development record of all banks with branches in Allegheny County before approving mergers, acquisitions, or branch openings. To facilitate a side-by-side evaluation, we provide tables comparing banks across several categories.

Table 8 shows the number branches and their total deposits for all banks that operate in Allegheny County and/or the City of Pittsburgh. Branches and total deposits have also been included for LMI and minority census tracts.

Table 9 contains the disposition of 1-4-unit mortgage loans in the city and county by number and dollar amount.

Tables 10 and 11 cover the disposition by percentage of 1-4-unit loans in Allegheny County and the City of Pittsburgh. It contains total application and the percentages of those applications that go on to be originated, denied, withdrawn, closed for incompleteness, approved but not accepted and purchased by the financial institution. Approval and denial rates have also been included in these tables, the calculations of which can be found in the *Data Dictionary*.

Table 12 contains lending data for banks with branches in the city and county that reported applications for multifamily units. Due to updates to HMDA reporting categories, we now loan application data for properties that contain income-restricted units (under federal, state, or local programs). The bank, number of units, and amount of the loan can be found on the rightmost side of the table.

Table 13 covers conventional and government-backed loans of banks with branches in Allegheny County, with applications, originations, and purchases of conventional, FHA, and VA mortgage loans.

Tables 14 and 15 show small business lending data in Allegheny County. Table 14 includes the total number and amount of loans reported 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 15 has loans by number and amount to borrowers in Allegheny County by median family income decile. However, this data is only available in aggregate and not broken down by lender.

Charts 4 and 5 show approval and denial rates by lender for Allegheny County and the City of Pittsburgh.

Chart 6 displays the number of applications, originations, and denials from all lenders in Allegheny County for conventional loans and combined FHA/VA loans over a ten-year period (2009 to 2018).

Table 8. Branches and Deposits in Allegheny County and LMI and Minority Census Tracts (2018)

Bank	Number of Branches	Deposits (\$000s)	Number of Branches in LMI Census Tracts	% Branches in LMI Census Tracts	Deposits in LMI Branches (\$000s)	Number of Branches in Minority Census Tracts	% Branches in Minority Census Tracts	Deposits in Minority Census Tracts
Ameriserv Financial Bank	1	\$59,540	-	-	-	-	-	-
Bank of New York Mellon	2	\$15,661,000	-	-	-	-	-	-
BNY Mellon	1	\$1,497,766	-	-	-	-	-	-
Brentwood Bank	11	\$483,516	-	-	-	-	-	-
Citizens Bank	70	\$6,428,944	9	13%	\$433,630	3	4%	\$143,295
Community Bank	1	\$27,491	-	-	-	-	-	-
Compass Savings Bank	1	\$48,964	1	100%	\$48,964	-	-	-
Dollar Bank	32	\$4,005,928	5	16%	\$177,634	2	6%	\$48,660
Enterprise Bank ¹	1	\$208,470	-	-	-	-	-	-
Farmers National Bank of Emlenton	2	\$56,985	-	-	-	-	-	-
First Commonwealth Bank	32	\$1,322,979	5	16%	\$241,030	1	3%	\$53,993
First National Bank of Pennsylvania	47	\$3,792,441	9	19%	\$1,616,612	4	9%	\$25,455
Huntington National Bank	19	\$2,023,797	5	26%	\$110,274	-	-	-
KeyBank	37	\$3,147,532	6	16%	\$148,774	3	8%	\$29,443
Mars Bank	1	\$84,522	-	-	-	-	-	-
NexTier Bank	5	\$119,096	-	-	-	-	-	-
Northwest Bank	15	\$600,576	2	13%	\$100,034	-	-	-
PNC Bank	87	\$54,997,388	18	21%	\$1,123,533	6	7%	\$231,826
S&T Bank	12	\$983,986	1	8%	\$56,116	1	8%	\$56,116
Sewickley Savings Bank	3	\$224,859	1	33%	\$64,336	-	-	-
SSB Bank	2	\$129,493	1	50%	\$0	-	-	-
Standard Bank	10	\$399,210	1	10%	\$85,342	-	-	-
Tristate Capital Bank ¹	2	\$4,453,895	-	-	-	-	-	-
Union Savings Bank	2	\$6,884	-	-	-	-	-	-
WesBanco	17	\$600,537	5	29%	\$124,711	-	-	-
West View Savings Bank	4	\$121,487	-	-	-	-	-	-
Woodforest National Bank	2	\$3,559	-	-	-	-	-	-
Total	419	\$101,490,845	69	-	\$4,231,056	20	-	\$588,788

In 2018, 27 banks operated 419 branches in Allegheny County. Like the rest of the country, brick-and-mortar retail landscape is rapidly changing due to the impact of online banking. As more customers move to banking digitally, it becomes less profitable for banks to operate branches. Between 2010 and 2018, 41% of branches were closed in Allegheny County – from 710 to 419.

Less than 1% of the \$101 billion held in banks in Allegheny County are in branches in minority census tracts. Branches in LMI tracts – which can also be minority majority – fare slightly better overall, with 4% of deposits. Of the 408 census tracts in Allegheny County, 32% qualify as either low or moderate income.

63 tracts within Allegheny County are minority majority, or 15%. Of those, there is only one tract – 2607 or Perry North – that has a minority majority population and is not low or moderate income.

SOURCES: 2018 FFIEC Census Report, 2018 FDIC Summary of Deposits (Allegheny County)

¹Enterprise Bank and TriState Capital offer banking and lending to businesses and do not offer retail mortgage loan products; Woodforest National Bank offers retail banking products, but no mortgage loan products.

Table 9. Disposition of Loans in Allegheny County and the City of Pittsburgh (2018)
1-4 Units

	Applications ²				Originations				Denials			
	Allegheny County Excluding Pittsburgh		City of Pittsburgh		Allegheny County Excluding Pittsburgh		City of Pittsburgh		Allegheny County Excluding Pittsburgh		City of Pittsburgh	
	Count ³	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Ameriserv Financial Bank	24	\$4,500	10	\$1,290	20	\$3,735	6	\$580	-	-	-	-
Bank of America	278	\$60,130	98	\$22,630	135	\$41,155	52	\$14,760	104	\$11,590	28	\$2,700
Brentwood Bank	182	\$21,540	36	\$4,740	132	\$16,000	30	\$3,660	17	\$2,105	3	\$825
Citizens Bank¹	3,734	\$423,630	869	\$97,845	2,132	\$267,795	428	\$54,000	1,254	\$115,770	359	\$34,505
Community Bank	95	\$18,945	25	\$3,265	72	\$14,430	20	\$2,590	8	\$920	1	\$65
Compass Savings Bank	31	\$2,835	1	\$65	31	\$2,835	1	\$65	-	-	-	-
Dollar Bank	3,404	\$373,560	848	\$102,800	2,417	\$275,330	512	\$72,400	562	\$43,430	200	\$14,120
Farmers National Bank of Emlenton	57	\$19,685	17	\$4,515	47	\$16,825	13	\$3,865	3	\$845	3	\$605
First Commonwealth Bank	1,520	\$174,920	336	\$43,000	1,006	\$129,340	189	\$29,345	226	\$17,130	77	\$5,795
First National Bank of Pennsylvania	1,754	\$250,420	547	\$77,785	1,193	\$174,345	329	\$52,535	393	\$44,565	145	\$14,805
Huntington National Bank	1,374	\$199,110	320	\$59,390	795	\$121,395	202	\$40,970	296	\$34,030	63	\$8,555
KeyBank	1,056	\$109,860	218	\$22,290	589	\$61,965	91	\$10,150	237	\$22,135	73	\$6,805
Mars Bank	140	\$26,520	11	\$3,325	115	\$21,175	11	\$3,325	8	\$1,570	-	-
NexTier Bank	71	\$9,755	42	\$9,810	55	\$7,265	30	\$5,790	6	\$820	4	\$1,380
Northwest Bank	494	\$57,400	77	\$10,945	349	\$42,585	48	\$7,110	65	\$5,765	13	\$995
PNC Bank	5,376	\$623,715	1,216	\$145,240	3,570	\$430,670	687	\$85,435	907	\$90,245	304	\$30,920
S&T Bank	602	\$66,420	179	\$30,735	398	\$46,390	116	\$19,730	98	\$7,450	32	\$4,540
Sewickley Savings Bank	15	\$1,025	4	\$910	8	\$560	3	\$535	2	\$250	-	-
SSB Bank	76	\$12,160	53	\$6,945	70	\$11,320	49	\$6,745	3	\$235	2	\$70
Standard Bank	196	\$25,470	88	\$13,980	162	\$22,090	74	\$11,850	17	\$1,845	9	\$1,035
Union Savings Bank	245	\$46,645	56	\$10,630	204	\$39,650	42	\$8,170	22	\$3,370	6	\$1,030
WesBanco	391	\$64,575	178	\$29,660	268	\$43,430	125	\$23,515	81	\$11,855	38	\$4,360
West View Savings Bank	53	\$11,135	5	\$895	44	\$9,540	4	\$690	4	\$550	-	-
Total	21,168	\$2,603,955	5,234	\$702,690	13,812	\$1,799,825	3,062	\$457,815	4,313	\$416,475	1,360	\$133,110

SOURCE: 2018 HMDA Data

¹ Includes Citizens Bank of Pennsylvania and Citizens Bank, NA

² Excludes purchased loans

³ Application and denials for each bank will not necessarily equal the number of applications as this table does not include applications withdrawn, closed for incompleteness and approved but not accepted.

Table 10. Disposition of Loans in Allegheny County (2018)

1-4 Units

Bank	Total Applications ³	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	Approval Rate ²	Denial Rate ²
Ameriserv Financial Bank	24	79%	4%	-	17%	-	100%	-
Bank of America	278	49%	4%	37%	6%	5%	54%	40%
Brentwood Bank	182	73%	2%	9%	12%	4%	86%	11%
Citizens Bank ¹	3,734	57%	2%	33%	6%	2%	61%	36%
Community Bank	95	76%	9%	8%	7%	-	81%	9%
Compass Savings Bank	31	100%	-	-	-	-	100%	-
Dollar Bank	3,404	71%	6%	17%	5%	1%	76%	18%
Farmers National Bank of Emlenton	57	82%	4%	5%	7%	2%	92%	6%
First Commonwealth Bank	1,520	66%	4%	15%	9%	6%	82%	18%
First National Bank of Pennsylvania	1,754	68%	1%	22%	4%	5%	75%	25%
Huntington National Bank	1,374	58%	3%	22%	14%	3%	70%	26%
KeyBank	1,056	56%	3%	22%	7%	12%	69%	27%
Mars Bank	140	82%	3%	6%	8%	1%	91%	6%
NexTier Bank	71	78%	8%	8%	5%	1%	83%	9%
Northwest Bank	494	71%	2%	13%	10%	4%	83%	16%
PNC Bank	5,376	66%	3%	17%	9%	6%	77%	20%
S&T Bank	602	66%	7%	16%	10%	1%	74%	18%
Sewickley Savings Bank	15	53%	-	13%	33%	-	80%	20%
SSB Bank	76	92%	3%	4%	-	1%	93%	4%
Standard Bank	196	83%	4%	8%	4%	1%	87%	9%
Union Savings Bank	245	84%	-	9%	7%	-	90%	10%
WesBanco	391	69%	4%	21%	6%	-	73%	22%
West View Savings Bank	53	83%	-	8%	9%	-	94%	6%
Total	21,168	-	-	-	-	-	-	-

SOURCE: 2018 HMDA Data

¹ Includes Citizens Bank of Pennsylvania and Citizens Bank, NA

²Excludes purchased loans

Table 11. Disposition of Loans in the City of Pittsburgh (2018)

1-4 Units

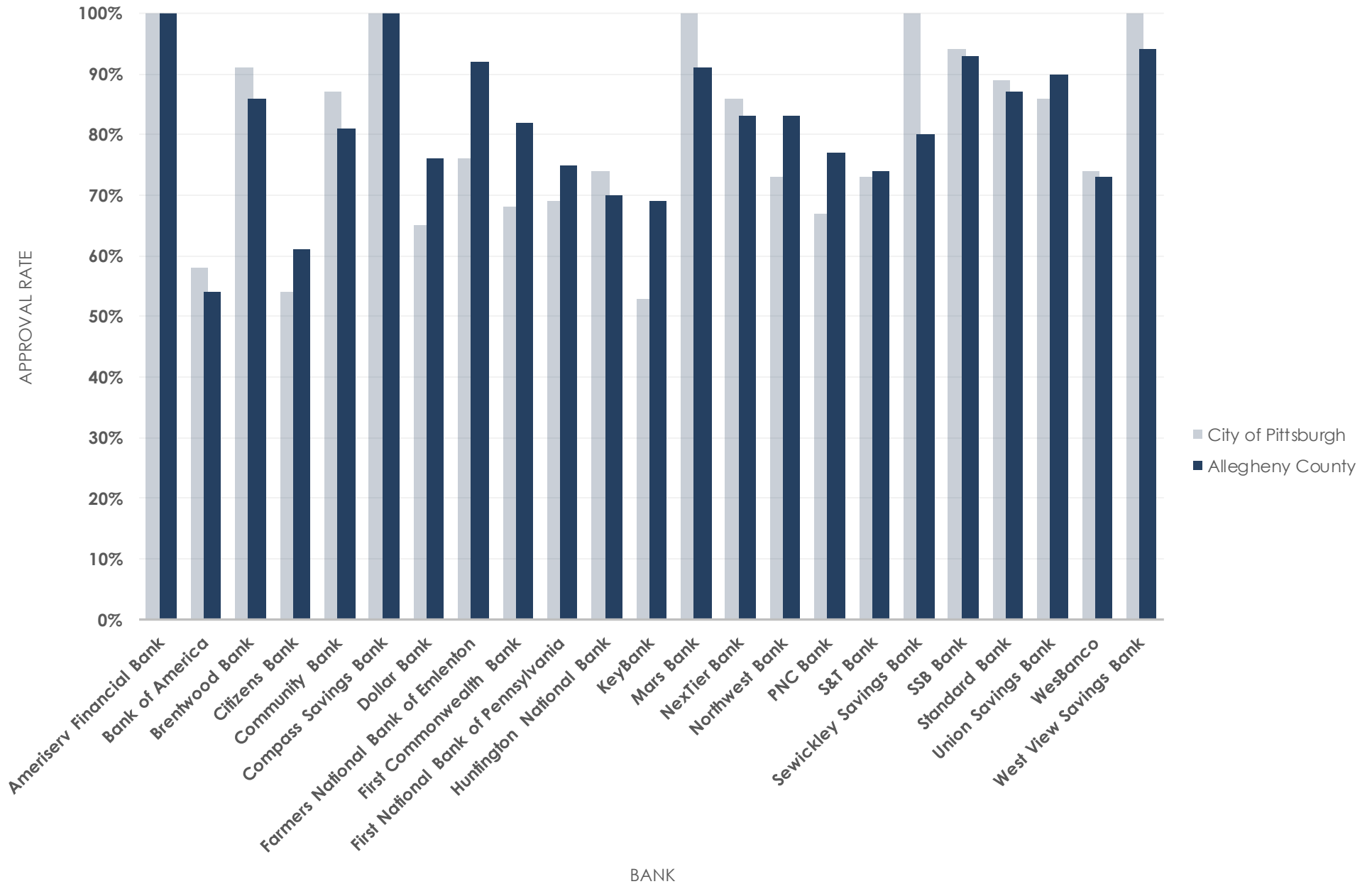
Bank	Total Applications ³	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	Approval Rate ²	Denial Rate ²
Ameriserv Financial Bank	10	50%	-	-	50%	-	100%	-
Bank of America	98	54%	9%	29%	8%	1%	58%	31%
Brentwood Bank	36	83%	-	8%	6%	3%	91%	9%
Citizens Bank	869	48%	1%	40%	6%	2%	54%	45%
Community Bank	25	80%	4%	4%	12%	-	87%	5%
Compass Savings Bank	1	100%	-	-	-	-	100%	-
Dollar Bank	848	60%	9%	23%	5%	2%	65%	26%
Farmers National Bank of Emlenton	17	72%	6%	17%	-	-	76%	18%
First Commonwealth Bank	336	56%	4%	23%	9%	8%	68%	28%
First National Bank of Pennsylvania	547	59%	1%	26%	7%	5%	69%	30%
Huntington National Bank	320	57%	3%	18%	11%	2%	74%	23%
KeyBank	218	42%	4%	33%	5%	16%	53%	38%
Mars Bank	11	100%	-	-	-	-	100%	-
NexTier Bank	42	71%	2%	10%	17%	-	86%	11%
Northwest Bank	77	48%	5%	13%	5%	6%	73%	20%
PNC Bank	1,216	56%	3%	25%	10%	6%	67%	30%
S&T Bank	179	65%	7%	18%	10%	1%	73%	20%
Sewickley Savings Bank	4	100%	-	-	-	-	100%	-
SSB Bank	53	92%	2%	4%	2%	-	94%	4%
Standard Bank	88	84%	-	10%	5%	1%	89%	11%
Union Savings Bank	56	75%	2%	11%	13%	-	86%	12%
WesBanco	178	70%	3%	21%	6%	-	74%	23%
West View Savings Bank	5	80%	-	-	20%	-	100%	-
Total	5,234	-	-	-	-	-	-	-

SOURCE: 2018 HMDA Data

¹ Includes Citizens Bank of Pennsylvania and Citizens Bank, NA

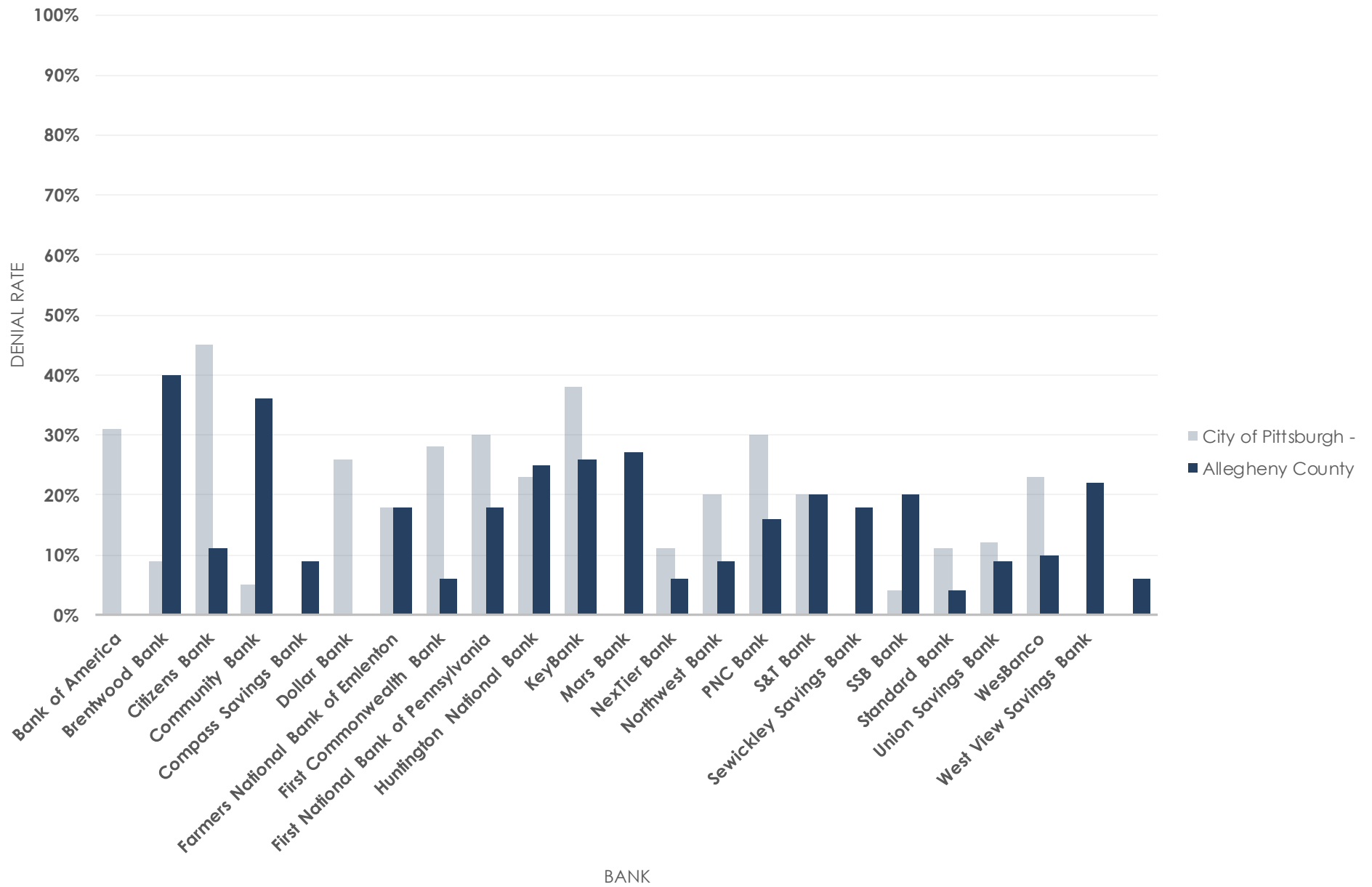
² Excludes purchased loans.

Chart 4. Loan Approval Rates in Allegheny County and the City of Pittsburgh (2018)



SOURCE: 2018 HMDA Data

Chart 5. Loan Denial Rates in Allegheny County and the City of Pittsburgh (2018)



SOURCE: 2018 HMDA Data

Table 12. Disposition of Loans in Allegheny County and the City of Pittsburgh (2018)
Multifamily Units

	Applications*				Originations				Denials				Affordable Multifamily	
	Allegheny County Excluding Pittsburgh		City of Pittsburgh		Allegheny County Excluding Pittsburgh		City of Pittsburgh		Allegheny County Excluding Pittsburgh		City of Pittsburgh		Originated in Allegheny County and City of Pittsburgh	
	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Number of Units	Amount (\$000s)
Ameriserv Financial Bank	4	\$7,880	8	\$5,170	3	\$5,885	7	\$4,745	-	-	-	-	-	-
Bank of America	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Brentwood Bank	11	\$7,055	5	\$6,105	8	\$6,760	2	\$1,800	3	\$295	1	\$405	-	-
Citizens Bank ¹	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Community Bank	3	\$2,535	-	-	1	\$1,855	-	-	1	\$235	-	-	-	-
Compass Savings Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dollar Bank	9	\$2,695	10	\$2,560	5	\$1,195	9	\$2,255	3	\$995	-	-	-	-
Farmers National Bank of Emlenton	1	\$145	1	\$1,595	-	-	2	\$1,240	1	\$145	1	\$355	-	-
First Commonwealth Bank	10	\$2,090	5	\$2,215	4	\$370	4	\$1,650	4	\$1,260	1	\$565	332	\$660
First National Bank of Pennsylvania	19	\$3,635	5	\$2,085	11	\$1,915	3	\$1,755	5	\$1,175	2	\$330	100	\$85
Huntington National Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-
KeyBank	1	\$25	-	-	-	-	-	-	1	\$25	-	-	-	-
Mars Bank	1	\$605	-	-	1	\$605	-	-	-	-	-	-	-	-
NextTier Bank	20	\$12,390	7	\$3,425	15	\$9,255	6	\$3,260	3	\$2,155	1	\$165	-	-
Northwest Bank	5	\$965	1	\$2,405	4	\$920	-	-	1	\$45	1	\$2,405	-	-
PNC Bank	3	\$865	1	\$945	3	\$865	1	\$945	-	-	-	-	78	\$305
S&T Bank	26	\$13,650	11	\$10,675	9	\$2,645	5	\$3,675	11	\$5,375	4	\$5,470	100	\$285
Sewickley Savings Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SSB Bank	4	\$900	6	\$1,870	3	\$805	7	\$1,870	1	\$95	-	-	-	-
Standard Bank	13	\$69,450	7	\$4,405	12	\$2,940	6	\$2,520	-	-	-	-	-	-
Union Savings Bank	1	\$175	3	\$1,255	-	-	2	\$520	1	\$175	1	\$735	-	-
WesBanco	9	\$19,950	4	\$3,090	6	\$1,810	4	\$3,090	3	\$185	-	-	50	\$1,005
West View Savings Bank	-	-	1	\$135	-	-	-	-	-	-	1	\$135	-	-
Total	140	\$145,010	75	\$47,935	85	\$37,825	58	\$29,325	38	\$12,160	13	\$10,565	660	\$2,340

SOURCE: 2018 HMDA Data

*Excludes purchased loans

¹Includes Citizens Bank of Pennsylvania and Citizens Bank, NA

²Number of individual dwelling units that are income-restricted under federal, state, or local affordable housing programs.

Table 13. Disposition of Conventional and Government-Backed Loans in 2018

	Applications ²				Originations				Purchases			
	Conventional ⁴		FHA/VA		Conventional ⁴		FHA/VA		Conventional ⁴		FHA/VA	
	Count ³	Amount (\$000s)	Count	Amount (\$000s)	Count ³	Amount (\$000s)	Count	Amount (\$000s)	Count ³	Amount (\$000s)	Count	Amount (\$000s)
Ameriserv Financial Bank	43	\$18,355	3	\$485	33	\$14,555	2	\$390	-	-	-	-
Bank of America	372	\$82,190	4	\$570	195	\$55,565	2	\$350	74	\$6,440	35	\$3,705
Brentwood Bank	234	\$39,440	-	-	172	28,220	-	-	-	-	-	-
Citizens Bank ¹	4,451	\$499,205	152	\$22,270	2,448	\$306,720	103	\$15,075	77	\$14,185	24	\$2,970
Community Bank	123	\$24,745	-	-	93	\$18,875	-	-	-	-	-	-
Compass Savings Bank	32	\$2,900	-	-	32	\$2,900	-	-	-	-	-	-
Dollar Bank	4,161	\$467,855	11	\$13,785	2,867	\$341,735	77	\$9,445	21	\$6,215	-	-
Farmers National Bank of Emlenton	78	\$25,940	-	-	62	\$21,930	-	-	-	-	-	-
First Commonwealth Bank	1,807	\$213,935	64	\$8,290	1,151	\$154,155	62	\$6,550	7	\$4,165	-	-
First National Bank of Pennsylvania	2,294	\$329,260	31	\$4,665	1,510	\$226,710	26	\$3,840	80	\$18,290	-	-
Huntington National Bank	1,581	\$244,255	114	\$14,330	928	\$153,450	70	\$9,000	48	\$9,860	46	\$5,180
KeyBank	1,254	\$128,990	23	\$3,265	673	\$71,035	8	\$1,110	-	-	-	-
Mars Bank	152	\$30,450	-	-	127	\$25,105	-	-	-	-	-	-
NextTier Bank	145	\$36,215	-	-	109	\$26,035	-	-	-	-	-	-
Northwest Bank	577	\$71,715	-	-	401	\$50,615	-	-	107	\$27,845	-	-
PNC Bank	6,440	\$748,490	161	\$22,855	4,152	\$501,880	111	\$16,135	1	\$85	1	\$65
S&T Bank	818	\$121,480	-	-	528	\$72,440	-	-	-	-	-	-
Sewickley Savings Bank	11	\$1,095	-	-	11	\$1,095	-	-	9	\$1,965	-	-
SSB Bank	139	\$21,875	-	-	128	\$20,740	-	-	-	-	-	-
Standard Bank	304	\$50,800	-	-	254	\$39,400	-	-	-	-	-	-
Union Savings Bank	245	\$49,745	60	\$8,960	203	\$41,585	45	\$6,755	-	-	-	-
WesBanco	539	\$93,135	43	\$6,185	374	\$67,850	29	\$3,995	-	-	-	-
West View Savings Bank	59	\$12,165	-	-	48	\$10,230	-	-	-	-	-	-
Total⁴	25,859	\$3,314,235	666	\$105,660	16,499	\$2,252,825	535	\$72,645	424	\$89,050	106	\$11,920

SOURCE: 2018 HMDA Data

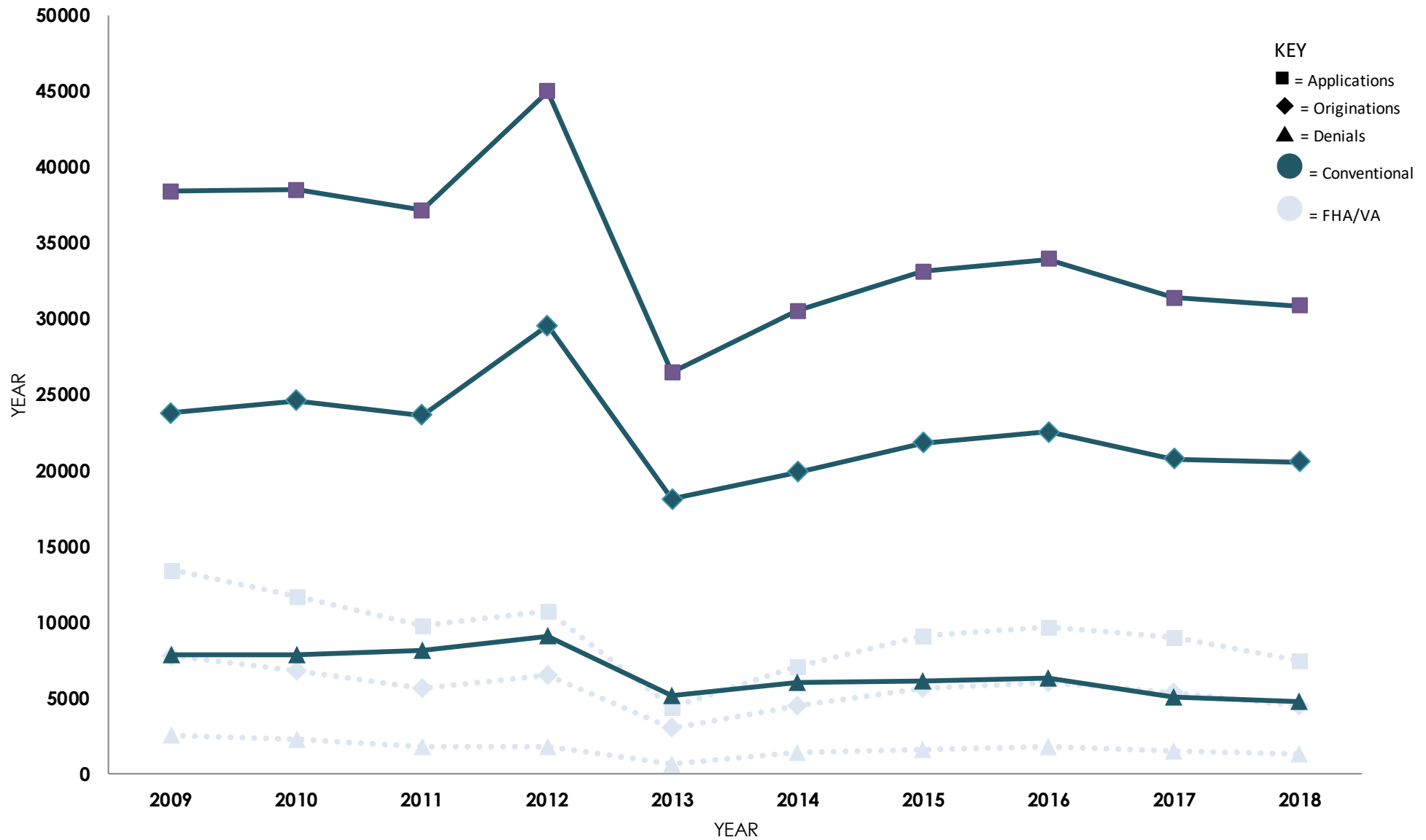
¹Includes Citizens Bank of Pennsylvania and Citizens Bank, NA

²Excludes purchased loans.

³Includes loans from Allegheny County and City of Pittsburgh.

⁴Includes first lien and subordinate lien conventional loans.

Chart 6. Disposition of Conventional and FHA/VA Loans, All Lenders, 2014-2018¹



SOURCE: 2009-2018 HMDA Data
¹Applications do not include purchased loans

Small Business Loans in Allegheny County in 2018

Table 14. Small Business Loans in Allegheny County by Lender

Bank	Number of Loans	Amount (\$000s)	Loans to Businesses with Gross Annual Revenues <= \$1 Million	
			Number of Loans	Amount (\$000s)
Ameriserv Financial Bank	22	\$7,331	12	\$4,180
Bank of America	624	\$17,980	287	\$3,975
Dollar Bank	331	\$36,511	218	\$13,341
First Commonwealth Bank	268	\$22,221	204	\$12,204
First National Bank of Pennsylvania	454	\$79,903	203	\$36,807
Huntington National Bank	419	\$38,184	271	\$14,770
KeyBank	587	\$47,027	385	\$16,217
Northwest Bank	50	\$8,022	29	\$5,870
PNC Bank	5,674	\$372,939	3,286	\$92,618
S&T Bank	286	\$50,169	225	\$34,332
TriState Capital Bank	12	\$5,125	0	-
WesBanco	97	\$12,751	50	\$4,732
Total	8,824	\$698,163	5,170	\$239,046

SOURCE: FFIEC CRA 2018 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.

Table 15. Small Business Loans in Allegheny County by Median Family Income

Median Family Income Bracket	Number of Census Tracts in Bracket	Loan Amount <=\$100,000		Loan Amount > \$100,000 but <=\$250,000		Loan Amount > \$250,000		Loans to Businesses with Gross Annual Revenues <=\$1 Million	
		Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Median Family Income 10-20%	2	9	\$234	0	-	0	-	5	\$165
Median Family Income 20-30%	7	76	\$802	3	\$550	2	\$1,600	35	\$454
Median Family Income 30-40%	17	264	\$3,731	15	\$2,850	14	\$5,884	123	\$3,302
Median Family Income 40-50%	20	607	\$8,257	16	\$2,876	19	\$10,230	309	\$5,727
Median Family Income 50-60%	22	507	\$6,469	15	\$2,457	13	\$6,834	279	\$4,930
Median Family Income 60-70%	27	1,019	\$15,385	46	\$7,656	41	\$24,242	521	\$12,892
Median Family Income 70-80%	34	1,431	\$19,405	56	\$9,977	48	\$23,928	799	\$19,054
Median Family Income 80-90%	42	1,745	\$30,296	72	\$13,046	75	\$43,267	953	\$27,184
Median Family Income 90-100%	77	2,087	\$32,612	81	\$13,614	75	\$41,135	1,045	\$30,357
Median Family Income 110-120%	32	2,074	\$34,042	96	\$17,108	74	\$39,074	1,098	\$36,862
Median Family Income >= 120%	106	9,774	\$158,569	422	\$75,955	456	\$246,201	5,053	\$164,297
Total*	386	19,593	\$309,802	822	\$146,089	817	\$442,395	10,220	\$305,224

SOURCE: FFIEC CRA 2018 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.

2018 Individual Bank Reports

This section contains two sets of tables for 23 banks that had physical branches in Allegheny County and received mortgage loan applications in 2018. Each set of tables contains one version for Allegheny County excluding Pittsburgh and one for the City of Pittsburgh.

1) **Bank profiles, 2009-2018** - The first table for each bank ("Total Lending") shows the total number and dollar amount of loans originated by the bank for each year. Additional tables show the same information for LMI borrowers, loans to borrowers in LMI census tracts, African-Americans, and borrowers in minority majority census tracts. A chart showing the change in total lending from 2009-2018 is included for each bank.

2) **2018 Loans by Borrower Income Level** - For each bank we include tables with breakdowns of the bank's 2018 lending by borrower income level, i.e. Low, Moderate, Middle, and Upper. For purposes of comparison, the individual bank reports are preceded by two sets of aggregate tables with the same data and format: the first set shows aggregate data for all HMDA-reporting financial institutions; the second shows aggregate data for all banks with branches in Allegheny County. 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.

Financial Institution Details

The following banks require small notes of clarification about the structure of their tables or the methodology of data collection. Differences between the two are noted below. Several banks in our study are new to the Pittsburgh market in terms of branch presence, although they may have been lending online to customers in this region for many years. Those banks have either entered the market, merged with another bank, or acquired another bank in the last 10 years.

Bank of America – Bank of America did not open branches in the Pittsburgh area until 2018.

Citizens Bank – Data for Citizens Bank includes loans originated by Citizens Bank of Pennsylvania and Citizens Bank, N.A.

Farmers National Bank of Emlenton – Farmers did not open any branches in Allegheny County until 2016.

KeyBank – Cleveland-based KeyBank open their first branches in Allegheny County in 2016.

Standard Bank – Standard Bank completed its merger with Allegheny Valley Bank in 2017. Prior to 2017, Allegheny Valley Bank had its own chapter in the mortgage lending study.

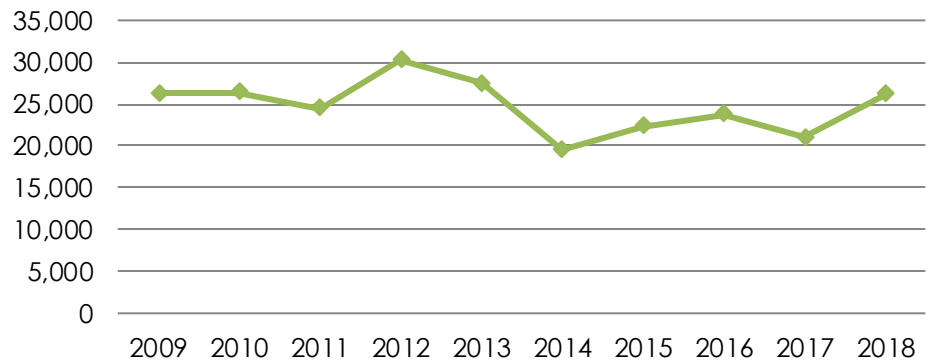
Union Savings Bank – Union Savings Bank is a Cincinnati-based bank that opened its first branches in Allegheny County in 2017.

WesBanco – WesBanco merged with Fidelity Bancorp in 2012 and opened their first branches in Allegheny County in 2013.

All Lenders in Allegheny County

Total Lending		
Year	Count	Amount (\$000s)
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
2016	23,785	\$3,984,791
2017	20,975	\$3,556,762
2018	26,104	\$4,163,290

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	6,178	23%	\$494,319	11%
2010	5,958	23%	\$477,419	10%
2011	5,268	22%	\$420,775	8%
2012	6,369	21%	\$526,257	9%
2013	6,083	22%	\$504,092	11%
2014	4,816	25%	\$391,605	10%
2015	5,744	26%	\$504,438	8%
2016	6,052	25%	\$559,162	14%
2017	5,678	27%	\$532,445	15%
2018	7,248	28%	\$679,140	16%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	1,078	4%	\$68,050	2%
2010	1,036	4%	\$67,306	2%
2011	910	4%	\$56,074	2%
2012	1,631	5%	\$119,726	3%
2013	1,715	6%	\$130,406	3%
2014	1,541	8%	\$120,382	4%
2015	1,588	7%	\$122,997	3%
2016	1,685	7%	\$155,528	4%
2017	1,939	9%	\$171,808	5%
2018	2,328	9%	\$227,170	5%

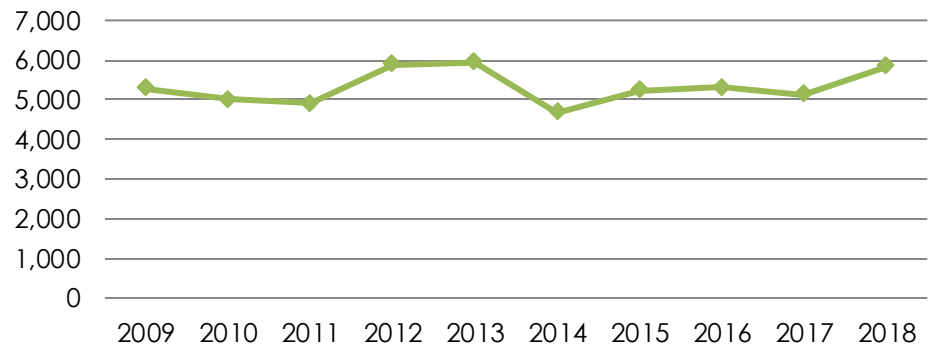
African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	667	3%	\$70,513	2%
2010	581	2%	\$66,451	2%
2011	566	2%	\$63,677	2%
2012	690	2%	\$74,431	2%
2013	749	3%	\$82,710	2%
2014	664	3%	\$70,502	2%
2015	783	4%	\$87,771	2%
2016	913	4%	\$108,925	3%
2017	822	4%	\$95,860	3%
2018	901	3%	\$102,685	2%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	468	2%	\$31,512	0.8%
2010	433	2%	\$29,760	0.8%
2011	364	2%	\$23,528	0.7%
2012	447	2%	\$34,794	0.8%
2013	455	2%	\$31,236	0.8%
2014	438	2%	\$29,492	1%
2015	451	2%	\$35,046	1%
2016	470	2%	\$39,017	1%
2017	442	2%	\$40,733	1%
2018	529	2%	\$40,845	1%

All Lenders in the City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
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
2016	5,309	\$1,042,167
2017	5,141	\$971,810
2018	5,830	\$1,039,300

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	1,608	30%	\$136,704	13%
2017	1,591	31%	\$138,201	14%
2018	1,843	32%	\$167,295	16%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	1,940	37%	\$268,608	26%
2017	1,900	37%	\$321,015	33%
2018	2,175	37%	\$284,585	27%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	382	7%	\$32,892	3%
2017	411	8%	\$38,785	4%
2018	452	8%	\$43,380	5%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	567	11%	\$79,419	8%
2017	647	13%	\$87,587	9%
2018	728	12%	\$102,310	10%

All Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	4,510	\$336,805	2,089	\$150,100	196	\$19,515	1,563	\$119,305
Moderate (50-79% of HUD Area Median Income)								
Moderate	8,205	\$816,910	5,158	\$529,145	555	\$72,400	1,617	\$140,885
Middle (80-119% of HUD Area Median Income)								
Middle	9,046	\$1,097,815	6,056	\$761,555	677	\$111,420	1,476	\$148,695
Upper (>=120% of HUD Area Median Income)								
Upper	16,741	\$3,264,340	11,932	\$2,389,555	1,232	\$314,875	1,973	\$294,720
Total	38,502	\$5,515,870	25,235	\$3,830,355	2,660	\$518,210	6,629	\$703,605

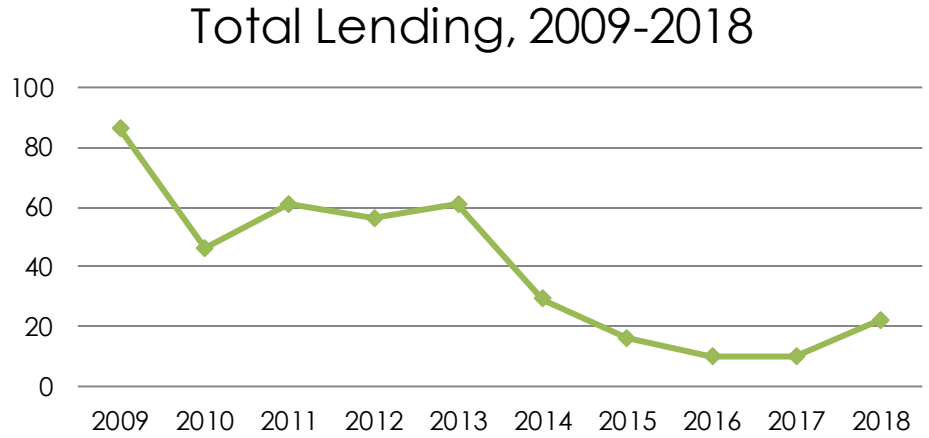
City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	1,510	\$106,045	603	\$43,585	30	\$2,865	626	\$43,165
Moderate (50-79% of HUD Area Median Income)								
Moderate	2,073	\$198,660	1,239	\$123,710	115	\$15,290	454	\$37,955
Middle (80-119% of HUD Area Median Income)								
Middle	1,914	\$229,525	1,180	\$148,365	115	\$20,070	373	\$35,710
Upper (>=120% of HUD Area Median Income)								
Upper	3,539	\$774,555	2,413	\$552,300	256	\$64,515	484	\$79,655
Total	9,036	\$1,308,785	5,435	\$867,960	516	\$102,740	1,937	\$196,485

¹Only files with a borrower income are used for these tables.

²Applications exclude purchased loans.

Ameriserv Bank – Allegheny County

Total Lending		
Year	Count	Amount (\$000s)
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
2016	10	\$1,896
2017	10	\$2,327
2018	22	\$9,620



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	2	20%	\$213	11%
2017	2	20%	\$196	8%
2018	5	23%	\$905	9%

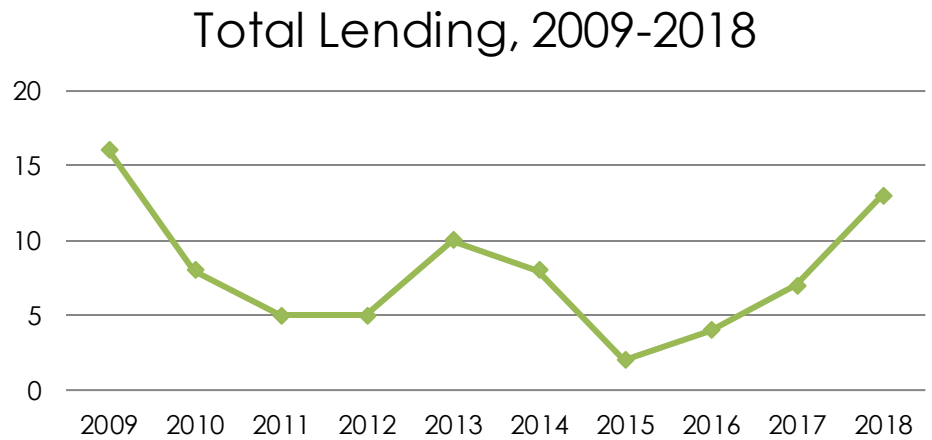
LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	5	6%	\$281	2%
2010	1	2%	\$60	0.9%
2011	1	2%	\$39	0.3%
2012	1	2%	\$96	1%
2013	2	3%	\$85	0.8%
2014	1	3%	\$78	1%
2015	2	13%	\$539	17%
2016	5	50%	\$395	21%
2017	2	20%	\$486	21%
2018	2	9%	\$1,980	21%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	1	1.2%	\$73	0.6%
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	1	1.6%	\$37	0.3%
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	0	-	-	-

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	1	10%	\$103	5%
2017	1	10%	\$396	17%
2018	2	9%	\$1,980	21%

Ameriserv Bank – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
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
2016	4	\$774
2017	7	\$2,592
2018	13	\$5,325



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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	-	-	-
2016	-	-	-	-
2017	1	14%	\$124	5%
2018	2	15%	\$130	2%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	6	38%	\$2,195	56%
2010	0	-	-	0%
2011	1	20%	\$46	2%
2012	2	40%	\$208	31%
2013	0	-	-	0%
2014	2	25%	\$179	3%
2015	0	-	-	0%
2016	0	-	-	0%
2017	3	43%	\$1,840	71%
2018	10	77%	\$3,670	69%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	1	13%	\$116	7%
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	0	-	-	-

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	1	6%	\$78	2%
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	1	13%	69	1%
2015	0	-	-	-
2016	0	-	-	-
2017	1	14%	\$130	5%
2018	10	77%	\$3,670	69%

Ameriserv Bank Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications		Originated		Purchased		Denied	
	Count ¹	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	5	\$605	5	\$605	-	-	-	-
Middle (80-119% of HUD Area Median Income)								
Middle	7	\$825	5	\$605	-	-	-	-
Upper (>=120% of HUD Area Median Income)								
Upper	8	\$2,300	5	\$1,755	-	-	-	-
Total	20	\$3,730	15	\$2,965	-	-	-	-

City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	3	\$245	2	\$130	-	-	-	-
Moderate (50-79% of HUD Area Median Income)								
Moderate	-	-	-	-	-	-	-	-
Middle (80-119% of HUD Area Median Income)								
Middle	2	\$240	1	\$165	-	-	-	-
Upper (>=120% of HUD Area Median Income)								
Upper	1	\$325	-	-	-	-	-	-
Total	6	\$810	3	\$295	-	-	-	-

¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.

Bank of America – Allegheny County

Bank of America did not open branches in the Pittsburgh area until 2018, despite originating mortgages here for many years. In this study, we only record mortgages for banks with branches in Allegheny County, which is why the only year represented in Bank of America's tables is 2018.

Total Lending		
Year	Count	Amount (\$000s)
2009	0	-
2010	0	-
2011	0	-
2012	0	-
2013	0	-
2014	0	-
2015	0	-
2016	0	-
2017	0	-
2018	135	\$41,155

LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	18	13%	\$1,770	4%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	7	5%	\$625	2%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	1	0.7%	\$25	0.06%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	2	1%	\$180	0.4%

Bank of America – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
2009	0	-
2010	0	-
2011	0	-
2012	0	-
2013	0	-
2014	0	-
2015	0	-
2016	0	-
2017	0	-
2018	52	\$14,760

Bank of America did not open branches in the Pittsburgh area until 2018, despite originating mortgages here for many years. In this study, we only record mortgages for banks with branches in Allegheny County, which is why the only year represented in Bank of America's tables is 2018.

LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	4	8%	\$450	3%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	15	29%	\$2,505	17%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	2	4%	\$150	1%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	4	8%	\$890	6%

Bank of America Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	15	\$1,375	5	\$415	-	-	5	\$345
Moderate (50-79% of HUD Area Median Income)								
Moderate	41	\$4,275	13	\$1,355	-	-	36	\$3,810
Middle (80-119% of HUD Area Median Income)								
Middle	43	\$5,205	16	\$2,120	-	-	19	\$435
Upper (>=120% of HUD Area Median Income)								
Upper	157	\$36,945	91	\$26,775	-	-	10	\$1,110
Total	256	\$47,800	125	\$30,665	-	-	70	\$5,700

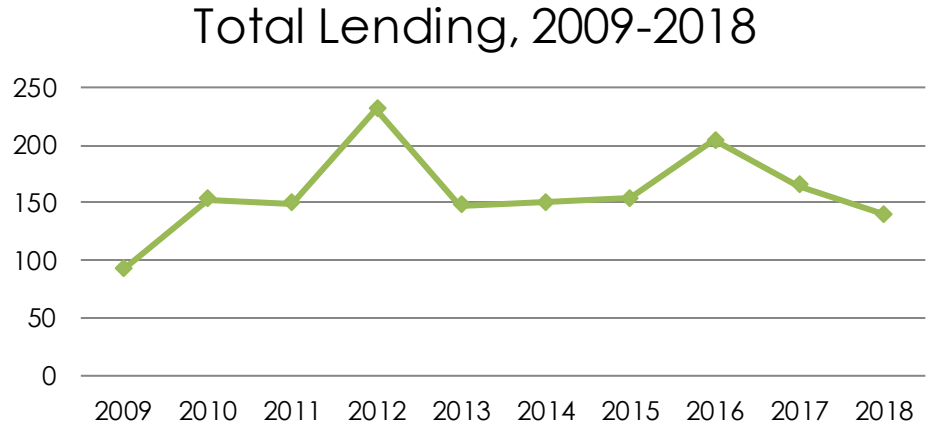
City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	6	\$360	-	-	-	-	6	\$360
Moderate (50-79% of HUD Area Median Income)								
Moderate	11	\$905	4	\$450	-	-	7	\$455
Middle (80-119% of HUD Area Median Income)								
Middle	15	\$1,905	8	\$1,280	-	-	6	\$400
Upper (>=120% of HUD Area Median Income)								
Upper	62	\$18,610	37	\$12,205	-	-	8	\$1,460
Total	94	\$21,780	49	\$13,935	-	-	27	\$2,675

¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.

Brentwood Bank – Allegheny County

Total Lending		
Year	Count	Amount (\$000s)
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
2016	204	\$29,716
2017	165	\$21,483
2018	140	\$22,760



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	15	16%	\$756	7%
2010	24	16%	\$1,173	7%
2011	25	17%	\$1,863	6%
2012	38	16%	\$2,021	6%
2013	13	9%	\$885	4%
2014	15	10%	\$997	4%
2015	17	11%	\$1,171	5%
2016	30	15%	\$1,966	7%
2017	15	9%	\$852	4%
2018	24	17%	\$1,200	5%

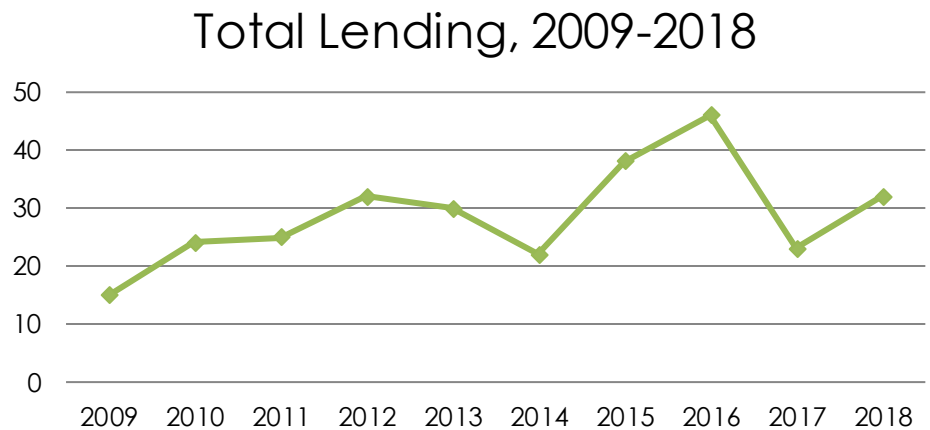
LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	3	3%	\$386	4%
2010	4	3%	\$953	5%
2011	3	2%	\$318	1%
2012	6	3%	\$2,042	6%
2013	11	7%	\$1,402	6%
2014	14	9%	\$1,384	6%
2015	9	6%	\$798	4%
2016	11	5%	\$1,153	4%
2017	9	5%	\$752	4%
2018	9	6%	\$1,475	6%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	1	0.7%	\$136	0.5%
2015	0	-	-	-
2016	1	0.5%	\$67	0.2%
2017	0	-	-	-
2018	1	0.7%	\$25	0.1%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	1	1%	\$170	2%
2010	2	1%	\$348	2%
2011	0	-	-	-
2012	2	0.9%	\$1,669	5%
2013	2	1%	\$450	2%
2014	2	1%	\$522	2%
2015	3	2%	\$224	1%
2016	2	1%	\$350	1%
2017	0	-	-	-
2018	0	-	-	-

Brentwood Bank – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
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
2016	46	\$13,652
2017	23	\$3,272
2018	32	\$5,460



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	2	4%	\$80	0.6%
2017	3	13%	\$116	4%
2018	7	22%	\$535	10%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	14	30%	\$2,986	22%
2017	9	39%	\$863	26%
2018	9	39%	\$1,505	28%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	2	6%	\$268	5%
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	2	6%	\$140	3%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	0	-	-	-
2017	1	4%	\$250	8%
2018	4	12%	\$255	5%

Brentwood Bank Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	16	\$940	11	\$625	-	-	1	\$25
Moderate (50-79% of HUD Area Median Income)								
Moderate	21	\$1,215	13	\$575	-	-	2	\$190
Middle (80-119% of HUD Area Median Income)								
Middle	35	\$3,885	25	\$2,725	-	-	6	\$490
Upper (>=120% of HUD Area Median Income)								
Upper	101	\$14,565	74	\$11,170	-	-	8	\$1,370
Total	173	\$20,605	123	\$15,095	-	-	17	\$2,075

City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	3	\$205	3	\$205	-	-	-	-
Moderate (50-79% of HUD Area Median Income)								
Moderate	6	\$540	4	\$330	-	-	1	\$95
Middle (80-119% of HUD Area Median Income)								
Middle	2	\$320	1	\$235	-	-	1	\$85
Upper (>=120% of HUD Area Median Income)								
Upper	15	\$3,035	11	\$1,845	-	-	2	\$1,050
Total	26	\$4,100	19	\$2,615	-	-	4	1,230

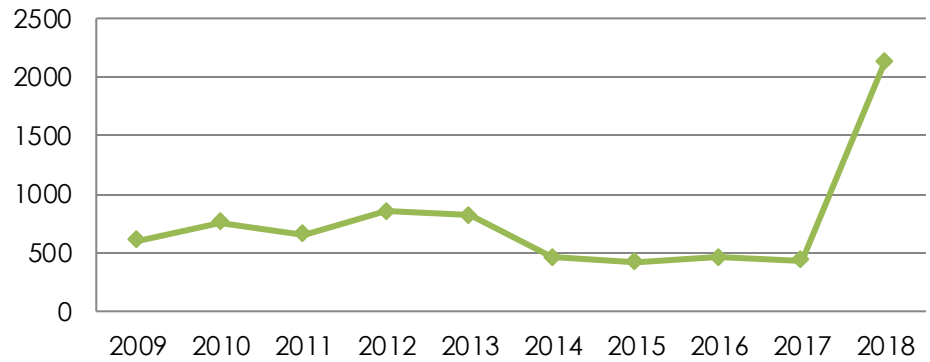
¹Only files with an available borrower income are included in these tables.

²Total applications do not include purchased loans.

Citizens Bank – Allegheny County

Total Lending		
Year	Count	Amount (\$000s)
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
2016	462	\$71,494
2017	430	\$63,585
2018	2,123	\$267,795

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	158	34%	\$12,530	18%
2017	166	39%	\$15,081	24%
2018	741	35%	\$66,305	25%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	34	7%	\$1,732	2%
2017	54	13%	\$3,068	5%
2018	186	9%	\$12,390	5%

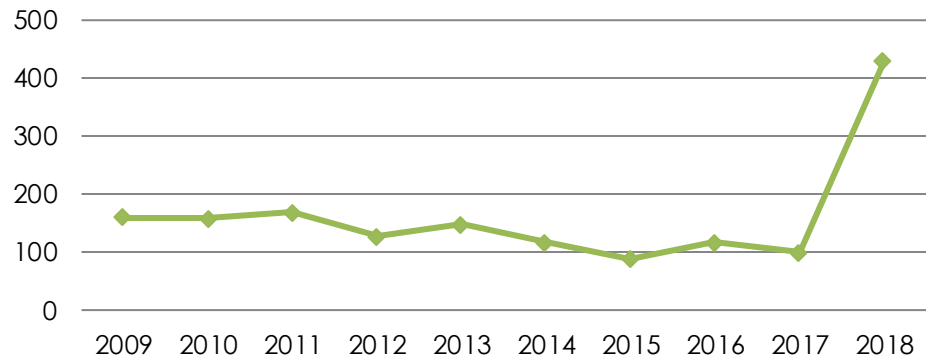
African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	28	5%	\$833	2%
2010	17	2%	\$966	1%
2011	20	3%	\$905	1%
2012	29	3%	\$1,778	2%
2013	27	3%	\$1,423	1%
2014	24	5%	\$1,569	3%
2015	22	5%	\$ 998	2%
2016	24	5%	\$3,169	4%
2017	24	6%	\$1,804	3%
2018	74	3%	\$6,120	2%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	39	6%	\$527	1%
2010	30	4%	\$919	1%
2011	25	4%	\$801	1%
2012	29	3%	\$1,105	1%
2013	23	3%	\$767	0.7%
2014	24	5%	\$872	2%
2015	20	5%	\$660	1%
2016	8	2%	\$217	0.3%
2017	54	13%	\$3,068	5%
2018	61	3%	\$3,535	1%

Citizens Bank – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
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
2016	116	\$17,154
2017	99	\$20,561
2018	428	\$54,000

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	47	41%	\$3,587	21%
2017	45	45%	\$3,753	18%
2018	185	43%	\$14,635	27%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	42	36%	\$3,532	21%
2017	36	36%	\$3,911	19%
2018	148	35%	\$12,295	23%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	18	16%	\$830	5%
2017	8	8%	\$298	1%
2018	57	13%	\$4,665	9%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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	9%
2016	16	14%	\$782	5%
2017	18	18%	\$1,945	9%
2018	70	16%	\$5,320	10%

Citizens Bank Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	619	\$45,540	260	\$17,890	7	\$595	308	\$24,090
Moderate (50-79% of HUD Area Median Income)								
Moderate	825	\$77,495	481	\$48,145	17	\$2,065	251	\$20,675
Middle (80-119% of HUD Area Median Income)								
Middle	824	\$88,380	500	\$58,740	18	\$2,630	236	\$20,320
Upper (>=120% of HUD Area Median Income)								
Upper	1,343	\$202,275	855	\$140,665	32	\$8,180	367	\$43,735
Total	3,611	\$413,690	2,096	\$265,440	74	\$13,470	1,162	\$108,820

City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	199	\$13,965	89	\$5,815	2	\$130	105	\$7,985
Moderate (50-79% of HUD Area Median Income)								
Moderate	211	\$18,205	96	\$8,820	6	\$800	75	\$5,585
Middle (80-119% of HUD Area Median Income)								
Middle	179	\$19,175	96	\$11,030	2	\$310	71	\$7,085
Upper (>=120% of HUD Area Median Income)								
Upper	242	\$43,530	145	\$28,085	7	\$1,605	72	\$11,130
Total	831	\$94,875	426	\$53,750	17	\$2,845	323	\$31,785

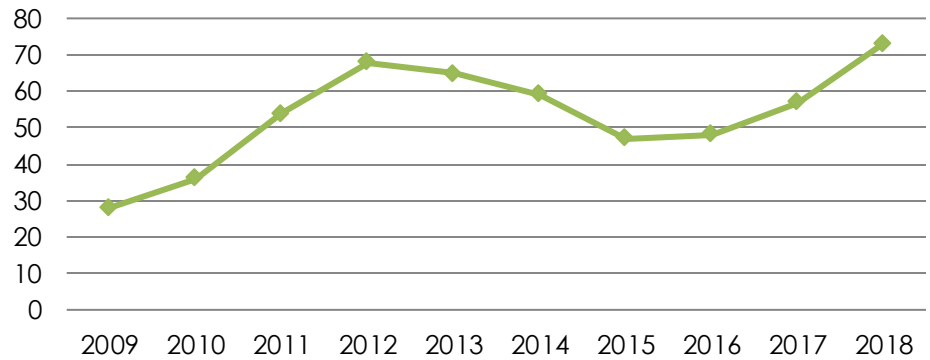
¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.

Community Bank – Allegheny County

Total Lending		
Year	Count	Amount (\$000s)
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
2016	48	\$8,379
2017	57	\$9,917
2018	73	\$16,285

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	12	25%	\$1,211	14%
2017	11	19%	\$1,125	11%
2018	13	18%	\$1,215	7%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	3	11%	\$263	9%
2010	0	-	-	-
2011	1	2%	\$46	1%
2012	2	3%	\$134	1%
2013	0	-	-	-
2014	1	2%	\$51	0.5%
2015	2	4%	\$85	0.6%
2016	2	4%	\$207	2%
2017	3	5%	\$284	3%
2018	2	3%	\$150	0.9%

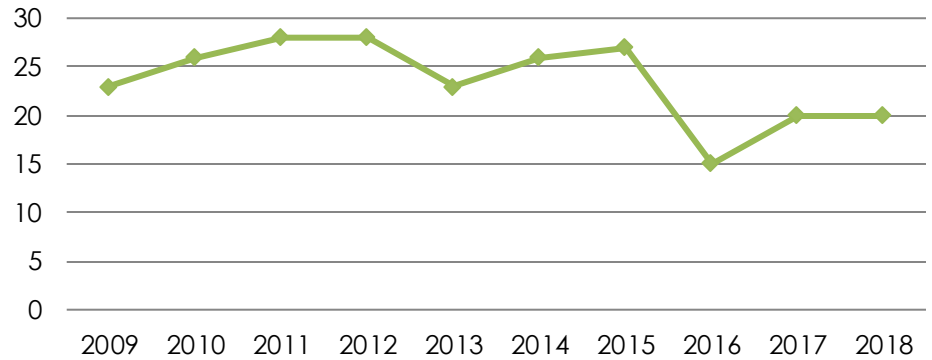
African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	1	2%	\$97	2%
2012	0	-	-	-
2013	0	-	-	-
2014	1	2%	\$252	3%
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	1	1%	\$85	0.5%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	1	4%	\$145	5%
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	1	2%	\$33	0.2%
2016	0	-	-	-
2017	0	-	-	-
2018	0	-	-	-

Community Bank – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
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
2016	15	\$3,680
2017	20	\$4,410
2018	20	\$2,590

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	4	27%	\$226	6%
2017	7	35%	\$539	12%
2018	6	30%	\$580	22%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	5	33%	\$534	15%
2017	4	20%	\$345	8%
2018	4	20%	\$370	14%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	1	4%	\$86	3%
2014	0	-	-	-
2015	2	7%	\$205	2%
2016	0	-	-	-
2017	0	-	-	-
2018	0	-	-	-

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	2	7%	\$139	6%
2013	1	4%	\$98	4%
2014	0	-	-	-
2015	1	4%	\$60	0.5%
2016	0	-	-	-
2017	0	-	-	-
2018	0	-	-	-

Community Bank Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	11	\$725	5	\$355	-	-	3	\$105
Moderate (50-79% of HUD Area Median Income)								
Moderate	10	\$1,020	8	\$860	-	-	1	\$55
Middle (80-119% of HUD Area Median Income)								
Middle	19	\$2,665	15	\$2,235	-	-	1	\$85
Upper (>=120% of HUD Area Median Income)								
Upper	51	\$13,805	40	\$10,250	-	-	3	\$675
Total	91	\$18,215	68	\$13,700	-	-	8	\$920

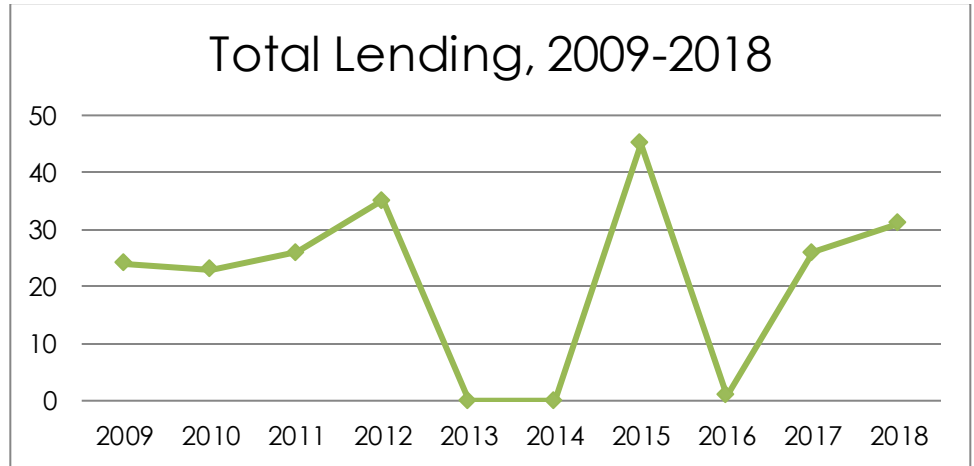
City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	2	\$180	2	\$180	-	-	-	-
Moderate (50-79% of HUD Area Median Income)								
Moderate	8	\$720	4	\$400	-	-	1	\$65
Middle (80-119% of HUD Area Median Income)								
Middle	5	\$565	5	\$565	-	-	-	-
Upper (>=120% of HUD Area Median Income)								
Upper	10	\$1,800	9	\$1,445	-	-	-	-
Total	25	\$3,265	20	\$2,590	-	-	1	\$65

¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.

Compass Savings Bank – Allegheny County

Total Lending		
Year	Count	Amount (\$000s)
2009	24	\$1,683
2010	23	\$1,652
2011	26	\$2,261
2012	35	\$2,171
2013	0	-
2014	0	-
2015	45	\$3,801
2016	1	\$123
2017	26	\$2,484
2018	31	\$2,835



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	0	-	-	-
2017	10	38%	\$412	17%
2018	18	58%	\$905	32%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	0	-	-	-
2017	4	15%	\$186	7%
2018	8	26%	\$310	11%

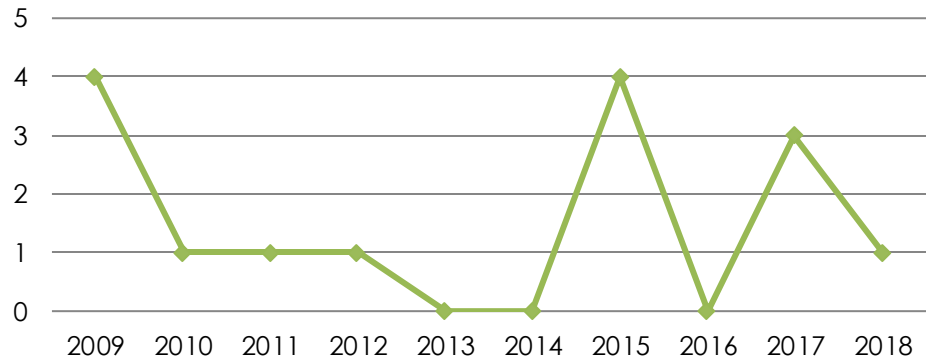
African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	1	4%	\$76	5%
2011	1	4%	\$13	0.6%
2012	1	3%	\$36	2%
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	4	13%	\$420	15%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	1	3%	\$36	2%
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	2	6%	\$40	1%

Compass Savings Bank – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
2009	4	\$810
2010	1	\$72
2011	1	\$64
2012	1	\$168
2013	0	-
2014	0	-
2015	4	\$861
2016	0	-
2017	3	\$803
2018	1	\$65

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	1	25%	\$94	12%
2010	0	-	-	-
2011	1	100%	\$64	100%
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	1	33%	\$32	4%
2018	0	-	-	-

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	1	25%	\$94	12%
2010	0	-	-	-
2011	0	-	-	-
2012	1	100%	\$168	100%
2013	0	-	-	-
2014	0	-	-	-
2015	2	50%	\$355	41%
2016	0	-	-	-
2017	0	-	-	-
2018	0	-	-	-

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	0	-	-	-

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	0	-	-	-

Compass Savings Bank Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	7	\$315	7	\$315	-	-	-	-
Moderate (50-79% of HUD Area Median Income)								
Moderate	10	\$590	10	\$590	-	-	-	-
Middle (80-119% of HUD Area Median Income)								
Middle	7	\$535	7	\$535	-	-	-	-
Upper (>=120% of HUD Area Median Income)								
Upper	6	\$1,100	6	\$1,100	-	-	-	-
Total	30	\$2,540	30	\$2,540	-	-	-	-

City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	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	1	\$65	1	\$65	-	-	-	-
Upper (>=120% of HUD Area Median Income)								
Upper	-	-	-	-	-	-	-	-
Total	1	\$65	1	\$65	-	-	-	-

¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.

Dollar Bank – Allegheny County

Total Lending		
Year	Count	Amount (\$000s)
2009	2,302	\$239,621
2010	2,434	\$285,544
2011	2,245	\$274,972
2012	2,991	\$377,334
2013	2,504	\$316,029
2014	2,268	\$262,363
2015	2,677	\$307,555
2016	2,605	\$325,498
2017	2,362	\$296,339
2018	2,423	\$276,525

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	493	19%	\$34,072	10%
2017	524	22%	\$36,470	12%
2018	531	22%	\$36,965	13%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	95	4%	\$7,537	3%
2010	78	3%	\$4,609	2%
2011	75	3%	\$3,735	1%
2012	151	5%	\$10,263	3%
2013	144	6%	\$8,697	3%
2014	157	7%	\$8,800	3%
2015	175	7%	\$11,426	4%
2016	142	5%	\$8,863	3%
2017	199	8%	\$12,482	4%
2018	177	7%	\$13,145	5%

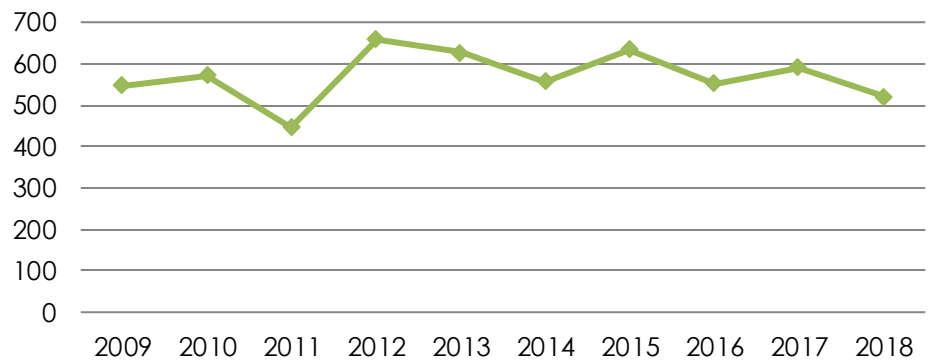
African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	81	4%	\$5,364	2%
2010	66	3%	\$6,884	2%
2011	65	3%	\$4,744	2%
2012	85	3%	\$6,743	2%
2013	86	3%	\$6,561	2%
2014	82	4%	\$7,213	3%
2015	94	4%	\$7,427	2%
2016	100	4%	\$7,236	2%
2017	87	4%	\$6,433	2%
2018	76	3%	\$6,450	2%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	58	3%	\$5,132	2%
2010	45	2%	\$2,273	0.8%
2011	46	2%	\$2,610	1%
2012	60	2%	\$3,916	1%
2013	49	2%	\$2,821	1%
2014	47	2%	\$2,457	1%
2015	59	2%	\$2,913	1%
2016	75	3%	\$4,021	1%
2017	67	3%	\$4,106	1%
2018	49	2%	\$3,925	1%

Dollar Bank – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
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
2016	551	\$72,254
2017	590	\$80,922
2018	521	\$74,655

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	170	31%	\$10,201	14%
2017	208	35%	\$12,976	16%
2018	177	34%	\$12,915	17%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	192	35%	\$18,606	26%
2017	221	37%	\$21,165	26%
2018	168	32%	\$16,940	23%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	60	11%	\$3,578	5%
2017	74	13%	\$5,963	7%
2018	43	8%	\$4,425	6%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	75	14%	\$6,589	9%
2017	86	15%	\$8,042	10%
2018	55	11%	\$4,485	6%

Dollar Bank Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	282	\$16,060	126	\$7,480	1	\$105	124	\$6,960
Moderate (50-79% of HUD Area Median Income)								
Moderate	618	\$43,560	405	\$29,485	-	-	139	\$8,085
Middle (80-119% of HUD Area Median Income)								
Middle	743	\$63,545	521	\$44,675	2	\$360	120	\$8,080
Upper (>=120% of HUD Area Median Income)								
Upper	1,668	\$237,190	1,307	\$185,495	11	\$3,545	156	\$17,240
Total	3,311	\$360,355	2,359	\$267,135	14	\$4,010	539	\$40,365

City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	173	\$8,185	60	\$3,140	-	-	79	\$3,665
Moderate (50-79% of HUD Area Median Income)								
Moderate	192	\$14,850	117	\$9,775	-	-	50	\$2,920
Middle (80-119% of HUD Area Median Income)								
Middle	149	\$13,985	99	\$9,235	1	\$225	28	\$1,850
Upper (>=120% of HUD Area Median Income)								
Upper	303	\$56,705	220	\$44,040	4	\$1,290	34	\$3,860
Total	817	\$93,725	496	\$66,190	5	\$1,515	191	\$12,295

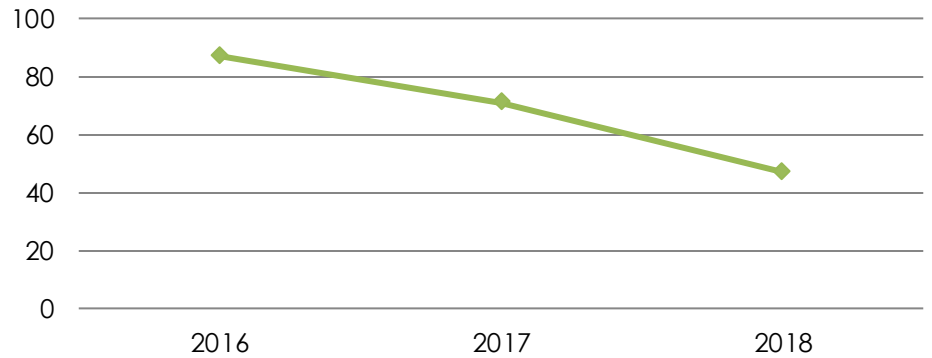
¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.

Farmers National Bank of Emlenton – Allegheny County

Total Lending		
Year	Count	Amount (\$'000s)
2009	0	-
2010	0	-
2011	0	-
2012	0	-
2013	0	-
2014	0	-
2015	0	-
2016	87	\$26,026
2017	71	\$27,617
2018	47	\$16,825

Total Lending, 2016-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	10	11%	\$982	4%
2017	6	8%	\$335	1%
2018	5	11%	\$395	2%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	6	7%	\$585	2%
2017	5	7%	\$672	2%
2018	4	9%	\$290	2%

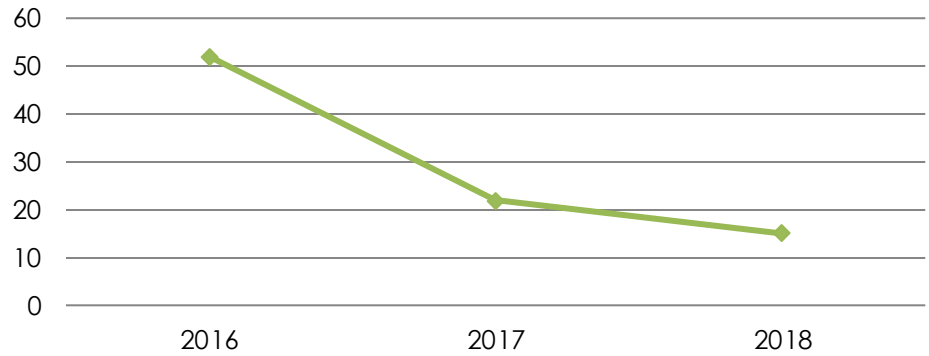
African-American Borrowers				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	1	1%	\$546	2%
2017	0	-	-	-
2018	2	5%	\$730	4%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	1	1%	\$25	1%
2017	0	-	-	-
2018	1	2%	\$15	0.1%

Farmers National Bank of Emlenton – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
2009	0	-
2010	0	-
2011	0	-
2012	0	-
2013	0	-
2014	0	-
2015	0	-
2016	52	\$7,058
2017	22	\$6,522
2018	15	\$5,105

Total Lending, 2016-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	27	0%	\$1,283	18%
2017	0	-	-	-
2018	1	7%	\$125	2%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	23	44%	\$2,339	33%
2017	7	32%	\$1,751	27%
2018	8	53%	\$2,020	40%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	1	2%	\$108	2%
2017	0	-	-	-
2018	0	-	-	-

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	6	12%	\$837	12%
2017	0	-	-	-
2018	2	13%	\$150	3%

Farmers National Bank of Emlenton Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	3	\$125	3	\$125	-	-	-	-
Moderate (50-79% of HUD Area Median Income)								
Moderate	3	\$355	2	\$270	-	-	-	-
Middle (80-119% of HUD Area Median Income)								
Middle	7	\$625	6	\$510	-	-	1	\$115
Upper (>=120% of HUD Area Median Income)								
Upper	42	\$18,510	34	\$15,850	-	-	2	\$730
Total	55	\$19,615	45	\$16,755	-	-	3	\$845

City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	1	\$45	-	-	-	-	-	-
Moderate (50-79% of HUD Area Median Income)								
Moderate	3	\$275	1	\$125	-	-	2	\$150
Middle (80-119% of HUD Area Median Income)								
Middle	2	\$240	2	\$240	-	-	-	-
Upper (>=120% of HUD Area Median Income)								
Upper	11	\$4,105	10	\$3,650	-	-	1	\$455
Total	17	\$4,665	13	\$4,015	-	-	3	\$605

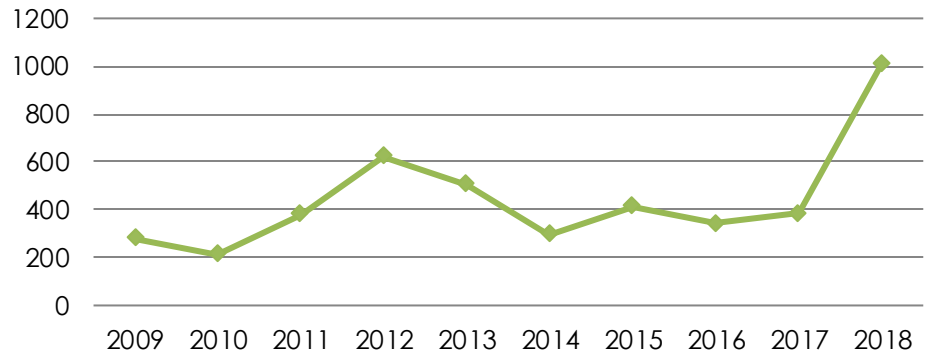
¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.

First Commonwealth Bank – Allegheny County

Total Lending		
Year	Count	Amount (\$'000s)
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
2016	344	\$43,964
2017	383	\$52,519
2018	1,010	\$129,710

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
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%
2016	116	34%	\$8,257	19%
2017	132	34%	\$10,119	19%
2018	333	33%	\$24,915	19%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
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%
2016	56	16%	\$3,128	7%
2017	56	15%	\$5,759	11%
2018	96	10%	\$6,480	5%

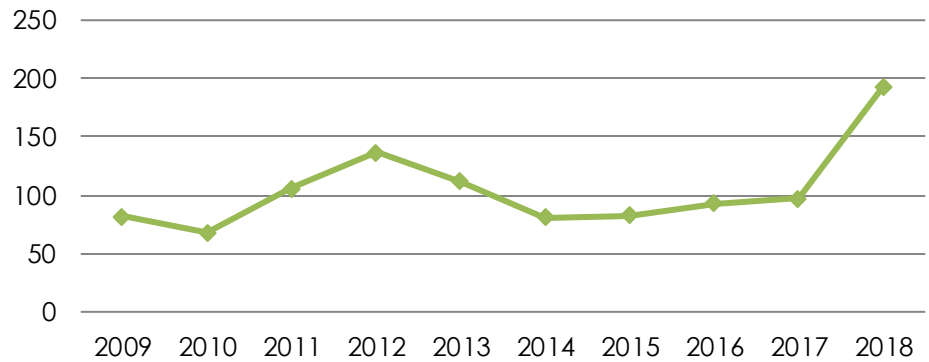
African-American Borrowers				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	2	0.7%	\$44	0.2%
2010	7	3%	\$327	2%
2011	5	1%	\$699	2%
2012	5	0.8%	\$498	0.8%
2013	7	1%	\$519	1%
2014	2	0.7%	\$110	0.4%
2015	8	2%	\$898	2%
2016	4	1%	\$328	0.7%
2017	10	3%	\$800	2%
2018	32	3%	\$3,370	3%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	8	3%	\$250	1%
2010	19	9%	\$994	6%
2011	13	3%	\$1,156	3%
2012	16	4%	\$792	1%
2013	15	3%	\$1,450	3%
2014	8	3%	\$814	3%
2015	13	3%	\$1,458	3%
2016	8	2%	\$340	0.8%
2017	13	3%	\$943	2%
2018	33	3%	\$1,995	2%

First Commonwealth Bank – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
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
2016	93	\$16,763
2017	97	\$14,850
2018	193	\$30,995

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	32	34%	\$2,305	14%
2017	29	30%	\$2,217	15%
2018	69	36%	\$5,415	17%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	45	48%	\$5,070	30%
2017	34	35%	\$4,355	29%
2018	67	35%	\$8,635	28%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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	-	-	-
2015	5	6%	\$510	5%
2016	6	6%	\$314	2%
2017	9	9%	\$468	3%
2018	14	7%	\$1,110	4%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	9	10%	\$1,212	7%
2017	13	13%	\$1,581	11%
2018	23	12%	\$2,435	8%

First Commonwealth Bank Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	237	\$13,345	124	\$7,340	-	-	66	\$3,730
Moderate (50-79% of HUD Area Median Income)								
Moderate	316	\$24,580	209	\$17,575	-	-	48	\$2,750
Middle (80-119% of HUD Area Median Income)								
Middle	321	\$29,185	204	\$20,000	-	-	44	\$2,920
Upper (>=120% of HUD Area Median Income)								
Upper	599	\$102,675	440	\$81,320	-	-	54	\$6,090
Total	1,473	\$169,785	977	\$126,235	-	-	212	\$15,490

City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	69	\$4,115	33	\$2,415	-	-	26	\$1,120
Moderate (50-79% of HUD Area Median Income)								
Moderate	71	\$5,655	36	\$3,000	-	-	14	\$1,020
Middle (80-119% of HUD Area Median Income)								
Middle	56	\$5,640	31	\$3,635	-	-	15	\$1,145
Upper (>=120% of HUD Area Median Income)								
Upper	123	\$25,505	77	\$18,725	-	-	20	\$2,290
Total	319	\$40,915	177	\$27,775	-	-	75	\$5,575

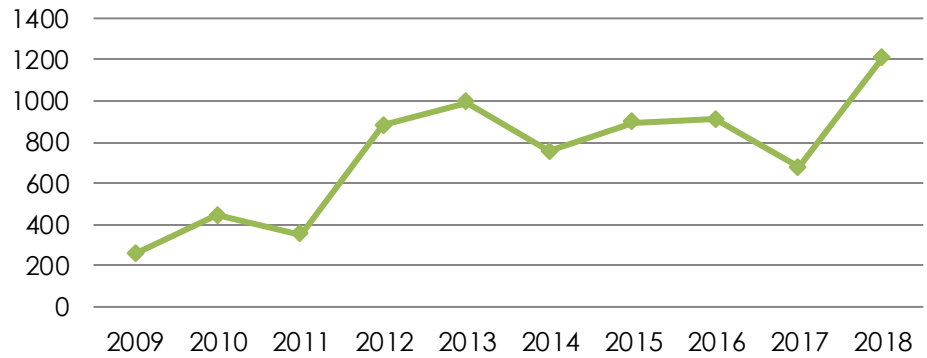
¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.

First National Bank – Allegheny County

Total Lending		
Year	Count	Amount (\$'000s)
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	909	\$183,386
2017	678	\$144,318
2018	1,204	\$176,260

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
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	175	19%	\$14,903	8%
2017	132	19%	\$10,798	7%
2018	227	19%	\$17,115	10%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	16	6%	\$1,077	3%
2010	29	7%	\$3,117	7%
2011	19	5%	\$1,089	3%
2012	80	9%	\$4,135	5%
2013	82	8%	\$6,060	6%
2014	66	9%	\$4,317	4%
2015	65	7%	\$4,511	3%
2016	48	5%	\$3,678	2%
2017	63	9%	\$6,130	4%
2018	90	7%	\$8,460	5%

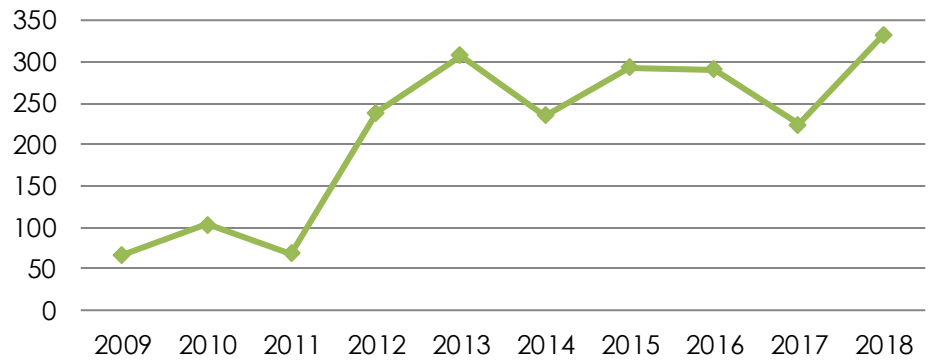
African-American Borrowers				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	2	0.8%	\$374	1%
2010	3	0.7%	\$504	1%
2011	6	2%	\$517	1%
2012	9	1%	\$984	1%
2013	19	2%	\$1,680	2%
2014	13	2%	\$1,267	1%
2015	9	1%	\$784	0.5%
2016	13	1%	\$2,133	1%
2017	7	1%	\$1,359	0.9%
2018	17	1%	\$2,425	1%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
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	2%	\$829	0.8%
2014	12	2%	\$954	1%
2015	11	1%	\$665	0.4%
2016	8	0.8%	\$1,046	0.6%
2017	10	1%	\$600	0.4%
2018	17	1%	\$1,365	0.7%

First National Bank – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
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	291	\$75,225
2017	224	\$43,697
2018	332	\$54,290

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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	68	23%	\$5,118	7%
2017	69	31%	\$4,928	11%
2018	72	22%	\$5,790	11%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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	96	33%	\$13,217	18%
2017	69	31%	\$9,851	23%
2018	100	30%	\$13,310	25%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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	8	3%	\$917	1%
2017	7	3%	\$1,154	3%
2018	19	6%	\$1,295	2%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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	22	8%	\$2,540	3%
2017	23	10%	\$2,702	6%
2018	27	8%	\$3,095	6%

First National Bank Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	145	\$10,045	57	\$3,295	-	-	76	\$6,030
Moderate (50-79% of HUD Area Median Income)								
Moderate	288	\$22,970	170	\$13,820	-	-	88	\$6,850
Middle (80-119% of HUD Area Median Income)								
Middle	329	\$29,135	216	\$19,300	-	-	83	\$7,215
Upper (>=120% of HUD Area Median Income)								
Upper	901	\$175,035	689	\$130,075	-	-	125	\$20,445
Total	1,663	\$237,185	1,132	\$166,490	0	0	372	\$40,540

City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	84	\$5,120	28	\$1,320	-	-	45	\$3,285
Moderate (50-79% of HUD Area Median Income)								
Moderate	92	\$8,180	44	\$4,470	-	-	32	\$2,440
Middle (80-119% of HUD Area Median Income)								
Middle	89	\$8,635	54	\$4,970	-	-	21	\$1,825
Upper (>=120% of HUD Area Median Income)								
Upper	245	\$51,195	180	\$38,540	-	-	36	\$6,170
Total	510	\$73,130	306	\$49,300	0	0	134	\$13,720

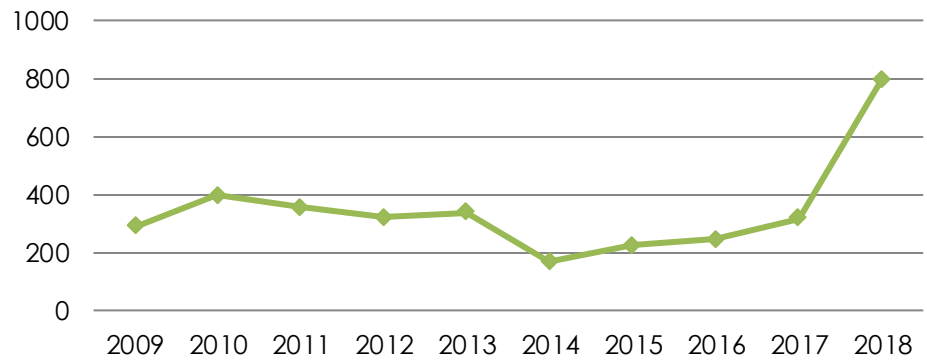
¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.

Huntington National Bank – Allegheny County

Total Lending		
Year	Count	Amount (\$'000s)
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
2016	244	\$49,408
2017	317	\$66,558
2018	796	\$121,480

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
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%
2016	70	29%	\$6,969	14%
2017	101	32%	\$9,074	14%
2018	281	35%	\$23,385	19%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	30	10%	\$902	2%
2010	20	5%	\$1,629	3%
2011	39	11%	\$1,575	3%
2012	23	7%	\$1,586	3%
2013	26	8%	\$1,050	2%
2014	16	10%	\$803	3%
2015	31	14%	\$1,697	3%
2016	26	11%	\$2,433	5%
2017	45	14%	\$3,687	6%
2018	108	14%	\$7,520	6%

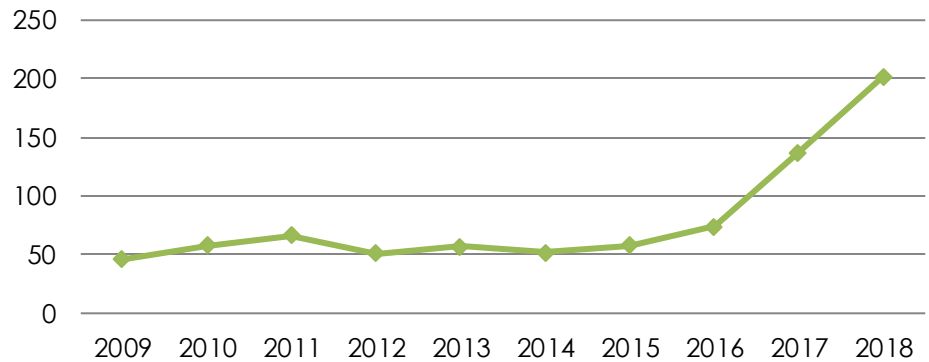
African-American Borrowers				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	5	2%	\$383	0.9%
2010	2	0.5%	\$315	0.5%
2011	5	1%	\$1,233	2%
2012	4	1%	\$122	0.2%
2013	10	3%	\$1,591	3%
2014	5	3%	\$472	2%
2015	5	2%	\$633	1%
2016	5	2%	\$867	2%
2017	24	8%	\$2,260	2%
2018	43	5%	\$4,635	4%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	3	1%	\$35	0.1%
2010	3	0.8%	\$95	0.2%
2011	6	2%	\$425	0.7%
2012	4	1%	\$271	0.5%
2013	3	0.9%	\$259	0.5%
2014	6	4%	\$407	2%
2015	3	1%	\$144	0.3%
2016	4	2%	\$207	0.5%
2017	10	3%	\$725	1%
2018	27	3%	\$1,575	1%

Huntington National Bank – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
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
2016	74	\$13,289
2017	137	\$34,692
2018	202	\$40,970

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	30	41%	\$4,026	30%
2017	38	28%	\$4,545	13%
2018	73	36%	\$6,345	25%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	32	43%	\$5,379	40%
2017	61	45%	\$10,126	29%
2018	94	47%	\$12,470	30%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	1	2%	\$71	1%
2010	4	7%	\$341	3%
2011	5	8%	\$1,086	8%
2012	0	-	-	-
2013	0	-	-	-
2014	3	6%	\$186	1%
2015	4	7%	\$605	6%
2016	2	3%	\$325	2%
2017	8	6%	\$783	2%
2018	26	13%	\$2,650	8%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	4	5%	\$776	6%
2017	18	13%	\$2,640	8%
2018	40	20%	\$5,470	13%

Huntington National Bank Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	202	\$13,470	90	\$5,550	9	\$675	73	\$5,295
Moderate (50-79% of HUD Area Median Income)								
Moderate	302	\$28,280	191	\$17,835	11	\$935	56	\$5,490
Middle (80-119% of HUD Area Median Income)								
Middle	295	\$30,385	156	\$16,080	21	\$2,865	80	\$8,020
Upper (>=120% of HUD Area Median Income)								
Upper	561	\$125,345	358	\$81,360	21	\$5,625	79	\$14,635
Total	1,360	\$197,480	795	\$120,825	62	\$10,100	288	\$33,440

City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	50	\$3,310	24	\$1,680	2	\$190	20	\$1,200
Moderate (50-79% of HUD Area Median Income)								
Moderate	72	\$7,020	49	\$4,665	7	\$705	9	\$1,195
Middle (80-119% of HUD Area Median Income)								
Middle	53	\$5,775	34	\$3,860	11	\$1,535	9	\$1,195
Upper (>=120% of HUD Area Median Income)								
Upper	142	\$42,550	95	\$30,765	12	\$2,510	25	\$4,965
Total	317	\$58,655	202	\$40,970	32	\$4,940	63	\$8,555

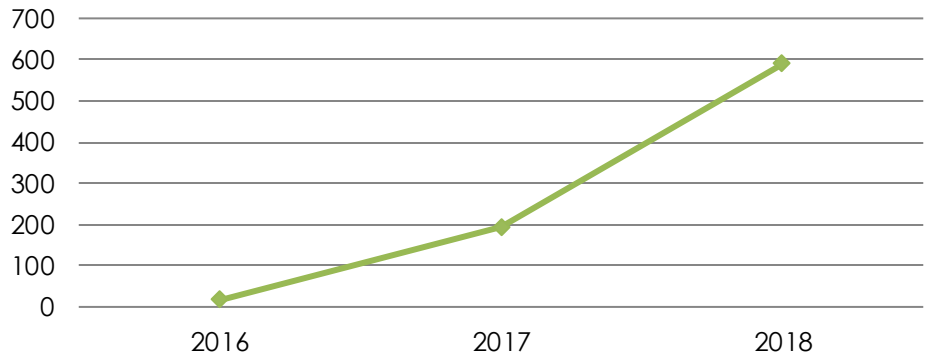
¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.

KeyBank – Allegheny County

Total Lending		
Year	Count	Amount (\$000s)
2009	0	-
2010	0	-
2011	0	-
2012	0	-
2013	0	-
2014	0	-
2015	0	-
2016	16	\$8,551
2017	193	\$16,640
2018	589	\$61,965

Total Lending, 2016-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	7	44%	\$605	7%
2017	75	39%	\$4,637	28%
2018	197	33%	\$13,895	22%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	24	12%	\$1,122	7%
2018	45	8%	\$2,595	4%

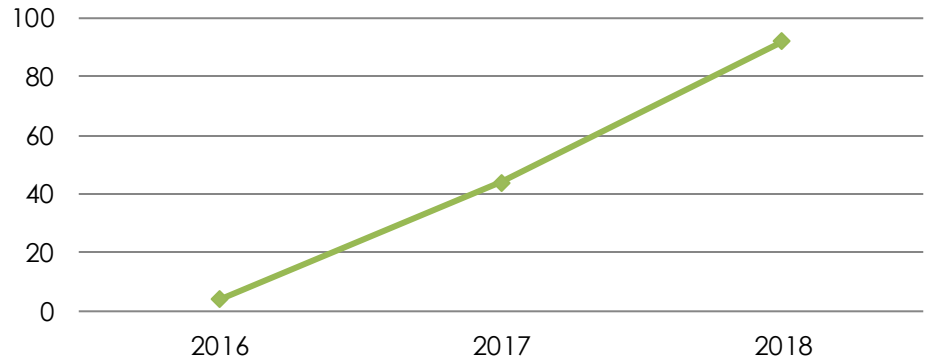
African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	8	4%	\$408	2%
2018	20	4%	\$1,620	3%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	2	1%	\$36	0.2%
2018	9	2%	\$475	0.8%

KeyBank – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
2009	0	-
2010	0	-
2011	0	-
2012	0	-
2013	0	-
2014	0	-
2015	0	-
2016	4	\$340
2017	44	\$3,185
2018	92	\$10,180

Total Lending, 2016-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	2	50%	\$25	7%
2017	21	48%	\$1,187	37%
2018	40	43%	\$2,640	26%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	4	100%	\$340	100%
2017	17	39%	\$658	21%
2018	39	42%	\$3,145	31%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	2	50%	\$25	7%
2017	10	23%	\$496	16%
2018	16	17%	\$1,440	14%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	2	50%	\$25	7%
2017	8	18%	\$280	9%
2018	22	24%	\$1,510	15%

KeyBank Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	146	\$10,810	61	\$3,525	-	-	54	\$4,770
Moderate (50-79% of HUD Area Median Income)								
Moderate	253	\$20,285	136	\$10,370	-	-	58	\$3,990
Middle (80-119% of HUD Area Median Income)								
Middle	251	\$23,585	142	\$12,810	-	-	54	\$5,010
Upper (>=120% of HUD Area Median Income)								
Upper	374	\$52,020	237	\$33,955	-	-	55	\$7,055
Total	1,024	\$106,700	576	\$60,660	-	-	221	\$20,825

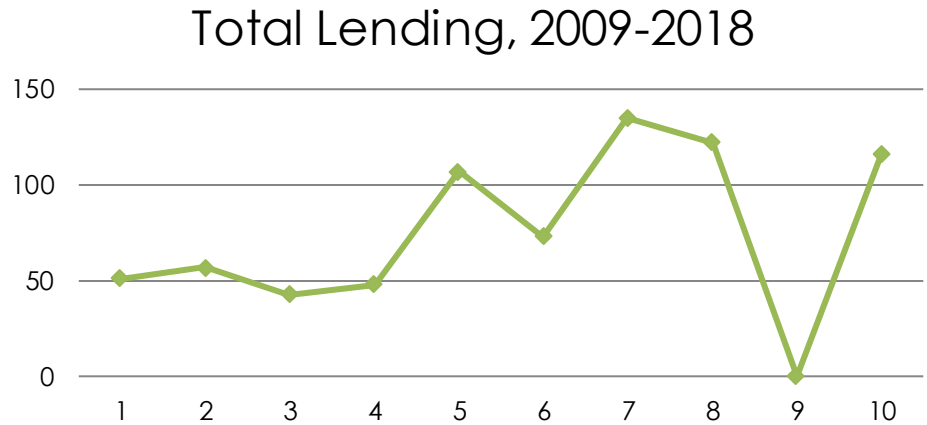
City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	53	\$3,345	11	\$445	-	-	34	\$2,320
Moderate (50-79% of HUD Area Median Income)								
Moderate	52	\$4,090	29	\$2,195	-	-	11	\$1,005
Middle (80-119% of HUD Area Median Income)								
Middle	38	\$3,080	11	\$985	-	-	9	\$665
Upper (>=120% of HUD Area Median Income)								
Upper	70	\$11,220	39	\$6,455	-	-	15	\$2,295
Total	213	\$21,735	90	\$10,080	-	-	69	\$6,285

¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.

Mars Bank – Allegheny County

Total Lending		
Year	Count	Amount (\$000s)
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
2016	122	\$21,068
2017	0	-
2018	116	\$21,780



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	28	23%	\$2,773	13%
2017	0	-	-	-
2018	16	15%	\$1,670	8%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	1	2%	\$115	2%
2010	0	-	-	-
2011	0	-	-	-
2012	1	2%	\$131	2%
2013	0	-	-	-
2014	1	1%	\$105	1%
2015	2	1%	\$135	1%
2016	4	3%	\$155	0.7%
2017	0	-	-	-
2018	3	3%	\$265	1%

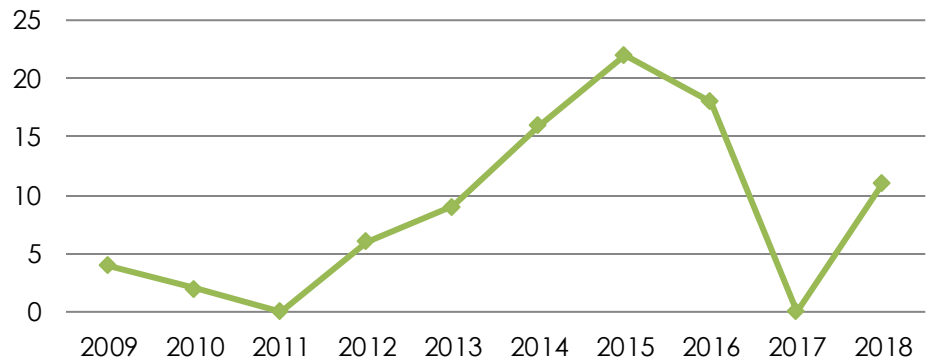
African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	1	2%	\$228	3%
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	1	0.5%	\$38	0.1%
2016	0	-	-	-
2017	0	-	-	-
2018	1	0.9%	\$135	0.6%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	1	2%	\$94	1%
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	2	1%	\$35	0.1%
2016	1	0.8%	\$22	0.1%
2017	0	-	-	-
2018	0	-	-	-

Mars Bank – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
2009	4	\$587
2010	2	\$817
2011	0	-
2012	6	\$1,301
2013	9	\$3,052
2014	16	\$5,986
2015	22	\$4,322
2016	18	\$3,351
2017	0	-
2018	11	\$3,325

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	1	17%	\$74	6%
2013	1	11%	\$70	2%
2014	1	6%	\$95	2%
2015	0	-	-	-
2016	4	22%	\$342	10%
2017	0	-	-	-
2018	2	18%	\$170	5%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	1	17%	\$74	6%
2013	2	22%	\$1,467	48%
2014	5	31%	\$1,496	25%
2015	8	36%	\$915	21%
2016	7	39%	\$889	27%
2017	0	-	-	-
2018	3	27%	\$805	24%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	1	5%	\$188	4%
2016	0	-	-	-
2017	0	-	-	-
2018	0	-	-	-

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	1	17%	\$74	6%
2013	0	-	-	-
2014	1	6%	\$470	8%
2015	2	9%	\$151	3%
2016	3	17%	\$299	9%
2017	0	-	-	-
2018	1	9%	\$195	6%

Mars Bank Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	5	\$435	3	\$285	-	-	2	\$150
Moderate (50-79% of HUD Area Median Income)								
Moderate	16	\$1,650	13	\$1,385	-	-	-	-
Middle (80-119% of HUD Area Median Income)								
Middle	36	\$5,040	29	\$3,565	-	-	4	\$1,100
Upper (>=120% of HUD Area Median Income)								
Upper	80	\$18,840	67	\$15,385	-	-	2	\$320
Total	137	\$25,965	112	\$20,620	-	-	8	\$1,570

City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	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	2	\$170	2	\$170	-	-	-	-
Middle (80-119% of HUD Area Median Income)								
Middle	2	\$310	2	\$310	-	-	-	-
Upper (>=120% of HUD Area Median Income)								
Upper	6	\$2,400	6	\$2,400	-	-	-	-
Total	10	\$2,880	10	\$2,880	-	-	-	-

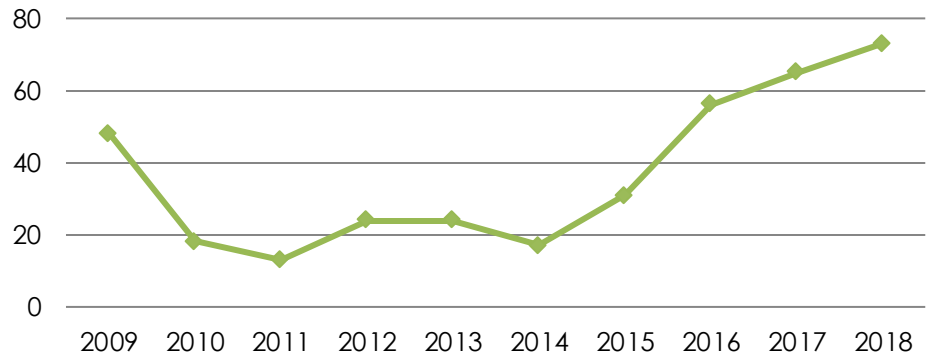
¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.

NexTier Bank – Allegheny County

Total Lending		
Year	Count	Amount (\$000s)
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
2016	56	\$12,591
2017	65	\$33,013
2018	73	\$16,985

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	4	8%	\$396	5%
2010	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%
2016	8	14%	\$773	6%
2017	12	18%	\$952	3%
2018	11	15%	\$995	6%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	1	4%	\$52	1%
2014	1	6%	\$80	1%
2015	2	6%	\$163	2%
2016	15	27%	\$1,371	11%
2017	16	25%	\$2,799	8%
2018	16	22%	\$4,790	28%

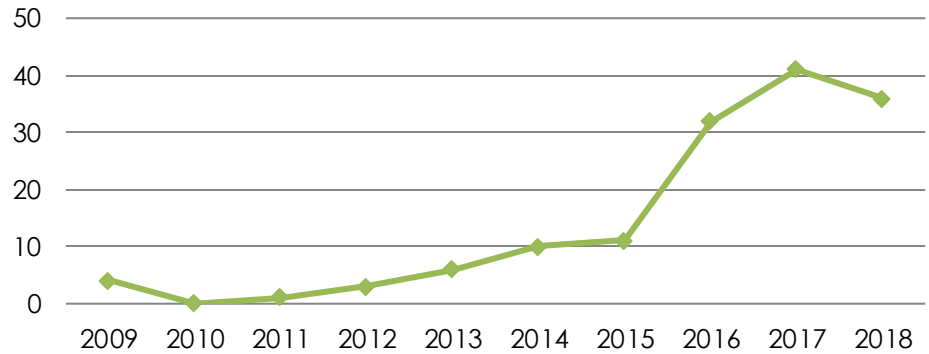
African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	1	6%	\$14	0.4%
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	1	2%	\$118	0.9%
2017	1	2%	\$371	1%
2018	0	-	-	-

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	7	13%	\$357	3%
2017	2	3%	\$653	2%
2018	4	5%	\$510	3%

NexTier Bank – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
2009	4	\$820
2010	0	-
2011	1	\$194
2012	3	\$466
2013	6	\$1,562
2014	10	\$5,010
2015	11	\$1,703
2016	32	\$7,874
2017	41	\$9,971
2018	36	\$9,050

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	1	17%	\$160	10%
2014	1	10%	\$142	3%
2015	2	18%	\$285	17%
2016	3	9%	\$291	4%
2017	5	12%	\$565	6%
2018	4	11%	\$250	3%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	2	33%	\$580	37%
2014	8	80%	\$1,395	28%
2015	3	27%	\$455	27%
2016	18	56%	\$5,140	65%
2017	16	39%	\$4,182	42%
2018	16	44%	\$4,510	50%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	1	3%	\$75	1%
2017	0	-	-	-
2018	0	-	-	-

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	2	33%	\$580	37%
2014	1	10%	\$125	2%
2015	0	-	-	-
2016	1	3%	\$640	8%
2017	4	10%	\$1,304	13%
2018	2	6%	\$100	1%

NextTier Bank Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	2	\$250	2	\$250	-	-	-	-
Moderate (50-79% of HUD Area Median Income)								
Moderate	13	\$1,195	9	\$745	-	-	1	\$105
Middle (80-119% of HUD Area Median Income)								
Middle	15	\$2,065	9	\$995	-	-	4	\$800
Upper (>=120% of HUD Area Median Income)								
Upper	28	\$5,320	24	\$4,230	-	-	-	-
Total	58	\$8,830	44	\$6,220	-	-	5	\$905

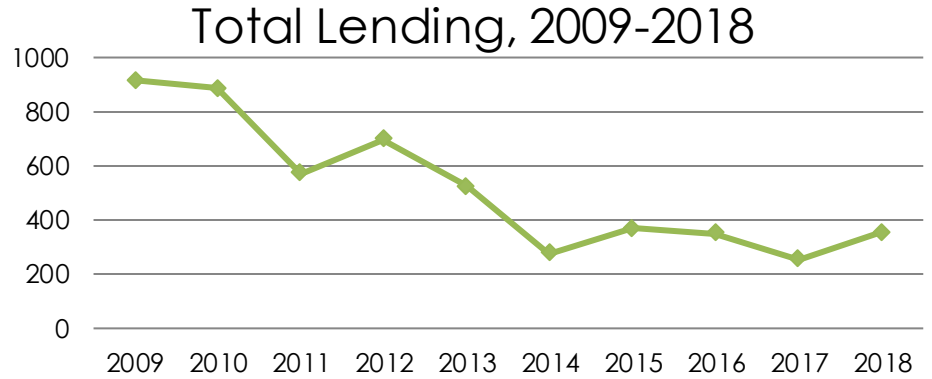
City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	2	\$160	1	\$55	-	-	1	\$105
Moderate (50-79% of HUD Area Median Income)								
Moderate	4	\$270	3	\$195	-	-	-	-
Middle (80-119% of HUD Area Median Income)								
Middle	7	\$675	5	\$335	-	-	1	\$35
Upper (>=120% of HUD Area Median Income)								
Upper	15	\$4,315	12	\$2,640	-	-	1	\$955
Total	28	\$5,420	21	\$3,225	-	-	3	\$1,095

¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.

Northwest Bank – Allegheny County

Total Lending		
Year	Count	Amount (\$000s)
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
2016	350	\$44,908
2017	253	\$34,662
2018	353	\$43,505



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	86	25%	\$5,890	13%
2017	61	24%	\$4,440	13%
2018	71	20%	\$5,285	12%

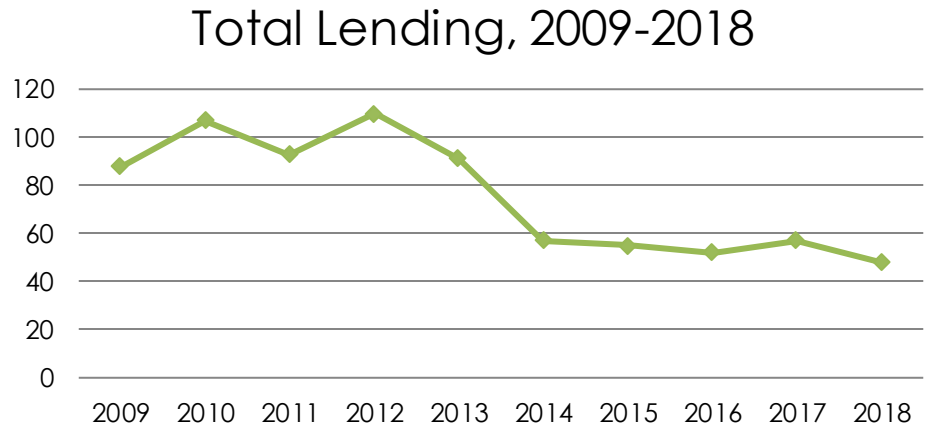
LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	26	3%	\$1,522	1%
2010	21	2%	\$1,403	1%
2011	16	3%	\$812	1%
2012	25	4%	\$1,346	1%
2013	22	4%	\$1,376	2%
2014	20	7%	\$985	3%
2015	31	8%	\$1,424	3%
2016	27	8%	\$1,100	2%
2017	17	7%	\$906	3%
2018	21	6%	\$1,275	3%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	10	1%	\$1,556	1%
2010	9	1%	\$2,021	1%
2011	5	0.9%	\$163	0.2%
2012	6	0.9%	\$355	0.4%
2013	9	2%	\$1,101	2%
2014	4	1%	\$48	0.1%
2015	7	2%	\$594	1%
2016	8	0.9%	\$136	0.3%
2017	3	1%	\$161	0.5%
2018	5	1%	\$465	1%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	6	0.7%	\$354	0.3%
2010	8	0.9%	\$637	0.5%
2011	6	1%	\$235	0.3%
2012	12	2%	\$556	0.6%
2013	2	0.4%	\$133	0.2%
2014	5	2%	\$71	0.2%
2015	8	2%	\$252	0.6%
2016	4	1%	\$163	0.4%
2017	4	2%	\$195	0.6%
2018	5	1%	\$195	0.4%

Northwest Bank – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
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
2016	52	\$8,566
2017	57	\$7,789
2018	48	\$7,110



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	13	25%	\$512	6%
2017	23	40%	\$1,246	16%
2018	14	29%	\$1,110	16%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	26	50%	\$4,037	47%
2017	26	46%	\$2,073	27%
2018	19	40%	\$2,035	29%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	2	4%	\$173	2%
2017	6	11%	\$185	2%
2018	2	4%	\$60	0.8%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	9	17%	\$1,098	13%
2017	12	21%	\$760	10%
2018	5	10%	\$275	4%

Northwest Bank Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	47	\$2,355	22	\$1,270	-	-	18	\$790
Moderate (50-79% of HUD Area Median Income)								
Moderate	79	\$6,275	49	\$4,015	-	-	14	\$1,160
Middle (80-119% of HUD Area Median Income)								
Middle	119	\$11,775	89	\$8,955	-	-	8	\$570
Upper (>=120% of HUD Area Median Income)								
Upper	241	\$36,355	185	\$27,935	-	-	21	\$2,995
Total	486	\$56,760	345	\$42,175	-	-	61	\$5,515

City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	13	\$875	2	\$40	-	-	10	\$810
Moderate (50-79% of HUD Area Median Income)								
Moderate	15	\$1,455	12	\$1,070	-	-	-	-
Middle (80-119% of HUD Area Median Income)								
Middle	16	\$1,340	9	\$665	-	-	2	\$30
Upper (>=120% of HUD Area Median Income)								
Upper	30	\$6,480	22	\$4,540	-	-	1	\$155
Total	74	\$10,150	45	\$6,315	-	-	13	\$995

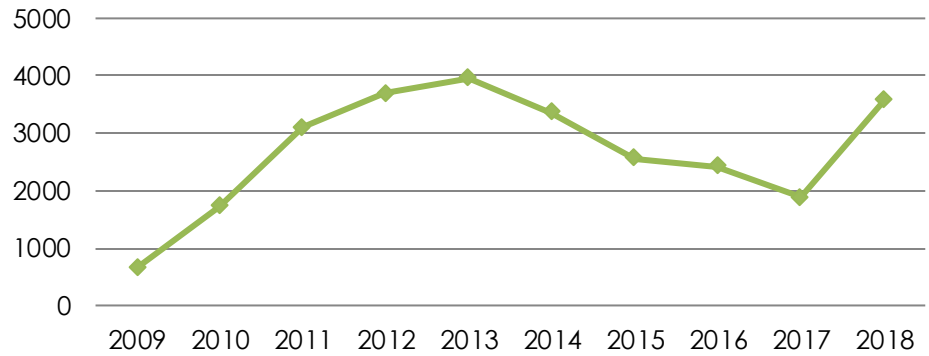
¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.

PNC Bank – Allegheny County

Total Lending		
Year	Count	Amount (\$000s)
2009	657	\$62,918
2010	1,716	\$217,308
2011	3,100	\$365,932
2012	3,691	\$463,146
2013	3,953	\$525,335
2014	3,353	\$481,335
2015	2,568	\$340,674
2016	2,425	\$324,131
2017	1,888	\$257,432
2018	3,573	\$431,535

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	544	24%	\$39,521	13%
2017	457	24%	\$33,096	13%
2018	907	25%	\$72,365	17%

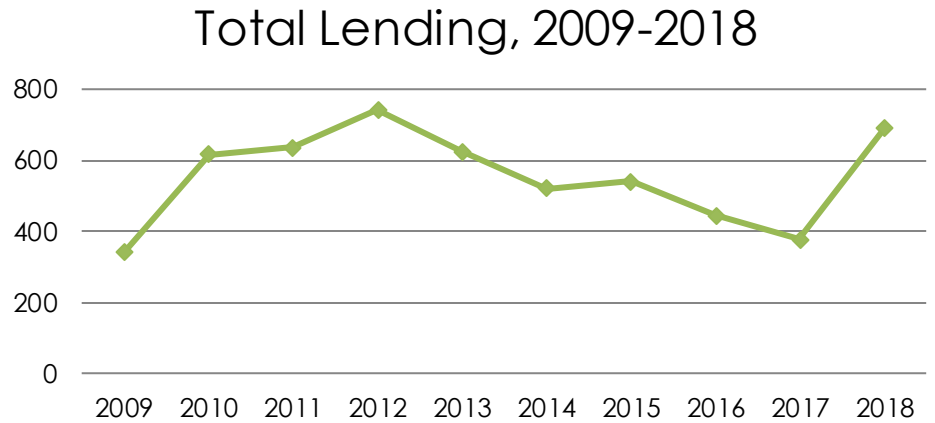
LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	94	6%	\$5,664	3%
2010	133	4%	\$7,336	2%
2011	151	4%	\$8,498	2%
2012	221	6%	\$12,523	2%
2013	162	5%	\$10,900	2%
2014	174	7%	\$9,518	3%
2015	160	7%	\$8,315	3%
2016	144	6%	\$7,551	2%
2017	167	9%	\$9,310	4%
2018	247	7%	\$15,505	4%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	49	3%	\$3,372	2%
2010	54	2%	\$4,791	1%
2011	52	1%	\$4,391	0.9%
2012	77	2%	\$5,757	1%
2013	63	2%	\$5,768	1%
2014	45	2%	\$3,935	1%
2015	53	2%	\$4,294	1%
2016	65	3%	\$5,832	2%
2017	57	3%	\$5,050	2%
2018	87	2%	\$5,935	1%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	40	2%	\$3,220	2%
2010	39	1%	\$1,811	0.5%
2011	36	1%	\$1,886	0.4%
2012	49	1%	\$2,436	0.5%
2013	36	1%	\$2,084	0.4%
2014	36	1%	\$1,607	0.5%
2015	32	1%	\$1,541	0.5%
2016	29	1%	\$1,135	0.4%
2017	38	2%	\$1,574	0.6%
2018	60	2%	\$2,830	0.7%

PNC Bank – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
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
2016	444	\$70,487
2017	376	\$53,478
2018	690	\$86,480



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	149	34%	\$10,082	14%
2017	130	35%	\$7,584	14%
2018	215	31%	\$14,245	16%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	137	31%	\$20,452	29%
2017	131	35%	\$10,209	19%
2018	204	30%	\$15,680	18%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	32	7%	\$2,413	3%
2017	36	10%	\$2,709	5%
2018	42	6%	\$2,740	3%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	39	9%	\$12,597	18%
2017	46	12%	\$3,152	6%
2018	70	10%	\$4,470	5%

PNC Bank Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	639	\$39,035	279	\$16,615	-	-	241	\$15,495
Moderate (50-79% of HUD Area Median Income)								
Moderate	1,000	\$85,240	628	\$55,750	-	-	203	\$16,065
Middle (80-119% of HUD Area Median Income)								
Middle	1,161	\$108,735	795	\$77,505	-	-	194	\$16,840
Upper (>=120% of HUD Area Median Income)								
Upper	2,394	\$355,870	1,753	\$257,915	-	-	259	\$37,325
Total	5,194	\$588,880	3,455	\$407,785	-	-	897	\$85,725

City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	206	\$13,060	74	\$4,200	-	-	90	\$6,650
Moderate (50-79% of HUD Area Median Income)								
Moderate	246	\$18,960	141	\$10,045	-	-	67	\$5,955
Middle (80-119% of HUD Area Median Income)								
Middle	251	\$22,735	157	\$15,135	-	-	51	\$3,505
Upper (>=120% of HUD Area Median Income)								
Upper	471	\$81,835	292	\$51,040	-	-	85	\$13,345
Total	1,174	\$136,590	664	\$80,420	-	-	293	\$29,455

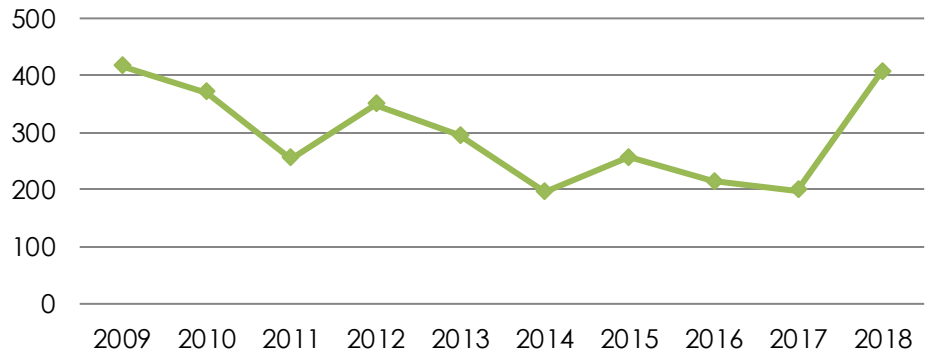
¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.

S&T Bank – Allegheny County

Total Lending		
Year	Count	Amount (\$'000s)
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
2016	215	\$36,725
2017	198	\$21,767
2018	407	\$49,035

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	107	26%	\$5,529	14%
2010	88	24%	\$3,793	12%
2011	55	22%	\$2,765	10%
2012	89	26%	\$4,887	11%
2013	58	20%	\$2,952	6%
2014	48	24%	\$1,947	4%
2015	61	24%	\$3,401	7%
2016	41	19%	\$1,935	5%
2017	43	22%	\$2,526	12%
2018	97	24%	\$6,535	13%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	30	7%	\$1,242	3%
2010	43	12%	\$1,660	5%
2011	14	6%	\$405	2%
2012	39	11%	\$3,242	8%
2013	45	15%	\$9,052	19%
2014	42	21%	\$4,528	10%
2015	44	17%	\$7,300	16%
2016	48	22%	\$12,699	35%
2017	55	28%	\$4,536	21%
2018	69	17%	\$5,685	12%

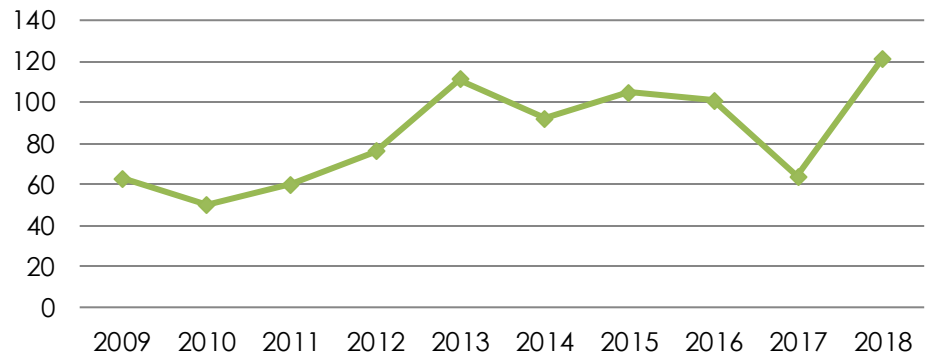
African-American Borrowers				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	2	0.5%	\$725	2%
2010	5	1%	\$249	0.8%
2011	2	0.8%	\$92	0.3%
2012	3	0.9%	\$183	0.4%
2013	2	0.7%	\$125	0.3%
2014	3	2%	\$368	0.8%
2015	4	2%	\$640	1%
2016	6	3%	\$523	14%
2017	0	-	-	-
2018	5	1%	\$485	1%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	13	3%	\$586	2%
2010	9	2%	\$511	2%
2011	7	3%	\$453	2%
2012	8	2%	\$3,167	7%
2013	4	1%	\$229	0.5%
2014	14	7%	\$2,090	5%
2015	16	6%	\$3,498	8%
2016	13	6%	\$1,623	4%
2017	11	6%	\$991	5%
2018	12	3%	\$1,690	3%

S&T Bank – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
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
2016	101	\$45,190
2017	64	\$16,113
2018	121	\$23,405

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	12	12%	\$1,253	3%
2017	3	5%	\$396	2%
2018	12	10%	\$1,250	5%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	50	50%	\$7,050	16%
2017	39	61%	\$4,928	31%
2018	57	47%	\$6,455	28%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	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%
2016	0	-	-	-
2017	0	-	-	-
2018	1	0.8%	\$105	0.4%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	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%
2016	18	18%	\$2,860	6%
2017	18	28%	\$1,323	8%
2018	16	13%	\$1,460	6%

S&T Bank Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	62	\$3,190	31	\$1,445	-	-	17	\$965
Moderate (50-79% of HUD Area Median Income)								
Moderate	113	\$8,395	66	\$5,090	-	-	26	\$1,430
Middle (80-119% of HUD Area Median Income)								
Middle	126	\$11,370	83	\$7,475	-	-	19	\$1,615
Upper (>=120% of HUD Area Median Income)								
Upper	203	\$33,875	147	\$25,675	-	-	23	\$2,095
Total	504	\$56,830	327	\$39,685	-	-	85	\$6,105

City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	5	\$255	3	\$185	-	-	2	\$70
Moderate (50-79% of HUD Area Median Income)								
Moderate	13	\$1,485	9	\$1,065	-	-	4	\$420
Middle (80-119% of HUD Area Median Income)								
Middle	29	\$4,775	17	\$2,985	-	-	6	\$760
Upper (>=120% of HUD Area Median Income)								
Upper	66	\$13,830	45	\$10,595	-	-	6	\$720
Total	113	\$20,345	74	\$14,830	-	-	18	\$1,970

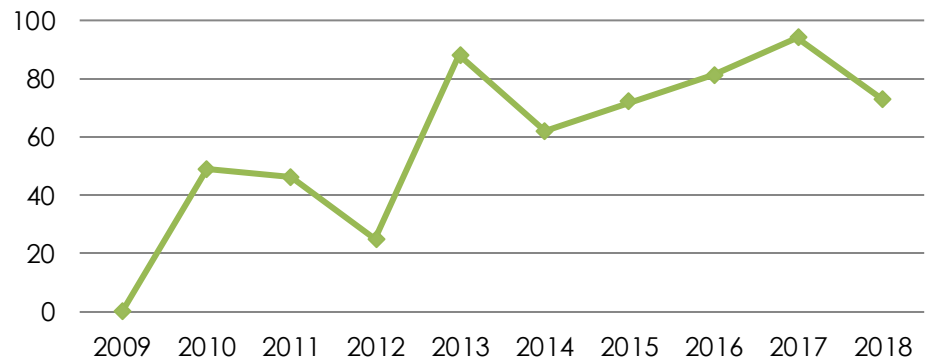
¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.

SSB Bank – Allegheny County

Total Lending		
Year	Count	Amount (\$'000s)
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
2016	81	\$15,904
2017	94	\$15,663
2018	73	\$12,125

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	0	-	-	-
2010	18	37%	\$1,293	18%
2011	11	24%	\$847	10%
2012	6	24%	\$387	9%
2013	10	11%	\$994	5%
2014	5	8%	\$336	2%
2015	9	13%	\$941	7%
2016	6	7%	\$600	4%
2017	8	9%	\$645	4%
2018	5	8%	\$435	4%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	0	-	-	-
2010	3	6%	\$158	2%
2011	0	-	-	-
2012	0	-	-	-
2013	8	9%	\$334	2%
2014	3	5%	\$133	0.9%
2015	11	15%	\$1,187	9%
2016	16	20%	\$3,134	20%
2017	19	20%	\$1,858	12%
2018	11	15%	\$1,015	8%

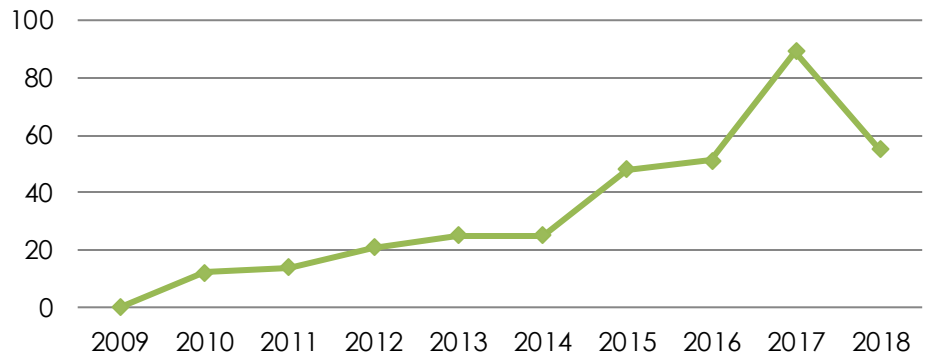
African-American Borrowers				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	1	2%	\$136	2%
2012	0	-	-	-
2013	1	1%	\$297	1%
2014	2	3%	\$583	4%
2015	1	1%	\$136	1%
2016	2	2%	\$378	2%
2017	1	1%	\$3	0.02%
2018	1	1%	\$65	0.5%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	1	2%	\$36	0%
2015	2	3%	\$180	1%
2016	5	0.6%	\$1,404	9%
2017	2	2%	\$130	0.8%
2018	4	5%	\$400	3%

SSB Bank – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
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
2016	51	\$8,901
2017	89	\$11,319
2018	55	\$8,615

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	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%
2016	5	10%	\$ 425	5%
2017	5	6%	\$320	3%
2018	9	16%	\$595	7%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	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%
2016	29	57%	\$5,031	57%
2017	50	56%	\$4,873	43%
2018	31	56%	\$4,735	55%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	1	8%	\$122	6%
2011	0	-	-	-
2012	3	14%	\$125	5%
2013	3	12%	\$371	8%
2014	1	4%	\$155	3%
2015	4	8%	\$270	3%
2016	1	2%	\$51	0.6%
2017	2	2%	\$152	1%
2018	2	4%	\$540	6%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	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%
2016	9	18%	\$1,544	17%
2017	14	16%	\$900	8%
2018	10	18%	\$1,530	18%

SSB Bank Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	4	\$200	3	\$145	-	-	1	\$55
Moderate (50-79% of HUD Area Median Income)								
Moderate	3	\$575	22	\$290	-	-	-	-
Middle (80-119% of HUD Area Median Income)								
Middle	14	\$1,530	13	\$1,465	-	-	-	-
Upper (>=120% of HUD Area Median Income)								
Upper	40	\$8,490	39	\$8,235	-	-	-	-
Total	61	\$10,795	77	\$10,135	-	-	1	\$55

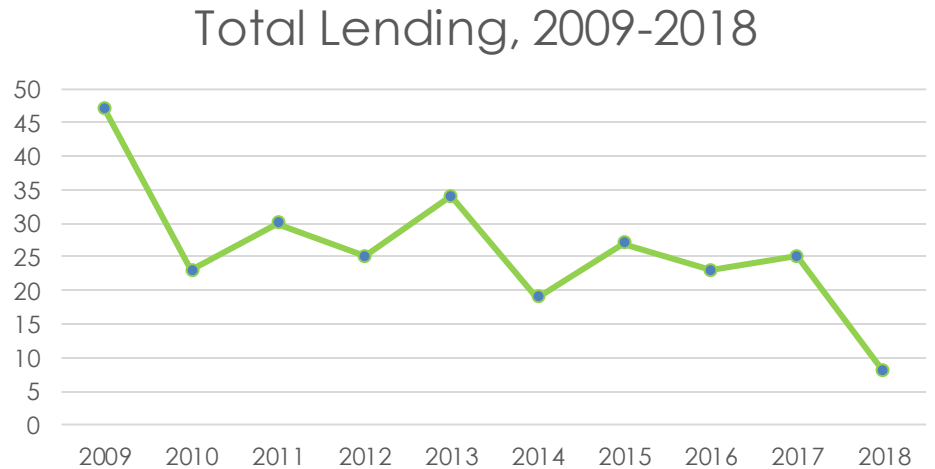
City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	3	\$165	2	\$110	-	-	1	\$55
Moderate (50-79% of HUD Area Median Income)								
Moderate	8	\$610	7	\$485	-	-	-	-
Middle (80-119% of HUD Area Median Income)								
Middle	8	\$960	7	\$955	-	-	-	-
Upper (>=120% of HUD Area Median Income)								
Upper	11	\$1,955	11	\$1,955	-	-	-	-
Total	30	\$3,690	27	\$3,505	-	-	1	\$55

¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.

Sewickley Savings Bank – Allegheny County

Total Lending		
Year	Count	Amount (\$000s)
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
2016	23	\$1,845
2017	25	\$1,843
2018	8	\$560



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	5	22%	\$216	12%
2017	8	32%	\$481	26%
2018	2	25%	\$120	21%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	1	2%	\$40	0.9%
2010	2	9%	\$51	3%
2011	4	13%	\$154	8%
2012	2	8%	\$32	2%
2013	2	6%	\$66	3%
2014	2	11%	\$119	8%
2015	1	4%	\$240	12%
2016	4	17%	\$147	8%
2017	7	28%	\$386	21%
2018	3	38%	\$155	28%

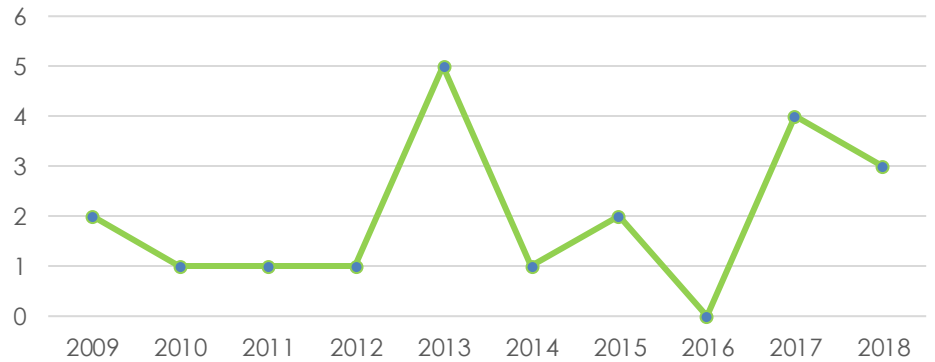
African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	1	4%	\$40	2%
2017	0	-	-	-
2018	0	-	-	-

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	0	-	-	-

Sewickley Savings Bank – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
2009	2	\$121
2010	1	\$60
2011	1	\$125
2012	1	\$204
2013	5	\$332
2014	1	\$71
2015	2	\$262
2016	0	-
2017	4	\$226
2018	3	\$535

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	1	50%	\$72	60%
2010	1	100%	\$60	100%
2011	1	100%	\$125	100%
2012	0	-	-	-
2013	1	20%	\$60	18%
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	1	25%	\$25	11%
2018	0	-	-	-

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	1	50%	\$49	40%
2010	1	100%	\$60	100%
2011	0	-	-	-
2012	1	100%	\$204	100%
2013	1	20%	\$95	29%
2014	1	100%	\$71	100%
2015	1	50%	\$172	66%
2016	0	-	-	-
2017	1	25%	\$40	18%
2018	0	-	-	-

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	0	-	-	-

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	0	-	-	-

Sewickley Savings Bank Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	1	\$85	1	\$85	-	-	-	-
Moderate (50-79% of HUD Area Median Income)								
Moderate	6	\$390	1	\$35	-	-	2	\$250
Middle (80-119% of HUD Area Median Income)								
Middle	-	-	-	-	-	-	-	-
Upper (>=120% of HUD Area Median Income)								
Upper	8	\$550	6	\$440	9	\$1,965	-	-
Total	15	\$1,025	8	\$560	9	\$1,965	2	\$250

City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	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	\$730	1	\$355	-	-	-	-
Total	2	\$730	1	\$355	-	-	-	-

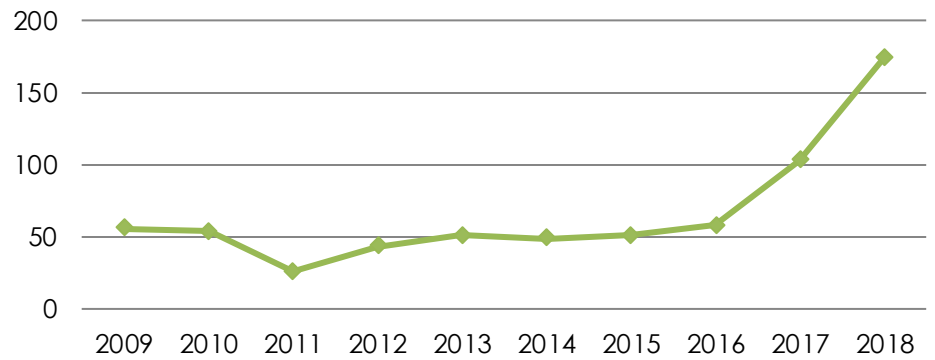
¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.

Standard Bank – Allegheny County

Total Lending		
Year	Count	Amount (\$000s)
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
2016	58	\$15,440
2017	103	\$25,898
2018	174	\$25,030

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	15	27%	\$802	14%
2010	5	9%	\$170	3%
2011	4	15%	\$240	8%
2012	5	12%	\$332	6%
2013	9	18%	\$574	9%
2014	6	12%	\$539	4%
2015	6	12%	\$382	3%
2016	13	22%	\$1,102	7%
2017	19	18%	\$1,516	6%
2018	32	18%	\$2,160	9%

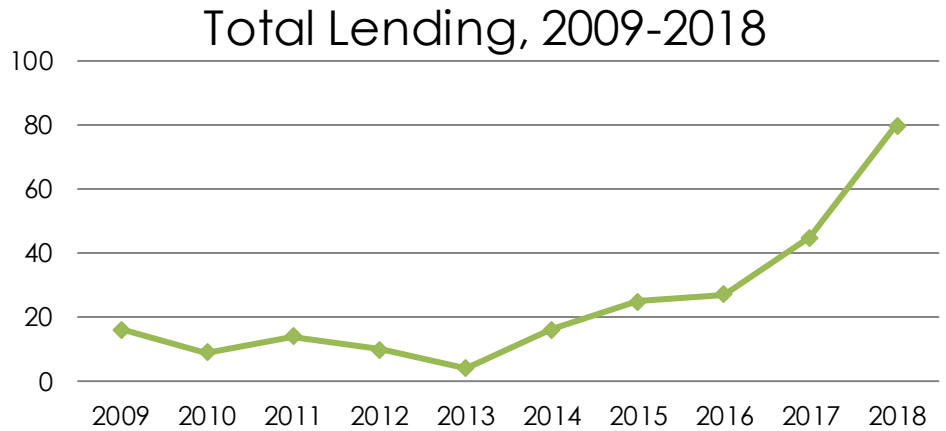
LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	4	7%	\$435	8%
2010	4	7%	\$109	2%
2011	1	4%	\$55	2%
2012	4	9%	\$744	13%
2013	8	16%	\$1,221	18%
2014	2	4%	\$62	0.5%
2015	5	10%	\$1,012	8%
2016	5	9%	\$306	2%
2017	15	15%	\$3,255	13%
2018	39	22%	\$5,945	24%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	3	5%	\$322	6%
2010	2	4%	\$309	6%
2011	0	-	-	-
2012	2	5%	\$384	7%
2013	1	2%	\$54	0.8%
2014	0	-	-	-
2015	0	-	-	-
2016	1	2%	\$748	5%
2017	3	3%	\$216	0.8%
2018	2	1%	\$260	1%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	3	5%	\$82	2%
2010	1	2%	\$50	1%
2011	1	4%	\$45	2%
2012	1	2%	\$45	0.8%
2013	4	8%	\$598	9%
2014	0	-	-	-
2015	0	-	-	-
2016	1	2%	\$102	0.7%
2017	3	3%	\$550	2%
2018	6	3%	\$830	3%

Standard Bank – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
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
2016	27	\$6,504
2017	45	\$11,411
2018	80	\$14,370



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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	-	-	-
2015	0	-	-	-
2016	2	7%	\$334	5%
2017	9	20%	\$925	8%
2018	5	6%	\$255	2%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	8	50%	\$586	49%
2010	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%
2016	12	44%	\$1,561	24%
2017	20	44%	\$4,192	29%
2018	46	58%	\$7,860	55%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	2	13%	\$100	8%
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	1	25%	\$18	4%
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	1	1%	\$85	0.6%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	2	13%	\$100	8%
2010	2	22%	\$114	8%
2011	2	14%	\$554	17%
2012	0	-	-	-
2013	1	25%	\$18	4%
2014	0	-	-	-
2015	1	4%	\$118	2%
2016	3	11%	\$544	8%
2017	6	16%	\$1,397	8%
2018	9	11%	\$1,415	10%

Standard Bank Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	12	\$520	8	\$400	-	-	2	\$40
Moderate (50-79% of HUD Area Median Income)								
Moderate	29	\$2,215	24	\$1,760	-	-	5	\$455
Middle (80-119% of HUD Area Median Income)								
Middle	36	\$2,900	31	\$2,585	-	-	1	\$25
Upper (>=120% of HUD Area Median Income)								
Upper	61	\$10,845	53	\$9,895	-	-	1	\$135
Total	138	\$16,480	116	\$14,640	-	-	9	\$655

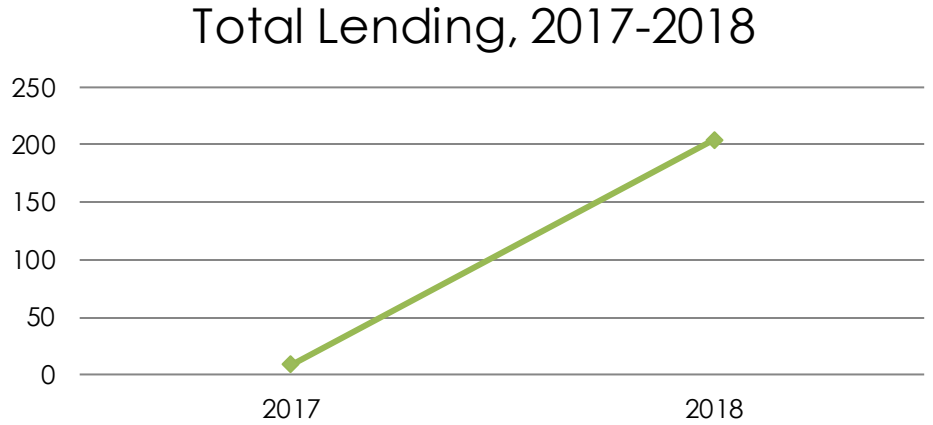
City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	5	\$195	2	\$80	-	-	3	\$115
Moderate (50-79% of HUD Area Median Income)								
Moderate	6	\$660	3	\$175	-	-	1	\$15
Middle (80-119% of HUD Area Median Income)								
Middle	10	\$1,200	10	\$1,200	-	-	-	-
Upper (>=120% of HUD Area Median Income)								
Upper	19	\$4,575	16	\$4,010	-	-	2	\$150
Total	40	\$6,630	31	\$5,465	-	-	6	\$280

¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.

Union Savings Bank – Allegheny County

Total Lending		
Year	Count	Amount (\$'000s)
2009	0	-
2010	0	-
2011	0	-
2012	0	-
2013	0	-
2014	0	-
2015	0	-
2016	0	-
2017	8	\$1,585
2018	204	\$39,650



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	3	38%	\$192	12%
2018	52	25%	\$6,310	16%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	10	5%	\$930	2%

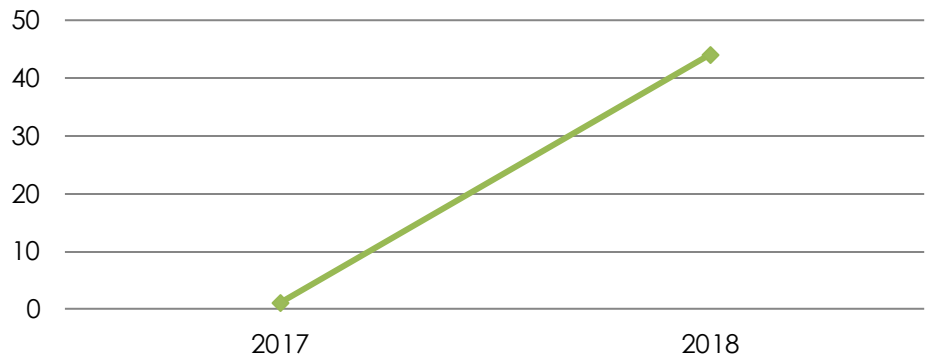
African-American Borrowers				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	3	1%	\$425	1%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$'000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	4	2%	\$360	0.1%

Union Savings Bank – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
2009	0	-
2010	0	-
2011	0	-
2012	0	-
2013	0	-
2014	0	-
2015	0	-
2016	0	-
2017	1	\$59
2018	44	\$8,690

Total Lending, 2017-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	8	18%	\$850	10%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	1	100%	\$59	100%
2018	18	41%	\$2,680	31%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	1	2%	\$75	0.9%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	3	7%	\$575	7%

Union Savings Bank Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	13	\$1,135	11	\$975	-	-	2	\$160
Moderate (50-79% of HUD Area Median Income)								
Moderate	51	\$6,215	41	\$5,335	-	-	9	\$775
Middle (80-119% of HUD Area Median Income)								
Middle	66	\$11,560	52	\$9,040	-	-	5	\$1,035
Upper (>=120% of HUD Area Median Income)								
Upper	111	\$27,195	97	\$23,845	-	-	6	\$1,400
Total	241	\$46,105	201	\$39,195	-	-	22	\$3,370

City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	1	\$205	1	\$205	-	-	-	-
Moderate (50-79% of HUD Area Median Income)								
Moderate	8	\$780	7	\$645	-	-	-	-
Middle (80-119% of HUD Area Median Income)								
Middle	15	\$2,235	10	\$1,540	-	-	2	\$160
Upper (>=120% of HUD Area Median Income)								
Upper	27	\$6,295	21	\$5,035	-	-	3	\$705
Total	51	\$9,515	39	\$7,425	-	-	5	\$865

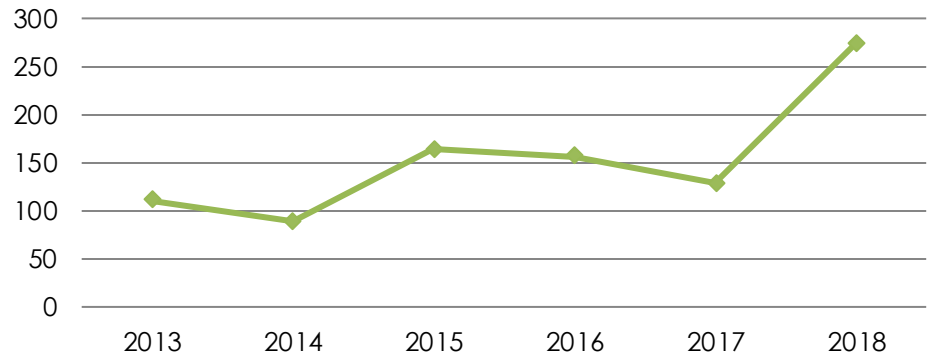
¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.

WesBanco – Allegheny County

Total Lending		
Year	Count	Amount (\$000s)
2009	0	-
2010	0	-
2011	0	-
2012	0	-
2013	111	\$30,979
2014	89	\$21,183
2015	164	\$37,179
2016	156	\$34,507
2017	128	\$22,976
2018	274	\$45,240

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	24	22%	\$2,178	7%
2014	38	43%	\$3,334	16%
2015	36	22%	\$3,145	8%
2016	60	38%	\$4,370	13%
2017	51	40%	\$3,423	15%
2018	78	28%	\$7,360	16%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	2	3%	\$85	0.3%
2014	1	3%	\$78	0.4%
2015	2	13%	\$539	1%
2016	16	10%	\$1,014	3%
2017	16	13%	\$1,216	5%
2018	24	9%	\$1,860	4%

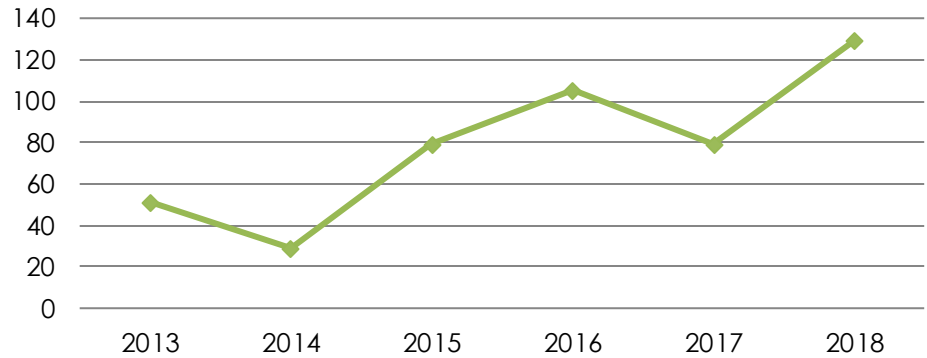
African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	1	0.9%	\$88	0.3%
2014	3	3%	\$827	4%
2015	2	1%	\$184	0.5%
2016	9	6%	\$861	2%
2017	7	5%	\$508	2%
2018	7	3%	\$1,045	2%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	1	0.9%	\$82	0.3%
2014	1	1%	\$120	0.6%
2015	3	2%	\$232	0.6%
2016	7	4%	\$328	1%
2017	7	5%	\$597	3%
2018	7	3%	\$575	1%

WesBanco – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
2009	0	-
2010	0	-
2011	0	-
2012	0	-
2013	51	\$13,036
2014	29	\$4,477
2015	79	\$29,317
2016	105	\$26,911
2017	79	\$15,746
2018	129	\$26,605

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	16	31%	\$958	7%
2014	17	59%	\$1,700	38%
2015	27	34%	\$1,629	6%
2016	40	38%	\$2,706	10%
2017	30	38%	\$1,809	11%
2018	54	42%	\$5,060	19%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	2	7%	\$179	1%
2015	0	-	-	-
2016	70	67%	\$14,383	53%
2017	41	52%	\$6,872	44%
2018	68	53%	\$11,260	42%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	1	2%	\$41	0.3%
2014	1	3%	\$119	3%
2015	4	5%	\$222	0.8%
2016	13	12%	\$1,970	7%
2017	5	6%	\$249	2%
2018	5	3%	\$915	3%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	3	6%	\$433	3%
2014	7	24%	\$599	13%
2015	14	18%	\$18,281	62%
2016	20	19%	\$5,497	20%
2017	20	25%	\$3,730	24%
2018	19	15%	\$4,185	16%

WesBanco Bank Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	44	\$3,770	21	1,445	-	-	19	\$2,015
Moderate (50-79% of HUD Area Median Income)								
Moderate	78	\$8,000	57	\$5,915	-	-	12	\$1,010
Middle (80-119% of HUD Area Median Income)								
Middle	85	\$9,435	64	\$7,360	-	-	13	\$985
Upper (>=120% of HUD Area Median Income)								
Upper	169	\$40,755	119	\$27,445	-	-	31	\$6,805
Total	376	\$61,960	261	\$42,165	-	-	75	\$10,815

City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	36	\$2,760	21	\$1,615	-	-	11	\$925
Moderate (50-79% of HUD Area Median Income)								
Moderate	45	\$4,415	33	\$3,445	-	-	9	\$625
Middle (80-119% of HUD Area Median Income)								
Middle	23	\$3,345	11	\$1,385	-	-	8	\$1,200
Upper (>=120% of HUD Area Median Income)								
Upper	67	\$18,215	57	\$16,455	-	-	8	\$1,480
Total	171	\$28,735	122	\$22,900	-	-	36	\$4,230

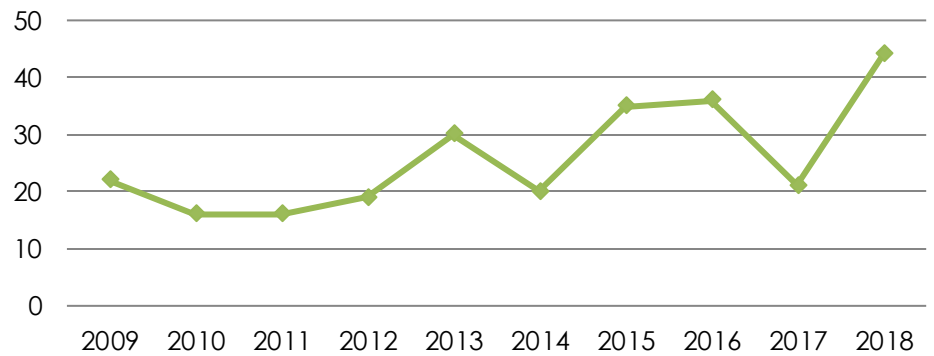
¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.

West View Savings Bank – Allegheny County

Total Lending		
Year	Count	Amount (\$000s)
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
2016	36	\$4,791
2017	21	\$3,867
2018	44	\$9,540

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
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%
2016	2	6%	\$108	2%
2017	3	14%	\$426	11%
2018	3	7%	\$245	3%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	1	5%	\$35	3%
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	2	10%	\$112	3%
2018	0	-	-	-

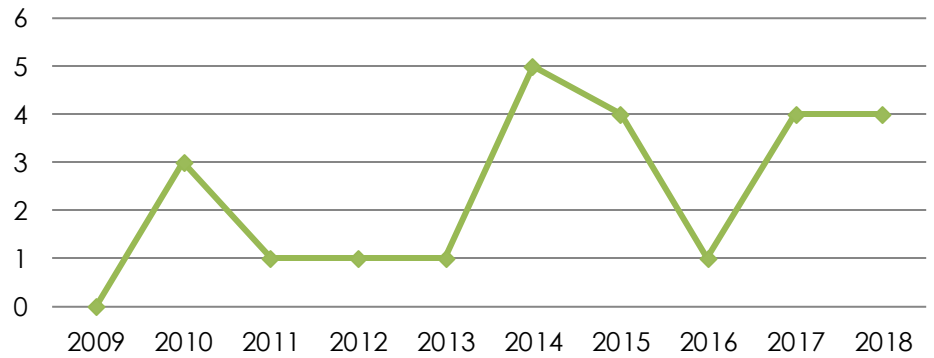
African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	1	3%	\$15	0.4%
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	1	2%	\$35	0.4%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	1	5%	\$35	3%
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	0	-	-	-

West View Savings Bank – City of Pittsburgh

Total Lending		
Year	Count	Amount (\$000s)
2009	0	-
2010	3	\$58
2011	1	\$30
2012	1	\$30
2013	1	\$1,489
2014	5	\$1,550
2015	4	\$558
2016	1	\$72
2017	4	\$497
2018	4	\$690

Total Lending, 2009-2018



LMI Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	1	100%	\$30	100%
2013	0	-	-	-
2014	1	20%	\$65	4%
2015	0	-	-	-
2016	0	-	-	-
2017	1	25%	\$172	35%
2018	2	50%	\$120	17%

LMI Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	3	60%	\$445	29%
2015	4	100%	\$558	100%
2016	1	100%	\$72	100%
2017	3	75%	\$325	65%
2018	2	50%	\$120	17%

African-American Borrowers				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	0	-	-	-
2015	0	-	-	-
2016	0	-	-	-
2017	0	-	-	-
2018	1	25%	\$45	7%

Minority Census Tracts				
Year	Count	% of Total Count	Amount (\$000s)	% of Total Amount
2009	0	-	-	-
2010	0	-	-	-
2011	0	-	-	-
2012	0	-	-	-
2013	0	-	-	-
2014	1	20%	\$65	4%
2015	1	25%	\$175	31%
2016	0	-	-	-
2017	1	25%	\$25	5%
2018	2	50%	\$180	26%

West View Savings Bank Loans by Borrower Income Level

Allegheny County Excluding Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)	Count	Amount (\$000s)
Low (0-49% of HUD Area Median Income)								
Low	2	\$40	1	\$15	-	-	1	\$25
Moderate (50-79% of HUD Area Median Income)								
Moderate	3	\$295	2	\$230	-	-	-	-
Middle (80-119% of HUD Area Median Income)								
Middle	17	\$2,085	14	\$1,760	-	-	2	\$120
Upper (>=120% of HUD Area Median Income)								
Upper	30	\$8,715	27	\$7,535	-	-	1	\$405
Total	52	\$11,135	44	\$9,540	-	-	4	\$550

City of Pittsburgh								
Borrower Income Level	Total Applications ²		Originated		Purchased		Denied	
	Count ¹	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	2	\$120	2	\$120	-	-	-	-
Middle (80-119% of HUD Area Median Income)								
Middle	-	-	-	-	-	-	-	-
Upper (>=120% of HUD Area Median Income)								
Upper	4	\$910	2	\$570	-	-	1	\$135
Total	6	\$1,030	4	\$690	-	-	1	\$135

¹Only files with an available borrower income are included in these tables.

²Total applications exclude purchased loans.