



PCRG

18TH ANNUAL MORTGAGE LENDING STUDY

PCRG

The City of Pittsburgh and Allegheny County
PITTSBURGH COMMUNITY REINVESTMENT GROUP
2011



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Fall 2011

The PCRG Annual Mortgage Lending Study provides a current and historical 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. The purpose of publishing these findings is to ensure that the policy makers and community members are aware of trends in community investment and opportunities to increase available financial resources in traditionally underserved communities.

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Design

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ORGANIZATION HISTORY

PCRG is a consortium of community leaders working for economic justice, equitable investment practices and sufficient financial resources to revitalize communities throughout Allegheny County. PCRG was organized in 1988 as a coalition of community-based organizations to provide a coordinated response to the bank practice of “redlining” – the refusal of conventional mortgage credit in low-income communities. Using the Federal Community Reinvestment Act of 1977 (CRA), PCRG has developed working relationships with 18 financial institutions and Pittsburgh’s Urban Redevelopment Authority, producing special home purchase mortgage programs, home improvement loan programs and commercial lending products that have dramatically increased access to credit for LMI communities. As the financial services markets have evolved, PCRG has also adapted. In 1998, PCRG became host to the Vacant Property

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Working Group (VPWG), working to simplify the process of recycling title to abandoned and tax delinquent properties. In 2002, PCRG created the Anti-Predatory Lending Initiative (APLI) to combat the rising tide of predatory lenders draining

the assets of low-income homeowners. In 2006, PCRG began creating working groups to tackle other common issues such as REO properties, housing court, development pipelines, etc. These working groups operate on an “as needed” basis, meaning that once the task is completed, the working group dissolves.

Since its creation in 1988 as a 501(c) (3) non-profit corporation, PCRG has become a nationally recognized leader on issues of equitable lending and access to credit. National partners include National Community Reinvestment Coalition (NCRC), NACEDA, Fannie Mae, Freddie Mac and Neighborhood Housing Services (NHS).

2011 MEMBER ORGANIZATIONS

Bloomfield-Garfield Corporation
Carnegie Community Development Corporation
Central Northside Neighborhood Council
Community Leaders United for Beechview
East Allegheny Community Council
East Liberty Concerned Citizens Corporation
East Liberty Development, Inc.
Economic Development South
Fineview Citizens Council
Friendship Development Associates
Garfield Jubilee Association
Hazelwood Initiative, Inc.
Highland Park Community Development Corporation
Hill Community Development Corporation

Hill House Economic Development Corporation
Hilltop Alliance
Housing Alliance of Pennsylvania
Lawrenceville Corporation
Lawrenceville United
Manchester Citizens Corporation
McKees-Rocks Community Development Corporation
Mexican War Streets Society

2011 MEMBER ORGANIZATIONS

Mt. Washington Community Development Corporation
Northside Leadership Conference
Oakland Planning and Development Corporation
Operation Better Block
Perry Hilltop Citizens Council
Polish Hill Civic Association

South Side Local Development Company
South Side Slopes Neighborhood Association
Side Side Civic Council
Troy Hill Citizens, Inc.
Uptown Partners of Pittsburgh
West Pittsburgh Partnership
Wilksburg Community Development Corporation

2011 FINANCIAL PARTNERS

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

Huntington Bank
Northwest Savings Bank
Parkvale Bank
PNC Bank
Progressive-Home Federal Savings & Loan Association
S&T Bank
Tri-State Bank
United American Savings Bank

2011 NATIONAL PARTNERS

National Community Reinvestment Coalition (NCRC)
Fannie Mae
Freddie Mac
Neighborworks America (Local NW Western PA affiliate)

FOUNDATIONS OF THE STUDY

Community Reinvestment Act (1977)

The Community Reinvestment Act (CRA), enacted by Congress in 1977 is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, consistent with safe and sound banking operations.

The CRA requires that each insured depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities, including mergers and acquisitions. CRA examinations are conducted by the federal agencies that are responsible for supervising depositories: the Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of the Currency (OCC), and the Office of Thrift Supervision (OTS).

METHODOLOGY

The 18th Annual Mortgage Lending Study is a compilation of Loan Application Registers (LAR) filed by financial institutions required to report data under the Home Mortgage Disclosure Act of 1975. Data sets were taken for all of Allegheny County, including the City of Pittsburgh, and used in conjunction with Pci Corporation Inc's software CRAWiz. CRAWiz is an automated software database with features including; mortgage data and analysis, demographic data and analysis, deposit data and analysis, geocoding and mapping capabilities- these findings are a **snapshot** of performance for

Home Mortgage Disclosure Act (1975)

The Home Mortgage Disclosure Act (HMDA), enacted by Congress in 1975 and implemented by the Federal Reserve Board's Regulation C, requires certain lending institutions to report public loan data. In turn, this data can be used to:

- Determine whether financial institutions are serving the housing needs of their communities
- Allow public officials in distributing public-sector investments so as to attract private investment to areas where it is needed
- Identify possible discriminatory lending pattern
- Evaluate and Identify capital caps in the community

each institution. CRAWiz software is a commonly used tool by financial institutions and auditors to maintain and report CRA compliance information. Organizations, such as PCRG, also use CRAWiz to analyze mortgage lending trends as well as identify patterns within their communities and specific subsets such as LMI and minority census tracts. For the maps provided, tracts are based off of the 2000 Census. All Banks reviewed were requested by both the City of Pittsburgh and Pittsburgh Public Schools, with the exception of Federated Investors, who does not participate in the lending market.

ORGANIZATIONAL MAKE-UP OF FINANCIAL INSTITUTIONS

Allegheny Valley Bancorp, Inc.*

ALLEGHENY VALLEY BANK OF PITTSBURGH

Ameriserv Financial Bank

AMERISERV FINANCIAL BANK

Bank of America Corporation*

BANK OF AMERICA, N.A.

MERRILL LYNCH CREDIT CORPORATION

Bank of New York Mellon Corporation*

BNY MELLON, N.A.

THE BANK OF NEW YORK MELLON

Citizens Financial Group*

RBS CITIZENS, N.A.

CITIZENS BANK OF PENNSYLVANIA

Dollar Bank, A Federal Savings Bank*

DOLLAR BANK, FSB

ESB Financial Corporation*

ESB BANK

Eureka Bancorp, MHC

EUREKA BANK

Fidelity Bancorp, Inc.*

FIDELITY SAVINGS BANK

Fifth Third Bancorp*

FIFTH THIRD BANK

FIFTH THIRD MORTGAGE COMPANY

FIFTH THIRD MORTGAGE – MI. LLC.

First Commonwealth Financial Corporation*

FIRST COMMONWEALTH BANK

FIRST COMMONWEALTH HOME MORTGAGE

F.N.B. Corporation*

FIRST NATIONAL BANK OF PENNSYLVANIA

ORGANIZATIONAL MAKE-UP OF FINANCIAL INSTITUTIONS (CONTINUED)

First Niagara Financial Group, Inc.*

FIRST NIAGARA BANK

Huntington Bancshares Incorporated*

THE HUNTINGTON NATIONAL BANK

JP Morgan Chase

JP MORGAN CHASE BANK, N.A

Northwest Bancshares Inc.*

NORTHWEST SAVINGS BANK

Parkvale Financial Corporation*

PARKVALE SAVINGS BANK

The PNC Financial Services Group, Inc.*

PNC BANK, N.A.

Progressive-Home Federal Savings and Loan Association*

PROGRESSIVE-HOME FEDERAL SAVINGS AND LOAN ASSOCIATION

S&T Bancorp, Inc.*

S & T BANK

TriState Capital Holdings, Inc.*

TRISTATE CAPITAL BANK

United American Savings Bank

*Denotes PCRG partner

GLOSSARY OF TERMS AND CATEGORIES

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

Community Reinvestment: The term used by PCRG and others to describe all banking activities including lending, investment, and services that have a community development purpose.

Community Development: The range of activities such as affordable housing (including multifamily rental housing) for LMI individuals, community services targeted to LMI individuals, initiatives that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration, or activities that revitalize or stabilize LMI geographies.

Community Development Lending: Loans to borrowers for affordable housing rehabilitation and construction, neighborhood revitalization, small business development, and job creation initiatives as well as loans to community loan funds and not-for-profit organizations that serve primarily LMI households.

Multi-Family Lending: Loans, either originations or re-financings, to individual landlords or investors of multi-family

properties, such as an apartment building with five or more units.

Home Purchase Lending: Loans extended to consumers by financial institutions to be used towards the purchase of an owner-occupied home.

Census Tract: Census tracts are small, relatively permanent statistical subdivisions of a county. Census tracts are delineated for most metropolitan areas and other densely populated counties by local census statistical areas committees following Census Bureau guidelines.

Deposit Base: The amount of money a bank holds from customers who are looking for safekeeping or to gain interest.

Low Income: An individual whose income is less than 50 % of the median income.

Moderate Income: An individual whose income is between 50 - 80% of the median income.

Lending Test: The part of a CRA exam that evaluates a bank's record of helping to meet the credit needs of its assessment area through its lending activities by considering a bank's home mortgage, small business, farm, and community development lending.

GLOSSARY OF TERMS AND CATEGORIES (CONTINUED)

Investment Test: The part of a CRA exam that evaluates a bank's record of helping to meet the credit needs of its' assessment area through qualified investments and grants that benefit its' assessment area or a broader statewide or regional area that includes the bank's assessment area.

Service Test: The part of a CRA exam that evaluates a bank's record of helping to meet the credit needs of its assessment area by analyzing the availability and effectiveness of a bank's systems for delivering retail services and the extent and innovativeness of its community development services.

Primary Lenders: Primary Lenders in this report simply mean the lender groups in the primary focus of the PCRG's 2011 Mortgage Lending Study. It does not mean financial institutions with dominant market shares or financial performances.

All Lenders: All Lenders mean all financial institutions with their activities reported in the 2010 HMDA Peer Mortgage Data (Northeastern) in a geographic area.

Race:

- American Indian/Alaskan
- Asian/ Pacific islander
- Black
- Caucasian
- Hispanic
- Other (Includes racial categories not listed)
- Minority (Includes all racial categories except Caucasian and No Information)

Originations: Loans that were applied for and approved by the bank, as well as accepted by the applicant.

Small Bank (Community Bank): is defined by the CRA as any lending institution with an asset size of less than \$1.122 billion.

Intermediate-small Bank: is defined by the CRA as any lending institution with an asset size of less than \$1.122 billion but higher than \$280 million.

Average rate for total originations in the City of Pittsburgh: 50%

Large Bank: is defined by the CRA as any lending institution with an asset size of \$1.122 billion or higher.

Small Business Loans: Loans given to businesses amounting to less than \$1 million

- No Information (Applicant did not provide or was not requested to provide race on application)

Census Tract Minority:

- Substantially Minority is greater than 50% of the population within a census tract being minority
- Not Substantially Minority is less than 50% of the population within a census tract being minority

Loan Type:

- **Conventional Home Purchases** are mortgage loans secured by and made for purchasing a dwelling containing one to four family units within the same structure
- **Government Home Purchases** are mortgage loans for purchasing a dwelling of fewer than four units, which is insured by a federal organization
- **Refinance** is satisfying and replacing existing home mortgage loans and other debts with a new mortgage obligation
- **Multifamily** is mortgage loans for purchasing a dwelling containing more than four households within the same structure
- **Home Improvement** is a mortgage used to pay for repairing, remodeling, rehabilitating or improving a home loan

Average rate for originations in LMI Census Tracts in the City of Pittsburgh: 45.9%

Average rate for originations in upper/middle income Census Tracts in the City of Pittsburgh: 51%

Average rate for originations in not substantially minority Census Tracts in the City of Pittsburgh: 91%

Average rate for originations in substantially minority Census Tracts in the City of Pittsburgh: 8.9%

“PCRG has been working with financial partners...to help our (partner) banks discover opportunities of improvement and to understand the needs of the new markets and neighborhoods to which they enter.”

2011 was a very active year for Pittsburgh’s world of finance. Multiple mergers and acquisitions both locally and nationally have changed the landscape of lending in Pittsburgh, and whether or not it opens up capital to the neighborhoods that need it the most will be the deciding factor of how successful these mergers are. PCRG has been working with financial partners, looking at past data and lending trends to help our emerging banks discover opportunities of improvement and to understand the needs of the new markets and neighborhoods to which they enter.

First National Bank of Pennsylvania (FNB) announced plans to acquire Parkvale Bank over the summer of 2011, and has just recently completed this merger on the 18th of February, 2012. FNB from the outset worked with PCRG to learn more about the neighborhoods it would be entering with the Parkvale branches. Through multiple discussions, FNB and PCRG created a plan of action for this acquisition, outlining possible goals and initiatives that would benefit not only the communities in this move, but FNB for years to come. For these efforts and FNB’s continued commitment to working with PCRG, we were proud to have written our letter of support to FNB’s federal regulators for this acquisition.

Another of PCRG’s financial partners, S & T Bank, recently acquired Mainline Bank, based in Ebensburg, Pennsylvania. Mainline Bancorp has an asset size of \$241.8 million and

owns eight branches in Cambria and Blair counties, in addition to S & T Bank’s growing presence in the region. PCRG staff and board have met with S & T Bank President and CEO Todd Brice to discuss what this might mean for the Bank’s Pittsburgh market. PCRG supported this merger in a letter to the Federal regulators that oversaw this acquisition.

Earlier this fall, PCRG’s national partners, the National Community Reinvestment Coalition (NCRC), called on member organizations to protest Capital One’s acquisition of ING Direct, the former having a presence in Pittsburgh’s surrounding counties. PCRG answered the call to testify in front of the Federal Reserve Board of Directors in Washington DC to protest this acquisition, in part due to Capital One’s increased concentration of high-interest credit card business and dwindling interest in the safe and sound lending practices Pennsylvania’s communities’ need. While the acquisition went through, NCRC and PCRG helped change the process of approval, delayed the decision for months, and guaranteed reinvestment in the millions by Capital One.

Finally, PCRG and NCRC’s president John Taylor met with PNC to discuss its acquisition of the Royal Bank of Canada (RBC.) PNC pledged to work with PCRG and NCRC to make sure that they continued their commitment to Pittsburgh’s neighborhoods, in provided fair and accessible capital, as well as agreeing to a 3-year partnership with PCRG. With that,

PCRG wrote a letter of cautious support, affirming our belief that PNC is a neighborhood partner but warning against too rapid of growth, this coming on the tail end of PNC's previous acquisition of National City Bank in 2009.

PCRG continues its banking initiatives into 2012 with a renewed fervor and invigoration, due in part to the strong and constant spirit of collaboration between member organizations and financial partners. The Community Bank Collaborative Council (CBCC) was a new initiative this year that embodied this spirit, bringing together a number of Pittsburgh's community bank presidents and CEO's with local leaders to discuss common issues and solutions. Currently

LEADERS IN LENDING

Dollar Bank continues to be a leader in lending, being 11 of 21 in asset size but 2 in 21 for total mortgage originations. Smart mortgage products for LMI communities coupled with aggressive marketing and a well establishing and thriving financial education program for LMI communities has allowed Dollar Bank to gain access in communities where Banks are traditionally absent. Dollar is equally a leader of lending in Allegheny County, where over half of all LMI loans applied for were originated.

First Niagara Bank was a new institution in Pittsburgh in September of 2009 after acquiring a portion of National City Bank. PCRG cited a few concerns with First Niagara Bank's performance in other markets outside of Pittsburgh, as well as a lack of a CRA Officer and forward commitments in the form of a local CRA plan which had been discussed as a possibility. Even though the data for 2009 overall lending for First Niagara was only partial, LMI lending for First Niagara Bank was low in other markets, and PCRG took a vocal stance to ensure Pittsburgh would not see the same problems. Over the course of a year, First Niagara Bank hired a new local CRA Officer, substantially increased their LMI as well as overall

the Council is working with PCRG to bring to Pittsburgh a unique and competitive purchase-rehabilitation mortgage product, a significant answer to the City's aging housing stock. Plans to start a pilot program for spring of 2012 are in the works.

The landscape of lending is gradually changing in Pittsburgh, as leaders emerge in local markets and financial institutions combine forces with other banks. Below is a brief summary of lending in the City of Pittsburgh for 2010, followed by individual institution reports, each with three levels of analysis: overall, Pittsburgh, and Allegheny County.

lending, invested in various tax-credit programs for community development here in our region, increased community participation in various City boards, and were financial backers for a community development "micro-grant" program managed by PCRG. First Niagara Bank has taken great strides in just a year, and we look forward to their continued effort in becoming a leader in banking for the City of Pittsburgh.

In Small Business Lending, PNC continues its lead from last year in every comparable category, at 5,637 loans for the City of Pittsburgh. Their average loan size tends to be smaller, at 92 thousand dollars, which enables them to lend to a larger number of small businesses. PCRG cited this year and last year's performance by PNC and their Small Business Lending not only at our First Annual Community Development Summit where they received an award for their investments, but also in our comment letter of support to their Federal regulators with reference to their acquisition of the Royal Bank of Canada. We look forward to PNC's continued commitment to Pittsburgh's small business community.

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TRACT LENDING TEST**
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MARKET SHARE**



CRA RATING AND ASSET SIZE REPORT

Institution Name	Asset size PA (in 1000s) as of 08/30/11	Asset size (in 1,000s) as of 08/30/11	Overall CRA rating	Year of Exam	LENDING	INVESTMENT	SERVICE	# Branches in the County (11/10/11)
Allegheny Valley Bank***		407,934	Satisfactory	2011	Satisfactory	Satisfactory	Satisfactory	9
Ameri Serv Financial		931,269	Satisfactory	2009	High Satisfactory	Low Satisfactory	Outstanding	1
Bank of America***T		1,489,197,995	Outstanding	2009	Outstanding	Outstanding	Outstanding	0
Bank of New York Mellon***T	10,360,300	250,175,379	Outstanding	2009	Adequate	Excellent	Adequate	5
Citizens Bank***	30,927,173	32,561,811	Outstanding	2009	Outstanding	Outstanding	Outstanding	77
Dollar Bank***		6,144,554	Outstanding	2009	Outstanding	Outstanding	Outstanding	27
ESB Bank***		1,922,562	Satisfactory	2009	Low Satisfactory	High Satisfactory	Low Satisfactory	8
Eureka Bank		137,950	Outstanding	2006	*n/a	*n/a	*n/a	2
Fidelity Bank***	451,095	662,867	Satisfactory	2009	High Satisfactory	Low Satisfactory	High Satisfactory	12
Fifth Third Bank***		108,668,289	Satisfactory	2009	Low Satisfactory	Outstanding	High Satisfactory	13
First Commonwealth Bank***		5,632,008	Satisfactory	2008	High Satisfactory	Low Satisfactory	High Satisfactory	34
First National Bank***	6,529,691	9,651,294	Satisfactory	2008	High Satisfactory	Low Satisfactory	High Satisfactory	22
First Niagara Bank***		30,804,513	Satisfactory	2007	High Satisfactory	Outstanding	High Satisfactory	39
Huntington Bank***		52,799,993	Satisfactory	2007	High Satisfactory	Low Satisfactory	High Satisfactory	18
JP Morgan Chase Bank T		1,791,060,000	Outstanding	2007	*n/a	*n/a	*n/a	0
Northwest Savings Bank***		8,113,950	Satisfactory	2011	High Satisfactory	High Satisfactory	Outstanding	17
Parkvale Bank***		1,802,742	Satisfactory	2009	High Satisfactory	High Satisfactory	High Satisfactory	27
Progressive Home FSLA	41,024	52,511	Satisfactory	2007	*n/a	*n/a	*n/a	2
PNC Bank***		254,825,730	Outstanding	2006	Outstanding	High Satisfactory	Outstanding	106
S&T Bank***		4,038,190	Satisfactory	2009	High Satisfactory	Outstanding	Low Satisfactory	13
Tri-State Capital Bank***		1,756,040	Satisfactory	2009	Low Satisfactory	High Satisfactory	Low Satisfactory	2

*** Denotes PCRG Partner

* No data

T CRA Ratings do not factor in Pittsburgh MSA

Data Source: FDIC, OTS, OCC, FRB and FFIEC 2010, 2011 Data for The City of Pittsburgh

DEPOSIT MARKET SHARE

Institution Name	Charter	30-Jun-11				
		Outside of Market		Inside of Market (Pittsburgh MSA)		
		Number of Offices	Deposits (\$000's)	Number of Offices	Deposits (\$000's)	Market Share
PNC BANK***	Federal	2,447	141,818,220	171	38,953,722	48.02%
BANK OF NEW YORK MELLON***	S/F	23	105,641,120	3	8,612,234	10.62%
CITIZENS BANK***	State	269	18,742,092	129	6,429,121	7.93%
DOLLAR BANK***	Federal	27	1,654,053	35	3,204,140	3.95%
TRISTATE CAPITAL BANK***	State	0	0	2	2,453,567	3.02%
FIRST NIAGARA BANK***	Federal	302	16,304,642	58	2,998,053	3.70%
THE HUNTINGTON NATIONAL BANK***	Federal	654	39,051,206	42	2,342,103	2.89%
PARKVALE SAVINGS BANK***	State	7	220,853	40	1,267,565	1.56%
FIRST COMMONWEALTH BANK***	State	49	2,167,383	63	2,388,178	2.94%
FIRST NATIONAL BANK OF PA***	Federal	184	5,279,826	63	2,132,837	2.63%
NORTHWEST SAVINGS BANK***	State	142	4,987,024	28	1,025,707	1.26%
S&T BANK***	State	25	1,838,578	27	1,526,061	1.88%
ALLEGHENY VALLEY BANK***	State	0	0	9	338,540	0.42%
FIDELITY SAVINGS BANK***	State	0	0	13	452,355	0.56%
FIFTH THIRD BANK***	State	1,355	77,058,129	15	456,950	0.56%
ESB BANK***	State	4	354,534	20	752,953	0.93%
EUREKA BANK	Federal	0	0	2	117,724	0.15%
AMERISERV FINANCIAL BANK	SM	15	740,625	3	69,657	0.09%
PROGRESSIVE HOME FEDERAL SLA	SA	0	0	2	41,024	0.05%
PCRG FINANCIAL PARTNERS	TOTALS	5,488	415,117,660	718	75,334,086	92.87%
ALL INSTITUTIONS IN THE MARKET (26)	TOTALS	8,532	850,706,755	158	5,786,612	100.00%

*** Denotes PCRG Partner

Data Source: www.fdic.gov

Banks listed in order of Deposit Market Share **inside of market**

INSTITUTION MARKET SHARE-PITTSBURGH

Rank	Institution Name	Applications	Market Share (%)	Total Dollar Amount (\$000's)	Market Share %	Average Loan Size (\$000's)
1	PNC BANK N.A.	1,194	11.25	129,056	9.55	108
2	DOLLAR BANK***	960	9.05	91,008	6.74	95
3	BANK OF AMERICA***	643	6.06	77,305	5.72	120
4	JPMORGAN CHASE BANK, NA	525	4.95	84,815	6.28	162
5	CITIZENS BANK***	256	2.41	5,682	0.42	22
6	FIRST NATIONAL BANK OF PA***	190	1.79	15,935	1.18	84
7	FIRST NIAGARA BANK***	171	1.7	7,767	1.54	95
8	NORTHWEST SAVINGS BANK***	170	1.6	18,249	1.35	107
9	THE HUNTINGTON NATIONAL BANK***	168	1.58	20,726	1.73	123
10	FIFTH THIRD BANK***	168	1.58	23,015	1.7	137
11	FIRST COMMONWEALTH BANK***	124	1.17	11,499	0.85	93
12	PARKVALE SAVINGS BANK***	103	0.97	9,618	0.71	93
13	ESB BANK***	99	0.93	15,053	1.11	152
14	S&T BANK***	82	0.77	13,209	0.98	161
15	FIDELITY BANK***	59	0.56	7,128	0.53	121
16	EUREKA BANK	55	0.52	11,523	0.85	210
17	ALLEGHENY VALLEY BANK***	54	0.51	4,366	0.32	81
18	PROGRESSIVE-HOME FEDERAL S&LA	18	0.17	1,257	0.09	70
19	AMERISERV FINANCIAL BANK	9	0.08	1,786	0.13	198
20	TRISTATE CAPITAL BANK***	9	0.08	751	0.06	83
21	THE BANK OF NEW YORK MELLON***	7	0.07	4,492	0.33	642
Sub Total of Primary Lenders (20)		5,064	47.8	554,240	42.17	
All Lenders (296)		11,632	100	1,431,714	100	

*** Denotes PCRG Partner

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

Note. Validity Errors are included in the report.

Data Source: 2010 HMDA Peer Mortgage Data, CRAWiz

INSTITUTION MARKET SHARE-ALLEGHENY COUNTY

Rank	Institution Name	Applications	Market Share (%)	Total Dollar Amount (\$000's)	Market Share %	Average Loan Size (\$000's)
1	PNC BANK N.A.	6,555	11	740,757	8.84	113
2	DOLLAR BANK***	4,371	7.33	475,936	5.68	109
3	BANK OF AMERICA***	4,144	6.95	601,679	7.18	145
4	JPMORGAN CHASE BANK, NA	3,290	5.52	549,045	6.55	167
5	NORTHWEST SAVINGS BANK***	1,248	2.09	183,846	2.19	147
6	THE HUNTINGTON NATIONAL BANK***	1,130	1.9	138,064	1.65	122
7	CITIZENS BANK***	958	1.61	35,239	0.42	37
8	FIRST NIAGARA BANK***	898	1.51	146,384	1.75	163
9	FIFTH THIRD BANK***	860	1.44	132,737	1.58	154
10	FIRST NATIONAL BANK OF PA***	758	1.27	76,409	0.91	101
11	S&T BANK***	676	1.13	60,259	0.72	89
12	FIRST COMMONWEALTH BANK***	502	0.84	43,300	0.52	86
13	PARKVALE SAVINGS BANK***	448	0.75	51,467	0.61	115
14	ESB BANK***	396	0.66	83,401	1	211
15	FIDELITY BANK***	289	0.48	42,258	0.5	146
16	ALLEGHENY VALLEY BANK***	189	0.32	16,637	0.2	88
17	EUREKA BANK	87	0.15	15,147	0.18	174
19	AMERISERV FINANCIAL BANK	61	0.1	9,125	0.11	150
18	PROGRESSIVE-HOME FEDERAL S&LA	38	0.06	4,576	0.05	120
20	TRISTATE CAPITAL BANK***	24	0.04	3,817	0.05	159
21	THE BANK OF NEW YORK MELLON***	17	0.03	10,174	0.12	598
Sub Total of Primary Lenders (21)		26,939	45.18	3,420,257	40.81	

*** Denotes PCRG Partner

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

Note. Validity Errors are included in the report.

Data Source: 2010 HMDA Peer Mortgage Data, CRAWiz

ORIGINATION MARKET SHARE-PITTSBURGH

Rank	Institution Name	Asset size (in 1,000s) as of 08/30/11	Origination Count	Market Share %	Total Dollar Amount (\$000's)	Market Share %	Average Loan Size (\$000's)
1	PNC BANK***	254,825,730	650	6.43	47,184	6.55	139
2	DOLLAR BANK***	6,144,554	606	10.37	55,108	7.65	101
3	BANK OF AMERICA***	1,489,197,995	201	3.45	23,769	3.3	131
4	FIRST NIAGARA BANK***	30,804,513	171	1.12	6,385	0.89	108
5	CITIZENS BANK***	32,561,811	167	3.03	12,139	1.69	76
6	FIRST NATIONAL BANK OF PA***	9,651,294	132	1.27	5,582	0.78	83
7	NORTHWEST SAVINGS BANK***	8,113,950	120	1.66	11,459	1.59	130
8	FIRST COMMONWEALTH BANK***	5,632,008	83	1.63	8,437	1.17	98
9	ESB BANK***	1,922,562	78	1.78	17,098	2.37	182
10	FIFTH THIRD BANK***	108,668,289	77	2.01	15,847	2.2	150
11	JP MORGAN CHASE BANK	1,791,060,000	71	1.95	14,815	2.28	162
12	THE HUNTINGTON NATIONAL BANK***	52,799,993	60	0.87	5,810	0.81	126
13	PARKVALE SAVINGS BANK***	1,802,742	56	1.51	5,977	0.83	75
14	EUREKA BANK	137,950	53	0.98	4,554	0.63	88
15	S&T BANK***	4,038,190	51	1.19	8,422	1.17	134
16	ALLEGHENY VALLEY BANK***	407,934	42	1.32	6,728	0.93	96
17	FIDELITY BANK***	662,867	39	0.87	6,138	0.85	133
18	PROGRESSIVE-HOME FEDERAL S&LA	52,511	13	0.21	1,352	0.19	123
19	AMERISERV FINANCIAL BANK	931,269	8	0.3	3,919	0.54	245
20	TRISTATE CAPITAL BANK***	1,756,040	8	0.25	6,488	0.9	499
21	BNY MELLON***	250,175,379	7	0.11	3,621	0.5	604
SUBTOTAL OF PRIMARY LENDERS			2,693	42.31	256,017	35.54	120
ALL LENDERS (231)			5,287	100	720,250	100	136

*** Denotes PCRG Partner

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

Note. Validity Errors are included in the report.

Data Source: 2010 HMDA Peer Mortgage Data, CRAWiz

ORIGINATION MARKET SHARE-ALLEGHENY COUNTY

Rank	Institution Name	Asset size (in 1,000s) as of 08/30/11	Origination Count	Market Share %	Total Dollar Amount (\$000's)	Market Share %	Average Loan Size (\$000's)
1	PNC BANK***	254,825,730	6,555	11	740,757	8.84	113
2	DOLLAR BANK***	6,144,554	4,371	7.33	475,936	5.68	109
3	BANK OF AMERICA***	1,489,197,995	4,144	6.95	601,679	7.18	145
4	JP MORGAN CHASE BANK	1,791,060,000	3,290	5.52	549,045	6.55	167
5	NORTHWEST SAVINGS BANK***	8,113,950	1,248	2.09	183,846	2.19	147
6	THE HUNTINGTON NATIONAL BANK***	52,799,993	1,130	1.9	138,064	1.65	122
7	CITIZENS BANK***	32,561,811	958	1.61	35,239	0.42	37
8	FIRST NIAGARA BANK***	30,804,513	898	1.51	146,384	1.75	163
9	FIFTH THIRD BANK***	108,668,289	860	1.44	132,737	1.58	154
10	FIRST NATIONAL BANK OF PA***	9,651,294	758	1.27	76,409	0.91	101
11	S&T BANK***	4,038,190	676	1.13	60,259	0.72	89
12	FIRST COMMONWEALTH BANK***	5,632,008	502	0.84	43,300	0.52	86
13	PARKVALE SAVINGS BANK***	1,802,742	448	0.75	51,467	0.61	115
9	ESB BANK***	1,922,562	396	0.66	83,401	1	211
17	FIDELITY BANK***	662,867	289	0.48	42,258	0.5	146
16	ALLEGHENY VALLEY BANK***	407,934	189	0.32	16,637	0.2	88
14	EUREKA BANK	137,950	87	0.15	15,147	0.18	174
19	AMERISERV FINANCIAL BANK	931,269	61	0.1	9,125	0.11	150
18	PROGRESSIVE-HOME FEDERAL S&LA	52,511	38	0.06	4,576	0.05	120
20	TRISTATE CAPITAL BANK***	1,756,040	24	0.04	3,817	0.05	159
21	BNY MELLON***	250,175,379	17	0.03	10,174	0.12	598
SUBTOTAL OF PRIMARY LENDERS			26,939	45.18	3,420,257	40.81	

*** Denotes PCRG Partner

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

Note. Validity Errors are included in the report.

Data Source: 2010 HMDA Peer Mortgage Data, CRAWiz

LMI TRACT LENDING TEST-PITTSBURGH

Institution Name	All Tracts			Low and Mod Income Tracts			% of Total Apps that are LMI Tracts	Applications Needed for Market Parity
	Count	% Market Share	Rank(1)	Count	% Market Share	Rank(1)		
PNC BANK N.A.***	1,194	11.25	1	314	10.25	1	26.3	31
DOLLAR BANK, FSB***	960	9.05	2	288	9.4	2	30	-11
BANK OF AMERICA, N.A.***	643	6.06	3	146	4.77	3	22.71	40
JPMORGAN CHASE BANK, NA	525	4.95	4	97	3.17	5	18.48	55
CITIZENS BANK OF PENNSYLVANIA***	256	2.41	5	135	4.41	4	52.73	-61
FIRST NATIONAL BANK OF PA***	190	1.79	6	89	2.91	7	46.84	-34
NORTHWEST SAVINGS BANK***	170	1.6	7	48	1.57	9	28.24	1
THE HUNTINGTON NATIONAL BANK***	168	1.58	8	92	3	6	54.76	-43
FIFTH THIRD MORTGAGE COMPANY***	168	1.58	8	62	2.02	8	36.9	-13
FIRST COMMONWEALTH BANK***	124	1.17	10	44	1.44	10	35.48	-8
PARKVALE SAVINGS BANK***	103	0.97	11	29	0.95	15	28.16	1
ESB BANK***	99	0.93	12	41	1.34	11	41.41	-12
S&T BANK***	82	0.77	13	27	0.88	16	32.93	-3
FIDELITY BANK***	59	0.56	14	30	0.98	14	50.85	-13
EUREKA BANK	55	0.52	15	37	1.21	12	67.27	-21
FIFTH THIRD BANK***	35	0.33	16	11	0.36	17	31.43	-1
PROGRESSIVE-HOME FEDERAL SL&A	18	0.17	17	6	0.2	19	33.33	-1
TRISTATE CAPITAL BANK***	9	0.08	19	7	0.23	18	77.78	-4
AMERISERV FINANCIAL BANK	9	0.08	19	1	0.03	21	11.11	2
BNY MELLON, N.A.***	7	0.07	20	1	0.03	21	14.29	1

*** Denotes PCRG Partner

Banks are listed in order of rank, and is based on total number of loans and total \$ amount of loans made by each institution.

Note: Validity Errors are included in the report

LMI TRACT LENDING TEST-ALLEGHENY COUNTY

Institution Name	All Tracts/BNAs			>50% Minority Tracts/BNAs			Applications In >50% Minority /Total Appl.	Additional Applications Needed for Market Parity
	Count	% Market Share	Rank	Count	% Market Share	Rank		
PNC BANK N.A. ***	6,555	11	1	191	11.5	2	2.91	-8
DOLLAR BANK, FSB***	4,371	7.33	2	194	11.68	1	4.44	-72
BANK OF AMERICA, N.A.***	4,144	6.95	3	68	4.09	4	1.64	47
JPMORGAN CHASE BANK, NA	3,290	5.52	4	33	1.99	8	1	59
NORTHWEST SAVINGS BANK***	1,248	2.09	5	18	1.08	10	1.44	17
THE HUNTINGTON NATIONAL BANK***	1,130	1.9	6	32	1.93	9	2.83	-1
CITIZENS BANK OF PENNSYLVANIA***	958	1.61	7	127	7.65	3	13.26	-100
FIRST NIAGARA BANK***	898	1.51	8	43	2.59	6	4.79	-18
FIFTH THIRD BANK***	860	1.44	10	48	2.89	5	5.58	-24
FIRST NATIONAL BANK OF PA***	758	1.27	11	16	0.96	12	2.11	5
S&T BANK***	676	1.13	12	15	0.9	13	2.22	4
FIRST COMMONWEALTH BANK***	502	0.84	13	36	2.17	7	7.17	-22
PARKVALE SAVINGS BANK***	448	0.75	14	7	0.42	17	1.56	5
ESB BANK***	396	0.66	15	14	0.84	14	3.54	-3
FIDELITY BANK PASB***	289	0.48	16	5	0.3	19	1.73	3
ALLEGHENY VALLEY BANK***	189	0.32	17	2	0.12	20	1.06	3
EUREKA BANK	87	0.15	19	6	0.36	18	6.9	-4
AMERISERV FINANCIAL BANK	61	0.1	20	0	0	22	0	2
PROGRESSIVE-HOME FEDERAL SL&A	38	0.06	22	1	0.06	21	2.63	0
TRISTATE CAPITAL BANK***	24	0.04	23	8	0.48	16	33.33	-7
BNY MELLON, N.A.***	17	0.03	24	1	0.06	21	5.88	-1

*** Denotes PCRG Partner

Banks are listed in order of rank, and is based on total number of loans and total \$ amount of loans made by each institution.

Note: Validity Errors are included in the report

SUBSTANTIALLY MINORITY TRACT LENDING TEST-PITTSBURGH

Institution Name	All Tracts/BNAs			>50% Minority Tracts/BNAs			Applications In Minority /Total Appl.	Applications Needed for Market Parity
	Count	% Market Share	Rank(1)	Count	% Market Share	Rank(1)		
PNC BANK N.A.***	1,194	11.25	1	118	11.4	2	9.88	-2
DOLLAR BANK, FSB***	960	9.05	2	137	13.24	1	14.27	-43
BANK OF AMERICA, N.A.***	643	6.06	3	35	3.38	5	5.44	28
JPMORGAN CHASE BANK, NA	525	4.95	4	22	2.13	6	4.19	29
CITIZENS BANK OF PENNSYLVANIA***	256	2.41	5	78	7.54	3	30.47	-53
FIRST NATIONAL BANK OF PA***	190	1.79	6	13	1.26	9	6.84	6
NORTHWEST SAVINGS BANK***	170	1.6	7	11	1.06	10	6.47	6
THE HUNTINGTON NATIONAL BANK***	168	1.58	8	16	1.55	7	9.52	0
FIRST COMMONWEALTH BANK***	124	1.17	10	13	1.26	9	10.48	-1
PARKVALE SAVINGS BANK***	103	0.97	11	6	0.58	14	5.83	4
ESB BANK***	99	0.93	12	14	1.35	8	14.14	-4
S&T BANK***	82	0.77	13	9	0.87	11	10.98	-1
FIDELITY BANK PASB***	59	0.56	14	2	0.19	15	3.39	4
ALLEGHENY VALLEY BANK***	54	0.51	1	1	0.1	1	1.85	4
EUREKA BANK	55	0.52	15	2	0.19	15	3.64	3
FIFTH THIRD BANK***	35	0.33	16	9	0.87	11	25.71	-6
PROGRESSIVE-HOME FEDERAL SL&A	18	0.17	17	1	0.1	16	5.56	1
AMERISERV FINANCIAL BANK	9	0.08	19	0	0	17	0	1
TRISTATE CAPITAL BANK***	9	0.08	19	7	0.68	13	77.78	-6
BNY MELLON, N.A.***	7	0.07	20	1	0.1	16	14.29	0

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

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

Note: Validity Errors are included in the report

*** Denotes PCRG Partner

No reported data for First Niagara Bank

SUBSTANTIALLY MINORITY TRACT LENDING TEST-ALLEGHENY COUNTY

Institution Name	All Tracts/BNAs			>50% Minority Tracts/BNAs			Applications In >50% Minority /Total Appl.	Additional Applications Needed for Market Parity
	Count	% Market Share	Rank	Count	% Market Share	Rank		
PNC BANK N.A.***	6,555	11	1	191	11.5	2	2.91	-8
DOLLAR BANK, FSB***	4,371	7.33	2	194	11.68	1	4.44	-72
BANK OF AMERICA, N.A.***	4,144	6.95	3	68	4.09	4	1.64	47
JPMORGAN CHASE BANK, NA	3,290	5.52	4	33	1.99	8	1	59
NORTHWEST SAVINGS BANK***	1,248	2.09	5	18	1.08	10	1.44	17
THE HUNTINGTON NATIONAL BANK***	1,130	1.9	6	32	1.93	9	2.83	-1
CITIZENS BANK OF PENNSYLVANIA***	958	1.61	7	127	7.65	3	13.26	-100
FIRST NIAGARA BANK***	898	1.51	8	43	2.59	6	4.79	-18
FIFTH THIRD BANK***	860	1.44	10	48	2.89	5	5.58	-24
FIRST NATIONAL BANK OF PA***	758	1.27	11	16	0.96	12	2.11	5
S&T BANK***	676	1.13	12	15	0.9	13	2.22	4
FIRST COMMONWEALTH BANK***	502	0.84	13	36	2.17	7	7.17	-22
PARKVALE SAVINGS BANK***	448	0.75	14	7	0.42	17	1.56	5
ESB BANK***	396	0.66	15	14	0.84	14	3.54	-3
FIDELITY BANK PASB***	289	0.48	16	5	0.3	19	1.73	3
ALLEGHENY VALLEY BANK***	189	0.32	17	2	0.12	20	1.06	3
EUREKA BANK	87	0.15	19	6	0.36	18	6.9	-4
AMERISERV FINANCIAL BANK	61	0.1	20	0	0	22	0	2
PROGRESSIVE-HOME FEDERAL SL&A	38	0.06	22	1	0.06	21	2.63	0
TRISTATE CAPITAL BANK***	24	0.04	23	8	0.48	16	33.33	-7
BNY MELLON, N.A.***	17	0.03	24	1	0.06	21	5.88	-1

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

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

Note: Validity Errors are included in the report

*** Denotes PCRG Partner

SMALL BUSINESS LENDING MARKET SHARE-ALLEGHENY COUNTY

Rank	Institution Name	Count	Market Share %	Total Dollar Amount (\$000's)	Market Share %	Average Loan Size (\$000's)
1	PNC BANK NA***	5,637	32.05	521,306	47.56	92
2	S&T BANK***	533	3.03	57,198	5.22	107
3	CITIZENS BANK OF PENNSYLVANIA***	459	2.61	43,234	3.94	94
4	THE HUNTINGTON NATIONAL BANK***	450	2.56	41,436	3.78	92
5	FIRST NIAGARA BANK***	439	2.3	68,966	6.12	N/A
6	FIRST NATIONAL BANK OF PA***	361	2.05	78,795	7.19	218
7	DOLLAR BANK, FSB***	286	1.63	86,664	7.91	303
8	FIRST COMMONWEALTH BANK***	257	1.46	30,750	2.81	120
9	JPMORGAN CHASE BANK, NA	96	0.55	4,156	0.38	43
10	PARKVALE SAVINGS BANK***	82	0.47	4,030	0.37	49
11	NORTHWEST SAVINGS BANK***	70	0.4	13,648	1.25	195
12	FIFTH THIRD BANK, OHIO***	61	0.35	10,018	0.91	164
13	BANK OF AMERICA, N.A.***	18	0.1	3,090	0.28	172
14	ESB BANK***	15	0.09	4,237	0.39	282
15	AMERISERV FINANCIAL	12	0.07	2,445	0.22	204
16	BNY MELLON, N.A.***	8	0.05	2,428	0.22	304
17	TRISTATE CAPITAL BANK***	5	0.03	3,076	0.28	615

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

Data Source: 2000 US Census (STF3)

Note: Validity Errors are included in the report. Small Business Data is only reported at the County level.

25-ALLEGHENY VALLEY BANK

28-AMERISERVE FINANCIAL BANK

31-BANK OF AMERICA

34-BNY MELLON

37-CITIZENS BANK

40-DOLLAR BANK

43-ESB BANK

46-EUREKA BANK

49-FIDELITY BANK

52-FIFTH THIRD BANK

55-FIRST COMMONWEALTH BANK

58-FIRST NATIONAL BANK

61-FIRST NIAGARA BANK

64-HUNTINGTON BANK

67-JP MORGAN CHASE BANK

70-NORTHWEST SAVINGS BANK

73-PNC BANK

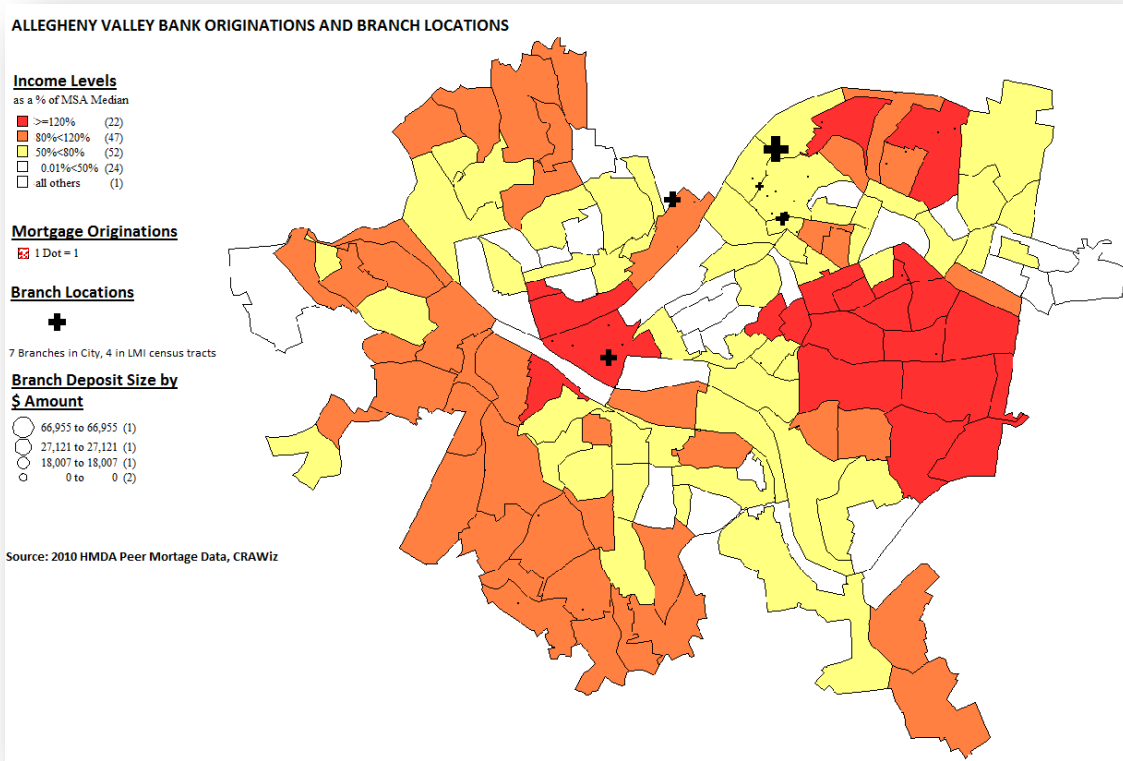
76-PARKVALE SAVINGS BANK

79-PROGRESSIVE-HOME FEDERAL SAVINGS AND LOAN ASSOCIATION

82-S&T BANK

85-TRISTATE CAPITAL BANK





LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	11	20.37	10	23.81
Purchase - Government	0	0.00	0	0.00
Home Improvement	26	48.15	20	47.62
Refinancing	17	31.48	12	28.57

LOANS BY CENSUS TRACT*

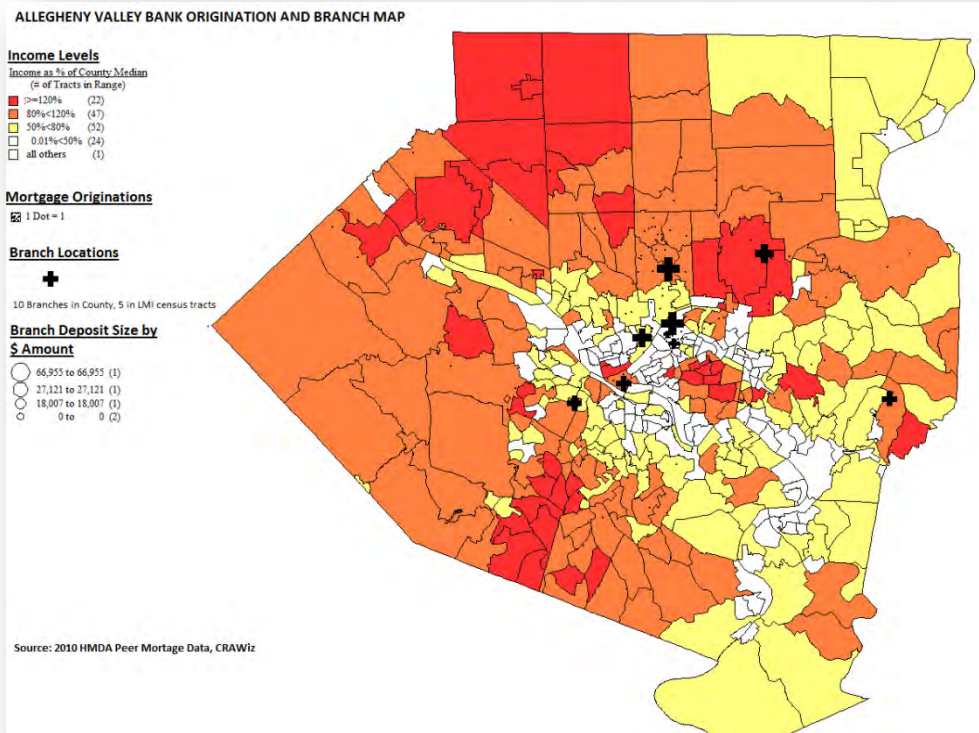
	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	0	0	0	0	0	0
Moderate (50-79% of Median)	23	42.59	16	38.1	6	26.09
Middle (80-119% of Median)	16	29.63	12	28.57	3	18.75
Upper (>=120% of Median)	15	27.78	14	33.33	0	0
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	1	1.85	0	0.00
Not Substantially Minority	53	98.15	42	100.00

SMALL BUSINESS LENDING (N/A)**

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	24	12.70	20	15.04
Purchase - Government	0	0.00	0	0.00
Home Improvement	93	49.21	63	47.37
Refinancing	72	38.10	50	37.59

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	0	0	0	0	0	0.00
Moderate (50-79% of Median)	30	15.87	18	13.53	9	30.00
Middle (80-119% of Median)	66	34.92	48	36.09	16	24.24
Upper (>=120% of Median)	93	49.21	67	50.38	22	23.66
NA	0	0	0	0	0	0.00

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	2	1.06	1	0.75
Not Substantially Minority	187	98.94	132	99.25

SMALL BUSINESS LENDING (N/A)**

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

OVERALL TREND ANALYSIS- (CITY OF PITTSBURGH)

	Total Applications	Originated/Purchased	Denied
2006	137	84	41
2007	135	66	59
2008	73	42	27
2009	104	70	30
2010	72	50	47

Between 2009 and 2010 originations and applications dropped for Allegheny Valley Bank (AVB) in Pittsburgh. This is the lowest amount of applications AVB has seen in over 5 years.

AVB is 19 of 21 in total asset size, and 13 of 19 in deposit market share.

AVB is 16 of 21 in total mortgage lending.

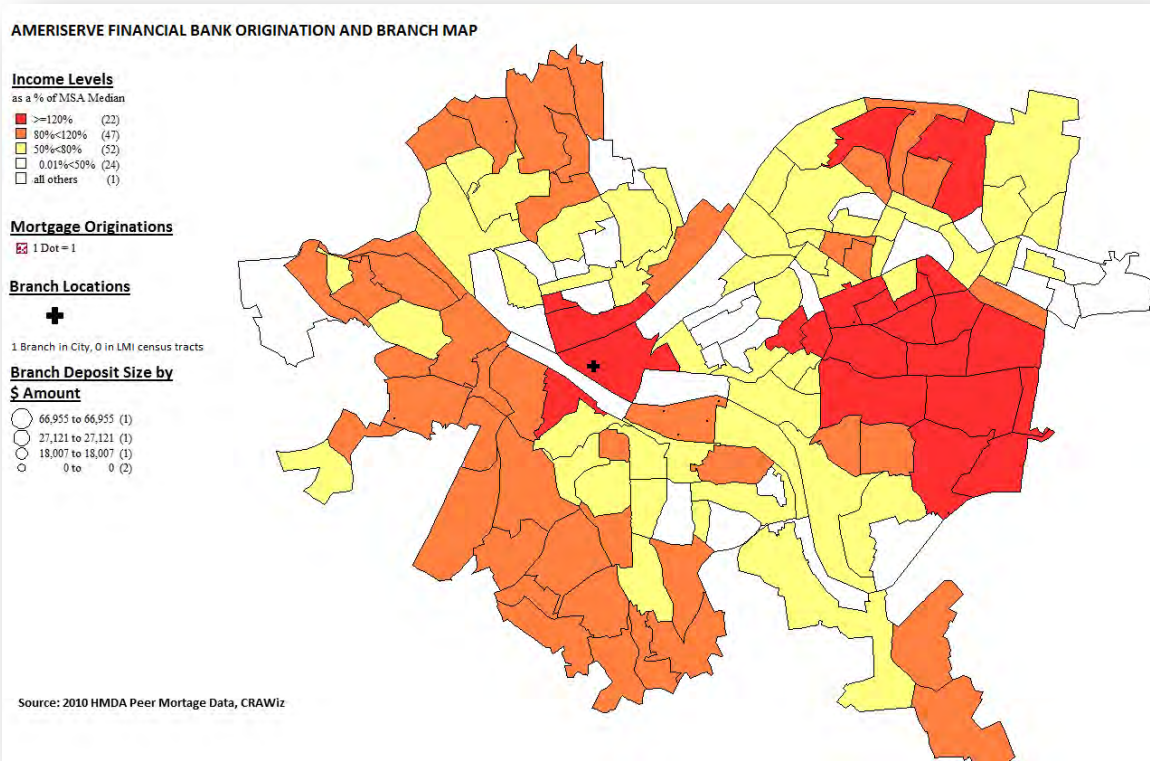
AVB does not participate in Small Business Lending.

PITTSBURGH ANALYSIS

Most lending is concentrated in the neighborhoods of Garfield and Stanton Heights, with a few in Highland Park. The majority of these tracts are Moderate income, with one or two being upper income. A small portion of lending is centered near its one downtown branch, in the Golden Triangle. There is no minority tract lending in AVB’s originations.

ALLEGHENY COUNTY ANALYSIS

Most of Allegheny County lending is centered around AVB’s branch in the Hampton Township, on the border with Dorseyville. The majority of these census tracts are upper to middle income.



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	6	66.67	6	75.00
Purchase - Government	0	0.00	0	0.00
Home Improvement	0	0.00	0	0.00
Refinancing	3	33.33	2	25.00

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	0	0	0	0	0	0
Moderate (50-79% of Median)	1	11.11	0	0	0	0
Middle (80-119% of Median)	6	66.67	6	75	0	0
Upper (>=120% of Median)	2	22.22	2	25	0	0
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

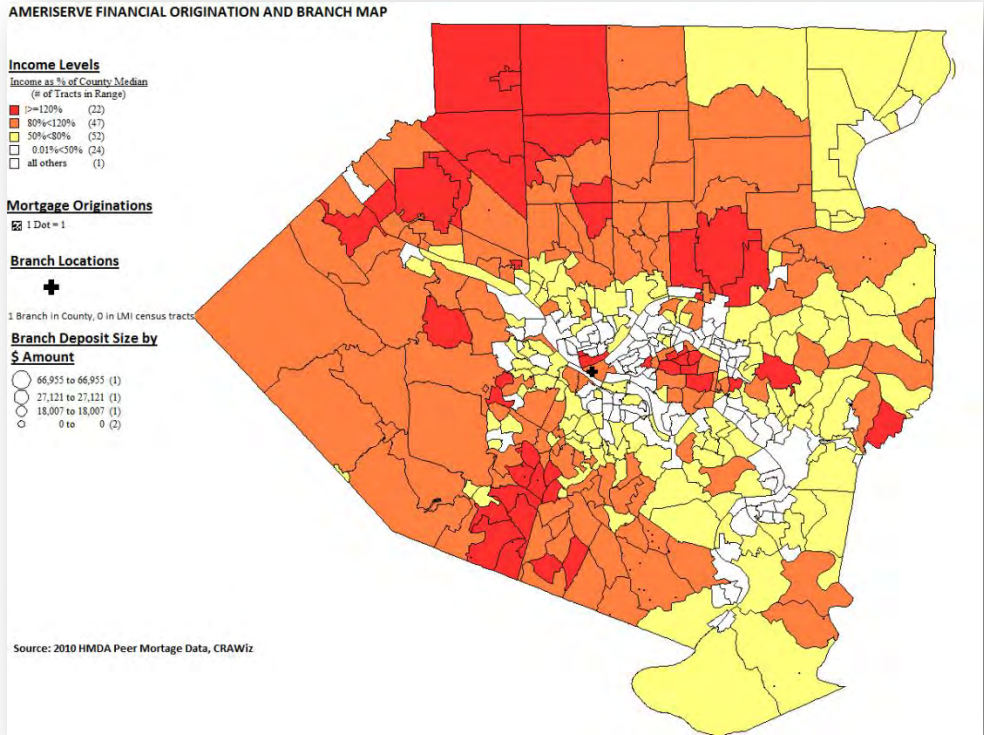
	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	0	0.00	0	0.00
Not Substantially Minority	9	100.00	8	100.00

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	0	0.00
Moderate (50-79% of Median)	2	\$945
Middle (80-119% of Median)	1	\$43
Upper (>=120% of Median)	8	\$1,457

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

AMERISERV FINANCIAL BANK DATA-ALLEGHENY COUNTY



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	33	54.10	32	59.26
Purchase - Government	6	9.84	5	9.26
Home Improvement	3	4.92	2	3.70
Refinancing	19	31.15	15	27.78

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	0	0	0	0	0	0
Moderate (50-79% of Median)	3	4.92	1	1.85	1	33.33
Middle (80-119% of Median)	23	37.7	21	38.89	1	4.35
Upper (>=120% of Median)	35	57.38	32	59.26	1	2.86
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	0	0.00	0	0.00
Not Substantially Minority	61	100.00	54	100.00

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	0	\$0
Moderate (50-79% of Median)	3	\$945
Middle (80-119% of Median)	1	\$43
Upper (>=120% of Median)	8	\$1,457

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

OVERALL TREND ANALYSIS- (CITY OF PITTSBURGH)

	Total Applications	Originated/Purchased	Denied
2006	na	na	na
2007	8	6	2
2008	29	26	2
2009	25	16	8
2010	9	8	3

Between 2009 and 2010 originations and applications dropped for Ameriserv in Pittsburgh.

While lending in Pittsburgh has dropped, lending in Allegheny County has risen.

Ameriserv is 17 of 21 in total asset size, and 18 of 19 in deposit market share.

Ameriserv is 19 of 21 in total mortgage lending.

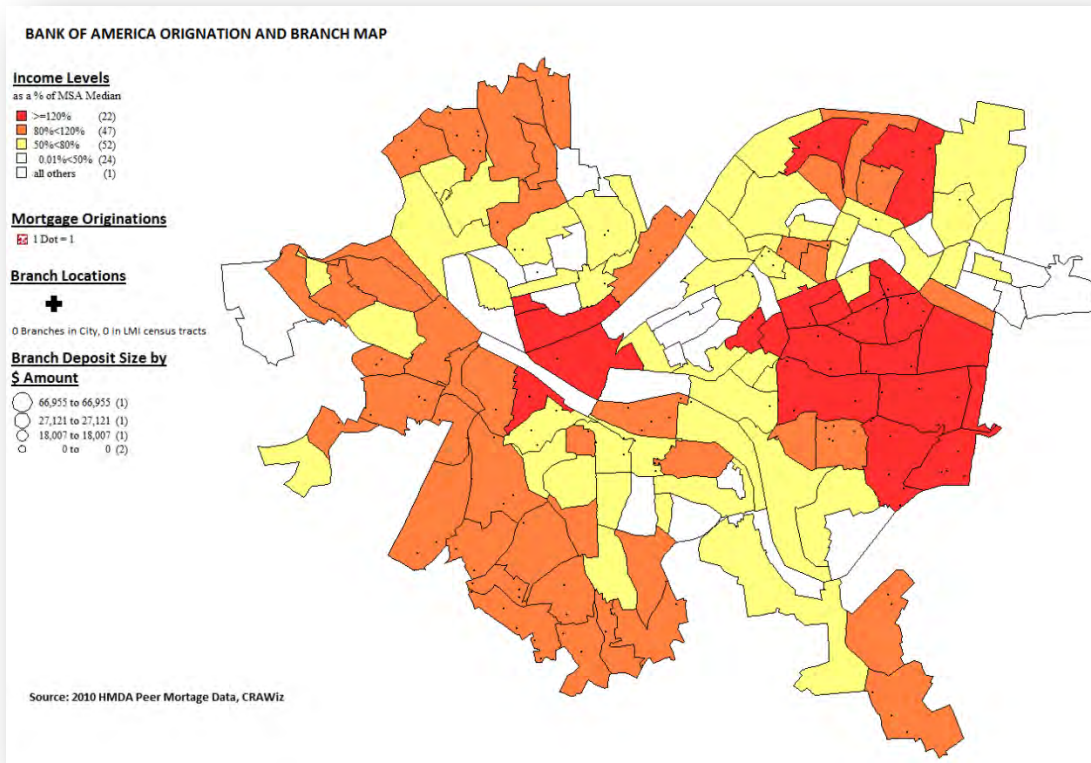
Ameriserv is 15 of 17 in small business lending.

PITTSBURGH ANALYSIS

Most lending is concentrated in the neighborhood of Oakland, a middle income census tract. Ameriserv has one office in the Golden Triangle, and historically its lending has been centered in the South Hills.

ALLEGHENY COUNTY ANALYSIS

The majority of Allegheny County lending is centered near Lower Burrel and Leechburg. These census tracts are upper to middle income.



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	82	12.48	31	15.42
Purchase - Government	204	31.05	58	28.86
Home Improvement	18	2.74	5	2.49
Refinancing	353	53.73	107	53.23

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	5	0.76	1	0.5	0	0
Moderate (50-79% of Median)	142	21.61	42	20.9	27	19.01
Middle (80-119% of Median)	381	57.99	114	56.72	50	13.12
Upper (>=120% of Median)	129	19.63	44	21.89	19	14.73
NA	0	0	0	0	0	0

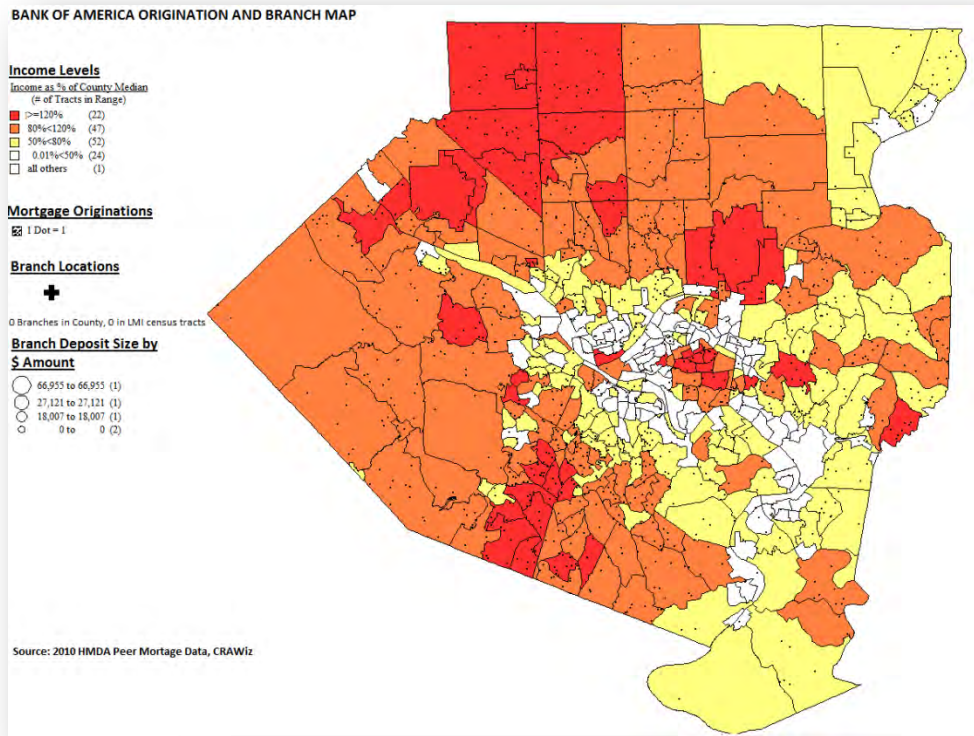
TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	36	5.48	11	5.47
Not Substantially Minority	621	94.52	190	94.53

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	11	\$185
Moderate (50-79% of Median)	57	\$878
Middle (80-119% of Median)	180	\$2,491
Upper (>=120% of Median)	251	\$3,712

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	528	12.48	161	12.25
Purchase - Government	1,204	28.46	262	19.94
Home Improvement	62	1.47	19	1.45
Refinancing	2,436	57.59	872	66.36

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	11	0.26	3	0.23	2	18.18
Moderate (50-79% of Median)	282	6.67	78	5.94	50	17.73
Middle (80-119% of Median)	1,800	42.55	549	41.78	220	12.22
Upper (>=120% of Median)	2,137	50.52	684	52.05	216	10.11
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	69	1.63	16	1.22
Not Substantially Minority	4,161	98.37	1,298	98.78

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	11	\$185
Moderate (50-79% of Median)	57	\$878
Middle (80-119% of Median)	180	\$2,491
Upper (>=120% of Median)	251	\$3,712

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

OVERALL TREND ANALYSIS- (CITY OF PITTSBURGH)

	Total Applications	Originated/Purchased	Denied
2006	n/a	n/a	
2007	329	238	60
2008	734	474	171
2009	535	395	87
2010	657	201	488

Bank of America (BofA), while not having a branch presence in Pittsburgh, still services mortgages in the area. Applications have remained high, although mortgages serviced by BOFA have dropped off significantly from their all time high of 474 originations in 2008.

BofA is 2 of 21 in total asset size, but since it does not have a bricks and mortar presence, it does not have any deposits.

BofA is 3 of 21 in total mortgage lending.

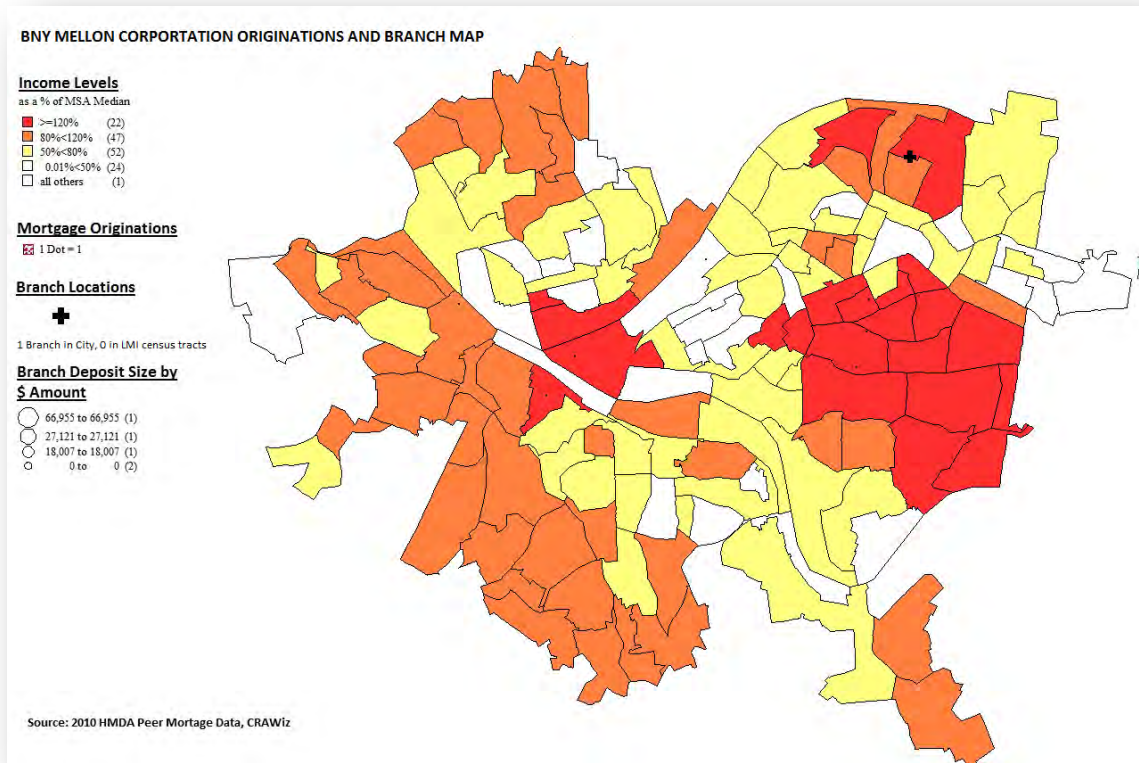
BofA is 13 of 17 in small business lending.

PITTSBURGH ANALYSIS

While a majority of the mortgages in the Pittsburgh area are centered in the East End, BofA has a wide spread of lending across the area, with at least one mortgage in most census tracts.

ALLEGHENY COUNTY ANALYSIS

Similar to Pittsburgh, BofA is servicing mortgages all across the Allegheny County Area, with a mortgage loan in nearly every census tract for the county.



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	3	27.27	3	42.86
Purchase - Government	0	0.00	0	0.00
Home Improvement	0	0.00	0	0.00
Refinancing	8	72.73	4	57.14

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	1	9.09	1	14.29	0	0
Moderate (50-79% of Median)	0	0	0	0	0	0
Middle (80-119% of Median)	1	9.09	1	14.29	0	0
Upper (>=120% of Median)	9	81.82	5	71.43	0	0
NA	0	0	0	0	0	0

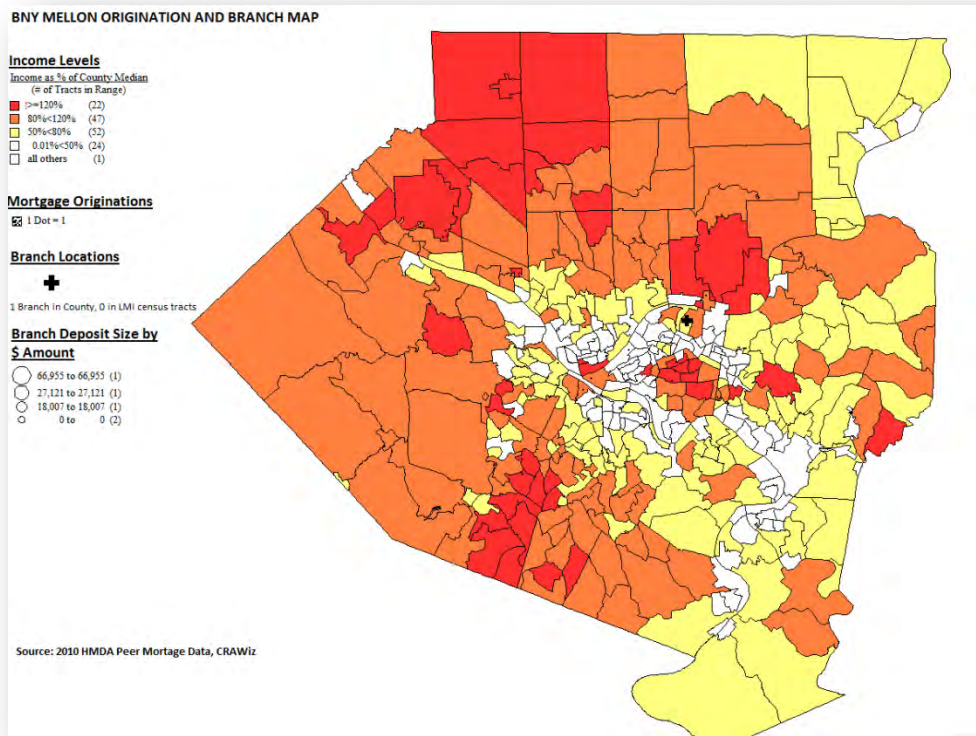
TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	1	9.09	1	14.29
Not Substantially Minority	10	90.91	6	85.71

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	1	\$5
Moderate (50-79% of Median)	0	0
Middle (80-119% of Median)	0	0
Upper (>=120% of Median)	7	\$2,423

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	10	23.81	7	46.67
Purchase - Government	0	0.00	0	0.00
Home Improvement	0	0.00	0	0.00
Refinancing	32	76.19	8	53.33

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	1	2.38	1	6.67	0	0
Moderate (50-79% of Median)	0	0	0	0	0	0
Middle (80-119% of Median)	6	14.29	2	13.33	0	0
Upper (>=120% of Median)	35	83.33	12	80	1	2.86
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	1	2.38	1	6.67
Not Substantially Minority	41	97.62	14	93.33

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	1	\$5
Moderate (50-79% of Median)	0	\$0
Middle (80-119% of Median)	0	\$0
Upper (>=120% of Median)	7	\$2,423

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

OVERALL TREND ANALYSIS- (CITY OF PITTSBURGH)

	Total Applications	Originated/Purchased	Denied
2006	n/a	n/a	
2007	9	8	0
2008	9	8	0
2009	7	7	0
2010	42	15	1

BNY Mellon has been steady in lending with a small amount of originations in Pittsburgh. While the number of applications hasn't changed over the years, from 2008 to 2009 its amount of loans originated cut almost in half.

BNY Mellon is 4 of 21 in total asset size, and 2 of 19 in total deposits.

BNY Mellon is 21 of 21 in total mortgage lending.

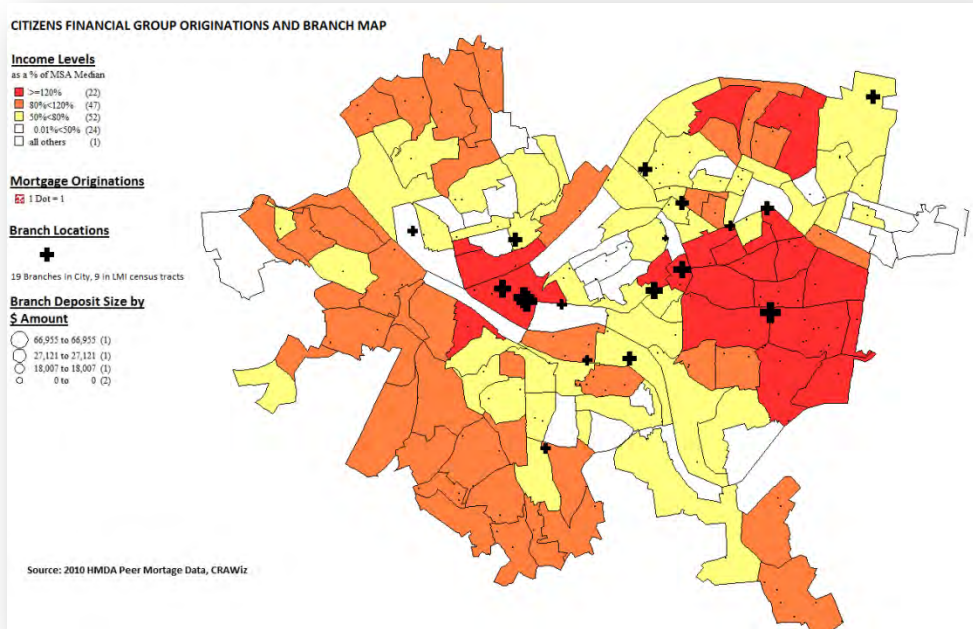
BNY Mellon is 16 of 17 in small business lending.

PITTSBURGH ANALYSIS

BNY Mellon's main business is not mortgage lending, however it does service a small amount of loans. The majority of these loans are centered in the neighborhoods of Shadyside and Squirrel Hill, both upper income census tract areas.

ALLEGHENY COUNTY ANALYSIS

Similar to Pittsburgh, BNY Mellon has only 4 more originations not including Pittsburgh's originations in Allegheny County. The majority of these originations are centered in Wilkinsburg.



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	34	8.72	21	12.57
Purchase - Government	22	5.64	16	9.58
Home Improvement	200	51.28	74	44.31
Refinancing	134	34.36	56	33.53

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	23	5.9	7	4.19	13	56.52
Moderate (50-79% of Median)	144	36.92	59	35.33	67	46.53
Middle (80-119% of Median)	157	40.26	62	37.13	70	44.59
Upper (>=120% of Median)	66	16.92	39	23.35	13	19.7
NA	0	0	0	0	0	0

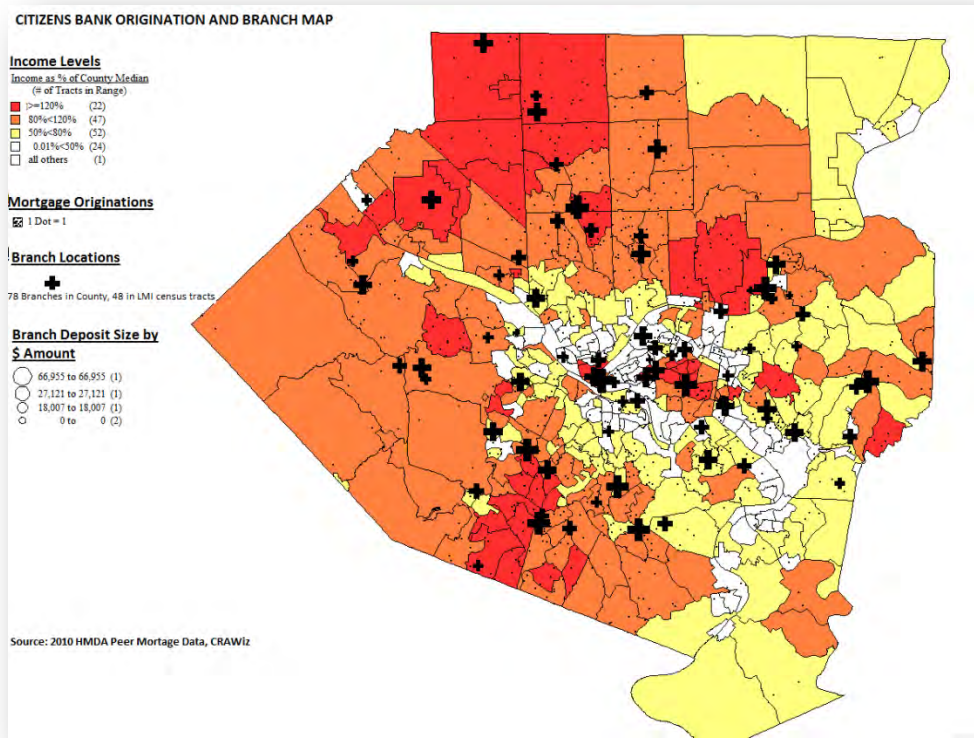
TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	86	22.05	29	17.37
Not Substantially Minority	304	77.95	138	82.63

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	11	\$1,500
Moderate (50-79% of Median)	59	\$5,358
Middle (80-119% of Median)	195	\$17,171
Upper (>=120% of Median)	193	\$19,398

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	155	8.44	105	11.44
Purchase - Government	112	6.10	80	8.71
Home Improvement Refinancing	708	38.56	235	25.60
	861	46.90	498	54.25

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	36	1.96	9	0.98	23	63.89
Moderate (50-79% of Median)	286	15.58	113	12.31	137	47.9
Middle (80-119% of Median)	716	39	324	35.29	309	43.16
Upper (>=120% of Median)	798	43.46	472	51.42	183	22.93
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	144	7.84	144	7.84
Not Substantially Minority	1,692	92.16	1,692	92.16

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	11	\$1,500
Moderate (50-79% of Median)	59	\$5,358
Middle (80-119% of Median)	195	\$17,171
Upper (>=120% of Median)	193	\$19,398

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

OVERALL TREND ANALYSIS- (CITY OF PITTSBURGH)

	Total Applications	Originated/Purchased	Denied
2006	1180	525	584
2007	847	317	460
2008	491	172	267
2009	404	170	186
2010	390	167	163

Citizens Bank has seen its application rates drop considerably since 2006, from an all-time high of 1180. As a result, its origination rate has also dropped, although it has been holding steady around 170 originations a year since 2008.

Citizens Bank is 7 of 21 in total asset size, and 3 of 19 in total deposits.

Citizens Bank is 5 of 21 in total mortgage lending.

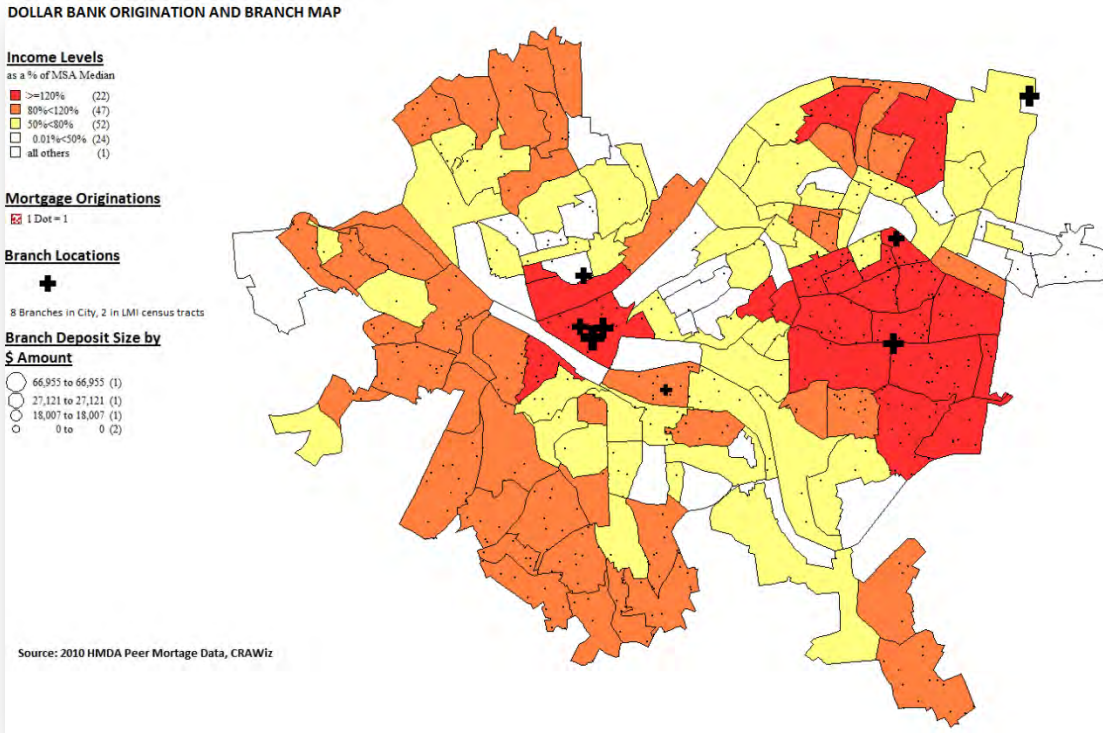
Citizens Bank is 3 of 17 in small business lending.

PITTSBURGH ANALYSIS

Citizens Bank has a wide coverage of branch locations across the City of Pittsburgh, and as a result so does its mortgage originations. Many of its originations are centered in low to moderate income census tracts such as Homewood, Lincoln-Lemington-Belmar, and East Liberty. There is also a small pocket of originations on the South Side, near Arlington and Allentown.

ALLEGHENY COUNTY ANALYSIS

With 77 branches in Allegheny County, Citizens Bank has created a large system of access to capital for the region. The majority of their originations in the county have been in middle to upper income level census tracts, although their numbers for lending in low and moderate income level census tracts remain high, comparatively to their peers.



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	117	12.19	91	15.02
Purchase - Government	60	6.25	47	7.76
Home Improvement	404	42.08	209	34.49
Refinancing	379	39.48	259	42.74

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	49	5.1	25	4.13	18	36.73
Moderate (50-79% of Median)	239	24.9	114	18.81	81	33.89
Middle (80-119% of Median)	430	44.79	285	47.03	96	22.33
Upper (>=120% of Median)	242	25.21	182	30.03	23	9.5
NA	0	0	0	0	0	0

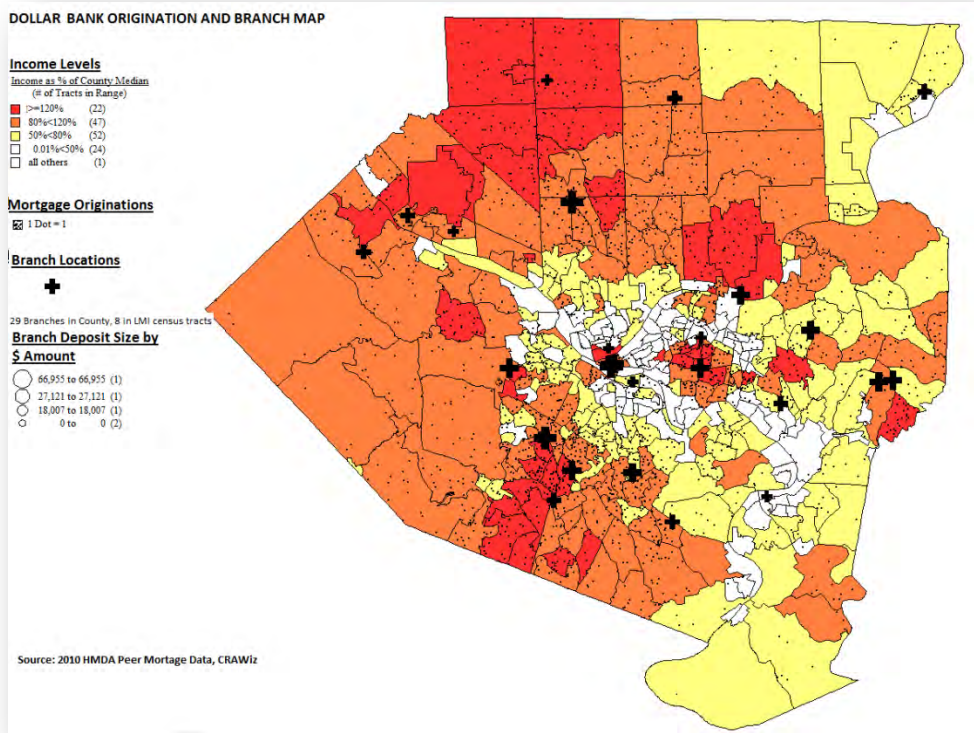
TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	137	14.27	63	10.40
Not Substantially Minority	823	85.73	543	89.60

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	22	\$5,969
Moderate (50-79% of Median)	41	\$14,956
Middle (80-119% of Median)	72	\$20,426
Upper (>=120% of Median)	151	\$45,313

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	443	10.13	342	11.38
Purchase - Government	205	4.69	157	5.22
Home Improvement	1,397	31.96	827	27.51
Refinancing	2,326	53.21	1,680	55.89

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	54	1.24	25	0.83	21	38.89
Moderate (50-79% of Median)	383	8.76	188	6.25	131	34.2
Middle (80-119% of Median)	1,697	38.82	1,120	37.26	342	20.15
Upper (>=120% of Median)	2,237	51.18	1,673	55.66	219	9.79
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	194	4.44	84	2.79
Not Substantially Minority	4,177	95.56	2,922	97.21

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	22	\$5,969
Moderate (50-79% of Median)	41	\$14,956
Middle (80-119% of Median)	72	\$20,426
Upper (>=120% of Median)	151	\$45,313

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

OVERALL TREND ANALYSIS- (CITY OF PITTSBURGH)

	Total Applications	Originated/Purchased	Denied
2006	669	377	205
2007	n/a	n/a	n/a
2008	655	352	198
2009	872	548	210
2010	960	606	218

Over the years, Dollar Bank has showed an increased effort in lending to low and moderate income level census tracts. In 2010, nearly 25% of all Dollar Banks mortgage lending went to LMI Census tracts. The same can be said for its small business lending, with nearly 1/3rd of its lending going to LMI tracts.

Dollar Bank is 11 of 21 in total asset size, and 4 of 19 in total deposits.

Dollar is 2 of 21 in total mortgage lending.

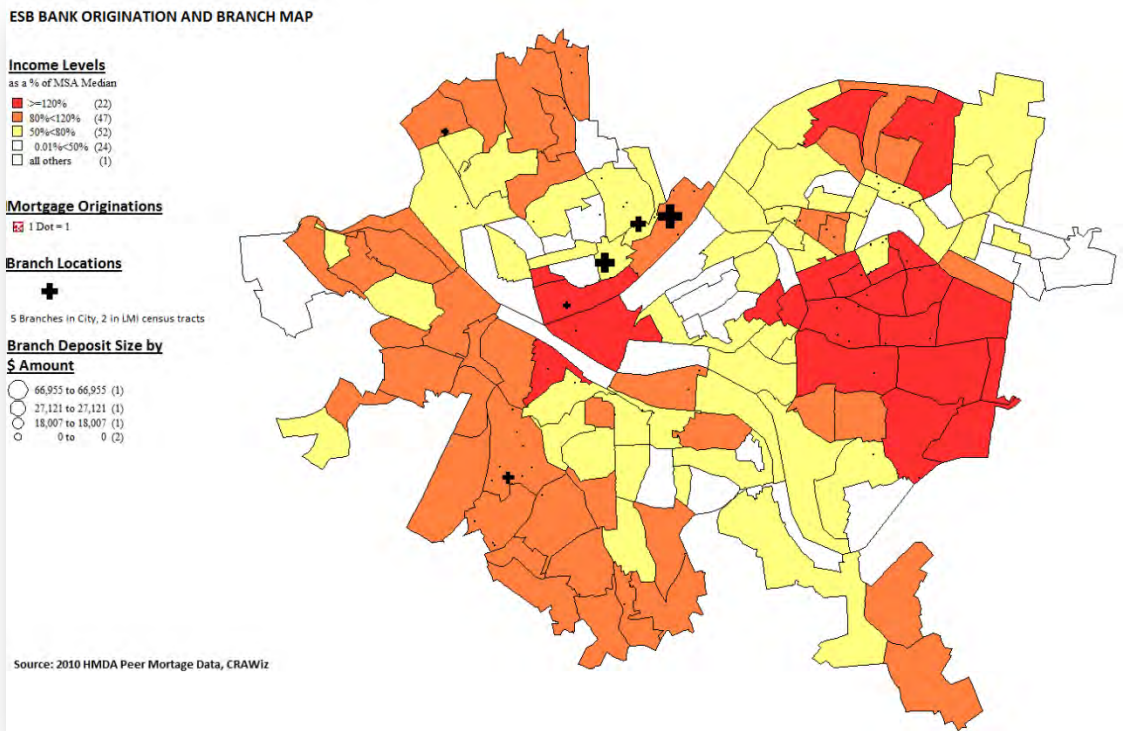
Dollar Bank is 7 of 17 in small business lending.

PITTSBURGH ANALYSIS

While Dollar Bank covers all of Pittsburgh with its lending, including nearly all LMI neighborhoods, the majority or concentration of lending seems to be centered on the border between Squirrel Hill, an upper income census tract, and Shadyside/East Liberty, upper and lower income census tracts, respectively.

ALLEGHENY COUNTY ANALYSIS

Not only is Dollar Bank a leader in lending for Pittsburgh, but for Allegheny County as well. For 2010 Dollar originated loans in nearly every census tract for the county. While 55% of the loans were in upper income census tracts, Dollar accepted over half of all LMI mortgage applications for the Allegheny County area.



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	31	31.31	25	32.05
Purchase - Government	0	0.00	0	0.00
Home Improvement	23	23.23	19	24.36
Refinancing	45	45.45	34	43.59

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	2	2.02	1	1.28	1	50
Moderate (50-79% of Median)	39	39.39	32	41.03	6	15.38
Middle (80-119% of Median)	37	37.37	28	35.9	5	13.51
Upper (>=120% of Median)	21	21.21	17	21.79	1	4.76
NA	0	0	0	0	0	0

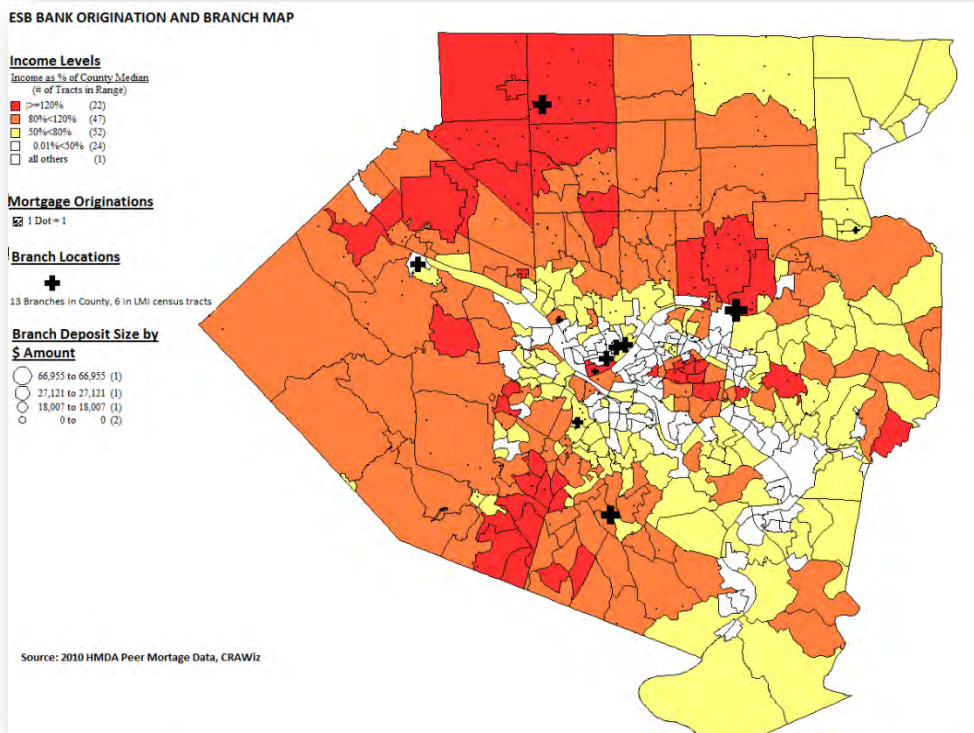
TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	14	14.14	13	16.67
Not Substantially Minority	85	85.86	65	83.33

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	0	\$0
Moderate (50-79% of Median)	0	\$0
Middle (80-119% of Median)	8	\$3,024
Upper (>=120% of Median)	7	\$1,213

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	142	35.86	116	37.42
Purchase - Government	0	0.00	0	0.00
Home Improvement	52	13.13	38	12.26
Refinancing	202	51.01	156	50.32

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	4	1.01	1	0.32	2	50
Moderate (50-79% of Median)	48	12.12	38	12.26	9	18.75
Middle (80-119% of Median)	124	31.31	91	29.35	20	16.13
Upper (>=120% of Median)	220	55.56	180	58.06	18	8.18
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	14	3.54	13	4.19
Not Substantially Minority	382	96.46	297	95.81

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	0	\$0
Moderate (50-79% of Median)	0	\$0
Middle (80-119% of Median)	8	\$3,024
Upper (>=120% of Median)	7	\$1,213

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

OVERALL TREND ANALYSIS- (CITY OF PITTSBURGH)

	Total Applications	Originated/Purchased	Denied
2006	100	81	8
2007	78	56	7
2008	102	81	9
2009	120	94	16
2010	99	78	13

ESB Bank fell from a 5 year high of 94 mortgage originations in 2009 to its second to lowest origination amount at 78 in 2010. This is due in part to the application rate dropping significantly for 2010. The ratio of applied to originated has stayed fairly constant, near 80%.

ESB Bank is 14 of 21 in total asset size, and 16 of 19 in total deposits.

ESB is 9 of 21 in total mortgage lending.

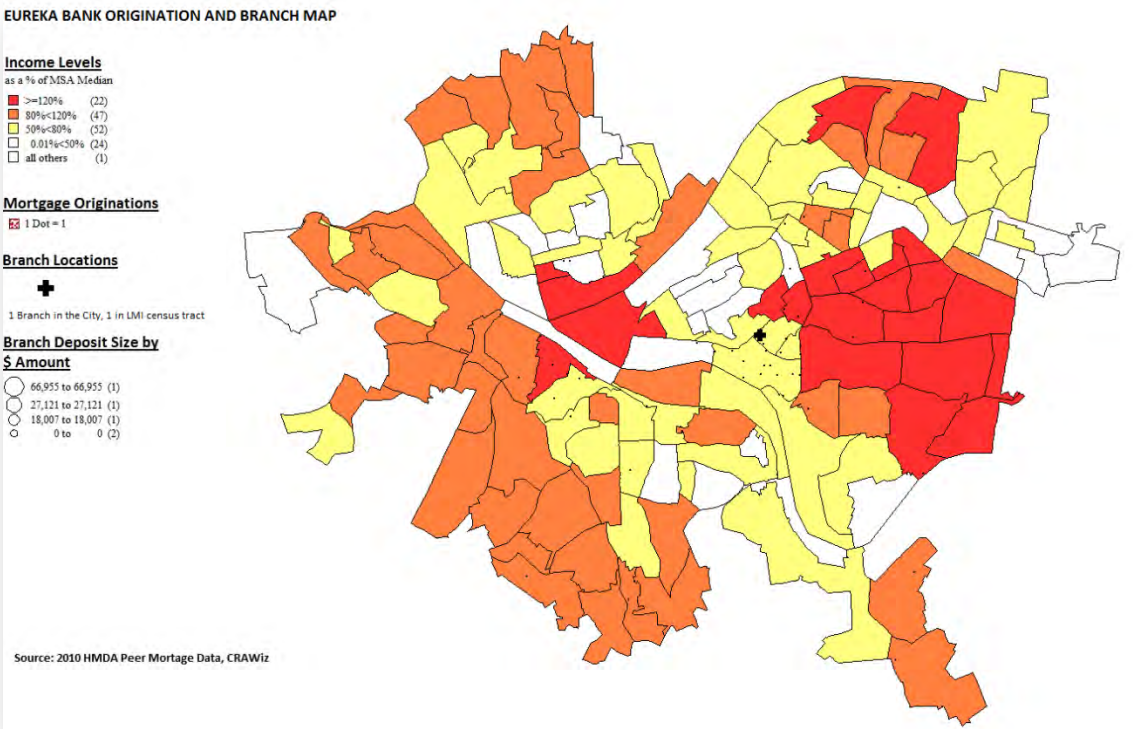
ESB is 14 of 17 in small business lending.

PITTSBURGH ANALYSIS

Over half of ESB Bank’s lending in Pittsburgh is in upper income level census tracts (55%), while 10 loans were made in LMI census tracts, or 13% of loans originated in Pittsburgh.

ALLEGHENY COUNTY ANALYSIS

LMI lending for ESB in Allegheny County is nearly the same as it is in the City of Pittsburgh, at roughly 12.58% of total lending for 2010. 58.06% of ESB’s lending was in upper income level census tracts.



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	26	47.27	25	47.17
Purchase - Government	0	0.00	0	0.00
Home Improvement	0	0.00	0	0.00
Refinancing	29	52.73	28	52.83

LOANS BY CENSUS TRACT*

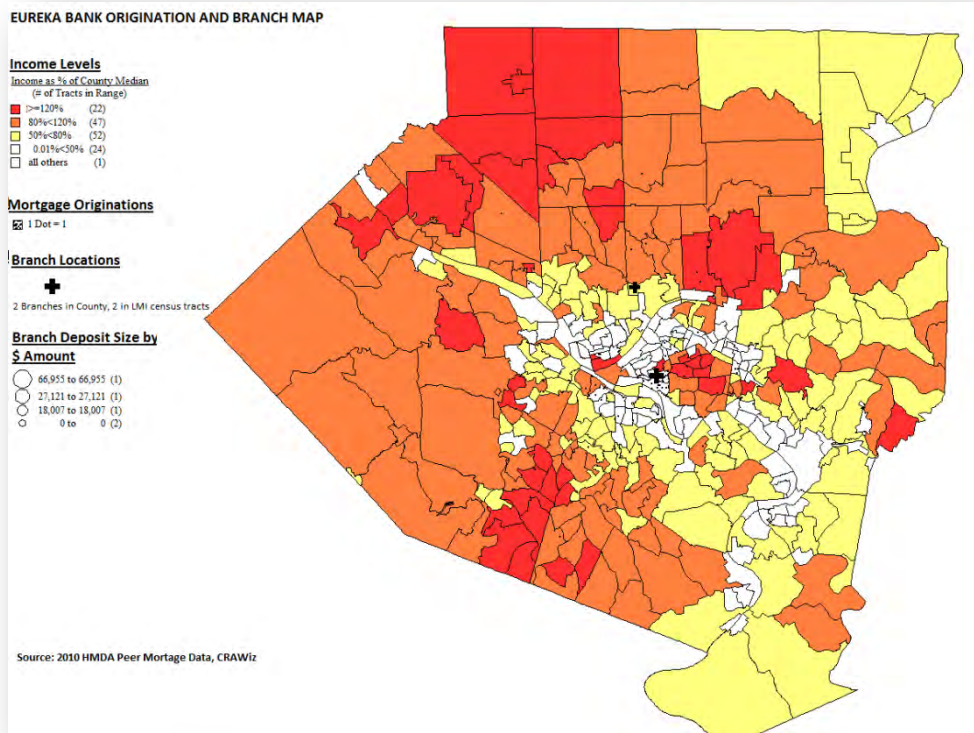
	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	5	9.09	5	9.43	0	0
Moderate (50-79% of Median)	32	58.18	30	56.6	0	0
Middle (80-119% of Median)	8	14.55	8	15.09	0	0
Upper (>=120% of Median)	10	18.18	10	18.87	0	0
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	2	3.64	1	1.89
Not Substantially Minority	53	96.36	52	98.11

SMALL BUSINESS LENDING (N/A) **

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	35	40.23	33	40.24
Purchase - Government	0	0.00	0	0.00
Home Improvement	1	1.15	1	1.22
Refinancing	51	58.62	48	58.54

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	8	9.2	8	9.76	0	0
Moderate (50-79% of Median)	36	41.38	34	41.46	0	0
Middle (80-119% of Median)	24	27.59	22	26.83	1	4.17
Upper (>=120% of Median)	19	21.84	18	21.95	0	0
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	6	6.90	4	4.88
Not Substantially Minority	81	93.10	78	95.12

SMALL BUSINESS LENDING (N/A)**

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

OVERALL TREND ANALYSIS- (CITY OF PITTSBURGH)

	Total Applications	Originated/Purchased	Denied
2006	51	48	1
2007	61	54	1
2008	66	57	3
2009	58	52	2
2010	55	53	0

Eureka Bank retains a high total originated to total applied percentage, with nearly all applications being accepted and originated in 2010. This is the highest rate it has had in the 5 year trend analysis.

Eureka Bank is 20 of 21 in total asset size, and 17 of 19 in total deposits.

Eureka is 14 of 21 in total mortgage lending.

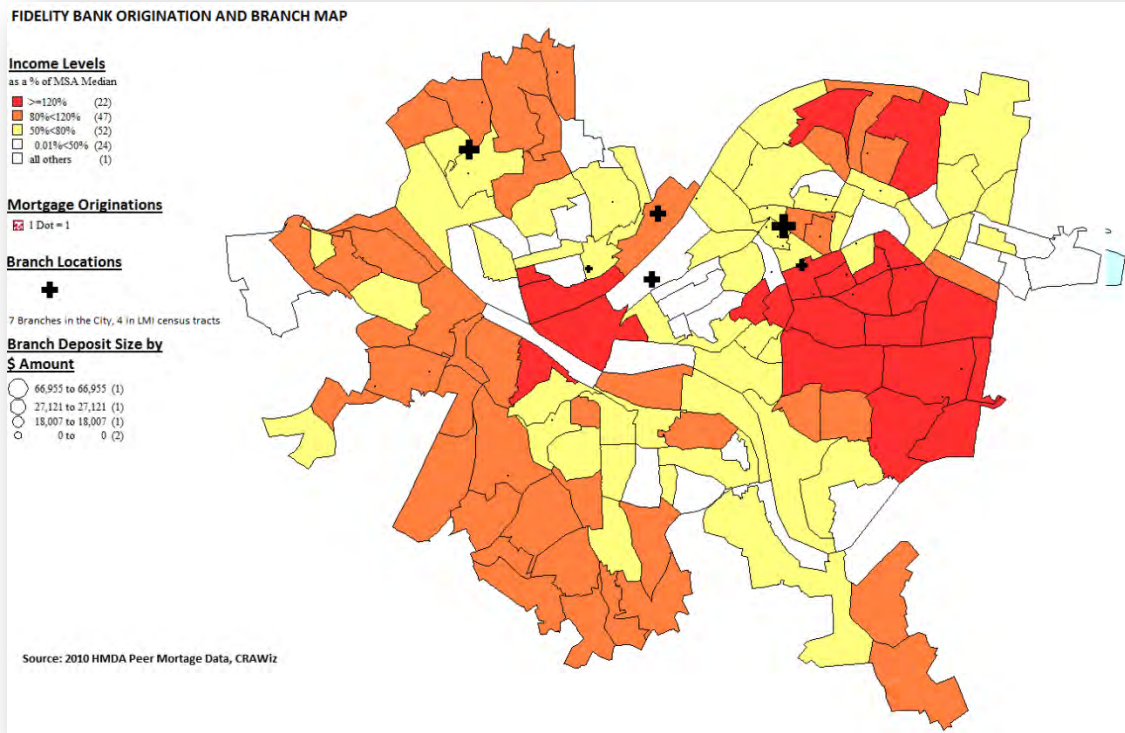
Eureka does not participate in Small Business Lending.

PITTSBURGH ANALYSIS

Eureka is unique in the lending community in that the majority of its lending is in LMI communities, at 66% of lending.

ALLEGHENY COUNTY ANALYSIS

For Allegheny County, Eureka’s lending mirrors that of the City of Pittsburgh in that again, the majority of its lending is in LMI communities. Its lending is centered around the City of Pittsburgh, however, with both of its branch locations being within the city limits.



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	8	13.56	6	15.38
Purchase - Government	0	0.00	0	0.00
Home Improvement	11	18.64	8	20.51
Refinancing	40	67.80	25	64.10

LOANS BY CENSUS TRACT*

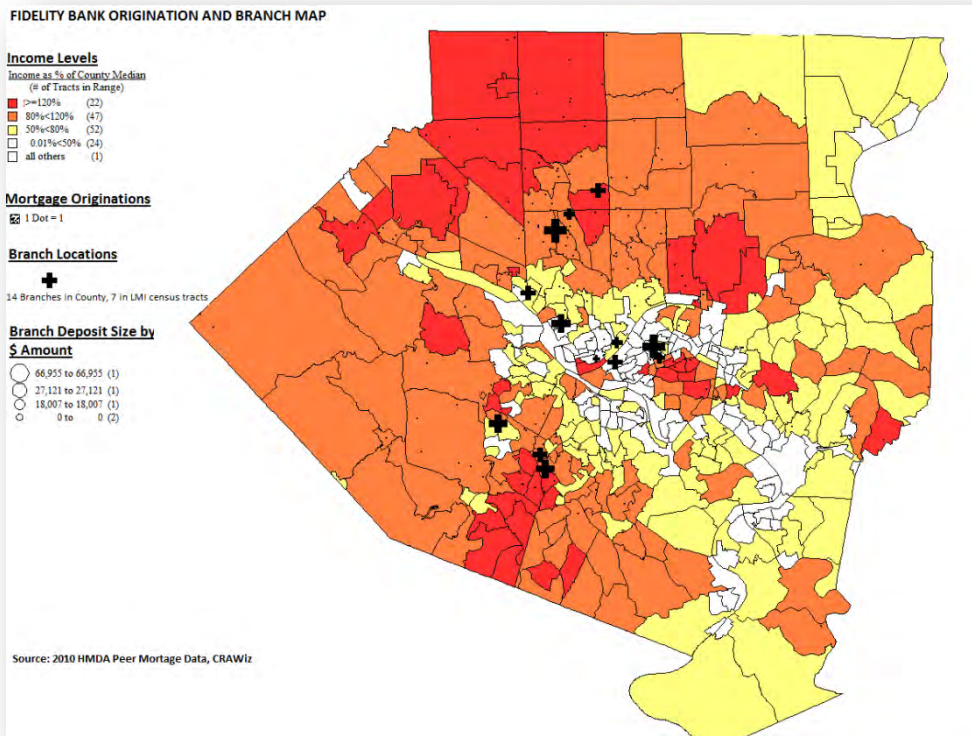
	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	1	1.69	1	2.56	0	0
Moderate (50-79% of Median)	29	49.15	21	53.85	7	24.14
Middle (80-119% of Median)	16	27.12	9	23.08	2	12.5
Upper (>=120% of Median)	13	22.03	8	20.51	1	7.69
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	2	3.39	2	5.13
Not Substantially Minority	57	96.61	37	94.87

SMALL BUSINESS LENDING (N/A)**

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	40	13.84	34	15.18
Purchase - Government	0	0.00	0	0.00
Home Improvement	22	7.61	15	6.70
Refinancing	227	78.55	175	78.13

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	1	0.35	1	0.45	0	0
Moderate (50-79% of Median)	32	11.07	23	10.27	8	25
Middle (80-119% of Median)	92	31.83	69	30.8	10	10.87
Upper (>=120% of Median)	164	56.75	131	58.48	5	3.05
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	5	1.73	2	0.89
Not Substantially Minority	284	98.27	222	99.11

SMALL BUSINESS LENDING (N/A)**

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

OVERALL TREND ANALYSIS- (CITY OF PITTSBURGH)

	Total Applications	Originated/Purchased	Denied
2006	176	127	21
2007	107	77	14
2008	92	69	8
2009	69	46	8
2010	59	39	10

Fidelity has seen a steady decline of applications, and as a result, originations over the 5 year analysis. Compared to an origination rate of 72% in 2006, Fidelity has remained fairly constant at a rate of 66% for 2010.

Fidelity Bank is 18 of 21 in total asset size, and 14 of 19 in total deposits.

Fidelity is 17 of 21 in total mortgage lending.

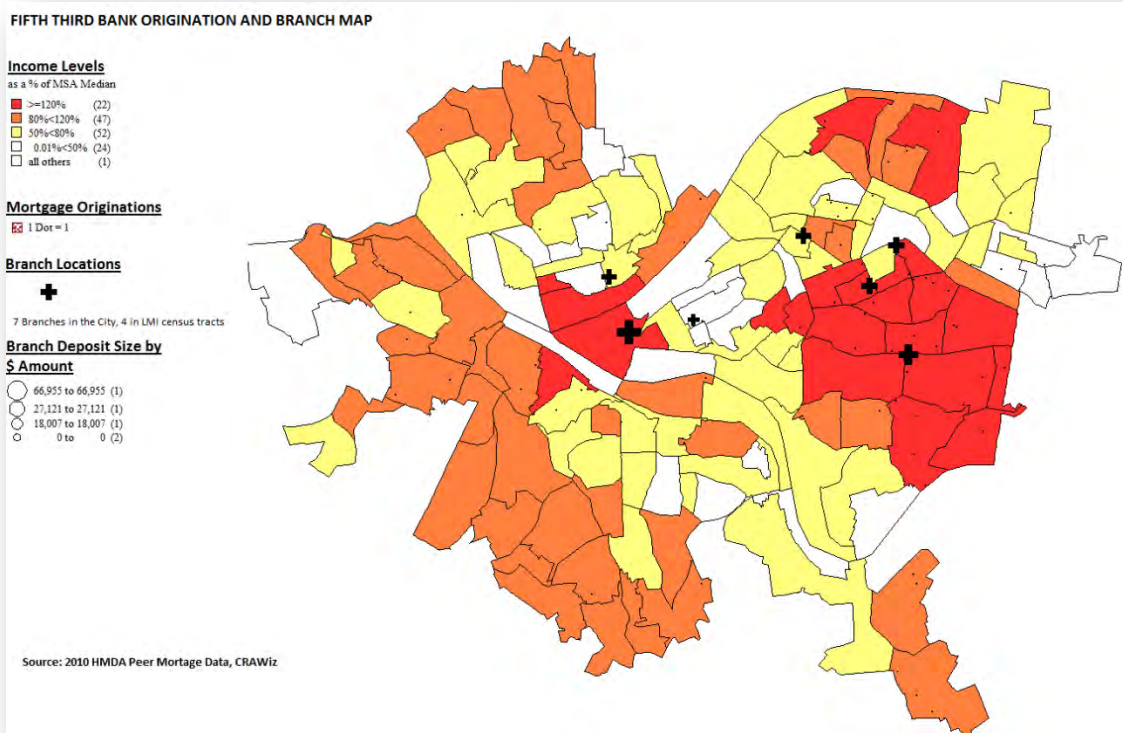
Fidelity does not participate in Small Business Lending.

PITTSBURGH ANALYSIS

The majority of Fidelity’s lending is centered in Bloomfield, East Liberty, and the neighborhood of Shadyside. All except Shadyside are LMI census tracts, which is an upper income census tract. Over half of Fidelity’s lending, nearly 57%, is in LMI census tracts.

ALLEGHENY COUNTY ANALYSIS

For Allegheny County, Fidelity’s lending shifts to upper income census tracts, since the majority of its branches are located in these tracts. Nearly 90% of its County lending is in middle to upper income census tracts.



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	38	18.72	19	24.68
Purchase - Government	43	21.18	17	22.08
Home Improvement	9	4.43	2	2.60
Refinancing	113	55.67	39	50.65

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	16	7.88	4	5.19	8	50
Moderate (50-79% of Median)	57	28.08	16	20.78	16	28.1
Middle (80-119% of Median)	67	33	25	32.47	18	26.9
Upper (>=120% of Median)	63	31.03	32	41.56	7	11.1
NA	0	0	0	0	0	0

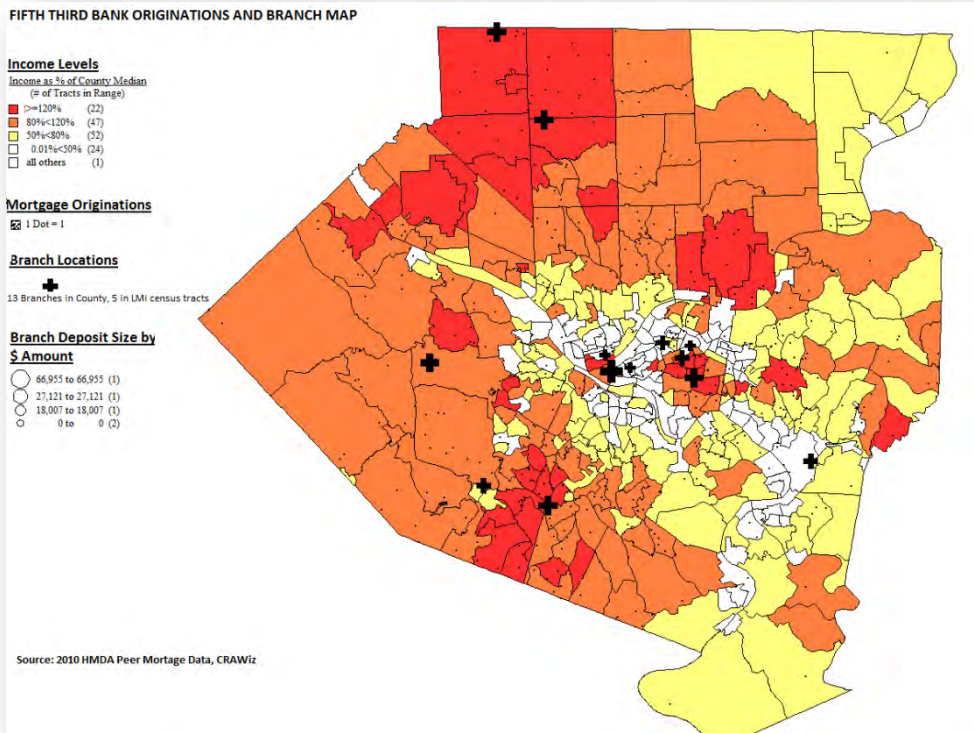
TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	45	22.17	15	19.48
Not Substantially Minority	158	77.83	62	80.52

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	3	\$190
Moderate (50-79% of Median)	8	\$2,485
Middle (80-119% of Median)	23	\$3,472
Upper (>=120% of Median)	26	\$3,371

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	142	14.24	93	18.42
Purchase - Government	195	19.56	115	22.77
Home Improvement Refinancing	27	2.71	6	1.19
Total	633	63.49	291	57.62

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	20	2.01	6	1.19	8	40
Moderate (50-79% of Median)	106	10.63	37	7.33	22	20.8
Middle (80-119% of Median)	377	37.81	179	35.45	77	20.4
Upper (>=120% of Median)	494	49.55	283	56.04	62	12.6
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	58	5.82	19	3.76
Not Substantially Minority	939	94.18	486	96.24

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	3	\$190
Moderate (50-79% of Median)	8	\$2,485
Middle (80-119% of Median)	23	\$3,472
Upper (>=120% of Median)	26	\$3,371

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

OVERALL TREND ANALYSIS- (CITY OF PITTSBURGH)

	Total Applications	Originated/Purchased	Denied
2006	134	103	17
2007	228	150	62
2008	144	86	39
2009	201	112	47
2010	203	77	49

Fifth Third Bank has seen a steady increase of applications for mortgages over the years, from 134 in 2006 to a high of 203 in 2010. The origination rate however has dropped from 77% in 2006 to 38% in 2010.

Fifth Third Bank is 5 of 21 in total asset size, and 15 of 19 in total deposits.

Fifth Third is 10 of 21 in total mortgage lending.

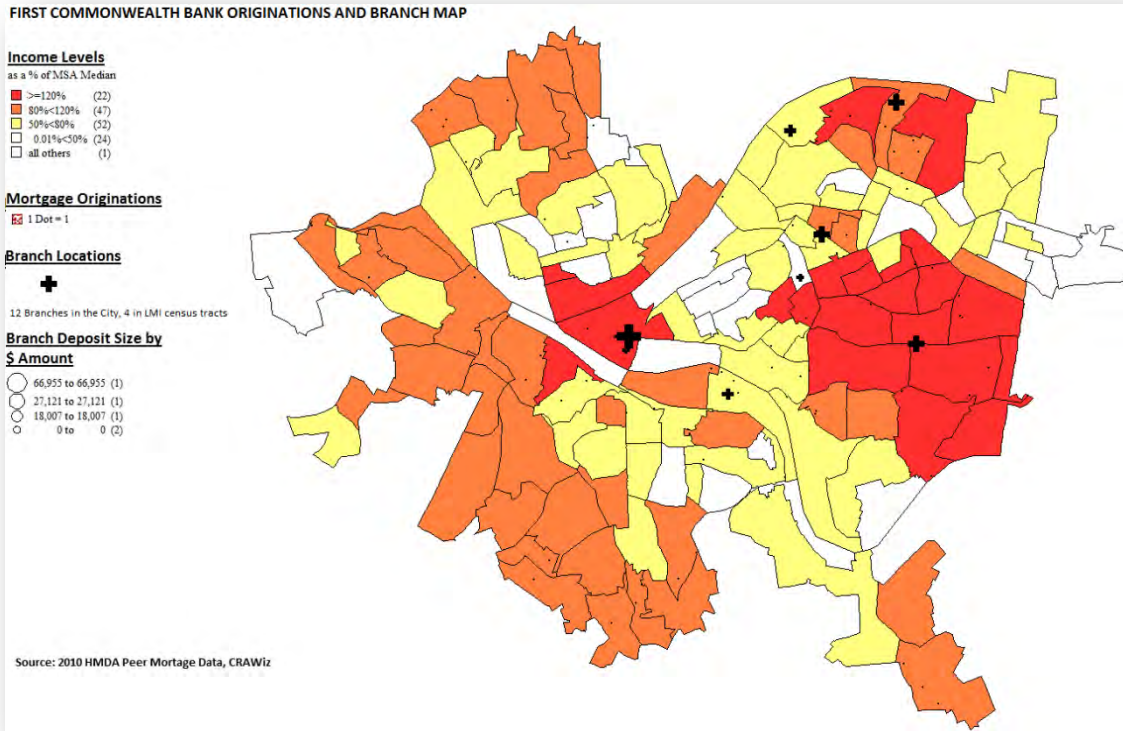
Fifth Third is 12 of 17 in small business lending.

PITTSBURGH ANALYSIS

The majority of Fifth Third’s lending is centered in the Shadyside/Squirrel Hill area, which are both upper income census tracts. Their lending, however, is comparatively diverse, with close to 27% of its lending in LMI census tracts.

ALLEGHENY COUNTY ANALYSIS

Fifth Third Bank’s lending for Allegheny County is heavily centered in middle and upper income level census tracts, with nearly 92% of its total lending in the area.



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	44	34.11	38	45.78
Purchase - Government	0	0.00	0	0.00
Home Improvement	38	29.46	18	21.69
Refinancing	47	36.43	27	32.53

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	4	3.1	2	2.41	2	50
Moderate (50-79% of Median)	41	31.78	26	31.33	13	31.7
Middle (80-119% of Median)	61	47.29	38	45.78	20	32.8
Upper (>=120% of Median)	23	17.83	17	20.48	2	8.7
NA	0	0	0	0	0	0

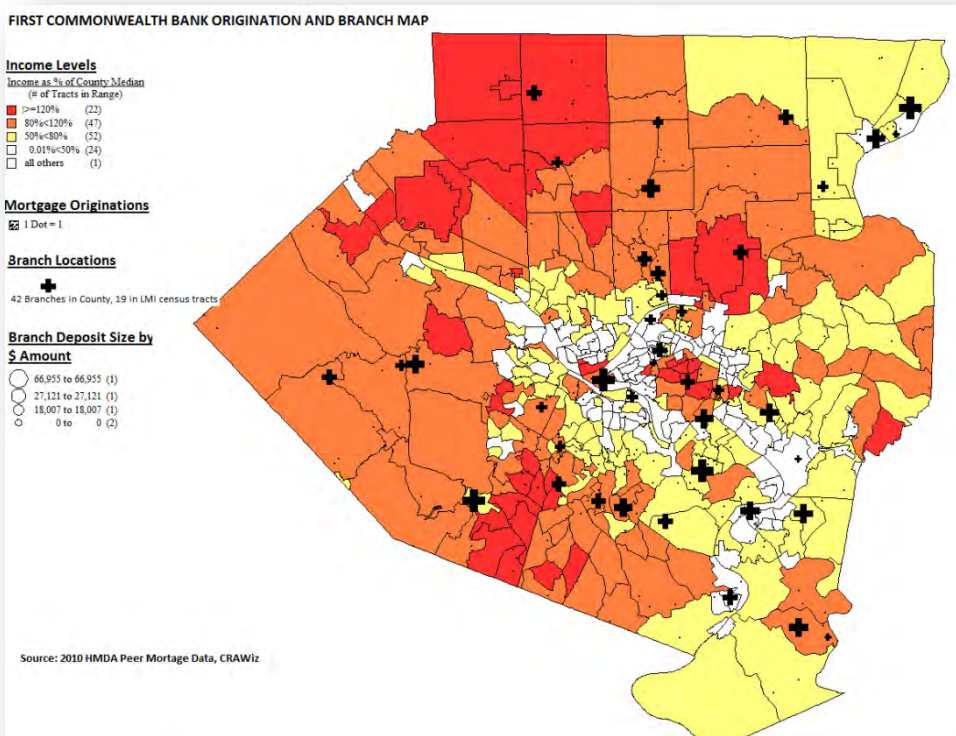
TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	13	10.08	6	7.23
Not Substantially Minority	116	89.92	77	92.77

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	3	\$226
Moderate (50-79% of Median)	20	\$3,316
Middle (80-119% of Median)	106	\$10,389
Upper (>=120% of Median)	113	\$14,296

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	127	22.97	96	29.27
Purchase - Government	0	0.00	0	0.00
Home Improvement Refinancing	143	25.86	67	20.43
Total	283	51.18	165	50.30

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	6	1.08	4	1.22	2	33.3
Moderate (50-79% of Median)	108	19.53	62	18.9	33	30.6
Middle (80-119% of Median)	257	46.47	141	42.99	80	31.1
Upper (>=120% of Median)	182	32.91	121	36.89	28	15.4
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	36	6.51	18	5.49
Not Substantially Minority	517	93.49	310	94.51

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	3	\$226
Moderate (50-79% of Median)	20	\$3,316
Middle (80-119% of Median)	106	\$10,389
Upper (>=120% of Median)	113	\$14,296

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

OVERALL TREND ANALYSIS- (CITY OF PITTSBURGH)

	Total Applications	Originated/Purchased	Denied
2006	93	68	26
2007	105	50	30
2008	139	77	38
2009	171	86	52
2010	129	83	37

First Commonwealth Bank’s origination rate has remained steady near 65% of loans applied for since 2006 (which is slightly above average, compared to peers.) For the past five years total originations have steadily increased, only seeing a slight dip between 2009 to 2010.

First Commonwealth Bank is 12 of 21 in total asset size, and 9 of 19 in total deposits.

First Commonwealth Bank is 9 of 21 in total mortgage lending.

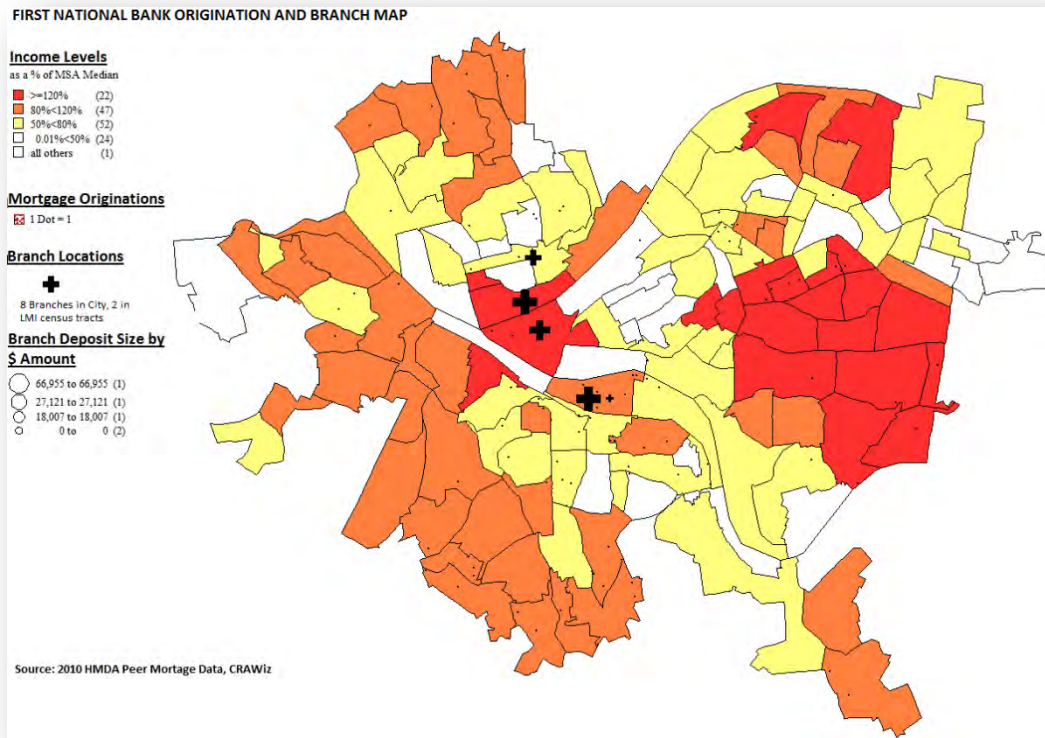
First Commonwealth Bank is 8 of 17 in small business lending.

PITTSBURGH ANALYSIS

Almost 35% of First Commonwealth Bank’s loans were in LMI census tracts. The majority of loans originated centered in the neighborhoods of Morningside and Highland Park, both being middle to upper income level census tracts.

ALLEGHENY COUNTY ANALYSIS

First Commonwealth Bank has a fair amount of bricks and mortar representation in Allegheny County, with 34 total branches. Total originations were 328 in the County, with an origination rate of 59%. 20% of loans originated were in LMI census tracts, with 1.22% in Low income census tracts.



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	36	18.95	27	20.45
Purchase - Government	0	0.00	0	0.00
Home Improvement Refinancing	71	37.37	43	32.58
	83	43.68	62	46.97

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	7	3.68	6	4.55	1	14.3
Moderate (50-79% of Median)	82	43.16	52	39.39	25	30.5
Middle (80-119% of Median)	82	43.16	58	43.94	20	24.4
Upper (>=120% of Median)	19	10	16	12.12	1	5.26
NA	0	0	0	0	0	0

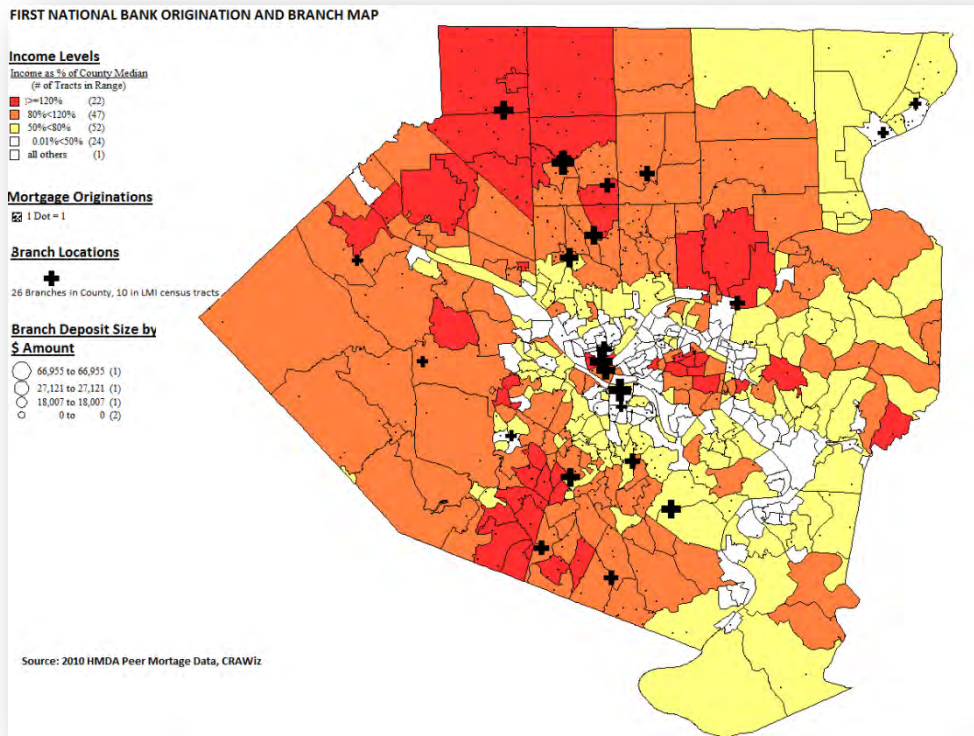
TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	13	6.84	9	6.82
Not Substantially Minority	177	93.16	123	93.18

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	9	\$2,105
Moderate (50-79% of Median)	44	\$8,062
Middle (80-119% of Median)	131	\$31,604
Upper (>=120% of Median)	173	\$35,169

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	115	15.17	86	15.72
Purchase - Government	3	0.40	3	0.55
Home Improvement	206	27.18	140	25.59
Refinancing	434	57.26	318	58.14

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	8	1.06	7	1.28	1	12.5
Moderate (50-79% of Median)	110	14.51	67	12.25	37	33.6
Middle (80-119% of Median)	286	37.73	194	35.47	62	21.7
Upper (>=120% of Median)	354	46.7	279	51.01	45	12.7
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	16	2.11	10	1.83
Not Substantially Minority	742	97.89	537	98.17

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	9	\$2,105
Moderate (50-79% of Median)	44	\$8,062
Middle (80-119% of Median)	131	\$31,604
Upper (>=120% of Median)	173	\$35,169

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

OVERALL TREND ANALYSIS- (CITY OF PITTSBURGH)

	Total Applications	Originated/Purchased	Denied
2006	79	49	19
2007	90	54	29
2008	108	68	30
2009	116	67	36
2010	190	132	47

First National Bank has seen a steady increase of applications between 2009 and 2010. Their origination rate has also increased from 58% in 2009 to 69% in 2010. Currently, First National Bank is in the process of acquiring Parkvale Bank, another financial institution in this study.

First National Bank is 9 of 21 in total asset size, and 10 of 19 in total deposits.

First National Bank is 6 of 21 in total mortgage lending.

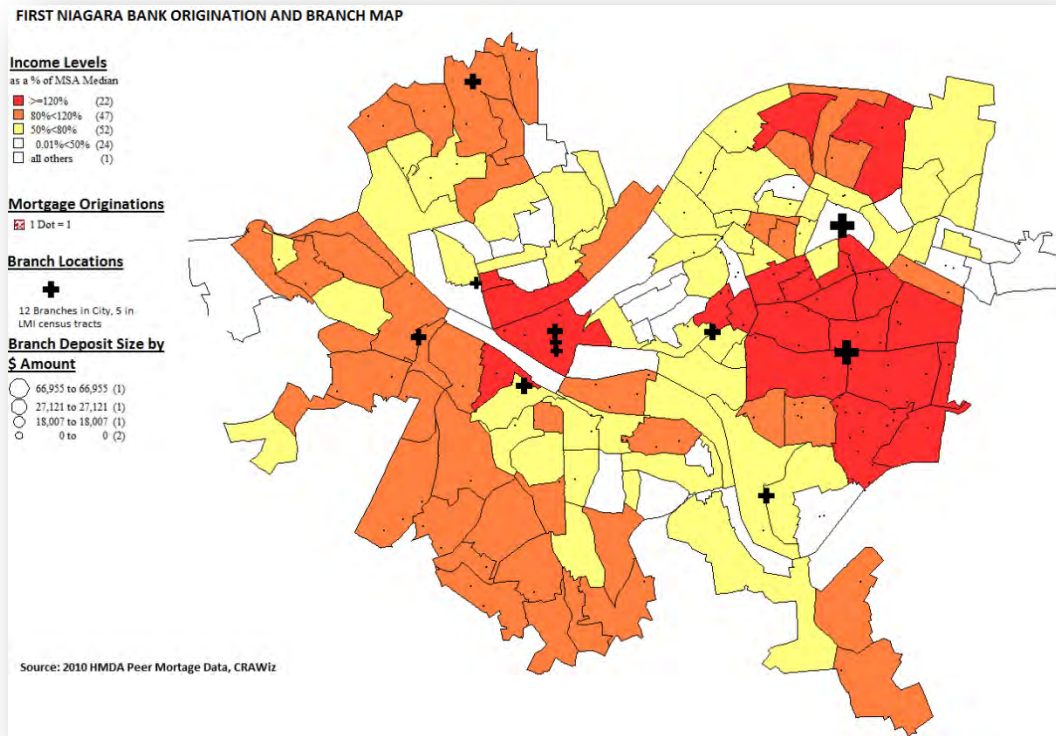
First National Bank is 6 of 17 in small business lending.

PITTSBURGH ANALYSIS

First National Bank has a healthy spread of loan originations in terms of census tract coverage. The majority of these loans for 2010 originated near the neighborhoods of Oakland and the South Side Flats area. Over 45% of their loans originating in LMI census tracts.

ALLEGHENY COUNTY ANALYSIS

The majority of First National Bank’s 547 total originations for Allegheny County in 2010 centered around the McCandless and Hampton Townships, both of which are upper income census tracts. 14% of First National Bank’s originations in Allegheny County were in LMI census tracts, with 1.28% being in low income census tracts.



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	67	29.00	53	30.99
Purchase - Government	40	17.32	31	18.13
Home Improvement	14	6.06	4	2.34
Refinancing	110	47.62	83	48.54

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	16	6.93	11	1.28	4	25
Moderate (50-79% of Median)	56	24.24	39	12.25	15	26.8
Middle (80-119% of Median)	86	37.23	58	35.47	15	17.4
Upper (>=120% of Median)	73	31.6	63	51.01	5	6.85
NA	0	0	0	0	0	0

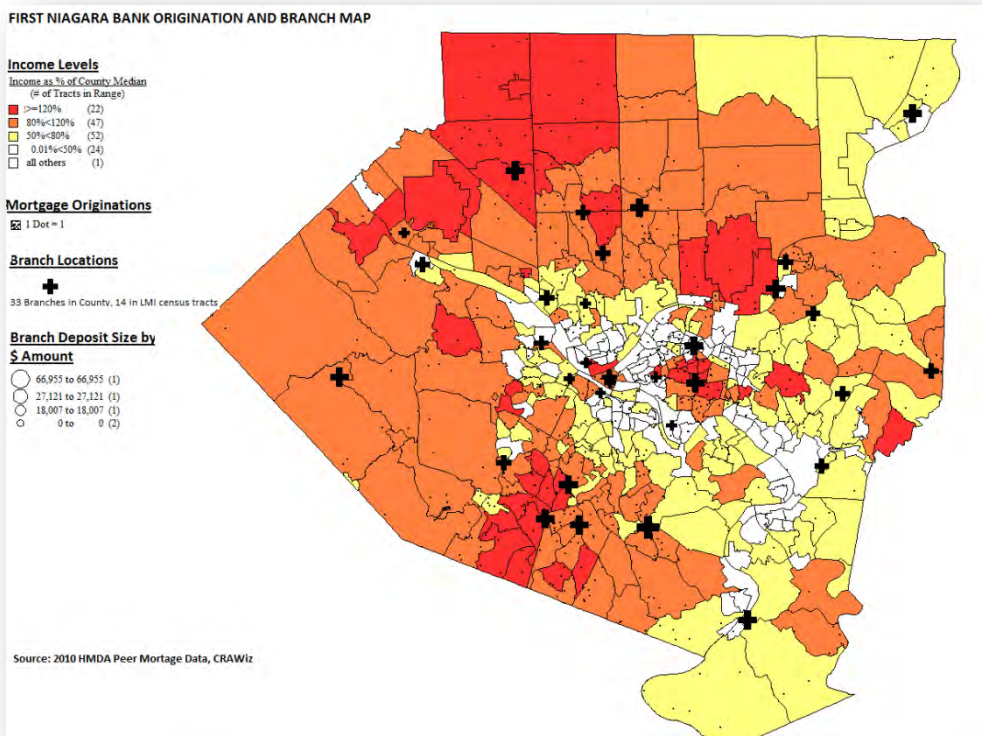
TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	33	14.29	18	10.53
Not Substantially Minority	198	85.71	153	89.47

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	12	\$2,584
Moderate (50-79% of Median)	70	\$8,682
Middle (80-119% of Median)	166	\$24,380
Upper (>=120% of Median)	186	\$33,320

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	199	22.16	163	23.87
Purchase - Government	137	15.26	120	17.57
Home Improvement	44	4.90	16	2.34
Refinancing	518	57.68	384	56.22

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	16	1.78	11	1.61	4	25
Moderate (50-79% of Median)	94	10.47	62	9.08	25	26.6
Middle (80-119% of Median)	352	39.2	257	37.63	51	14.5
Upper (>=120% of Median)	436	48.55	353	51.68	42	9.63
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	43	4.79	22	3.22
Not Substantially Minority	855	95.21	661	96.78

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	12	\$2,584
Moderate (50-79% of Median)	70	\$8,682
Middle (80-119% of Median)	166	\$24,380
Upper (>=120% of Median)	186	\$33,320

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

OVERALL TREND ANALYSIS- (CITY OF PITTSBURGH)

	Total Applications	Originated/Purchased	Denied
2006	n/a	n/a	n/a
2007	n/a	n/a	n/a
2008	n/a	n/a	n/a
2009	82	59	14
2010	231	171	39

First Niagara Bank has only been in the Pittsburgh market for three years, but has managed to triple its originations in one year. Total applications went up by 149, while total originations increased by 112. First Niagara’s origination rate is 74%.

First Niagara Bank is 8 of 21 in total asset size, and 6 of 19 in total deposits.

First Niagara Bank is 4 of 21 in total mortgage lending.

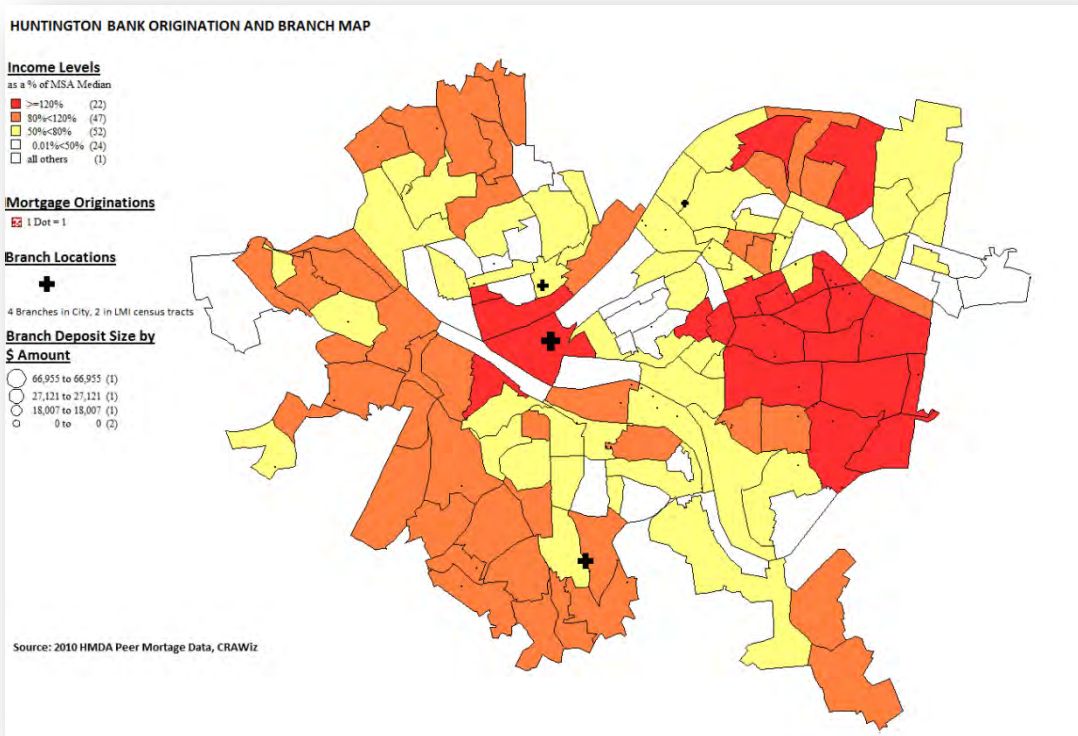
First Niagara Bank is 5 of 17 in small business lending.

PITTSBURGH ANALYSIS

First Niagara Bank has a fair geographic spread of lending across the City of Pittsburgh, with around 30% of its total loans originated being in LMI census tracts, and the majority of loans centering on moderate to middle income census tracts. Pockets of lending, while generally being evenly spread throughout the city, focus in East Liberty, Homewood, and the South Side Flats.

ALLEGHENY COUNTY ANALYSIS

First Niagara has a loan origination in most census tracts of Allegheny County, with larger pockets of lending centering in Penn Hills and Monroeville. 11% of First Niagara’s lending is in LMI census tracts, while close to 52% of its originations were in upper income census tracts.



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	33	19.64	20	33.33
Purchase - Government	32	19.05	5	8.33
Home Improvement	18	10.71	5	8.33
Refinancing	85	50.60	30	50.00

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	3	1.79	2	3.33	1	33.3
Moderate (50-79% of Median)	89	52.98	23	38.33	25	28.1
Middle (80-119% of Median)	48	28.57	17	28.33	24	50
Upper (>=120% of Median)	28	16.67	18	30	4	14.3
NA	0	0	0	0	0	0

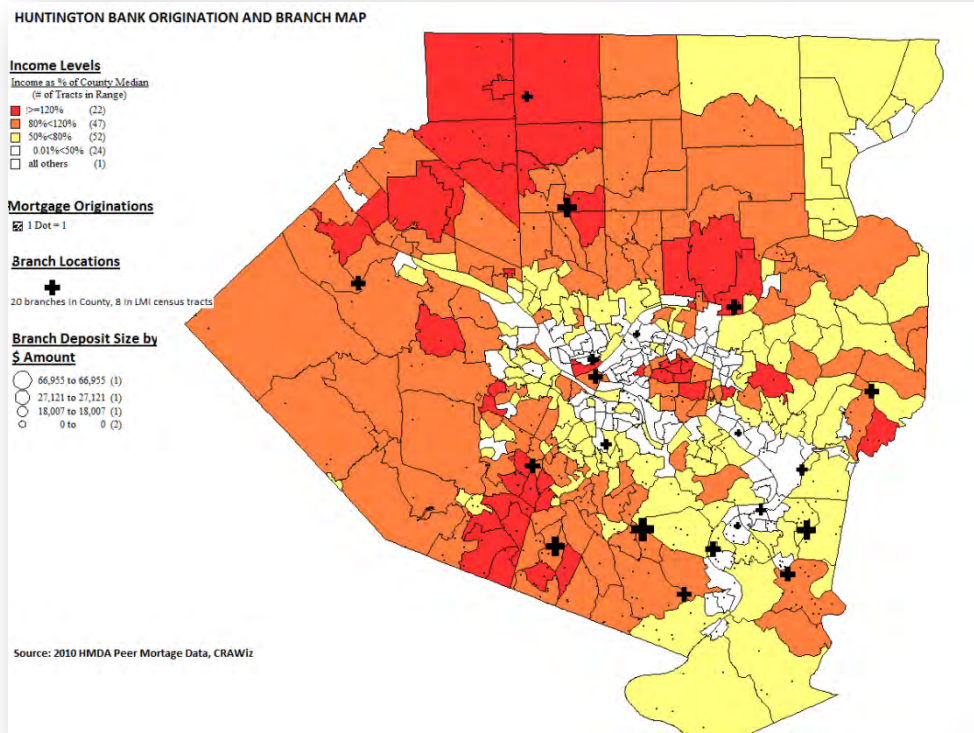
TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	16	9.52	4	6.67
Not Substantially Minority	152	90.48	56	93.33

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	17	\$886
Moderate (50-79% of Median)	74	\$3,961
Middle (80-119% of Median)	176	\$18,669
Upper (>=120% of Median)	180	\$17,360

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	137	12.12	88	19.38
Purchase - Government	83	7.35	20	4.41
Home Improvement Refinancing	102	9.03	30	6.61
Total	808	71.50	316	69.60

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	9	0.8	3	0.66	5	55.6
Moderate (50-79% of Median)	248	21.95	60	13.22	98	39.5
Middle (80-119% of Median)	470	41.59	184	40.53	221	47
Upper (>=120% of Median)	403	35.66	207	45.59	119	29.5
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	32	2.83	6	1.32
Not Substantially Minority	1,098	97.17	448	98.68

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	17	\$886
Moderate (50-79% of Median)	74	\$3,961
Middle (80-119% of Median)	176	\$18,669
Upper (>=120% of Median)	180	\$17,360

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

OVERALL TREND ANALYSIS- (CITY OF PITTSBURGH)

	Total Applications	Originated/Purchased	Denied
2006	n/a	n/a	n/a
2007	27	20	3
2008	51	23	18
2009	92	42	34
2010	168	60	54

Huntington Bank has almost doubled its total loan applications between 2009 and 2010, but their origination rate has dropped from a high of 74% in 2006 to a low of 36% for 2010.

Huntington Bank is 6 of 21 in total asset size, and 7 of 19 in total deposits.

Huntington Bank is 12 of 21 in total mortgage lending.

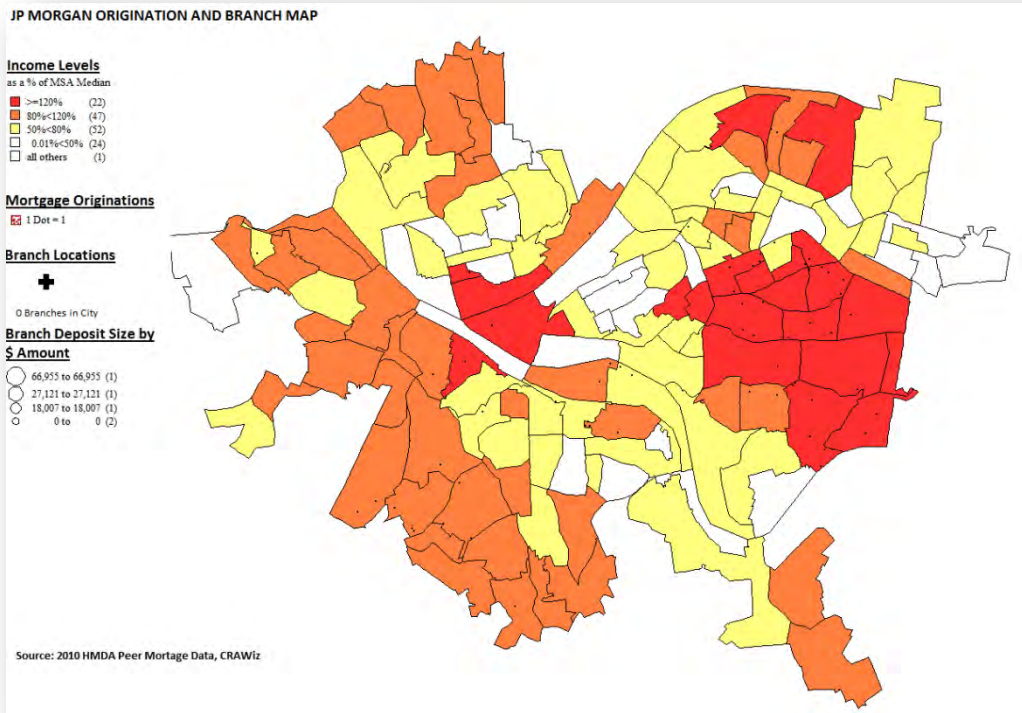
Huntington Bank is 4 of 17 in small business lending.

PITTSBURGH ANALYSIS

Huntington Bank’s loans originated spread throughout the City of Pittsburgh, with 41% being in LMI census tracts. Small concentrations of loans for Huntington can be found in the Squirrel Hill, Oakland neighborhoods, both being middle to upper level census tracts.

ALLEGHENY COUNTY ANALYSIS

Huntington Bank has a heavy concentration of loans in the North Huntingdon Township and White Oak/Versailles area of Allegheny County, the majority of which being middle income census tracts. For Allegheny County, Huntington Bank has a 14% origination rate for LMI census tracts.



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	147	28.00	10	14.08
Purchase - Government Home Improvement Refinancing	116	22.10	1	1.41
	6	1.14	1	1.41
	256	48.76	59	83.10

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	22	4.19	3	4.23
Not Substantially Minority	503	95.81	68	95.77

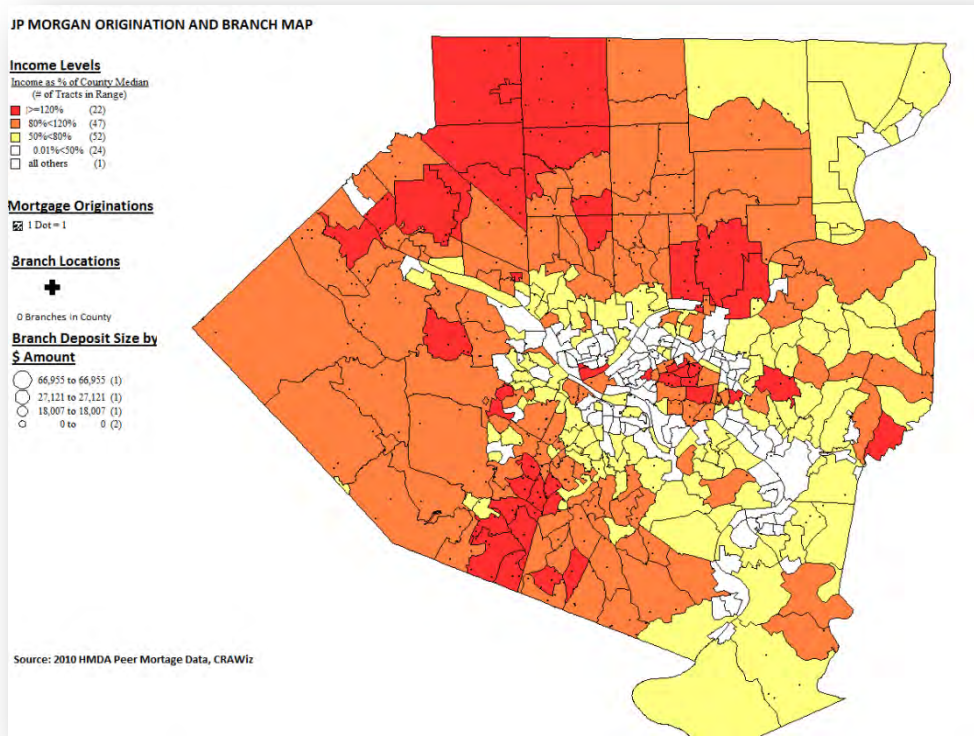
LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	9	1.71	1	1.41	1	11.1
Moderate (50-79% of Median)	88	16.76	10	14.08	7	7.95
Middle (80-119% of Median)	210	40	24	33.8	24	11.4
Upper (>=120% of Median)	218	41.52	36	50.7	20	9.17
NA	0	0	0	0	0	0

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	5	\$103
Moderate (50-79% of Median)	10	\$305
Middle (80-119% of Median)	37	\$1,166
Upper (>=120% of Median)	38	\$2,339

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	783	23.80	33	7.40
Purchase - Government	695	21.12	6	1.35
Home Improvement	25	0.76	2	0.45
Refinancing	1,787	54.32	405	90.81

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	10	0.3	1	0.22	1	10
Moderate (50-79% of Median)	131	3.98	16	3.59	13	9.92
Middle (80-119% of Median)	1,042	31.67	126	28.25	81	7.77
Upper (>=120% of Median)	2,107	64.04	303	67.94	146	6.93
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	33	1.00	5	1.12
Not Substantially Minority	3,256	98.97	441	98.88

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	5	\$103
Moderate (50-79% of Median)	10	\$305
Middle (80-119% of Median)	37	\$1,166
Upper (>=120% of Median)	38	\$2,339

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

OVERALL TREND ANALYSIS- (CITY OF PITTSBURGH)

This is the first year that JP Morgan Chase Bank has been included in the PCRG Mortgage Lending Study; therefore there is no trend analysis.

JP Morgan Chase was 1 of 21 in terms of asset size, but has no deposits in the Pittsburgh area.

JP Morgan Chase was 11 of 21 in total mortgage lending.

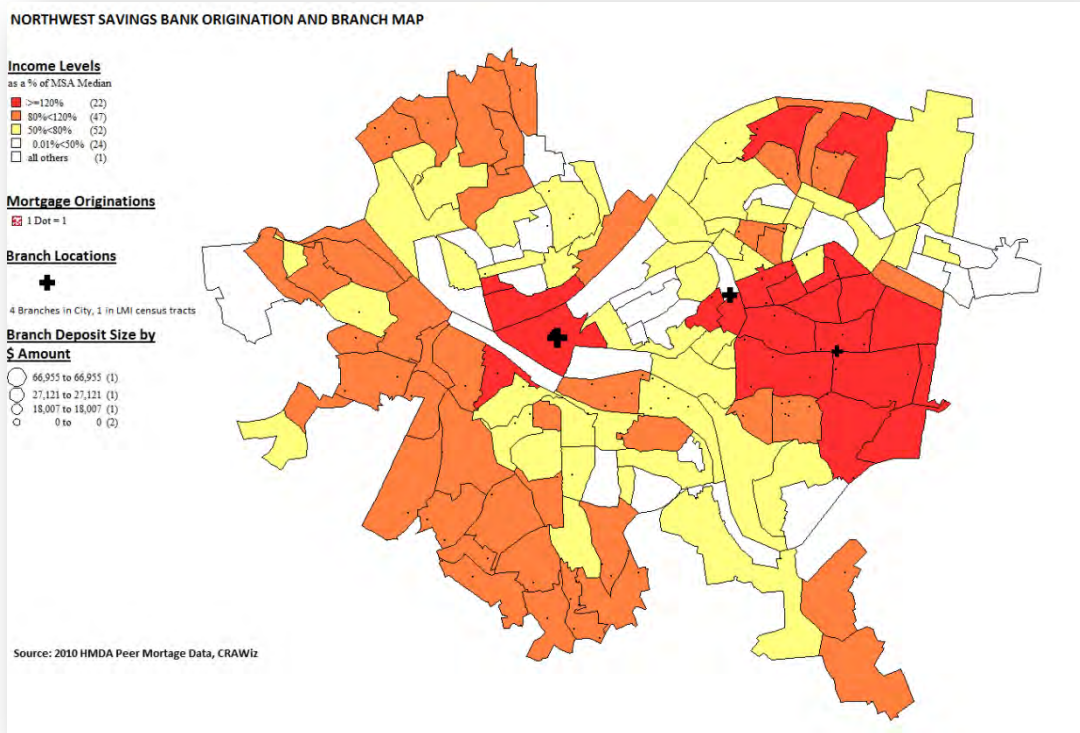
JP Morgan Chase is 9 of 17 in small business lending.

PITTSBURGH ANALYSIS

Nearly 85% of JP Morgan Chase's loan originations were in middle to upper income level census tracts. The majority of originations focused in the neighborhoods of Squirrel Hill and Point Breeze, both upper income census tracts. JP Morgan Chase has no bricks and mortar presence in Pittsburgh.

ALLEGHENY COUNTY ANALYSIS

JP Morgan Chase Bank originated 446 loans, out of a total of 3290 applications, a 13.5% origination rate. 4% of JP Morgan Chase's loans were in LMI census tracts. Nearly 70% of their originations were in upper income census tracts alone.



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	53	31.18	43	35.83
Purchase - Government	1	0.59	1	0.83
Home Improvement	12	7.06	10	8.33
Refinancing	104	61.18	66	55.00

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	4	2.35	1	0.83	1	25
Moderate (50-79% of Median)	44	25.88	29	24.17	11	25
Middle (80-119% of Median)	87	51.18	65	54.17	8	9.2
Upper (>=120% of Median)	35	20.59	25	20.83	2	5.71
NA	0	0	0	0	0	0

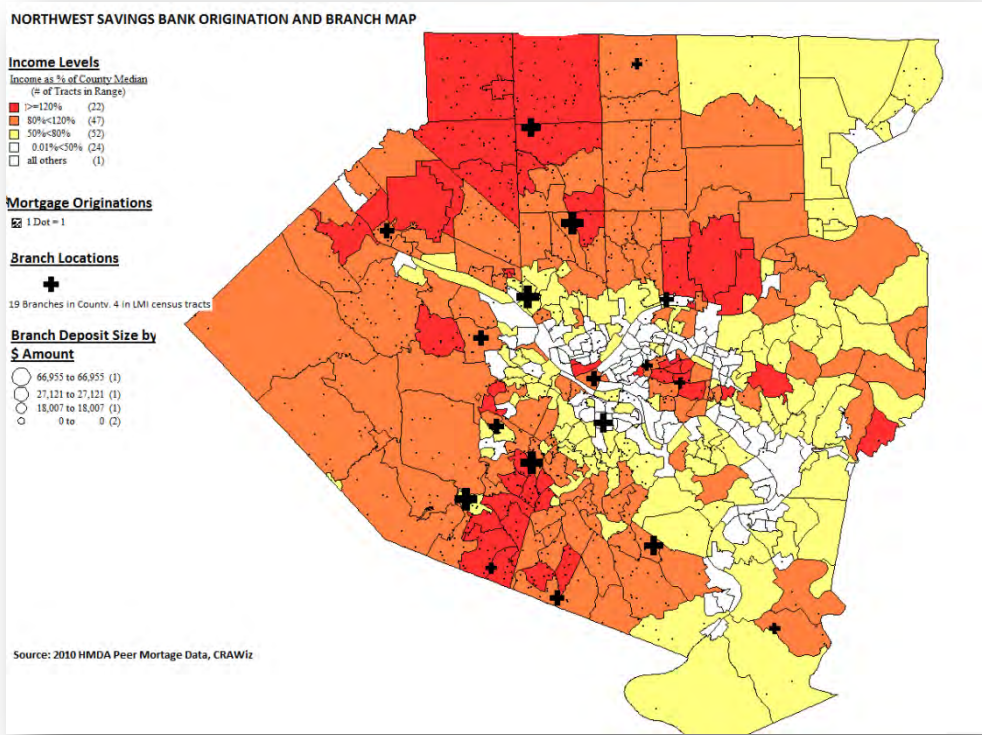
TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	127	74.71	90	75.00
Not Substantially Minority	11	6.47	8	6.67

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	1	\$550
Moderate (50-79% of Median)	11	\$1,920
Middle (80-119% of Median)	28	\$4,925
Upper (>=120% of Median)	30	\$6,253

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	406	32.53	367	37.03
Purchase - Government	2	0.16	2	0.20
Home Improvement	85	6.81	56	5.65
Refinancing	755	60.50	566	57.11

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	6	0.48	1	0.1	2	33.3
Moderate (50-79% of Median)	74	5.93	48	4.84	18	24.3
Middle (80-119% of Median)	385	30.85	287	28.96	44	11.4
Upper (>=120% of Median)	783	62.74	655	66.09	57	7.28
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	18	1.44	7	0.71
Not Substantially Minority	1,230	98.56	984	99.29

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	1	\$550
Moderate (50-79% of Median)	11	\$1,920
Middle (80-119% of Median)	28	\$4,925
Upper (>=120% of Median)	30	\$6,253

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

OVERALL TREND ANALYSIS- (CITY OF PITTSBURGH)

	Total Applications	Originated/Purchased	Denied
2006	82	73	2
2007	94	79	7
2008	102	87	9
2009	117	88	12
2010	170	120	22

Northwest Savings Bank (NSB) has traditionally always had a high origination rate, hovering around 80% for the past 5 years. For 2010, NSB has an originations rate of 71%.

NSB is 10 of 21 in total asset size, and 11 of 19 in total deposits.

NSB is 7 of 21 in total mortgage lending.

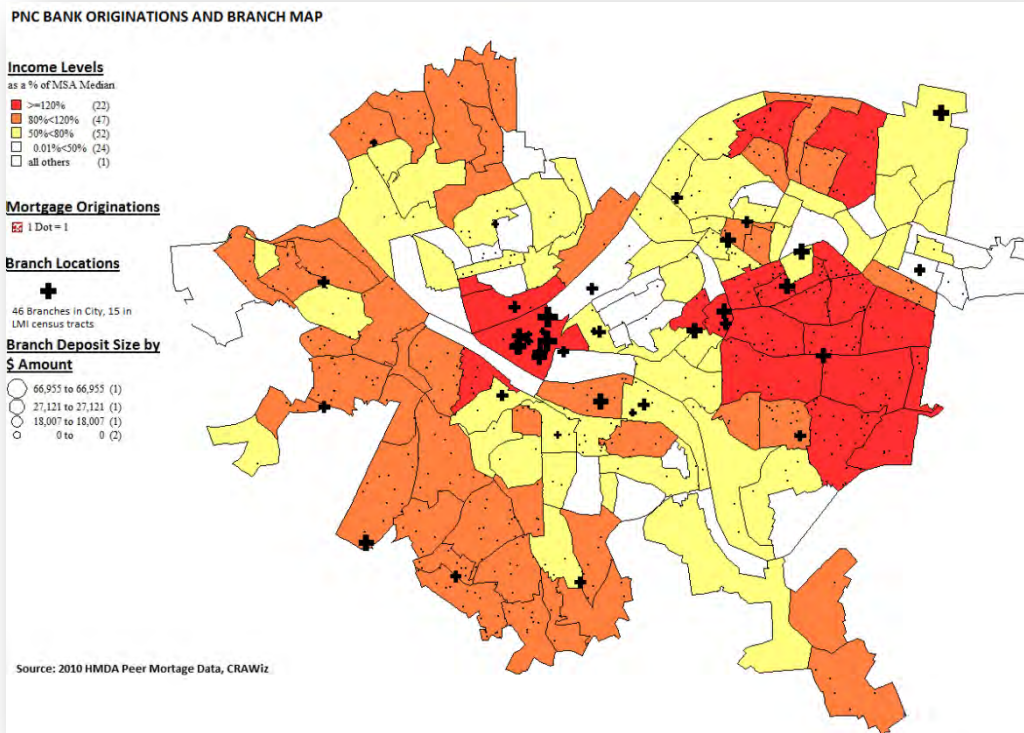
NSB is 11 of 17 in small business lending.

PITTSBURGH ANALYSIS

While 25% of Northwest Savings Bank’s originations were in LMI census tracts, 75% of loans originated were in substantially minority census tracts, a comparatively high rate. Pockets of lending include the neighborhoods of Squirrel Hill and Oakland, both mostly middle income census tracts.

ALLEGHENY COUNTY ANALYSIS

Northwest Savings Bank has a larger bricks and mortar presence in Allegheny County than in Pittsburgh alone, with 17 branches. The overwhelming majority of Northwest’s loans originated are in middle/upper income census tracts that are not substantially minority, with 95% and 99% respectively.



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	152	12.73	104	16.00
Purchase - Government	76	6.37	55	8.46
Home Improvement	269	22.53	108	16.62
Refinancing	697	58.38	383	58.92

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	39	3.27	15	2.31	21	53.9
Moderate (50-79% of Median)	275	23.03	136	20.92	120	43.6
Middle (80-119% of Median)	578	48.41	302	46.46	227	39.3
Upper (>=120% of Median)	302	25.29	197	30.31	74	24.5
NA	0	0	0	0	0	0

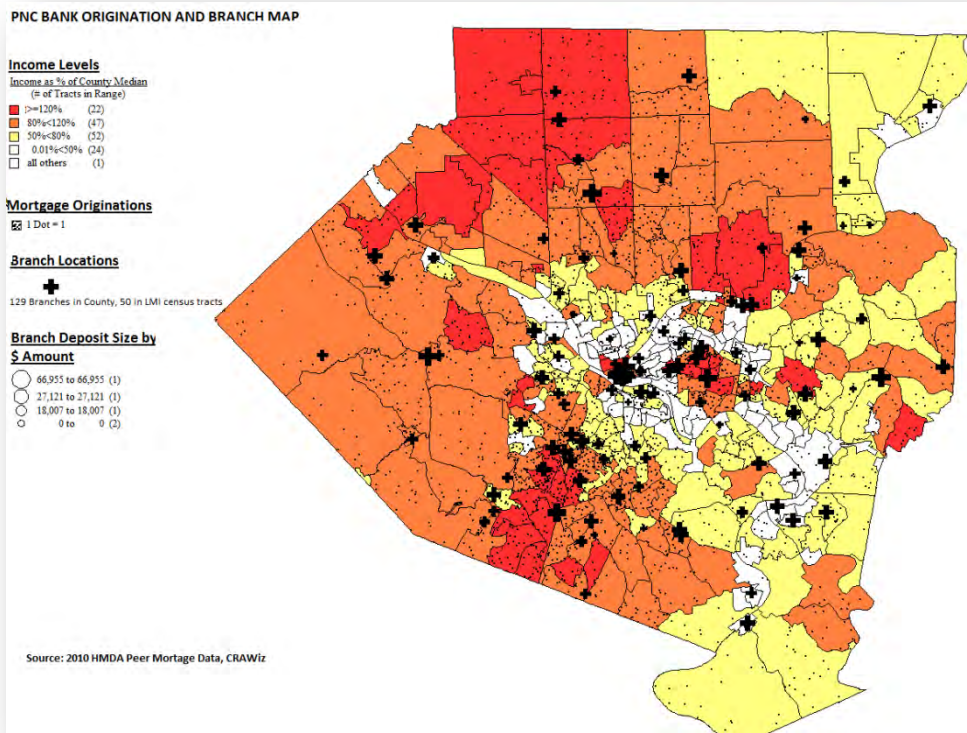
TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	118	9.88	49	7.54
Not Substantially Minority	1,076	90.12	601	92.46

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	225	\$21,332
Moderate (50-79% of Median)	741	\$77,683
Middle (80-119% of Median)	2,043	\$180,034
Upper (>=120% of Median)	2,602	\$237,652

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	527	8.04	377	10.15
Purchase - Government	321	4.90	253	6.81
Home Improvement	1,219	18.60	586	15.77
Refinancing	4,488	68.47	2,500	67.28

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	55	0.84	19	0.51	31	56.4
Moderate (50-79% of Median)	577	8.8	253	6.81	280	48.5
Middle (80-119% of Median)	2,775	42.33	1,474	39.67	1,072	38.6
Upper (>=120% of Median)	3,148	48.02	1,970	53.01	875	27.8
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	191	2.91	65	1.75
Not Substantially Minority	6,364	97.09	3,651	98.25

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	225	\$21,332
Moderate (50-79% of Median)	741	\$77,683
Middle (80-119% of Median)	2,043	\$180,034
Upper (>=120% of Median)	2,602	\$237,652

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

OVERALL TREND ANALYSIS- (CITY OF PITTSBURGH)

	Total Applications	Originated/Purchased	Denied
2006	1059	492	431
2007	667	264	315
2008	689	307	257
2009	819	347	349
2010	1194	650	442

PNC has traditionally been a leader in lending for the City of Pittsburgh in terms of dollar amount and number originated, this year having the most originations out of any bank in this study by nearly 50 loans. Their origination rate for 2010 was 54.4%, with a 5 year high for both applications and originations in 2010.

PNC is 3 of 21 in total asset size, and 1 of 19 in total deposits.

PNC is 1 of 21 in total mortgage lending.

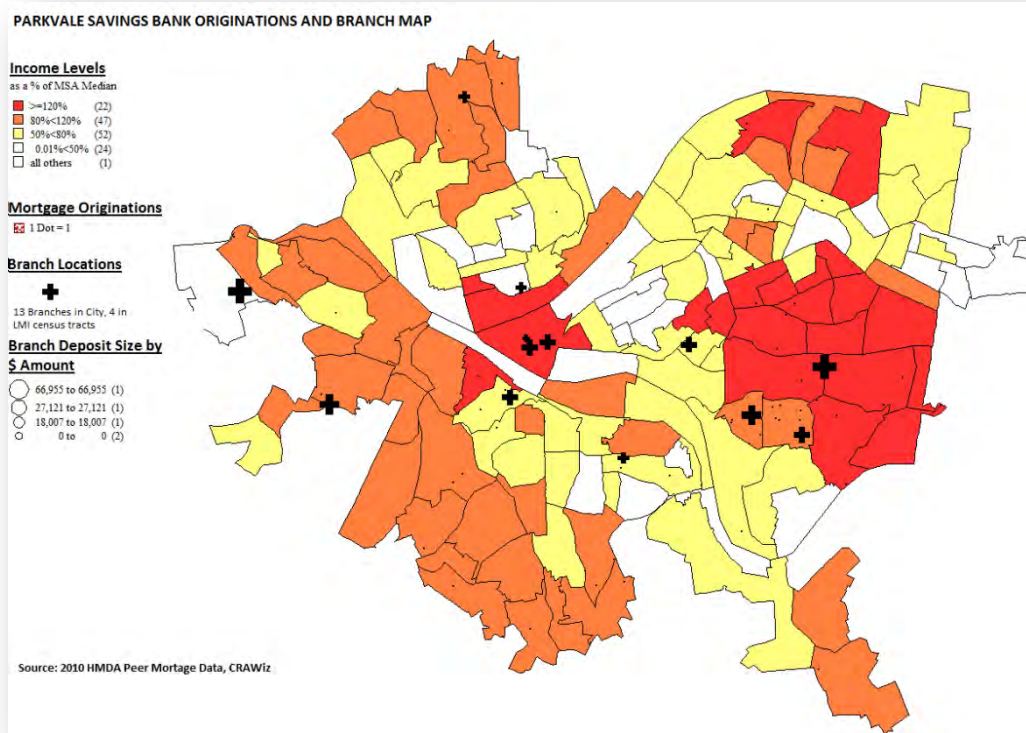
PNC is 1 of 17 in small business lending.

PITTSBURGH ANALYSIS

PNC has nearly 25% of its loans originated in LMI census tracts, with almost 93% originated in not substantially minority census tracts. 30% of PNC’s loans is in upper income census tracts.

ALLEGHENY COUNTY ANALYSIS

PNC has the largest bricks and mortar presence in Allegheny County with 106 branches. Of the 6,555 loan applications, PNC originated 3,714, a 57% origination rate. Of those loans originated, 92% were in middle to upper income census tracts, while .51% were in low income census tracts.



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	29	28.16	14	25.00
Purchase - Government Home Improvement Refinancing	0	0.00	0	0.00
Home Improvement Refinancing	36	34.95	18	32.14
Refinancing	38	36.89	24	42.86

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	3	2.91	1	1.79	0	0
Moderate (50-79% of Median)	26	25.24	14	25	8	30.8
Middle (80-119% of Median)	45	43.69	27	48.21	12	26.7
Upper (>=120% of Median)	29	28.16	14	25	2	6.9
NA	0	0	0	0	0	0

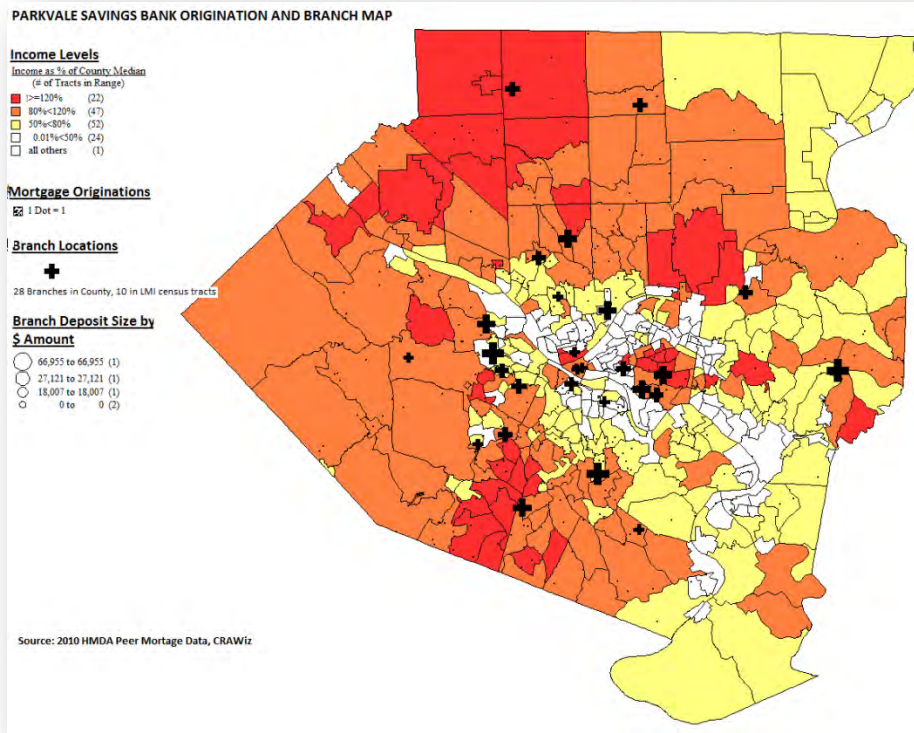
TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	6	5.83	3	5.36
Not Substantially Minority	97	94.17	53	94.64

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	3	\$68
Moderate (50-79% of Median)	21	\$1,045
Middle (80-119% of Median)	37	\$1,942
Upper (>=120% of Median)	21	\$975

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	103	22.99	67	21.90
Purchase - Government	0	0.00	0	0.00
Home Improvement Refinancing	134	29.91	87	28.43
	211	47.10	152	49.67

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	3	0.67	1	0.33	0	0
Moderate (50-79% of Median)	44	9.82	28	9.15	11	25
Middle (80-119% of Median)	179	39.96	126	41.18	33	18.4
Upper (>=120% of Median)	222	49.55	151	49.35	19	8.56
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	7	1.56	3	0.98
Not Substantially Minority	441	98.44	303	99.02

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	3	\$68
Moderate (50-79% of Median)	21	\$1,045
Middle (80-119% of Median)	37	\$1,942
Upper (>=120% of Median)	21	\$975

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

OVERALL TREND ANALYSIS- (CITY OF PITTSBURGH)

	Total Applications	Originated/Purchased	Denied
2006	191	155	25
2007	155	118	25
2008	145	95	39
2009	116	88	23
2010	103	56	22

Parkvale Bank has seen a steady decline in loans originated, with its lowest amount in 2010 at 56 loans originated from 103 applied, a 53% origination rate, down from a high of 94% in 2006. Parkvale Bank is to be acquired by First National Bank in 2012.

Parkvale Bank is 15 of 21 in total asset size, and 8 of 19 in total deposits.

Parkvale Bank is 13 of 21 in total mortgage lending.

Parkvale Bank is 10 of 17 in small business lending.

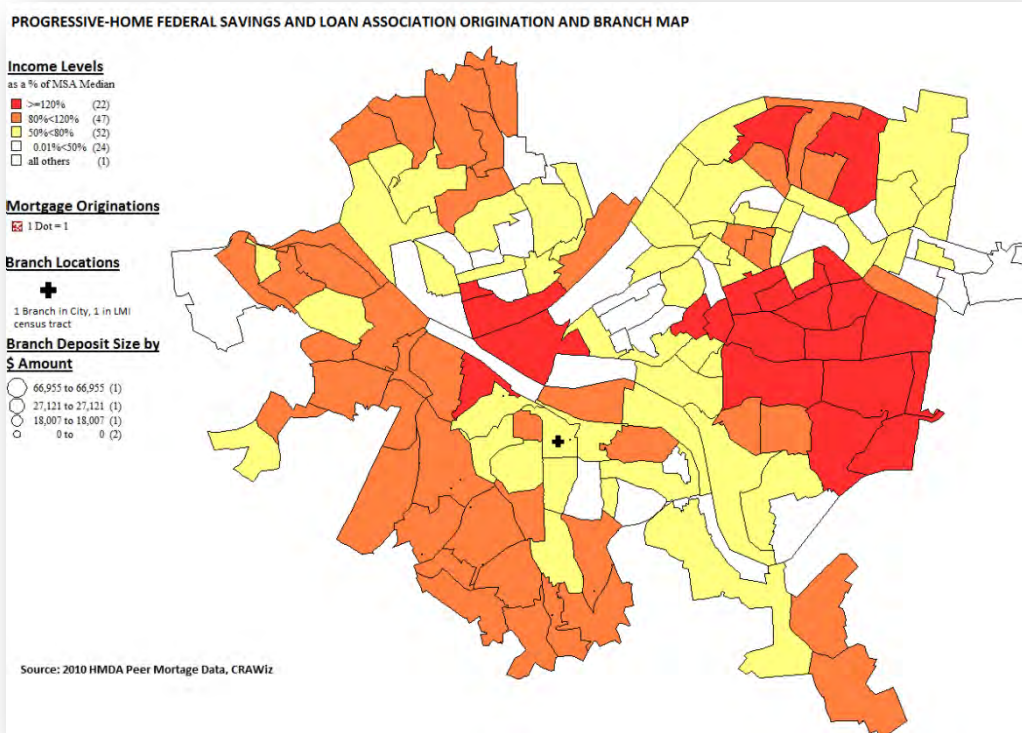
PITTSBURGH ANALYSIS

Over 70% of Parkvale’s originations are in moderate and middle income census tracts, with 25% in moderate alone. 95% of Parkvale’s lending is in not-substantially minority census tracts.

ALLEGHENY COUNTY ANALYSIS

The majority of Parkvale’s 27 branches are located in the southern parts of the City of Pittsburgh and Allegheny County in mostly upper income census tracts. Of the 306 loans originated in Allegheny County for 2010, 99.02% of them are in not substantially minority census tracts, with 91% of loans originated in middle to upper income census tracts.

PROGRESSIVE HOME FEDERAL SAVINGS AND LOAN ASSOCIATION DATA-PITTSBURGH



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	7	38.89	6	46.15
Purchase - Government	0	0.00	0	0.00
Home Improvement	0	0.00	0	0.00
Refinancing	11	61.11	7	53.85

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	6	33.33	3	23.08	3	50.00
Middle (80-119% of Median)	10	55.56	8	61.54	2	20.00
Upper (>=120% of Median)	2	11.11	2	15.38	0	0.00
NA	0	0.00	0	0.00	0	0.00

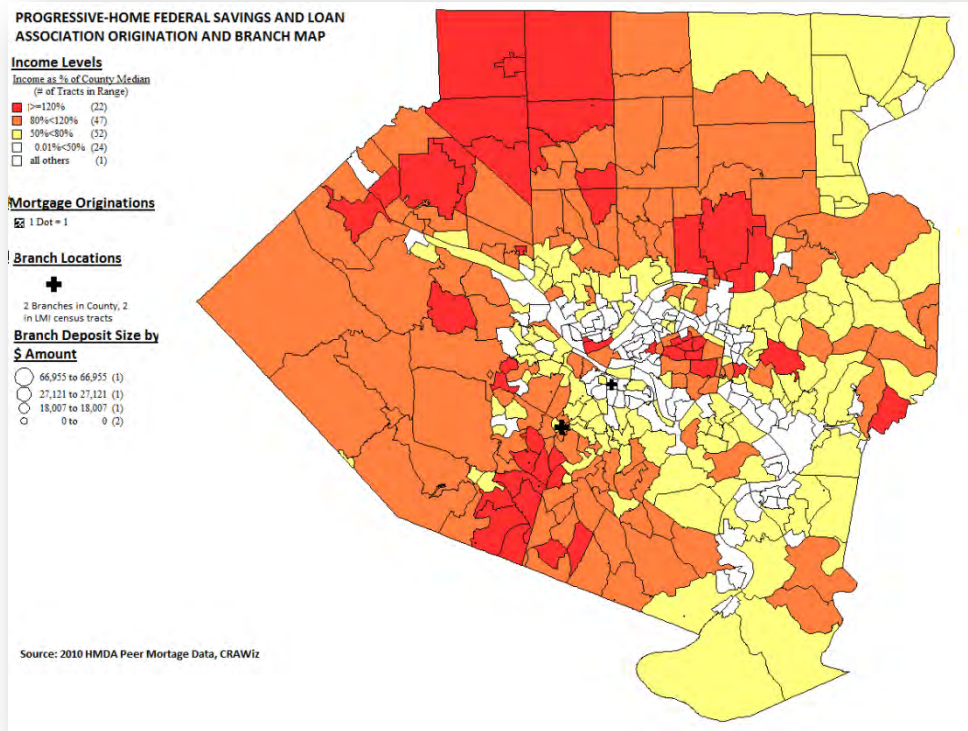
TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	1	5.56	0	0.00
Not Substantially Minority	17	94.44	13	100.00

SMALL BUSINESS LENDING (N/A)**

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

PROGRESSIVE HOME FEDERAL SAVINGS AND LOAN ASSOCIATION DATA-ALLEGHENY COUNTY



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	11	28.95	9	28.13
Purchase - Government	0	0.00	0	0.00
Home Improvement	0	0.00	0	0.00
Refinancing	27	71.05	23	71.88

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	6	15.79	3	9.38	3	50.00
Middle (80-119% of Median)	17	44.74	15	46.88	2	11.76
Upper (>=120% of Median)	15	39.47	14	43.75	1	6.67
NA	0	0.00	0	0.00	0	0.00

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	1	2.63	0	0.00
Not Substantially Minority	37	97.37	32	100.00

SMALL BUSINESS LENDING (N/A)**

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

OVERALL TREND ANALYSIS- (CITY OF PITTSBURGH)

	Total Applications	Originated/Purchased	Denied
2006	n/a	n/a	n/a
2007	7	7	0
2008	9	8	0
2009	12	11	1
2010	18	13	5

Progressive Home Federal Savings and Loan Association (PHFSLA) is the smallest bank in this study, with only 52 million in total assets and 2 branches in Allegheny County. For this reason, the majority of loans applied for are usually accepted. 2010 saw the highest amount of loans applied for in 5 years at 18, with 13 originated, a 72% origination rate.

PHFSLA is 21 of 21 in total asset size, and 19 of 19 in total deposits.

PHFSLA is 18 of 21 in total mortgage lending.

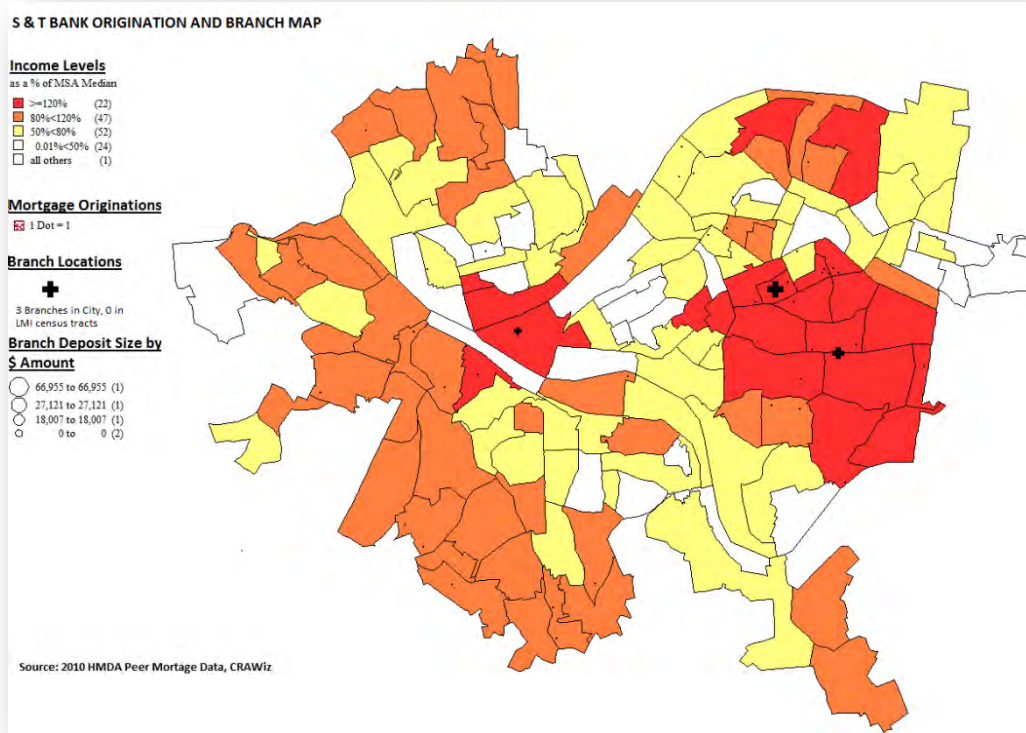
PHFSLA does not participate in Small Business Lending.

PITTSBURGH ANALYSIS

PHFSLA’s two branches are south of the City of Pittsburgh, with its one Pittsburgh branch located on the South Side. As such, all of the 13 loans originated are in the south as well. Of the 13, 84% are in moderate to middle income census tracts. 100% of the loans are in not substantially minority census tracts.

ALLEGHENY COUNTY ANALYSIS

Of 38 loans applied for, 32 were originated, an 84% origination rate. Over half of those loans were in moderate to middle income census tracts, and 100% were in not substantially minority census tracts.



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	36	43.90	28	54.90
Purchase - Government	0	0.00	0	0.00
Home Improvement	11	13.41	5	9.80
Refinancing	35	42.68	18	35.29

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	3	3.66	1	1.96	1	33.3
Moderate (50-79% of Median)	24	29.27	15	29.41	3	12.5
Middle (80-119% of Median)	21	25.61	16	31.37	2	9.52
Upper (>=120% of Median)	34	41.46	19	37.25	5	14.7
NA	0	0	0	0	0	0

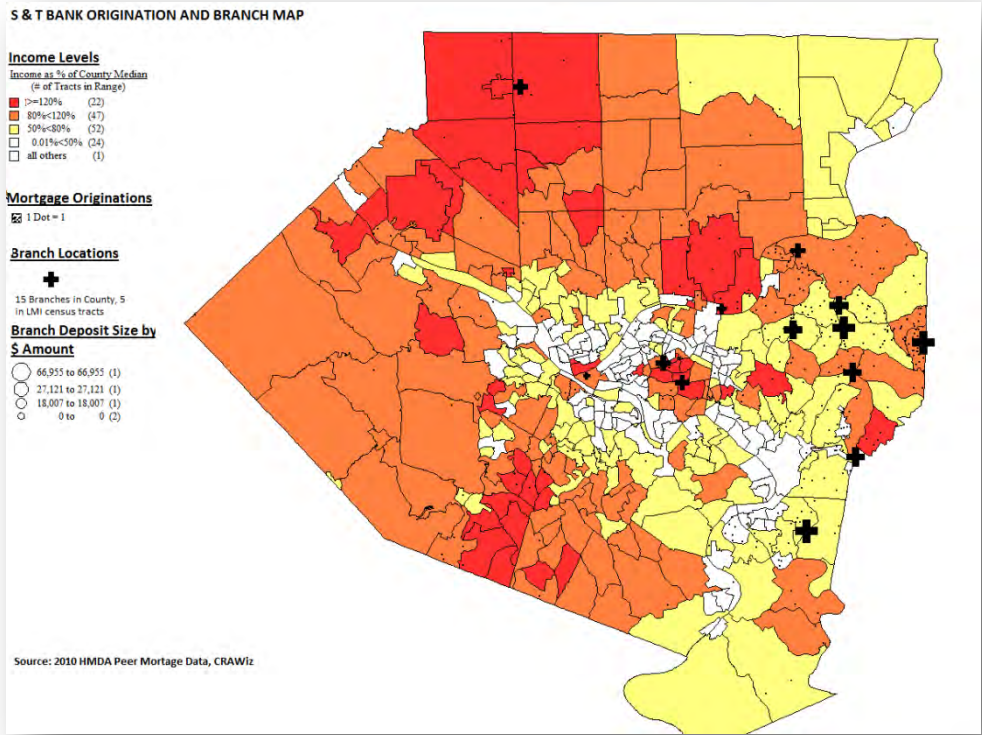
TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	9	10.98	9	10.98
Not Substantially Minority	73	89.02	73	89.02

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	21	\$6,204
Moderate (50-79% of Median)	47	\$7,131
Middle (80-119% of Median)	244	\$19,402
Upper (>=120% of Median)	221	\$24,461

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	145	21.45	105	24.94
Purchase - Government	0	0.00	0	0.00
Home Improvement	213	31.51	120	28.50
Refinancing	318	47.04	196	46.56

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	6	0.89	3	0.71	1	16.7
Moderate (50-79% of Median)	84	12.43	55	13.06	16	19.1
Middle (80-119% of Median)	370	54.73	215	51.07	71	19.2
Upper (>=120% of Median)	216	31.95	148	35.15	19	8.8
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	15	2.22	7	1.66
Not Substantially Minority	660	97.63	413	98.10

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	21	\$6,204
Moderate (50-79% of Median)	47	\$7,131
Middle (80-119% of Median)	244	\$19,402
Upper (>=120% of Median)	221	\$24,461

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

OVERALL TREND ANALYSIS- (CITY OF PITTSBURGH)

	Total Applications	Originated/Purchased	Denied
2006	24	18	3
2007	155	118	25
2008	45	32	8
2009	93	63	14
2010	82	51	11

S & T Bank saw a decrease in lending from 2009 to 2010, with 12 fewer loans originated. Their origination rate, however, has remained fairly constant over the past five years, always between 60-70% of loans applied for being originated.

S & T is 13 of 21 in total asset size, and 12 of 19 in total deposits.

S & T is 15 of 21 in total mortgage lending.

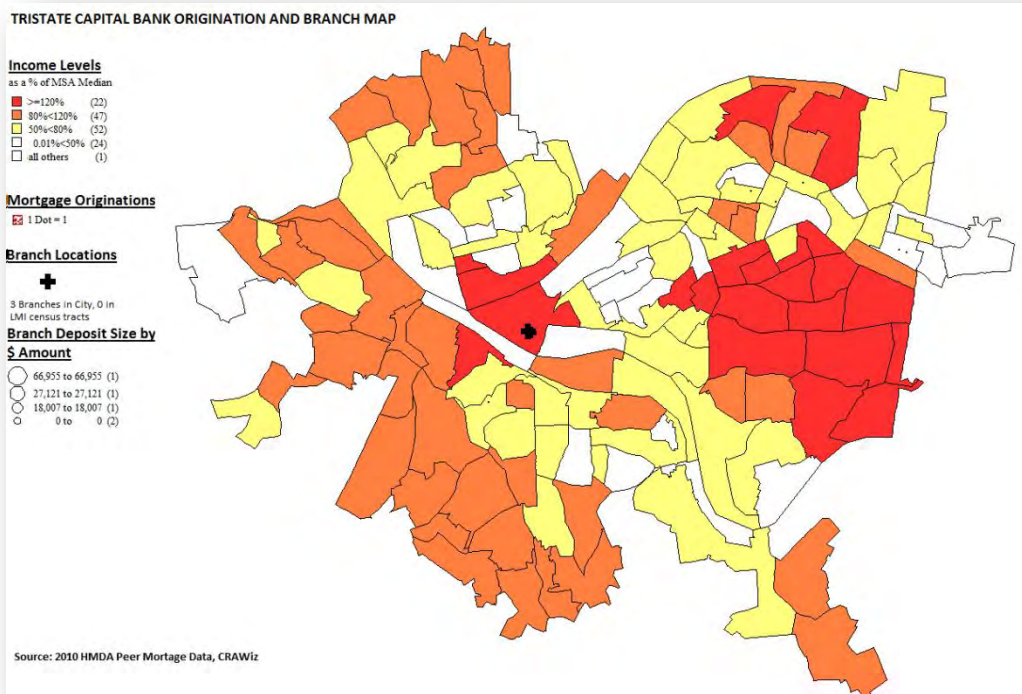
S & T is 2 of 17 in small business lending.

PITTSBURGH ANALYSIS

30% of S & T's lending is in LMI census tracts, with 11% being in substantially minority census tracts. The majority of the loans are centered in the Bloomfield and Garfield neighborhoods, which are primarily moderate to middle income census tracts, with a few loans in East Liberty, a low income census tract.

ALLEGHENY COUNTY ANALYSIS

The majority of S & T's lending for Allegheny County is centered in the Penn Hills/ Monroeville area, where a high concentration of the 421 loans originated were located. 86% of loans originated were in middle to upper income census tracts, with 98% being in not substantially minority census tracts.



LOANS BY CENSUS TRACT*

LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	8	88.89	7	87.50
Purchase - Government	0	0.00	0	0.00
Home Improvement	1	11.11	1	12.50
Refinancing	0	0.00	0	0.00

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	3	33.33	3	37.5	0	0
Moderate (50-79% of Median)	4	44.44	4	50	0	0
Middle (80-119% of Median)	2	22.22	1	12.5	0	0
Upper (>=120% of Median)	0	0	0	0	0	0
NA	0	0	0	0	0	0

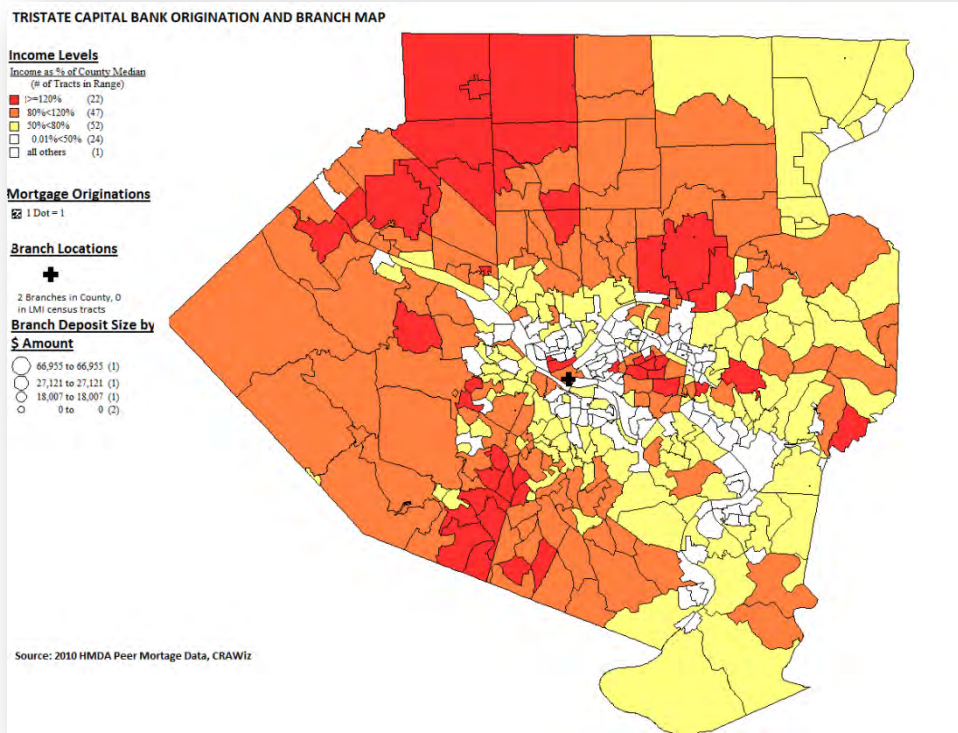
TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	7	77.78	7	87.50
Not Substantially Minority	2	22.22	1	12.50

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	1	\$500
Moderate (50-79% of Median)	0	\$0
Middle (80-119% of Median)	1	\$76
Upper (>=120% of Median)	3	\$2,500

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz



LOAN ORIGINATIONS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Purchase - Conventional	11	45.83	8	40.00
Purchase - Government	0	0.00	0	0.00
Home Improvement	7	29.17	7	35.00
Refinancing	6	25.00	5	25.00

LOANS BY CENSUS TRACT*

	Total Applications		Originated/Purchased		Denied	
	Count	%	Count	%	Count	%
Low (0-49% of Median)	4	16.67	4	20	0	0
Moderate (50-79% of Median)	4	16.67	4	20	0	0
Middle (80-119% of Median)	5	20.83	4	20	0	0
Upper (>=120% of Median)	11	45.83	8	40	0	0
NA	0	0	0	0	0	0

TRACT MINORITY STATUS*

	Total Applications		Originated/Purchased	
	Count	%	Count	%
Substantially Minority	8	33.33	8	40.00
Not Substantially Minority	16	66.67	12	60.00

SMALL BUSINESS LENDING**

TRACT INCOME LEVEL	Originated/Purchased (in thousands)	
	Count	Amount
Low (0-49% of Median)	1	\$500
Moderate (50-79% of Median)	0	\$0
Middle (80-119% of Median)	1	\$76
Upper (>=120% of Median)	3	\$2,500

*Source: 2010 HMDA Peer Mortgage Data, CRAWiz **Source: 2010 Peer Small Business Data, CRAWiz

OVERALL TREND ANALYSIS- (CITY OF PITTSBURGH)

	Total Applications	Originated/Purchased	Denied
2006	n/a	n/a	n/a
2007	0	0	0
2008	11	10	1
2009	14	13	1
2010	9	8	0

Tri-State Capital Bank’s principle business is small business lending and capital investment, therefore it has only engaged in a small amount of mortgage lending and, as such, has had a had a small amount of total loans applied for. Tri-State has had a fairly high loans originated rate, with only three denials in the past three years.

Tri-State is 16 of 21 in total asset size, and 5 of 19 in total deposits.

Tri-State is 20 of 21 in total mortgage lending.

Tri-State is 17 of 17 in small business lending.

PITTSBURGH ANALYSIS

With one branch in the Golden Triangle, Tri-State’s total lending numbers are low. The majority of loans are in the neighborhood of East Liberty, with 87% of loans originated in LMI census tracts.

ALLEGHENY COUNTY ANALYSIS

Of the 24 loans applied for, 20 were originated, an 83% origination rate. 40% of Tri-States loans were in LMI census tracts, with 60% in substantially minority census tracts.

This contains the 2010 HMDA Peer Lender Group Reports from Federal Financial Institutions Examination Council (FFIEC). The report provides information about subsidiaries with institution IDs and organizational make-up of a financial holding company or parental organization.

89-ALLEGHENY VALLEY BANK

90-AMERISERVE FINANIAL BANK

91-BANK OF AMERICA

92-BNY MELLON BANK

93-CITIZENS BANK

94-DOLLAR BANK

95-ESB BANK

96-EUREKA BANK

97-FIDELITY BANK

98-FIFTH THIRD BANK

99-FIRST COMMONWEALTH BANK

100-FIRST NATIONAL BANK

101-FIRST NIAGARA BANK

102-HUNTINGTON BANK

108-JP MORGAN CHASE BANK

109-NORTHWEST SAVINGS BANK

110-PNC BANK

111-PARKVALE SAVINGS BANK

112-PROGRESSIVE-HOME FEDERAL SAVINGS AND LOAN ASSOCIATION

113-S&T BANK

114-TRISTATE CAPITAL BANK



Report created: 11/16/2011

ALLEGHENY VALLEY BANCORP, INC. (1247419)

as of 12/31/2010

Hierarchy report with the following institution types: HMDA Reporters

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

Total Records: 2

* Institutions Matching Selection Rule.

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

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

Report created: 11/16/2011

AMERISERV FINANCIAL, INC. (1117316)

as of 12/31/2010

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	AMERISERV FINANCIAL, INC (1117316)		JOHNSTOWN	PA	Bank Holding Company
2	-* AMERISERV FINANCIAL BANK (928618), (0000928618 FRS 1 AMERISERV FNCL BK)		JOHNSTOWN	PA	State Member Bank

Total Records: 2

* Institutions Matching Selection Rule.

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

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

Report created: 11/15/2011

BANK OF AMERICA CAPITAL CORPORATION (1090222)

as of 11/15/2011

Hierarchy report with the following institution types: Commercial Bank, Cooperative Bank, Credit Union, Edge/Agreement Corporation, Financial Holding Company, Holding Company, Industrial Bank, Insurance Co. Broker/Agent/Underwriter, Nondepository Trust Company, Other Company, Savings Bank, Savings and Loan Association, and the Securities Broker/Dealer/Underwriter

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	* BANK OF AMERICA CAPITAL CORPORATION (1090222)		CHARLOTTE	NC	Domestic Entity Other
2	-* ATLANTIC EQUITY CORPORATION (2196345)	1	CHARLOTTE	NC	Domestic Entity Other
3	-* BA 1998 PARTNERS FUND I, L.P. (2869573)	1	CHICAGO	IL	Domestic Entity Other
4	--* + BA 1998 PARTNERS MASTER FUND I, L.P. (2869555)	3	CHICAGO	IL	Domestic Entity Other
5	-* BA 1998 PARTNERS FUND II, L.P. (2869582)	1	CHICAGO	IL	Domestic Entity Other
6	--* BA 1998 PARTNERS MASTER FUND II, L.P. (2869564)	5	CHICAGO	IL	Domestic Entity Other
7	-^ + BA 1998 PARTNERS FUND LDC (2869603)	↑	CHICAGO	IL	Domestic Entity Other

Total Records: 7

* Institutions Matching Selection Rule.

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

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

Report created: 11/16/2011

BANK OF NEW YORK MELLON CORPORATION, THE (3587146)

as of 12/31/2010

Hierarchy report with the following institution types: HMDA Reporters

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

Total Records: 3

* Institutions Matching Selection Rule.

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

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

Report created: 11/16/2011

CITIZENS FINANCIAL GROUP, INC. (1132449)

as of 12/31/2010

Hierarchy report with the following institution types: HMDA Reporters

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

Total Records: 3

* Institutions Matching Selection Rule.

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

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

Report created: 11/16/2011

DOLLAR BANK, A FEDERAL SAVINGS BANK (961624)

as of 12/31/2010

Hierarchy report with the following institution types: HMDA Reporters

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

Total Records: 1

* Institutions Matching Selection Rule.

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

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

Report created: 11/16/2011

ESB FINANCIAL CORPORATION (1924925)

as of 12/31/2010

Hierarchy report with the following institution types: HMDA Reporters

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

Total Records: 2

* Institutions Matching Selection Rule.

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

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

Report created: 11/16/2011

EUREKA FINANCIAL CORPORATION (3831317)

as of 12/31/2010

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	EUREKA FINANCIAL CORPORATION (3831317)		PITTSBURGH	PA	Thrift Holding Company
2	.* ^ EUREKA BANK (667074), (0000000962 OTS EUREKA BK)	1	PITTSBURGH	PA	Savings & Loan Association

Total Records: 2

* Institutions Matching Selection Rule.

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

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

Report created: 11/16/2011

FIDELITY BANCORP, INC. (2121552)

as of 12/31/2010

Hierarchy report with the following institution types: HMDA Reporters

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

Total Records: 2

* Institutions Matching Selection Rule.

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

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

Report created: 11/16/2011

FIFTH THIRD BANCORP (1070345)

as of 12/31/2010

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	FIFTH THIRD BANCORP (1070345)		CINCINNATI	OH	Financial Holding Company - Domestic
2	-FIFTH THIRD FINANCIAL CORPORATION (2990244)	1	CINCINNATI	OH	Financial Holding Company - Domestic
3	--* FIFTH THIRD BANK (723112), (0000723112 FRS FIFTH THIRD BK)	2	CINCINNATI	OH	State Member Bank
4	--OLD KENT MORTGAGE SERVICES, INC. (2188142)	3	GRAND RAPIDS	MI	Domestic Entity Other
5	----* FIFTH THIRD MORTGAGE-MI, LLC (3072606), (0003072606 FRS FIFTH THIRD MTG-MI LLC)	4	GRAND RAPIDS	MI	Domestic Entity Other
6	---* FIFTH THIRD MORTGAGE COMPANY (2712969), (0002712969 FRS FIFTH THIRD MTG CO)	3	CINCINNATI	OH	Domestic Entity Other
7	---* + ^ FIFTH THIRD MORTGAGE-MI, LLC (3072606), (0003072606 FRS FIFTH THIRD MTG-MI LLC)	3	GRAND RAPIDS	MI	Domestic Entity Other

Total Records: 7

* Institutions Matching Selection Rule.

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

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

Report created: 11/16/2011

FIRST COMMONWEALTH FINANCIAL CORPORATION (1071306)

as of 12/31/2010

Hierarchy report with the following institution types: HMDA Reporters

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

Total Records: 3

* Institutions Matching Selection Rule.

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

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

Report created: 11/15/2011

F.N.B. CORPORATION (3005332)

as of 12/31/2010

Hierarchy report with the following institution types: HMDA Reporters

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

Total Records: 2

* Institutions Matching Selection Rule.

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

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

Report created: 11/16/2011

FIRST NIAGARA FINANCIAL GROUP, INC. (2648693)

as of 12/31/2010

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	FIRST NIAGARA FINANCIAL GROUP, INC. (2648693)		BUFFALO	NY	Bank Holding Company
2	-* FIRST NIAGARA BANK, NATIONAL ASSOCIATION (517900), (0000024968 OCC FIRST NIAGARA BK, NA)	1	BUFFALO	NY	National Bank
3	-* HOMESTEAD FUNDING CORPORATION (3881509), (7776400006 HOMESTEAD FUNDING CORP)	1	ALBANY	NY	Domestic Entity Other

Total Records: 3

* Institutions Matching Selection Rule.

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

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

Report created: 11/16/2011

HUNTINGTON BANCSHARES INCORPORATED (1068191)

as of 11/16/2011

Hierarchy report with the following institution types: Commercial Bank, Cooperative Bank, Credit Union, Edge/Agreement Corporation, Financial Holding Company, Holding Company, Industrial Bank, Insurance Co. Broker/Agent/Underwriter, Nondepository Trust Company, Other Company, Savings Bank, Savings and Loan Association, and the Securities Broker/Dealer/Underwriter

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	* HUNTINGTON BANCSHARES INCORPORATED (1068191)		COLUMBUS	OH	Financial Holding Company - Domestic
2	--* HUNTINGTON NATIONAL BANK, THE (12311)	1	COLUMBUS	OH	National Bank
3	--* HUNTINGTON LEASING COMPANY, THE (1068258)	2	COLUMBUS	OH	Domestic Entity Other
4	--* FORTY-ONE CORPORATION (1370148)	2	COLUMBUS	OH	Domestic Entity Other
5	--* HUNTINGTON COMMUNITY DEVELOPMENT CORPORATION, THE (1452325)	2	COLUMBUS	OH	Domestic Entity Other
6	--* HUNTINGTON RESIDENTIAL MORTGAGE SECURITIES, INC. (2136903)	2	COLUMBUS	OH	Domestic Entity Other
7	--* 41 SOUTH HIGH LTD. (2411477)	2	COLUMBUS	OH	Domestic Entity Other
8	--* HUNTINGTON TRADE SERVICES, INC. (2500447)	2	COLUMBUS	OH	Agreement Corporation - Investment
9	---* HUNTINGTON TRADE SERVICES, ASIA, LIMITED (2528469)	8	KOWLOON	HONG KONG	International Nonbank Sub of Domestic Entities
10	--* HUNTINGTON PREFERRED CAPITAL HOLDINGS, INC. (2837415)	2	COLUMBUS	OH	Domestic Entity Other
11	---* HUNTINGTON PREFERRED CAPITAL, INC. (2020890)	10	COLUMBUS	OH	Domestic Entity Other
12	---* HUNTINGTON MUNICIPAL SECURITIES, INC. (2051592)	10	LAS VEGAS	NV	Domestic Entity Other
13	----* TOWER HILL SECURITIES, INC. (4221894)	12	LAS VEGAS	NV	Domestic Entity Other
14	---* + HUNTINGTON PREFERRED CAPITAL II, INC. (2984663)	10	COLUMBUS	OH	Domestic Entity Other
15	---* HPCLI, INC. (3046399)	10	COLUMBUS	OH	Domestic Entity Other
16	---* HUNTINGTON MUNICIPAL FUNDS I (3284977)	10	COLUMBUS	OH	Domestic Entity Other
17	---* HUNTINGTON MUNICIPAL FUNDS II (3284995)	10	COLUMBUS	OH	Domestic Entity Other
18	---* HLFBI, INC. (3873223)	10	LAS VEGAS	NV	Domestic Entity Other
19	--* HUNTINGTON WEST, INC. (2857703)	2	LAS VEGAS	NV	Domestic Entity Other
20	---* HUNTINGTON CAPITAL FINANCING HOLDINGS I, INC. (3155992)	19	LAS VEGAS	NV	Domestic Entity Other

* Institutions Matching Selection Rule.

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Report created: 11/16/2011

HUNTINGTON BANCSHARES INCORPORATED (1068191)

as of 11/16/2011

Hierarchy report with the following institution types: Commercial Bank, Cooperative Bank, Credit Union, Edge/Agreement Corporation, Financial Holding Company, Holding Company, Industrial Bank, Insurance Co, Broker/Agent/Underwriter, Nondepository Trust Company, Other Company, Savings Bank, Savings and Loan Association, and the Securities Broker/Dealer/Underwriter

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
21	----* HUNTINGTON PREFERRED CAPITAL II, INC. (2984663)	20	COLUMBUS	OH	Domestic Entity Other
22	----* HCFFL, LLC (3924125)	21	LAS VEGAS	NV	Domestic Entity Other
23	-----* HUNTINGTON CAPITAL FINANCING OREO, INC. (3924134)	22	LAS VEGAS	NV	Domestic Entity Other
24	-----* FRANKLIN MORTGAGE ASSET TRUST 2009-A (3925841)	22	WILMINGTON	DE	Domestic Entity Other
25	----* HUNTINGTON PREFERRED CAPITAL, INC. (2020990)	21	COLUMBUS	OH	Domestic Entity Other
26	----* HPCDS, INC (3141708)	21	LAS VEGAS	NV	Domestic Entity Other
27	-----* HPCKAL, LLC (3144325)	26	LAS VEGAS	NV	Domestic Entity Other
28	----* HPCKAL, LLC (3144325)	21	LAS VEGAS	NV	Domestic Entity Other
29	---* HUNTINGTON CAPITAL FINANCIAL HOLDINGS II, INC. (3158001)	19	LAS VEGAS	NV	Domestic Entity Other
30	----* HUNTINGTON PREFERRED CAPITAL II, INC. (2984663)	29	COLUMBUS	OH	Domestic Entity Other
31	----* HPCDS, INC (3141708)	30	LAS VEGAS	NV	Domestic Entity Other
32	-----* HPCKAL, LLC (3144325)	31	LAS VEGAS	NV	Domestic Entity Other
33	----* HPCKAL, LLC (3144325)	30	LAS VEGAS	NV	Domestic Entity Other
34	----* HCFFL, LLC (3924125)	30	LAS VEGAS	NV	Domestic Entity Other
35	-----* HUNTINGTON CAPITAL FINANCING OREO, INC. (3924134)	34	LAS VEGAS	NV	Domestic Entity Other
36	-----* FRANKLIN MORTGAGE ASSET TRUST 2009-A (3925841)	34	WILMINGTON	DE	Domestic Entity Other
37	----* HUNTINGTON PREFERRED CAPITAL, INC. (2020990)	30	COLUMBUS	OH	Domestic Entity Other
38	--* HMC REINSURANCE COMPANY (2857712)	2	BURLINGTON	VT	Domestic Entity Other
39	--* HUNTINGTON KENTUCKY LLC (2875688)	2	COLUMBUS	OH	Finance Company
40	--* HNB I LLC (2912817)	2	COLUMBUS	OH	Domestic Entity Other
41	--* HUNTINGTON LT (2912796)	40	COLUMBUS	OH	Domestic Entity Other
42	--* DERLAM COMPANY, THE (2919964)	2	CANTON	OH	Domestic Entity Other

* Institutions Matching Selection Rule.

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Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
43	--* HNB 2000-B (Q) LLC (2984618)	2	WILMINGTON	DE	Domestic Entity Other
44	---* HUNTINGTON AUTO TRUST 2000-B (2984636)	43	WILMINGTON	DE	Domestic Entity Other
45	--* HNB 2000-B (NQ) LLC (2984627)	2	WILMINGTON	DE	Domestic Entity Other
46	---* HUNTINGTON AUTO TRUST 2000-B (2984636)	45	WILMINGTON	DE	Domestic Entity Other
47	--* HUNTINGTON PREFERRED CAPITAL II, INC. (2984663)	2	COLUMBUS	OH	Domestic Entity Other
48	---* HUNTINGTON PREFERRED CAPITAL, INC. (2020990)	47	COLUMBUS	OH	Domestic Entity Other
49	---* HPCDS, INC (3141708)	47	LAS VEGAS	NV	Domestic Entity Other
50	----* HPCCKAL, LLC (3144325)	48	LAS VEGAS	NV	Domestic Entity Other
51	---* HPCCKAL, LLC (3144325)	47	LAS VEGAS	NV	Domestic Entity Other
52	---* HCFFL, LLC (3924125)	47	LAS VEGAS	NV	Domestic Entity Other
53	----* HUNTINGTON CAPITAL FINANCING OREO, INC. (3924134)	52	LAS VEGAS	NV	Domestic Entity Other
54	----* FRANKLIN MORTGAGE ASSET TRUST 2009-A (3925841)	52	WILMINGTON	DE	Domestic Entity Other
55	--* HUNTINGTON ASSET ADVISORS, INC. (3046410)	2	COLUMBUS	OH	Domestic Entity Other
56	--* STB AUTO EXCHANGE, LLC (3046438)	2	COLUMBUS	OH	Domestic Entity Other
57	--* HABERER REGISTERED INVESTMENT ADVISOR, INC. (3117972)	2	CINCINNATI	OH	Domestic Entity Other
58	--* LEASENET GROUP, LLC (3141717)	2	COLUMBUS	OH	Domestic Entity Other
59	--* SKY CAPITAL LLC (3162972)	2	WILMINGTON	DE	Domestic Entity Other
60	--* UNIZAN CAPITAL, LLC (3171910)	2	WILMINGTON	DE	Domestic Entity Other
61	--* METROPOLITAN SAVINGS SERVICE CORPORATION (3189559)	2	BOWLING GREEN	OH	Domestic Entity Other
62	--* 7575 CORPORATION (3209653)	2	COLUMBUS	OH	Domestic Entity Other
63	--* RATE RISK MANAGEMENT ADVISORS, LLC (3289552)	2	COLUMBUS	OH	Domestic Entity Other
64	--* INNER CITY PARTNERSHIPS, LLC (3370526)	2	COLUMBUS	OH	Domestic Entity Other
65	--* HATCO, LLC. (3444614)	2	COLUMBUS	OH	Domestic Entity Other

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HUNTINGTON BANCSHARES INCORPORATED (1068191)

as of 11/16/2011

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Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
66	--* HUNTINGTON AUTO TRUST 2006 (3444641)	65	COLUMBUS	OH	Domestic Entity Other
67	--* HUNTINGTON EQUIPMENT FINANCE, INC. (3489231)	2	WILMINGTON	DE	Domestic Entity Other
68	--* HPAL HOLDINGS, LLC (3640313)	2	LAS VEGAS	NV	Domestic Entity Other
69	--* HPAL, LLC (3640322)	68	LAS VEGAS	NV	Domestic Entity Other
70	--* HUNTINGTON FUNDING, LLC (3790704)	2	WILMINGTON	DE	Domestic Entity Other
71	--* HUNTINGTON AUTO TRUST 2008-1 (3790722)	70	WILMINGTON	DE	Domestic Entity Other
72	--* HUNTINGTON AUTO TRUST 2009-1 (3919457)	70	WILMINGTON	DE	Domestic Entity Other
73	--* HUNTINGTON AUTO TRUST 2011-1 (4348027)	70	WILMINGTON	DE	Domestic Entity Other
74	--* HUNTINGTON AUTO LOAN INVESTOR, LLC (3790713)	2	WILMINGTON	DE	Domestic Entity Other
75	-* HUNTINGTON CAPITAL INVESTMENT COMPANY, THE (2743271)	1	COLUMBUS	OH	Finance Company
76	-* HBI TITLE SERVICES, INC (2806608)	1	CANAL WNCHESTER	OH	Domestic Entity Other
77	-* BFOH CAPITAL TRUST I (2878829)	1	WILMINGTON	DE	Domestic Entity Other
78	-* SKY FINANCIAL CAPITAL TRUST I (2907813)	1	WILMINGTON	DE	Domestic Entity Other
79	-* HPC HOLDINGS - II, INC. (2984681)	1	INDIANAPOLIS	IN	Domestic Entity Other
80	-* HUNTINGTON INSURANCE, INC. (3088250)	1	BOWLING GREEN	OH	Domestic Entity Other
81	--* HBI SPECIALTY INSURANCE, INC. (4157087)	80	WESTERVILLE	OH	Domestic Entity Other
82	-* HUNTINGTON MEZZANINE OPPORTUNITIES INC (3141696)	1	COLUMBUS	OH	Finance Company
83	--* MEZZANINE OPPORTUNITIES LLC (3141687)	82	COLUMBUS	OH	Finance Company
84	--* MEZZANINE OPPORTUNITIES II LLC (3712434)	82	COLUMBUS	OH	Domestic Entity Other
85	-* PROSPECT TRUST I (3187322)	1	WILLMINGTON	DE	Domestic Entity Other
86	-* PLANETON LP (3209635)	1	GEORGETOWN	CAYMAN ISLANDS	International Nonbank Sub of Domestic Entities

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Report created: 11/16/2011

HUNTINGTON BANCSHARES INCORPORATED (1068191)

as of 11/16/2011

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Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
87	-* SKY FINANCIAL CAPITAL TRUST II (3368840)	1	WILLINGTON	DE	Domestic Entity Other
88	-* HUNTINGTON NATIONAL LIFE INSURANCE COMPANY, THE (1068267)	1	PHOENIX	AZ	Domestic Entity Other
89	-* SKY FINANCIAL CAPITAL TRUST III (3438015)	1	WILMINGTON	DE	Domestic Entity Other
90	-* SKY FINANCIAL CAPITAL TRUST IV (3453830)	1	WILMINGTON	DE	Domestic Entity Other
91	-* MINETTE, L.P. (3455058)	1	GEORGE TOWN	CAYMAN ISLANDS	International Nonbank Sub of Domestic Entities
92	-* HBI PAYMENTS HOLDING, INC. (3472121)	1	COLUMBUS	OH	Domestic Entity Other
93	--* CREDITRON INC. (3634835)	92	COLUMBUS	OH	Domestic Entity Other
94	---* CREDITRON CANADA INC (3634826)	93	MISSISSAUGA	CANADA	International Nonbank Sub of Domestic Entities
95	---* CREDITRON CORPORATION (3634844)	93	SANTA ANA	CA	Domestic Entity Other
96	---* NETVANTAGE, INC. (3652491)	93	GAITHERSBURG	MD	Domestic Entity Other
97	-* WMC ACQUISITION LLC (3488421)	1	FORT WAYNE	IN	Domestic Entity Other
98	-* HUNTINGTON ASSET SERVICES, INC. (3549519)	1	INDIANAPOLIS	IN	Domestic Entity Other
99	-* UNIFIED FINANCIAL SECURITIES, INC. (3549528)	1	INDIANAPOLIS	IN	Domestic Entity Other
100	-* HUNTINGTON FINANCE LLC (3634817)	1	COLUMBUS	OH	Domestic Entity Other
101	-* HUNTINGTON CAPITAL III (3815858)	1	COLUMBUS	OH	Domestic Entity Other
102	-* HUNTINGTON EQUITY INVESTMENTS, LLC (3867316)	1	COLUMBUS	OH	Domestic Entity Other
103	-* HUNTINGTON BANCSHARES FINANCIAL CORPORATION (1068285)	1	COLUMBUS	OH	Domestic Entity Other
104	-* HUNTINGTON CAPTIVE INSURANCE COMPANY (1197046)	1	PHOENIX	AZ	Domestic Entity Other
105	-* HUNTINGTON INVESTMENT COMPANY, THE (1865475)	1	COLUMBUS	OH	Securities Broker/Dealer
106	-* + ^ HUNTINGTON TRADE SERVICES, ASIA, LIMITED (2528469)	1	KOWLOON	HONG KONG	International Nonbank Sub of Domestic

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Report created: 11/16/2011

HUNTINGTON BANCSHARES INCORPORATED (1068191)

as of 11/16/2011

Hierarchy report with the following institution types: Commercial Bank, Cooperative Bank, Credit Union, Edge/Agreement Corporation, Financial Holding Company, Holding Company, Industrial Bank, Insurance Co, Broker/Agent/Underwriter, Nondepository Trust Company, Other Company, Savings Bank, Savings and Loan Association, and the Securities Broker/Dealer/Underwriter

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
107	-* HUNTINGTON CAPITAL I (2543837)	1	COLUMBUS	OH	Domestic Entity Other
108	-* HUNTINGTON CAPITAL II (2704227)	1	COLUMBUS	OH	Domestic Entity Other
109	-* HUNTINGTON REAL ESTATE INVESTMENT COMPANY, THE (2743253)	1	COLUMBUS	OH	Finance Company
110	--* HREIC HOLDINGS, LLC (3837823)	109	COLUMBUS	OH	Domestic Entity Other

Total Records: 110

* Institutions Matching Selection Rule.

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Report created: 11/16/2011

JPMORGAN CHASE & CO. (1039502)

as of 12/31/2010

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	JPMORGAN CHASE & CO. (1039502)		NEW YORK	NY	Financial Holding Company - Domestic
2	-* JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (852218), (0000000008 OCC JPMORGAN CHASE BK NA)	1	COLUMBUS	OH	National Bank

Total Records: 2

* Institutions Matching Selection Rule.

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Report created: 11/16/2011

NORTHWEST BANCSHARES INC (4122722)

as of 12/31/2010

Hierarchy report with the following institution types: HMDA Reporters

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

Total Records: 3

* Institutions Matching Selection Rule.

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Report created: 11/16/2011

PNC FINANCIAL SERVICES GROUP, INC., THE (1089778)

as of 12/31/2010

Hierarchy report with the following institution types: HMDA Reporters

Seq Num	Name (RSSD ID)	Parent Seq	City	State or Country	Entity Type
1	PNC FINANCIAL SERVICES GROUP, INC., THE (1089778)		PITTSBURGH	PA	Financial Holding Company - Domestic
2	-PNC BANCORP, INC. (1469314)	1	WILMINGTON	DE	Bank Holding Company
3	--* PNC BANK, NATIONAL ASSOCIATION (817824), (0000001316 OCC PNC BK NA)	2	WILMINGTON	DE	National Bank
4	--BLACKROCK, INC. (3435395)	2	NEW YORK	NY	Domestic Entity Other
5	--BLACKROCK HOLDCO 2, INC. (3502578)	4	WILMINGTON	DE	Domestic Entity Other
6	----BLACKROCK FINANCING, LLC (3600175)	5	WILMINGTON	DE	Domestic Entity Other
7	-----BLACKROCK MORTGAGE VENTURES, LLC (3799752)	6	WILMINGTON	DE	Domestic Entity Other
8	-----PRIVATE NATIONAL MORTGAGE ACCEPTANCE COMPANY (3821569)	7	CALABASAS	CA	Domestic Entity Other
9	-----* ^ PENNYMAC LOAN SERVICES, LLC. (4186591), (26-2049351 PENNYMAC LOAN SERVICES LLC)	8	CALABASAS	CA	Domestic Entity Other

Total Records: 9

* Institutions Matching Selection Rule.

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Report created: 11/16/2011

PARKVALE FINANCIAL CORPORATION (1924840)

as of 12/31/2010

Hierarchy report with the following institution types: HMDA Reporters

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

Total Records: 3

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Report created: 11/16/2011

PROGRESSIVE-HOME FEDERAL SAVINGS AND LOAN ASSOCIATION (613772)

as of 12/31/2010

Hierarchy report with the following institution types: HMDA Reporters

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

Total Records: 1

* Institutions Matching Selection Rule.

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Report created: 11/16/2011

S & T BANCORP, INC. (1071397)

as of 12/31/2010

Hierarchy report with the following institution types: HMDA Reporters

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

Total Records: 2

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Report created: 11/16/2011

TRISTATE CAPITAL HOLDINGS, INC (3475074)

as of 12/31/2010

Hierarchy report with the following institution types: HMDA Reporters

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

Total Records: 2

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FULL CRAWiz REPORTS FOR INDIVIDUAL INSTITUTIONS

This contains the 2010 HMDA Mortgage and Small Business Data, unedited, and in original CRAWiz format.

116-ALLEGHENY VALLEY BANK

120-AMERISERV FINANIAL BANK

126-BANK OF AMERICA

131-BNY MELLON BANK

138-CITIZENS BANK

144-DOLLAR BANK

150-ESB BANK

156-EUREKA BANK

160-FIDELITY BANK

164-FIFTH THIRD BANK

170-FIRST COMMONWEALTH BANK

176-FIRST NATIONAL BANK

182-FIRST NIAGARA BANK

188-HUNTINGTON BANK

194-JP MORGAN CHASE BANK

200-NORTHWEST SAVINGS BANK

206-PNC BANK

212-PARKVALE SAVINGS BANK

218-PROGRESSIVE HOME FEDERAL SAVINGS AND LOAN ASSOCIATION

222-S&T BANK

228-TRISTATE CAPITAL BANK



Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is ALLEGHENY VALLEY BANK (3000006058) (Included)
 Area is Allegheny County

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	24	12.70	20	15.04	1	20.00	3	12.50	0	0.00	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	93	49.21	63	47.37	2	40.00	26	27.96	2	50.00	0	0.00	0	0.00
Refinancing	72	38.10	50	37.59	2	40.00	18	25.00	2	50.00	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	1	0.53	0	0.00	0	0.00	0	0.00	1	25.00	0	0.00	0	0.00
Black or African American	1	0.53	1	0.75	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	183	96.83	129	96.99	5	100.00	46	25.14	3	75.00	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	2	1.06	2	1.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	2	1.06	1	0.75	0	0.00	1	50.00	0	0.00	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	187	98.94	132	99.25	5	100.00	46	24.60	4	100.00	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	2	1.06	1	0.75	0	0.00	1	50.00	0	0.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	183	96.83	129	96.99	5	100.00	46	25.14	3	75.00	0	0.00	0	0.00
Others, Including Hispanic	4	2.12	3	2.26	0	0.00	0	0.00	1	25.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	27	14.29	13	9.77	0	0.00	12	44.44	2	50.00	0	0.00	0	0.00
Moderate (50-79% of Median)	34	17.99	22	16.54	0	0.00	12	35.29	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	42	22.22	28	21.05	1	20.00	12	28.57	1	25.00	0	0.00	0	0.00
Upper (>=120% of Median)	79	41.80	63	47.37	4	80.00	11	13.92	1	25.00	0	0.00	0	0.00
Income Not Available	7	3.70	7	5.26	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	2	1.06	1	0.75	1	20.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Substantially Minority	187	98.94	132	99.25	4	80.00	47	25.13	4	100.00	0	0.00	0	0.00
Low (0-49% of Median)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	30	15.87	18	13.53	0	0.00	9	30.00	3	75.00	0	0.00	0	0.00
Middle (80-119% of Median)	66	34.92	48	36.09	2	40.00	16	24.24	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	93	49.21	67	50.38	3	60.00	22	23.66	1	25.00	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	32	16.93	19	14.29	1	20.00	9	28.13	3	75.00	0	0.00	0	0.00
All Other Census Tracts	157	83.07	114	85.71	4	80.00	38	24.20	1	25.00	0	0.00	0	0.00
Applicant Sex														
Male	54	28.57	36	27.07	2	40.00	14	25.93	2	50.00	0	0.00	0	0.00
Female	42	22.22	21	15.79	1	20.00	18	42.86	2	50.00	0	0.00	0	0.00
Joint	92	48.68	75	56.39	2	40.00	15	16.30	0	0.00	0	0.00	0	0.00
Not Applicable	1	0.53	1	0.75	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	189	100.00	133	100.00	5	100.00	47	24.87	4	100.00	0	0.00	0	0.00

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

ALLEGHENY VALLEY BANK ORIGINATION AND BRANCH MAP

Income Levels

Income as % of County Median
(# of Tracts in Range)

- $\geq 120\%$ (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

☒ 1 Dot = 1

Branch Locations

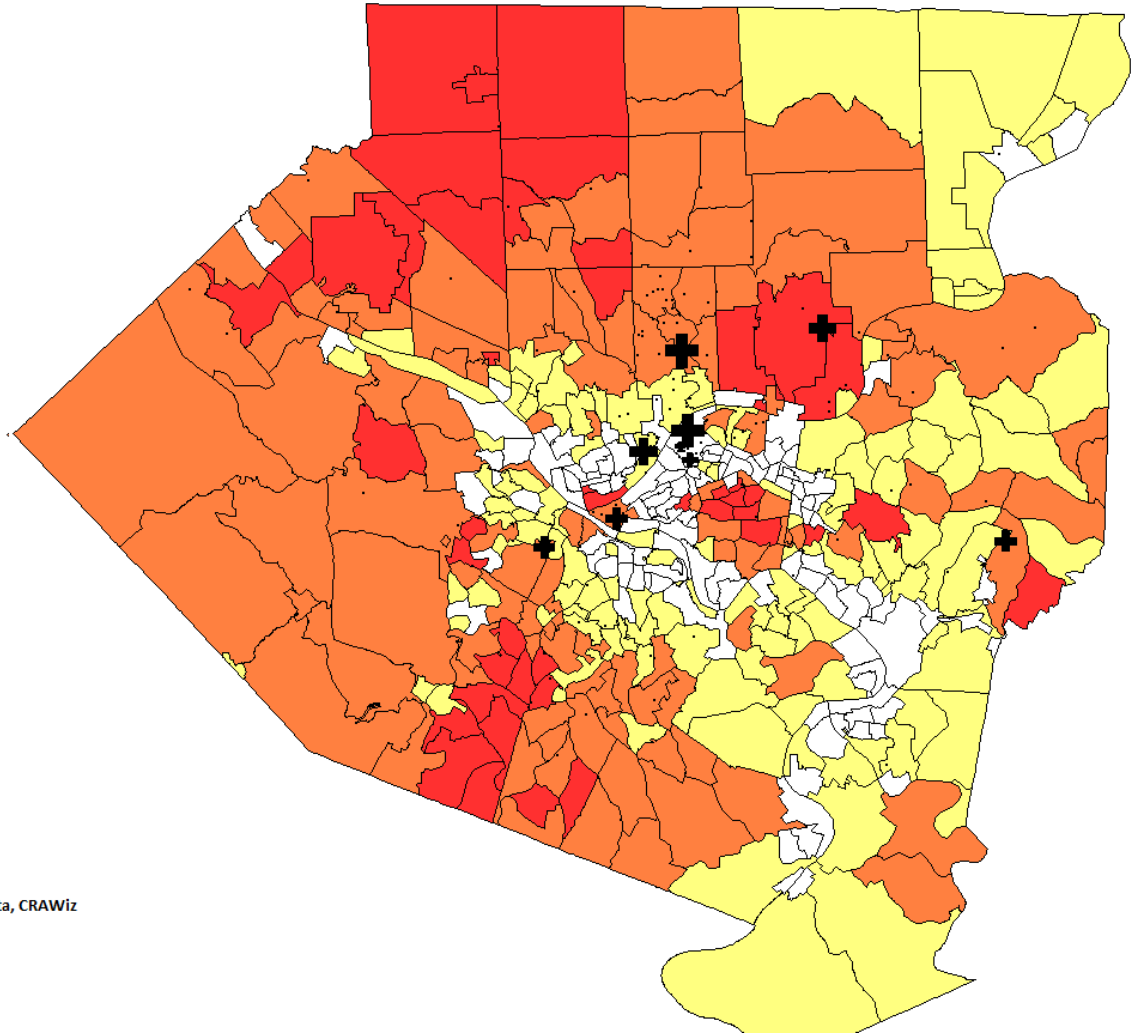


10 Branches in County

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is ALLEGHENY VALLEY BANK (3000006058) (Included)
 Area is City of Pittsburgh

	Total Applications (1)		Originated/Purchased (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	11	20.37	10	23.81	0	0.00	1	9.09	0	0.00	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	26	48.15	20	47.62	1	50.00	5	19.23	0	0.00	0	0.00	0	0.00
Refinancing	17	31.48	12	28.57	1	50.00	3	17.65	1	100.00	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	52	96.30	40	95.24	2	100.00	9	17.31	1	100.00	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	2	3.70	2	4.76	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	54	100.00	42	100.00	2	100.00	9	16.67	1	100.00	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	52	96.30	40	95.24	2	100.00	9	17.31	1	100.00	0	0.00	0	0.00
Others, Including Hispanic	2	3.70	2	4.76	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	7	12.96	4	9.52	0	0.00	2	28.57	1	100.00	0	0.00	0	0.00
Moderate (50-79% of Median)	13	24.07	9	21.43	0	0.00	4	30.77	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	11	20.37	9	21.43	1	50.00	1	9.09	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	22	40.74	19	45.24	1	50.00	2	9.09	0	0.00	0	0.00	0	0.00
Income Not Available	1	1.85	1	2.38	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	1	1.85	0	0.00	1	50.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Substantially Minority	53	98.15	42	100.00	1	50.00	9	16.98	1	100.00	0	0.00	0	0.00
Low (0-49% of Median)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	23	42.59	16	38.10	0	0.00	6	26.09	1	100.00	0	0.00	0	0.00
Middle (80-119% of Median)	16	29.63	12	28.57	1	50.00	3	18.75	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	15	27.78	14	33.33	1	50.00	0	0.00	0	0.00	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	24	44.44	16	38.10	1	50.00	6	25.00	1	100.00	0	0.00	0	0.00
All Other Census Tracts	30	55.56	26	61.90	1	50.00	3	10.00	0	0.00	0	0.00	0	0.00
Applicant Sex														
Male	18	33.33	15	35.71	1	50.00	2	11.11	0	0.00	0	0.00	0	0.00
Female	11	20.37	7	16.67	1	50.00	2	18.18	1	100.00	0	0.00	0	0.00
Joint	25	46.30	20	47.62	0	0.00	5	20.00	0	0.00	0	0.00	0	0.00
Not Applicable	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	54	100.00	42	100.00	2	100.00	9	16.67	1	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

© PCI Corporation CRA Wiz Tel: 800-261-3111

Data Source: 2000 US Census SF1/SF3

ALLEGHENY VALLEY BANK ORIGINATIONS AND BRANCH LOCATIONS

Income Levels

as a % of MSA Median

- ≥120% (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

■ 1 Dot = 1

Branch Locations

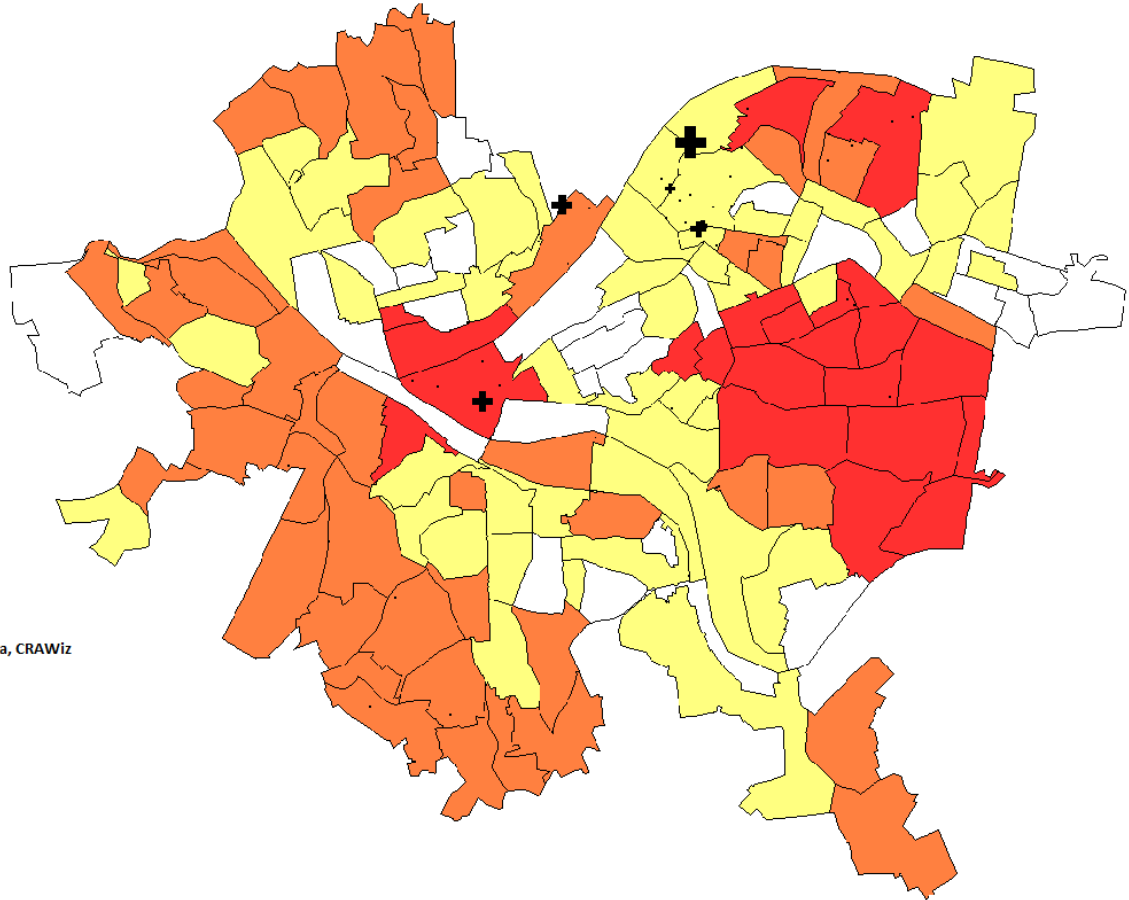


7 Branches in City

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is AMERISERV FINANCIAL BANK (20000928618) (Included)

Area is Allegheny County

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	33	54.10	32	59.26	0	0.00	1	3.03	0	0.00	0	0.00	0	0.00
Purchase - Government	6	9.84	5	9.26	0	0.00	0	0.00	1	33.33	0	0.00	0	0.00
Home Improvement	3	4.92	2	3.70	0	0.00	1	33.33	0	0.00	0	0.00	0	0.00
Refinancing	19	31.15	15	27.78	1	100.00	1	5.26	2	66.67	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	1	1.64	1	1.85	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	59	96.72	53	98.15	0	0.00	3	5.08	3	100.00	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	1	1.64	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	60	98.36	54	100.00	0	0.00	3	5.00	3	100.00	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	1	1.64	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	59	96.72	53	98.15	0	0.00	3	5.08	3	100.00	0	0.00	0	0.00
Others, Including Hispanic	1	1.64	1	1.85	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	2	3.28	1	1.85	0	0.00	1	50.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	7	11.48	6	11.11	0	0.00	1	14.29	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	12	19.67	11	20.37	0	0.00	0	0.00	1	33.33	0	0.00	0	0.00
Upper (>=120% of Median)	39	63.93	36	66.67	0	0.00	1	2.56	2	66.67	0	0.00	0	0.00
Income Not Available	1	1.64	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Substantially Minority	61	100.00	54	100.00	1	100.00	3	4.92	3	100.00	0	0.00	0	0.00
Low (0-49% of Median)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	3	4.92	1	1.85	1	100.00	1	33.33	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	23	37.70	21	38.89	0	0.00	1	4.35	1	33.33	0	0.00	0	0.00
Upper (>=120% of Median)	35	57.38	32	59.26	0	0.00	1	2.86	2	66.67	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	3	4.92	1	1.85	1	100.00	1	33.33	0	0.00	0	0.00	0	0.00
All Other Census Tracts	58	95.08	53	98.15	0	0.00	2	3.45	3	100.00	0	0.00	0	0.00
Applicant Sex														
Male	9	14.75	8	14.81	0	0.00	1	11.11	0	0.00	0	0.00	0	0.00
Female	10	16.39	8	14.81	0	0.00	1	10.00	1	33.33	0	0.00	0	0.00
Joint	41	67.21	38	70.37	0	0.00	1	2.44	2	66.67	0	0.00	0	0.00
Not Applicable	1	1.64	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	61	100.00	54	100.00	1	100.00	3	4.92	3	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is AMERISERV FINANCIAL (20000928618) (Included)
 Area is Allegheny County

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	0	\$0	3	\$945	1	\$43	8	\$1,457	0	\$0	12	\$2,445	
%Row	0.00	0.00	25.00	38.65	8.33	1.76	66.67	59.59	0.00	0.00	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	0	\$0	1	\$75	1	\$43	3	\$150	0	\$0	5	\$268
%Row		0.00	0.00	20.00	27.99	20.00	16.04	60.00	55.97	0.00	0.00	100.00	100.00
	\$100 - \$250k	0	\$0	1	\$170	0	\$0	4	\$720	0	\$0	5	\$890
%Row		0.00	0.00	20.00	19.10	0.00	0.00	80.00	80.90	0.00	0.00	100.00	100.00
	> \$250k	0	\$0	1	\$700	0	\$0	1	\$587	0	\$0	2	\$1,287
%Row		0.00	0.00	50.00	54.39	0.00	0.00	50.00	45.61	0.00	0.00	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	0	\$0	0	\$0	0	\$0	2	\$807	0	\$0	2	\$807
%Row		0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	100.00	100.00
Totals													
Originations		0	\$0	3	\$945	1	\$43	8	\$1,457	0	\$0	12	\$2,445
%Row		0.00	0.00	25.00	38.65	8.33	1.76	66.67	59.59	0.00	0.00	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		0	\$0	3	\$945	1	\$43	8	\$1,457	0	\$0	12	\$2,445
%Row		0.00	0.00	25.00	38.65	8.33	1.76	66.67	59.59	0.00	0.00	100.00	100.00

Note: Validity Errors are included in the Report

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

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AMERISERV FINANCIAL ORIGINATION AND BRANCH MAP

Income Levels

Income as % of County Median
(# of Tracts in Range)

- $\geq 120\%$ (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

☒ 1 Dot = 1

Branch Locations

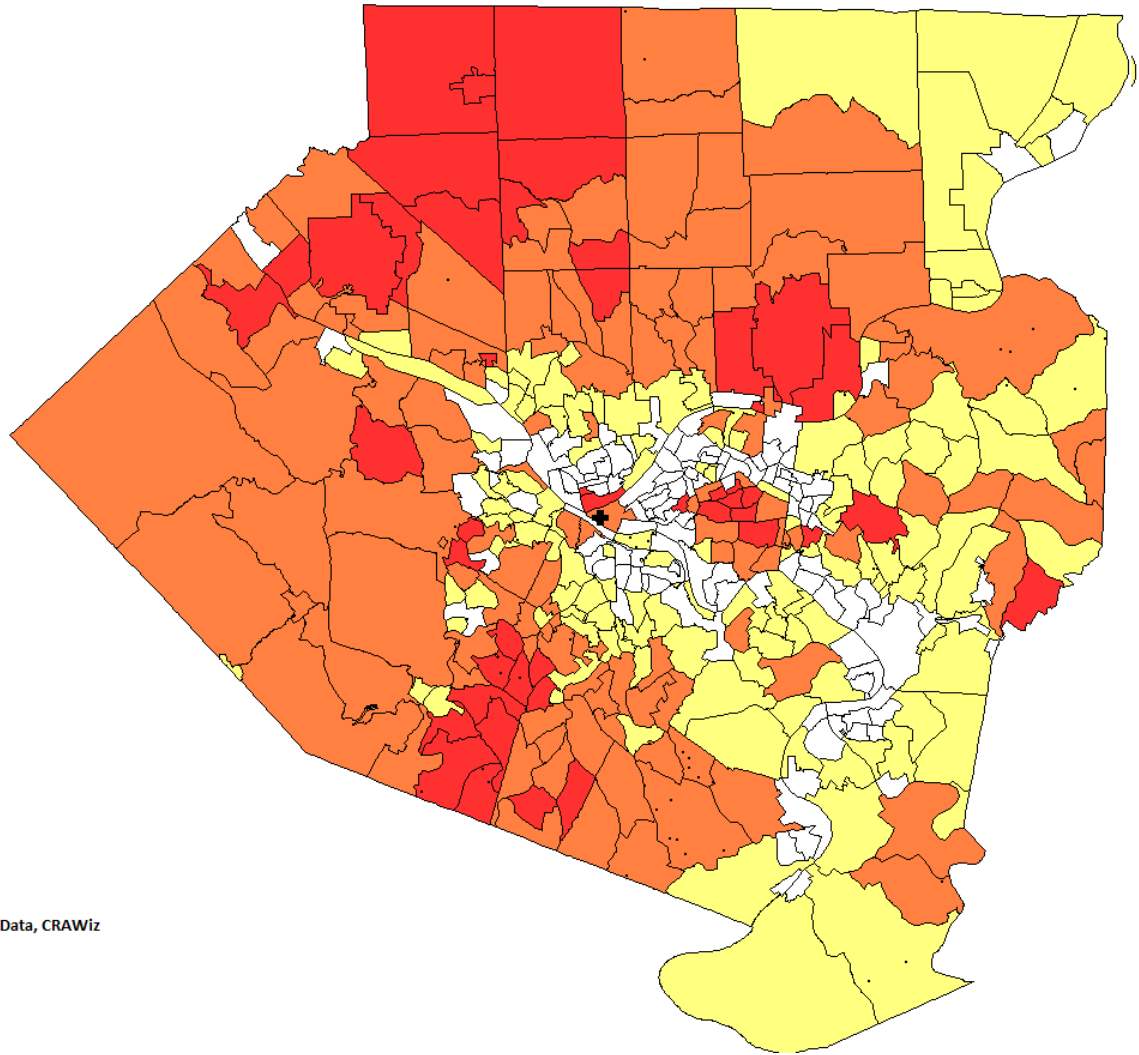


1 Branch in County

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

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

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	6	66.67	6	75.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Refinancing	3	33.33	2	25.00	1	100.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	1	11.11	1	12.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	7	77.78	7	87.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	1	11.11	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	8	88.89	8	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	1	11.11	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	7	77.78	7	87.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Others, Including Hispanic	1	11.11	1	12.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	1	11.11	1	12.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	1	11.11	1	12.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	6	66.67	6	75.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Income Not Available	1	11.11	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Substantially Minority	9	100.00	8	100.00	1	100.00	0	0.00	0	0.00	0	0.00	0	0.00
Low (0-49% of Median)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	1	11.11	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	6	66.67	6	75.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	2	22.22	2	25.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	1	11.11	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00	0	0.00
All Other Census Tracts	8	88.89	8	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Sex														
Male	2	22.22	2	25.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Female	4	44.44	4	50.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint	2	22.22	2	25.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Applicable	1	11.11	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	9	100.00	8	100.00	1	100.00	0	0.00	0	0.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

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

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	0	\$0	3	\$945	1	\$43	8	\$1,457	0	\$0	12	\$2,445	
%Row	0.00	0.00	25.00	38.65	8.33	1.76	66.67	59.59	0.00	0.00	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	0	\$0	1	\$75	1	\$43	3	\$150	0	\$0	5	\$268
%Row		0.00	0.00	20.00	27.99	20.00	16.04	60.00	55.97	0.00	0.00	100.00	100.00
	\$100 - \$250k	0	\$0	1	\$170	0	\$0	4	\$720	0	\$0	5	\$890
%Row		0.00	0.00	20.00	19.10	0.00	0.00	80.00	80.90	0.00	0.00	100.00	100.00
	> \$250k	0	\$0	1	\$700	0	\$0	1	\$587	0	\$0	2	\$1,287
%Row		0.00	0.00	50.00	54.39	0.00	0.00	50.00	45.61	0.00	0.00	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	0	\$0	0	\$0	0	\$0	2	\$807	0	\$0	2	\$807
%Row		0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	100.00	100.00
Totals													
Originations		0	\$0	3	\$945	1	\$43	8	\$1,457	0	\$0	12	\$2,445
%Row		0.00	0.00	25.00	38.65	8.33	1.76	66.67	59.59	0.00	0.00	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		0	\$0	3	\$945	1	\$43	8	\$1,457	0	\$0	12	\$2,445
%Row		0.00	0.00	25.00	38.65	8.33	1.76	66.67	59.59	0.00	0.00	100.00	100.00

Note: Validity Errors are included in the Report

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

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AMERISERV FINANCIAL BANK ORIGINATION AND BRANCH MAP

Income Levels

as a % of MSA Median

- $\geq 120\%$ (22)
- $80\% < 120\%$ (47)
- $50\% < 80\%$ (52)
- $0.01\% < 50\%$ (24)
- all others (1)

Mortgage Originations

■ 1 Dot = 1

Branch Locations

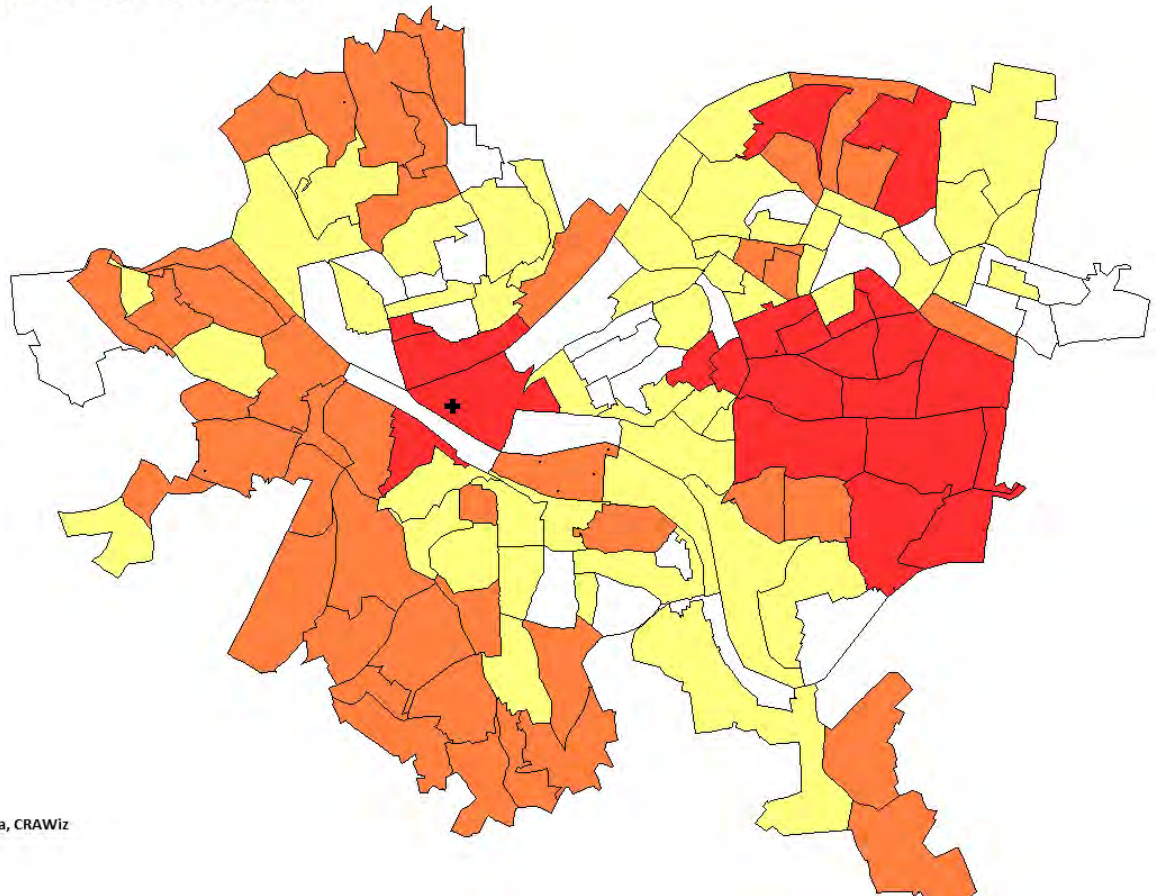


1 Branch in City

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Lender Group is 2010 PEER HMDA - BANK OF AMERICA (Included)
Area is Allegheny County

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	528	12.48	161	12.25	6	20.00	30	5.68	19	6.74	0	0.00	0	0.00
Purchase - Government	1,204	28.46	262	19.94	0	0.00	56	4.65	20	7.09	0	0.00	0	0.00
Home Improvement	62	1.47	19	1.45	1	3.33	27	43.55	6	2.13	0	0.00	0	0.00
Refinancing	2,436	57.59	872	66.36	23	76.67	375	15.39	237	84.04	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	4	0.09	1	0.08	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	112	2.65	22	1.67	1	3.33	20	17.86	6	2.13	0	0.00	0	0.00
Black or African American	137	3.24	33	2.51	1	3.33	19	13.87	11	3.90	0	0.00	0	0.00
Hawaiian / Pacific Islander	6	0.14	2	0.15	0	0.00	0	0.00	1	0.35	0	0.00	0	0.00
White	3,431	81.11	1,067	81.20	22	73.33	361	10.52	209	74.11	0	0.00	0	0.00
2 or More Minority Races	1	0.02	0	0.00	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	37	0.87	11	0.84	0	0.00	4	10.81	3	1.06	0	0.00	0	0.00
Race Not Available	502	11.87	178	13.55	6	20.00	83	16.53	52	18.44	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	28	0.66	6	0.46	0	0.00	8	28.57	2	0.71	0	0.00	0	0.00
Not Hispanic or Latino	3,682	87.04	1,126	85.69	23	76.67	403	10.95	230	81.56	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	18	0.43	8	0.61	0	0.00	0	0.00	1	0.35	0	0.00	0	0.00
Ethnicity Not Available	502	11.87	174	13.24	7	23.33	77	15.34	49	17.38	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	3,330	78.72	1,045	79.53	21	70.00	353	10.60	203	71.99	0	0.00	0	0.00
Others, Including Hispanic	341	8.06	82	6.24	2	6.67	51	14.96	24	8.51	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	359	8.49	119	9.06	2	6.67	65	18.11	30	10.64	0	0.00	0	0.00
Moderate (50-79% of Median)	851	20.12	253	19.25	3	10.00	99	11.63	41	14.54	0	0.00	0	0.00
Middle (80-119% of Median)	1,017	24.04	291	22.15	5	16.67	119	11.70	64	22.70	0	0.00	0	0.00
Upper (>=120% of Median)	1,808	42.74	600	45.66	15	50.00	199	11.01	139	49.29	0	0.00	0	0.00
Income Not Available	195	4.61	51	3.88	5	16.67	6	3.08	8	2.84	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	69	1.63	16	1.22	1	3.33	19	27.54	8	2.84	0	0.00	0	0.00
Not Substantially Minority	4,161	98.37	1,298	98.78	29	96.67	469	11.27	274	97.16	0	0.00	0	0.00
Low (0-49% of Median)	11	0.26	3	0.23	0	0.00	2	18.18	1	0.35	0	0.00	0	0.00
Moderate (50-79% of Median)	282	6.67	78	5.94	1	3.33	50	17.73	25	8.87	0	0.00	0	0.00
Middle (80-119% of Median)	1,800	42.55	549	41.78	10	33.33	220	12.22	121	42.91	0	0.00	0	0.00
Upper (>=120% of Median)	2,137	50.52	684	52.05	19	63.33	216	10.11	135	47.87	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	323	7.64	86	6.54	1	3.33	61	18.89	30	10.64	0	0.00	0	0.00
All Other Census Tracts	3,907	92.36	1,228	93.46	29	96.67	427	10.93	252	89.36	0	0.00	0	0.00
Applicant Sex														
Male	1,249	29.53	363	27.63	3	10.00	144	11.53	82	29.08	0	0.00	0	0.00
Female	987	23.33	301	22.91	9	30.00	117	11.85	65	23.05	0	0.00	0	0.00
Joint	1,766	41.75	572	43.53	14	46.67	186	10.53	111	39.36	0	0.00	0	0.00
Not Applicable	228	5.39	78	5.94	4	13.33	41	17.98	24	8.51	0	0.00	0	0.00
Total	4,230	100.00	1,314	100.00	30	100.00	488	11.54	282	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Lender Group is 2010 PEER CRA - BANK OF AMERICA (Included)
Area is Allegheny County

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	11	\$185	57	\$878	180	\$2,491	251	\$3,712	1	\$10	500	\$7,276	
%Row	2.20	2.54	11.40	12.07	36.00	34.24	50.20	51.02	0.20	0.14	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	1	\$3	0	\$0	1	\$3	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	11	\$185	56	\$593	177	\$1,535	247	\$1,913	1	\$10	492	\$4,236
%Row		2.24	4.37	11.38	14.00	35.98	36.24	50.20	45.16	0.20	0.24	100.00	100.00
	\$100 - \$250k	0	\$0	0	\$0	1	\$200	1	\$250	0	\$0	2	\$450
%Row		0.00	0.00	0.00	0.00	50.00	44.44	50.00	55.56	0.00	0.00	100.00	100.00
	> \$250K	0	\$0	1	\$285	2	\$756	4	\$1,552	0	\$0	7	\$2,593
%Row		0.00	0.00	14.29	10.99	28.57	29.16	57.14	59.85	0.00	0.00	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	6	\$67	21	\$489	89	\$1,520	101	\$2,370	1	\$10	218	\$4,456
%Row		2.75	1.50	9.63	10.97	40.83	34.11	46.33	53.19	0.46	0.22	100.00	100.00
Totals													
Originations		11	\$185	57	\$878	180	\$2,491	252	\$3,715	1	\$10	501	\$7,279
%Row		2.20	2.54	11.38	12.06	35.93	34.22	50.30	51.04	0.20	0.14	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		11	\$185	57	\$878	180	\$2,491	252	\$3,715	1	\$10	501	\$7,279
%Row		2.20	2.54	11.38	12.06	35.93	34.22	50.30	51.04	0.20	0.14	100.00	100.00

Note: Validity Errors are included in the Report

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

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BANK OF AMERICA ORIGINATION AND BRANCH MAP

Income Levels

Income as % of County Median
(# of Tracts in Range)

- $\geq 120\%$ (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

1 Dot = 1

Branch Locations

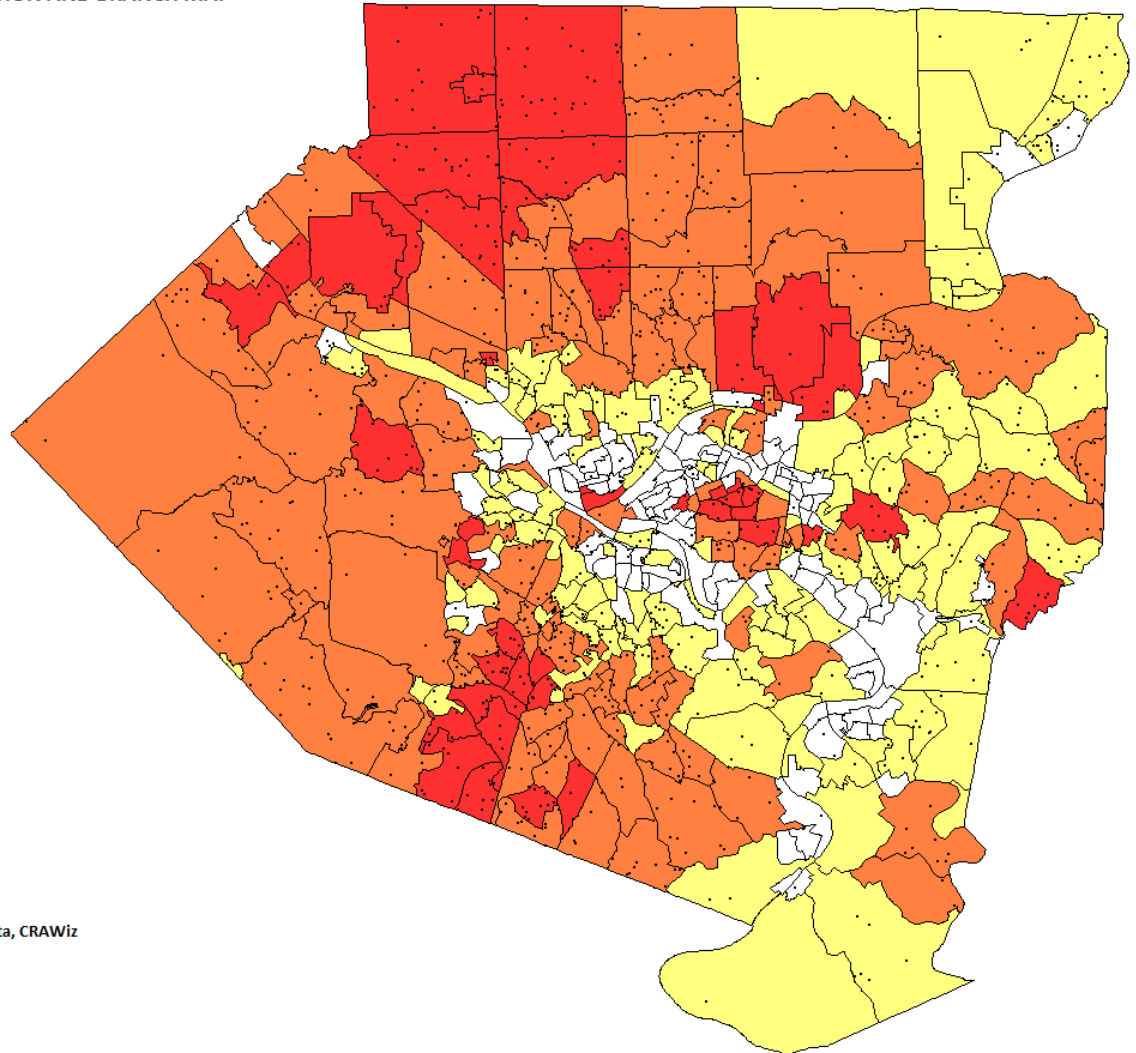


0 Branches in County

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Lender Group is 2010 PEER HMDA - BANK OF AMERICA (Included)

Area is City of Pittsburgh

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	82	12.48	31	15.42	2	40.00	9	10.98	3	6.52	0	0.00	0	0.00
Purchase - Government	204	31.05	58	28.86	0	0.00	11	5.39	4	8.70	0	0.00	0	0.00
Home Improvement	18	2.74	5	2.49	0	0.00	7	38.89	3	6.52	0	0.00	0	0.00
Refinancing	353	53.73	107	53.23	3	60.00	69	19.55	36	78.26	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	1	0.15	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	11	1.67	2	1.00	0	0.00	2	18.18	1	2.17	0	0.00	0	0.00
Black or African American	37	5.63	5	2.49	1	20.00	5	13.51	6	13.04	0	0.00	0	0.00
Hawaiian / Pacific Islander	1	0.15	1	0.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	514	78.23	166	82.59	4	80.00	68	13.23	28	60.87	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	7	1.07	0	0.00	0	0.00	3	42.86	1	2.17	0	0.00	0	0.00
Race Not Available	86	13.09	27	13.43	0	0.00	18	20.93	10	21.74	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	9	1.37	1	0.50	0	0.00	4	44.44	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	554	84.32	170	84.58	5	100.00	73	13.18	37	80.43	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	3	0.46	1	0.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	91	13.85	29	14.43	0	0.00	19	20.88	9	19.57	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	491	74.73	161	80.10	4	80.00	65	13.24	28	60.87	0	0.00	0	0.00
Others, Including Hispanic	68	10.35	10	4.98	1	20.00	13	19.12	8	17.39	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	93	14.16	25	12.44	0	0.00	24	25.81	7	15.22	0	0.00	0	0.00
Moderate (50-79% of Median)	177	26.94	54	26.87	1	20.00	24	13.56	7	15.22	0	0.00	0	0.00
Middle (80-119% of Median)	159	24.20	48	23.88	0	0.00	21	13.21	13	28.26	0	0.00	0	0.00
Upper (>=120% of Median)	204	31.05	68	33.83	2	40.00	27	13.24	17	36.96	0	0.00	0	0.00
Income Not Available	24	3.65	6	2.99	2	40.00	0	0.00	2	4.35	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	36	5.48	11	5.47	1	20.00	7	19.44	3	6.52	0	0.00	0	0.00
Not Substantially Minority	621	94.52	190	94.53	4	80.00	89	14.33	43	93.48	0	0.00	0	0.00
Low (0-49% of Median)	5	0.76	1	0.50	0	0.00	0	0.00	1	2.17	0	0.00	0	0.00
Moderate (50-79% of Median)	142	21.61	42	20.90	1	20.00	27	19.01	15	32.61	0	0.00	0	0.00
Middle (80-119% of Median)	381	57.99	114	56.72	3	60.00	50	13.12	24	52.17	0	0.00	0	0.00
Upper (>=120% of Median)	129	19.63	44	21.89	1	20.00	19	14.73	6	13.04	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	158	24.05	46	22.89	1	20.00	29	18.35	16	34.78	0	0.00	0	0.00
All Other Census Tracts	499	75.95	155	77.11	4	80.00	67	13.43	30	65.22	0	0.00	0	0.00
Applicant Sex														
Male	223	33.94	59	29.35	0	0.00	35	15.70	10	21.74	0	0.00	0	0.00
Female	196	29.83	61	30.35	2	40.00	24	12.24	17	36.96	0	0.00	0	0.00
Joint	204	31.05	71	35.32	3	60.00	27	13.24	16	34.78	0	0.00	0	0.00
Not Applicable	34	5.18	10	4.98	0	0.00	10	29.41	3	6.52	0	0.00	0	0.00
Total	657	100.00	201	100.00	5	100.00	96	14.61	46	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Lender Group is 2010 PEER CRA - BANK OF AMERICA (Included)

Area is City of Pittsburgh

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	11	\$185	57	\$878	180	\$2,491	251	\$3,712	1	\$10	500	\$7,276	
%Row	2.20	2.54	11.40	12.07	36.00	34.24	50.20	51.02	0.20	0.14	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	1	\$3	0	\$0	1	\$3	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	11	\$185	56	\$593	177	\$1,535	247	\$1,913	1	\$10	492	\$4,236
%Row		2.24	4.37	11.38	14.00	35.98	36.24	50.20	45.16	0.20	0.24	100.00	100.00
	\$100 - \$250k	0	\$0	0	\$0	1	\$200	1	\$250	0	\$0	2	\$450
%Row		0.00	0.00	0.00	0.00	50.00	44.44	50.00	55.56	0.00	0.00	100.00	100.00
	> \$250k	0	\$0	1	\$285	2	\$756	4	\$1,552	0	\$0	7	\$2,593
%Row		0.00	0.00	14.29	10.99	28.57	29.16	57.14	59.85	0.00	0.00	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	6	\$67	21	\$489	89	\$1,520	101	\$2,370	1	\$10	218	\$4,456
%Row		2.75	1.50	9.63	10.97	40.83	34.11	46.33	53.19	0.46	0.22	100.00	100.00
Totals													
Originations		11	\$185	57	\$878	180	\$2,491	252	\$3,715	1	\$10	501	\$7,279
%Row		2.20	2.54	11.38	12.06	35.93	34.22	50.30	51.04	0.20	0.14	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		11	\$185	57	\$878	180	\$2,491	252	\$3,715	1	\$10	501	\$7,279
%Row		2.20	2.54	11.38	12.06	35.93	34.22	50.30	51.04	0.20	0.14	100.00	100.00

Note: Validity Errors are included in the Report

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

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BANK OF AMERICA ORIGNATION AND BRANCH MAP

Income Levels

as a % of MSA Median

- >=120% (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

- 1 Dot = 1

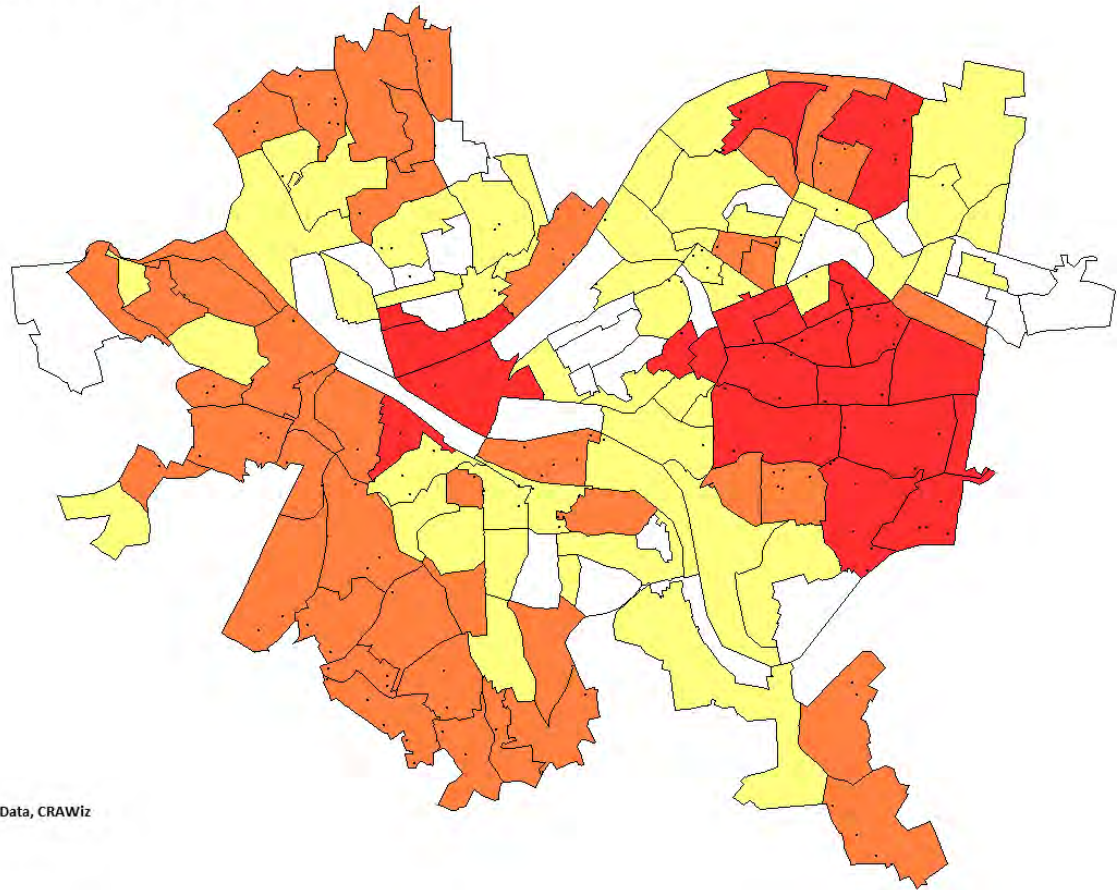
Branch Locations



0 Branches in City

Branch Deposit Size by \$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is BNY MELLON, N.A. or BNY MELLON (Included)
Area is Allegheny County

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	10	23.81	7	46.67	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Refinancing	32	76.19	8	53.33	0	0.00	1	3.13	1	100.00	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	13	30.95	11	73.33	0	0.00	1	7.69	1	100.00	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	29	69.05	4	26.67	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	9	21.43	7	46.67	0	0.00	1	11.11	1	100.00	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	33	78.57	8	53.33	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	9	21.43	7	46.67	0	0.00	1	11.11	1	100.00	0	0.00	0	0.00
Others, Including Hispanic	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	17	40.48	15	100.00	0	0.00	1	5.88	1	100.00	0	0.00	0	0.00
Income Not Available	25	59.52	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	1	2.38	1	6.67	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Substantially Minority	41	97.62	14	93.33	0	0.00	1	2.44	1	100.00	0	0.00	0	0.00
Low (0-49% of Median)	1	2.38	1	6.67	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	6	14.29	2	13.33	0	0.00	0	0.00	1	100.00	0	0.00	0	0.00
Upper (>=120% of Median)	35	83.33	12	80.00	0	0.00	1	2.86	0	0.00	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	1	2.38	1	6.67	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
All Other Census Tracts	41	97.62	14	93.33	0	0.00	1	2.44	1	100.00	0	0.00	0	0.00
Applicant Sex														
Male	4	9.52	2	13.33	0	0.00	1	25.00	1	100.00	0	0.00	0	0.00
Female	3	7.14	3	20.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint	5	11.90	5	33.33	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Applicable	30	71.43	5	33.33	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	42	100.00	15	100.00	0	0.00	1	2.38	1	100.00	0	0.00	0	0.00

(1) Percent of Total Number of Applications (2) Percent of Total Number of Originations (3) Number of Denied Applications as a Percent of Number of Applications for Line Item
Note: Validity Errors are included © PCI Corporation CRA Wiz Tel: 800-261-3111

Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is BNY MELLON, N.A. (10000006301) (Included)
Area is Allegheny County

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	1	\$5	0	\$0	0	\$0	7	\$2,423	0	\$0	8	\$2,428	
%Row	12.50	0.21	0.00	0.00	0.00	0.00	87.50	99.79	0.00	0.00	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	1	\$5	0	\$0	0	\$0	2	\$57	0	\$0	3	\$62
%Row		33.33	8.06	0.00	0.00	0.00	0.00	66.67	91.94	0.00	0.00	100.00	100.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	1	\$250	0	\$0	1	\$250
%Row		0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	100.00	100.00
	> \$250K	0	\$0	0	\$0	0	\$0	4	\$2,116	0	\$0	4	\$2,116
%Row		0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	1	\$5	0	\$0	0	\$0	7	\$2,423	0	\$0	8	\$2,428
%Row		12.50	0.21	0.00	0.00	0.00	0.00	87.50	99.79	0.00	0.00	100.00	100.00
Totals													
Originations		1	\$5	0	\$0	0	\$0	7	\$2,423	0	\$0	8	\$2,428
%Row		12.50	0.21	0.00	0.00	0.00	0.00	87.50	99.79	0.00	0.00	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		1	\$5	0	\$0	0	\$0	7	\$2,423	0	\$0	8	\$2,428
%Row		12.50	0.21	0.00	0.00	0.00	0.00	87.50	99.79	0.00	0.00	100.00	100.00

Note: Validity Errors are included in the Report

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

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BNY MELLON ORIGINATION AND BRANCH MAP

Income Levels

Income as % of County Median
(# of Tracts in Range)

- $\geq 120\%$ (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

☒ 1 Dot = 1

Branch Locations

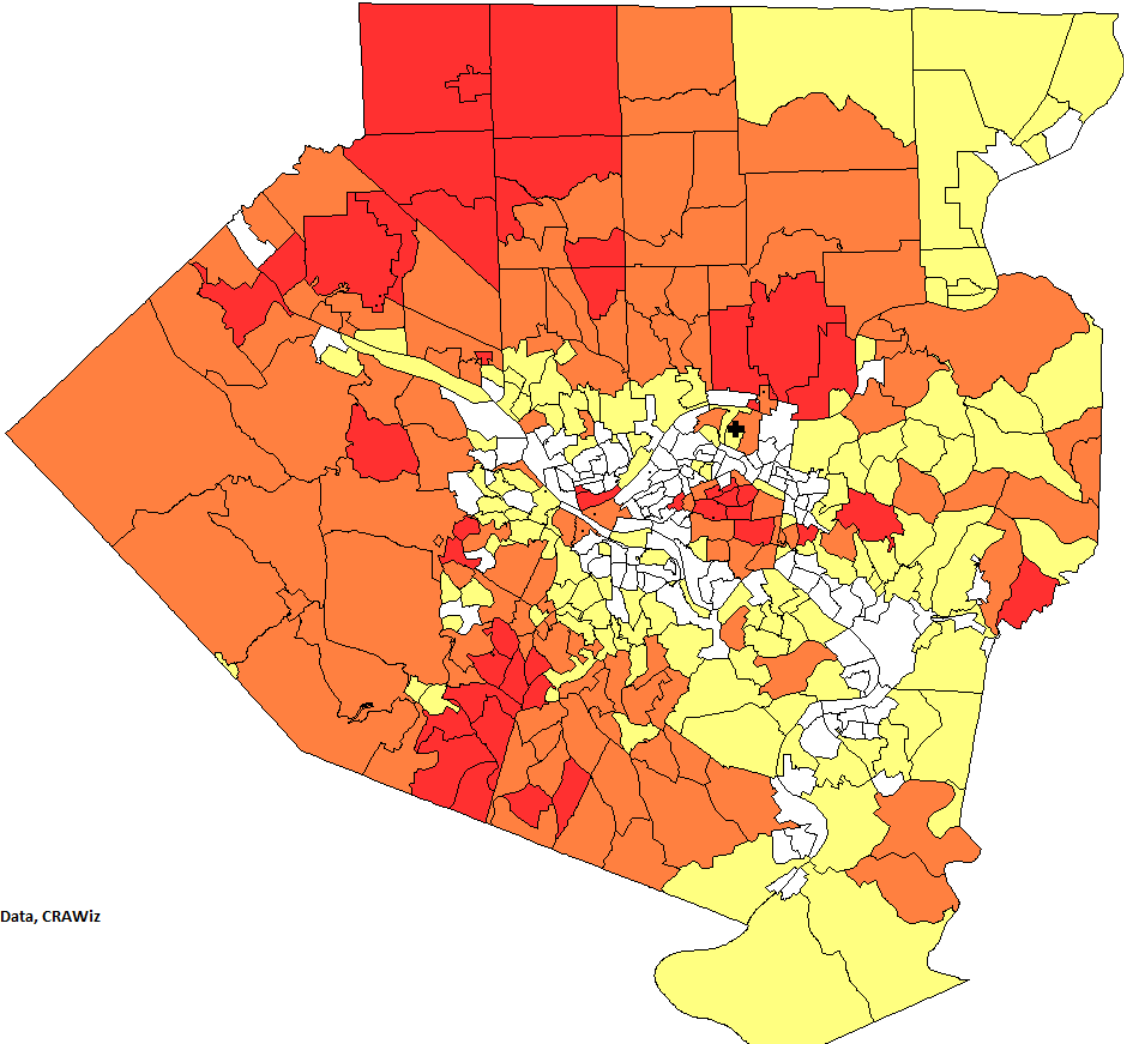


1 Branch in County

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is BNY MELLON or BNY MELLON, N.A. (Included)
 Area is City of Pittsburgh

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	3	27.27	3	42.86	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Refinancing	8	72.73	4	57.14	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	6	54.55	6	85.71	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	5	45.45	1	14.29	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	4	36.36	4	57.14	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	7	63.64	3	42.86	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	4	36.36	4	57.14	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Others, Including Hispanic	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	7	63.64	7	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Income Not Available	4	36.36	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	1	9.09	1	14.29	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Substantially Minority	10	90.91	6	85.71	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low (0-49% of Median)	1	9.09	1	14.29	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	1	9.09	1	14.29	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	9	81.82	5	71.43	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	1	9.09	1	14.29	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
All Other Census Tracts	10	90.91	6	85.71	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Sex														
Male	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Female	2	18.18	2	28.57	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint	4	36.36	4	57.14	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Applicable	5	45.45	1	14.29	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	11	100.00	7	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

(1) Percent of Total Number of Applications (2) Percent of Total Number of Originations (3) Number of Denied Applications as a Percent of Number of Applications for Line Item
 Note: Validity Errors are included © PCI Corporation CRA Wiz Tel: 800-261-3111

Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is BNY MELLON, N.A. (10000006301) (Included)
Area is City of Pittsburgh

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	1	\$5	0	\$0	0	\$0	7	\$2,423	0	\$0	8	\$2,428	
%Row	12.50	0.21	0.00	0.00	0.00	0.00	87.50	99.79	0.00	0.00	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	1	\$5	0	\$0	0	\$0	2	\$57	0	\$0	3	\$62
%Row		33.33	8.06	0.00	0.00	0.00	0.00	66.67	91.94	0.00	0.00	100.00	100.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	1	\$250	0	\$0	1	\$250
%Row		0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	100.00	100.00
	> \$250K	0	\$0	0	\$0	0	\$0	4	\$2,116	0	\$0	4	\$2,116
%Row		0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	1	\$5	0	\$0	0	\$0	7	\$2,423	0	\$0	8	\$2,428
%Row		12.50	0.21	0.00	0.00	0.00	0.00	87.50	99.79	0.00	0.00	100.00	100.00
Totals													
Originations		1	\$5	0	\$0	0	\$0	7	\$2,423	0	\$0	8	\$2,428
%Row		12.50	0.21	0.00	0.00	0.00	0.00	87.50	99.79	0.00	0.00	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		1	\$5	0	\$0	0	\$0	7	\$2,423	0	\$0	8	\$2,428
%Row		12.50	0.21	0.00	0.00	0.00	0.00	87.50	99.79	0.00	0.00	100.00	100.00

Note: Validity Errors are included in the Report

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

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BNY MELLON CORPORATION ORIGINATIONS AND BRANCH MAP

Income Levels

as a % of MSA Median

- $\geq 120\%$ (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

■ 1 Dot = 1

Branch Locations

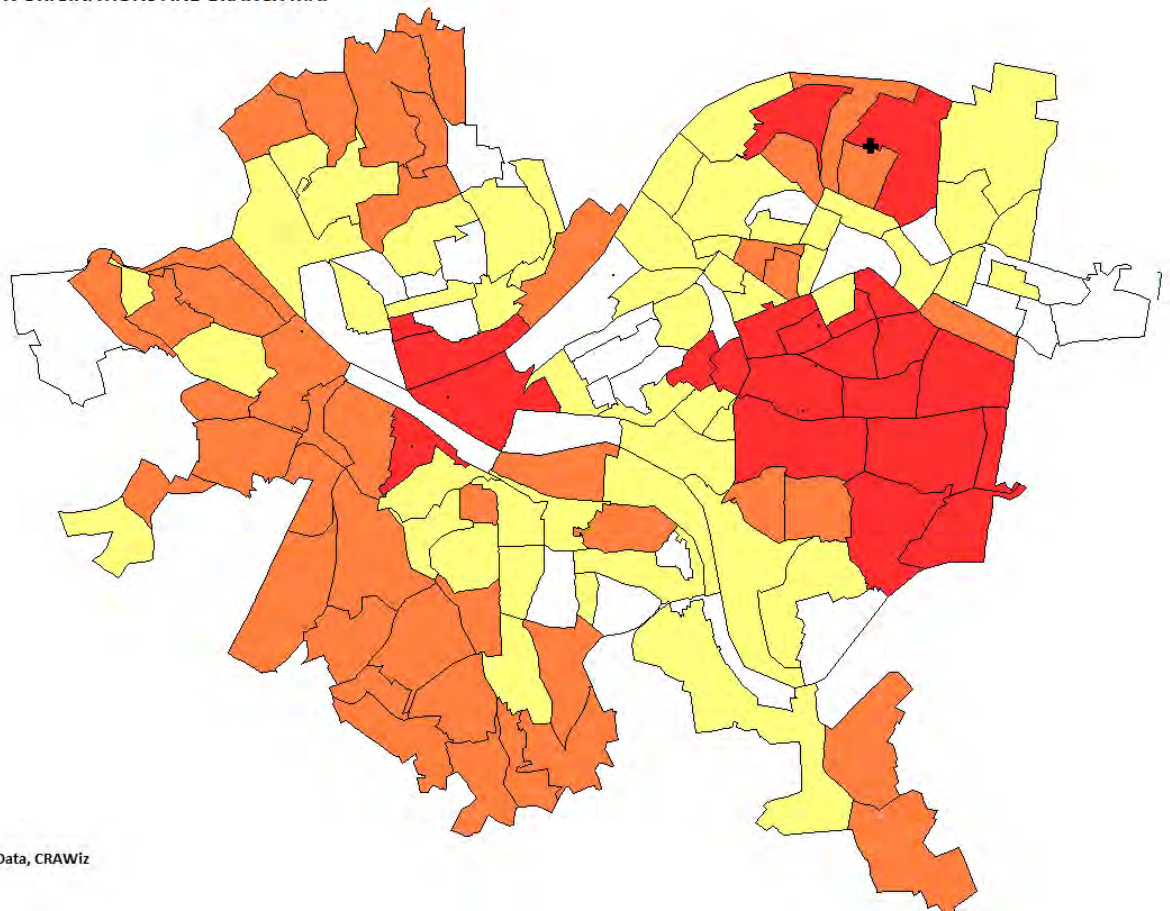


1 Branch in City

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

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

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	155	8.44	105	11.44	10	8.33	14	9.03	26	17.81	0	0.00	0	0.00
Purchase - Government	112	6.10	80	8.71	10	8.33	16	14.29	6	4.11	0	0.00	0	0.00
Home Improvement	708	38.56	235	25.60	31	25.83	441	62.29	1	0.68	0	0.00	0	0.00
Refinancing	861	46.90	498	54.25	69	57.50	181	21.02	113	77.40	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	2	0.11	0	0.00	0	0.00	2	100.00	0	0.00	0	0.00	0	0.00
Asian	25	1.36	10	1.09	1	0.83	11	44.00	3	2.05	0	0.00	0	0.00
Black or African American	147	8.01	38	4.14	9	7.50	98	66.67	2	1.37	0	0.00	0	0.00
Hawaiian / Pacific Islander	1	0.05	0	0.00	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00
White	1,292	70.37	671	73.09	86	71.67	460	35.60	75	51.37	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	14	0.76	7	0.76	1	0.83	6	42.86	0	0.00	0	0.00	0	0.00
Race Not Available	355	19.34	192	20.92	23	19.17	74	20.85	66	45.21	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	16	0.87	4	0.44	1	0.83	10	62.50	1	0.68	0	0.00	0	0.00
Not Hispanic or Latino	1,485	80.88	738	80.39	98	81.67	565	38.05	84	57.53	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	8	0.44	6	0.65	1	0.83	1	12.50	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	327	17.81	170	18.52	20	16.67	76	23.24	61	41.78	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	1,254	68.30	655	71.35	84	70.00	441	35.17	74	50.68	0	0.00	0	0.00
Others, Including Hispanic	211	11.49	64	6.97	13	10.83	129	61.14	5	3.42	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	296	16.12	95	10.35	15	12.50	176	59.46	10	6.85	0	0.00	0	0.00
Moderate (50-79% of Median)	448	24.40	217	23.64	13	10.83	196	43.75	22	15.07	0	0.00	0	0.00
Middle (80-119% of Median)	367	19.99	159	17.32	37	30.83	135	36.78	36	24.66	0	0.00	0	0.00
Upper (>=120% of Median)	694	37.80	433	47.17	55	45.83	129	18.59	77	52.74	0	0.00	0	0.00
Income Not Available	31	1.69	14	1.53	0	0.00	16	51.61	1	0.68	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	144	7.84	46	5.01	8	6.67	85	59.03	5	3.42	0	0.00	0	0.00
Not Substantially Minority	1,692	92.16	872	94.99	112	93.33	567	33.51	141	96.58	0	0.00	0	0.00
Low (0-49% of Median)	36	1.96	9	0.98	3	2.50	23	63.89	1	0.68	0	0.00	0	0.00
Moderate (50-79% of Median)	286	15.58	113	12.31	22	18.33	137	47.90	14	9.59	0	0.00	0	0.00
Middle (80-119% of Median)	716	39.00	324	35.29	39	32.50	309	43.16	44	30.14	0	0.00	0	0.00
Upper (>=120% of Median)	798	43.46	472	51.42	56	46.67	183	22.93	87	59.59	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	357	19.44	131	14.27	27	22.50	183	51.26	16	10.96	0	0.00	0	0.00
All Other Census Tracts	1,479	80.56	787	85.73	93	77.50	469	31.71	130	89.04	0	0.00	0	0.00
Applicant Sex														
Male	484	26.36	221	24.07	29	24.17	209	43.18	25	17.12	0	0.00	0	0.00
Female	476	25.93	195	21.24	27	22.50	236	49.58	18	12.33	0	0.00	0	0.00
Joint	643	35.02	360	39.22	53	44.17	178	27.68	52	35.62	0	0.00	0	0.00
Not Applicable	233	12.69	142	15.47	11	9.17	29	12.45	51	34.93	0	0.00	0	0.00
Total	1,836	100.00	918	100.00	120	100.00	652	35.51	146	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

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

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	11	\$1,500	59	\$5,358	195	\$17,171	193	\$19,398	4	\$526	462	\$43,953	
%Row	2.38	3.41	12.77	12.19	42.21	39.07	41.77	44.13	0.87	1.20	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	9	\$200	49	\$1,232	158	\$3,707	153	\$3,520	3	\$61	372	\$8,720
%Row		2.42	2.29	13.17	14.13	42.47	42.51	41.13	40.37	0.81	0.70	100.00	100.00
	\$100 - \$250k	0	\$0	5	\$926	13	\$2,443	18	\$3,566	0	\$0	36	\$6,935
%Row		0.00	0.00	13.89	13.35	36.11	35.23	50.00	51.42	0.00	0.00	100.00	100.00
	> \$250K	2	\$1,300	5	\$3,200	24	\$11,021	22	\$12,312	1	\$465	54	\$28,298
%Row		3.70	4.59	9.26	11.31	44.44	38.95	40.74	43.51	1.85	1.64	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	6	\$74	30	\$1,694	112	\$4,642	106	\$4,417	2	\$56	256	\$10,883
%Row		2.34	0.68	11.72	15.57	43.75	42.65	41.41	40.59	0.78	0.51	100.00	100.00
Totals													
Originations		11	\$1,500	59	\$5,358	195	\$17,171	193	\$19,398	4	\$526	462	\$43,953
%Row		2.38	3.41	12.77	12.19	42.21	39.07	41.77	44.13	0.87	1.20	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		11	\$1,500	59	\$5,358	195	\$17,171	193	\$19,398	4	\$526	462	\$43,953
%Row		2.38	3.41	12.77	12.19	42.21	39.07	41.77	44.13	0.87	1.20	100.00	100.00

Note: Validity Errors are included in the Report

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

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CITIZENS BANK ORIGINATION AND BRANCH MAP

Income Levels

Income as % of County Median
(# of Tracts in Range)

- $\geq 120\%$ (22)
- $80\% < 120\%$ (47)
- $50\% < 80\%$ (52)
- $0.01\% < 50\%$ (24)
- all others (1)

Mortgage Originations

☑ 1 Dot = 1

Branch Locations

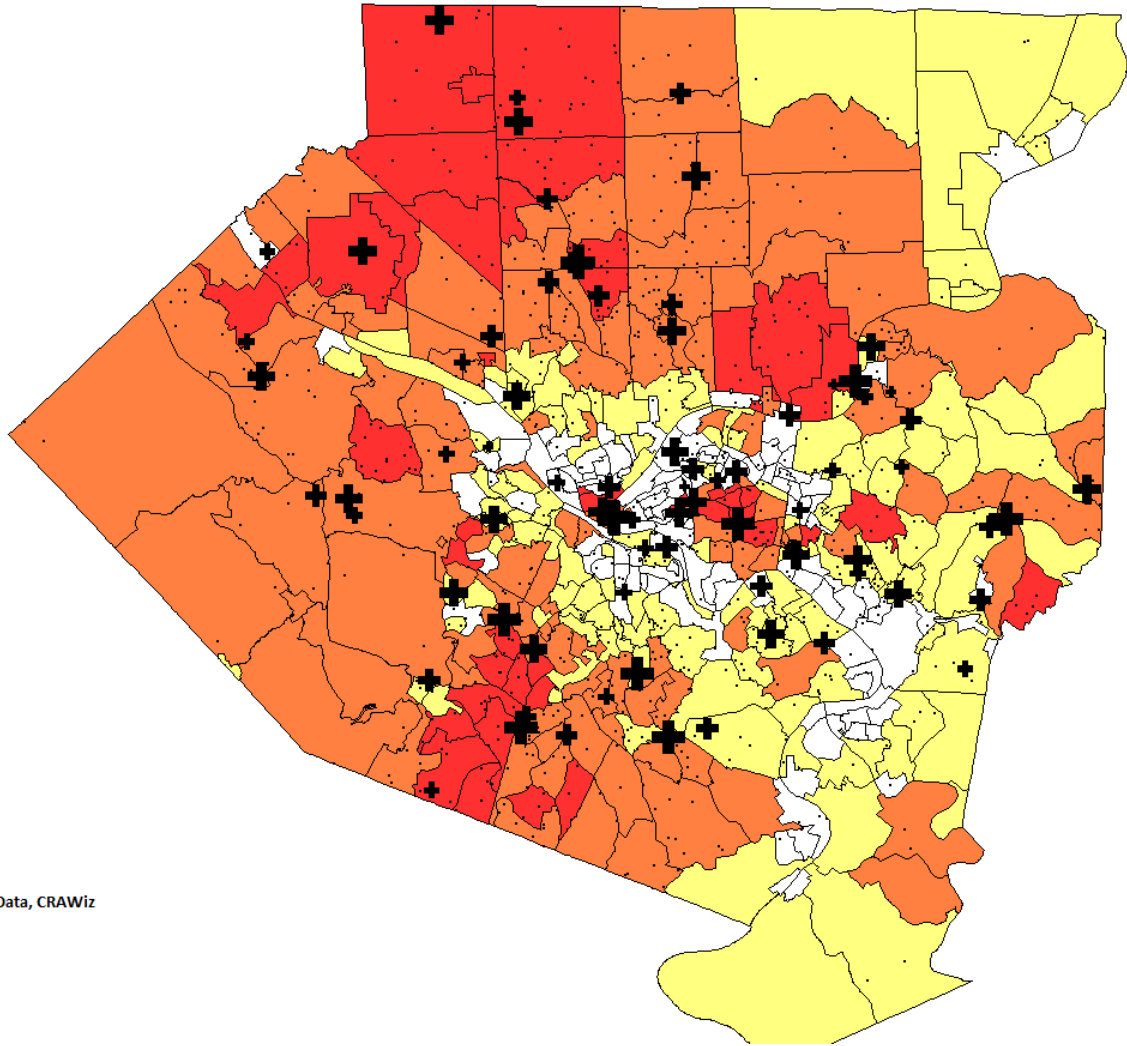


78 Branches in County

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

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

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	34	8.72	21	12.57	3	8.11	5	14.71	5	21.74	0	0.00	0	0.00
Purchase - Government	22	5.64	16	9.58	4	10.81	2	9.09	0	0.00	0	0.00	0	0.00
Home Improvement	200	51.28	74	44.31	9	24.32	116	58.00	1	4.35	0	0.00	0	0.00
Refinancing	134	34.36	56	33.53	21	56.76	40	29.85	17	73.91	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	3	0.77	1	0.60	1	2.70	1	33.33	0	0.00	0	0.00	0	0.00
Black or African American	80	20.51	22	13.17	6	16.22	51	63.75	1	4.35	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	234	60.00	115	68.86	24	64.86	87	37.18	8	34.78	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	6	1.54	2	1.20	0	0.00	4	66.67	0	0.00	0	0.00	0	0.00
Race Not Available	67	17.18	27	16.17	6	16.22	20	29.85	14	60.87	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	6	1.54	2	1.20	0	0.00	4	66.67	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	317	81.28	138	82.63	32	86.49	138	43.53	9	39.13	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	1	0.26	1	0.60	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	66	16.92	26	15.57	5	13.51	21	31.82	14	60.87	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	227	58.21	113	67.66	24	64.86	82	36.12	8	34.78	0	0.00	0	0.00
Others, Including Hispanic	95	24.36	27	16.17	7	18.92	60	63.16	1	4.35	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	80	20.51	23	13.77	5	13.51	51	63.75	1	4.35	0	0.00	0	0.00
Moderate (50-79% of Median)	115	29.49	48	28.74	6	16.22	57	49.57	4	17.39	0	0.00	0	0.00
Middle (80-119% of Median)	74	18.97	29	17.37	11	29.73	27	36.49	7	30.43	0	0.00	0	0.00
Upper (>=120% of Median)	112	28.72	64	38.32	15	40.54	22	19.64	11	47.83	0	0.00	0	0.00
Income Not Available	9	2.31	3	1.80	0	0.00	6	66.67	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	86	22.05	29	17.37	6	16.22	47	54.65	4	17.39	0	0.00	0	0.00
Not Substantially Minority	304	77.95	138	82.63	31	83.78	116	38.16	19	82.61	0	0.00	0	0.00
Low (0-49% of Median)	23	5.90	7	4.19	2	5.41	13	56.52	1	4.35	0	0.00	0	0.00
Moderate (50-79% of Median)	144	36.92	59	35.33	10	27.03	67	46.53	8	34.78	0	0.00	0	0.00
Middle (80-119% of Median)	157	40.26	62	37.13	17	45.95	70	44.59	8	34.78	0	0.00	0	0.00
Upper (>=120% of Median)	66	16.92	39	23.35	8	21.62	13	19.70	6	26.09	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	178	45.64	68	40.72	14	37.84	86	48.31	10	43.48	0	0.00	0	0.00
All Other Census Tracts	212	54.36	99	59.28	23	62.16	77	36.32	13	56.52	0	0.00	0	0.00
Applicant Sex														
Male	113	28.97	50	29.94	8	21.62	52	46.02	3	13.04	0	0.00	0	0.00
Female	136	34.87	48	28.74	12	32.43	73	53.68	3	13.04	0	0.00	0	0.00
Joint	105	26.92	52	31.14	15	40.54	31	29.52	7	30.43	0	0.00	0	0.00
Not Applicable	36	9.23	17	10.18	2	5.41	7	19.44	10	43.48	0	0.00	0	0.00
Total	390	100.00	167	100.00	37	100.00	163	41.79	23	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

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

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	11	\$1,500	59	\$5,358	195	\$17,171	193	\$19,398	4	\$526	462	\$43,953	
%Row	2.38	3.41	12.77	12.19	42.21	39.07	41.77	44.13	0.87	1.20	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	9	\$200	49	\$1,232	158	\$3,707	153	\$3,520	3	\$61	372	\$8,720
%Row		2.42	2.29	13.17	14.13	42.47	42.51	41.13	40.37	0.81	0.70	100.00	100.00
	\$100 - \$250k	0	\$0	5	\$926	13	\$2,443	18	\$3,566	0	\$0	36	\$6,935
%Row		0.00	0.00	13.89	13.35	36.11	35.23	50.00	51.42	0.00	0.00	100.00	100.00
	> \$250K	2	\$1,300	5	\$3,200	24	\$11,021	22	\$12,312	1	\$465	54	\$28,298
%Row		3.70	4.59	9.26	11.31	44.44	38.95	40.74	43.51	1.85	1.64	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	6	\$74	30	\$1,694	112	\$4,642	106	\$4,417	2	\$56	256	\$10,883
%Row		2.34	0.68	11.72	15.57	43.75	42.65	41.41	40.59	0.78	0.51	100.00	100.00
Totals													
Originations		11	\$1,500	59	\$5,358	195	\$17,171	193	\$19,398	4	\$526	462	\$43,953
%Row		2.38	3.41	12.77	12.19	42.21	39.07	41.77	44.13	0.87	1.20	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		11	\$1,500	59	\$5,358	195	\$17,171	193	\$19,398	4	\$526	462	\$43,953
%Row		2.38	3.41	12.77	12.19	42.21	39.07	41.77	44.13	0.87	1.20	100.00	100.00

Note: Validity Errors are included in the Report

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

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CITIZENS FINANCIAL GROUP ORIGINATIONS AND BRANCH MAP

Income Levels

as a % of MSA Median

- ≥120% (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

■ 1 Dot = 1

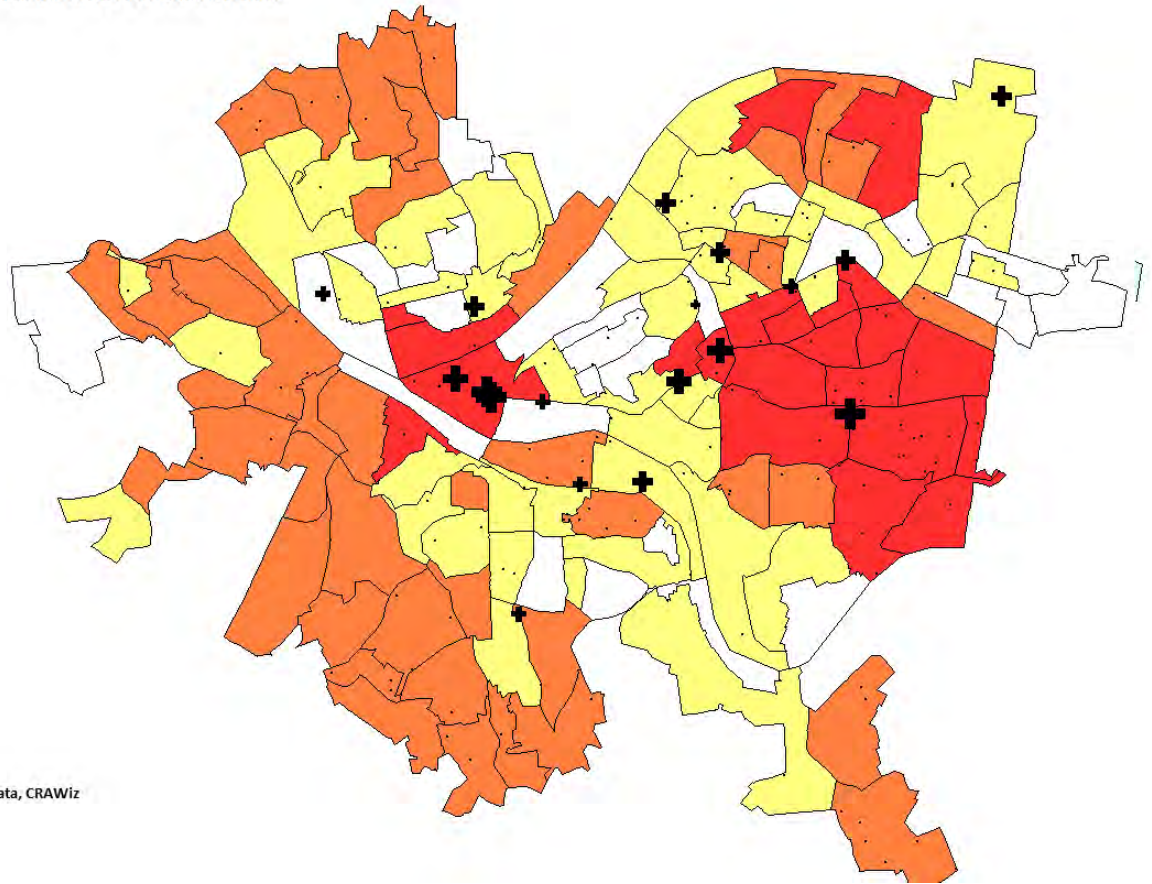
Branch Locations



19 Branches in City

Branch Deposit Size by \$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is DOLLAR BANK, FSB (4000008043) (Included)

Area is Allegheny County

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	443	10.13	342	11.38	20	43.48	12	2.71	69	11.39	0	0.00	0	0.00
Purchase - Government	205	4.69	157	5.22	9	19.57	11	5.37	28	4.62	0	0.00	0	0.00
Home Improvement	1,397	31.96	827	27.51	0	0.00	436	31.21	134	22.11	0	0.00	0	0.00
Refinancing	2,326	53.21	1,680	55.89	17	36.96	254	10.92	375	61.88	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	3	0.07	2	0.07	0	0.00	1	33.33	0	0.00	0	0.00	0	0.00
Asian	60	1.37	40	1.33	0	0.00	8	13.33	12	1.98	0	0.00	0	0.00
Black or African American	263	6.02	134	4.46	3	6.52	100	38.02	26	4.29	0	0.00	0	0.00
Hawaiian / Pacific Islander	13	0.30	8	0.27	1	2.17	0	0.00	4	0.66	0	0.00	0	0.00
White	3,311	75.75	2,340	77.84	39	84.78	481	14.53	451	74.42	0	0.00	0	0.00
2 or More Minority Races	2	0.05	1	0.03	0	0.00	1	50.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	32	0.73	22	0.73	0	0.00	5	15.63	5	0.83	0	0.00	0	0.00
Race Not Available	687	15.72	459	15.27	3	6.52	117	17.03	108	17.82	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	18	0.41	10	0.33	0	0.00	4	22.22	4	0.66	0	0.00	0	0.00
Not Hispanic or Latino	3,634	83.14	2,514	83.63	44	95.65	586	16.13	490	80.86	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	25	0.57	17	0.57	0	0.00	6	24.00	2	0.33	0	0.00	0	0.00
Ethnicity Not Available	694	15.88	465	15.47	2	4.35	117	16.86	110	18.15	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	3,248	74.31	2,294	76.31	39	84.78	473	14.56	442	72.94	0	0.00	0	0.00
Others, Including Hispanic	408	9.33	232	7.72	4	8.70	121	29.66	51	8.42	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	441	10.09	195	6.49	10	21.74	186	42.18	50	8.25	0	0.00	0	0.00
Moderate (50-79% of Median)	796	18.21	497	16.53	6	13.04	193	24.25	100	16.50	0	0.00	0	0.00
Middle (80-119% of Median)	1,000	22.88	699	23.25	11	23.91	141	14.10	149	24.59	0	0.00	0	0.00
Upper (>=120% of Median)	2,096	47.95	1,585	52.73	18	39.13	190	9.06	303	50.00	0	0.00	0	0.00
Income Not Available	38	0.87	30	1.00	1	2.17	3	7.89	4	0.66	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	194	4.44	84	2.79	4	8.70	84	43.30	22	3.63	0	0.00	0	0.00
Not Substantially Minority	4,177	95.56	2,922	97.21	42	91.30	629	15.06	584	96.37	0	0.00	0	0.00
Low (0-49% of Median)	54	1.24	25	0.83	0	0.00	21	38.89	8	1.32	0	0.00	0	0.00
Moderate (50-79% of Median)	383	8.76	188	6.25	9	19.57	131	34.20	55	9.08	0	0.00	0	0.00
Middle (80-119% of Median)	1,697	38.82	1,120	37.26	16	34.78	342	20.15	219	36.14	0	0.00	0	0.00
Upper (>=120% of Median)	2,237	51.18	1,673	55.66	21	45.65	219	9.79	324	53.47	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	495	11.32	241	8.02	9	19.57	176	35.56	69	11.39	0	0.00	0	0.00
All Other Census Tracts	3,876	88.68	2,765	91.98	37	80.43	537	13.85	537	88.61	0	0.00	0	0.00
Applicant Sex														
Male	841	19.24	530	17.63	14	30.43	163	19.38	134	22.11	0	0.00	0	0.00
Female	1,006	23.02	639	21.26	11	23.91	207	20.58	149	24.59	0	0.00	0	0.00
Joint	2,106	48.18	1,574	52.36	21	45.65	236	11.21	275	45.38	0	0.00	0	0.00
Not Applicable	418	9.56	263	8.75	0	0.00	107	25.60	48	7.92	0	0.00	0	0.00
Total	4,371	100.00	3,006	100.00	46	100.00	713	16.31	606	100.00	0	0.00	0	0.00

(1) Percent of Total Number of Applications

(2) Percent of Total Number of Originations

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is DOLLAR BANK, FSB (4000008043) (Included)

Area is Allegheny County

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	22	\$5,969	41	\$14,956	72	\$20,426	151	\$45,313	0	\$0	286	\$86,664	
%Row	7.69	6.89	14.34	17.26	25.17	23.57	52.80	52.29	0.00	0.00	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	10	\$354	13	\$788	21	\$1,030	47	\$2,849	0	\$0	91	\$5,021
%Row		10.99	7.05	14.29	15.69	23.08	20.51	51.65	56.74	0.00	0.00	100.00	100.00
	\$100 - \$250k	4	\$850	6	\$890	23	\$4,582	40	\$7,417	0	\$0	73	\$13,739
%Row		5.48	6.19	8.22	6.48	31.51	33.35	54.79	53.99	0.00	0.00	100.00	100.00
	> \$250K	8	\$4,765	22	\$13,278	28	\$14,814	64	\$35,047	0	\$0	122	\$67,904
%Row		6.56	7.02	18.03	19.55	22.95	21.82	52.46	51.61	0.00	0.00	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	6	\$965	7	\$661	22	\$2,259	54	\$10,543	0	\$0	89	\$14,428
%Row		6.74	6.69	7.87	4.58	24.72	15.66	60.67	73.07	0.00	0.00	100.00	100.00
Totals													
Originations		22	\$5,969	41	\$14,956	72	\$20,426	151	\$45,313	0	\$0	286	\$86,664
%Row		7.69	6.89	14.34	17.26	25.17	23.57	52.80	52.29	0.00	0.00	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		22	\$5,969	41	\$14,956	72	\$20,426	151	\$45,313	0	\$0	286	\$86,664
%Row		7.69	6.89	14.34	17.26	25.17	23.57	52.80	52.29	0.00	0.00	100.00	100.00

Note: Validity Errors are included in the Report

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

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DOLLAR BANK ORIGINATION AND BRANCH MAP

Income Levels

Income as % of County Median
(# of Tracts in Range)

- $\geq 120\%$ (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

☒ 1 Dot = 1

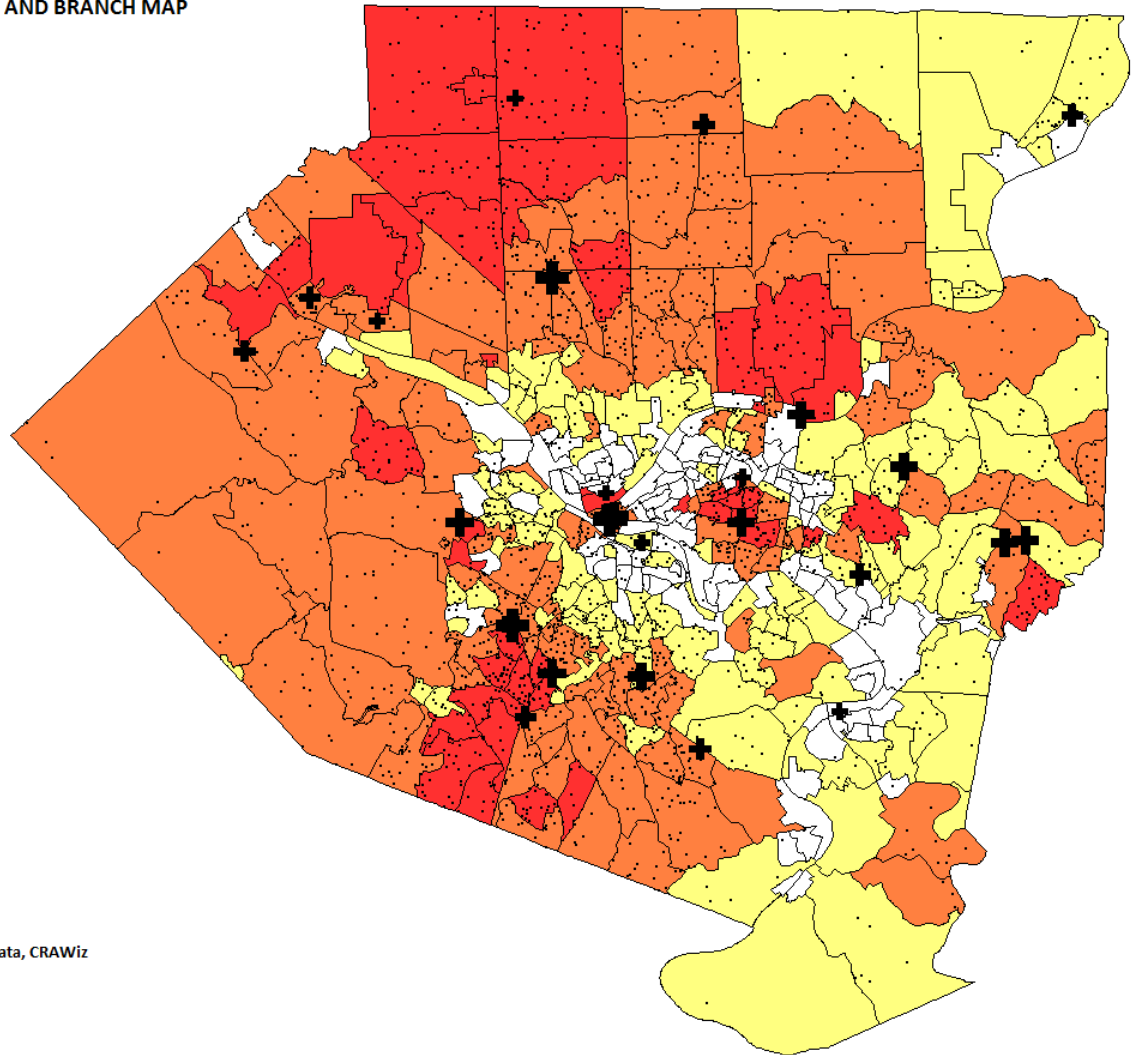
Branch Locations



29 Branches in County

Branch Deposit Size by \$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

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

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	117	12.19	91	15.02	8	50.00	3	2.56	15	12.50	0	0.00	0	0.00
Purchase - Government	60	6.25	47	7.76	3	18.75	3	5.00	7	5.83	0	0.00	0	0.00
Home Improvement	404	42.08	209	34.49	0	0.00	157	38.86	38	31.67	0	0.00	0	0.00
Refinancing	379	39.48	259	42.74	5	31.25	55	14.51	60	50.00	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	12	1.25	8	1.32	0	0.00	2	16.67	2	1.67	0	0.00	0	0.00
Black or African American	142	14.79	71	11.72	2	12.50	60	42.25	9	7.50	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	640	66.67	417	68.81	13	81.25	122	19.06	88	73.33	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	4	0.42	3	0.50	0	0.00	1	25.00	0	0.00	0	0.00	0	0.00
Race Not Available	162	16.88	107	17.66	1	6.25	33	20.37	21	17.50	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	4	0.42	3	0.50	0	0.00	1	25.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	785	81.77	492	81.19	15	93.75	183	23.31	95	79.17	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	5	0.52	4	0.66	0	0.00	0	0.00	1	0.83	0	0.00	0	0.00
Ethnicity Not Available	166	17.29	107	17.66	1	6.25	34	20.48	24	20.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	621	64.69	402	66.34	13	81.25	121	19.48	85	70.83	0	0.00	0	0.00
Others, Including Hispanic	165	17.19	88	14.52	2	12.50	63	38.18	12	10.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	184	19.17	75	12.38	6	37.50	86	46.74	17	14.17	0	0.00	0	0.00
Moderate (50-79% of Median)	223	23.23	132	21.78	1	6.25	63	28.25	27	22.50	0	0.00	0	0.00
Middle (80-119% of Median)	204	21.25	139	22.94	5	31.25	35	17.16	25	20.83	0	0.00	0	0.00
Upper (>=120% of Median)	339	35.31	251	41.42	4	25.00	33	9.73	51	42.50	0	0.00	0	0.00
Income Not Available	10	1.04	9	1.49	0	0.00	1	10.00	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	137	14.27	63	10.40	3	18.75	59	43.07	12	10.00	0	0.00	0	0.00
Not Substantially Minority	823	85.73	543	89.60	13	81.25	159	19.32	108	90.00	0	0.00	0	0.00
Low (0-49% of Median)	49	5.10	25	4.13	0	0.00	18	36.73	6	5.00	0	0.00	0	0.00
Moderate (50-79% of Median)	239	24.90	114	18.81	7	43.75	81	33.89	37	30.83	0	0.00	0	0.00
Middle (80-119% of Median)	430	44.79	285	47.03	4	25.00	96	22.33	45	37.50	0	0.00	0	0.00
Upper (>=120% of Median)	242	25.21	182	30.03	5	31.25	23	9.50	32	26.67	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	311	32.40	150	24.75	7	43.75	110	35.37	44	36.67	0	0.00	0	0.00
All Other Census Tracts	649	67.60	456	75.25	9	56.25	108	16.64	76	63.33	0	0.00	0	0.00
Applicant Sex														
Male	236	24.58	133	21.95	5	31.25	59	25.00	39	32.50	0	0.00	0	0.00
Female	327	34.06	197	32.51	6	37.50	84	25.69	40	33.33	0	0.00	0	0.00
Joint	317	33.02	226	37.29	5	31.25	48	15.14	38	31.67	0	0.00	0	0.00
Not Applicable	80	8.33	50	8.25	0	0.00	27	33.75	3	2.50	0	0.00	0	0.00
Total	960	100.00	606	100.00	16	100.00	218	22.71	120	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is DOLLAR BANK, FSB (4000008043) (Included)

Area is City of Pittsburgh

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	22	\$5,969	41	\$14,956	72	\$20,426	151	\$45,313	0	\$0	286	\$86,664	
%Row	7.69	6.89	14.34	17.26	25.17	23.57	52.80	52.29	0.00	0.00	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	10	\$354	13	\$788	21	\$1,030	47	\$2,849	0	\$0	91	\$5,021
%Row		10.99	7.05	14.29	15.69	23.08	20.51	51.65	56.74	0.00	0.00	100.00	100.00
	\$100 - \$250k	4	\$850	6	\$890	23	\$4,582	40	\$7,417	0	\$0	73	\$13,739
%Row		5.48	6.19	8.22	6.48	31.51	33.35	54.79	53.99	0.00	0.00	100.00	100.00
	> \$250K	8	\$4,765	22	\$13,278	28	\$14,814	64	\$35,047	0	\$0	122	\$67,904
%Row		6.56	7.02	18.03	19.55	22.95	21.82	52.46	51.61	0.00	0.00	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	6	\$965	7	\$661	22	\$2,259	54	\$10,543	0	\$0	89	\$14,428
%Row		6.74	6.69	7.87	4.58	24.72	15.66	60.67	73.07	0.00	0.00	100.00	100.00
Totals													
Originations		22	\$5,969	41	\$14,956	72	\$20,426	151	\$45,313	0	\$0	286	\$86,664
%Row		7.69	6.89	14.34	17.26	25.17	23.57	52.80	52.29	0.00	0.00	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		22	\$5,969	41	\$14,956	72	\$20,426	151	\$45,313	0	\$0	286	\$86,664
%Row		7.69	6.89	14.34	17.26	25.17	23.57	52.80	52.29	0.00	0.00	100.00	100.00

Note: Validity Errors are included in the Report

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

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DOLLAR BANK ORIGINATION AND BRANCH MAP

Income Levels

as a % of MSA Median

- $\geq 120\%$ (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

■ 1 Dot = 1

Branch Locations

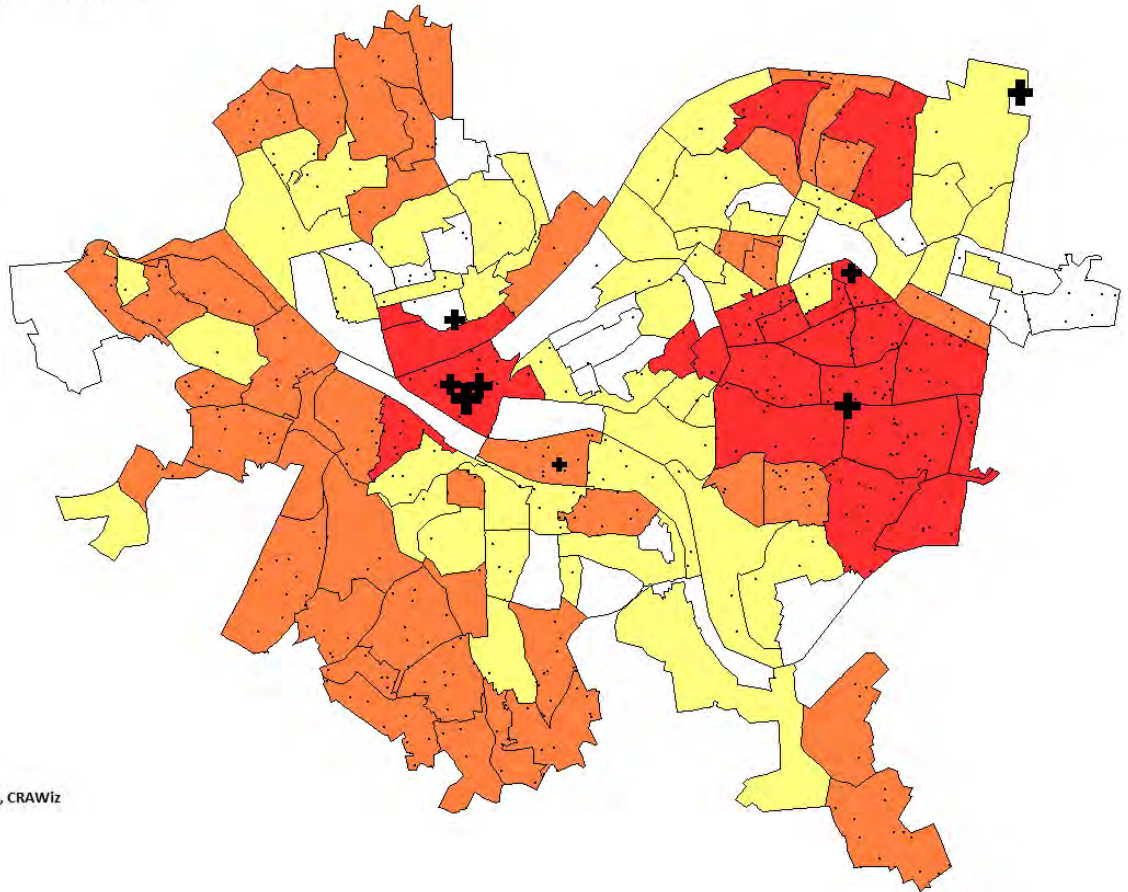


8 Branches in City

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

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

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	31	31.31	25	32.05	0	0.00	4	12.90	2	28.57	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	23	23.23	19	24.36	0	0.00	4	17.39	0	0.00	0	0.00	0	0.00
Refinancing	45	45.45	34	43.59	1	100.00	5	11.11	5	71.43	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	2	2.02	1	1.28	0	0.00	1	50.00	0	0.00	0	0.00	0	0.00
Black or African American	1	1.01	1	1.28	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	71	71.72	55	70.51	1	100.00	10	14.08	5	71.43	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	1	1.01	1	1.28	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	24	24.24	20	25.64	0	0.00	2	8.33	2	28.57	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	2	2.02	2	2.56	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	72	72.73	55	70.51	1	100.00	11	15.28	5	71.43	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	1	1.01	1	1.28	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	24	24.24	20	25.64	0	0.00	2	8.33	2	28.57	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	67	67.68	51	65.38	1	100.00	10	14.93	5	71.43	0	0.00	0	0.00
Others, Including Hispanic	7	7.07	6	7.69	0	0.00	1	14.29	0	0.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	9	9.09	4	5.13	0	0.00	3	33.33	2	28.57	0	0.00	0	0.00
Moderate (50-79% of Median)	10	10.10	6	7.69	0	0.00	3	30.00	1	14.29	0	0.00	0	0.00
Middle (80-119% of Median)	12	12.12	11	14.10	0	0.00	1	8.33	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	54	54.55	43	55.13	1	100.00	6	11.11	4	57.14	0	0.00	0	0.00
Income Not Available	14	14.14	14	17.95	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	14	14.14	13	16.67	0	0.00	1	7.14	0	0.00	0	0.00	0	0.00
Not Substantially Minority	85	85.86	65	83.33	1	100.00	12	14.12	7	100.00	0	0.00	0	0.00
Low (0-49% of Median)	2	2.02	1	1.28	0	0.00	1	50.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	39	39.39	32	41.03	0	0.00	6	15.38	1	14.29	0	0.00	0	0.00
Middle (80-119% of Median)	37	37.37	28	35.90	1	100.00	5	13.51	3	42.86	0	0.00	0	0.00
Upper (>=120% of Median)	21	21.21	17	21.79	0	0.00	1	4.76	3	42.86	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	41	41.41	33	42.31	0	0.00	7	17.07	1	14.29	0	0.00	0	0.00
All Other Census Tracts	58	58.59	45	57.69	1	100.00	6	10.34	6	85.71	0	0.00	0	0.00
Applicant Sex														
Male	22	22.22	15	19.23	1	100.00	6	27.27	0	0.00	0	0.00	0	0.00
Female	18	18.18	14	17.95	0	0.00	2	11.11	2	28.57	0	0.00	0	0.00
Joint	36	36.36	30	38.46	0	0.00	3	8.33	3	42.86	0	0.00	0	0.00
Not Applicable	23	23.23	19	24.36	0	0.00	2	8.70	2	28.57	0	0.00	0	0.00
Total	99	100.00	78	100.00	1	100.00	13	13.13	7	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is ESB BANK (30000027708) (Included)

Area is City of Pittsburgh

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	0	\$0	0	\$0	8	\$3,024	7	\$1,213	0	\$0	15	\$4,237	
%Row	0.00	0.00	0.00	0.00	53.33	71.37	46.67	28.63	0.00	0.00	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	0	\$0	0	\$0	3	\$145	4	\$126	0	\$0	7	\$271
%Row		0.00	0.00	0.00	0.00	42.86	53.51	57.14	46.49	0.00	0.00	100.00	100.00
	\$100 - \$250k	0	\$0	0	\$0	1	\$250	1	\$175	0	\$0	2	\$425
%Row		0.00	0.00	0.00	0.00	50.00	58.82	50.00	41.18	0.00	0.00	100.00	100.00
	> \$250K	0	\$0	0	\$0	4	\$2,629	2	\$912	0	\$0	6	\$3,541
%Row		0.00	0.00	0.00	0.00	66.67	74.24	33.33	25.76	0.00	0.00	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	0	\$0	0	\$0	3	\$1,085	4	\$126	0	\$0	7	\$1,211
%Row		0.00	0.00	0.00	0.00	42.86	89.60	57.14	10.40	0.00	0.00	100.00	100.00
Totals													
Originations		0	\$0	0	\$0	8	\$3,024	7	\$1,213	0	\$0	15	\$4,237
%Row		0.00	0.00	0.00	0.00	53.33	71.37	46.67	28.63	0.00	0.00	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		0	\$0	0	\$0	8	\$3,024	7	\$1,213	0	\$0	15	\$4,237
%Row		0.00	0.00	0.00	0.00	53.33	71.37	46.67	28.63	0.00	0.00	100.00	100.00

Note: Validity Errors are included in the Report

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

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ESB BANK ORIGATION AND BRANCH MAP

Income Levels

as a % of MSA Median

- ≥120% (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

■ 1 Dot = 1

Branch Locations

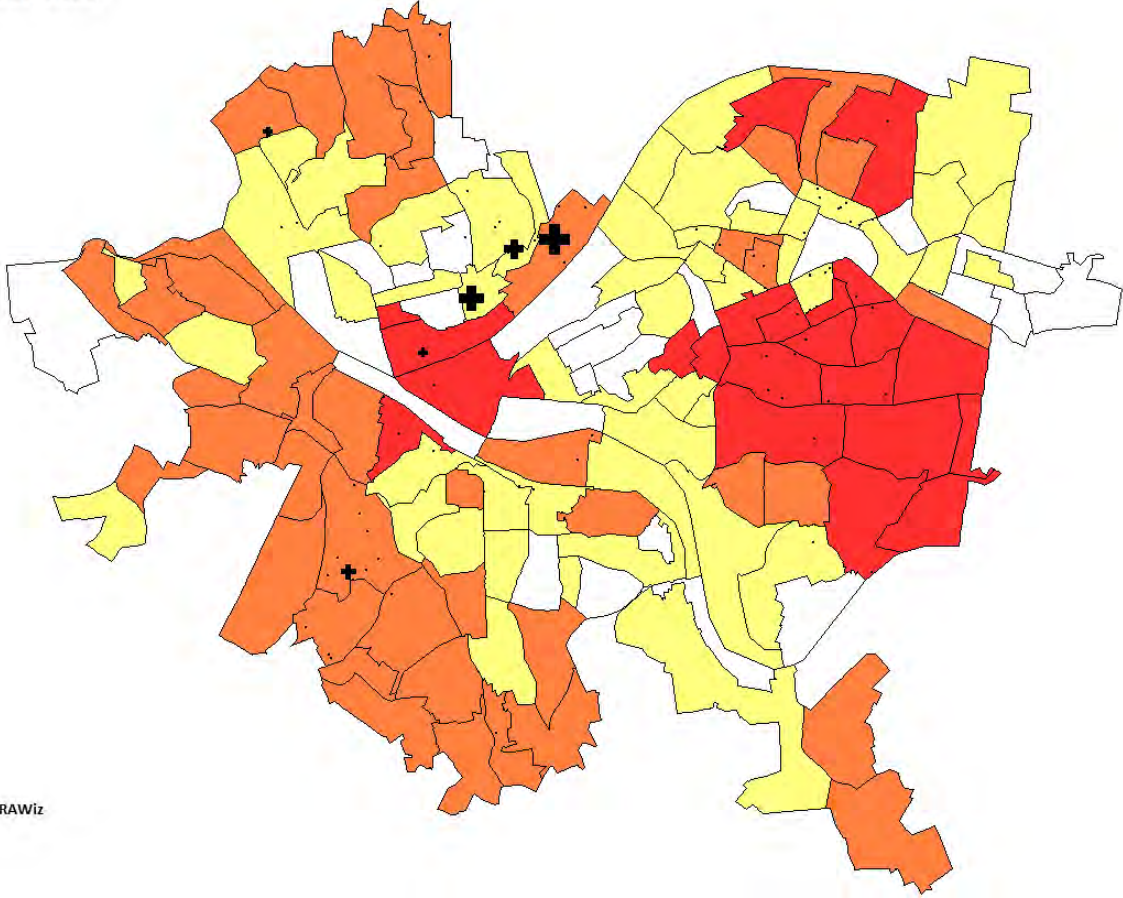


5 Branches in City

Branch Deposit Size by \$ Amount

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is ESB BANK (30000027708) (Included)

Area is Allegheny County

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	142	35.86	116	37.42	3	23.08	16	11.27	7	29.17	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	52	13.13	38	12.26	2	15.38	11	21.15	1	4.17	0	0.00	0	0.00
Refinancing	202	51.01	156	50.32	8	61.54	22	10.89	16	66.67	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	12	3.03	10	3.23	0	0.00	1	8.33	1	4.17	0	0.00	0	0.00
Black or African American	4	1.01	3	0.97	0	0.00	1	25.00	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	319	80.56	250	80.65	12	92.31	40	12.54	17	70.83	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	2	0.51	2	0.65	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	59	14.90	45	14.52	1	7.69	7	11.86	6	25.00	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	2	0.51	2	0.65	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	325	82.07	255	82.26	12	92.31	40	12.31	18	75.00	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	4	1.01	4	1.29	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	65	16.41	49	15.81	1	7.69	9	13.85	6	25.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	306	77.27	239	77.10	12	92.31	38	12.42	17	70.83	0	0.00	0	0.00
Others, Including Hispanic	24	6.06	21	6.77	0	0.00	2	8.33	1	4.17	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	22	5.56	13	4.19	2	15.38	5	22.73	2	8.33	0	0.00	0	0.00
Moderate (50-79% of Median)	36	9.09	23	7.42	1	7.69	11	30.56	1	4.17	0	0.00	0	0.00
Middle (80-119% of Median)	50	12.63	40	12.90	2	15.38	7	14.00	1	4.17	0	0.00	0	0.00
Upper (>=120% of Median)	258	65.15	214	69.03	7	53.85	20	7.75	17	70.83	0	0.00	0	0.00
Income Not Available	30	7.58	20	6.45	1	7.69	6	20.00	3	12.50	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	14	3.54	13	4.19	0	0.00	1	7.14	0	0.00	0	0.00	0	0.00
Not Substantially Minority	382	96.46	297	95.81	13	100.00	48	12.57	24	100.00	0	0.00	0	0.00
Low (0-49% of Median)	4	1.01	1	0.32	0	0.00	2	50.00	1	4.17	0	0.00	0	0.00
Moderate (50-79% of Median)	48	12.12	38	12.26	0	0.00	9	18.75	1	4.17	0	0.00	0	0.00
Middle (80-119% of Median)	124	31.31	91	29.35	5	38.46	20	16.13	8	33.33	0	0.00	0	0.00
Upper (>=120% of Median)	220	55.56	180	58.06	8	61.54	18	8.18	14	58.33	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	52	13.13	39	12.58	0	0.00	11	21.15	2	8.33	0	0.00	0	0.00
All Other Census Tracts	344	86.87	271	87.42	13	100.00	38	11.05	22	91.67	0	0.00	0	0.00
Applicant Sex														
Male	72	18.18	52	16.77	3	23.08	14	19.44	3	12.50	0	0.00	0	0.00
Female	48	12.12	36	11.61	2	15.38	7	14.58	3	12.50	0	0.00	0	0.00
Joint	218	55.05	178	57.42	7	53.85	21	9.63	12	50.00	0	0.00	0	0.00
Not Applicable	58	14.65	44	14.19	1	7.69	7	12.07	6	25.00	0	0.00	0	0.00
Total	396	100.00	310	100.00	13	100.00	49	12.37	24	100.00	0	0.00	0	0.00

(1) Percent of Total Number of Applications

(2) Percent of Total Number of Originations

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is ESB BANK (30000027708) (Included)

Area is Allegheny County

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	0	\$0	0	\$0	8	\$3,024	7	\$1,213	0	\$0	15	\$4,237	
%Row	0.00	0.00	0.00	0.00	53.33	71.37	46.67	28.63	0.00	0.00	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	0	\$0	0	\$0	3	\$145	4	\$126	0	\$0	7	\$271
%Row		0.00	0.00	0.00	0.00	42.86	53.51	57.14	46.49	0.00	0.00	100.00	100.00
	\$100 - \$250k	0	\$0	0	\$0	1	\$250	1	\$175	0	\$0	2	\$425
%Row		0.00	0.00	0.00	0.00	50.00	58.82	50.00	41.18	0.00	0.00	100.00	100.00
	> \$250K	0	\$0	0	\$0	4	\$2,629	2	\$912	0	\$0	6	\$3,541
%Row		0.00	0.00	0.00	0.00	66.67	74.24	33.33	25.76	0.00	0.00	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	0	\$0	0	\$0	3	\$1,085	4	\$126	0	\$0	7	\$1,211
%Row		0.00	0.00	0.00	0.00	42.86	89.60	57.14	10.40	0.00	0.00	100.00	100.00
Totals													
Originations		0	\$0	0	\$0	8	\$3,024	7	\$1,213	0	\$0	15	\$4,237
%Row		0.00	0.00	0.00	0.00	53.33	71.37	46.67	28.63	0.00	0.00	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		0	\$0	0	\$0	8	\$3,024	7	\$1,213	0	\$0	15	\$4,237
%Row		0.00	0.00	0.00	0.00	53.33	71.37	46.67	28.63	0.00	0.00	100.00	100.00

Note: Validity Errors are included in the Report

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

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ESB BANK ORIGINATION AND BRANCH MAP

Income Levels

Income as % of County Median
(# of Tracts in Range)

- $\geq 120\%$ (22)
- $80\% < 120\%$ (47)
- $50\% < 80\%$ (52)
- $0.01\% < 50\%$ (24)
- all others (1)

Mortgage Originations

1 Dot = 1

Branch Locations

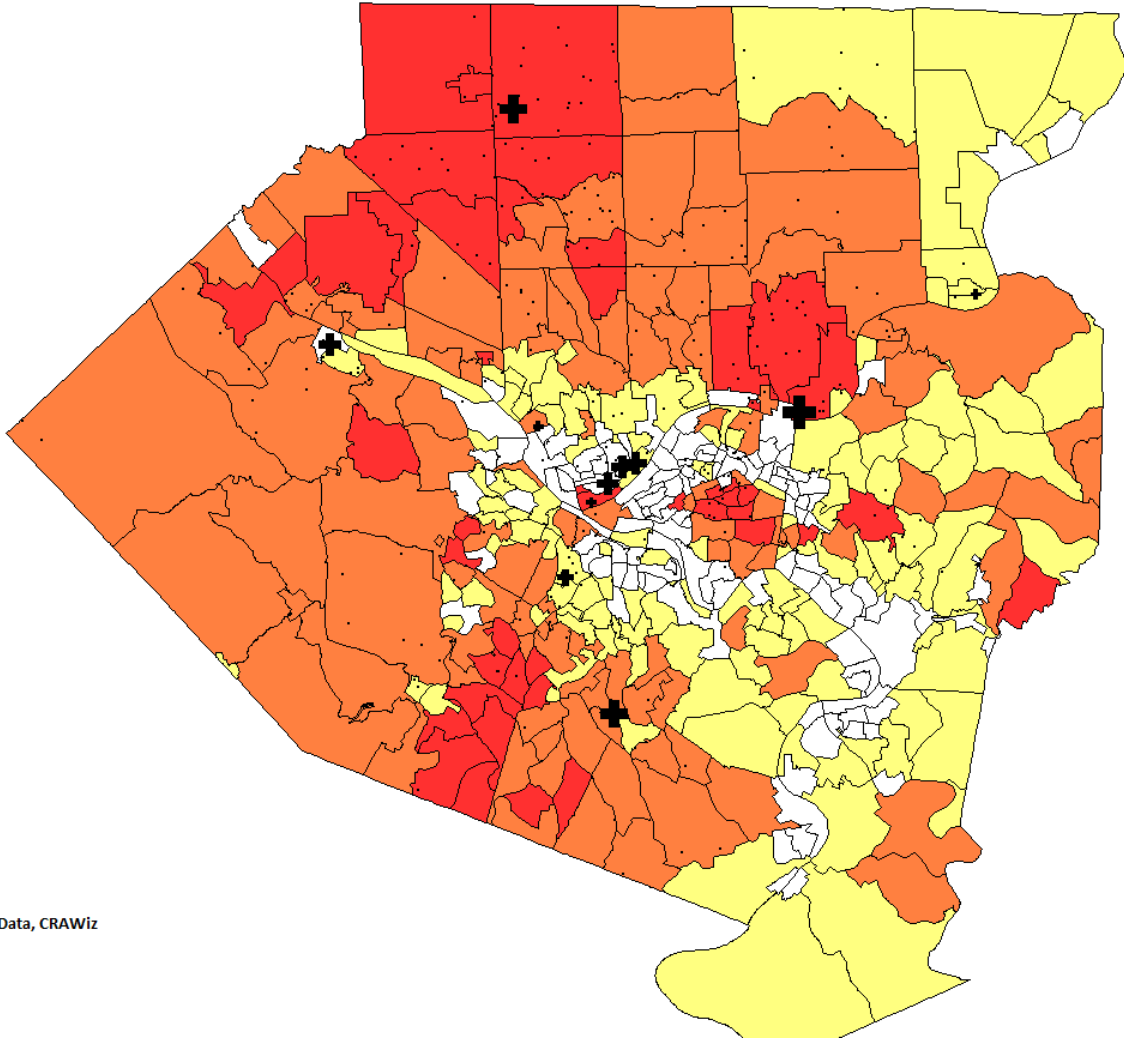


13 Branches in County

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is EUREKA BANK (40000000962) (Included)

Area is Allegheny County

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	35	40.23	33	40.24	1	50.00	0	0.00	1	50.00	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	1	1.15	1	1.22	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Refinancing	51	58.62	48	58.54	1	50.00	1	1.96	1	50.00	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	1	1.15	1	1.22	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	65	74.71	60	73.17	2	100.00	1	1.54	2	100.00	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	21	24.14	21	25.61	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	65	74.71	60	73.17	2	100.00	1	1.54	2	100.00	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	22	25.29	22	26.83	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	64	73.56	59	71.95	2	100.00	1	1.56	2	100.00	0	0.00	0	0.00
Others, Including Hispanic	1	1.15	1	1.22	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	4	4.60	3	3.66	1	50.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	14	16.09	14	17.07	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	15	17.24	13	15.85	0	0.00	1	6.67	1	50.00	0	0.00	0	0.00
Upper (>=120% of Median)	27	31.03	25	30.49	1	50.00	0	0.00	1	50.00	0	0.00	0	0.00
Income Not Available	27	31.03	27	32.93	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	6	6.90	4	4.88	1	50.00	0	0.00	1	50.00	0	0.00	0	0.00
Not Substantially Minority	81	93.10	78	95.12	1	50.00	1	1.23	1	50.00	0	0.00	0	0.00
Low (0-49% of Median)	8	9.20	8	9.76	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	36	41.38	34	41.46	1	50.00	0	0.00	1	50.00	0	0.00	0	0.00
Middle (80-119% of Median)	24	27.59	22	26.83	1	50.00	1	4.17	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	19	21.84	18	21.95	0	0.00	0	0.00	1	50.00	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	45	51.72	42	51.22	2	100.00	0	0.00	1	50.00	0	0.00	0	0.00
All Other Census Tracts	42	48.28	40	48.78	0	0.00	1	2.38	1	50.00	0	0.00	0	0.00
Applicant Sex														
Male	27	31.03	24	29.27	2	100.00	0	0.00	1	50.00	0	0.00	0	0.00
Female	8	9.20	8	9.76	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint	30	34.48	29	35.37	0	0.00	0	0.00	1	50.00	0	0.00	0	0.00
Not Applicable	22	25.29	21	25.61	0	0.00	1	4.55	0	0.00	0	0.00	0	0.00
Total	87	100.00	82	100.00	2	100.00	1	1.15	2	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

EUREKA BANK ORIGATION AND BRANCH MAP

Income Levels

Income as % of County Median
(# of Tracts in Range)

- $\geq 120\%$ (22)
- $80\% < 120\%$ (47)
- $50\% < 80\%$ (52)
- $0.01\% < 50\%$ (24)
- all others (1)

Mortgage Originations

☒ 1 Dot = 1

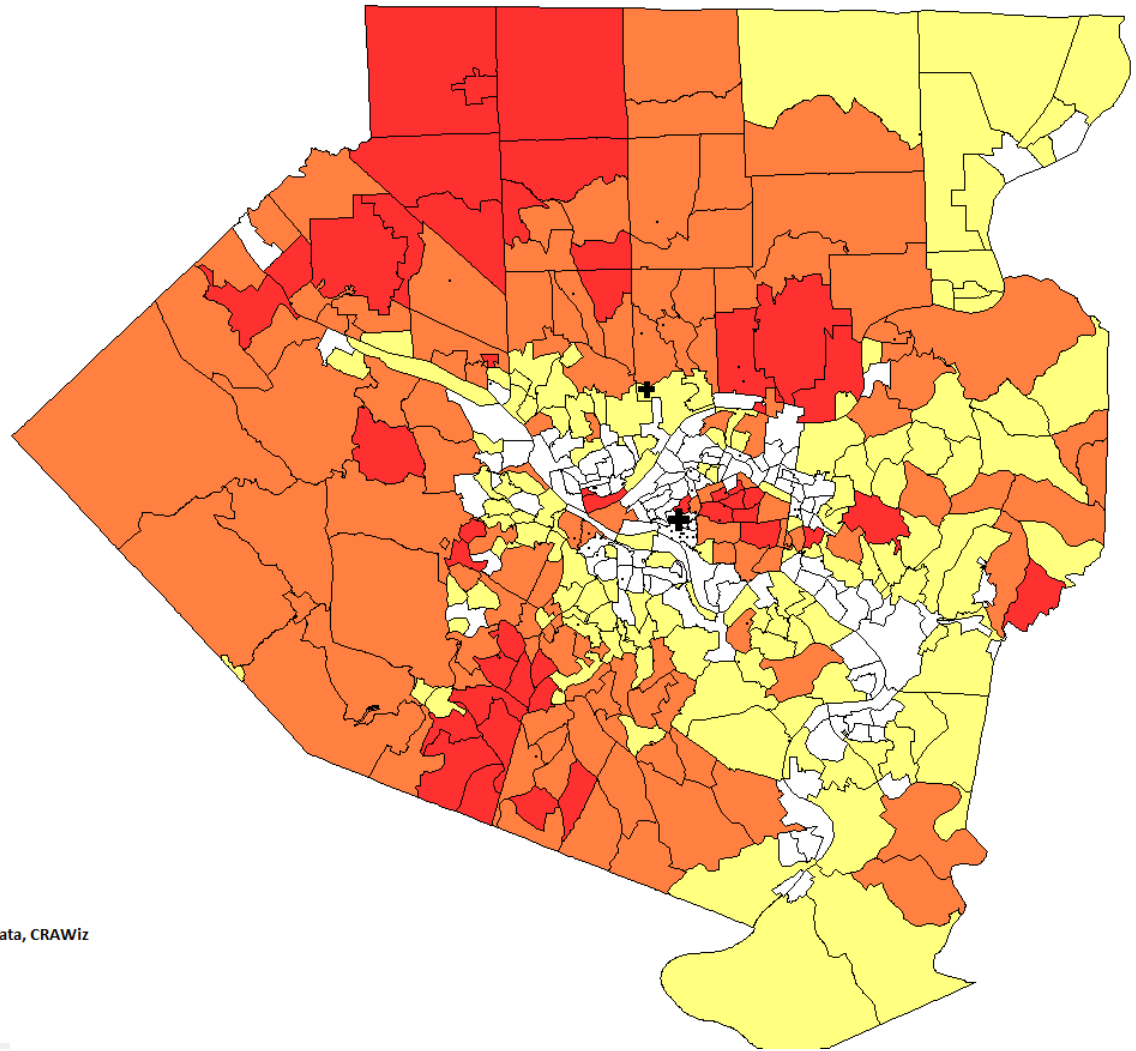
Branch Locations



2 Branches in County

Branch Deposit Size by \$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is EUREKA BANK (4000000962) (Included)
Area is City of Pittsburgh

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	26	47.27	25	47.17	0	0.00	0	0.00	1	100.00	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Refinancing	29	52.73	28	52.83	1	100.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	1	1.82	1	1.89	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	39	70.91	37	69.81	1	100.00	0	0.00	1	100.00	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	15	27.27	15	28.30	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	39	70.91	37	69.81	1	100.00	0	0.00	1	100.00	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	16	29.09	16	30.19	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	38	69.09	36	67.92	1	100.00	0	0.00	1	100.00	0	0.00	0	0.00
Others, Including Hispanic	1	1.82	1	1.89	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	3	5.45	3	5.66	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	8	14.55	8	15.09	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	8	14.55	8	15.09	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	16	29.09	14	26.42	1	100.00	0	0.00	1	100.00	0	0.00	0	0.00
Income Not Available	20	36.36	20	37.74	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	2	3.64	1	1.89	0	0.00	0	0.00	1	100.00	0	0.00	0	0.00
Not Substantially Minority	53	96.36	52	98.11	1	100.00	0	0.00	0	0.00	0	0.00	0	0.00
Low (0-49% of Median)	5	9.09	5	9.43	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	32	58.18	30	56.60	1	100.00	0	0.00	1	100.00	0	0.00	0	0.00
Middle (80-119% of Median)	8	14.55	8	15.09	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	10	18.18	10	18.87	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	37	67.27	35	66.04	1	100.00	0	0.00	1	100.00	0	0.00	0	0.00
All Other Census Tracts	18	32.73	18	33.96	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Sex														
Male	20	36.36	18	33.96	1	100.00	0	0.00	1	100.00	0	0.00	0	0.00
Female	4	7.27	4	7.55	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint	16	29.09	16	30.19	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Applicable	15	27.27	15	28.30	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	55	100.00	53	100.00	1	100.00	0	0.00	1	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

EUREKA BANK ORIGINATION AND BRANCH MAP

Income Levels

as a % of MSA Median

- >=120% (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

1 Dot = 1

Branch Locations

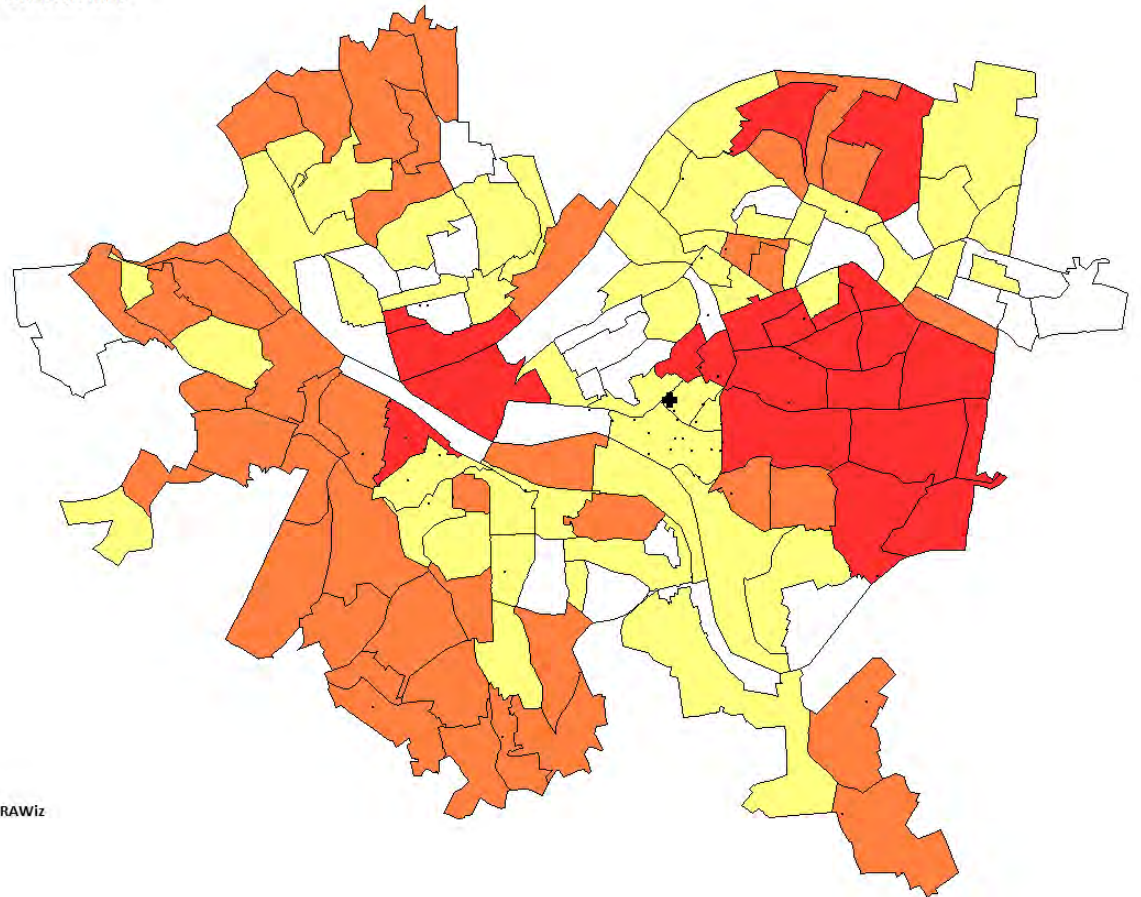


1 Branch in the City

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is FIDELITY BANK PASB (30000028038) (Included)

Area is Allegheny County

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	40	13.84	34	15.18	0	0.00	0	0.00	6	15.38	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	22	7.61	15	6.70	2	66.67	5	22.73	0	0.00	0	0.00	0	0.00
Refinancing	227	78.55	175	78.13	1	33.33	18	7.93	33	84.62	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	6	2.08	4	1.79	0	0.00	0	0.00	2	5.13	0	0.00	0	0.00
Black or African American	5	1.73	1	0.45	0	0.00	3	60.00	1	2.56	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	272	94.12	214	95.54	3	100.00	20	7.35	35	89.74	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	1	0.35	0	0.00	0	0.00	0	0.00	1	2.56	0	0.00	0	0.00
Race Not Available	5	1.73	5	2.23	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	1	0.35	0	0.00	0	0.00	0	0.00	1	2.56	0	0.00	0	0.00
Not Hispanic or Latino	280	96.89	217	96.88	3	100.00	23	8.21	37	94.87	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	3	1.04	2	0.89	0	0.00	0	0.00	1	2.56	0	0.00	0	0.00
Ethnicity Not Available	5	1.73	5	2.23	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	268	92.73	212	94.64	3	100.00	20	7.46	33	84.62	0	0.00	0	0.00
Others, Including Hispanic	16	5.54	7	3.13	0	0.00	3	18.75	6	15.38	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	16	5.54	10	4.46	0	0.00	5	31.25	1	2.56	0	0.00	0	0.00
Moderate (50-79% of Median)	49	16.96	35	15.63	2	66.67	5	10.20	7	17.95	0	0.00	0	0.00
Middle (80-119% of Median)	63	21.80	47	20.98	0	0.00	7	11.11	9	23.08	0	0.00	0	0.00
Upper (>=120% of Median)	150	51.90	121	54.02	1	33.33	6	4.00	22	56.41	0	0.00	0	0.00
Income Not Available	11	3.81	11	4.91	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	5	1.73	2	0.89	0	0.00	3	60.00	0	0.00	0	0.00	0	0.00
Not Substantially Minority	284	98.27	222	99.11	3	100.00	20	7.04	39	100.00	0	0.00	0	0.00
Low (0-49% of Median)	1	0.35	1	0.45	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	32	11.07	23	10.27	0	0.00	8	25.00	1	2.56	0	0.00	0	0.00
Middle (80-119% of Median)	92	31.83	69	30.80	2	66.67	10	10.87	11	28.21	0	0.00	0	0.00
Upper (>=120% of Median)	164	56.75	131	58.48	1	33.33	5	3.05	27	69.23	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	35	12.11	24	10.71	0	0.00	10	28.57	1	2.56	0	0.00	0	0.00
All Other Census Tracts	254	87.89	200	89.29	3	100.00	13	5.12	38	97.44	0	0.00	0	0.00
Applicant Sex														
Male	68	23.53	52	23.21	1	33.33	4	5.88	11	28.21	0	0.00	0	0.00
Female	47	16.26	38	16.96	0	0.00	5	10.64	4	10.26	0	0.00	0	0.00
Joint	169	58.48	129	57.59	2	66.67	14	8.28	24	61.54	0	0.00	0	0.00
Not Applicable	5	1.73	5	2.23	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	289	100.00	224	100.00	3	100.00	23	7.96	39	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

FIDELITY BANK ORIGATION AND BRANCH MAP

Income Levels

Income as % of County Median
(# of Tracts in Range)

- $\geq 120\%$ (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

■ 1 Dot = 1

Branch Locations

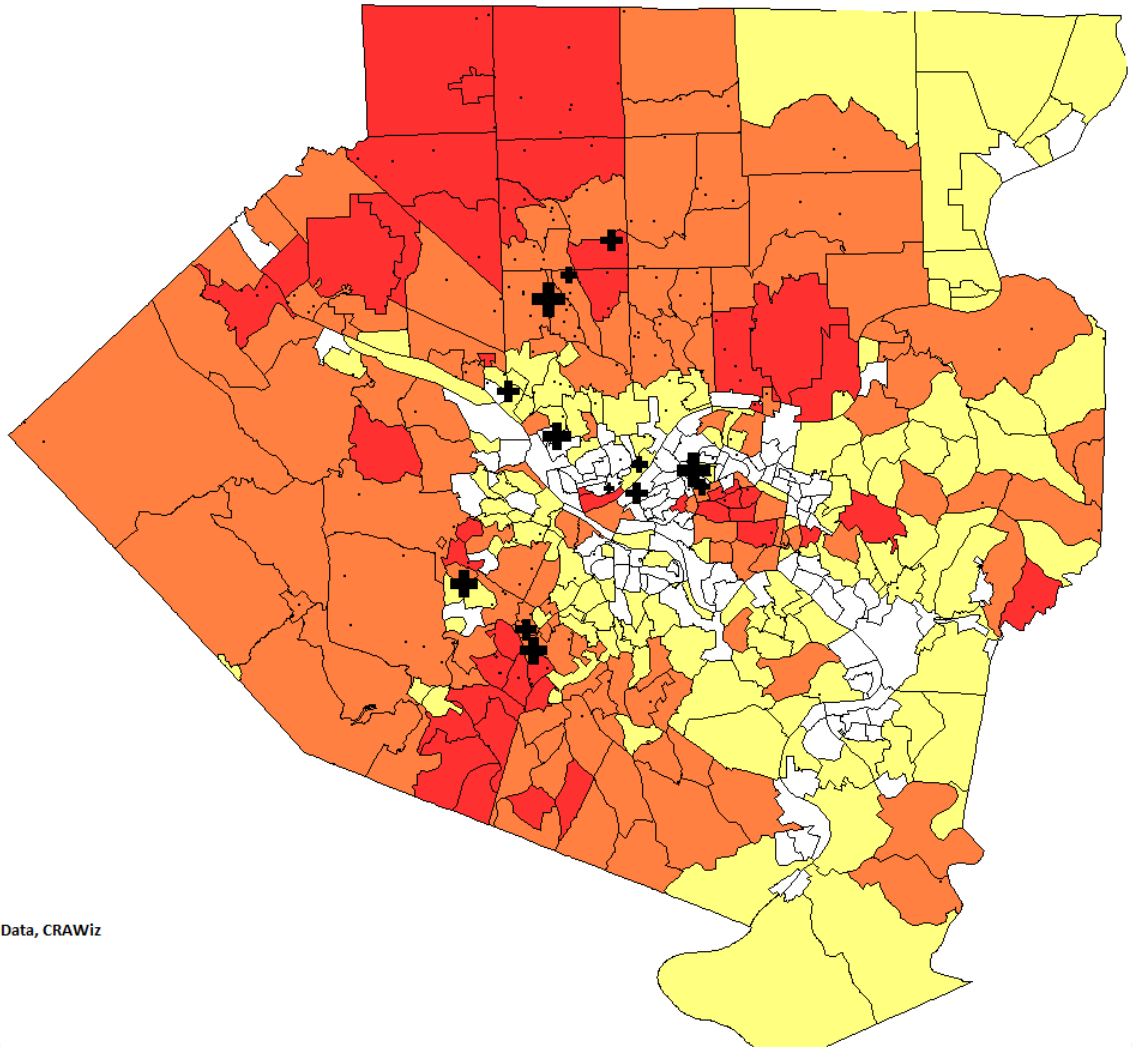


14 Branches in County

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is FIDELITY BANK PASB (30000028038) (Included)

Area is City of Pittsburgh

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	8	13.56	6	15.38	0	0.00	0	0.00	2	22.22	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	11	18.64	8	20.51	1	100.00	2	18.18	0	0.00	0	0.00	0	0.00
Refinancing	40	67.80	25	64.10	0	0.00	8	20.00	7	77.78	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	1	1.69	1	2.56	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	54	91.53	34	87.18	1	100.00	10	18.52	9	100.00	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	4	6.78	4	10.26	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	1	1.69	0	0.00	0	0.00	0	0.00	1	11.11	0	0.00	0	0.00
Not Hispanic or Latino	53	89.83	35	89.74	1	100.00	10	18.87	7	77.78	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	1	1.69	0	0.00	0	0.00	0	0.00	1	11.11	0	0.00	0	0.00
Ethnicity Not Available	4	6.78	4	10.26	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	52	88.14	34	87.18	1	100.00	10	19.23	7	77.78	0	0.00	0	0.00
Others, Including Hispanic	3	5.08	1	2.56	0	0.00	0	0.00	2	22.22	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	2	3.39	1	2.56	0	0.00	1	50.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	16	27.12	10	25.64	1	100.00	3	18.75	2	22.22	0	0.00	0	0.00
Middle (80-119% of Median)	15	25.42	9	23.08	0	0.00	4	26.67	2	22.22	0	0.00	0	0.00
Upper (>=120% of Median)	22	37.29	15	38.46	0	0.00	2	9.09	5	55.56	0	0.00	0	0.00
Income Not Available	4	6.78	4	10.26	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	2	3.39	2	5.13	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Substantially Minority	57	96.61	37	94.87	1	100.00	10	17.54	9	100.00	0	0.00	0	0.00
Low (0-49% of Median)	1	1.69	1	2.56	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	29	49.15	21	53.85	0	0.00	7	24.14	1	11.11	0	0.00	0	0.00
Middle (80-119% of Median)	16	27.12	9	23.08	1	100.00	2	12.50	4	44.44	0	0.00	0	0.00
Upper (>=120% of Median)	13	22.03	8	20.51	0	0.00	1	7.69	4	44.44	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	30	50.85	22	56.41	0	0.00	7	23.33	1	11.11	0	0.00	0	0.00
All Other Census Tracts	29	49.15	17	43.59	1	100.00	3	10.34	8	88.89	0	0.00	0	0.00
Applicant Sex														
Male	14	23.73	6	15.38	1	100.00	2	14.29	5	55.56	0	0.00	0	0.00
Female	15	25.42	12	30.77	0	0.00	2	13.33	1	11.11	0	0.00	0	0.00
Joint	26	44.07	17	43.59	0	0.00	6	23.08	3	33.33	0	0.00	0	0.00
Not Applicable	4	6.78	4	10.26	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	59	100.00	39	100.00	1	100.00	10	16.95	9	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

FIDELITY BANK ORIGINATION AND BRANCH MAP

Income Levels

as a % of MSA Median

- >=120% (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

1 Dot = 1

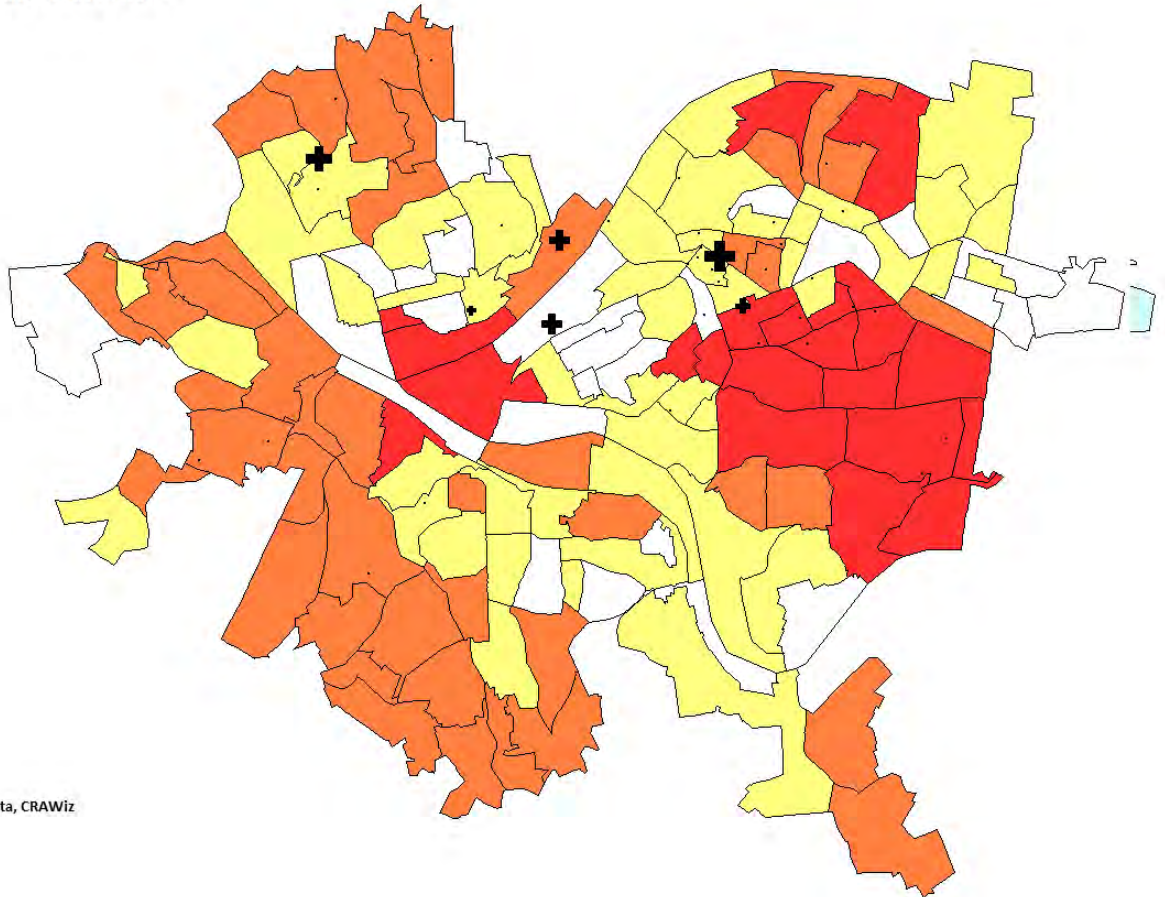
Branch Locations



7 Branches in the City

Branch Deposit Size by \$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Lender Group is 2010 PEER HMDA - FIFTH THIRD BANK (Included)

Area is Allegheny County

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	142	14.24	93	18.42	6	17.65	17	11.97	12	7.02	0	0.00	0	0.00
Purchase - Government	195	19.56	115	22.77	4	11.76	27	13.85	23	13.45	0	0.00	0	0.00
Home Improvement	27	2.71	6	1.19	1	2.94	12	44.44	4	2.34	0	0.00	0	0.00
Refinancing	633	63.49	291	57.62	23	67.65	113	17.85	132	77.19	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	2	0.20	1	0.20	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	18	1.81	10	1.98	1	2.94	1	5.56	4	2.34	0	0.00	0	0.00
Black or African American	83	8.32	36	7.13	5	14.71	21	25.30	21	12.28	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	732	73.42	391	77.43	26	76.47	126	17.21	117	68.42	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	15	1.50	7	1.39	0	0.00	4	26.67	0	0.00	0	0.00	0	0.00
Race Not Available	147	14.74	60	11.88	2	5.88	17	11.56	29	16.96	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	10	1.00	6	1.19	0	0.00	2	20.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	863	86.56	448	88.71	33	97.06	150	17.38	154	90.06	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	3	0.30	2	0.40	1	2.94	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	121	12.14	49	9.70	0	0.00	17	14.05	17	9.94	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	714	71.61	383	75.84	25	73.53	122	17.09	115	67.25	0	0.00	0	0.00
Others, Including Hispanic	129	12.94	60	11.88	7	20.59	28	21.71	25	14.62	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	88	8.83	31	6.14	1	2.94	28	31.82	18	10.53	0	0.00	0	0.00
Moderate (50-79% of Median)	253	25.38	100	19.80	10	29.41	41	16.21	30	17.54	0	0.00	0	0.00
Middle (80-119% of Median)	225	22.57	126	24.95	3	8.82	41	18.22	34	19.88	0	0.00	0	0.00
Upper (>=120% of Median)	379	38.01	228	45.15	19	55.88	55	14.51	62	36.26	0	0.00	0	0.00
Income Not Available	52	5.22	20	3.96	1	2.94	4	7.69	27	15.79	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	58	5.82	19	3.76	3	8.82	17	29.31	16	9.36	0	0.00	0	0.00
Not Substantially Minority	939	94.18	486	96.24	31	91.18	152	16.19	155	90.64	0	0.00	0	0.00
Low (0-49% of Median)	20	2.01	6	1.19	0	0.00	8	40.00	4	2.34	0	0.00	0	0.00
Moderate (50-79% of Median)	106	10.63	37	7.33	4	11.76	22	20.75	23	13.45	0	0.00	0	0.00
Middle (80-119% of Median)	377	37.81	179	35.45	7	20.59	77	20.42	56	32.75	0	0.00	0	0.00
Upper (>=120% of Median)	494	49.55	283	56.04	23	67.65	62	12.55	88	51.46	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	133	13.34	44	8.71	5	14.71	32	24.06	29	16.96	0	0.00	0	0.00
All Other Census Tracts	864	86.66	461	91.29	29	85.29	137	15.86	142	83.04	0	0.00	0	0.00
Applicant Sex														
Male	311	31.19	147	29.11	12	35.29	63	20.26	61	35.67	0	0.00	0	0.00
Female	266	26.68	135	26.73	11	32.35	43	16.17	51	29.82	0	0.00	0	0.00
Joint	376	37.71	220	43.56	11	32.35	60	15.96	56	32.75	0	0.00	0	0.00
Not Applicable	44	4.41	3	0.59	0	0.00	3	6.82	3	1.75	0	0.00	0	0.00
Total	997	100.00	505	100.00	34	100.00	169	16.95	171	100.00	0	0.00	0	0.00

(1) Percent of Total Number of Applications

(2) Percent of Total Number of Originations

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Lender Group is 2010 PEER CRA - FIFTH THIRD BANK (Included)
Area is Allegheny County

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	3	\$190	8	\$2,485	23	\$3,472	26	\$3,371	1	\$500	61	\$10,018	
%Row	4.92	1.90	13.11	24.81	37.70	34.66	42.62	33.65	1.64	4.99	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	2	\$55	4	\$195	17	\$246	16	\$488	0	\$0	39	\$984
%Row		5.13	5.59	10.26	19.82	43.59	25.00	41.03	49.59	0.00	0.00	100.00	100.00
	\$100 - \$250k	1	\$135	1	\$240	0	\$0	5	\$1,008	0	\$0	7	\$1,383
%Row		14.29	9.76	14.29	17.35	0.00	0.00	71.43	72.89	0.00	0.00	100.00	100.00
	> \$250K	0	\$0	3	\$2,050	6	\$3,226	5	\$1,875	1	\$500	15	\$7,651
%Row		0.00	0.00	20.00	26.79	40.00	42.16	33.33	24.51	6.67	6.54	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	1	\$5	0	\$0	9	\$563	13	\$1,298	0	\$0	23	\$1,866
%Row		4.35	0.27	0.00	0.00	39.13	30.17	56.52	69.56	0.00	0.00	100.00	100.00
Totals													
Originations		3	\$190	8	\$2,485	23	\$3,472	26	\$3,371	1	\$500	61	\$10,018
%Row		4.92	1.90	13.11	24.81	37.70	34.66	42.62	33.65	1.64	4.99	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		3	\$190	8	\$2,485	23	\$3,472	26	\$3,371	1	\$500	61	\$10,018
%Row		4.92	1.90	13.11	24.81	37.70	34.66	42.62	33.65	1.64	4.99	100.00	100.00

Note: Validity Errors are included in the Report

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

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FIFTH THIRD BANK ORIGINATIONS AND BRANCH MAP

Income Levels

Income as % of County Median
(# of Tracts in Range)

- $\geq 120\%$ (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

☒ 1 Dot = 1

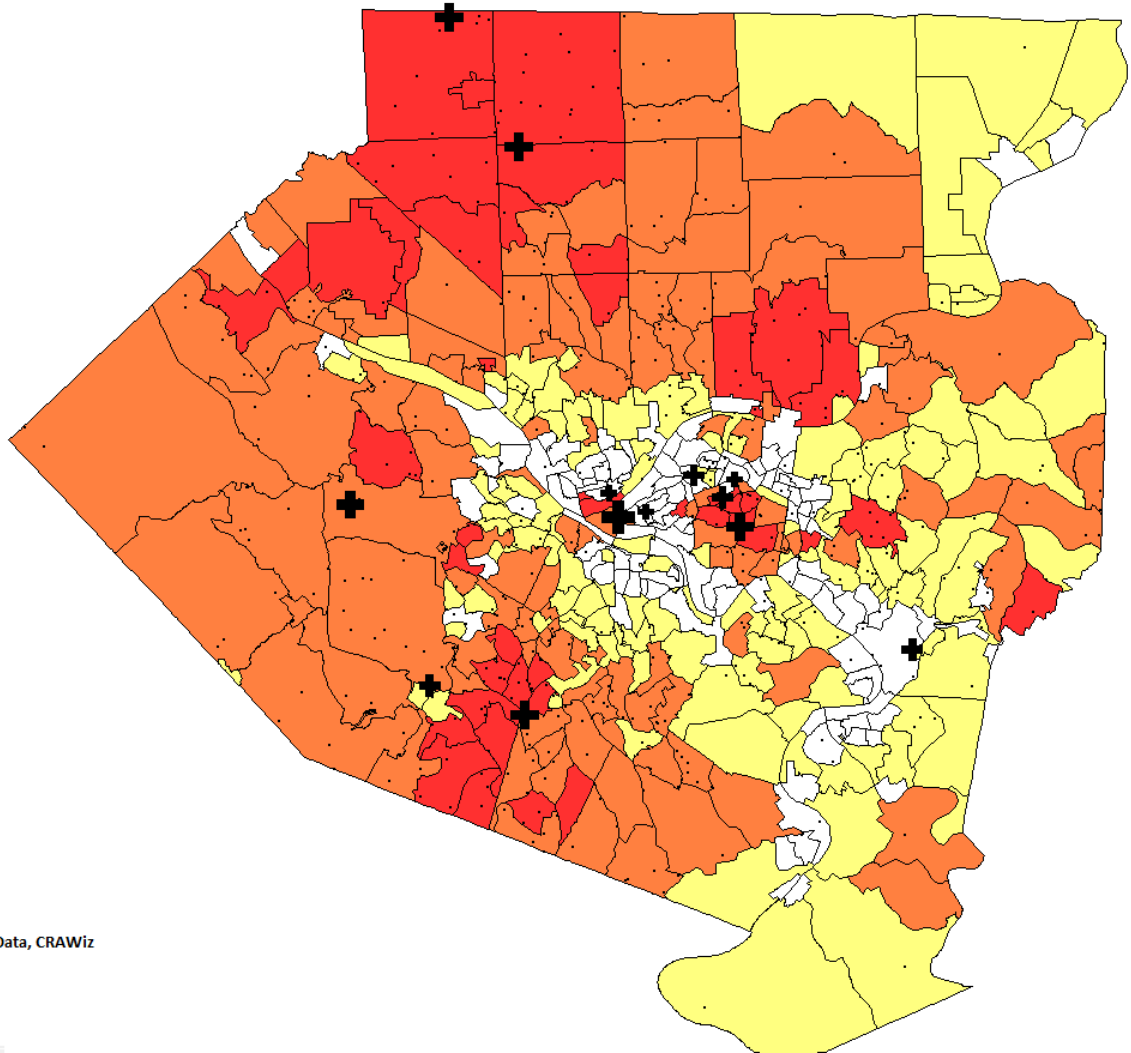
Branch Locations



13 Branches in County

Branch Deposit Size by \$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Lender Group is 2010 PEER HMDA - FIFTH THIRD BANK (Included)

Area is City of Pittsburgh

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	38	18.72	19	24.68	3	42.86	6	15.79	5	10.00	0	0.00	0	0.00
Purchase - Government	43	21.18	17	22.08	1	14.29	11	25.58	12	24.00	0	0.00	0	0.00
Home Improvement	9	4.43	2	2.60	1	14.29	3	33.33	3	6.00	0	0.00	0	0.00
Refinancing	113	55.67	39	50.65	2	28.57	29	25.66	30	60.00	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	2	0.99	2	2.60	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	45	22.17	17	22.08	3	42.86	13	28.89	12	24.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	134	66.01	55	71.43	3	42.86	33	24.63	30	60.00	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	1	0.49	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	21	10.34	3	3.90	1	14.29	3	14.29	8	16.00	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	5	2.46	2	2.60	0	0.00	2	40.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	185	91.13	73	94.81	7	100.00	44	23.78	46	92.00	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	13	6.40	2	2.60	0	0.00	3	23.08	4	8.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	128	63.05	53	68.83	3	42.86	31	24.22	29	58.00	0	0.00	0	0.00
Others, Including Hispanic	53	26.11	21	27.27	3	42.86	15	28.30	12	24.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	30	14.78	8	10.39	0	0.00	14	46.67	7	14.00	0	0.00	0	0.00
Moderate (50-79% of Median)	55	27.09	19	24.68	3	42.86	13	23.64	9	18.00	0	0.00	0	0.00
Middle (80-119% of Median)	47	23.15	19	24.68	1	14.29	13	27.66	9	18.00	0	0.00	0	0.00
Upper (>=120% of Median)	60	29.56	29	37.66	3	42.86	7	11.67	18	36.00	0	0.00	0	0.00
Income Not Available	11	5.42	2	2.60	0	0.00	2	18.18	7	14.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	45	22.17	15	19.48	2	28.57	16	35.56	10	20.00	0	0.00	0	0.00
Not Substantially Minority	158	77.83	62	80.52	5	71.43	33	20.89	40	80.00	0	0.00	0	0.00
Low (0-49% of Median)	16	7.88	4	5.19	0	0.00	8	50.00	2	4.00	0	0.00	0	0.00
Moderate (50-79% of Median)	57	28.08	16	20.78	4	57.14	16	28.07	13	26.00	0	0.00	0	0.00
Middle (80-119% of Median)	67	33.00	25	32.47	1	14.29	18	26.87	17	34.00	0	0.00	0	0.00
Upper (>=120% of Median)	63	31.03	32	41.56	2	28.57	7	11.11	18	36.00	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	76	37.44	21	27.27	4	57.14	25	32.89	16	32.00	0	0.00	0	0.00
All Other Census Tracts	127	62.56	56	72.73	3	42.86	24	18.90	34	68.00	0	0.00	0	0.00
Applicant Sex														
Male	64	31.53	17	22.08	3	42.86	19	29.69	21	42.00	0	0.00	0	0.00
Female	75	36.95	28	36.36	3	42.86	17	22.67	19	38.00	0	0.00	0	0.00
Joint	57	28.08	31	40.26	1	14.29	12	21.05	9	18.00	0	0.00	0	0.00
Not Applicable	7	3.45	1	1.30	0	0.00	1	14.29	1	2.00	0	0.00	0	0.00
Total	203	100.00	77	100.00	7	100.00	49	24.14	50	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Lender Group is 2010 PEER CRA - FIFTH THIRD BANK (Included)

Area is City of Pittsburgh

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	3	\$190	8	\$2,485	23	\$3,472	26	\$3,371	1	\$500	61	\$10,018	
%Row	4.92	1.90	13.11	24.81	37.70	34.66	42.62	33.65	1.64	4.99	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	2	\$55	4	\$195	17	\$246	16	\$488	0	\$0	39	\$984
%Row		5.13	5.59	10.26	19.82	43.59	25.00	41.03	49.59	0.00	0.00	100.00	100.00
	\$100 - \$250k	1	\$135	1	\$240	0	\$0	5	\$1,008	0	\$0	7	\$1,383
%Row		14.29	9.76	14.29	17.35	0.00	0.00	71.43	72.89	0.00	0.00	100.00	100.00
	> \$250K	0	\$0	3	\$2,050	6	\$3,226	5	\$1,875	1	\$500	15	\$7,651
%Row		0.00	0.00	20.00	26.79	40.00	42.16	33.33	24.51	6.67	6.54	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	1	\$5	0	\$0	9	\$563	13	\$1,298	0	\$0	23	\$1,866
%Row		4.35	0.27	0.00	0.00	39.13	30.17	56.52	69.56	0.00	0.00	100.00	100.00
Totals													
Originations		3	\$190	8	\$2,485	23	\$3,472	26	\$3,371	1	\$500	61	\$10,018
%Row		4.92	1.90	13.11	24.81	37.70	34.66	42.62	33.65	1.64	4.99	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		3	\$190	8	\$2,485	23	\$3,472	26	\$3,371	1	\$500	61	\$10,018
%Row		4.92	1.90	13.11	24.81	37.70	34.66	42.62	33.65	1.64	4.99	100.00	100.00

Note: Validity Errors are included in the Report

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

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FIFTH THIRD BANK ORIGINATION AND BRANCH MAP

Income Levels

as a % of MSA Median

- $\geq 120\%$ (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

■ 1 Dot = 1

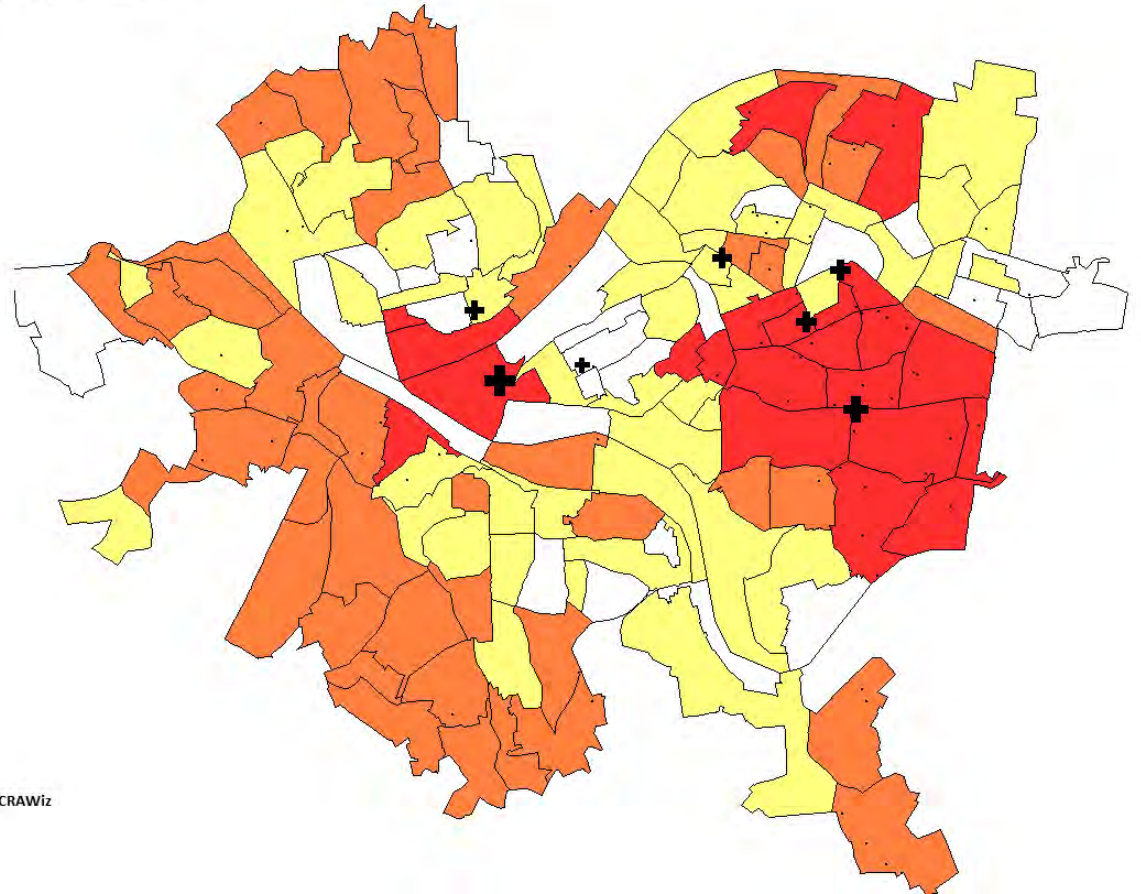
Branch Locations



7 Branches in the City

Branch Deposit Size by \$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is FIRST COMMONWEALTH BANK or FIRST COMMONWEALTH HOME MTGE (Included)
 Area is Allegheny County

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	127	22.97	96	29.27	9	36.00	17	13.39	5	8.77	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	143	25.86	67	20.43	5	20.00	52	36.36	19	33.33	0	0.00	0	0.00
Refinancing	283	51.18	165	50.30	11	44.00	74	26.15	33	57.89	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	9	1.63	5	1.52	1	4.00	0	0.00	3	5.26	0	0.00	0	0.00
Black or African American	16	2.89	8	2.44	0	0.00	7	43.75	1	1.75	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	401	72.51	232	70.73	17	68.00	106	26.43	46	80.70	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	1	0.18	1	0.30	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	126	22.78	82	25.00	7	28.00	30	23.81	7	12.28	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	5	0.90	4	1.22	0	0.00	1	20.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	422	76.31	240	73.17	19	76.00	112	26.54	51	89.47	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	3	0.54	2	0.61	0	0.00	1	33.33	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	123	22.24	82	25.00	6	24.00	29	23.58	6	10.53	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	394	71.25	227	69.21	17	68.00	104	26.40	46	80.70	0	0.00	0	0.00
Others, Including Hispanic	33	5.97	19	5.79	1	4.00	9	27.27	4	7.02	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	80	14.47	28	8.54	1	4.00	42	52.50	9	15.79	0	0.00	0	0.00
Moderate (50-79% of Median)	83	15.01	50	15.24	2	8.00	24	28.92	7	12.28	0	0.00	0	0.00
Middle (80-119% of Median)	102	18.44	60	18.29	3	12.00	27	26.47	12	21.05	0	0.00	0	0.00
Upper (>=120% of Median)	198	35.80	130	39.63	13	52.00	30	15.15	25	43.86	0	0.00	0	0.00
Income Not Available	90	16.27	60	18.29	6	24.00	20	22.22	4	7.02	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	36	6.51	18	5.49	1	4.00	15	41.67	2	3.51	0	0.00	0	0.00
Not Substantially Minority	517	93.49	310	94.51	24	96.00	128	24.76	55	96.49	0	0.00	0	0.00
Low (0-49% of Median)	6	1.08	4	1.22	0	0.00	2	33.33	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	108	19.53	62	18.90	5	20.00	33	30.56	8	14.04	0	0.00	0	0.00
Middle (80-119% of Median)	257	46.47	141	42.99	12	48.00	80	31.13	24	42.11	0	0.00	0	0.00
Upper (>=120% of Median)	182	32.91	121	36.89	8	32.00	28	15.38	25	43.86	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	121	21.88	69	21.04	6	24.00	38	31.40	8	14.04	0	0.00	0	0.00
All Other Census Tracts	432	78.12	259	78.96	19	76.00	105	24.31	49	85.96	0	0.00	0	0.00
Applicant Sex														
Male	150	27.12	81	24.70	5	20.00	45	30.00	19	33.33	0	0.00	0	0.00
Female	94	17.00	46	14.02	3	12.00	36	38.30	9	15.79	0	0.00	0	0.00
Joint	188	34.00	122	37.20	10	40.00	33	17.55	23	40.35	0	0.00	0	0.00
Not Applicable	121	21.88	79	24.09	7	28.00	29	23.97	6	10.53	0	0.00	0	0.00
Total	553	100.00	328	100.00	25	100.00	143	25.86	57	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is FIRST COMMONWEALTH BANK (3000007468) (Included)
 Area is Allegheny County

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	3	\$226	20	\$3,316	106	\$10,389	113	\$14,296	15	\$2,523	257	\$30,750	
%Row	1.17	0.73	7.78	10.78	41.25	33.79	43.97	46.49	5.84	8.20	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	2	\$76	13	\$557	73	\$2,599	71	\$2,585	9	\$385	168	\$6,202
%Row		1.19	1.23	7.74	8.98	43.45	41.91	42.26	41.68	5.36	6.21	100.00	100.00
	\$100 - \$250k	1	\$150	2	\$370	24	\$4,132	25	\$3,747	2	\$328	54	\$8,727
%Row		1.85	1.72	3.70	4.24	44.44	47.35	46.30	42.94	3.70	3.76	100.00	100.00
	> \$250K	0	\$0	5	\$2,389	9	\$3,658	17	\$7,964	4	\$1,810	35	\$15,821
%Row		0.00	0.00	14.29	15.10	25.71	23.12	48.57	50.34	11.43	11.44	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	2	\$76	13	\$1,638	76	\$6,324	86	\$8,959	8	\$1,522	185	\$18,519
%Row		1.08	0.41	7.03	8.84	41.08	34.15	46.49	48.38	4.32	8.22	100.00	100.00
Totals													
Originations		3	\$226	20	\$3,316	106	\$10,389	113	\$14,296	15	\$2,523	257	\$30,750
%Row		1.17	0.73	7.78	10.78	41.25	33.79	43.97	46.49	5.84	8.20	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		3	\$226	20	\$3,316	106	\$10,389	113	\$14,296	15	\$2,523	257	\$30,750
%Row		1.17	0.73	7.78	10.78	41.25	33.79	43.97	46.49	5.84	8.20	100.00	100.00

Note: Validity Errors are included in the Report

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

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Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

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

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	44	34.11	38	45.78	1	33.33	5	11.36	0	0.00	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	38	29.46	18	21.69	1	33.33	16	42.11	3	50.00	0	0.00	0	0.00
Refinancing	47	36.43	27	32.53	1	33.33	16	34.04	3	50.00	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	2	1.55	2	2.41	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	4	3.10	1	1.20	0	0.00	3	75.00	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	81	62.79	49	59.04	1	33.33	26	32.10	5	83.33	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	1	0.78	1	1.20	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	41	31.78	30	36.14	2	66.67	8	19.51	1	16.67	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	2	1.55	2	2.41	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	86	66.67	51	61.45	1	33.33	29	33.72	5	83.33	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	41	31.78	30	36.14	2	66.67	8	19.51	1	16.67	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	80	62.02	48	57.83	1	33.33	26	32.50	5	83.33	0	0.00	0	0.00
Others, Including Hispanic	8	6.20	5	6.02	0	0.00	3	37.50	0	0.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	21	16.28	5	6.02	0	0.00	15	71.43	1	16.67	0	0.00	0	0.00
Moderate (50-79% of Median)	16	12.40	8	9.64	0	0.00	7	43.75	1	16.67	0	0.00	0	0.00
Middle (80-119% of Median)	23	17.83	18	21.69	0	0.00	5	21.74	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	35	27.13	26	31.33	2	66.67	3	8.57	4	66.67	0	0.00	0	0.00
Income Not Available	34	26.36	26	31.33	1	33.33	7	20.59	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	13	10.08	6	7.23	0	0.00	7	53.85	0	0.00	0	0.00	0	0.00
Not Substantially Minority	116	89.92	77	92.77	3	100.00	30	25.86	6	100.00	0	0.00	0	0.00
Low (0-49% of Median)	4	3.10	2	2.41	0	0.00	2	50.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	41	31.78	26	31.33	1	33.33	13	31.71	1	16.67	0	0.00	0	0.00
Middle (80-119% of Median)	61	47.29	38	45.78	1	33.33	20	32.79	2	33.33	0	0.00	0	0.00
Upper (>=120% of Median)	23	17.83	17	20.48	1	33.33	2	8.70	3	50.00	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	48	37.21	29	34.94	1	33.33	17	35.42	1	16.67	0	0.00	0	0.00
All Other Census Tracts	81	62.79	54	65.06	2	66.67	20	24.69	5	83.33	0	0.00	0	0.00
Applicant Sex														
Male	29	22.48	16	19.28	1	33.33	12	41.38	0	0.00	0	0.00	0	0.00
Female	20	15.50	8	9.64	0	0.00	10	50.00	2	33.33	0	0.00	0	0.00
Joint	42	32.56	32	38.55	0	0.00	7	16.67	3	50.00	0	0.00	0	0.00
Not Applicable	38	29.46	27	32.53	2	66.67	8	21.05	1	16.67	0	0.00	0	0.00
Total	129	100.00	83	100.00	3	100.00	37	28.68	6	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

FIRST COMMONWEALTH BANK ORIGINATIONS AND BRANCH MAP

Income Levels

as a % of MSA Median

- $\geq 120\%$ (22)
- $80\% < 120\%$ (47)
- $50\% < 80\%$ (52)
- $0.01\% < 50\%$ (24)
- all others (1)

Mortgage Originations

■ 1 Dot = 1

Branch Locations

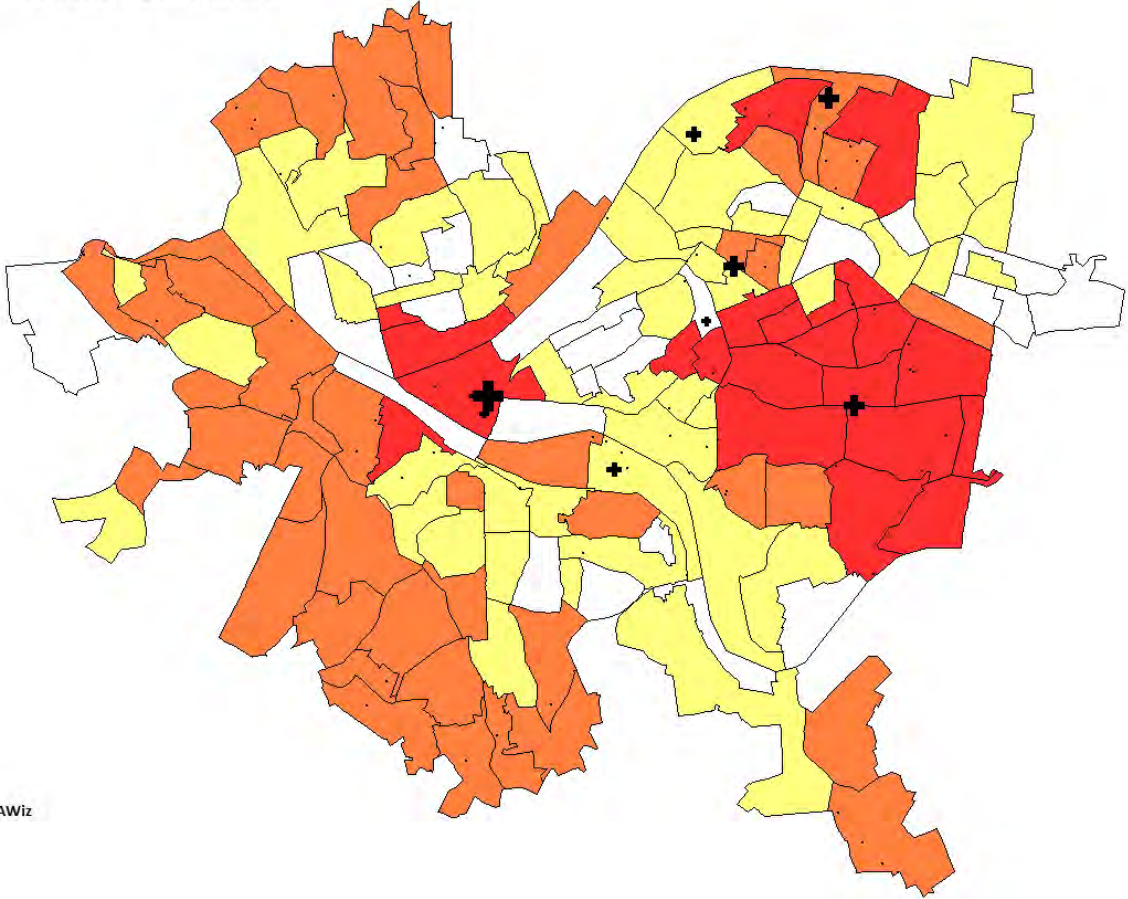


12 Branches in the City

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is FIRST COMMONWEALTH BANK (30000007468) (Included)
Area is City of Pittsburgh

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	3	\$226	20	\$3,316	106	\$10,389	113	\$14,296	15	\$2,523	257	\$30,750	
%Row	1.17	0.73	7.78	10.78	41.25	33.79	43.97	46.49	5.84	8.20	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	2	\$76	13	\$557	73	\$2,599	71	\$2,585	9	\$385	168	\$6,202
%Row		1.19	1.23	7.74	8.98	43.45	41.91	42.26	41.68	5.36	6.21	100.00	100.00
	\$100 - \$250k	1	\$150	2	\$370	24	\$4,132	25	\$3,747	2	\$328	54	\$8,727
%Row		1.85	1.72	3.70	4.24	44.44	47.35	46.30	42.94	3.70	3.76	100.00	100.00
	> \$250K	0	\$0	5	\$2,389	9	\$3,658	17	\$7,964	4	\$1,810	35	\$15,821
%Row		0.00	0.00	14.29	15.10	25.71	23.12	48.57	50.34	11.43	11.44	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	2	\$76	13	\$1,638	76	\$6,324	86	\$8,959	8	\$1,522	185	\$18,519
%Row		1.08	0.41	7.03	8.84	41.08	34.15	46.49	48.38	4.32	8.22	100.00	100.00
Totals													
Originations		3	\$226	20	\$3,316	106	\$10,389	113	\$14,296	15	\$2,523	257	\$30,750
%Row		1.17	0.73	7.78	10.78	41.25	33.79	43.97	46.49	5.84	8.20	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		3	\$226	20	\$3,316	106	\$10,389	113	\$14,296	15	\$2,523	257	\$30,750
%Row		1.17	0.73	7.78	10.78	41.25	33.79	43.97	46.49	5.84	8.20	100.00	100.00

Note: Validity Errors are included in the Report

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

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FIRST COMMONWEALTH BANK ORIGATION AND BRANCH MAP

Income Levels

Income as % of County Median
(# of Tracts in Range)

- ≥120% (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

1 Dot = 1

Branch Locations

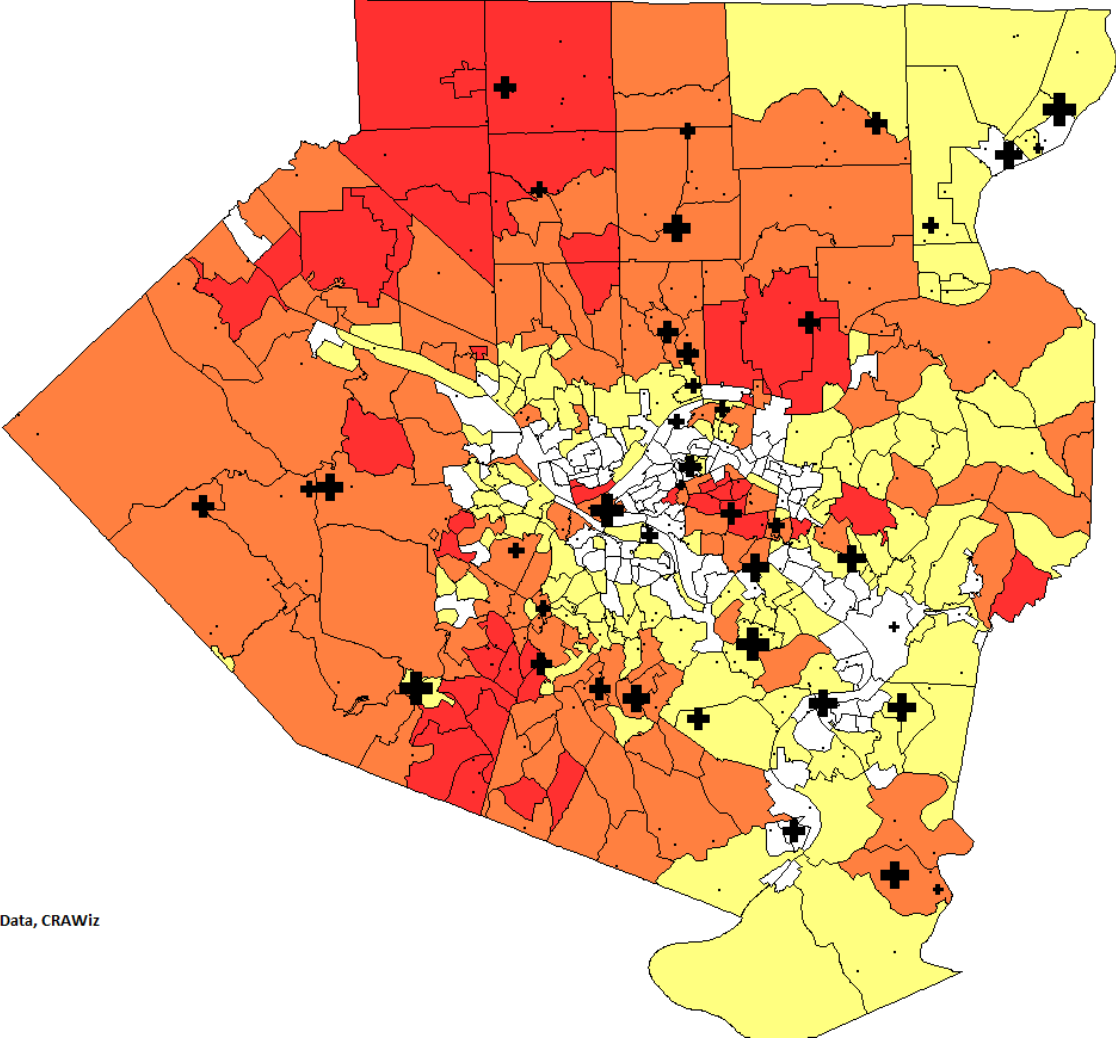


42 Branches in County

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is FIRST NATIONAL BANK OF PA (1000000249) (Included)
 Area is Allegheny County

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	115	15.17	86	15.72	5	12.20	16	13.91	7	29.17	0	0.00	0	0.00
Purchase - Government	3	0.40	3	0.55	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	206	27.18	140	25.59	4	9.76	62	30.10	0	0.00	0	0.00	0	0.00
Refinancing	434	57.26	318	58.14	32	78.05	67	15.44	17	70.83	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	1	0.13	0	0.00	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00
Asian	10	1.32	5	0.91	2	4.88	2	20.00	1	4.17	0	0.00	0	0.00
Black or African American	19	2.51	6	1.10	2	4.88	11	57.89	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	661	87.20	490	89.58	32	78.05	120	18.15	18	75.00	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	5	0.66	4	0.73	0	0.00	1	20.00	0	0.00	0	0.00	0	0.00
Race Not Available	62	8.18	42	7.68	5	12.20	10	16.13	5	20.83	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	3	0.40	2	0.37	0	0.00	1	33.33	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	686	90.50	500	91.41	35	85.37	131	19.10	19	79.17	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	7	0.92	4	0.73	2	4.88	1	14.29	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	62	8.18	41	7.50	4	9.76	12	19.35	5	20.83	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	648	85.49	483	88.30	30	73.17	116	17.90	18	75.00	0	0.00	0	0.00
Others, Including Hispanic	45	5.94	21	3.84	6	14.63	17	37.78	1	4.17	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	84	11.08	46	8.41	4	9.76	34	40.48	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	137	18.07	95	17.37	5	12.20	35	25.55	2	8.33	0	0.00	0	0.00
Middle (80-119% of Median)	157	20.71	111	20.29	10	24.39	34	21.66	2	8.33	0	0.00	0	0.00
Upper (>=120% of Median)	329	43.40	251	45.89	21	51.22	37	11.25	20	83.33	0	0.00	0	0.00
Income Not Available	51	6.73	44	8.04	1	2.44	5	9.80	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	16	2.11	10	1.83	0	0.00	6	37.50	0	0.00	0	0.00	0	0.00
Not Substantially Minority	742	97.89	537	98.17	41	100.00	139	18.73	24	100.00	0	0.00	0	0.00
Low (0-49% of Median)	8	1.06	7	1.28	0	0.00	1	12.50	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	110	14.51	67	12.25	4	9.76	37	33.64	1	4.17	0	0.00	0	0.00
Middle (80-119% of Median)	286	37.73	194	35.47	19	46.34	62	21.68	11	45.83	0	0.00	0	0.00
Upper (>=120% of Median)	354	46.70	279	51.01	18	43.90	45	12.71	12	50.00	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	119	15.70	74	13.53	4	9.76	39	32.77	1	4.17	0	0.00	0	0.00
All Other Census Tracts	639	84.30	473	86.47	37	90.24	106	16.59	23	95.83	0	0.00	0	0.00
Applicant Sex														
Male	193	25.46	125	22.85	9	21.95	51	26.42	8	33.33	0	0.00	0	0.00
Female	138	18.21	96	17.55	8	19.51	31	22.46	2	8.33	0	0.00	0	0.00
Joint	371	48.94	290	53.02	20	48.78	52	14.02	9	37.50	0	0.00	0	0.00
Not Applicable	56	7.39	36	6.58	4	9.76	11	19.64	5	20.83	0	0.00	0	0.00
Total	758	100.00	547	100.00	41	100.00	145	19.13	24	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is FIRST NATIONAL BANK OF PA (10000000249) (Included)
Area is Allegheny County

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	9	\$2,105	44	\$8,062	131	\$31,604	173	\$35,169	4	\$1,855	361	\$78,795	
%Row	2.49	2.67	12.19	10.23	36.29	40.11	47.92	44.63	1.11	2.35	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	3	\$240	22	\$843	63	\$2,445	88	\$3,965	1	\$5	177	\$7,498
%Row		1.69	3.20	12.43	11.24	35.59	32.61	49.72	52.88	0.56	0.07	100.00	100.00
	\$100 - \$250k	4	\$915	13	\$2,374	27	\$4,933	37	\$6,628	0	\$0	81	\$14,850
%Row		4.94	6.16	16.05	15.99	33.33	33.22	45.68	44.63	0.00	0.00	100.00	100.00
	> \$250K	2	\$950	9	\$4,845	41	\$24,226	48	\$24,576	3	\$1,850	103	\$56,447
%Row		1.94	1.68	8.74	8.58	39.81	42.92	46.60	43.54	2.91	3.28	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	3	\$355	24	\$3,284	54	\$6,529	78	\$13,332	1	\$5	160	\$23,505
%Row		1.88	1.51	15.00	13.97	33.75	27.78	48.75	56.72	0.63	0.02	100.00	100.00
Totals													
Originations		9	\$2,105	44	\$8,062	131	\$31,604	173	\$35,169	4	\$1,855	361	\$78,795
%Row		2.49	2.67	12.19	10.23	36.29	40.11	47.92	44.63	1.11	2.35	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		9	\$2,105	44	\$8,062	131	\$31,604	173	\$35,169	4	\$1,855	361	\$78,795
%Row		2.49	2.67	12.19	10.23	36.29	40.11	47.92	44.63	1.11	2.35	100.00	100.00

Note: Validity Errors are included in the Report

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

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FIRST NATIONAL BANK ORIGINATION AND BRANCH MAP

Income Levels

Income as % of County Median
(# of Tracts in Range)

- $\geq 120\%$ (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

■ 1 Dot = 1

Branch Locations

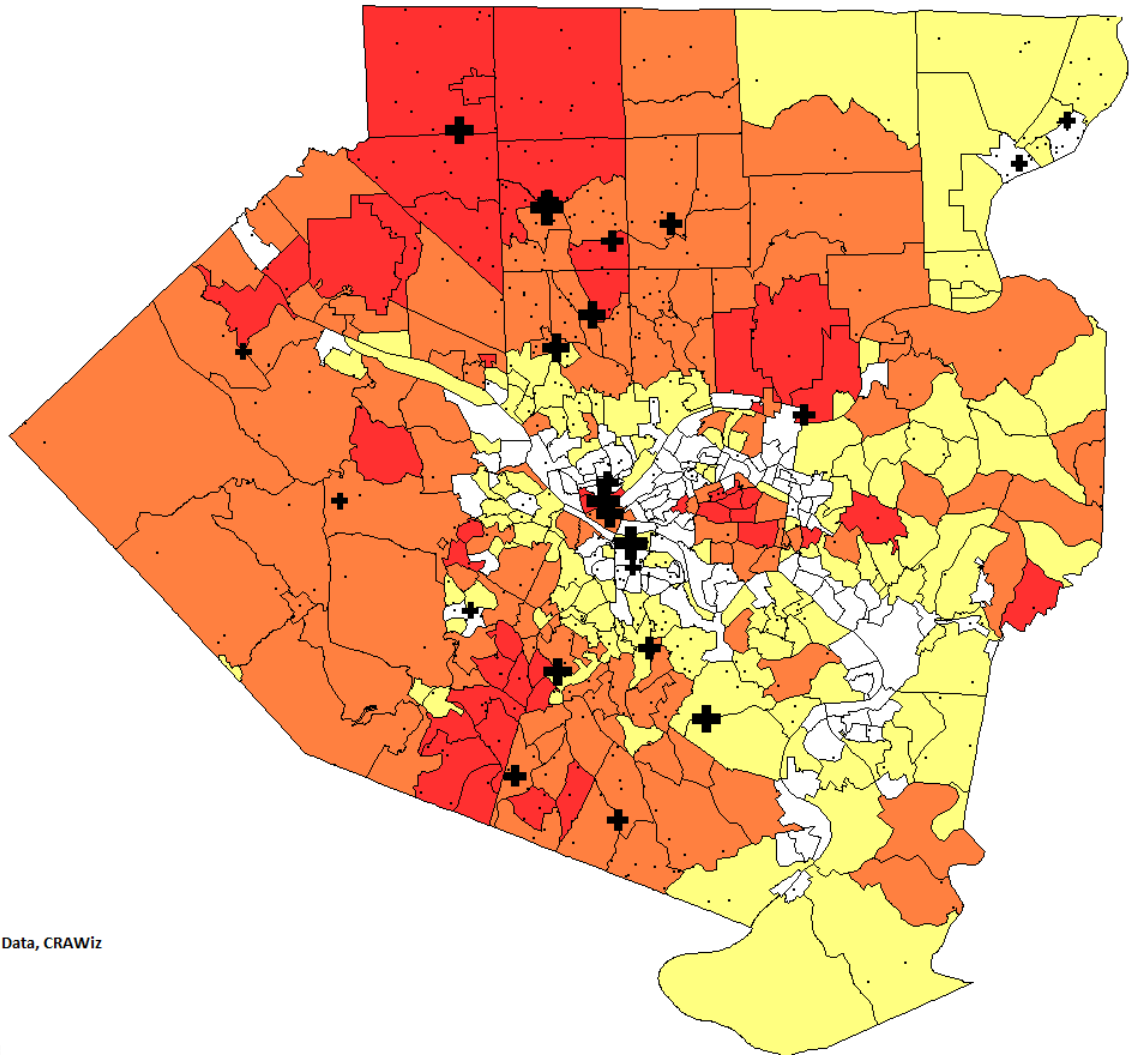


26 Branches in County

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is FIRST NATIONAL BANK OF PA (1000000249) (Included)
 Area is City of Pittsburgh

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	36	18.95	27	20.45	2	28.57	5	13.89	1	33.33	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	71	37.37	43	32.58	1	14.29	27	38.03	0	0.00	0	0.00	0	0.00
Refinancing	83	43.68	62	46.97	4	57.14	15	18.07	2	66.67	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	1	0.53	0	0.00	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00
Asian	4	2.11	2	1.52	1	14.29	1	25.00	0	0.00	0	0.00	0	0.00
Black or African American	12	6.32	4	3.03	1	14.29	7	58.33	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	155	81.58	112	84.85	4	57.14	35	22.58	3	100.00	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	2	1.05	1	0.76	0	0.00	1	50.00	0	0.00	0	0.00	0	0.00
Race Not Available	16	8.42	13	9.85	1	14.29	2	12.50	0	0.00	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	1	0.53	1	0.76	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	173	91.05	119	90.15	6	85.71	44	25.43	3	100.00	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	16	8.42	12	9.09	1	14.29	3	18.75	0	0.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	153	80.53	111	84.09	4	57.14	34	22.22	3	100.00	0	0.00	0	0.00
Others, Including Hispanic	20	10.53	8	6.06	2	28.57	10	50.00	0	0.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	38	20.00	19	14.39	2	28.57	17	44.74	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	36	18.95	28	21.21	1	14.29	7	19.44	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	33	17.37	23	17.42	0	0.00	9	27.27	1	33.33	0	0.00	0	0.00
Upper (>=120% of Median)	67	35.26	49	37.12	4	57.14	12	17.91	2	66.67	0	0.00	0	0.00
Income Not Available	16	8.42	13	9.85	0	0.00	2	12.50	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	13	6.84	9	6.82	0	0.00	4	30.77	0	0.00	0	0.00	0	0.00
Not Substantially Minority	177	93.16	123	93.18	7	100.00	43	24.29	3	100.00	0	0.00	0	0.00
Low (0-49% of Median)	7	3.68	6	4.55	0	0.00	1	14.29	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	82	43.16	52	39.39	3	42.86	25	30.49	1	33.33	0	0.00	0	0.00
Middle (80-119% of Median)	82	43.16	58	43.94	3	42.86	20	24.39	1	33.33	0	0.00	0	0.00
Upper (>=120% of Median)	19	10.00	16	12.12	1	14.29	1	5.26	1	33.33	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	89	46.84	58	43.94	3	42.86	26	29.21	1	33.33	0	0.00	0	0.00
All Other Census Tracts	101	53.16	74	56.06	4	57.14	21	20.79	2	66.67	0	0.00	0	0.00
Applicant Sex														
Male	56	29.47	39	29.55	3	42.86	14	25.00	0	0.00	0	0.00	0	0.00
Female	54	28.42	38	28.79	0	0.00	14	25.93	1	33.33	0	0.00	0	0.00
Joint	65	34.21	43	32.58	3	42.86	17	26.15	2	66.67	0	0.00	0	0.00
Not Applicable	15	7.89	12	9.09	1	14.29	2	13.33	0	0.00	0	0.00	0	0.00
Total	190	100.00	132	100.00	7	100.00	47	24.74	3	100.00	0	0.00	0	0.00

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

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is FIRST NATIONAL BANK OF PA (1000000249) (Included)
 Area is City of Pittsburgh

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	9	\$2,105	44	\$8,062	131	\$31,604	173	\$35,169	4	\$1,855	361	\$78,795	
%Row	2.49	2.67	12.19	10.23	36.29	40.11	47.92	44.63	1.11	2.35	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	3	\$240	22	\$843	63	\$2,445	88	\$3,965	1	\$5	177	\$7,498
%Row		1.69	3.20	12.43	11.24	35.59	32.61	49.72	52.88	0.56	0.07	100.00	100.00
	\$100 - \$250k	4	\$915	13	\$2,374	27	\$4,933	37	\$6,628	0	\$0	81	\$14,850
%Row		4.94	6.16	16.05	15.99	33.33	33.22	45.68	44.63	0.00	0.00	100.00	100.00
	> \$250K	2	\$950	9	\$4,845	41	\$24,226	48	\$24,576	3	\$1,850	103	\$56,447
%Row		1.94	1.68	8.74	8.58	39.81	42.92	46.60	43.54	2.91	3.28	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	3	\$355	24	\$3,284	54	\$6,529	78	\$13,332	1	\$5	160	\$23,505
%Row		1.88	1.51	15.00	13.97	33.75	27.78	48.75	56.72	0.63	0.02	100.00	100.00
Totals													
Originations		9	\$2,105	44	\$8,062	131	\$31,604	173	\$35,169	4	\$1,855	361	\$78,795
%Row		2.49	2.67	12.19	10.23	36.29	40.11	47.92	44.63	1.11	2.35	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		9	\$2,105	44	\$8,062	131	\$31,604	173	\$35,169	4	\$1,855	361	\$78,795
%Row		2.49	2.67	12.19	10.23	36.29	40.11	47.92	44.63	1.11	2.35	100.00	100.00

Note: Validity Errors are included in the Report

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

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FIRST NATIONAL BANK ORIGINATION AND BRANCH MAP

Income Levels

as a % of MSA Median

- >=120% (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

1 Dot = 1

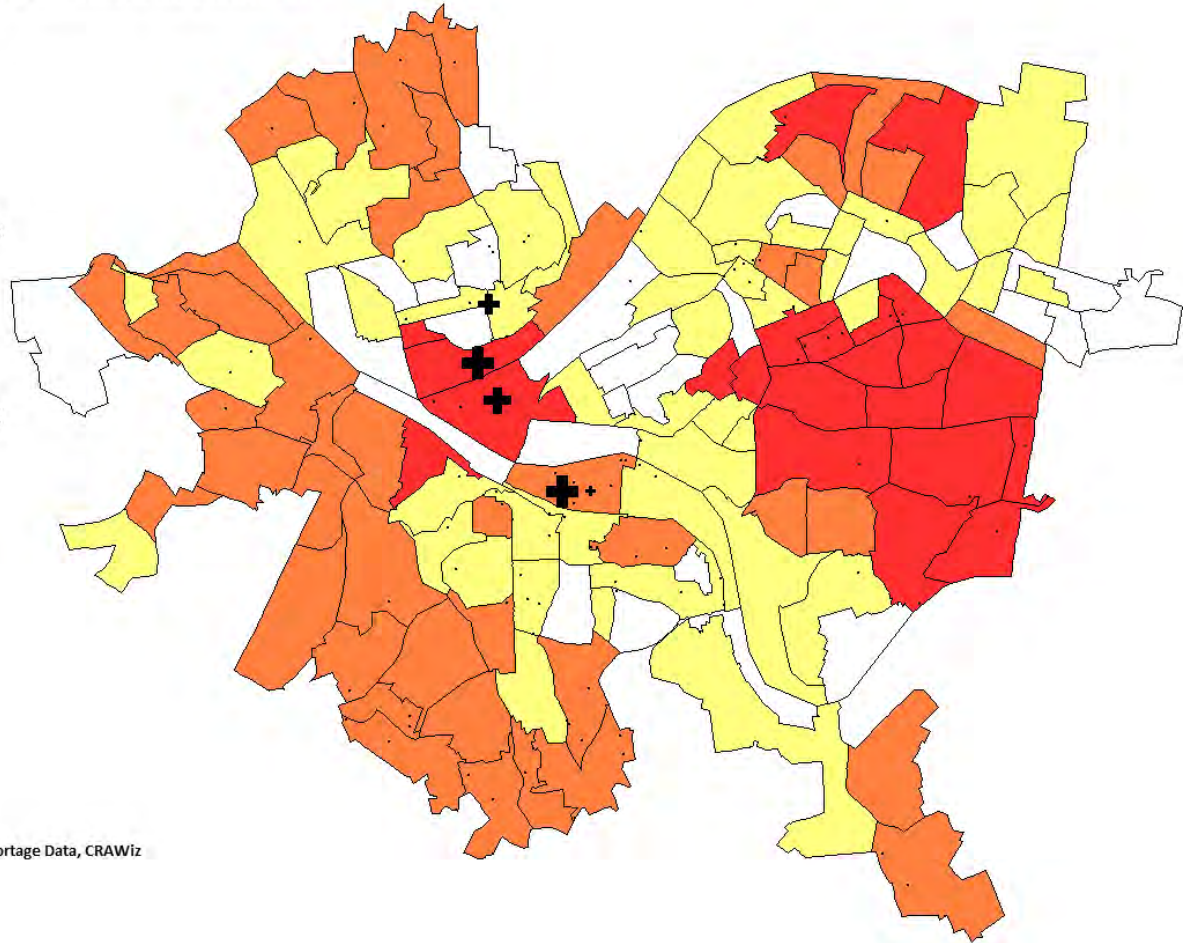
Branch Locations



8 Branches in the City

Branch Deposit Size by \$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is FIRST NIAGARA BANK, N.A. (10000024968) (Included)
 Area is Allegheny County

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	199	22.16	163	23.87	13	24.07	12	6.03	11	28.21	0	0.00	0	0.00
Purchase - Government	137	15.26	120	17.57	6	11.11	5	3.65	6	15.38	0	0.00	0	0.00
Home Improvement	44	4.90	16	2.34	4	7.41	23	52.27	1	2.56	0	0.00	0	0.00
Refinancing	518	57.68	384	56.22	31	57.41	82	15.83	21	53.85	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	9	1.00	7	1.02	1	1.85	1	11.11	0	0.00	0	0.00	0	0.00
Black or African American	52	5.79	30	4.39	4	7.41	16	30.77	2	5.13	0	0.00	0	0.00
Hawaiian / Pacific Islander	1	0.11	1	0.15	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	737	82.07	583	85.36	40	74.07	80	10.85	34	87.18	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	6	0.67	5	0.73	1	1.85	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	93	10.36	57	8.35	8	14.81	25	26.88	3	7.69	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	3	0.33	1	0.15	1	1.85	0	0.00	1	2.56	0	0.00	0	0.00
Not Hispanic or Latino	799	88.98	623	91.22	45	83.33	96	12.02	35	89.74	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	4	0.45	4	0.59	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	92	10.24	55	8.05	8	14.81	26	28.26	3	7.69	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	725	80.73	576	84.33	39	72.22	77	10.62	33	84.62	0	0.00	0	0.00
Others, Including Hispanic	75	8.35	48	7.03	7	12.96	17	22.67	3	7.69	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	82	9.13	54	7.91	9	16.67	17	20.73	2	5.13	0	0.00	0	0.00
Moderate (50-79% of Median)	198	22.05	144	21.08	14	25.93	30	15.15	10	25.64	0	0.00	0	0.00
Middle (80-119% of Median)	181	20.16	135	19.77	14	25.93	30	16.57	2	5.13	0	0.00	0	0.00
Upper (>=120% of Median)	389	43.32	305	44.66	17	31.48	44	11.31	23	58.97	0	0.00	0	0.00
Income Not Available	48	5.35	45	6.59	0	0.00	1	2.08	2	5.13	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	43	4.79	22	3.22	1	1.85	18	41.86	2	5.13	0	0.00	0	0.00
Not Substantially Minority	855	95.21	661	96.78	53	98.15	104	12.16	37	94.87	0	0.00	0	0.00
Low (0-49% of Median)	16	1.78	11	1.61	1	1.85	4	25.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	94	10.47	62	9.08	5	9.26	25	26.60	2	5.13	0	0.00	0	0.00
Middle (80-119% of Median)	352	39.20	257	37.63	29	53.70	51	14.49	15	38.46	0	0.00	0	0.00
Upper (>=120% of Median)	436	48.55	353	51.68	19	35.19	42	9.63	22	56.41	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	123	13.70	80	11.71	6	11.11	34	27.64	3	7.69	0	0.00	0	0.00
All Other Census Tracts	775	86.30	603	88.29	48	88.89	88	11.35	36	92.31	0	0.00	0	0.00
Applicant Sex														
Male	243	27.06	178	26.06	17	31.48	42	17.28	6	15.38	0	0.00	0	0.00
Female	204	22.72	148	21.67	13	24.07	30	14.71	13	33.33	0	0.00	0	0.00
Joint	391	43.54	315	46.12	21	38.89	38	9.72	17	43.59	0	0.00	0	0.00
Not Applicable	60	6.68	42	6.15	3	5.56	12	20.00	3	7.69	0	0.00	0	0.00
Total	898	100.00	683	100.00	54	100.00	122	13.59	39	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is FIRST NIAGARA BANK, N.A. (10000024968) (Included)
 Area is Allegheny County

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	12	\$2,584	70	\$8,682	166	\$24,380	186	\$33,320	1	\$350	435	\$69,316	
%Row	2.76	3.73	16.09	12.53	38.16	35.17	42.76	48.07	0.23	0.50	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	5	\$282	44	\$1,394	102	\$3,673	113	\$4,328	0	\$0	264	\$9,677
%Row		1.89	2.91	16.67	14.41	38.64	37.96	42.80	44.72	0.00	0.00	100.00	100.00
	\$100 - \$250k	4	\$630	19	\$3,388	35	\$6,605	36	\$6,949	0	\$0	94	\$17,572
%Row		4.26	3.59	20.21	19.28	37.23	37.59	38.30	39.55	0.00	0.00	100.00	100.00
	> \$250K	3	\$1,672	7	\$3,900	29	\$14,102	37	\$22,043	1	\$350	77	\$42,067
%Row		3.90	3.97	9.09	9.27	37.66	33.52	48.05	52.40	1.30	0.83	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	2	\$774	11	\$1,929	35	\$4,538	29	\$3,159	0	\$0	77	\$10,400
%Row		2.60	7.44	14.29	18.55	45.45	43.63	37.66	30.38	0.00	0.00	100.00	100.00
Totals													
Originations		12	\$2,584	70	\$8,682	166	\$24,380	186	\$33,320	1	\$350	435	\$69,316
%Row		2.76	3.73	16.09	12.53	38.16	35.17	42.76	48.07	0.23	0.50	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		12	\$2,584	70	\$8,682	166	\$24,380	186	\$33,320	1	\$350	435	\$69,316
%Row		2.76	3.73	16.09	12.53	38.16	35.17	42.76	48.07	0.23	0.50	100.00	100.00

Note: Validity Errors are included in the Report

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

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FIRST NIAGARA BANK ORIGATION AND BRANCH MAP

Income Levels

Income as % of County Median
(# of Tracts in Range)

- ≥120% (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

☑ 1 Dot = 1

Branch Locations

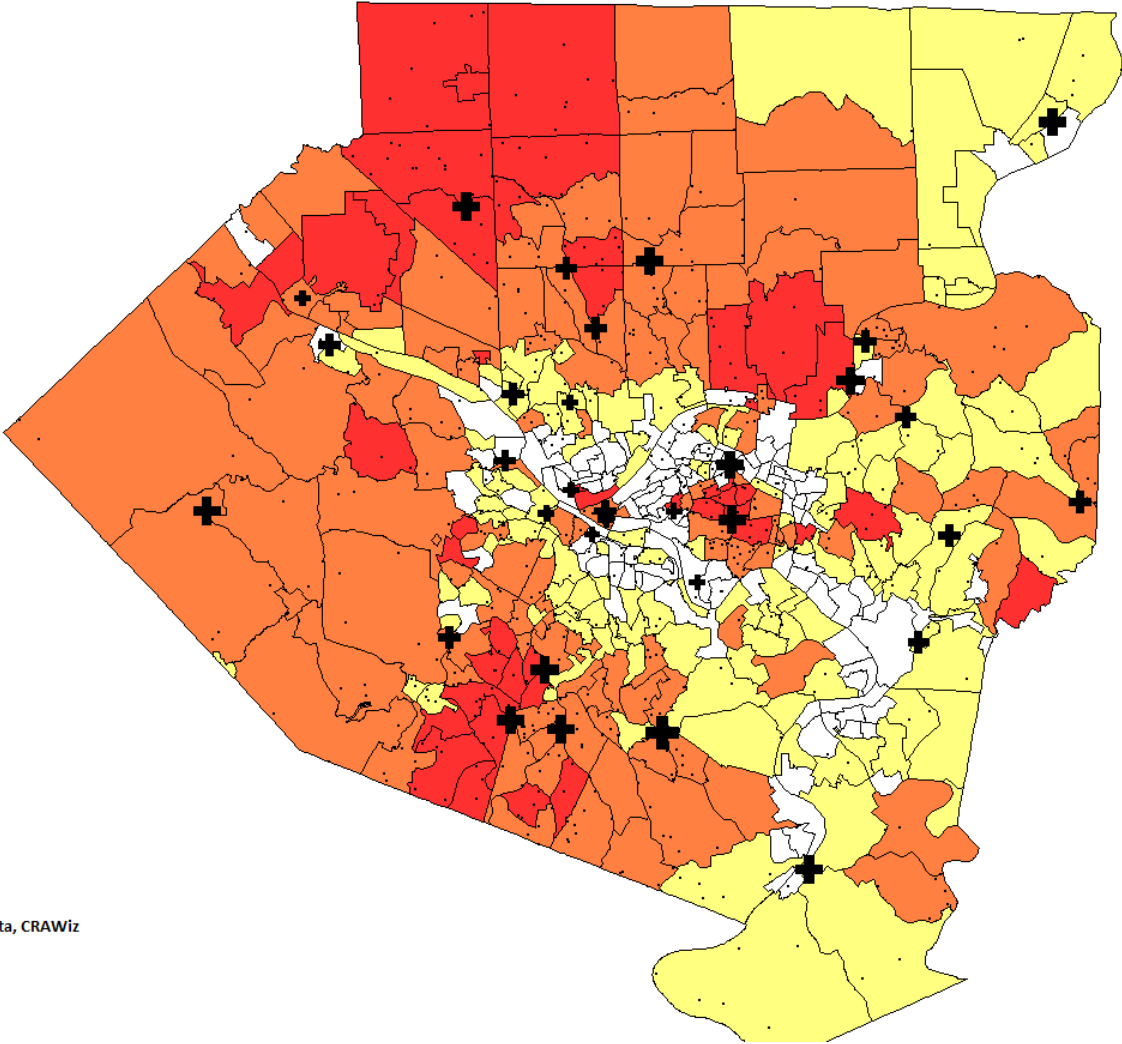


33 Branches in County

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is FIRST NIAGARA BANK, N.A. (10000024968) (Included)
 Area is City of Pittsburgh

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	67	29.00	53	30.99	4	30.77	7	10.45	3	37.50	0	0.00	0	0.00
Purchase - Government	40	17.32	31	18.13	3	23.08	3	7.50	3	37.50	0	0.00	0	0.00
Home Improvement	14	6.06	4	2.34	0	0.00	10	71.43	0	0.00	0	0.00	0	0.00
Refinancing	110	47.62	83	48.54	6	46.15	19	17.27	2	25.00	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	2	0.87	2	1.17	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	29	12.55	18	10.53	3	23.08	8	27.59	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	172	74.46	135	78.95	10	76.92	21	12.21	6	75.00	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	1	0.43	1	0.58	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	27	11.69	15	8.77	0	0.00	10	37.04	2	25.00	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	1	0.43	1	0.58	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	205	88.74	157	91.81	13	100.00	29	14.15	6	75.00	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	25	10.82	13	7.60	0	0.00	10	40.00	2	25.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	169	73.16	134	78.36	10	76.92	19	11.24	6	75.00	0	0.00	0	0.00
Others, Including Hispanic	33	14.29	22	12.87	3	23.08	8	24.24	0	0.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	32	13.85	19	11.11	5	38.46	7	21.88	1	12.50	0	0.00	0	0.00
Moderate (50-79% of Median)	57	24.68	41	23.98	3	23.08	12	21.05	1	12.50	0	0.00	0	0.00
Middle (80-119% of Median)	40	17.32	28	16.37	2	15.38	10	25.00	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	92	39.83	75	43.86	3	23.08	10	10.87	4	50.00	0	0.00	0	0.00
Income Not Available	10	4.33	8	4.68	0	0.00	0	0.00	2	25.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	33	14.29	18	10.53	1	7.69	13	39.39	1	12.50	0	0.00	0	0.00
Not Substantially Minority	198	85.71	153	89.47	12	92.31	26	13.13	7	87.50	0	0.00	0	0.00
Low (0-49% of Median)	16	6.93	11	6.43	1	7.69	4	25.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	56	24.24	39	22.81	1	7.69	15	26.79	1	12.50	0	0.00	0	0.00
Middle (80-119% of Median)	86	37.23	58	33.92	8	61.54	15	17.44	5	62.50	0	0.00	0	0.00
Upper (>=120% of Median)	73	31.60	63	36.84	3	23.08	5	6.85	2	25.00	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	77	33.33	54	31.58	2	15.38	20	25.97	1	12.50	0	0.00	0	0.00
All Other Census Tracts	154	66.67	117	68.42	11	84.62	19	12.34	7	87.50	0	0.00	0	0.00
Applicant Sex														
Male	71	30.74	52	30.41	7	53.85	11	15.49	1	12.50	0	0.00	0	0.00
Female	59	25.54	44	25.73	3	23.08	10	16.95	2	25.00	0	0.00	0	0.00
Joint	82	35.50	63	36.84	3	23.08	13	15.85	3	37.50	0	0.00	0	0.00
Not Applicable	19	8.23	12	7.02	0	0.00	5	26.32	2	25.00	0	0.00	0	0.00
Total	231	100.00	171	100.00	13	100.00	39	16.88	8	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is FIRST NIAGARA BANK, N.A. (10000024968) (Included)
 Area is City of Pittsburgh

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	12	\$2,584	70	\$8,682	166	\$24,380	186	\$33,320	1	\$350	435	\$69,316	
%Row	2.76	3.73	16.09	12.53	38.16	35.17	42.76	48.07	0.23	0.50	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	5	\$282	44	\$1,394	102	\$3,673	113	\$4,328	0	\$0	264	\$9,677
%Row		1.89	2.91	16.67	14.41	38.64	37.96	42.80	44.72	0.00	0.00	100.00	100.00
	\$100 - \$250k	4	\$630	19	\$3,388	35	\$6,605	36	\$6,949	0	\$0	94	\$17,572
%Row		4.26	3.59	20.21	19.28	37.23	37.59	38.30	39.55	0.00	0.00	100.00	100.00
	> \$250K	3	\$1,672	7	\$3,900	29	\$14,102	37	\$22,043	1	\$350	77	\$42,067
%Row		3.90	3.97	9.09	9.27	37.66	33.52	48.05	52.40	1.30	0.83	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	2	\$774	11	\$1,929	35	\$4,538	29	\$3,159	0	\$0	77	\$10,400
%Row		2.60	7.44	14.29	18.55	45.45	43.63	37.66	30.38	0.00	0.00	100.00	100.00
Totals													
Originations		12	\$2,584	70	\$8,682	166	\$24,380	186	\$33,320	1	\$350	435	\$69,316
%Row		2.76	3.73	16.09	12.53	38.16	35.17	42.76	48.07	0.23	0.50	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		12	\$2,584	70	\$8,682	166	\$24,380	186	\$33,320	1	\$350	435	\$69,316
%Row		2.76	3.73	16.09	12.53	38.16	35.17	42.76	48.07	0.23	0.50	100.00	100.00

Note: Validity Errors are included in the Report

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

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FIRST NIAGARA BANK ORIGINATION AND BRANCH MAP

Income Levels

as a % of MSA Median

- >=120% (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

■ 1 Dot = 1

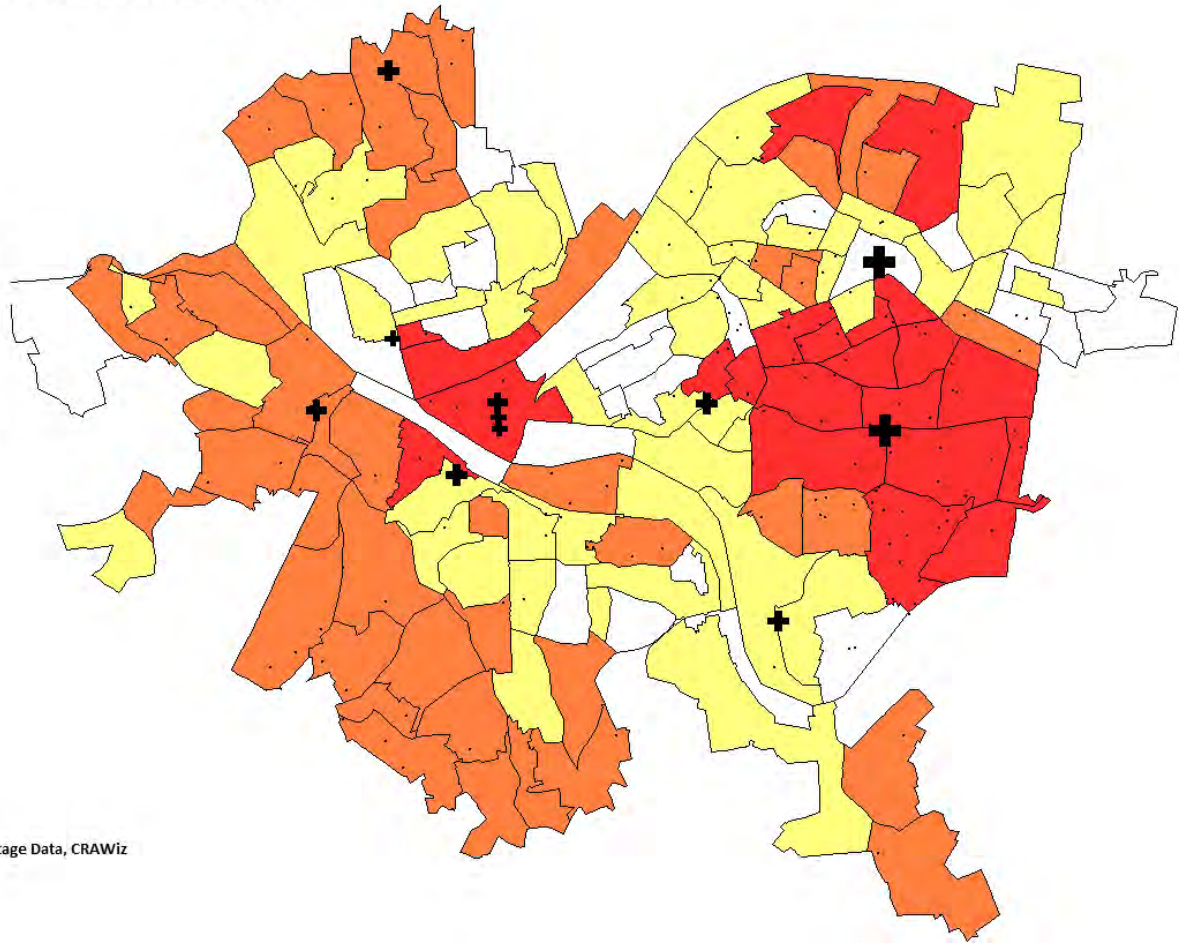
Branch Locations



12 Branches in the City

Branch Deposit Size by \$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is THE HUNTINGTON NATIONAL BANK (10000007745) (Included)
 Area is Allegheny County

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	137	12.12	88	19.38	12	13.19	15	10.95	14	21.21	0	0.00	0	0.00
Purchase - Government	83	7.35	20	4.41	2	2.20	8	9.64	4	6.06	0	0.00	0	0.00
Home Improvement	102	9.03	30	6.61	2	2.20	68	66.67	1	1.52	0	0.00	0	0.00
Refinancing	808	71.50	316	69.60	75	82.42	352	43.56	47	71.21	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	8	0.71	2	0.44	1	1.10	5	62.50	0	0.00	0	0.00	0	0.00
Asian	10	0.88	6	1.32	2	2.20	1	10.00	1	1.52	0	0.00	0	0.00
Black or African American	34	3.01	5	1.10	0	0.00	25	73.53	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	917	81.15	387	85.24	78	85.71	371	40.46	46	69.70	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	9	0.80	4	0.88	0	0.00	5	55.56	0	0.00	0	0.00	0	0.00
Race Not Available	152	13.45	50	11.01	10	10.99	36	23.68	19	28.79	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	11	0.97	1	0.22	1	1.10	9	81.82	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	921	81.50	399	87.89	81	89.01	384	41.69	49	74.24	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	10	0.88	4	0.88	0	0.00	6	60.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	188	16.64	50	11.01	9	9.89	44	23.40	17	25.76	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	858	75.93	381	83.92	77	84.62	347	40.44	46	69.70	0	0.00	0	0.00
Others, Including Hispanic	79	6.99	20	4.41	4	4.40	50	63.29	1	1.52	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	173	15.31	41	9.03	9	9.89	99	57.23	9	13.64	0	0.00	0	0.00
Moderate (50-79% of Median)	226	20.00	76	16.74	22	24.18	94	41.59	8	12.12	0	0.00	0	0.00
Middle (80-119% of Median)	259	22.92	100	22.03	20	21.98	111	42.86	12	18.18	0	0.00	0	0.00
Upper (>=120% of Median)	437	38.67	223	49.12	36	39.56	124	28.38	36	54.55	0	0.00	0	0.00
Income Not Available	35	3.10	14	3.08	4	4.40	15	42.86	1	1.52	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	32	2.83	6	1.32	1	1.10	20	62.50	0	0.00	0	0.00	0	0.00
Not Substantially Minority	1,098	97.17	448	98.68	90	98.90	423	38.52	66	100.00	0	0.00	0	0.00
Low (0-49% of Median)	9	0.80	3	0.66	0	0.00	5	55.56	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	248	21.95	60	13.22	14	15.38	98	39.52	5	7.58	0	0.00	0	0.00
Middle (80-119% of Median)	470	41.59	184	40.53	43	47.25	221	47.02	21	31.82	0	0.00	0	0.00
Upper (>=120% of Median)	403	35.66	207	45.59	34	37.36	119	29.53	40	60.61	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	262	23.19	64	14.10	14	15.38	107	40.84	5	7.58	0	0.00	0	0.00
All Other Census Tracts	868	76.81	390	85.90	77	84.62	336	38.71	61	92.42	0	0.00	0	0.00
Applicant Sex														
Male	348	30.80	137	30.18	35	38.46	150	43.10	18	27.27	0	0.00	0	0.00
Female	207	18.32	63	13.88	18	19.78	102	49.28	9	13.64	0	0.00	0	0.00
Joint	465	41.15	219	48.24	31	34.07	175	37.63	23	34.85	0	0.00	0	0.00
Not Applicable	110	9.73	35	7.71	7	7.69	16	14.55	16	24.24	0	0.00	0	0.00
Total	1,130	100.00	454	100.00	91	100.00	443	39.20	66	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is THE HUNTINGTON NATIONAL BANK (10000007745) (Included)
 Area is Allegheny County

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	17	\$886	74	\$3,961	176	\$18,669	180	\$17,360	2	\$550	449	\$41,426	
%Row	3.79	2.14	16.48	9.56	39.20	45.07	40.09	41.91	0.45	1.33	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	1	\$10	0	\$0	0	\$0	1	\$10	
%Row	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	15	\$585	67	\$2,146	147	\$5,440	154	\$6,292	0	\$0	383	\$14,463
%Row		3.92	4.04	17.49	14.84	38.38	37.61	40.21	43.50	0.00	0.00	100.00	100.00
	\$100 - \$250k	2	\$301	5	\$915	13	\$2,245	14	\$2,752	1	\$200	35	\$6,413
%Row		5.71	4.69	14.29	14.27	37.14	35.01	40.00	42.91	2.86	3.12	100.00	100.00
	> \$250K	0	\$0	2	\$900	17	\$10,994	12	\$8,316	1	\$350	32	\$20,560
%Row		0.00	0.00	6.25	4.38	53.13	53.47	37.50	40.45	3.13	1.70	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	11	\$359	55	\$2,295	119	\$5,992	111	\$6,713	0	\$0	296	\$15,359
%Row		3.72	2.34	18.58	14.94	40.20	39.01	37.50	43.71	0.00	0.00	100.00	100.00
Totals													
Originations		17	\$886	74	\$3,961	177	\$18,679	180	\$17,360	2	\$550	450	\$41,436
%Row		3.78	2.14	16.44	9.56	39.33	45.08	40.00	41.90	0.44	1.33	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		17	\$886	74	\$3,961	177	\$18,679	180	\$17,360	2	\$550	450	\$41,436
%Row		3.78	2.14	16.44	9.56	39.33	45.08	40.00	41.90	0.44	1.33	100.00	100.00

Note: Validity Errors are included in the Report

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

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HUNTINGTON BANK ORIGATION AND BRANCH MAP

Income Levels

Income as % of County Median
(# of Tracts in Range)

- $\geq 120\%$ (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

☒ 1 Dot = 1

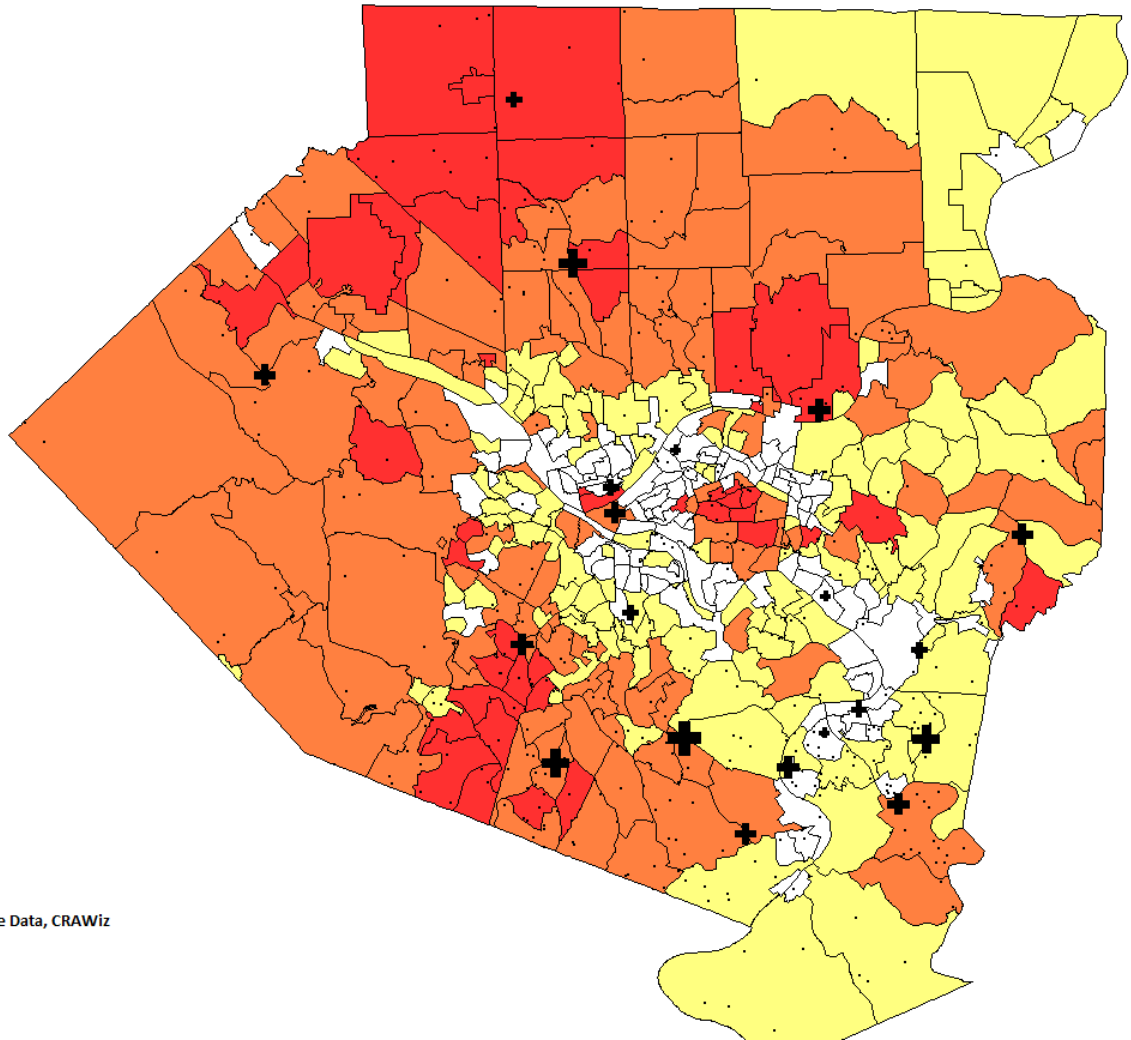
Branch Locations



20 Branches in County

Branch Deposit Size by \$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

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

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	33	19.64	20	33.33	2	28.57	3	9.09	3	33.33	0	0.00	0	0.00
Purchase - Government	32	19.05	5	8.33	0	0.00	1	3.13	1	11.11	0	0.00	0	0.00
Home Improvement	18	10.71	5	8.33	0	0.00	13	72.22	0	0.00	0	0.00	0	0.00
Refinancing	85	50.60	30	50.00	5	71.43	37	43.53	5	55.56	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	2	1.19	1	1.67	0	0.00	1	50.00	0	0.00	0	0.00	0	0.00
Asian	3	1.79	3	5.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	10	5.95	3	5.00	0	0.00	5	50.00	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	117	69.64	43	71.67	5	71.43	42	35.90	5	55.56	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	3	1.79	3	5.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	33	19.64	7	11.67	2	28.57	6	18.18	4	44.44	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	3	1.79	1	1.67	1	14.29	1	33.33	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	115	68.45	51	85.00	5	71.43	47	40.87	6	66.67	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	50	29.76	8	13.33	1	14.29	6	12.00	3	33.33	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	97	57.74	42	70.00	4	57.14	41	42.27	5	55.56	0	0.00	0	0.00
Others, Including Hispanic	19	11.31	10	16.67	1	14.29	6	31.58	0	0.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	34	20.24	8	13.33	1	14.29	16	47.06	2	22.22	0	0.00	0	0.00
Moderate (50-79% of Median)	37	22.02	9	15.00	3	42.86	10	27.03	1	11.11	0	0.00	0	0.00
Middle (80-119% of Median)	30	17.86	10	16.67	0	0.00	9	30.00	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	65	38.69	33	55.00	3	42.86	17	26.15	6	66.67	0	0.00	0	0.00
Income Not Available	2	1.19	0	0.00	0	0.00	2	100.00	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	16	9.52	4	6.67	0	0.00	9	56.25	0	0.00	0	0.00	0	0.00
Not Substantially Minority	152	90.48	56	93.33	7	100.00	45	29.61	9	100.00	0	0.00	0	0.00
Low (0-49% of Median)	3	1.79	2	3.33	0	0.00	1	33.33	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	89	52.98	23	38.33	4	57.14	25	28.09	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	48	28.57	17	28.33	2	28.57	24	50.00	5	55.56	0	0.00	0	0.00
Upper (>=120% of Median)	28	16.67	18	30.00	1	14.29	4	14.29	4	44.44	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	95	56.55	26	43.33	4	57.14	28	29.47	0	0.00	0	0.00	0	0.00
All Other Census Tracts	73	43.45	34	56.67	3	42.86	26	35.62	9	100.00	0	0.00	0	0.00
Applicant Sex														
Male	59	35.12	21	35.00	6	85.71	23	38.98	3	33.33	0	0.00	0	0.00
Female	38	22.62	13	21.67	0	0.00	15	39.47	2	22.22	0	0.00	0	0.00
Joint	47	27.98	21	35.00	1	14.29	14	29.79	1	11.11	0	0.00	0	0.00
Not Applicable	24	14.29	5	8.33	0	0.00	2	8.33	3	33.33	0	0.00	0	0.00
Total	168	100.00	60	100.00	7	100.00	54	32.14	9	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

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

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	17	\$886	74	\$3,961	176	\$18,669	180	\$17,360	2	\$550	449	\$41,426	
%Row	3.79	2.14	16.48	9.56	39.20	45.07	40.09	41.91	0.45	1.33	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	1	\$10	0	\$0	0	\$0	1	\$10	
%Row	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	15	\$585	67	\$2,146	147	\$5,440	154	\$6,292	0	\$0	383	\$14,463
%Row		3.92	4.04	17.49	14.84	38.38	37.61	40.21	43.50	0.00	0.00	100.00	100.00
	\$100 - \$250k	2	\$301	5	\$915	13	\$2,245	14	\$2,752	1	\$200	35	\$6,413
%Row		5.71	4.69	14.29	14.27	37.14	35.01	40.00	42.91	2.86	3.12	100.00	100.00
	> \$250K	0	\$0	2	\$900	17	\$10,994	12	\$8,316	1	\$350	32	\$20,560
%Row		0.00	0.00	6.25	4.38	53.13	53.47	37.50	40.45	3.13	1.70	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	11	\$359	55	\$2,295	119	\$5,992	111	\$6,713	0	\$0	296	\$15,359
%Row		3.72	2.34	18.58	14.94	40.20	39.01	37.50	43.71	0.00	0.00	100.00	100.00
Totals													
Originations		17	\$886	74	\$3,961	177	\$18,679	180	\$17,360	2	\$550	450	\$41,436
%Row		3.78	2.14	16.44	9.56	39.33	45.08	40.00	41.90	0.44	1.33	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		17	\$886	74	\$3,961	177	\$18,679	180	\$17,360	2	\$550	450	\$41,436
%Row		3.78	2.14	16.44	9.56	39.33	45.08	40.00	41.90	0.44	1.33	100.00	100.00

Note: Validity Errors are included in the Report

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

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HUNTINGTON BANK ORIGINATION AND BRANCH MAP

Income Levels

as a % of MSA Median

- ≥120% (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

- 1 Dot = 1

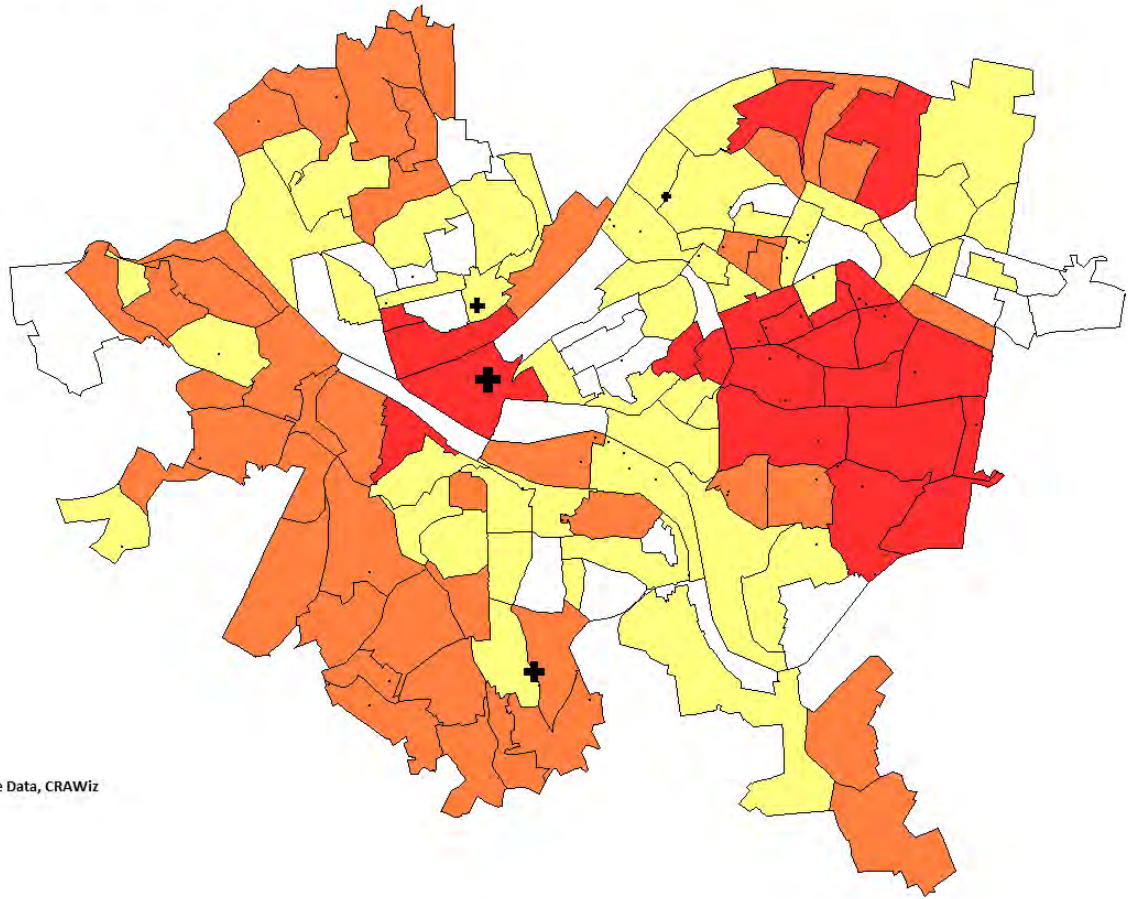
Branch Locations



4 Branches in the City

Branch Deposit Size by \$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is JPMORGAN CHASE BANK, NA (10000000008) (Included)

Area is Allegheny County

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	783	23.80	33	7.40	2	20.00	16	2.04	1	8.33	0	0.00	0	0.00
Purchase - Government	695	21.12	6	1.35	0	0.00	7	1.01	1	8.33	0	0.00	0	0.00
Home Improvement	25	0.76	2	0.45	0	0.00	14	56.00	0	0.00	0	0.00	0	0.00
Refinancing	1,787	54.32	405	90.81	8	80.00	204	11.42	10	83.33	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	4	0.12	0	0.00	0	0.00	1	25.00	0	0.00	0	0.00	0	0.00
Asian	142	4.32	6	1.35	0	0.00	7	4.93	0	0.00	0	0.00	0	0.00
Black or African American	55	1.67	9	2.02	0	0.00	6	10.91	1	8.33	0	0.00	0	0.00
Hawaiian / Pacific Islander	4	0.12	1	0.22	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	2,838	86.26	370	82.96	8	80.00	181	6.38	8	66.67	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	38	1.16	4	0.90	0	0.00	3	7.89	1	8.33	0	0.00	0	0.00
Race Not Available	209	6.35	56	12.56	2	20.00	43	20.57	2	16.67	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	12	0.36	0	0.00	0	0.00	4	33.33	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	3,037	92.31	382	85.65	8	80.00	182	5.99	9	75.00	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	12	0.36	2	0.45	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	229	6.96	62	13.90	2	20.00	55	24.02	3	25.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	2,786	84.68	362	81.17	8	80.00	166	5.96	7	58.33	0	0.00	0	0.00
Others, Including Hispanic	265	8.05	22	4.93	0	0.00	20	7.55	2	16.67	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	165	5.02	22	4.93	0	0.00	23	13.94	1	8.33	0	0.00	0	0.00
Moderate (50-79% of Median)	497	15.11	29	6.50	1	10.00	31	6.24	2	16.67	0	0.00	0	0.00
Middle (80-119% of Median)	735	22.34	91	20.40	0	0.00	45	6.12	2	16.67	0	0.00	0	0.00
Upper (>=120% of Median)	1,752	53.25	205	45.96	2	20.00	109	6.22	7	58.33	0	0.00	0	0.00
Income Not Available	141	4.29	99	22.20	7	70.00	33	23.40	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	33	1.00	5	1.12	0	0.00	5	15.15	1	8.33	0	0.00	0	0.00
Not Substantially Minority	3,256	98.97	441	98.88	10	100.00	236	7.25	11	91.67	0	0.00	0	0.00
Low (0-49% of Median)	10	0.30	1	0.22	0	0.00	1	10.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	131	3.98	16	3.59	0	0.00	13	9.92	2	16.67	0	0.00	0	0.00
Middle (80-119% of Median)	1,042	31.67	126	28.25	4	40.00	81	7.77	5	41.67	0	0.00	0	0.00
Upper (>=120% of Median)	2,107	64.04	303	67.94	6	60.00	146	6.93	5	41.67	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	156	4.74	19	4.26	0	0.00	17	10.90	3	25.00	0	0.00	0	0.00
All Other Census Tracts	3,134	95.26	427	95.74	10	100.00	224	7.15	9	75.00	0	0.00	0	0.00
Applicant Sex														
Male	822	24.98	88	19.73	3	30.00	46	5.60	1	8.33	0	0.00	0	0.00
Female	647	19.67	75	16.82	3	30.00	55	8.50	3	25.00	0	0.00	0	0.00
Joint	1,656	50.33	230	51.57	2	20.00	99	5.98	6	50.00	0	0.00	0	0.00
Not Applicable	165	5.02	53	11.88	2	20.00	41	24.85	2	16.67	0	0.00	0	0.00
Total	3,290	100.00	446	100.00	10	100.00	241	7.33	12	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is JPMORGAN CHASE BANK, NA (10000000008) (Included)
Area is Allegheny County

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	5	\$103	10	\$305	37	\$1,166	38	\$2,339	6	\$243	96	\$4,156	
%Row	5.21	2.48	10.42	7.34	38.54	28.06	39.58	56.28	6.25	5.85	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	5	\$103	10	\$305	36	\$1,016	34	\$922	6	\$243	91	\$2,589
%Row		5.49	3.98	10.99	11.78	39.56	39.24	37.36	35.61	6.59	9.39	100.00	100.00
	\$100 - \$250k	0	\$0	0	\$0	1	\$150	3	\$417	0	\$0	4	\$567
%Row		0.00	0.00	0.00	0.00	25.00	26.46	75.00	73.54	0.00	0.00	100.00	100.00
	> \$250K	0	\$0	0	\$0	0	\$0	1	\$1,000	0	\$0	1	\$1,000
%Row		0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals													
Originations		5	\$103	10	\$305	37	\$1,166	38	\$2,339	6	\$243	96	\$4,156
%Row		5.21	2.48	10.42	7.34	38.54	28.06	39.58	56.28	6.25	5.85	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		5	\$103	10	\$305	37	\$1,166	38	\$2,339	6	\$243	96	\$4,156
%Row		5.21	2.48	10.42	7.34	38.54	28.06	39.58	56.28	6.25	5.85	100.00	100.00

Note: Validity Errors are included in the Report

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

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JP MORGAN ORIGINATION AND BRANCH MAP

Income Levels

Income as % of County Median
(# of Tracts in Range)

- $\geq 120\%$ (22)
- $80\% < 120\%$ (47)
- $50\% < 80\%$ (52)
- $0.01\% < 50\%$ (24)
- all others (1)

Mortgage Originations

☒ 1 Dot = 1

Branch Locations

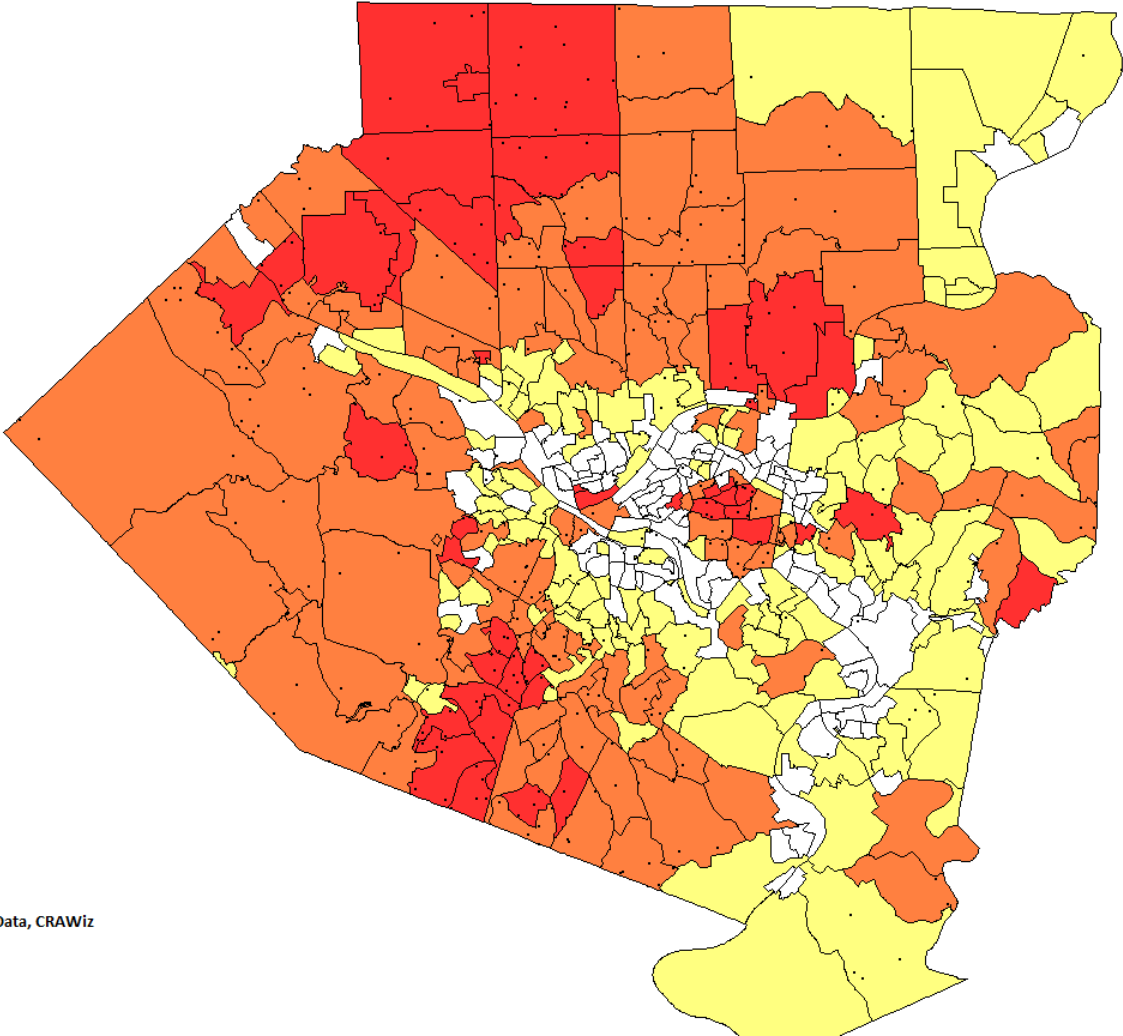


○ Branches in County

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is JPMORGAN CHASE BANK, NA (10000000008) (Included)
 Area is City of Pittsburgh

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	147	28.00	10	14.08	0	0.00	5	3.40	1	25.00	0	0.00	0	0.00
Purchase - Government	116	22.10	1	1.41	0	0.00	2	1.72	0	0.00	0	0.00	0	0.00
Home Improvement	6	1.14	1	1.41	0	0.00	4	66.67	0	0.00	0	0.00	0	0.00
Refinancing	256	48.76	59	83.10	3	100.00	41	16.02	3	75.00	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	1	0.19	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	15	2.86	1	1.41	0	0.00	2	13.33	0	0.00	0	0.00	0	0.00
Black or African American	13	2.48	2	2.82	0	0.00	4	30.77	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	2	0.38	1	1.41	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	448	85.33	57	80.28	3	100.00	37	8.26	3	75.00	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	12	2.29	1	1.41	0	0.00	1	8.33	1	25.00	0	0.00	0	0.00
Race Not Available	34	6.48	9	12.68	0	0.00	8	23.53	0	0.00	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	2	0.38	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	484	92.19	62	87.32	3	100.00	39	8.06	4	100.00	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	1	0.19	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	38	7.24	9	12.68	0	0.00	13	34.21	0	0.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	441	84.00	57	80.28	3	100.00	33	7.48	3	75.00	0	0.00	0	0.00
Others, Including Hispanic	45	8.57	5	7.04	0	0.00	7	15.56	1	25.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	42	8.00	6	8.45	0	0.00	8	19.05	1	25.00	0	0.00	0	0.00
Moderate (50-79% of Median)	90	17.14	6	8.45	0	0.00	7	7.78	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	108	20.57	13	18.31	0	0.00	9	8.33	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	259	49.33	27	38.03	1	33.33	23	8.88	3	75.00	0	0.00	0	0.00
Income Not Available	26	4.95	19	26.76	2	66.67	5	19.23	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	22	4.19	3	4.23	0	0.00	3	13.64	0	0.00	0	0.00	0	0.00
Not Substantially Minority	503	95.81	68	95.77	3	100.00	49	9.74	4	100.00	0	0.00	0	0.00
Low (0-49% of Median)	9	1.71	1	1.41	0	0.00	1	11.11	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	88	16.76	10	14.08	0	0.00	7	7.95	2	50.00	0	0.00	0	0.00
Middle (80-119% of Median)	210	40.00	24	33.80	2	66.67	24	11.43	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	218	41.52	36	50.70	1	33.33	20	9.17	2	50.00	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	101	19.24	11	15.49	0	0.00	9	8.91	2	50.00	0	0.00	0	0.00
All Other Census Tracts	424	80.76	60	84.51	3	100.00	43	10.14	2	50.00	0	0.00	0	0.00
Applicant Sex														
Male	173	32.95	24	33.80	1	33.33	10	5.78	0	0.00	0	0.00	0	0.00
Female	120	22.86	13	18.31	1	33.33	18	15.00	2	50.00	0	0.00	0	0.00
Joint	206	39.24	25	35.21	1	33.33	17	8.25	2	50.00	0	0.00	0	0.00
Not Applicable	26	4.95	9	12.68	0	0.00	7	26.92	0	0.00	0	0.00	0	0.00
Total	525	100.00	71	100.00	3	100.00	52	9.90	4	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is JPMORGAN CHASE BANK, NA (10000000008) (Included)
Area is City of Pittsburgh

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	5	\$103	10	\$305	37	\$1,166	38	\$2,339	6	\$243	96	\$4,156	
%Row	5.21	2.48	10.42	7.34	38.54	28.06	39.58	56.28	6.25	5.85	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	5	\$103	10	\$305	36	\$1,016	34	\$922	6	\$243	91	\$2,589
%Row		5.49	3.98	10.99	11.78	39.56	39.24	37.36	35.61	6.59	9.39	100.00	100.00
	\$100 - \$250k	0	\$0	0	\$0	1	\$150	3	\$417	0	\$0	4	\$567
%Row		0.00	0.00	0.00	0.00	25.00	26.46	75.00	73.54	0.00	0.00	100.00	100.00
	> \$250K	0	\$0	0	\$0	0	\$0	1	\$1,000	0	\$0	1	\$1,000
%Row		0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals													
Originations		5	\$103	10	\$305	37	\$1,166	38	\$2,339	6	\$243	96	\$4,156
%Row		5.21	2.48	10.42	7.34	38.54	28.06	39.58	56.28	6.25	5.85	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		5	\$103	10	\$305	37	\$1,166	38	\$2,339	6	\$243	96	\$4,156
%Row		5.21	2.48	10.42	7.34	38.54	28.06	39.58	56.28	6.25	5.85	100.00	100.00

Note: Validity Errors are included in the Report

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

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JP MORGAN ORIGINATION AND BRANCH MAP

Income Levels

as a % of MSA Median

- $\geq 120\%$ (22)
- $80\% < 120\%$ (47)
- $50\% < 80\%$ (52)
- $0.01\% < 50\%$ (24)
- all others (1)

Mortgage Originations

■ 1 Dot = 1

Branch Locations

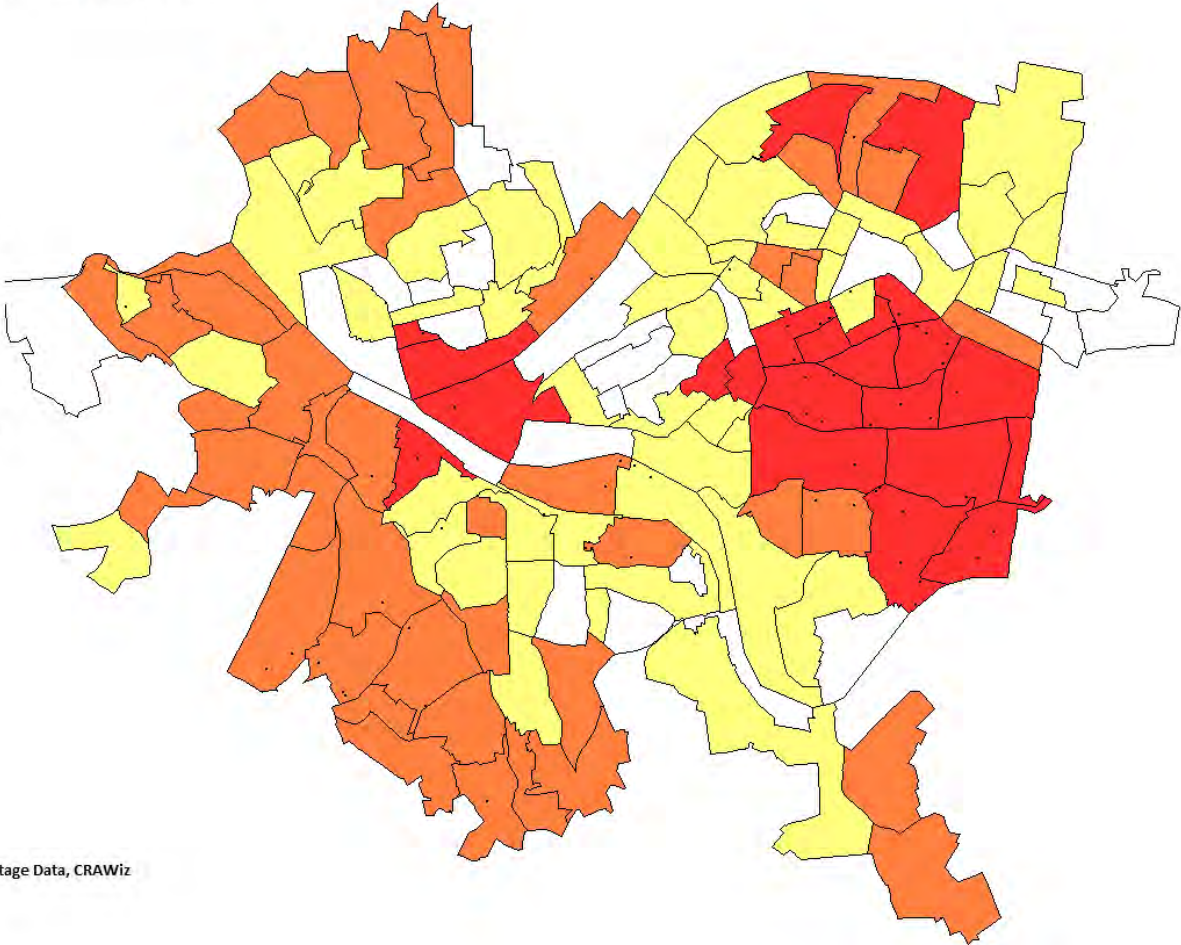


○ Branches in City

Branch Deposit Size by

\$ Amount

- 66,955 to 66.955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is NORTHWEST SAVINGS BANK (30000028178) (Included)

Area is Allegheny County

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	406	32.53	367	37.03	10	27.03	14	3.45	15	15.15	0	0.00	0	0.00
Purchase - Government	2	0.16	2	0.20	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	85	6.81	56	5.65	2	5.41	15	17.65	12	12.12	0	0.00	0	0.00
Refinancing	755	60.50	566	57.11	25	67.57	92	12.19	72	72.73	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	37	2.96	32	3.23	2	5.41	2	5.41	1	1.01	0	0.00	0	0.00
Black or African American	13	1.04	10	1.01	1	2.70	1	7.69	1	1.01	0	0.00	0	0.00
Hawaiian / Pacific Islander	1	0.08	1	0.10	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	1,036	83.01	835	84.26	28	75.68	94	9.07	79	79.80	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	11	0.88	10	1.01	0	0.00	0	0.00	1	1.01	0	0.00	0	0.00
Race Not Available	150	12.02	103	10.39	6	16.22	24	16.00	17	17.17	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	3	0.24	2	0.20	0	0.00	1	33.33	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	1,086	87.02	880	88.80	32	86.49	97	8.93	77	77.78	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	8	0.64	5	0.50	0	0.00	0	0.00	3	3.03	0	0.00	0	0.00
Ethnicity Not Available	151	12.10	104	10.49	5	13.51	23	15.23	19	19.19	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	1,021	81.81	825	83.25	28	75.68	93	9.11	75	75.76	0	0.00	0	0.00
Others, Including Hispanic	71	5.69	58	5.85	3	8.11	4	5.63	6	6.06	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	68	5.45	41	4.14	3	8.11	18	26.47	6	6.06	0	0.00	0	0.00
Moderate (50-79% of Median)	171	13.70	126	12.71	5	13.51	25	14.62	15	15.15	0	0.00	0	0.00
Middle (80-119% of Median)	240	19.23	191	19.27	9	24.32	20	8.33	20	20.20	0	0.00	0	0.00
Upper (>=120% of Median)	742	59.46	613	61.86	20	54.05	55	7.41	54	54.55	0	0.00	0	0.00
Income Not Available	27	2.16	20	2.02	0	0.00	3	11.11	4	4.04	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	18	1.44	7	0.71	0	0.00	6	33.33	5	5.05	0	0.00	0	0.00
Not Substantially Minority	1,230	98.56	984	99.29	37	100.00	115	9.35	94	94.95	0	0.00	0	0.00
Low (0-49% of Median)	6	0.48	1	0.10	2	5.41	2	33.33	1	1.01	0	0.00	0	0.00
Moderate (50-79% of Median)	74	5.93	48	4.84	1	2.70	18	24.32	7	7.07	0	0.00	0	0.00
Middle (80-119% of Median)	385	30.85	287	28.96	15	40.54	44	11.43	39	39.39	0	0.00	0	0.00
Upper (>=120% of Median)	783	62.74	655	66.09	19	51.35	57	7.28	52	52.53	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	87	6.97	52	5.25	3	8.11	22	25.29	10	10.10	0	0.00	0	0.00
All Other Census Tracts	1,161	93.03	939	94.75	34	91.89	99	8.53	89	89.90	0	0.00	0	0.00
Applicant Sex														
Male	272	21.79	207	20.89	8	21.62	38	13.97	19	19.19	0	0.00	0	0.00
Female	211	16.91	164	16.55	8	21.62	21	9.95	18	18.18	0	0.00	0	0.00
Joint	635	50.88	532	53.68	17	45.95	41	6.46	45	45.45	0	0.00	0	0.00
Not Applicable	130	10.42	88	8.88	4	10.81	21	16.15	17	17.17	0	0.00	0	0.00
Total	1,248	100.00	991	100.00	37	100.00	121	9.70	99	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is NORTHWEST SAVINGS BANK (30000028178) (Included)
 Area is Allegheny County

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	1	\$550	11	\$1,920	28	\$4,925	30	\$6,253	0	\$0	70	\$13,648	
%Row	1.43	4.03	15.71	14.07	40.00	36.09	42.86	45.82	0.00	0.00	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	0	\$0	3	\$174	16	\$867	15	\$621	0	\$0	34	\$1,662
%Row		0.00	0.00	8.82	10.47	47.06	52.17	44.12	37.36	0.00	0.00	100.00	100.00
	\$100 - \$250k	0	\$0	6	\$1,020	6	\$981	8	\$1,404	0	\$0	20	\$3,405
%Row		0.00	0.00	30.00	29.96	30.00	28.81	40.00	41.23	0.00	0.00	100.00	100.00
	> \$250K	1	\$550	2	\$726	6	\$3,077	7	\$4,228	0	\$0	16	\$8,581
%Row		6.25	6.41	12.50	8.46	37.50	35.86	43.75	49.27	0.00	0.00	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	1	\$550	8	\$1,484	26	\$4,851	24	\$4,502	0	\$0	59	\$11,387
%Row		1.69	4.83	13.56	13.03	44.07	42.60	40.68	39.54	0.00	0.00	100.00	100.00
Totals													
Originations		1	\$550	11	\$1,920	28	\$4,925	30	\$6,253	0	\$0	70	\$13,648
%Row		1.43	4.03	15.71	14.07	40.00	36.09	42.86	45.82	0.00	0.00	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		1	\$550	11	\$1,920	28	\$4,925	30	\$6,253	0	\$0	70	\$13,648
%Row		1.43	4.03	15.71	14.07	40.00	36.09	42.86	45.82	0.00	0.00	100.00	100.00

Note: Validity Errors are included in the Report

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

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NORTHWEST SAVINGS BANK ORIGATION AND BRANCH MAP

Income Levels

Income as % of County Median
(# of Tracts in Range)

- ≥120% (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

☒ 1 Dot = 1

Branch Locations

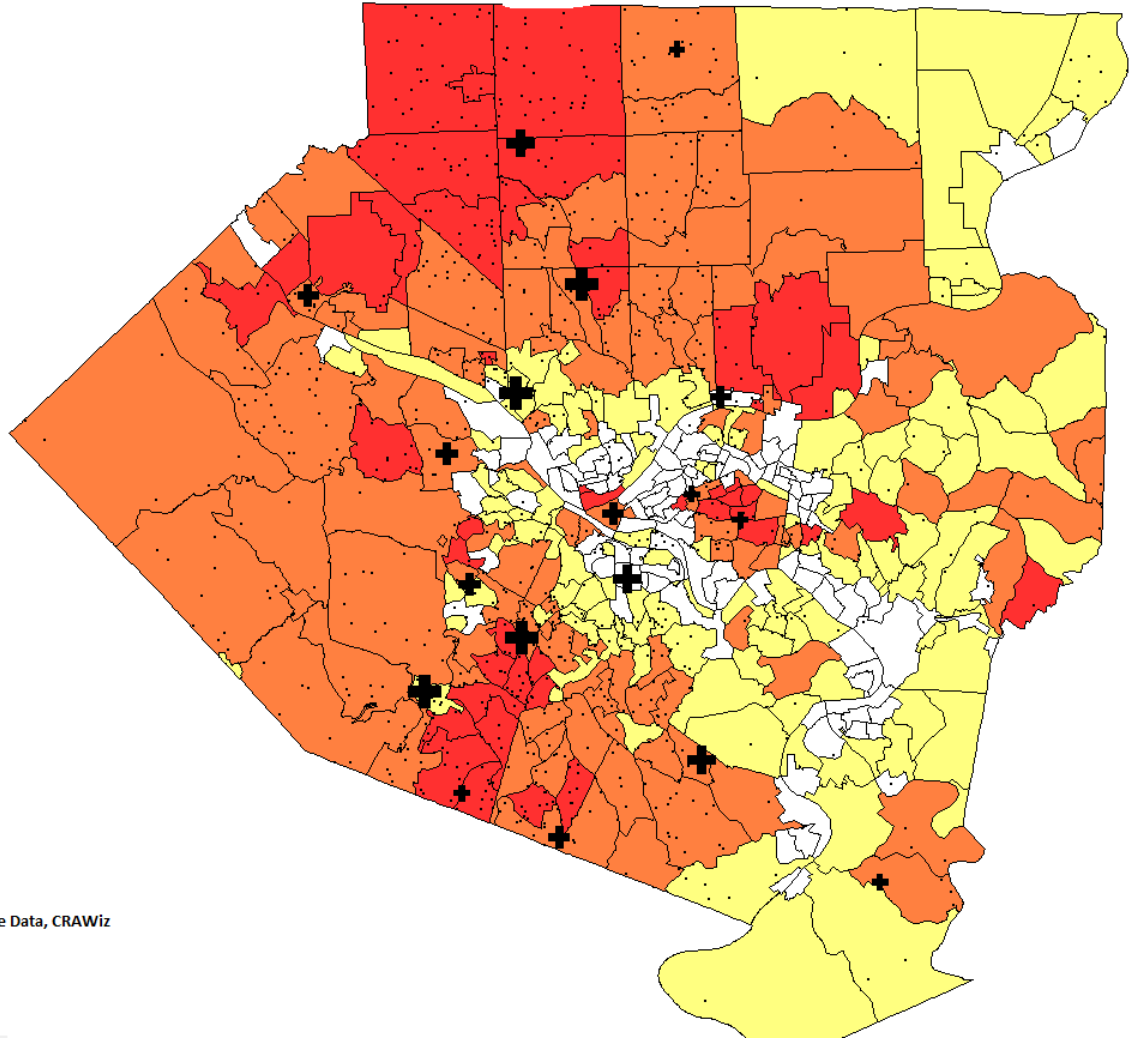


19 Branches in County

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

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

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	53	31.18	43	35.83	0	0.00	5	9.43	5	21.74	0	0.00	0	0.00
Purchase - Government	1	0.59	1	0.83	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	12	7.06	10	8.33	0	0.00	0	0.00	2	8.70	0	0.00	0	0.00
Refinancing	104	61.18	66	55.00	5	100.00	17	16.35	16	69.57	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	6	3.53	6	5.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	3	1.76	2	1.67	0	0.00	1	33.33	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	129	75.88	90	75.00	5	100.00	18	13.95	16	69.57	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	1	0.59	0	0.00	0	0.00	0	0.00	1	4.35	0	0.00	0	0.00
Race Not Available	31	18.24	22	18.33	0	0.00	3	9.68	6	26.09	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	138	81.18	99	82.50	5	100.00	19	13.77	15	65.22	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	1	0.59	0	0.00	0	0.00	0	0.00	1	4.35	0	0.00	0	0.00
Ethnicity Not Available	31	18.24	21	17.50	0	0.00	3	9.68	7	30.43	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	127	74.71	90	75.00	5	100.00	18	14.17	14	60.87	0	0.00	0	0.00
Others, Including Hispanic	11	6.47	8	6.67	0	0.00	1	9.09	2	8.70	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	16	9.41	10	8.33	1	20.00	3	18.75	2	8.70	0	0.00	0	0.00
Moderate (50-79% of Median)	35	20.59	25	20.83	0	0.00	6	17.14	4	17.39	0	0.00	0	0.00
Middle (80-119% of Median)	43	25.29	30	25.00	1	20.00	6	13.95	6	26.09	0	0.00	0	0.00
Upper (>=120% of Median)	72	42.35	51	42.50	3	60.00	7	9.72	11	47.83	0	0.00	0	0.00
Income Not Available	4	2.35	4	3.33	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	11	6.47	5	4.17	0	0.00	2	18.18	4	17.39	0	0.00	0	0.00
Not Substantially Minority	159	93.53	115	95.83	5	100.00	20	12.58	19	82.61	0	0.00	0	0.00
Low (0-49% of Median)	4	2.35	1	0.83	1	20.00	1	25.00	1	4.35	0	0.00	0	0.00
Moderate (50-79% of Median)	44	25.88	29	24.17	0	0.00	11	25.00	4	17.39	0	0.00	0	0.00
Middle (80-119% of Median)	87	51.18	65	54.17	1	20.00	8	9.20	13	56.52	0	0.00	0	0.00
Upper (>=120% of Median)	35	20.59	25	20.83	3	60.00	2	5.71	5	21.74	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	53	31.18	33	27.50	1	20.00	12	22.64	7	30.43	0	0.00	0	0.00
All Other Census Tracts	117	68.82	87	72.50	4	80.00	10	8.55	16	69.57	0	0.00	0	0.00
Applicant Sex														
Male	51	30.00	34	28.33	1	20.00	10	19.61	6	26.09	0	0.00	0	0.00
Female	37	21.76	26	21.67	2	40.00	4	10.81	5	21.74	0	0.00	0	0.00
Joint	56	32.94	42	35.00	2	40.00	6	10.71	6	26.09	0	0.00	0	0.00
Not Applicable	26	15.29	18	15.00	0	0.00	2	7.69	6	26.09	0	0.00	0	0.00
Total	170	100.00	120	100.00	5	100.00	22	12.94	23	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

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

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	1	\$550	11	\$1,920	28	\$4,925	30	\$6,253	0	\$0	70	\$13,648	
%Row	1.43	4.03	15.71	14.07	40.00	36.09	42.86	45.82	0.00	0.00	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	0	\$0	3	\$174	16	\$867	15	\$621	0	\$0	34	\$1,662
%Row		0.00	0.00	8.82	10.47	47.06	52.17	44.12	37.36	0.00	0.00	100.00	100.00
	\$100 - \$250k	0	\$0	6	\$1,020	6	\$981	8	\$1,404	0	\$0	20	\$3,405
%Row		0.00	0.00	30.00	29.96	30.00	28.81	40.00	41.23	0.00	0.00	100.00	100.00
	> \$250k	1	\$550	2	\$726	6	\$3,077	7	\$4,228	0	\$0	16	\$8,581
%Row		6.25	6.41	12.50	8.46	37.50	35.86	43.75	49.27	0.00	0.00	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	1	\$550	8	\$1,484	26	\$4,851	24	\$4,502	0	\$0	59	\$11,387
%Row		1.69	4.83	13.56	13.03	44.07	42.60	40.68	39.54	0.00	0.00	100.00	100.00
Totals													
Originations		1	\$550	11	\$1,920	28	\$4,925	30	\$6,253	0	\$0	70	\$13,648
%Row		1.43	4.03	15.71	14.07	40.00	36.09	42.86	45.82	0.00	0.00	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		1	\$550	11	\$1,920	28	\$4,925	30	\$6,253	0	\$0	70	\$13,648
%Row		1.43	4.03	15.71	14.07	40.00	36.09	42.86	45.82	0.00	0.00	100.00	100.00

Note: Validity Errors are included in the Report

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

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NORTHWEST SAVINGS BANK ORIGINATION AND BRANCH MAP

Income Levels

as a % of MSA Median

- >=120% (22)
- 80%<120% (47)
- 50%<80% (32)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

■ 1 Dot = 1

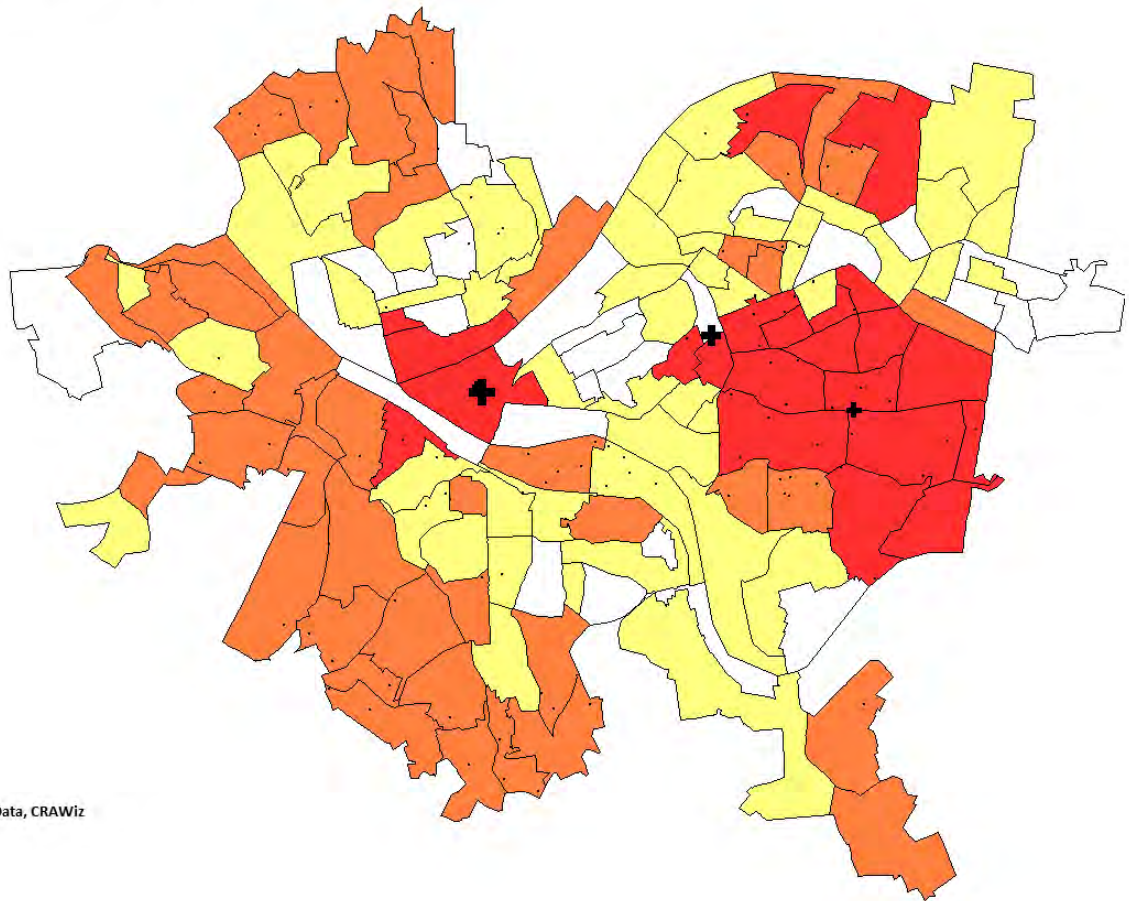
Branch Locations



4 Branches in City

Branch Deposit Size by \$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is PNC BANK N.A. (10000001316) (Included)

Area is Allegheny County

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	527	8.04	377	10.15	21	6.31	99	18.79	30	12.10	0	0.00	0	0.00
Purchase - Government	321	4.90	253	6.81	9	2.70	41	12.77	18	7.26	0	0.00	0	0.00
Home Improvement	1,219	18.60	586	15.77	66	19.82	533	43.72	34	13.71	0	0.00	0	0.00
Refinancing	4,488	68.47	2,500	67.28	237	71.17	1,585	35.32	166	66.94	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	8	0.12	2	0.05	0	0.00	5	62.50	1	0.40	0	0.00	0	0.00
Asian	81	1.24	37	1.00	6	1.80	34	41.98	4	1.61	0	0.00	0	0.00
Black or African American	238	3.63	84	2.26	10	3.00	139	58.40	5	2.02	0	0.00	0	0.00
Hawaiian / Pacific Islander	5	0.08	2	0.05	1	0.30	1	20.00	1	0.40	0	0.00	0	0.00
White	5,304	80.92	3,042	81.86	271	81.38	1,795	33.84	196	79.03	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	50	0.76	34	0.91	2	0.60	12	24.00	2	0.81	0	0.00	0	0.00
Race Not Available	869	13.26	515	13.86	43	12.91	272	31.30	39	15.73	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	44	0.67	22	0.59	2	0.60	14	31.82	6	2.42	0	0.00	0	0.00
Not Hispanic or Latino	5,626	85.83	3,177	85.50	286	85.89	1,953	34.71	210	84.68	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	47	0.72	28	0.75	2	0.60	17	36.17	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	838	12.78	489	13.16	43	12.91	274	32.70	32	12.90	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	5,174	78.93	2,974	80.03	262	78.68	1,745	33.73	193	77.82	0	0.00	0	0.00
Others, Including Hispanic	463	7.06	202	5.44	23	6.91	220	47.52	18	7.26	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	707	10.79	266	7.16	39	11.71	379	53.61	23	9.27	0	0.00	0	0.00
Moderate (50-79% of Median)	1,260	19.22	679	18.27	66	19.82	483	38.33	32	12.90	0	0.00	0	0.00
Middle (80-119% of Median)	1,433	21.86	804	21.64	83	24.92	499	34.82	47	18.95	0	0.00	0	0.00
Upper (>=120% of Median)	2,821	43.04	1,736	46.72	139	41.74	817	28.96	129	52.02	0	0.00	0	0.00
Income Not Available	334	5.10	231	6.22	6	1.80	80	23.95	17	6.85	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	191	2.91	65	1.75	11	3.30	107	56.02	8	3.23	0	0.00	0	0.00
Not Substantially Minority	6,364	97.09	3,651	98.25	322	96.70	2,151	33.80	240	96.77	0	0.00	0	0.00
Low (0-49% of Median)	55	0.84	19	0.51	3	0.90	31	56.36	2	0.81	0	0.00	0	0.00
Moderate (50-79% of Median)	577	8.80	253	6.81	27	8.11	280	48.53	17	6.85	0	0.00	0	0.00
Middle (80-119% of Median)	2,775	42.33	1,474	39.67	133	39.94	1,072	38.63	96	38.71	0	0.00	0	0.00
Upper (>=120% of Median)	3,148	48.02	1,970	53.01	170	51.05	875	27.80	133	53.63	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	696	10.62	298	8.02	34	10.21	342	49.14	22	8.87	0	0.00	0	0.00
All Other Census Tracts	5,859	89.38	3,418	91.98	299	89.79	1,916	32.70	226	91.13	0	0.00	0	0.00
Applicant Sex														
Male	1,487	22.68	781	21.02	77	23.12	560	37.66	69	27.82	0	0.00	0	0.00
Female	1,365	20.82	715	19.24	69	20.72	541	39.63	40	16.13	0	0.00	0	0.00
Joint	3,106	47.38	1,881	50.62	157	47.15	955	30.75	113	45.56	0	0.00	0	0.00
Not Applicable	597	9.11	339	9.12	30	9.01	202	33.84	26	10.48	0	0.00	0	0.00
Total	6,555	100.00	3,716	100.00	333	100.00	2,258	34.45	248	100.00	0	0.00	0	0.00

(1) Percent of Total Number of Applications

(2) Percent of Total Number of Originations

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is PNC BANK NA (10000001316) (Included)

Area is Allegheny County

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Small Business Loans												
Originations	225	\$21,332	741	\$77,683	2,043	\$180,034	2,602	\$237,652	26	\$4,605	5,637	\$521,306
%Row	3.99	4.09	13.15	14.90	36.24	34.54	46.16	45.59	0.46	0.88	100.00	100.00
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Farm Loans												
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loan Size Category												
Originations < \$100k	184	\$8,302	587	\$23,457	1,748	\$71,827	2,194	\$91,433	14	\$545	4,727	\$195,564
%Row	3.89	4.25	12.42	11.99	36.98	36.73	46.41	46.75	0.30	0.28	100.00	100.00
\$100 - \$250k	22	\$3,920	79	\$14,402	150	\$28,091	208	\$38,841	7	\$1,110	466	\$86,364
%Row	4.72	4.54	16.95	16.68	32.19	32.53	44.64	44.97	1.50	1.29	100.00	100.00
> \$250K	19	\$9,110	75	\$39,824	145	\$80,116	200	\$107,378	5	\$2,950	444	\$239,378
%Row	4.28	3.81	16.89	16.64	32.66	33.47	45.05	44.86	1.13	1.23	100.00	100.00
Purchases < \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues												
<= \$1 Million	156	\$8,133	447	\$23,395	1,389	\$68,278	1,783	\$92,394	4	\$295	3,779	\$192,495
%Row	4.13	4.23	11.83	12.15	36.76	35.47	47.18	48.00	0.11	0.15	100.00	100.00
Totals												
Originations	225	\$21,332	741	\$77,683	2,043	\$180,034	2,602	\$237,652	26	\$4,605	5,637	\$521,306
%Row	3.99	4.09	13.15	14.90	36.24	34.54	46.16	45.59	0.46	0.88	100.00	100.00
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	225	\$21,332	741	\$77,683	2,043	\$180,034	2,602	\$237,652	26	\$4,605	5,637	\$521,306
%Row	3.99	4.09	13.15	14.90	36.24	34.54	46.16	45.59	0.46	0.88	100.00	100.00

Note: Validity Errors are included in the Report

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

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PNC BANK ORIGATION AND BRANCH MAP

Income Levels

Income as % of County Median
(# of Tracts in Range)

- $\geq 120\%$ (22)
- $80\% < 120\%$ (47)
- $50\% < 80\%$ (52)
- $0.01\% < 50\%$ (24)
- all others (1)

Mortgage Originations

☒ 1 Dot = 1

Branch Locations

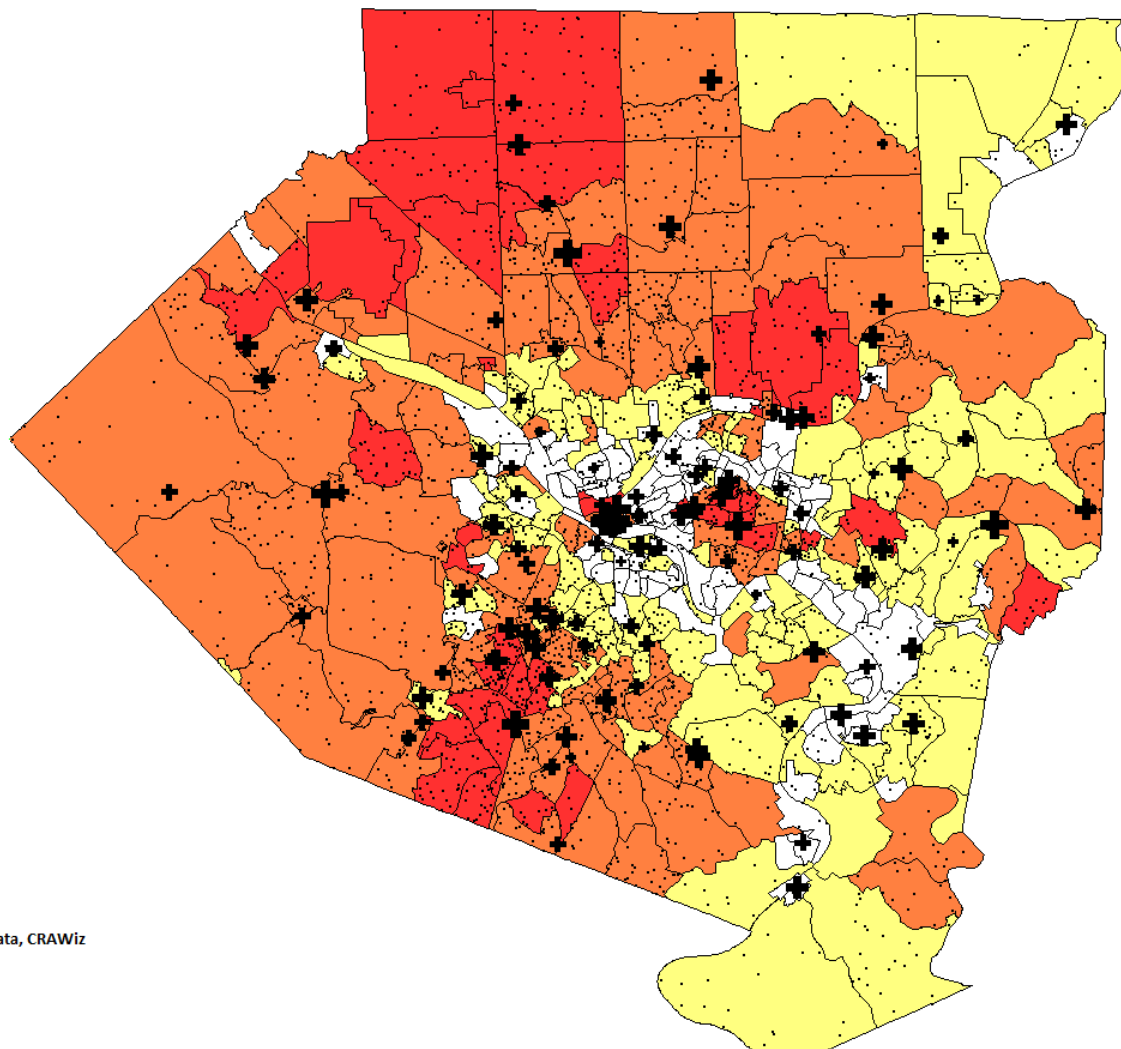


129 Branches in County

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is PNC BANK N.A. (10000001316) (Included)

Area is City of Pittsburgh

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	152	12.73	104	16.00	11	18.97	29	19.08	8	18.18	0	0.00	0	0.00
Purchase - Government	76	6.37	55	8.46	2	3.45	12	15.79	7	15.91	0	0.00	0	0.00
Home Improvement	269	22.53	108	16.62	15	25.86	138	51.30	8	18.18	0	0.00	0	0.00
Refinancing	697	58.38	383	58.92	30	51.72	263	37.73	21	47.73	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	1	0.08	1	0.15	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	12	1.01	4	0.62	1	1.72	6	50.00	1	2.27	0	0.00	0	0.00
Black or African American	103	8.63	36	5.54	4	6.90	60	58.25	3	6.82	0	0.00	0	0.00
Hawaiian / Pacific Islander	3	0.25	1	0.15	1	1.72	1	33.33	0	0.00	0	0.00	0	0.00
White	908	76.05	503	77.38	42	72.41	329	36.23	34	77.27	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	11	0.92	9	1.38	0	0.00	2	18.18	0	0.00	0	0.00	0	0.00
Race Not Available	156	13.07	96	14.77	10	17.24	44	28.21	6	13.64	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	12	1.01	8	1.23	0	0.00	4	33.33	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	1,014	84.92	546	84.00	49	84.48	381	37.57	38	86.36	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	10	0.84	6	0.92	0	0.00	4	40.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	158	13.23	90	13.85	9	15.52	53	33.54	6	13.64	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	875	73.28	486	74.77	41	70.69	314	35.89	34	77.27	0	0.00	0	0.00
Others, Including Hispanic	149	12.48	63	9.69	6	10.34	76	51.01	4	9.09	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	178	14.91	60	9.23	9	15.52	103	57.87	6	13.64	0	0.00	0	0.00
Moderate (50-79% of Median)	275	23.03	149	22.92	16	27.59	104	37.82	6	13.64	0	0.00	0	0.00
Middle (80-119% of Median)	255	21.36	144	22.15	12	20.69	92	36.08	7	15.91	0	0.00	0	0.00
Upper (>=120% of Median)	421	35.26	259	39.85	20	34.48	121	28.74	21	47.73	0	0.00	0	0.00
Income Not Available	65	5.44	38	5.85	1	1.72	22	33.85	4	9.09	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	118	9.88	49	7.54	4	6.90	61	51.69	4	9.09	0	0.00	0	0.00
Not Substantially Minority	1,076	90.12	601	92.46	54	93.10	381	35.41	40	90.91	0	0.00	0	0.00
Low (0-49% of Median)	39	3.27	15	2.31	2	3.45	21	53.85	1	2.27	0	0.00	0	0.00
Moderate (50-79% of Median)	275	23.03	136	20.92	13	22.41	120	43.64	6	13.64	0	0.00	0	0.00
Middle (80-119% of Median)	578	48.41	302	46.46	29	50.00	227	39.27	20	45.45	0	0.00	0	0.00
Upper (>=120% of Median)	302	25.29	197	30.31	14	24.14	74	24.50	17	38.64	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	339	28.39	168	25.85	15	25.86	148	43.66	8	18.18	0	0.00	0	0.00
All Other Census Tracts	855	71.61	482	74.15	43	74.14	294	34.39	36	81.82	0	0.00	0	0.00
Applicant Sex														
Male	349	29.23	193	29.69	17	29.31	123	35.24	16	36.36	0	0.00	0	0.00
Female	318	26.63	150	23.08	18	31.03	140	44.03	10	22.73	0	0.00	0	0.00
Joint	409	34.25	237	36.46	17	29.31	142	34.72	13	29.55	0	0.00	0	0.00
Not Applicable	118	9.88	70	10.77	6	10.34	37	31.36	5	11.36	0	0.00	0	0.00
Total	1,194	100.00	650	100.00	58	100.00	442	37.02	44	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is PNC BANK NA (10000001316) (Included)

Area is City of Pittsburgh

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	225	\$21,332	741	\$77,683	2,043	\$180,034	2,602	\$237,652	26	\$4,605	5,637	\$521,306	
%Row	3.99	4.09	13.15	14.90	36.24	34.54	46.16	45.59	0.46	0.88	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	184	\$8,302	587	\$23,457	1,748	\$71,827	2,194	\$91,433	14	\$545	4,727	\$195,564
%Row		3.89	4.25	12.42	11.99	36.98	36.73	46.41	46.75	0.30	0.28	100.00	100.00
	\$100 - \$250k	22	\$3,920	79	\$14,402	150	\$28,091	208	\$38,841	7	\$1,110	466	\$86,364
%Row		4.72	4.54	16.95	16.68	32.19	32.53	44.64	44.97	1.50	1.29	100.00	100.00
	> \$250K	19	\$9,110	75	\$39,824	145	\$80,116	200	\$107,378	5	\$2,950	444	\$239,378
%Row		4.28	3.81	16.89	16.64	32.66	33.47	45.05	44.86	1.13	1.23	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	156	\$8,133	447	\$23,395	1,389	\$68,278	1,783	\$92,394	4	\$295	3,779	\$192,495
%Row		4.13	4.23	11.83	12.15	36.76	35.47	47.18	48.00	0.11	0.15	100.00	100.00
Totals													
Originations		225	\$21,332	741	\$77,683	2,043	\$180,034	2,602	\$237,652	26	\$4,605	5,637	\$521,306
%Row		3.99	4.09	13.15	14.90	36.24	34.54	46.16	45.59	0.46	0.88	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		225	\$21,332	741	\$77,683	2,043	\$180,034	2,602	\$237,652	26	\$4,605	5,637	\$521,306
%Row		3.99	4.09	13.15	14.90	36.24	34.54	46.16	45.59	0.46	0.88	100.00	100.00

Note: Validity Errors are included in the Report

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

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PNC BANK ORIGINATIONS AND BRANCH MAP

Income Levels

as a % of MSA Median

- ≥120% (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

■ 1 Dot = 1

Branch Locations

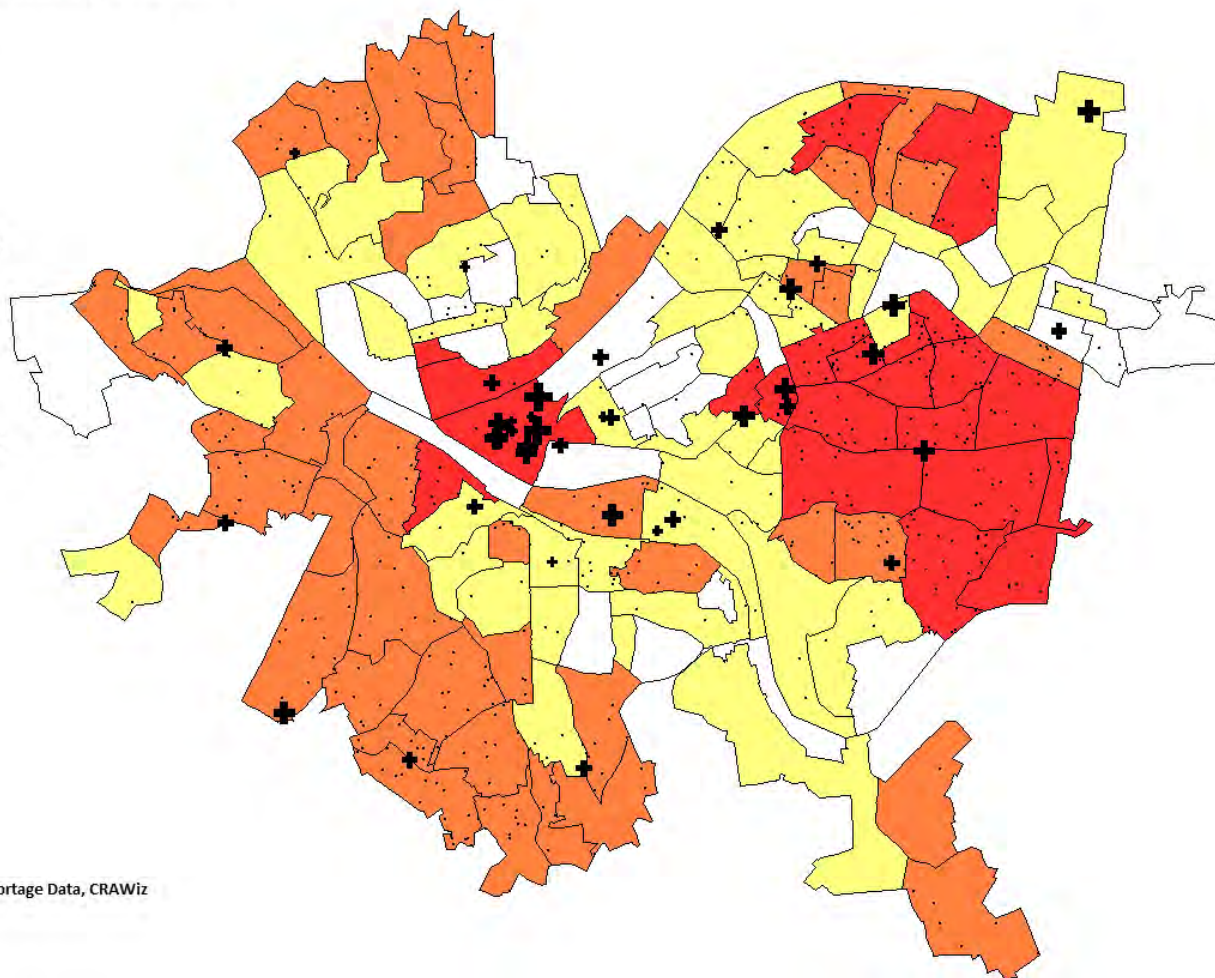


46 Branches in City

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is PARKVALE SAVINGS BANK (30000030237) (Included)

Area is Allegheny County

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	103	22.99	67	21.90	1	33.33	5	4.85	7	16.67	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	134	29.91	87	28.43	1	33.33	35	26.12	11	26.19	0	0.00	0	0.00
Refinancing	211	47.10	152	49.67	1	33.33	23	10.90	24	57.14	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	1	0.22	0	0.00	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00
Asian	16	3.57	12	3.92	0	0.00	1	6.25	3	7.14	0	0.00	0	0.00
Black or African American	7	1.56	2	0.65	0	0.00	3	42.86	2	4.76	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	358	79.91	268	87.58	3	100.00	55	15.36	32	76.19	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	1	0.22	1	0.33	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	65	14.51	23	7.52	0	0.00	3	4.62	5	11.90	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	1	0.22	0	0.00	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	377	84.15	280	91.50	3	100.00	59	15.65	35	83.33	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	1	0.22	1	0.33	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	69	15.40	25	8.17	0	0.00	3	4.35	7	16.67	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	355	79.24	266	86.93	3	100.00	55	15.49	31	73.81	0	0.00	0	0.00
Others, Including Hispanic	26	5.80	16	5.23	0	0.00	5	19.23	5	11.90	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	38	8.48	22	7.19	1	33.33	11	28.95	3	7.14	0	0.00	0	0.00
Moderate (50-79% of Median)	75	16.74	47	15.36	2	66.67	20	26.67	4	9.52	0	0.00	0	0.00
Middle (80-119% of Median)	87	19.42	59	19.28	0	0.00	14	16.09	10	23.81	0	0.00	0	0.00
Upper (>=120% of Median)	229	51.12	161	52.61	0	0.00	17	7.42	24	57.14	0	0.00	0	0.00
Income Not Available	19	4.24	17	5.56	0	0.00	1	5.26	1	2.38	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	7	1.56	3	0.98	0	0.00	2	28.57	1	2.38	0	0.00	0	0.00
Not Substantially Minority	441	98.44	303	99.02	3	100.00	61	13.83	41	97.62	0	0.00	0	0.00
Low (0-49% of Median)	3	0.67	1	0.33	0	0.00	0	0.00	1	2.38	0	0.00	0	0.00
Moderate (50-79% of Median)	44	9.82	28	9.15	1	33.33	11	25.00	3	7.14	0	0.00	0	0.00
Middle (80-119% of Median)	179	39.96	126	41.18	1	33.33	33	18.44	14	33.33	0	0.00	0	0.00
Upper (>=120% of Median)	222	49.55	151	49.35	1	33.33	19	8.56	24	57.14	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	48	10.71	29	9.48	1	33.33	12	25.00	4	9.52	0	0.00	0	0.00
All Other Census Tracts	400	89.29	277	90.52	2	66.67	51	12.75	38	90.48	0	0.00	0	0.00
Applicant Sex														
Male	70	15.63	44	14.38	1	33.33	14	20.00	11	26.19	0	0.00	0	0.00
Female	70	15.63	44	14.38	1	33.33	18	25.71	7	16.67	0	0.00	0	0.00
Joint	250	55.80	199	65.03	1	33.33	28	11.20	22	52.38	0	0.00	0	0.00
Not Applicable	58	12.95	19	6.21	0	0.00	3	5.17	2	4.76	0	0.00	0	0.00
Total	448	100.00	306	100.00	3	100.00	63	14.06	42	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is PARKVALE SAVINGS BANK (30000030237) (Included)
Area is Allegheny County

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	3	\$68	21	\$1,045	37	\$1,942	21	\$975	0	\$0	82	\$4,030	
%Row	3.66	1.69	25.61	25.93	45.12	48.19	25.61	24.19	0.00	0.00	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	3	\$68	19	\$343	30	\$803	18	\$402	0	\$0	70	\$1,616
%Row		4.29	4.21	27.14	21.23	42.86	49.69	25.71	24.88	0.00	0.00	100.00	100.00
	\$100 - \$250k	0	\$0	1	\$112	7	\$1,139	2	\$223	0	\$0	10	\$1,474
%Row		0.00	0.00	10.00	7.60	70.00	77.27	20.00	15.13	0.00	0.00	100.00	100.00
	> \$250k	0	\$0	1	\$590	0	\$0	1	\$350	0	\$0	2	\$940
%Row		0.00	0.00	50.00	62.77	0.00	0.00	50.00	37.23	0.00	0.00	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	2	\$58	11	\$946	21	\$1,336	10	\$673	0	\$0	44	\$3,013
%Row		4.55	1.92	25.00	31.40	47.73	44.34	22.73	22.34	0.00	0.00	100.00	100.00
Totals													
Originations		3	\$68	21	\$1,045	37	\$1,942	21	\$975	0	\$0	82	\$4,030
%Row		3.66	1.69	25.61	25.93	45.12	48.19	25.61	24.19	0.00	0.00	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		3	\$68	21	\$1,045	37	\$1,942	21	\$975	0	\$0	82	\$4,030
%Row		3.66	1.69	25.61	25.93	45.12	48.19	25.61	24.19	0.00	0.00	100.00	100.00

Note: Validity Errors are included in the Report

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

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PARKVALE SAVINGS BANK ORIGINATION AND BRANCH MAP

Income Levels

Income as % of County Median
(# of Tracts in Range)

- ≥120% (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

■ 1 Dot = 1

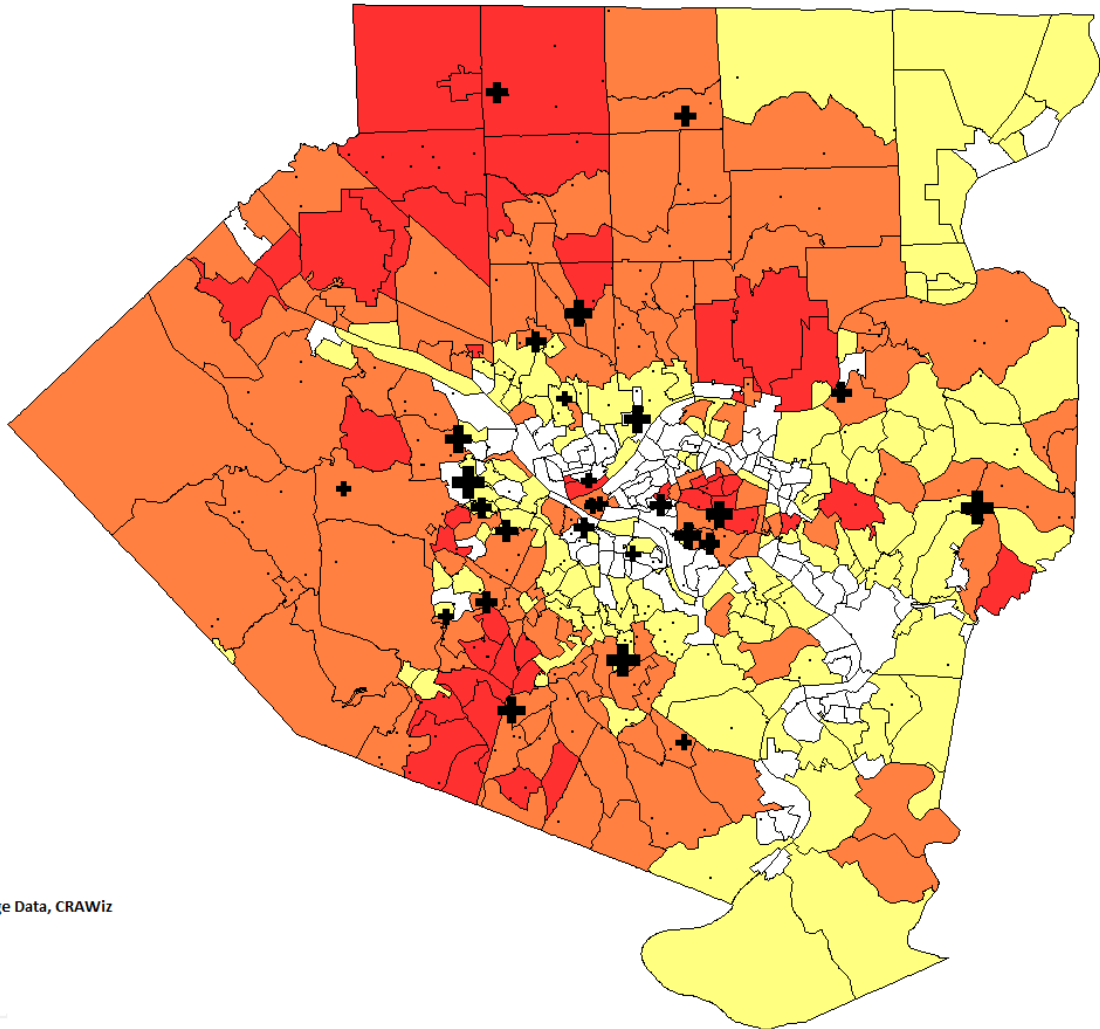
Branch Locations



28 Branches in County

Branch Deposit Size by \$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is PARKVALE SAVINGS BANK (30000030237) (Included)

Area is City of Pittsburgh

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	29	28.16	14	25.00	0	0.00	2	6.90	2	25.00	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	36	34.95	18	32.14	1	100.00	14	38.89	3	37.50	0	0.00	0	0.00
Refinancing	38	36.89	24	42.86	0	0.00	6	15.79	3	37.50	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	2	1.94	2	3.57	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	4	3.88	0	0.00	0	0.00	2	50.00	2	25.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	74	71.84	47	83.93	1	100.00	20	27.03	6	75.00	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	23	22.33	7	12.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	80	77.67	49	87.50	1	100.00	22	27.50	8	100.00	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	23	22.33	7	12.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	74	71.84	47	83.93	1	100.00	20	27.03	6	75.00	0	0.00	0	0.00
Others, Including Hispanic	6	5.83	2	3.57	0	0.00	2	33.33	2	25.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	14	13.59	4	7.14	1	100.00	7	50.00	1	12.50	0	0.00	0	0.00
Moderate (50-79% of Median)	21	20.39	12	21.43	0	0.00	8	38.10	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	22	21.36	10	17.86	0	0.00	5	22.73	3	37.50	0	0.00	0	0.00
Upper (>=120% of Median)	38	36.89	22	39.29	0	0.00	2	5.26	4	50.00	0	0.00	0	0.00
Income Not Available	8	7.77	8	14.29	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	6	5.83	3	5.36	0	0.00	1	16.67	1	12.50	0	0.00	0	0.00
Not Substantially Minority	97	94.17	53	94.64	1	100.00	21	21.65	7	87.50	0	0.00	0	0.00
Low (0-49% of Median)	3	2.91	1	1.79	0	0.00	0	0.00	1	12.50	0	0.00	0	0.00
Moderate (50-79% of Median)	26	25.24	14	25.00	1	100.00	8	30.77	2	25.00	0	0.00	0	0.00
Middle (80-119% of Median)	45	43.69	27	48.21	0	0.00	12	26.67	3	37.50	0	0.00	0	0.00
Upper (>=120% of Median)	29	28.16	14	25.00	0	0.00	2	6.90	2	25.00	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	29	28.16	15	26.79	1	100.00	8	27.59	3	37.50	0	0.00	0	0.00
All Other Census Tracts	74	71.84	41	73.21	0	0.00	14	18.92	5	62.50	0	0.00	0	0.00
Applicant Sex														
Male	15	14.56	7	12.50	0	0.00	7	46.67	1	12.50	0	0.00	0	0.00
Female	22	21.36	12	21.43	0	0.00	7	31.82	3	37.50	0	0.00	0	0.00
Joint	44	42.72	31	55.36	1	100.00	8	18.18	4	50.00	0	0.00	0	0.00
Not Applicable	22	21.36	6	10.71	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	103	100.00	56	100.00	1	100.00	22	21.36	8	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is PARKVALE SAVINGS BANK (30000030237) (Included)

Area is City of Pittsburgh

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	3	\$68	21	\$1,045	37	\$1,942	21	\$975	0	\$0	82	\$4,030	
%Row	3.66	1.69	25.61	25.93	45.12	48.19	25.61	24.19	0.00	0.00	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	3	\$68	19	\$343	30	\$803	18	\$402	0	\$0	70	\$1,616
%Row		4.29	4.21	27.14	21.23	42.86	49.69	25.71	24.88	0.00	0.00	100.00	100.00
	\$100 - \$250k	0	\$0	1	\$112	7	\$1,139	2	\$223	0	\$0	10	\$1,474
%Row		0.00	0.00	10.00	7.60	70.00	77.27	20.00	15.13	0.00	0.00	100.00	100.00
	> \$250k	0	\$0	1	\$590	0	\$0	1	\$350	0	\$0	2	\$940
%Row		0.00	0.00	50.00	62.77	0.00	0.00	50.00	37.23	0.00	0.00	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	2	\$58	11	\$946	21	\$1,336	10	\$673	0	\$0	44	\$3,013
%Row		4.55	1.92	25.00	31.40	47.73	44.34	22.73	22.34	0.00	0.00	100.00	100.00
Totals													
Originations		3	\$68	21	\$1,045	37	\$1,942	21	\$975	0	\$0	82	\$4,030
%Row		3.66	1.69	25.61	25.93	45.12	48.19	25.61	24.19	0.00	0.00	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		3	\$68	21	\$1,045	37	\$1,942	21	\$975	0	\$0	82	\$4,030
%Row		3.66	1.69	25.61	25.93	45.12	48.19	25.61	24.19	0.00	0.00	100.00	100.00

Note: Validity Errors are included in the Report

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

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PARKVALE SAVINGS BANK ORIGINATIONS AND BRANCH MAP

Income Levels

as a % of MSA Median

- ≥120% (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

■ 1 Dot = 1

Branch Locations

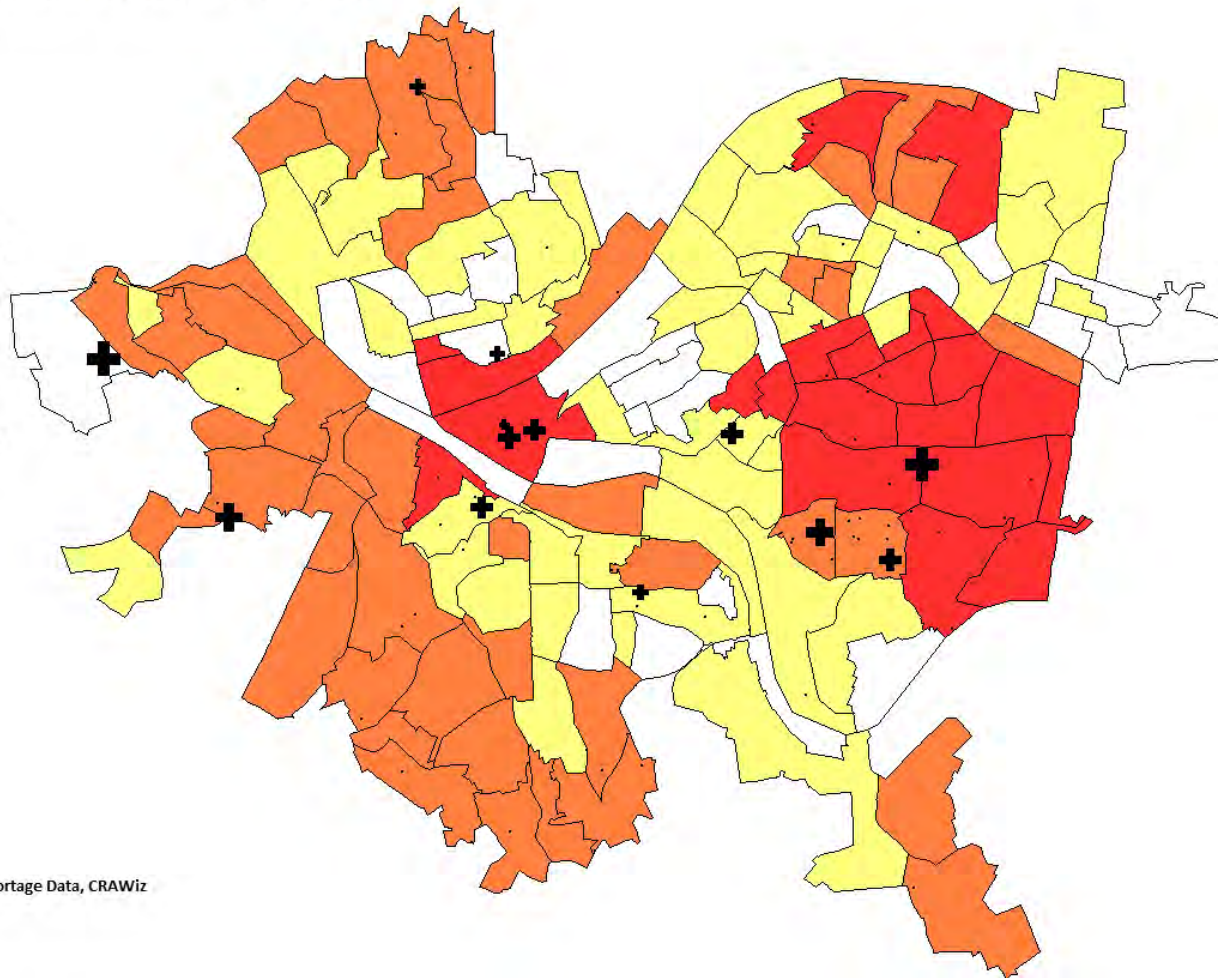


13 Branches in City

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

PROGRESSIVE HOME FEDERAL SAVINGS AND LOAN ASSOCIATION

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is PROGRESSIVE-HOME FEDERAL SLandA (40000000495) (Included)
 Area is Allegheny County

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	11	28.95	9	28.13	0	0.00	2	18.18	0	0.00	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Refinancing	27	71.05	23	71.88	0	0.00	4	14.81	0	0.00	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	1	2.63	0	0.00	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00
White	36	94.74	32	100.00	0	0.00	4	11.11	0	0.00	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	1	2.63	0	0.00	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	38	100.00	32	100.00	0	0.00	6	15.79	0	0.00	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	36	94.74	32	100.00	0	0.00	4	11.11	0	0.00	0	0.00	0	0.00
Others, Including Hispanic	1	2.63	0	0.00	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	2	5.26	2	6.25	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	8	21.05	6	18.75	0	0.00	2	25.00	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	12	31.58	8	25.00	0	0.00	4	33.33	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	16	42.11	16	50.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Income Not Available	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	1	2.63	0	0.00	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00
Not Substantially Minority	37	97.37	32	100.00	0	0.00	5	13.51	0	0.00	0	0.00	0	0.00
Low (0-49% of Median)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	6	15.79	3	9.38	0	0.00	3	50.00	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	17	44.74	15	46.88	0	0.00	2	11.76	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	15	39.47	14	43.75	0	0.00	1	6.67	0	0.00	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	6	15.79	3	9.38	0	0.00	3	50.00	0	0.00	0	0.00	0	0.00
All Other Census Tracts	32	84.21	29	90.63	0	0.00	3	9.38	0	0.00	0	0.00	0	0.00
Applicant Sex														
Male	9	23.68	7	21.88	0	0.00	2	22.22	0	0.00	0	0.00	0	0.00
Female	5	13.16	3	9.38	0	0.00	2	40.00	0	0.00	0	0.00	0	0.00
Joint	24	63.16	22	68.75	0	0.00	2	8.33	0	0.00	0	0.00	0	0.00
Not Applicable	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	38	100.00	32	100.00	0	0.00	6	15.79	0	0.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

PROGRESSIVE HOME FEDERAL SAVINGS AND LOAN ASSOCIATION

PROGRESSIVE-HOME FEDERAL SAVINGS AND LOAN ASSOCIATION ORIGINATION AND BRANCH MAP

Income Levels

Income as % of County Median
(# of Tracts in Range)

- $\geq 120\%$ (22)
- $80\% < 120\%$ (47)
- $50\% < 80\%$ (52)
- $0.01\% < 50\%$ (24)
- all others (1)

Mortgage Originations

■ 1 Dot = 1

Branch Locations

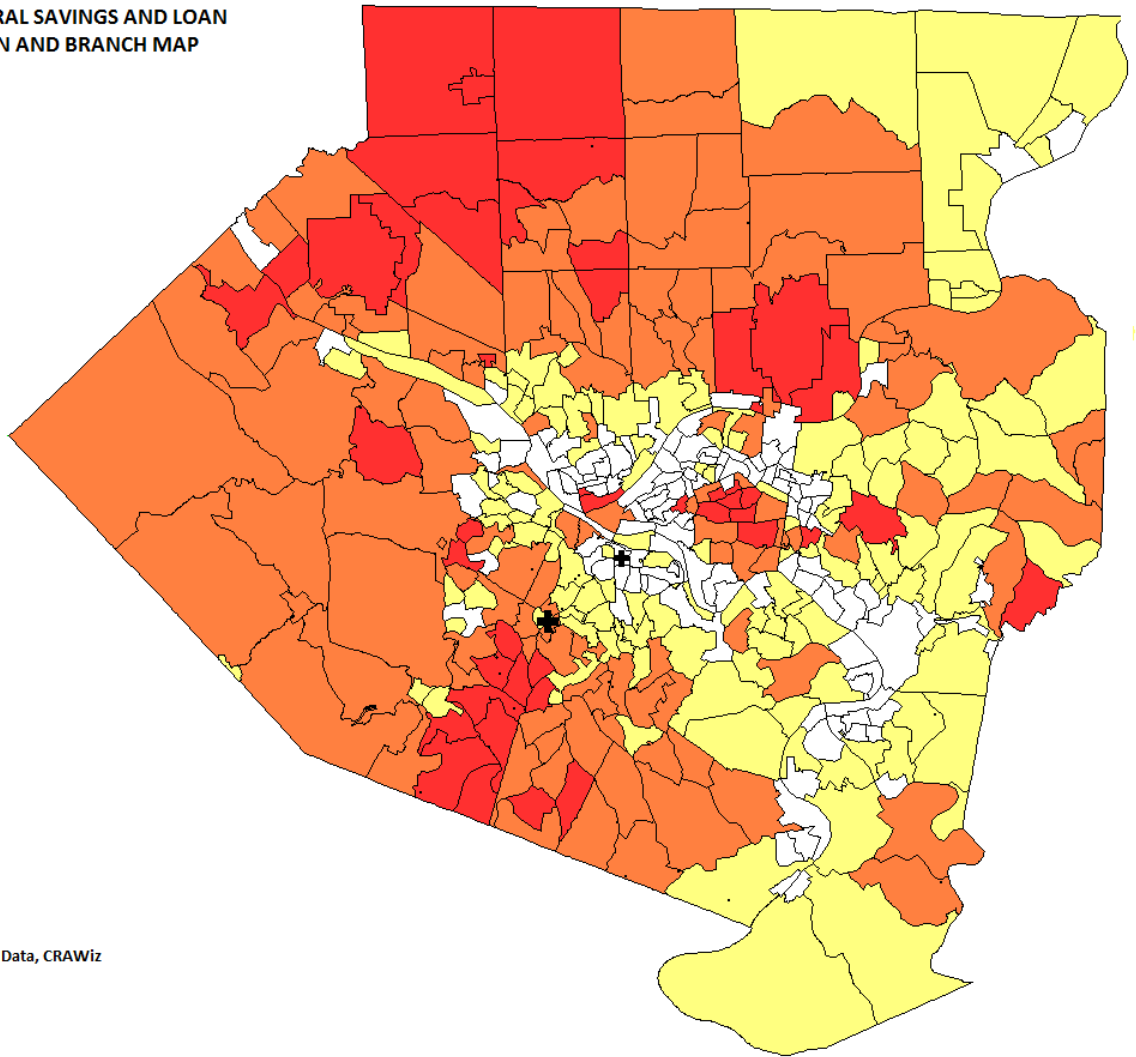


2 Branches in County

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

PROGRESSIVE HOME FEDERAL SAVINGS AND LOAN ASSOCIATION

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

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

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	7	38.89	6	46.15	0	0.00	1	14.29	0	0.00	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Refinancing	11	61.11	7	53.85	0	0.00	4	36.36	0	0.00	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	1	5.56	0	0.00	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00
White	16	88.89	13	100.00	0	0.00	3	18.75	0	0.00	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	1	5.56	0	0.00	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	18	100.00	13	100.00	0	0.00	5	27.78	0	0.00	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	16	88.89	13	100.00	0	0.00	3	18.75	0	0.00	0	0.00	0	0.00
Others, Including Hispanic	1	5.56	0	0.00	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	1	5.56	1	7.69	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	6	33.33	4	30.77	0	0.00	2	33.33	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	5	27.78	2	15.38	0	0.00	3	60.00	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	6	33.33	6	46.15	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Income Not Available	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	1	5.56	0	0.00	0	0.00	1	100.00	0	0.00	0	0.00	0	0.00
Not Substantially Minority	17	94.44	13	100.00	0	0.00	4	23.53	0	0.00	0	0.00	0	0.00
Low (0-49% of Median)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	6	33.33	3	23.08	0	0.00	3	50.00	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	10	55.56	8	61.54	0	0.00	2	20.00	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	2	11.11	2	15.38	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	6	33.33	3	23.08	0	0.00	3	50.00	0	0.00	0	0.00	0	0.00
All Other Census Tracts	12	66.67	10	76.92	0	0.00	2	16.67	0	0.00	0	0.00	0	0.00
Applicant Sex														
Male	5	27.78	3	23.08	0	0.00	2	40.00	0	0.00	0	0.00	0	0.00
Female	4	22.22	2	15.38	0	0.00	2	50.00	0	0.00	0	0.00	0	0.00
Joint	9	50.00	8	61.54	0	0.00	1	11.11	0	0.00	0	0.00	0	0.00
Not Applicable	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	18	100.00	13	100.00	0	0.00	5	27.78	0	0.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

PROGRESSIVE HOME FEDERAL SAVINGS AND LOAN ASSOCIATION

PROGRESSIVE-HOME FEDERAL SAVINGS AND LOAN ASSOCIATION ORIGINATION AND BRANCH MAP

Income Levels

as a % of MSA Median

- $\geq 120\%$ (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

- ⊠ 1 Dot = 1

Branch Locations

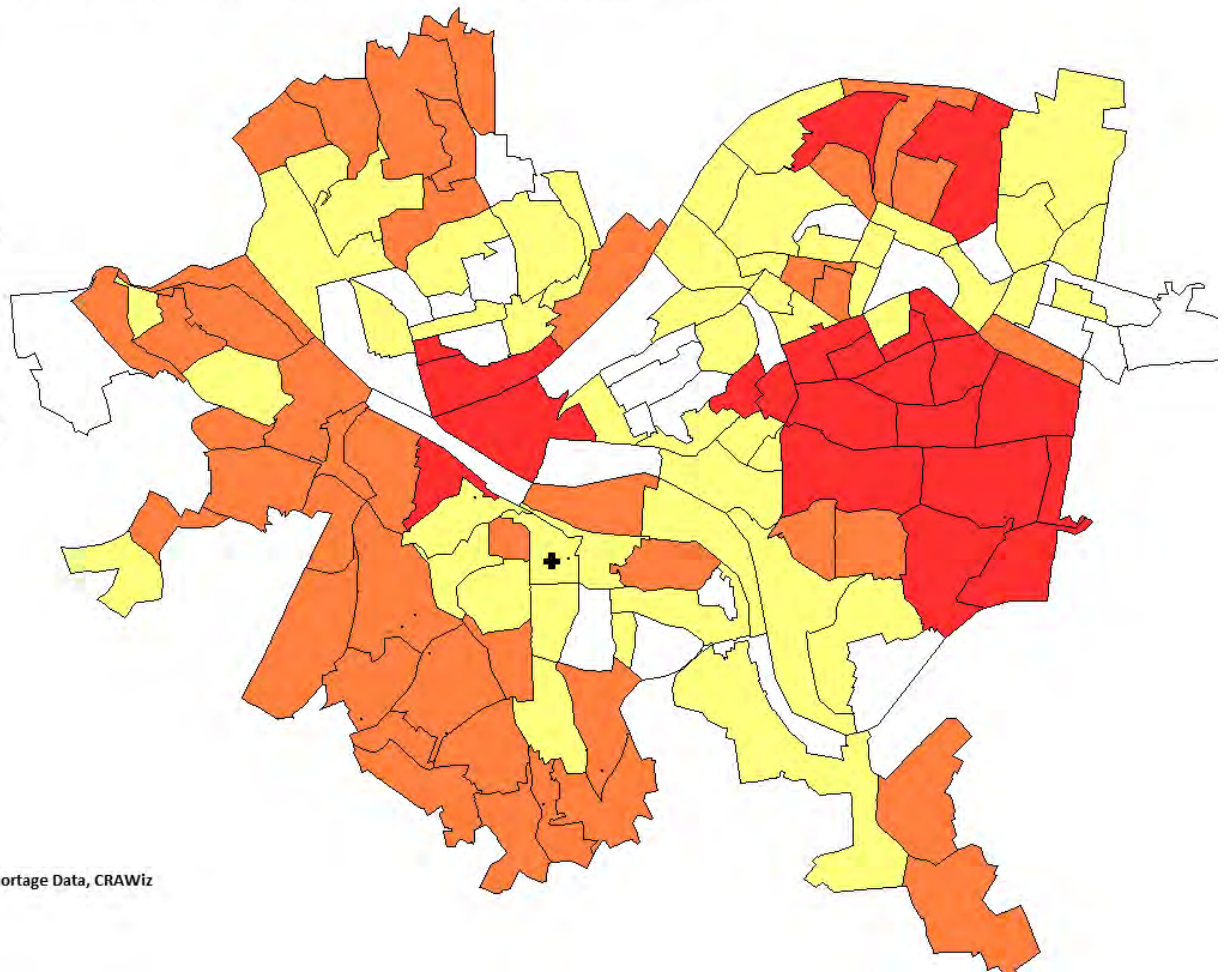


1 Branch in City

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is SandT BANK (30000011124) (Included)

Area is Allegheny County

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	145	21.45	105	24.94	11	22.00	11	7.59	18	18.37	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	213	31.51	120	28.50	23	46.00	50	23.47	20	20.41	0	0.00	0	0.00
Refinancing	318	47.04	196	46.56	16	32.00	46	14.47	60	61.22	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	2	0.30	2	0.48	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	7	1.04	6	1.43	0	0.00	1	14.29	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	427	63.17	369	87.65	6	12.00	19	4.45	33	33.67	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	2	0.30	2	0.48	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	238	35.21	42	9.98	44	88.00	87	36.55	65	66.33	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	438	64.79	379	90.02	6	12.00	20	4.57	33	33.67	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	1	0.15	1	0.24	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	237	35.06	41	9.74	44	88.00	87	36.71	65	66.33	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	426	63.02	368	87.41	6	12.00	19	4.46	33	33.67	0	0.00	0	0.00
Others, Including Hispanic	12	1.78	11	2.61	0	0.00	1	8.33	0	0.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	70	10.36	38	9.03	2	4.00	21	30.00	9	9.18	0	0.00	0	0.00
Moderate (50-79% of Median)	107	15.83	52	12.35	12	24.00	30	28.04	13	13.27	0	0.00	0	0.00
Middle (80-119% of Median)	166	24.56	99	23.52	10	20.00	26	15.66	31	31.63	0	0.00	0	0.00
Upper (>=120% of Median)	286	42.31	186	44.18	26	52.00	30	10.49	44	44.90	0	0.00	0	0.00
Income Not Available	47	6.95	46	10.93	0	0.00	0	0.00	1	1.02	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	15	2.22	7	1.66	0	0.00	6	40.00	2	2.04	0	0.00	0	0.00
Not Substantially Minority	660	97.63	413	98.10	50	100.00	101	15.30	96	97.96	0	0.00	0	0.00
Low (0-49% of Median)	6	0.89	3	0.71	0	0.00	1	16.67	2	2.04	0	0.00	0	0.00
Moderate (50-79% of Median)	84	12.43	55	13.06	1	2.00	16	19.05	12	12.24	0	0.00	0	0.00
Middle (80-119% of Median)	370	54.73	215	51.07	39	78.00	71	19.19	45	45.92	0	0.00	0	0.00
Upper (>=120% of Median)	216	31.95	148	35.15	10	20.00	19	8.80	39	39.80	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	93	13.76	58	13.78	1	2.00	20	21.51	14	14.29	0	0.00	0	0.00
All Other Census Tracts	583	86.24	363	86.22	49	98.00	87	14.92	84	85.71	0	0.00	0	0.00
Applicant Sex														
Male	108	15.98	95	22.57	1	2.00	3	2.78	9	9.18	0	0.00	0	0.00
Female	78	11.54	71	16.86	0	0.00	4	5.13	3	3.06	0	0.00	0	0.00
Joint	252	37.28	213	50.59	4	8.00	13	5.16	22	22.45	0	0.00	0	0.00
Not Applicable	238	35.21	42	9.98	45	90.00	87	36.55	64	65.31	0	0.00	0	0.00
Total	676	100.00	421	100.00	50	100.00	107	15.83	98	100.00	0	0.00	0	0.00

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is SandT BANK (30000011124) (Included)

Area is Allegheny County

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	21	\$6,204	47	\$7,131	244	\$19,402	221	\$24,461	0	\$0	533	\$57,198	
%Row	3.94	10.85	8.82	12.47	45.78	33.92	41.46	42.77	0.00	0.00	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	8	\$403	30	\$870	200	\$6,366	160	\$4,370	0	\$0	398	\$12,009
%Row		2.01	3.36	7.54	7.24	50.25	53.01	40.20	36.39	0.00	0.00	100.00	100.00
	\$100 - \$250k	2	\$400	9	\$1,653	28	\$4,568	33	\$5,987	0	\$0	72	\$12,608
%Row		2.78	3.17	12.50	13.11	38.89	36.23	45.83	47.49	0.00	0.00	100.00	100.00
	> \$250K	11	\$5,401	8	\$4,608	16	\$8,468	28	\$14,104	0	\$0	63	\$32,581
%Row		17.46	16.58	12.70	14.14	25.40	25.99	44.44	43.29	0.00	0.00	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	11	\$2,872	22	\$3,651	117	\$6,364	101	\$9,924	0	\$0	251	\$22,811
%Row		4.38	12.59	8.76	16.01	46.61	27.90	40.24	43.51	0.00	0.00	100.00	100.00
Totals													
Originations		21	\$6,204	47	\$7,131	244	\$19,402	221	\$24,461	0	\$0	533	\$57,198
%Row		3.94	10.85	8.82	12.47	45.78	33.92	41.46	42.77	0.00	0.00	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		21	\$6,204	47	\$7,131	244	\$19,402	221	\$24,461	0	\$0	533	\$57,198
%Row		3.94	10.85	8.82	12.47	45.78	33.92	41.46	42.77	0.00	0.00	100.00	100.00

Note: Validity Errors are included in the Report

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

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S & T BANK ORIGINATION AND BRANCH MAP

Income Levels

Income as % of County Median
(# of Tracts in Range)

- $\geq 120\%$ (22)
- $80\% < 120\%$ (47)
- $50\% < 80\%$ (52)
- $0.01\% < 50\%$ (24)
- all others (1)

Mortgage Originations

1 Dot = 1

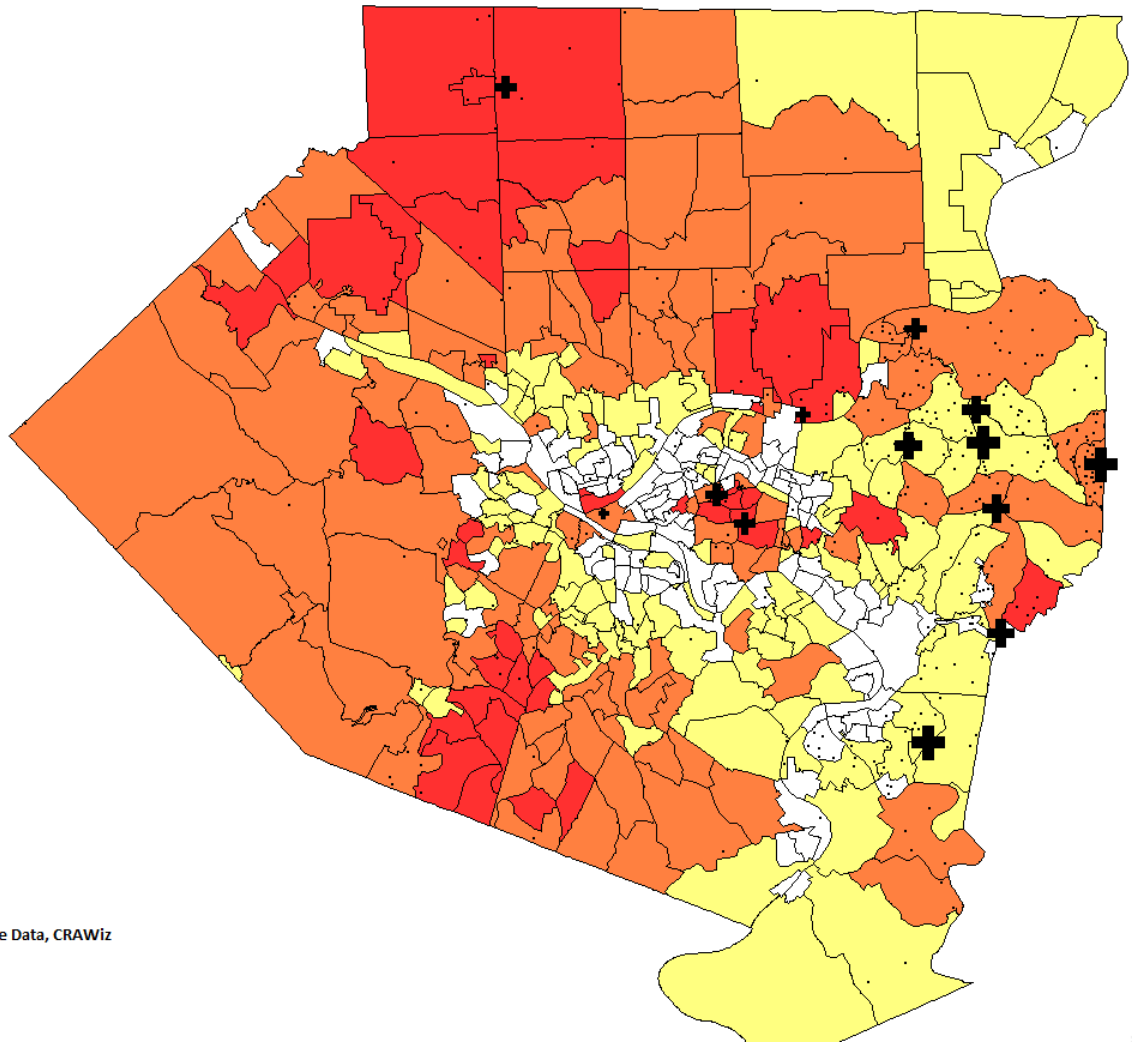
Branch Locations



15 Branches in County

Branch Deposit Size by \$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is SandT BANK (30000011124) (Included)

Area is City of Pittsburgh

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	36	43.90	28	54.90	2	66.67	3	8.33	3	17.65	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	11	13.41	5	9.80	1	33.33	4	36.36	1	5.88	0	0.00	0	0.00
Refinancing	35	42.68	18	35.29	0	0.00	4	11.43	13	76.47	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	2	2.44	2	3.92	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	49	59.76	35	68.63	2	66.67	4	8.16	8	47.06	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	1	1.22	1	1.96	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	30	36.59	13	25.49	1	33.33	7	23.33	9	52.94	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	52	63.41	38	74.51	2	66.67	4	7.69	8	47.06	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	30	36.59	13	25.49	1	33.33	7	23.33	9	52.94	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	49	59.76	35	68.63	2	66.67	4	8.16	8	47.06	0	0.00	0	0.00
Others, Including Hispanic	3	3.66	3	5.88	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	4	4.88	1	1.96	0	0.00	1	25.00	2	11.76	0	0.00	0	0.00
Moderate (50-79% of Median)	5	6.10	1	1.96	0	0.00	3	60.00	1	5.88	0	0.00	0	0.00
Middle (80-119% of Median)	13	15.85	8	15.69	0	0.00	2	15.38	3	17.65	0	0.00	0	0.00
Upper (>=120% of Median)	44	53.66	26	50.98	3	100.00	5	11.36	10	58.82	0	0.00	0	0.00
Income Not Available	16	19.51	15	29.41	0	0.00	0	0.00	1	5.88	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	9	10.98	4	7.84	0	0.00	4	44.44	1	5.88	0	0.00	0	0.00
Not Substantially Minority	73	89.02	47	92.16	3	100.00	7	9.59	16	94.12	0	0.00	0	0.00
Low (0-49% of Median)	3	3.66	1	1.96	0	0.00	1	33.33	1	5.88	0	0.00	0	0.00
Moderate (50-79% of Median)	24	29.27	15	29.41	0	0.00	3	12.50	6	35.29	0	0.00	0	0.00
Middle (80-119% of Median)	21	25.61	16	31.37	2	66.67	2	9.52	1	5.88	0	0.00	0	0.00
Upper (>=120% of Median)	34	41.46	19	37.25	1	33.33	5	14.71	9	52.94	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	28	34.15	16	31.37	0	0.00	5	17.86	7	41.18	0	0.00	0	0.00
All Other Census Tracts	54	65.85	35	68.63	3	100.00	6	11.11	10	58.82	0	0.00	0	0.00
Applicant Sex														
Male	19	23.17	14	27.45	1	33.33	1	5.26	3	17.65	0	0.00	0	0.00
Female	8	9.76	5	9.80	0	0.00	1	12.50	2	11.76	0	0.00	0	0.00
Joint	25	30.49	19	37.25	1	33.33	2	8.00	3	17.65	0	0.00	0	0.00
Not Applicable	30	36.59	13	25.49	1	33.33	7	23.33	9	52.94	0	0.00	0	0.00
Total	82	100.00	51	100.00	3	100.00	11	13.41	17	100.00	0	0.00	0	0.00

(1) Percent of Total Number of Applications

(2) Percent of Total Number of Originations

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

Note: Validity Errors are included

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Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is SandT BANK (30000011124) (Included)

Area is City of Pittsburgh

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	21	\$6,204	47	\$7,131	244	\$19,402	221	\$24,461	0	\$0	533	\$57,198	
%Row	3.94	10.85	8.82	12.47	45.78	33.92	41.46	42.77	0.00	0.00	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	8	\$403	30	\$870	200	\$6,366	160	\$4,370	0	\$0	398	\$12,009
%Row		2.01	3.36	7.54	7.24	50.25	53.01	40.20	36.39	0.00	0.00	100.00	100.00
	\$100 - \$250k	2	\$400	9	\$1,653	28	\$4,568	33	\$5,987	0	\$0	72	\$12,608
%Row		2.78	3.17	12.50	13.11	38.89	36.23	45.83	47.49	0.00	0.00	100.00	100.00
	> \$250K	11	\$5,401	8	\$4,608	16	\$8,468	28	\$14,104	0	\$0	63	\$32,581
%Row		17.46	16.58	12.70	14.14	25.40	25.99	44.44	43.29	0.00	0.00	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	11	\$2,872	22	\$3,651	117	\$6,364	101	\$9,924	0	\$0	251	\$22,811
%Row		4.38	12.59	8.76	16.01	46.61	27.90	40.24	43.51	0.00	0.00	100.00	100.00
Totals													
Originations		21	\$6,204	47	\$7,131	244	\$19,402	221	\$24,461	0	\$0	533	\$57,198
%Row		3.94	10.85	8.82	12.47	45.78	33.92	41.46	42.77	0.00	0.00	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		21	\$6,204	47	\$7,131	244	\$19,402	221	\$24,461	0	\$0	533	\$57,198
%Row		3.94	10.85	8.82	12.47	45.78	33.92	41.46	42.77	0.00	0.00	100.00	100.00

Note: Validity Errors are included in the Report

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

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S & T BANK ORIGINATION AND BRANCH MAP

Income Levels

as a % of MSA Median

- $\geq 120\%$ (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

■ 1 Dot = 1

Branch Locations

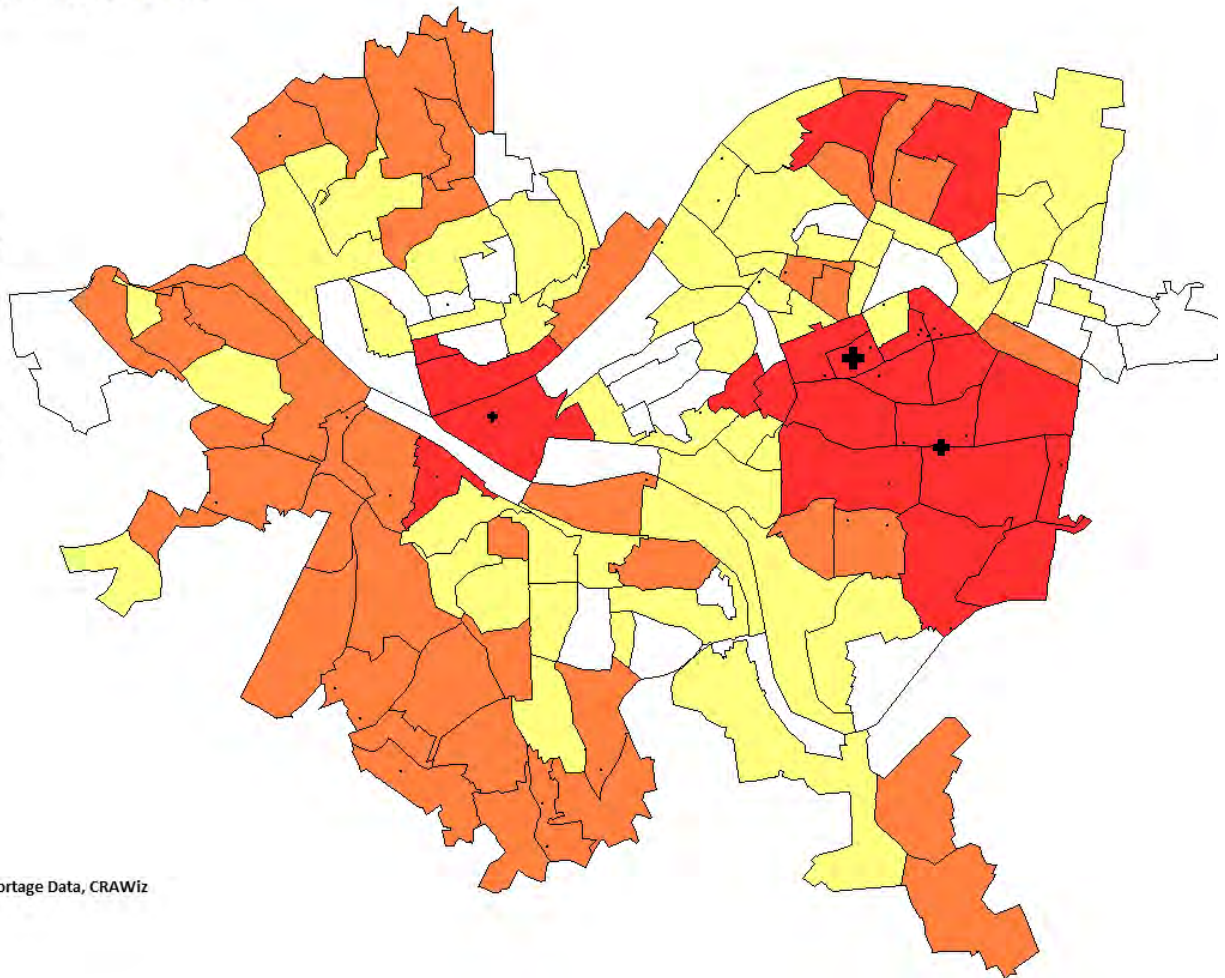


3 Branches in City

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

Institution is TRISTATE CAPITAL BANK (30000058457) (Included)
Area is Allegheny County

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	11	45.83	8	40.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	7	29.17	7	35.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Refinancing	6	25.00	5	25.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	7	29.17	7	35.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	13	54.17	13	65.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	4	16.67	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	18	75.00	18	90.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	2	8.33	2	10.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	4	16.67	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	11	45.83	11	55.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Others, Including Hispanic	9	37.50	9	45.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	2	8.33	2	10.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	6	25.00	6	30.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	3	12.50	3	15.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	9	37.50	9	45.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Income Not Available	4	16.67	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	8	33.33	8	40.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Substantially Minority	16	66.67	12	60.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low (0-49% of Median)	4	16.67	4	20.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	4	16.67	4	20.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	5	20.83	4	20.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	11	45.83	8	40.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	9	37.50	9	45.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
All Other Census Tracts	15	62.50	11	55.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Sex														
Male	2	8.33	2	10.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Female	7	29.17	7	35.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint	11	45.83	11	55.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Applicable	4	16.67	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	24	100.00	20	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

(1) Percent of Total Number of Applications (2) Percent of Total Number of Originations (3) Number of Denied Applications as a Percent of Number of Applications for Line Item
Note: Validity Errors are included © PCI Corporation CRA Wiz Tel: 800-261-3111

Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

Institution is TRISTATE CAPITAL BANK (30000058457) (Included)
 Area is Allegheny County

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	1	\$500	0	\$0	1	\$76	3	\$2,500	0	\$0	5	\$3,076	
%Row	20.00	16.25	0.00	0.00	20.00	2.47	60.00	81.27	0.00	0.00	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	0	\$0	0	\$0	1	\$76	0	\$0	0	\$0	1	\$76
%Row		0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	100.00	100.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	1	\$500	0	\$0	0	\$0	3	\$2,500	0	\$0	4	\$3,000
%Row		25.00	16.67	0.00	0.00	0.00	0.00	75.00	83.33	0.00	0.00	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	1	\$500	0	\$0	1	\$76	0	\$0	0	\$0	2	\$576
%Row		50.00	86.81	0.00	0.00	50.00	13.19	0.00	0.00	0.00	0.00	100.00	100.00
Totals													
Originations		1	\$500	0	\$0	1	\$76	3	\$2,500	0	\$0	5	\$3,076
%Row		20.00	16.25	0.00	0.00	20.00	2.47	60.00	81.27	0.00	0.00	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		1	\$500	0	\$0	1	\$76	3	\$2,500	0	\$0	5	\$3,076
%Row		20.00	16.25	0.00	0.00	20.00	2.47	60.00	81.27	0.00	0.00	100.00	100.00

Note: Validity Errors are included in the Report

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

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TRISTATE CAPITAL BANK ORIGINATION AND BRANCH MAP

Income Levels

Income as % of County Median
(# of Tracts in Range)

- $\geq 120\%$ (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

■ 1 Dot = 1

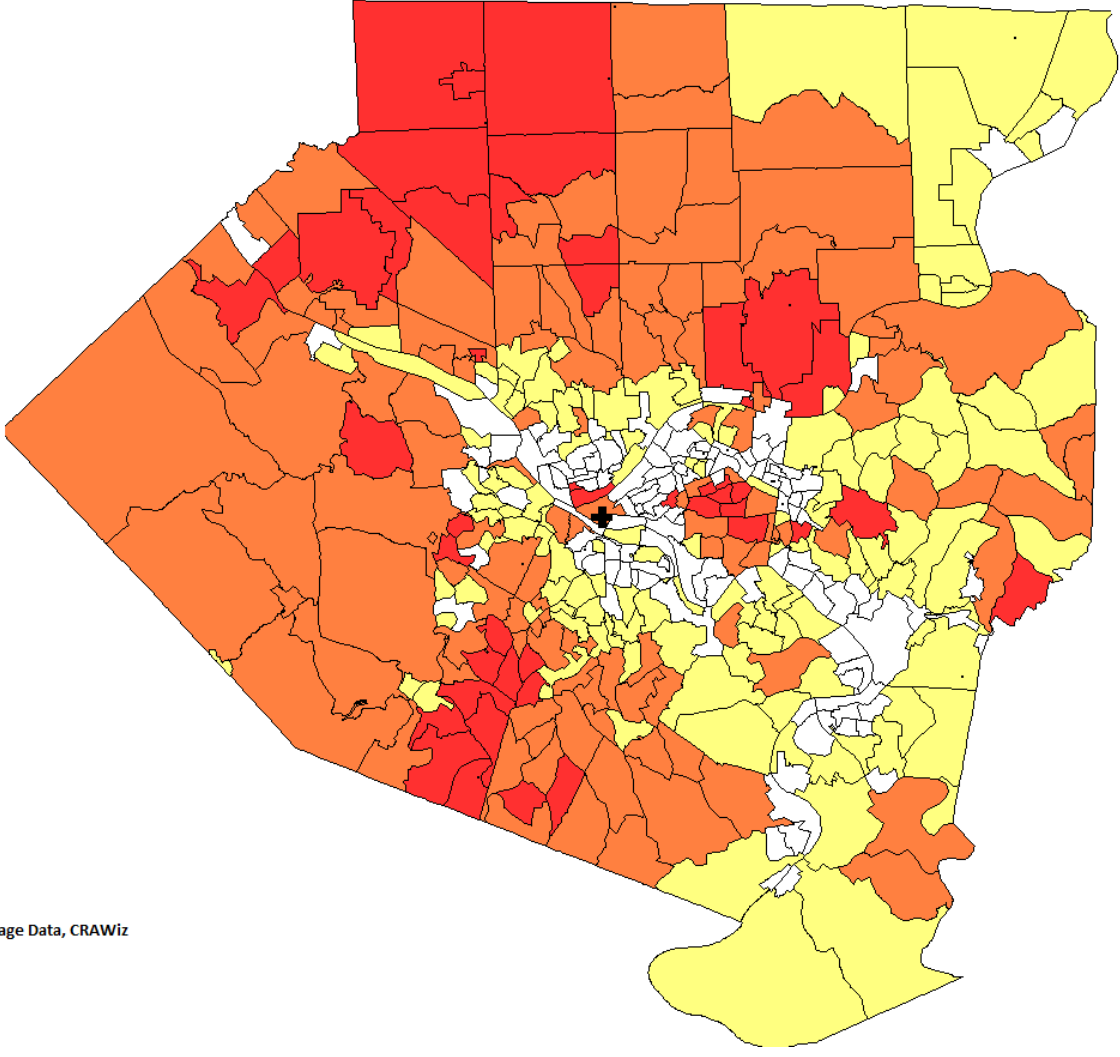
Branch Locations



2 Branches in County

Branch Deposit Size by \$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

Standard Summary Report

2010 Peer Mortgage Data (NE)

Active Filters

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

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn / Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Purchase - Conventional	8	88.89	7	87.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Purchase - Government	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	1	11.11	1	12.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Refinancing	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Race														
American Indian/Alaska Native	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Asian	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	6	66.67	6	75.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	2	22.22	2	25.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2 or More Minority Races	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race (White/Minority)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Race Not Available	1	11.11	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	8	88.89	8	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint (Hisp/Lat / Not Hisp/Lat)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Ethnicity Not Available	1	11.11	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Minority Status														
White Non-Hispanic	2	22.22	2	25.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Others, Including Hispanic	6	66.67	6	75.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Income														
Low (0-49% of Median)	2	22.22	2	25.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	3	33.33	3	37.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	2	22.22	2	25.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	1	11.11	1	12.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Income Not Available	1	11.11	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Tract/BNA Characteristics														
Substantially Minority	7	77.78	7	87.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Substantially Minority	2	22.22	1	12.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low (0-49% of Median)	3	33.33	3	37.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Moderate (50-79% of Median)	4	44.44	4	50.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Middle (80-119% of Median)	2	22.22	1	12.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Upper (>=120% of Median)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
NA	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Low/Mod and/or Sub Minority	8	88.89	8	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
All Other Census Tracts	1	11.11	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Applicant Sex														
Male	1	11.11	1	12.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Female	4	44.44	4	50.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint	3	33.33	3	37.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Applicable	1	11.11	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	9	100.00	8	100.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

(1) Percent of Total Number of Applications (2) Percent of Total Number of Originations (3) Number of Denied Applications as a Percent of Number of Applications for Line Item
Note: Validity Errors are included © PCI Corporation CRA Wiz Tel: 800-261-3111

Data Source: 2000 US Census SF1/SF3

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500)

2010 Peer Small Business Data -- PA

Active Filters

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

Summary of Small Business (0-\$1Mil) and Farm Loans (0-\$500k)

Tract Income Level	Low		Moderate		Middle		Upper		NA		Total		
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Small Business Loans													
Originations	1	\$500	0	\$0	1	\$76	3	\$2,500	0	\$0	5	\$3,076	
%Row	20.00	16.25	0.00	0.00	20.00	2.47	60.00	81.27	0.00	0.00	100.00	100.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Farm Loans													
Originations	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Purchases	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
%Row	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Loan Size Category													
Originations	< \$100k	0	\$0	0	\$0	1	\$76	0	\$0	0	\$0	1	\$76
%Row		0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	100.00	100.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	1	\$500	0	\$0	0	\$0	3	\$2,500	0	\$0	4	\$3,000
%Row		25.00	16.67	0.00	0.00	0.00	0.00	75.00	83.33	0.00	0.00	100.00	100.00
Purchases	< \$100k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	\$100 - \$250k	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	> \$250K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revenues													
	<= \$1 Million	1	\$500	0	\$0	1	\$76	0	\$0	0	\$0	2	\$576
%Row		50.00	86.81	0.00	0.00	50.00	13.19	0.00	0.00	0.00	0.00	100.00	100.00
Totals													
Originations		1	\$500	0	\$0	1	\$76	3	\$2,500	0	\$0	5	\$3,076
%Row		20.00	16.25	0.00	0.00	20.00	2.47	60.00	81.27	0.00	0.00	100.00	100.00
Purchases		0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
%Row		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		1	\$500	0	\$0	1	\$76	3	\$2,500	0	\$0	5	\$3,076
%Row		20.00	16.25	0.00	0.00	20.00	2.47	60.00	81.27	0.00	0.00	100.00	100.00

Note: Validity Errors are included in the Report

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

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TRISTATE CAPITAL BANK ORIGATION AND BRANCH MAP

Income Levels

as a % of MSA Median

- >=120% (22)
- 80%<120% (47)
- 50%<80% (52)
- 0.01%<50% (24)
- all others (1)

Mortgage Originations

1 Dot = 1

Branch Locations

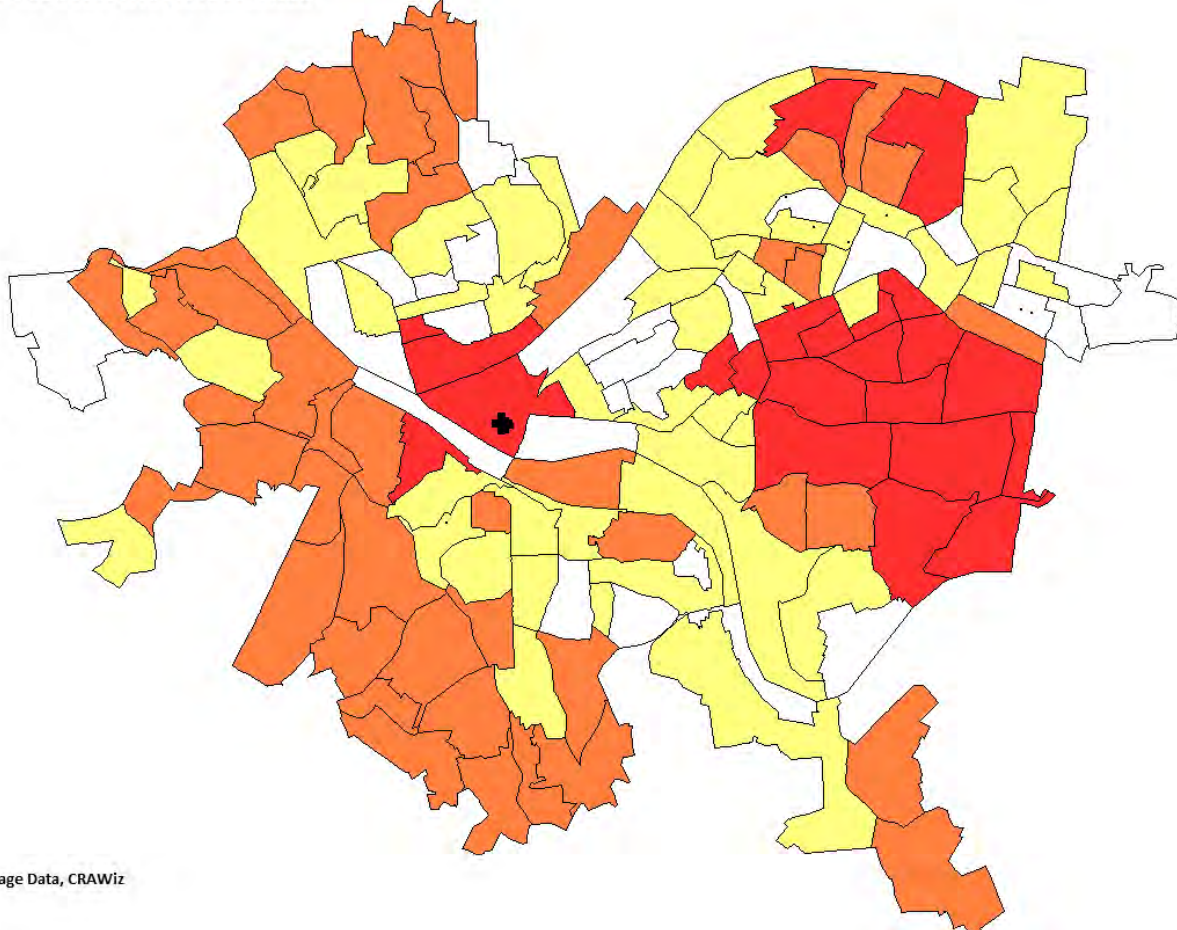


3 Branches in City

Branch Deposit Size by

\$ Amount

- 66,955 to 66,955 (1)
- 27,121 to 27,121 (1)
- 18,007 to 18,007 (1)
- 0 to 0 (2)



Source: 2010 HMDA Peer Mortgage Data, CRAWiz

