

# The 22<sup>nd</sup> Annual Mortgage Lending Study

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PITTSBURGH COMMUNITY REINVESTMENT GROUP

## 2016

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

This document is an abbreviated version of PCRG’s Annual Lending Study, containing a brief overview of all 2014 residential mortgage lending in Allegheny County; a detailed comparison of the lending records of banks with brick and mortar branches in the County, and a snapshot of lending in each of Pittsburgh’s neighborhoods and nineteen surrounding municipalities.

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# Residential Mortgage Lending in Allegheny County, 2014

## I. TOTAL MORTGAGE LENDING IN 2014

In 2014, 442 institutions reported receiving 37,321 residential mortgage applications in Allegheny County (including 4,415 that were withdrawn by the applicant or closed for incompleteness), resulting in 24,197 originations. Application amounts totaled \$5.62 billion, with \$3.89 billion in originated loans. (Table 1 below)

- The number of both applications and originations fell between 27% and 28% from 2013 to 2014. The decline was due almost entirely to large drop in refinancing, where applications declined 47% and originations declined 50%.
- Home purchase applications and originations declined slightly from 2013 to 2014 (1%-2%). There were 42% more home purchase loans than refinance loans (12,440 vs. 8,763). 2014 was the first year since 2007 that the number of home purchase loans was greater than the number of refinance loans.
- Home improvement loan originations (not shown in tables) contributed slightly to the overall decline, falling 2%.

Chart 1 (p. 4) shows the number of home purchase and refinance loans in Allegheny County since 2005.

As in 2013, the Allegheny County market was somewhat stronger than the national housing market, where the number of originations fell 31%, compared to Allegheny County's 27%. The difference was due to a larger decline in refinancing nationally. The increase in home purchase lending was slightly larger nationally than locally.<sup>1</sup>

Table 1. Applications and Originations by Loan Purpose, **Allegheny County 2013-2014**

	Total*			Home Purchase			Refinance		
	2013	2014	% change	2013	2014	% change	2013	2014	% change
Applications (number)	51,606	37,321	-28%	15,921	15,701	-1%	29,468	15,686	-47%
Applications (\$000s)	\$7,389,928	\$5,621,765	-24%	\$2,773,712	\$2,894,008	4%	\$4,231,728	\$2,337,611	-45%
Originations (number)	33,361	24,197	-27%	12,220	12,440	-2%	17,643	8,763	-50%
Originations (\$000s)	\$5,072,639	\$3,887,602	-23%	\$2,169,121	\$2,303,714	6%	\$2,640,880	\$1,318,468	-50%

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

Table 2. Applications and Originations by Loan Purpose, **City of Pittsburgh 2012-2013**

	Total*			Home Purchase			Refinance		
	2013	2014	% change	2013	2014	% change	2013	2014	% change
Applications (number)	9,682	7,473	-23%	3,121	3,074	-2%	5,026	2,857	-43%
Applications (\$000s)	\$ 1,442,335	\$ 1,388,642	-4%	\$ 564,407	\$ 695,318	23%	\$ 760,075	\$ 542,469	-29%
Originations (number)	5,934	4,668	-21%	2,361	2,315	-2%	2,836	1,579	-44%
Originations (\$000s)	\$ 950,443	\$ 965,537	2%	\$ 401,199	\$ 561,399	40%	\$ 462,711	\$ 288,089	-38%

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

<sup>1</sup> "The 2014 home Mortgage Disclosure Act Data", *Federal Reserve Bulletin* Vol. 101, No. 4 (November 2015), p. 2.

Properties in the City of Pittsburgh accounted for 19% of Allegheny County originations, and 25% of loan dollars. A total of 281 institutions reported receiving 7,473 applications (including 907 that were withdrawn by the applicant or closed for incompleteness), resulting in 4,668 originations. Application amounts totaled \$1.39 billion, with \$966 million in originated loans. (Table 2, p. 3)

- The decline in the number of applications and originations in the City was smaller than in Allegheny County as a whole (23% vs. 28% for applications; 21% vs. 27% for originations). The dollar amount of originations in the City increased 2%, in contrast to the County’s overall decline of 23%. The increase was mostly due to a jump of \$195 million in loans for multi-unit properties—an increase of 39%, compared to an overall decrease of 15% in the rest of the County. The dollar amount of loans for one- to four-unit properties fell by 22% in the City, vs. 29% in the rest of the County.
- Refinancing applications fell 43% in the City, from 5,026 to 2,857, and refinancing originations fell 44%, from 2,836 to 1,579. The dollar amount for refinancing originations fell 38%, although there was a \$19 million (23%) increase in refinancing dollars for multi-unit properties.
- Home purchase applications and originations both decreased by 2% in number (applications from 3,121 to 3,074; originations from 2,361 to 2,315). The decrease was about the same as in the County overall.

Chart 2 (below) shows the number of home purchase and refinance loans in the City of Pittsburgh since 2005.

Chart 1. Number of Home Purchase and Refinance Originations in **Allegheny County**, 2005-2014

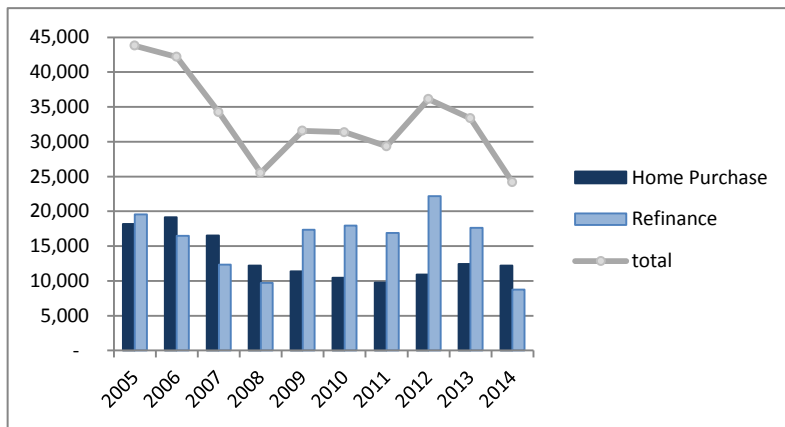
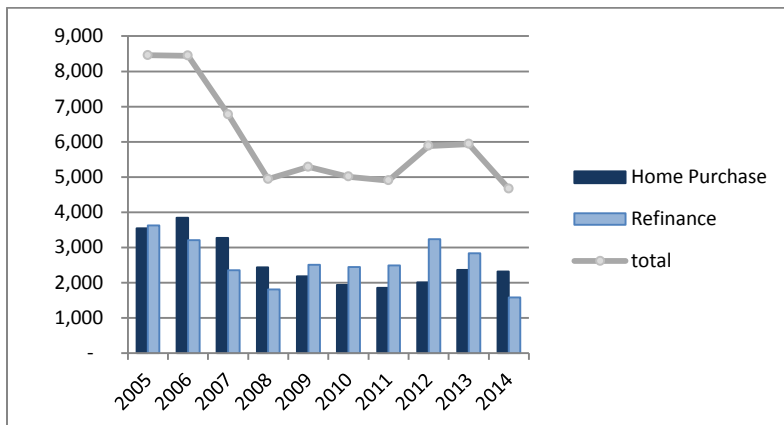


Chart 2. Number of Home Purchase and Refinance Originations in the **City of Pittsburgh**, 2005-2014



## MAJOR LENDERS IN 2014

PNC Bank was the top lender in Allegheny County, lending \$463 million in 2014. Among the nine lenders making over 2% of the total dollar amount of loans, three are depository institutions with branches in Allegheny County (down from six in 2012 and four in 2013) and one is an independent mortgage lending company based in the region (Howard Hanna Mortgage Services, based in Pittsburgh). Two additional mortgage companies based in the region (SAIL Mortgage Corp., based in Wexford, PA and Victorian Finance LLC, based in Bridgeville, PA) made just under 2% of the total loan amount. PNC and Dollar Bank accounted for 21% of all loan dollars and 52% of the dollar amount lent by banks with branches in Allegheny County. Wells Fargo was the largest lender among institutions without local branches, accounting for \$298 million in loans or 8% of all loan dollars. (Tables 3 and 4, below)

Table 3. Top Lenders In Allegheny County

Lender	Total Loan Amount (000s)	%*	Number of Loans	Number of Multifamily Loans
PNC Bank	\$ 463,492	12%	3,089	2
Dollar Bank	\$ 332,490	9%	2,824	8
Wells Fargo Bank, NA	\$ 297,912	8%	1,161	3
Howard Hanna Mortgage Services	\$ 194,700	5%	1,228	-
First National Bank of Pennsylvania	\$ 131,199	3%	990	10
Quicken Loans	\$ 129,891	3%	927	-
NVR Mortgage Finance Inc	\$ 114,508	3%	411	-
PHH Home Loans	\$ 91,655	2%	620	-
Union Home Mortgage Corporation	\$ 83,510	2%	547	-
Victorian Finance LLC	\$ 74,618	1.9%	513	-
SAIL MORTGAGE CORP	\$ 70,868	1.9%	319	-
total	\$ 1,984,843	52%	12,629	23

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

Table 4. Top Lenders In Allegheny County among Banks with Local Branches

Bank	Total Loan Amount (000s)	%**	Number of Loans	Number of Multifamily Loans
PNC Bank	\$ 463,492	30%	3,089	2
Dollar Bank	\$ 332,490	22%	2,824	8
First National Bank of Pennsylvania	\$ 131,199	9%	990	10
Citizens Bank of PA <sup>1</sup>	\$ 66,984	4%	579	-
S & T Bank	\$ 65,534	4%	288	18
The Huntington National Bank	\$ 56,900	4%	220	-
ESB Bank	\$ 43,616	3%	247	4
Northwest Savings Bank <sup>2</sup>	\$ 42,810	3%	335	4
First Commonwealth Bank	\$ 35,090	2%	378	21
Fifth Third Bank <sup>3</sup>	\$ 31,359	2%	156	-
First Niagara Bank	\$ 31,241	2%	306	5
total	\$ 1,300,715	85%	9,412	72

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

<sup>1</sup>Includes Citizens Bank, NA

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

<sup>3</sup>Includes Fifth Third Mortgage Company

In the City of Pittsburgh, Wells Fargo was the top lender, lending \$125 million in 2014. Wells Fargo was third among top lenders in 2012. Wells Fargo’s two multifamily loans in the City of Pittsburgh totaled \$81.2 million—more money in multifamily loans than any other lender in 2014. Among the twelve lenders making over 2% of the total dollar amount of loans, four are depository institutions with branches in Allegheny County and two are independent mortgage lending companies based in the region (Howard Hanna Mortgage Services, based in Pittsburgh, and SAIL Mortgage Corp., based in Wexford, PA). Dollar Bank and PNC Bank accounted for 20.2 % of all loan dollars in the City of Pittsburgh (down .6% from 2013) and 46.5% of the dollar amount lent by banks with branches in Allegheny County (up .7% from 2013). (Tables 5 and 6, below).

Table 5. Top Lenders In the City of Pittsburgh

Lender	Total Loan Amount (000s)	%*	Number of Loans	Number of Multifamily Loans
Wells Fargo Bank, NA	\$ 125,154	13%	253	2
PNC Bank	\$ 122,818	13%	521	1
Dollar Bank	\$ 70,127	7%	556	6
M&T Bank	\$ 52,423	5%	5	1
Howard Hanna Mortgage Services	\$ 35,554	4%	224	-
GS COMMERCIAL REAL ESTATE LP	\$ 33,250	3%	1	1
First National Bank of Pennsylvania	\$ 33,046	3%	235	6
The Huntington National Bank	\$ 31,004	3%	52	-
Walker & Dunlop LLC	\$ 22,100	2%	2	2
S & T Bank	\$ 20,758	2%	92	5
SAIL MORTGAGE CORP	\$ 19,357	2%	85	-
Quicken Loans	\$ 18,709	2%	150	-
total	\$ 584,300	61%	2,176	24

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

Table 6. Top Lenders In the City of Pittsburgh among Banks with Local Branches

Bank	Total Loan Amount (000s)	%**	Number of Loans	Number of Multifamily Loans
PNC Bank	\$ 122,818	30%	521	1
Dollar Bank	\$ 70,127	17%	556	6
First National Bank of Pennsylvania	\$ 33,046	8%	235	6
The Huntington National Bank	\$ 31,004	7%	52	-
S & T Bank	\$ 20,758	5%	92	5
ESB Bank	\$ 13,073	3%	79	2
Citizens Bank of PA <sup>1</sup>	\$ 12,041	3%	94	-
Eureka Bank	\$ 11,369	3%	68	2
First Niagara Bank	\$ 10,222	2%	77	2
Fifth Third Bank <sup>2</sup>	\$ 9,551	2%	40	-
First Commonwealth Bank	\$ 9,198	2%	81	6
Allegheny Valley Bank	\$ 8,581	2%	67	1
United American Savings Bank	\$ 8,484	2%	60	1
total	\$ 360,272	87%	2,022	32

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

<sup>1</sup>Includes Citizens Bank, NA

<sup>2</sup>Includes Fifth Third Mortgage Company

## II. LENDING BY LOCAL BANKS

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This section focuses on the 31 banks with branches in Allegheny County in 2014. Unlike credit unions and independent mortgage companies, banks are subject to the Community Reinvestment Act. Regulators are required to take into account the Allegheny County lending and community development record of all banks with branches in Allegheny County before approving mergers, acquisitions, or branch openings. To facilitate a side-by-side evaluation, we provide tables comparing banks across a number of categories. Tables 7-31, summarized below, show comparisons of all included banks. Detailed tables for individual banks may be found in Appendix III (p. 47)

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

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

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

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

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

## Bank Comparison Tables

### *CRA Ratings of Pittsburgh Area Banks*

Five of the 31 banks included in this year's study have overall CRA ratings of "Outstanding": BNY Mellon, Dollar Bank, Eureka Bank, PNC Bank, and Wesbanco Bank. Only Dollar Bank received "Outstanding" ratings in all three areas of evaluation (lending, investment, and service). Eureka Bank (classified as a small bank) and BNY Mellon (classified as a wholesale bank) have overall ratings only. (Eureka Bank was acquired by NexTier Bank, NA, in January 2016.) Three banks received overall ratings of "Needs to Improve": Sewickley Savings Bank, West View Savings Bank, and Woodforest National Bank. All other banks in the study received overall ratings of "Satisfactory" in their most recent evaluation. Table 7 shows the asset size, CRA exam method, and ratings from the most recent CRA exam for all banks included in this study.

### *Deposit Market Share and Lending Market Share*

PNC Bank dominates the market among depository institutions in Allegheny County, holding 57% of the total dollar amount in deposits in the County as a whole in 2013 and an even greater share (66%) in the City of Pittsburgh. BNY Mellon had the second largest market share in 2013, holding 21% of all deposits in the City of Pittsburgh, giving it a 15% market share for the County. (All of BNY Mellon's Allegheny County deposits are in its 2 downtown Pittsburgh branches.) Table 8 shows the total amount of deposits held by each bank with branches in Allegheny County for the County as a whole; for the City of Pittsburgh; and for the rest of the County. Table 9 shows the deposit market share for each bank.

### *Location of Bank Branches*

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

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

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

### *Lending in LMI Census Tracts*

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

### *Lending to LMI Applicants*

Tables 14a and 14b show the number and dollar amount of loan applications and loan originations, respectively, for LMI applicants in the City of Pittsburgh and in Allegheny County outside of Pittsburgh. Loans are shown for 1- to 4-unit properties. There were no applications from LMI individuals for multi-unit properties in 2014.

### *Lending in Substantially Minority Census Tracts*

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

### *Lending to African American Applicants*

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



### *Conventional and Government-Backed Loans*

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

### *Disposition of Applications*

Tables 21-30 show categories of action taken on all applications in the City of Pittsburgh and Allegheny County excluding Pittsburgh. Actions taken are shown for all applications in total; for LMI and substantially minority Census tracts; for LMI applicants; and for African American applicants. The tables show the percentage of applications that were originated, approved but not accepted, denied, withdrawn by the applicant, closed for incompleteness, or purchased by the financial institution from another institution. An additional column shows the denial rate. See Glossary, p. 39, for definitions of each category of action and *denial rate*.

### *Small Business Lending*

Table 31 shows the data reported by banks for small business lending in Allegheny County. It includes the total number and amount of loans reported, along with the number and amount for businesses in LMI Census tracts, and the number and amount for businesses whose gross annual revenue is less than \$1 million. Not all banks choose to report this data. The data is available only at the County level.

Table 7

Bank Asset Size and CRA Rating

Bank	Asset Size as of 3/31/2015 (000s)	CRA Exam Method	Overall CRA Rating	Year of Exam	LENDING	INVESTMENT/Community Development <sup>1</sup>	SERVICE
Bank of America	\$ 1,616,426,000	Large Bank	Satisfactory	2011	High Satisfactory	Outstanding	Outstanding
PNC Bank, National Association	\$ 351,502,429	Large Bank	Outstanding	2012	Outstanding	Outstanding	High Satisfactory
Fifth Third Bank	\$ 139,455,902	Large Bank	Satisfactory	2011	High Satisfactory	Outstanding	High Satisfactory
Citizens Bank <sup>2</sup>	\$ 104,923,760	Large Bank	Satisfactory	2010	Outstanding	High Satisfactory	Outstanding
The Huntington National Bank	\$ 70,015,300	Large Bank	Satisfactory	2007	High Satisfactory	Low Satisfactory	High Satisfactory
First Niagara Bank	\$ 39,357,642	Large Bank	Satisfactory	2007	High Satisfactory	Outstanding	High Satisfactory
Citizens Bank	\$ 33,929,797	Large Bank	Satisfactory	2010	Outstanding	High Satisfactory	Outstanding
BNY Mellon, National Association	\$ 21,708,453	Wholesale Bank	Outstanding	2013			
First National Bank of Pennsylvania	\$ 16,657,239	Large Bank	Satisfactory	2011	High Satisfactory	High Satisfactory	Outstanding
Northwest Savings Bank	\$ 8,967,150	Large Bank	Satisfactory	2013	High Satisfactory	High Satisfactory	High Satisfactory
Wesbanco Bank, Inc	\$ 8,433,420	Large Bank	Outstanding	2013	Outstanding	High Satisfactory	Outstanding
Dollar Bank, Federal Savings Bank	\$ 7,208,230	Large Bank	Outstanding	2013	Outstanding	Outstanding	Outstanding
First Commonwealth Bank	\$ 6,366,483	Large Bank	Satisfactory	2013	High Satisfactory	Low Satisfactory	High Satisfactory
S&T Bank	\$ 6,195,372	Large Bank	Satisfactory	2014	High Satisfactory	High Satisfactory	High Satisfactory
Woodforest National Bank	\$ 4,487,613	Large Bank	Needs to Improve	2012	Needs to Improve	Low Satisfactory	Low Satisfactory
Tristate Capital Bank	\$ 3,063,196	Large Bank (Strategic Plan)	Outstanding	2015			
Beal Bank, SSB	\$ 2,069,034	Wholesale Bank	Satisfactory	2013			
ESB Bank <sup>3</sup>	\$ 1,879,681	Large Bank	Satisfactory	2012	Low Satisfactory	Low Satisfactory	High Satisfactory
Ameriserv Financial Bank	\$ 1,079,702	Large Bank	Satisfactory	2013	High Satisfactory	High Satisfactory	High Satisfactory
Nextier Bank NA	\$ 539,396	Intermediate Small Bank	Satisfactory	2011	Satisfactory	Satisfactory	
Brentwood Bank	\$ 536,956	Intermediate Small Bank	Satisfactory	2015	Satisfactory	Satisfactory	
Community Bank	\$ 536,956	Intermediate Small Bank	Satisfactory	2015	Satisfactory	Satisfactory	
Standard Bank, PaSB	\$ 467,200	Intermediate Small Bank	Satisfactory	2015	Satisfactory	Satisfactory	
Allegheny Valley Bank	\$ 409,110	Intermediate Small Bank	Satisfactory	2013	Satisfactory	Satisfactory	
The Mars National Bank	\$ 363,791	Intermediate Small Bank	Satisfactory	2014	Satisfactory	Outstanding	
West View Savings Bank	\$ 332,998	Small Bank	Needs to Improve	2013			
Sewickley Savings Bank	\$ 310,592	Intermediate Small Bank	Needs to Improve	2014	Needs to Improve	Satisfactory	
Enterprise Bank	\$ 251,872	Small Bank	Satisfactory	2014			
Eureka Bank	\$ 157,411	Small Bank	Outstanding	2012			
Slovak Savings Bank	\$ 127,251	Small Bank	Satisfactory	2015			
United-American Savings Bank	\$ 90,811	Small Bank	Satisfactory	2012			
Progressive-Home FSLA	\$ 52,768	Small Bank	Satisfactory	2012			
Compass Savings Bank	\$ 51,100	Small Bank	Satisfactory	2009			

<sup>1</sup>"Investment" ratings are given to Large Banks; "Community Development" ratings are given to Intermediate Small Banks.

<sup>2</sup>includes assets of Citizens Bank of Pennsylvania and Citizens Bank, National Association

<sup>3</sup>ESB was merged into WesBanco Bank Feb. 10, 2015. Assets are as of Dec. 31, 2014.

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

Table 8

## 2014 Bank Deposits

Bank	Allegheny County Total (\$000)	City of Pittsburgh* (\$000)	Allegheny County excluding Pittsburgh* (\$000)
PNC Bank, National Association	\$ 41,142,190	\$ 32,807,049	\$ 8,335,141
BNY Mellon, National Association <sup>1</sup>	\$ 11,011,378	\$ 11,011,378	\$ -
Citizens Bank	\$ 5,106,576	\$ 1,882,217	\$ 3,224,359
Dollar Bank, Federal Savings Bank	\$ 3,140,043	\$ 1,336,308	\$ 1,803,735
Tristate Capital Bank	\$ 2,274,183	\$ 2,274,183	\$ -
First National Bank of Pennsylvania	\$ 2,098,677	\$ 951,473	\$ 1,147,204
First Niagara Bank	\$ 1,892,117	\$ 485,609	\$ 1,406,508
The Huntington National Bank	\$ 1,486,078	\$ 75,604	\$ 1,410,474
First Commonwealth Bank	\$ 1,182,352	\$ 186,422	\$ 995,930
S&T Bank	\$ 753,336	\$ 82,071	\$ 671,265
Fifth Third Bank	\$ 661,482	\$ 419,078	\$ 242,404
Northwest Savings Bank	\$ 659,747	\$ 60,177	\$ 599,570
ESB Bank	\$ 399,476	\$ 103,769	\$ 295,707
Brentwood Bank	\$ 392,673	\$ -	\$ 392,673
Allegheny Valley Bank	\$ 341,847	\$ 119,828	\$ 222,019
Wesbanco Bank, Inc	\$ 298,080	\$ 108,686	\$ 189,394
Sewickley Savings Bank	\$ 243,455	\$ -	\$ 243,455
Enterprise Bank	\$ 232,563	\$ -	\$ 232,563
Eureka Bank	\$ 123,636	\$ 92,362	\$ 31,274
West View Savings Bank	\$ 118,104	\$ -	\$ 118,104
Slovak Savings Bank	\$ 94,997	\$ 94,997	\$ -
The Mars National Bank	\$ 86,091	\$ -	\$ 86,091
United-American Savings Bank	\$ 73,001	\$ 73,001	\$ -
Ameriserv Financial Bank	\$ 55,577	\$ 55,577	\$ -
Standard Bank, PaSB	\$ 44,350	\$ -	\$ 44,350
Nextier Bank NA	\$ 42,141	\$ -	\$ 42,141
Progressive-Home Federal Savings and Loan Association	\$ 39,121	\$ 15,009	\$ 24,112
Compass Savings Bank	\$ 33,941	\$ -	\$ 33,941
Community Bank	\$ 27,704	\$ 27,704	\$ -
Beal Bank, SSB	\$ 11,238	\$ -	\$ 11,238
Woodforest National Bank	\$ 2,185	\$ -	\$ 2,185
<b>Total</b>	<b>\$ 74,068,339</b>	<b>\$ 52,262,502</b>	<b>\$ 21,805,837</b>

<sup>1</sup>Includes The Bank of New York Mellon

Source: FDIC Summary of Deposits (SOD) as of June 30, 2014. The FDIC makes SOD data available for each year as of June 30.

\*In this study the City of Pittsburgh is defined strictly by city limits. See Appendix II: Methodology, "Deposit Market Share".

Table 9

## 2014 Deposit Market Share

Bank	Allegheny County Total	City of Pittsburgh*	Allegheny County excluding Pittsburgh*
PNC Bank, National Association	55.55%	62.77%	38.22%
BNY Mellon, National Association <sup>1</sup>	14.87%	21.07%	0.00%
Citizens Bank	6.89%	3.60%	14.79%
Dollar Bank, Federal Savings Bank	4.24%	2.56%	8.27%
Tristate Capital Bank	3.07%	4.35%	0.00%
First National Bank of Pennsylvania	2.83%	1.82%	5.26%
First Niagara Bank	2.55%	0.93%	6.45%
The Huntington National Bank	2.01%	0.14%	6.47%
First Commonwealth Bank	1.60%	0.36%	4.57%
S&T Bank	1.02%	0.16%	3.08%
Fifth Third Bank	0.89%	0.80%	1.11%
Northwest Savings Bank	0.89%	0.12%	2.75%
ESB Bank	0.54%	0.20%	1.36%
Brentwood Bank	0.53%	0.00%	1.80%
Allegheny Valley Bank	0.46%	0.23%	1.02%
Wesbanco Bank, Inc	0.40%	0.21%	0.87%
Sewickley Savings Bank	0.33%	0.00%	1.12%
Enterprise Bank	0.31%	0.00%	1.07%
Eureka Bank	0.17%	0.18%	0.14%
West View Savings Bank	0.16%	0.00%	0.54%
Slovak Savings Bank	0.13%	0.18%	0.00%
The Mars National Bank	0.12%	0.00%	0.39%
United-American Savings Bank	0.10%	0.14%	0.00%
Ameriserv Financial Bank	0.08%	0.11%	0.00%
Standard Bank, PaSB	0.06%	0.00%	0.20%
Nextier Bank NA	0.06%	0.00%	0.19%
Progressive-Home Federal Savings and Loan Association	0.05%	0.03%	0.11%
Compass Savings Bank	0.05%	0.00%	0.16%
Community Bank	0.04%	0.05%	0.00%
Beal Bank, SSB	0.02%	0.00%	0.05%
Woodforest National Bank	0.00%	0.00%	0.01%

<sup>1</sup>Includes The Bank of New York Mellon

Source: FDIC Summary of Deposits (SOD) as of June 30, 2014. The FDIC makes SOD data available for each year as of June 30.

\*In this study the City of Pittsburgh is defined strictly by city limits. See Appendix II: Methodology, "Deposit Market Share".

Table 10 Number of Depository Branches in Allegheny County, 2015

Bank	All Branches			LMI Census Tracts		Minority Census Tracts	
	total	Allegheny County excluding Pittsburgh	City of Pittsburgh	Allegheny County excluding Pittsburgh	City of Pittsburgh	Allegheny County excluding Pittsburgh	City of Pittsburgh
Allegheny Valley Bank	9	6	3	-	2	-	-
Ameriserv Financial Bank	1	-	1	-	-	-	-
Beal Bank, SSB	1	1	-	-	-	-	-
BNY Mellon, National Association	1	-	1	-	-	-	-
Brentwood Bank	8	8	-	-	-	-	-
Citizens Bank	74	56	18	6	5	4	1
Community Bank	1	-	1	-	-	-	-
Compass Savings Bank	1	1	-	1	-	-	-
Dollar Bank, Federal Savings Bank	30	19	11	2	4	-	1
Enterprise Bank	1	1	-	-	-	-	-
Eureka Bank	2	1	1	-	1	-	-
Fifth Third Bank	15	8	7	3	4	2	1
First Commonwealth Bank	33	28	5	6	2	1	-
First National Bank of Pennsylvania	42	28	14	2	4	-	-
First Niagara Bank	39	25	14	4	6	-	3
Nextier Bank NA	3	3	-	-	-	-	-
Northwest Bank	17	14	3	3	-	-	-
PNC Bank, National Association	90	61	29	12	10	4	4
Progressive-Home FSLA	2	1	1	1	1	-	-
S&T Bank	11	9	2	-	-	1	-
Sewickley Savings Bank	3	3	-	1	-	-	-
Slovak Savings Bank	1	-	1	-	1	-	-
Standard Bank, PaSB	1	1	-	-	-	-	-
The Huntington National Bank	17	13	4	3	2	-	-
The Mars National Bank	1	1	-	-	-	-	-
Tristate Capital Bank	2	-	2	-	-	-	-
United-American Savings Bank	1	-	1	-	-	-	-
Wells Fargo Bank, National Association	1	-	1	-	-	-	-
Wesbanco Bank, Inc	17	10	7	-	4	-	-
West View Savings Bank	4	4	-	-	-	-	-
Woodforest National Bank	2	2	-	-	-	-	-
<b>Total</b>	<b>431</b>	<b>304</b>	<b>127</b>	<b>44</b>	<b>46</b>	<b>12</b>	<b>10</b>

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

Table 11

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

Table 11a Loan Applications\*

Bank	Applications			
	Pittsburgh		Allegheny County excluding Pittsburgh	
	Amount (\$000s)	Count	Amount (\$000s)	Count
Allegheny Valley Bank	\$ 9,245	80	\$ 25,015	191
Ameriserv Financial Bank	\$ 1,221	9	\$ 7,126	34
BNY Mellon, National Association	\$ 3,231	6	\$ 5,545	9
Brentwood Bank	\$ 2,988	21	\$ 23,657	186
Citizens Bank <sup>1</sup>	\$ 19,821	263	\$ 83,184	844
Community Bank	\$ 4,935	34	\$ 12,685	82
Dollar Bank, Federal Savings Bank	\$ 87,982	888	\$ 355,090	3,305
Enterprise Bank	\$ 510	1	\$ 4,788	7
ESB Bank	\$ 16,800	119	\$ 41,769	239
Eureka Bank	\$ 10,292	73	\$ 2,486	26
Fifth Third Bank <sup>2</sup>	\$ 13,447	73	\$ 37,661	219
First Commonwealth Bank	\$ 12,700	135	\$ 40,962	522
First National Bank of Pennsylvania	\$ 37,924	361	\$ 121,280	1,066
First Niagara Bank	\$ 14,362	125	\$ 29,997	352
Nextier Bank NA	\$ 1,395	8	\$ 5,366	16
Northwest Bank <sup>3</sup>	\$ 14,307	106	\$ 68,866	499
PNC Bank, National Association	\$ 102,547	908	\$ 494,204	4,041
Progressive-Home FSLA	\$ 996	6	\$ 1,061	8
S&T Bank	\$ 20,500	115	\$ 50,223	284
Sewickley Savings Bank	\$ 71	1	\$ 1,803	23
Slovak Savings Bank	\$ 5,002	26	\$ 15,518	66
Standard Bank, PaSB	\$ 6,722	21	\$ 11,189	54
The Huntington National Bank	\$ 15,447	113	\$ 61,582	510
The Mars National Bank	\$ 5,552	19	\$ 18,226	96
Tristate Capital Bank	\$ 245	2	\$ 211	3
United-American Savings Bank	\$ 10,032	74	\$ 5,587	48
Wesbanco Bank, Inc	\$ 5,625	46	\$ 22,109	117
West View Savings Bank	\$ 1,736	8	\$ 7,808	42
Woodforest National Bank	\$ 564	6	\$ 1,151	14
<b>Total</b>	<b>\$ 426,199</b>	<b>3,647</b>	<b>\$ 1,556,149</b>	<b>12,903</b>

Table 11b Loan Originations

Bank	Originations					
	Pittsburgh			Allegheny County excluding Pittsburgh		
	Amount (\$000s)	Count	Median Loan (\$)	Amount (\$000s)	Count	Median Loan (\$)
Allegheny Valley Bank	\$ 7,690	66	\$ 84,000	\$ 20,701	151	\$ 108,000
Ameriserv Financial Bank	\$ 934	6	\$ 148,500	\$ 5,635	29	\$ 161,000
BNY Mellon, National Association	\$ 3,231	6	\$ 538,000	\$ 4,545	8	\$ 500,000
Brentwood Bank	\$ 2,332	17	\$ 120,000	\$ 15,257	135	\$ 99,000
Citizens Bank <sup>1</sup>	\$ 12,041	117	\$ 82,000	\$ 54,943	462	\$ 95,000
Community Bank	\$ 3,354	26	\$ 89,000	\$ 9,308	59	\$ 135,000
Dollar Bank, Federal Savings Bank	\$ 63,070	550	\$ 128,000	\$ 259,760	2,265	\$ 184,500
Enterprise Bank	\$ 510	1	\$ 510,000	\$ 2,781	3	\$ 364,000
ESB Bank	\$ 11,563	77	\$ 112,000	\$ 30,205	166	\$ 129,500
Eureka Bank	\$ 9,555	66	\$ 146,000	\$ 2,390	25	\$ 83,000
Fifth Third Bank <sup>2</sup>	\$ 9,551	44	\$ 161,000	\$ 21,808	112	\$ 174,500
First Commonwealth Bank	\$ 7,509	75	\$ 82,000	\$ 22,133	278	\$ 79,500
First National Bank of Pennsylvania	\$ 27,369	229	\$ 113,000	\$ 95,317	749	\$ 146,000
First Niagara Bank	\$ 9,786	75	\$ 91,000	\$ 20,127	226	\$ 113,000
Nextier Bank NA	\$ 1,395	8	\$ 133,500	\$ 5,366	16	\$ 230,500
Northwest Bank <sup>3</sup>	\$ 6,344	56	\$ 94,000	\$ 35,805	274	\$ 103,500
PNC Bank, National Association	\$ 70,702	520	\$ 134,500	\$ 338,757	2,562	\$ 199,000
Progressive-Home FSLA	\$ 996	6	\$ 82,500	\$ 1,061	8	\$ 97,000
S&T Bank	\$ 15,005	87	\$ 127,000	\$ 39,256	183	\$ 94,000
Sewickley Savings Bank	\$ 71	1	\$ 71,000	\$ 1,583	19	\$ 60,000
Slovak Savings Bank	\$ 4,600	23	\$ 168,000	\$ 14,156	61	\$ 186,000
Standard Bank, PaSB	\$ 4,735	15	\$ 247,000	\$ 9,801	46	\$ 141,000
The Huntington National Bank	\$ 7,837	49	\$ 130,000	\$ 25,896	168	\$ 114,000
The Mars National Bank	\$ 4,831	14	\$ 417,000	\$ 14,099	72	\$ 154,000
Tristate Capital Bank	\$ -	-	\$ -	\$ -	-	\$ -
United-American Savings Bank	\$ 8,309	59	\$ 111,500	\$ 4,276	39	\$ 96,000
Wesbanco Bank, Inc	\$ 4,477	29	\$ 111,000	\$ 19,409	87	\$ 143,500
West View Savings Bank	\$ 850	4	\$ 315,000	\$ 2,030	18	\$ 108,500
Woodforest National Bank	\$ -	-	\$ -	\$ -	-	\$ -
<b>Total</b>	<b>\$ 298,647</b>	<b>2,226</b>		<b>\$ 1,076,405</b>	<b>8,221</b>	

Table 11c Loan Denials

Bank	Denials					
	Pittsburgh			Allegheny County excluding Pittsburgh		
	Amount (\$000s)	Count	Median Loan (\$)	Amount (\$000s)	Count	Median Loan (\$)
Allegheny Valley Bank	\$ 1,498	9	\$ 139,500	\$ 2,208	21	\$ 40,000
Ameriserv Financial Bank	\$ -	-	\$ -	\$ 438	2	\$ 219,000
BNY Mellon, National Association	\$ -	-	\$ -	\$ -	-	\$ -
Brentwood Bank	\$ 506	2	\$ 253,000	\$ 3,013	28	\$ 86,500
Citizens Bank <sup>1</sup>	\$ 2,224	108	\$ 10,000	\$ 9,727	242	\$ 10,000
Community Bank	\$ 30	2	\$ 15,000	\$ 2,575	17	\$ 87,500
Dollar Bank, Federal Savings Bank	\$ 13,259	235	\$ 66,500	\$ 47,368	680	\$ 102,000
Enterprise Bank	\$ -	-	\$ -	\$ 1,475	2	\$ 737,500
ESB Bank	\$ 1,453	15	\$ 56,000	\$ 4,970	32	\$ 111,000
Eureka Bank	\$ 90	2	\$ 45,000	\$ -	-	\$ -
Fifth Third Bank <sup>2</sup>	\$ 1,172	15	\$ 62,000	\$ 7,444	59	\$ 84,000
First Commonwealth Bank	\$ 2,872	38	\$ 64,000	\$ 9,548	136	\$ 69,000
First National Bank of Pennsylvania	\$ 7,729	107	\$ 66,500	\$ 19,549	254	\$ 81,000
First Niagara Bank	\$ 1,890	37	\$ 50,500	\$ 4,246	82	\$ 65,500
Nextier Bank NA	\$ -	-	\$ -	\$ -	-	\$ -
Northwest Bank <sup>3</sup>	\$ 1,896	15	\$ 75,000	\$ 4,233	54	\$ 67,000
PNC Bank, National Association	\$ 18,314	246	\$ 81,000	\$ 91,411	905	\$ 136,000
Progressive-Home FSLA	\$ -	-	\$ -	\$ -	-	\$ -
S&T Bank	\$ 1,583	10	\$ 118,000	\$ 5,883	60	\$ 82,000
Sewickley Savings Bank	\$ -	-	\$ -	\$ 32	1	\$ 32,000
Slovak Savings Bank	\$ 80	1	\$ 80,000	\$ 371	1	\$ 371,000
Standard Bank, PaSB	\$ 1,215	2	\$ 607,500	\$ 341	3	\$ 91,000
The Huntington National Bank	\$ 3,374	34	\$ 81,000	\$ 19,952	238	\$ 86,500
The Mars National Bank	\$ 593	3	\$ 205,000	\$ 2,123	17	\$ 125,000
Tristate Capital Bank	\$ -	-	\$ -	\$ -	-	\$ -
United-American Savings Bank	\$ 1,396	9	\$ 105,000	\$ 1,135	7	\$ 108,000
Wesbanco Bank, Inc	\$ 296	12	\$ 9,000	\$ 2,200	24	\$ 75,000
West View Savings Bank	\$ -	-	\$ -	\$ 348	5	\$ 75,000
Woodforest National Bank	\$ -	-	\$ -	\$ -	-	\$ -
<b>Total</b>	<b>\$ 61,470</b>	<b>902</b>		<b>\$ 240,590</b>	<b>2,870</b>	

<sup>1</sup>Includes Citizens Bank, NA

Source: FFIEC 2014 HMDA Raw Data Application

<sup>2</sup>Includes Fifth Third Mortgage Company

<sup>3</sup>Includes Northwest Consumer Discount Company

\*Loan Applications include purchased loans

**Table 12 LMI Census Tracts**  
**Number of Applications\* and Originations**

Bank	LMI Census Tracts				LMI Census Tracts			
	1-4 Unit				Multi-Unit			
	Pittsburgh		Allegheny County excluding Pittsburgh		Pittsburgh		Allegheny County excluding Pittsburgh	
	Applications	Originations	Applications	Originations	Applications	Originations	Applications	Originations
Allegheny Valley Bank	36	29	14	9	1	1	1	1
Ameriserv Financial Bank	3	2	2	1	-	-	-	-
BNY Mellon, National Association	1	1	-	-	-	-	-	-
Brentwood Bank	10	9	14	9	4	3	5	5
Citizens Bank <sup>1</sup>	143	59	157	69	-	-	-	-
Community Bank	12	9	5	1	-	-	-	-
Dollar Bank, Federal Savings Bank	393	213	290	157	5	5	1	-
Enterprise Bank	1	1	1	-	-	-	1	1
ESB Bank	47	31	15	7	1	1	1	-
Eureka Bank	39	34	8	8	1	1	1	1
Fifth Third Bank <sup>2</sup>	28	15	23	8	-	-	-	-
First Commonwealth Bank	62	29	111	46	2	2	10	7
First National Bank of Pennsylvania	169	98	116	66	5	4	2	-
First Niagara Bank	55	28	57	37	1	1	2	2
Nextier Bank NA	8	8	1	1	-	-	-	-
Northwest Bank <sup>3</sup>	40	30	36	20	2	1	-	-
PNC Bank, National Association	313	162	345	174	-	-	-	-
Progressive-Home FSLA	3	3	1	1	-	-	-	-
S&T Bank	64	45	61	36	1	-	6	6
Sewickley Savings Bank	1	1	2	2	-	-	-	-
Slovak Savings Bank	9	8	3	3	2	1	-	-
Standard Bank, PaSB	13	8	3	2	-	-	1	-
The Huntington National Bank	32	13	88	17	-	-	-	-
The Mars National Bank	5	4	2	1	1	1	-	-
Tristate Capital Bank	-	-	-	-	1	1	-	-
United-American Savings Bank	41	35	10	7	1	1	-	-
Wesbanco Bank, Inc	26	17	12	7	-	-	-	-
West View Savings Bank	3	3	2	-	-	-	-	-
<b>Total</b>	<b>1,557</b>	<b>895</b>	<b>1,379</b>	<b>689</b>	<b>28</b>	<b>23</b>	<b>31</b>	<b>23</b>

<sup>1</sup>Includes RBS Citizens

<sup>2</sup>Includes Fifth Third Mortgage Company

<sup>3</sup>Includes Northwest Consumer Discount Company

\*Applications do not include purchased loans.

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2014 Raw Data Application

**Table 13 LMI Census Tracts**  
Amount (000s) of Applications\* and Originations

Bank	LMI Census Tracts				LMI Census Tracts			
	1-4 Unit				Multi-Unit			
	Pittsburgh		Allegheny County excluding Pittsburgh		Pittsburgh		Allegheny County excluding Pittsburgh	
	Applications	Originations	Applications	Originations	Applications	Originations	Applications	Originations
Allegheny Valley Bank	\$ 3,949	\$ 3,052	\$ 798	\$ 588	\$ 891	\$ 891	\$ 200	\$ 200
Ameriserv Financial Bank	\$ 255	\$ 179	\$ 366	\$ 78	\$ -	\$ -	\$ -	\$ -
BNY Mellon, National Association	\$ 263	\$ 263	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Brentwood Bank	\$ 1,165	\$ 1,124	\$ 1,028	\$ 520	\$ 1,635	\$ 1,449	\$ 864	\$ 864
Citizens Bank <sup>1</sup>	\$ 6,144	\$ 3,963	\$ 5,078	\$ 3,425	\$ -	\$ -	\$ -	\$ -
Community Bank	\$ 1,323	\$ 932	\$ 315	\$ 51	\$ -	\$ -	\$ -	\$ -
Dollar Bank, Federal Savings Bank	\$ 26,387	\$ 16,363	\$ 14,627	\$ 8,800	\$ 6,022	\$ 6,022	\$ 200	\$ -
Enterprise Bank	\$ 510	\$ 510	\$ 70	\$ -	\$ -	\$ -	\$ 275	\$ 275
ESB Bank	\$ 3,962	\$ 3,053	\$ 933	\$ 431	\$ 210	\$ 210	\$ 80	\$ -
Eureka Bank	\$ 5,444	\$ 4,887	\$ 368	\$ 368	\$ 1,520	\$ 1,520	\$ 309	\$ 309
Fifth Third Bank <sup>2</sup>	\$ 2,606	\$ 1,848	\$ 2,444	\$ 363	\$ -	\$ -	\$ -	\$ -
First Commonwealth Bank	\$ 5,084	\$ 3,021	\$ 5,913	\$ 2,481	\$ 513	\$ 513	\$ 1,881	\$ 1,406
First National Bank of Pennsylvania	\$ 13,832	\$ 8,848	\$ 7,066	\$ 4,317	\$ 960	\$ 697	\$ 546	\$ -
First Niagara Bank	\$ 2,631	\$ 1,542	\$ 2,271	\$ 1,420	\$ 160	\$ 160	\$ 384	\$ 384
Nextier Bank NA	\$ 1,395	\$ 1,395	\$ 80	\$ 80	\$ -	\$ -	\$ -	\$ -
Northwest Bank <sup>3</sup>	\$ 3,780	\$ 2,874	\$ 1,593	\$ 985	\$ 196	\$ 186	\$ -	\$ -
PNC Bank, National Association	\$ 20,544	\$ 11,782	\$ 16,193	\$ 9,518	\$ -	\$ -	\$ -	\$ -
Progressive-Home FSLA	\$ 301	\$ 301	\$ 70	\$ 70	\$ -	\$ -	\$ -	\$ -
S&T Bank	\$ 10,436	\$ 6,646	\$ 4,398	\$ 2,542	\$ 420	\$ -	\$ 1,986	\$ 1,986
Sewickley Savings Bank	\$ 71	\$ 71	\$ 119	\$ 119	\$ -	\$ -	\$ -	\$ -
Slovak Savings Bank	\$ 1,587	\$ 1,507	\$ 133	\$ 133	\$ 100	\$ 50	\$ -	\$ -
Standard Bank, PaSB	\$ 2,963	\$ 1,456	\$ 134	\$ 62	\$ -	\$ -	\$ 145	\$ -
The Huntington National Bank	\$ 3,431	\$ 2,216	\$ 3,480	\$ 803	\$ -	\$ -	\$ -	\$ -
The Mars National Bank	\$ 1,116	\$ 1,026	\$ 152	\$ 105	\$ 470	\$ 470	\$ -	\$ -
Tristate Capital Bank	\$ -	\$ -	\$ -	\$ -	\$ 600	\$ 600	\$ -	\$ -
United-American Savings Bank	\$ 4,947	\$ 4,627	\$ 1,118	\$ 575	\$ 175	\$ 175	\$ -	\$ -
Wesbanco Bank, Inc	\$ 2,249	\$ 1,754	\$ 684	\$ 532	\$ -	\$ -	\$ -	\$ -
West View Savings Bank	\$ 445	\$ 445	\$ 171	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total</b>	<b>\$ 126,820</b>	<b>\$ 85,685</b>	<b>\$ 69,602</b>	<b>\$ 38,366</b>	<b>\$ 13,872</b>	<b>\$ 12,943</b>	<b>\$ 6,870</b>	<b>\$ 5,424</b>

<sup>1</sup>Includes RBS Citizens

<sup>2</sup>Includes Fifth Third Mortgage Company

<sup>3</sup>Includes Northwest Consumer Discount Company

\*Applications do not include purchased loans.

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2014 Raw Data Application



**Table 14 LMI Applicants**  
**Number and Dollar Amount of Applications\* and Originations**

**Table 14a Number**

Bank	LMI Applicants			
	1-4 Unit** (Number)			
	Pittsburgh		Allegheny County excluding Pittsburgh	
	Applications	Originations	Applications	Originations
Allegheny Valley Bank	23	13	51	32
Ameriserv Financial Bank	1	1	4	4
Brentwood Bank	1	1	28	15
Citizens Bank <sup>1</sup>	145	47	371	165
Community Bank	9	7	18	13
Dollar Bank, Federal Savings Bank	350	174	800	424
ESB Bank	24	14	30	17
Eureka Bank	10	8	4	3
Fifth Third Bank <sup>2</sup>	22	11	55	27
First Commonwealth Bank	43	18	196	77
First National Bank of Pennsylvania	140	70	295	176
First Niagara Bank	36	17	139	91
Nextier Bank NA	1	1	2	2
Northwest Bank <sup>3</sup>	22	15	87	51
PNC Bank, National Association	326	164	1,053	547
Progressive-Home FSLA	0	-	3	3
S&T Bank	9	6	86	48
Sewickley Savings Bank	0	-	7	5
Slovak Savings Bank	2	2	5	5
Standard Bank, PaSB	1	-	7	6
The Huntington National Bank	26	11	170	49
The Mars National Bank	2	1	25	11
United-American Savings Bank	14	7	12	9
Wesbanco Bank, Inc	23	15	54	38
West View Savings Bank	1	1	2	2
<b>Total</b>	<b>1,231</b>	<b>604</b>	<b>3,504</b>	<b>1,820</b>

<sup>1</sup>Includes RBS Citizens

<sup>2</sup>Includes Fifth Third Mortgage Company

<sup>3</sup>Includes Northwest Consumer Discount Company

**Table 14b Amount**

Bank	LMI Applicants			
	1-4 Unit** (Amount in 000s)			
	Pittsburgh		Allegheny County excluding Pittsburgh	
	Applications	Originations	Applications	Originations
Allegheny Valley Bank	\$ 1,075	\$ 643	\$ 3,356	\$ 2,037
Ameriserv Financial Bank	\$ 110	\$ 110	\$ 438	\$ 438
Brentwood Bank	\$ 150	\$ 150	\$ 2,094	\$ 997
Citizens Bank <sup>1</sup>	\$ 4,562	\$ 2,749	\$ 16,133	\$ 10,193
Community Bank	\$ 653	\$ 544	\$ 1,739	\$ 1,353
Dollar Bank, Federal Savings Bank	\$ 16,260	\$ 9,083	\$ 47,938	\$ 27,861
ESB Bank	\$ 1,211	\$ 786	\$ 2,029	\$ 883
Eureka Bank	\$ 806	\$ 671	\$ 259	\$ 163
Fifth Third Bank <sup>2</sup>	\$ 1,675	\$ 1,098	\$ 4,329	\$ 2,222
First Commonwealth Bank	\$ 2,767	\$ 875	\$ 8,756	\$ 3,246
First National Bank of Pennsylvania	\$ 7,097	\$ 3,420	\$ 19,292	\$ 11,590
First Niagara Bank	\$ 1,403	\$ 962	\$ 7,005	\$ 5,187
Nextier Bank NA	\$ 142	\$ 142	\$ 234	\$ 234
Northwest Bank <sup>3</sup>	\$ 1,383	\$ 837	\$ 4,761	\$ 2,745
PNC Bank, National Association	\$ 18,298	\$ 10,006	\$ 69,708	\$ 40,042
Progressive-Home FSLA	\$ -	\$ -	\$ 236	\$ 236
S&T Bank	\$ 744	\$ 607	\$ 3,865	\$ 1,947
Sewickley Savings Bank	\$ -	\$ -	\$ 247	\$ 197
Slovak Savings Bank	\$ 230	\$ 230	\$ 336	\$ 336
Standard Bank, PaSB	\$ 480	\$ -	\$ 630	\$ 539
The Huntington National Bank	\$ 1,757	\$ 1,109	\$ 10,700	\$ 4,002
The Mars National Bank	\$ 185	\$ 95	\$ 2,122	\$ 874
United-American Savings Bank	\$ 1,096	\$ 622	\$ 720	\$ 491
Wesbanco Bank, Inc	\$ 1,706	\$ 1,444	\$ 4,631	\$ 3,334
West View Savings Bank	\$ 65	\$ 65	\$ 60	\$ 60
<b>Total</b>	<b>\$ 63,855</b>	<b>\$ 36,248</b>	<b>\$ 211,618</b>	<b>\$ 121,207</b>

\*Applications do not include purchased loans.

\*\*There were no applications from LMI individuals for multi-unit properties in 2014.

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2014 Raw Data Application

Table 15 Minority Census Tracts  
Number of Applications\* and Originations

Bank	Minority Census Tracts				Minority Census Tracts			
	1-4 Unit				Multi-Unit			
	Pittsburgh		Allegheny County excluding Pittsburgh		Pittsburgh		Allegheny County excluding Pittsburgh	
	Applications	Originations	Applications	Originations	Applications	Originations	Applications	Originations
Allegheny Valley Bank	7	5	5	3	1	1	-	-
Ameriserv Financial Bank	2	1	-	-	-	-	-	-
Brentwood Bank	2	1	-	-	-	-	2	2
Citizens Bank <sup>1</sup>	65	19	65	24	-	-	-	-
Community Bank	-	-	2	-	-	-	-	-
Dollar Bank, Federal Savings Bank	150	72	110	47	1	1	-	-
Enterprise Bank	-	-	-	-	-	-	1	1
ESB Bank	11	8	2	1	1	1	-	-
Eureka Bank	3	3	4	4	-	-	1	1
Fifth Third Bank <sup>2</sup>	12	4	9	1	-	-	-	-
First Commonwealth Bank	14	2	20	6	1	1	2	2
First National Bank of Pennsylvania	49	16	26	12	-	-	1	-
First Niagara Bank	26	9	13	7	-	-	1	1
Nextier Bank NA	1	1	-	-	-	-	-	-
Northwest Bank <sup>3</sup>	12	9	11	5	-	-	-	-
PNC Bank, National Association	103	40	98	36	-	-	-	-
Progressive-Home FSLA	1	1	-	-	-	-	-	-
S&T Bank	12	6	15	11	1	-	3	3
Slovak Savings Bank	2	2	1	1	2	1	-	-
Standard Bank, PaSB	3	-	1	-	-	-	-	-
The Huntington National Bank	11	1	31	6	-	-	-	-
The Mars National Bank		-	-	-	1	1	-	-
Tristate Capital Bank		-	-	-	1	1	-	-
United-American Savings Bank	5	4	5	4	1	1	-	-
Wesbanco Bank, Inc	8	7	2	1	-	-	-	-
West View Savings Bank	1	1	-	-	-	-	-	-
<b>Total</b>	<b>500</b>	<b>212</b>	<b>420</b>	<b>169</b>	<b>10</b>	<b>8</b>	<b>11</b>	<b>10</b>

<sup>1</sup>Includes RBS Citizens

<sup>2</sup>Includes Fifth Third Mortgage Company

<sup>3</sup>Includes Northwest Consumer Discount Company

\*Applications do not include purchased loans.

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2014 Raw Data Application

**Table 16 Minority Census Tracts**  
Amount (000s) of Applications\* and Originations

Bank	Minority Census Tracts				Minority Census Tracts			
	1-4 Unit				Multi-Unit			
	Pittsburgh		Allegheny County excluding Pittsburgh		Pittsburgh		Allegheny County excluding Pittsburgh	
	Applications	Originations	Applications	Originations	Applications	Originations	Applications	Originations
Allegheny Valley Bank	\$ 1,134	\$ 456	\$ 221	\$ 181	\$ 891	\$ 891	\$ -	\$ -
Ameriserv Financial Bank	\$ 145	\$ 69	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Brentwood Bank	\$ 131	\$ 90	\$ -	\$ -	\$ -	\$ -	\$ 522	\$ 522
Citizens Bank <sup>1</sup>	\$ 2,087	\$ 1,029	\$ 1,372	\$ 872	\$ -	\$ -	\$ -	\$ -
Community Bank	\$ -	\$ -	\$ 78	\$ -	\$ -	\$ -	\$ -	\$ -
Dollar Bank, Federal Savings Bank	\$ 7,483	\$ 4,107	\$ 4,976	\$ 2,457	\$ 165	\$ 165	\$ -	\$ -
Enterprise Bank	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 275	\$ 275
ESB Bank	\$ 1,191	\$ 1,091	\$ 63	\$ 25	\$ 1,300	\$ 1,300	\$ -	\$ -
Eureka Bank	\$ 160	\$ 160	\$ 129	\$ 129	\$ -	\$ -	\$ 309	\$ 309
Fifth Third Bank <sup>2</sup>	\$ 760	\$ 293	\$ 492	\$ 50	\$ -	\$ -	\$ -	\$ -
First Commonwealth Bank	\$ 1,196	\$ 405	\$ 1,117	\$ 398	\$ 263	\$ 263	\$ 416	\$ 416
First National Bank of Pennsylvania	\$ 3,620	\$ 1,873	\$ 1,766	\$ 954	\$ -	\$ -	\$ 266	\$ -
First Niagara Bank	\$ 1,232	\$ 554	\$ 262	\$ 170	\$ -	\$ -	\$ 104	\$ 104
Nextier Bank NA	\$ 125	\$ 125	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Northwest Bank <sup>3</sup>	\$ 1,543	\$ 1,428	\$ 355	\$ 71	\$ -	\$ -	\$ -	\$ -
PNC Bank, National Association	\$ 6,176	\$ 3,028	\$ 4,154	\$ 1,607	\$ -	\$ -	\$ -	\$ -
Progressive-Home FSLA	\$ 91	\$ 91	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
S&T Bank	\$ 1,843	\$ 876	\$ 1,547	\$ 726	\$ 420	\$ -	\$ 1,364	\$ 1,364
Slovak Savings Bank	\$ 280	\$ 280	\$ 36	\$ 36	\$ 100	\$ 50	\$ -	\$ -
Standard Bank, PaSB	\$ 919	\$ -	\$ 72	\$ -	\$ -	\$ -	\$ -	\$ -
The Huntington National Bank	\$ 776	\$ 112	\$ 1,136	\$ 407	\$ -	\$ -	\$ -	\$ -
The Mars National Bank	\$ -	\$ -	\$ -	\$ -	\$ 470	\$ 470	\$ -	\$ -
Tristate Capital Bank	\$ -	\$ -	\$ -	\$ -	\$ 600	\$ 600	\$ -	\$ -
United-American Savings Bank	\$ 330	\$ 230	\$ 678	\$ 219	\$ 175	\$ 175	\$ -	\$ -
Wesbanco Bank, Inc	\$ 604	\$ 599	\$ 130	\$ 120	\$ -	\$ -	\$ -	\$ -
West View Savings Bank	\$ 65	\$ 65	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total</b>	<b>\$ 31,891</b>	<b>\$ 16,961</b>	<b>\$ 18,584</b>	<b>\$ 8,422</b>	<b>\$ 4,384</b>	<b>\$ 3,914</b>	<b>\$ 3,256</b>	<b>\$ 2,990</b>

<sup>1</sup>Includes RBS Citizens

<sup>2</sup>Includes Fifth Third Mortgage Company

<sup>3</sup>Includes Northwest Consumer Discount Company

\*Applications do not include purchased loans.

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2014 Raw Data Application

Table 17 African American Applicants  
Number of Applications\* and Originations

Bank	African American Applicants				African American Applicants			
	1-4 Unit				Multi-Unit			
	Pittsburgh		Allegheny County excluding Pittsburgh		Pittsburgh		Allegheny County excluding Pittsburgh	
	Applications	Originations	Applications	Originations	Applications	Originations	Applications	Originations
Allegheny Valley Bank	4	3	6	4	-	-	-	-
Brentwood Bank	-	-	2	1	-	-	-	-
Citizens Bank <sup>1</sup>	58	14	68	24	-	-	-	-
Community Bank	-	-	2	1	-	-	-	-
Dollar Bank, Federal Savings Bank	138	65	167	82	-	-	-	-
ESB Bank	6	4	5	3	-	-	-	-
Eureka Bank	5	5	-	-	-	-	-	-
Fifth Third Bank <sup>2</sup>	10	4	9	1	-	-	-	-
First Commonwealth Bank	7	-	10	2	-	-	-	-
First National Bank of Pennsylvania	31	10	25	13	-	-	-	-
First Niagara Bank	20	9	22	14	-	-	-	-
Northwest Bank <sup>3</sup>	4	2	9	4	1	-	-	-
PNC Bank, National Association	92	35	118	45	-	-	-	-
S&T Bank	3	2	9	2	-	-	1	1
Slovak Savings Bank	1	1	2	2	-	-	-	-
Standard Bank, PaSB	1	-	1	-	-	-	-	-
The Huntington National Bank	12	3	29	5	-	-	-	-
Wesbanco Bank, Inc	5	1	5	3	-	-	-	-
<b>Total</b>	<b>397</b>	<b>158</b>	<b>489</b>	<b>206</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>1</b>

<sup>1</sup>Includes RBS Citizens

<sup>2</sup>Includes Fifth Third Mortgage Company

<sup>3</sup>Includes Northwest Consumer Discount Company

\*Applications do not include purchased loans.

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2014 Raw Data Application

**Table 18 African American Applicants**  
Amount (000s) of Applications\* and Originations

Bank	African American Applicants				African American Applicants			
	1-4 Unit				Multi-Unit			
	Pittsburgh		Allegheny County excluding Pittsburgh		Pittsburgh		Allegheny County excluding Pittsburgh	
	Applications	Originations	Applications	Originations	Applications	Originations	Applications	Originations
Allegheny Valley Bank	\$ 903	\$ 228	\$ 447	\$ 392	\$ -	\$ -	\$ -	\$ -
Brentwood Bank	\$ -	\$ -	\$ 201	\$ 136	\$ -	\$ -	\$ -	\$ -
Citizens Bank <sup>1</sup>	\$ 1,294	\$ 615	\$ 2,481	\$ 1,569	\$ -	\$ -	\$ -	\$ -
Community Bank	\$ -	\$ -	\$ 272	\$ 252	\$ -	\$ -	\$ -	\$ -
Dollar Bank, Federal Savings Bank	\$ 6,707	\$ 3,538	\$ 11,663	\$ 7,213	\$ -	\$ -	\$ -	\$ -
ESB Bank	\$ 429	\$ 381	\$ 450	\$ 349	\$ -	\$ -	\$ -	\$ -
Eureka Bank	\$ 406	\$ 406	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Fifth Third Bank <sup>2</sup>	\$ 1,041	\$ 685	\$ 495	\$ 50	\$ -	\$ -	\$ -	\$ -
First Commonwealth Bank	\$ 258	\$ -	\$ 820	\$ 110	\$ -	\$ -	\$ -	\$ -
First National Bank of Pennsylvania	\$ 1,331	\$ 483	\$ 1,853	\$ 1,267	\$ -	\$ -	\$ -	\$ -
First Niagara Bank	\$ 676	\$ 304	\$ 877	\$ 650	\$ -	\$ -	\$ -	\$ -
Northwest Bank <sup>3</sup>	\$ 298	\$ 213	\$ 436	\$ 48	\$ 10	\$ -	\$ -	\$ -
PNC Bank, National Association	\$ 4,856	\$ 2,170	\$ 8,869	\$ 3,935	\$ -	\$ -	\$ -	\$ -
S&T Bank	\$ 217	\$ 137	\$ 728	\$ 143	\$ -	\$ -	\$ 225	\$ 225
Slovak Savings Bank	\$ 155	\$ 155	\$ 583	\$ 583	\$ -	\$ -	\$ -	\$ -
Standard Bank, PaSB	\$ 559	\$ -	\$ 72	\$ -	\$ -	\$ -	\$ -	\$ -
The Huntington National Bank	\$ 628	\$ 186	\$ 1,495	\$ 472	\$ -	\$ -	\$ -	\$ -
Wesbanco Bank, Inc	\$ 144	\$ 119	\$ 902	\$ 827	\$ -	\$ -	\$ -	\$ -
<b>Total</b>	<b>\$ 19,902</b>	<b>\$ 9,620</b>	<b>\$ 32,644</b>	<b>\$ 17,996</b>	<b>\$ 10</b>	<b>\$ -</b>	<b>\$ 225</b>	<b>\$ 225</b>

<sup>1</sup>Includes RBS Citizens

<sup>2</sup>Includes Fifth Third Mortgage Company

<sup>3</sup>Includes Northwest Consumer Discount Company

\*Applications do not include purchased loans.

Source: FFIEC Home Mortgage Disclosure Act (HMDA) 2014 Raw Data Application

Table 19

Conventional and Government-Backed Loans  
City of Pittsburgh

Bank	Amount (000s) Conventional			Count Conventional			Amount (000s) Government-Backed			Count Government-Backed		
	Applications	Originations	Purchased	Applications	Originations	Purchased	Applications	Originations	Purchased	Applications	Originations	Purchased
Allegheny Valley Bank	\$ 10,136	\$ 8,581	\$ -	81	67	-	\$ -	\$ -	\$ -	-	-	-
Ameriserv Financial Bank	\$ 8,101	\$ 6,974	\$ -	12	8	-	\$ -	\$ -	\$ -	-	-	-
BNY Mellon, National Association	\$ 3,231	\$ 3,231	\$ -	6	6	-	\$ -	\$ -	\$ -	-	-	-
Brentwood Bank	\$ 5,089	\$ 4,247	\$ -	27	22	-	\$ -	\$ -	\$ -	-	-	-
Citizens Bank <sup>1</sup>	\$ 18,250	\$ 11,052	\$ -	246	106	-	\$ 1,571	\$ 989	\$ -	17	11	-
Community Bank	\$ 4,935	\$ 3,354	\$ -	34	26	-	\$ -	\$ -	\$ -	-	-	-
Dollar Bank, Federal Savings Bank	\$ 92,990	\$ 68,615	\$ -	870	540	-	\$ 2,199	\$ 1,512	\$ -	25	16	-
Enterprise Bank	\$ 944	\$ 510	\$ -	2	1	-	\$ -	\$ -	\$ -	-	-	-
ESB Bank	\$ 15,815	\$ 13,073	\$ 2,495	108	79	13	\$ -	\$ -	\$ -	-	-	-
Eureka Bank	\$ 12,546	\$ 11,369	\$ -	76	68	-	\$ -	\$ -	\$ -	-	-	-
Fifth Third Bank <sup>2</sup>	\$ 13,084	\$ 9,352	\$ 57	68	42	1	\$ 306	\$ 199	\$ -	4	2	-
First Commonwealth Bank	\$ 14,389	\$ 9,198	\$ -	141	81	-	\$ -	\$ -	\$ -	-	-	-
First National Bank of Pennsylvania	\$ 43,621	\$ 32,827	\$ -	365	232	-	\$ 549	\$ 219	\$ -	4	3	-
First Niagara Bank	\$ 13,618	\$ 9,449	\$ -	115	68	-	\$ 1,331	\$ 773	\$ -	13	9	-
Nextier Bank NA	\$ 5,010	\$ 5,010	\$ -	10	10	-	\$ -	\$ -	\$ -	-	-	-
Northwest Bank <sup>3</sup>	\$ 9,657	\$ 6,530	\$ 4,846	83	57	25	\$ -	\$ -	\$ -	-	-	-
PNC Bank, National Association	\$ 149,021	\$ 118,843	\$ -	848	478	-	\$ 6,042	\$ 3,975	\$ -	62	43	-
Progressive-Home FSLA	\$ 1,423	\$ 1,423	\$ -	7	7	-	\$ -	\$ -	\$ -	-	-	-
S&T Bank	\$ 27,393	\$ 20,758	\$ -	123	92	-	\$ -	\$ -	\$ -	-	-	-
Sewickley Savings Bank	\$ 71	\$ 71	\$ -	1	1	-	\$ -	\$ -	\$ -	-	-	-
Slovak Savings Bank	\$ 5,274	\$ 4,822	\$ -	29	25	-	\$ -	\$ -	\$ -	-	-	-
Standard Bank, PaSB	\$ 7,686	\$ 5,699	\$ -	22	16	-	\$ -	\$ -	\$ -	-	-	-
The Huntington National Bank	\$ 35,455	\$ 30,744	\$ 1,761	91	49	10	\$ 343	\$ 260	\$ 1,055	4	3	11
The Mars National Bank	\$ 6,707	\$ 5,986	\$ -	21	16	-	\$ -	\$ -	\$ -	-	-	-
Tristate Capital Bank	\$ 600	\$ 600	\$ 245	1	1	2	\$ -	\$ -	\$ -	-	-	-
United-American Savings Bank	\$ 10,505	\$ 8,484	\$ -	76	60	-	\$ -	\$ -	\$ -	-	-	-
Wesbanco Bank, Inc	\$ 7,375	\$ 4,477	\$ -	47	29	-	\$ -	\$ -	\$ -	-	-	-
West View Savings Bank	\$ 1,550	\$ 1,550	\$ 886	5	5	4	\$ -	\$ -	\$ -	-	-	-
Woodforest National Bank	\$ -	\$ -	\$ 564	-	-	6	\$ -	\$ -	\$ -	-	-	-
<b>Total</b>	<b>\$ 524,476</b>	<b>\$ 406,829</b>	<b>\$ 10,854</b>	<b>3,515</b>	<b>2,192</b>	<b>61</b>	<b>\$ 12,341</b>	<b>\$ 7,927</b>	<b>\$ 1,055</b>	<b>129</b>	<b>87</b>	<b>11</b>

<sup>1</sup>Includes RBS Citizens<sup>2</sup>Includes Fifth Third Mortgage Company<sup>3</sup>Includes Northwest Consumer Discount Company

Table 20

Conventional and Government-Backed Loans  
Allegheny County excluding Pittsburgh

Bank	Amount (000s) Conventional			Count Conventional			Amount (000s) Government-Backed			Count Government-Backed		
	Applications	Originations	Purchased	Applications	Originations	Purchased	Applications	Originations	Purchased	Applications	Originations	Purchased
Allegheny Valley Bank	\$ 25,519	\$ 20,901	\$ -	192	152	-	\$ 51	\$ -	\$ -	1	-	-
Ameriserv Financial Bank	\$ 6,595	\$ 5,104	\$ -	30	25	-	\$ 531	\$ 531	\$ -	4	4	-
BNY Mellon, National Association	\$ 5,545	\$ 4,545	\$ -	9	8	-	\$ -	\$ -	\$ -	-	-	-
Brentwood Bank	\$ 32,965	\$ 24,780	\$ 215	200	150	1	\$ -	\$ -	\$ -	-	-	-
Citizens Bank <sup>1</sup>	\$ 71,016	\$ 48,564	\$ 1,455	747	401	3	\$ 10,715	\$ 6,379	\$ -	96	61	-
Community Bank	\$ 12,557	\$ 9,308	\$ -	81	59	-	\$ -	\$ -	\$ -	-	-	-
Dollar Bank, Federal Savings Bank	\$ 348,764	\$ 256,308	\$ -	3,217	2,211	-	\$ 10,181	\$ 6,055	\$ -	97	57	-
Enterprise Bank	\$ 7,028	\$ 4,681	\$ -	11	6	-	\$ -	\$ -	\$ -	-	-	-
ESB Bank	\$ 38,629	\$ 30,543	\$ 4,002	222	168	21	\$ -	\$ -	\$ -	-	-	-
Eureka Bank	\$ -	\$ 2,699	\$ -	-	26	-	\$ -	\$ -	\$ -	-	-	-
Fifth Third Bank <sup>2</sup>	\$ 32,445	\$ 18,955	\$ 806	190	96	5	\$ 4,410	\$ 2,853	\$ -	24	16	-
First Commonwealth Bank	\$ 47,599	\$ 25,289	\$ -	546	292	-	\$ 902	\$ 603	\$ -	8	5	-
First National Bank of Pennsylvania	\$ 122,629	\$ 96,885	\$ -	1,059	745	-	\$ 2,076	\$ 1,268	\$ -	19	10	-
First Niagara Bank	\$ 26,322	\$ 18,371	\$ -	307	201	-	\$ -	\$ 2,648	\$ -	-	28	-
Nextier Bank NA	\$ -	\$ 5,898	\$ -	-	17	-	\$ -	\$ -	\$ -	-	-	-
Northwest Bank <sup>3</sup>	\$ 48,378	\$ 36,280	\$ 22,027	395	278	110	\$ -	\$ -	\$ -	-	-	-
PNC Bank, National Association	\$ 464,788	\$ 316,524	\$ -	3,801	2,383	-	\$ -	\$ 24,150	\$ -	-	185	-
Progressive-Home FSLA	\$ 1,061	\$ 1,061	\$ -	8	8	-	\$ -	\$ -	\$ -	-	-	-
S&T Bank	\$ 56,246	\$ 44,776	\$ -	301	196	-	\$ -	\$ -	\$ -	-	-	-
Sewickley Savings Bank	\$ 1,803	\$ 1,583	\$ -	23	19	-	\$ -	\$ -	\$ -	-	-	-
Slovak Savings Bank	\$ 15,790	\$ 14,256	\$ -	68	62	-	\$ -	\$ -	\$ -	-	-	-
Standard Bank, PaSB	\$ -	\$ 13,409	\$ -	-	49	-	\$ -	\$ -	\$ -	-	-	-
The Huntington National Bank	\$ 48,069	\$ 24,300	\$ 6,419	416	155	42	\$ -	\$ 1,596	\$ 4,502	-	13	33
The Mars National Bank	\$ -	\$ 14,383	\$ -	-	73	-	\$ -	\$ -	\$ -	-	-	-
Tristate Capital Bank	\$ -	\$ -	\$ 211	-	-	3	\$ -	\$ -	\$ -	-	-	-
United-American Savings Bank	\$ 5,587	\$ 4,276	\$ -	48	39	-	\$ -	\$ -	\$ -	-	-	-
Wesbanco Bank, Inc	\$ 23,324	\$ 20,752	\$ -	115	86	-	\$ -	\$ 431	\$ -	-	3	-
West View Savings Bank	\$ 4,544	\$ 3,264	\$ 4,498	28	20	16	\$ -	\$ -	\$ -	-	-	-
Woodforest National Bank	\$ -	\$ -	\$ 1,151	-	-	14	\$ -	\$ -	\$ -	-	-	-
<b>Total</b>	<b>\$ 1,447,203</b>	<b>\$ 1,067,695</b>	<b>\$ 40,784</b>	<b>12,014</b>	<b>7,925</b>	<b>215</b>	<b>\$ 28,866</b>	<b>\$ 46,514</b>	<b>\$ 4,502</b>	<b>249</b>	<b>382</b>	<b>33</b>

<sup>1</sup>Includes RBS Citizens<sup>2</sup>Includes Fifth Third Mortgage Company<sup>3</sup>Includes Northwest Consumer Discount Company

Table 21 Disposition of Applications (%)

## City of Pittsburgh

Bank	Total Applications	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	% Purchased by Financial Institution	Denial Rate
Allegheny Valley Bank	81	83%	1%	11%	4%	1%	0%	12%
Ameriserv Financial Bank	12	67%	17%	0%	17%	0%	0%	0%
BNY Mellon, National Association	6	100%	0%	0%	0%	0%	0%	0%
Brentwood Bank	27	81%	0%	7%	11%	0%	0%	8%
Citizens Bank <sup>1</sup>	263	44%	3%	41%	3%	8%	0%	46%
Community Bank	34	76%	9%	6%	9%	0%	0%	6%
Dollar Bank, Federal Savings Bank	895	62%	5%	26%	5%	1%	0%	28%
Enterprise Bank	2	50%	0%	50%	0%	0%	0%	50%
ESB Bank	121	65%	5%	12%	7%	0%	11%	15%
Eureka Bank	76	89%	4%	3%	4%	0%	0%	3%
Fifth Third Bank <sup>2</sup>	73	60%	5%	21%	11%	1%	1%	24%
First Commonwealth Bank	141	57%	6%	27%	6%	4%	0%	30%
First National Bank of Pennsylvania	369	64%	1%	30%	4%	2%	0%	31%
First Niagara Bank	128	60%	4%	30%	1%	5%	0%	32%
Nextier Bank NA	10	100%	0%	0%	0%	0%	0%	0%
Northwest Bank <sup>3</sup>	108	53%	2%	15%	6%	1%	23%	21%
PNC Bank, National Association	910	57%	1%	27%	4%	11%	0%	32%
Progressive-Home FSLA	7	100%	0%	0%	0%	0%	0%	0%
S&T Bank	123	75%	10%	9%	6%	1%	0%	10%
Sewickley Savings Bank	1	100%	0%	0%	0%	0%	0%	0%
Slovak Savings Bank	29	86%	7%	7%	0%	0%	0%	7%
Standard Bank, PaSB	22	73%	0%	9%	18%	0%	0%	11%
The Huntington National Bank	116	45%	2%	29%	2%	4%	18%	39%
The Mars National Bank	21	76%	0%	14%	10%	0%	0%	16%
Tristate Capital Bank	3	33%	0%	0%	0%	0%	67%	0%
United-American Savings Bank	76	79%	5%	12%	4%	0%	0%	12%
Wesbanco Bank, Inc	47	62%	2%	26%	11%	0%	0%	29%
West View Savings Bank	9	56%	0%	0%	0%	0%	44%	0%
Woodforest National Bank	6	0%	0%	0%	0%	0%	100%	-

<sup>1</sup>Includes RBS Citizens<sup>2</sup>Includes Fifth Third Mortgage Company<sup>3</sup>Includes Northwest Consumer Discount Company

Source: FFIEC 2013 HMDA Raw Data Application

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



Table 22 Disposition of Applications (%)

## Allegheny County excluding Pittsburgh

Bank	Total Applications	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	% Purchased by Financial Institution	Denial Rate
Allegheny Valley Bank	193	79%	2%	11%	7%	2%	0%	12%
Ameriserv Financial Bank	34	85%	6%	6%	3%	0%	0%	6%
BNY Mellon, National Association	9	89%	11%	0%	0%	0%	0%	0%
Brentwood Bank	201	75%	2%	14%	6%	2%	0%	15%
Citizens Bank <sup>1</sup>	846	55%	5%	29%	3%	8%	0%	33%
Community Bank	82	72%	0%	21%	7%	0%	0	22%
Dollar Bank, Federal Savings Bank	3,314	68%	4%	21%	6%	1%	0%	22%
Enterprise Bank	11	55%	18%	18%	9%	0%	0%	20%
ESB Bank	243	69%	3%	14%	5%	0%	9%	16%
Eureka Bank	27	96%	4%	0%	0%	0%	0%	0%
Fifth Third Bank <sup>2</sup>	219	51%	5%	27%	13%	2%	2%	32%
First Commonwealth Bank	554	54%	4%	26%	9%	8%	0%	31%
First National Bank of Pennsylvania	1,078	70%	1%	24%	3%	1%	0%	25%
First Niagara Bank	355	65%	4%	23%	4%	4%	0%	25%
Nextier Bank NA	17	100%	0%	0%	0%	0%	0%	0%
Northwest Bank <sup>3</sup>	505	55%	3%	11%	8%	2%	22%	16%
PNC Bank, National Association	4,055	63%	2%	22%	4%	9%	0%	26%
Progressive-Home FSLA	8	100%	0%	0%	0%	0%	0%	0%
S&T Bank	301	65%	8%	20%	4%	2%	0%	22%
Sewickley Savings Bank	23	83%	0%	4%	13%	0%	0%	5%
Slovak Savings Bank	68	91%	7%	1%	0%	0%	0%	1%
Standard Bank, PaSB	58	84%	2%	5%	5%	3%	0%	6%
The Huntington National Bank	517	32%	2%	47%	2%	1%	15%	58%
The Mars National Bank	97	75%	2%	18%	4%	1%	0%	18%
Tristate Capital Bank	3	0%	0%	0%	0%	0%	100%	
United-American Savings Bank	48	81%	2%	15%	2%	0%	0%	15%
Wesbanco Bank, Inc	119	75%	2%	20%	3%	0%	0%	21%
West View Savings Bank	44	45%	0%	11%	7%	0%	36%	20%
Woodforest National Bank	14	0%	0%	0%	0%	0%	100%	-

<sup>1</sup>Includes RBS Citizens<sup>2</sup>Includes Fifth Third Mortgage Company<sup>3</sup>Includes Northwest Consumer Discount Company

Source: FFIEC 2013 HMDA Raw Data Application

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

Table 23 Disposition of Applications (%)

## City of Pittsburgh

## LMI Census Tracts

Bank	Total Applications	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	% Purchased by Financial Institution	Denial Rate
Allegheny Valley Bank	37	81%	3%	8%	8%	0%	0%	9%
Ameriserv Financial Bank	3	67%	0%	0%	33%	0%	0%	0%
BNY Mellon, National Association	1	100%	0%	0%	0%	0%	0%	0%
Brentwood Bank	14	86%	0%	7%	7%	0%	0%	8%
Citizens Bank <sup>1</sup>	143	41%	3%	48%	2%	5%	0%	52%
Community Bank	12	75%	8%	8%	8%	0%	0%	9%
Dollar Bank, Federal Savings Bank	398	55%	5%	34%	6%	1%	0%	36%
Enterprise Bank	1	100%	0%	0%	0%	0%	0%	0%
ESB Bank	54	59%	6%	20%	4%	0%	11%	24%
Eureka Bank	40	88%	8%	3%	3%	0%	0%	3%
Fifth Third Bank <sup>2</sup>	28	54%	11%	29%	7%	0%	0%	31%
First Commonwealth Bank	64	48%	6%	33%	9%	3%	0%	38%
First National Bank of Pennsylvania	174	59%	2%	36%	2%	1%	0%	38%
First Niagara Bank	56	52%	5%	38%	0%	5%	0%	40%
Nextier Bank NA	8	100%	0%	0%	0%	0%	0%	0%
Northwest Bank <sup>3</sup>	45	69%	0%	20%	2%	2%	7%	23%
PNC Bank, National Association	313	52%	1%	35%	2%	11%	0%	40%
Progressive-Home FSLA	3	100%	0%	0%	0%	0%	0%	0%
S&T Bank	65	69%	14%	9%	8%	0%	0%	10%
Sewickley Savings Bank	1	100%	0%	0%	0%	0%	0%	0%
Slovak Savings Bank	11	82%	0%	18%	0%	0%	0%	18%
Standard Bank, PaSB	13	62%	0%	8%	31%	0%	0%	11%
The Huntington National Bank	37	35%	3%	49%	0%	0%	14%	56%
The Mars National Bank	6	83%	0%	0%	17%	0%	0%	0%
Tristate Capital Bank	1	100%	0%	0%	0%	0%	0%	0%
United-American Savings Bank	42	86%	7%	5%	2%	0%	0%	5%
Wesbanco Bank, Inc	26	65%	0%	31%	4%	0%	0%	32%
West View Savings Bank	3	100%	0%	0%	0%	0%	0%	0%
Woodforest National Bank	3	0%	0%	0%	0%	0%	100%	-

<sup>1</sup>Includes RBS Citizens<sup>2</sup>Includes Fifth Third Mortgage Company<sup>3</sup>Includes Northwest Consumer Discount Company

Source: FFIEC 2014 HMDA Raw Data Application

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

Table 24 Disposition of Applications (%)

## Allegheny County excluding Pittsburgh

## LMI Census Tracts

Bank	Total Applications	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	% Purchased by Financial Institution	Denial Rate
Allegheny Valley Bank	15	67%	0%	27%	0%	7%	0%	29%
Ameriserv Financial Bank	2	50%	50%	0%	0%	0%	0%	0%
Brentwood Bank	19	74%	5%	16%	5%	0%	0%	17%
Citizens Bank <sup>1</sup>	158	44%	3%	47%	1%	6%	0%	50%
Community Bank	5	20%	0%	80%	0%	0%	0%	80%
Dollar Bank, Federal Savings Bank	291	54%	2%	40%	4%	1%	0%	42%
Enterprise Bank	2	50%	50%	0%	0%	0%	0%	0%
ESB Bank	17	41%	6%	41%	6%	0%	6%	47%
Eureka Bank	9	100%	0%	0%	0%	0%	0%	0%
Fifth Third Bank <sup>2</sup>	24	33%	4%	46%	13%	0%	4%	55%
First Commonwealth Bank	121	44%	4%	40%	8%	4%	0%	45%
First National Bank of Pennsylvania	118	56%	2%	38%	4%	0%	0%	40%
First Niagara Bank	59	66%	2%	27%	3%	2%	0%	29%
Nextier Bank NA	1	100%	0%	0%	0%	0%	0%	0%
Northwest Bank <sup>3</sup>	40	50%	0%	23%	15%	5%	8%	31%
PNC Bank, National Association	345	50%	1%	37%	3%	8%	0%	42%
Progressive-Home FSLA	1	100%	0%	0%	0%	0%	0%	0%
S&T Bank	67	63%	7%	25%	3%	1%	0%	27%
Sewickley Savings Bank	2	100%	0%	0%	0%	0%	0%	0%
Slovak Savings Bank	3	100%	0%	0%	0%	0%	0%	0%
Standard Bank, PaSB	4	50%	0%	0%	50%	0%	0%	0%
The Huntington National Bank	92	18%	3%	72%	0%	3%	3%	77%
The Mars National Bank	2	50%	50%	0%	0%	0%	0%	0%
Tristate Capital Bank	1	0%	0%	0%	0%	0%	100%	-
United-American Savings Bank	10	70%	0%	30%	0%	0%	0%	30%
Wesbanco Bank, Inc	12	58%	0%	33%	8%	0%	0%	36%
West View Savings Bank	2	0%	0%	100%	0%	0%	0%	100%
Woodforest National Bank	4	0%	0%	0%	0%	0%	100%	-

<sup>1</sup>Includes RBS Citizens

Source: FFIEC 2014 HMDA Raw Data Application

<sup>2</sup>Includes Fifth Third Mortgage Company\*Denial Rate = percent of all completed applications denied. See Glossary, *Denial Rate*.<sup>3</sup>Includes Northwest Consumer Discount Company

Table 25 Disposition of Applications (%)

**City of Pittsburgh**  
Minority Census Tracts

Bank	Total Applications	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	% Purchased by Financial Institution	Denial Rate
Allegheny Valley Bank	8	75%	0%	13%	13%	0%	0%	14%
Ameriserv Financial Bank	2	50%	0%	0%	50%	0%	0%	0%
BNY Mellon, National Association	-							
Brentwood Bank	2	50%	0%	50%	0%	0%	0%	50%
Citizens Bank <sup>1</sup>	65	29%	6%	58%	2%	5%	0%	62%
Community Bank	-							
Dollar Bank, Federal Savings Bank	151	48%	5%	40%	6%	0%	0%	43%
Enterprise Bank	-							
ESB Bank	14	64%	0%	21%	0%	0%	14%	25%
Eureka Bank	3	100%	0%	0%	0%	0%	0%	0%
Fifth Third Bank <sup>2</sup>	12	33%	8%	42%	17%	0%	0%	50%
First Commonwealth Bank	15	20%	0%	67%	7%	7%	0%	77%
First National Bank of Pennsylvania	49	33%	0%	63%	2%	2%	0%	66%
First Niagara Bank	26	35%	4%	54%	0%	8%	0%	58%
Nextier Bank NA	1	100%	0%	0%	0%	0%	0%	0%
Northwest Bank <sup>3</sup>	13	69%	0%	23%	0%	0%	8%	25%
PNC Bank, National Association	103	39%	1%	45%	2%	14%	0%	53%
Progressive-Home FSLA	1	100%	0%	0%	0%	0%	0%	0%
S&T Bank	13	46%	8%	31%	15%	0%	0%	36%
Sewickley Savings Bank	-							
Slovak Savings Bank	4	75%	0%	25%	0%	0%	0%	25%
Standard Bank, PaSB	3	0%	0%	33%	67%	0%	0%	100%
The Huntington National Bank	11	9%	9%	82%	0%	0%	0%	82%
The Mars National Bank	1	100%	0%	0%	0%	0%	0%	0%
Tristate Capital Bank	1	100%	0%	0%	0%	0%	0%	0%
United-American Savings Bank	6	83%	0%	0%	17%	0%	0%	0%
Wesbanco Bank, Inc	8	88%	0%	13%	0%	0%	0%	13%
West View Savings Bank	1	100%	0%	0%	0%	0%	0%	0%
Woodforest National Bank	1	0%	0%	0%	0%	0%	100%	-

<sup>1</sup>Includes RBS Citizens<sup>2</sup>Includes Fifth Third Mortgage Company<sup>3</sup>Includes Northwest Consumer Discount Company

Source: FFIEC 2014 HMDA Raw Data Application

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

Table 26 Disposition of Applications (%)

**Allegheny County excluding Pittsburgh**  
Minority Census Tracts

Bank	Total Applications	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	% Purchased by Financial Institution	Denial Rate
Allegheny Valley Bank	5	60%	0%	40%	0%	0%	0%	40%
Ameriserv Financial Bank	-							
BNY Mellon, National Association	-							
Brentwood Bank	2	100%	0%	0%	0%	0%	0%	0%
Citizens Bank <sup>1</sup>	65	37%	3%	54%	0%	6%	0%	57%
Community Bank	2	0%	0%	100%	0%	0%	0%	100%
Dollar Bank, Federal Savings Bank	110	43%	3%	48%	5%	2%	0%	51%
Enterprise Bank	1	100%	0%	0%	0%	0%	0%	0%
ESB Bank	2	50%	0%	0%	50%	0%	0%	0%
Eureka Bank	5	100%	0%	0%	0%	0%	0%	0%
Fifth Third Bank <sup>2</sup>	10	10%	0%	80%	0%	0%	10%	89%
First Commonwealth Bank	22	36%	5%	27%	27%	5%	0%	40%
First National Bank of Pennsylvania	27	44%	0%	56%	0%	0%	0%	56%
First Niagara Bank	14	57%	0%	43%	0%	0%	0%	43%
Nextier Bank NA	-							
Northwest Bank <sup>3</sup>	12	42%	0%	33%	17%	0%	8%	44%
PNC Bank, National Association	98	37%	1%	52%	3%	7%	0%	58%
Progressive-Home FSLA	-							
S&T Bank	18	78%	0%	11%	11%	0%	0%	13%
Sewickley Savings Bank	-							
Slovak Savings Bank	1	100%	0%	0%	0%	0%	0%	0%
Standard Bank, PaSB	1	0%	0%	0%	100%	0%	0%	
The Huntington National Bank	31	19%	3%	77%	0%	0%	0%	77%
The Mars National Bank	-							
Tristate Capital Bank	-							
United-American Savings Bank	5	80%	0%	20%	0%	0%	0%	20%
Wesbanco Bank, Inc	2	50%	0%	50%	0%	0%	0%	50%
West View Savings Bank	-							
Woodforest National Bank	1	0%	0%	0%	0%	0%	100%	-

<sup>1</sup>Includes RBS Citizens<sup>2</sup>Includes Fifth Third Mortgage Company<sup>3</sup>Includes Northwest Consumer Discount Company

Source: FFIEC 2014 HMDA Raw Data Application

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

Table 27 Disposition of Applications (%)

**City of Pittsburgh**  
LMI Applicants

Bank	Total Applications	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	% Purchased by Financial Institution	Denial Rate
Allegheny Valley Bank	23	57%	4%	22%	13%	4%	0%	26%
Ameriserv Financial Bank	1	100%	0%	0%	0%	0%	0%	0%
BNY Mellon, National Association	-							
Brentwood Bank	1	100%	0%	0%	0%	0%	0%	0%
Citizens Bank <sup>1</sup>	145	32%	2%	58%	3%	5%	0%	63%
Community Bank	9	78%	0%	11%	11%	0%	0%	13%
Dollar Bank, Federal Savings Bank	350	50%	7%	40%	4%	0%	0%	41%
Enterprise Bank	-							
ESB Bank	24	58%	0%	33%	8%	0%	0%	36%
Eureka Bank	10	80%	10%	10%	0%	0%	0%	10%
Fifth Third Bank <sup>2</sup>	22	50%	5%	36%	9%	0%	0%	40%
First Commonwealth Bank	43	42%	2%	44%	9%	2%	0%	50%
First National Bank of Pennsylvania	140	50%	0%	44%	4%	2%	0%	47%
First Niagara Bank	36	47%	8%	44%	0%	0%	0%	44%
Nextier Bank NA	1	100%	0%	0%	0%	0%	0%	0%
Northwest Bank <sup>3</sup>	27	56%	0%	19%	7%	0%	19%	25%
PNC Bank, National Association	326	50%	2%	37%	4%	8%	0%	42%
Progressive-Home FSLA	-							
S&T Bank	9	67%	11%	11%	11%	0%	0%	13%
Sewickley Savings Bank	-							
Slovak Savings Bank	2	100%	0%	0%	0%	0%	0%	0%
Standard Bank, PaSB	1	0%	0%	100%	0%	0%	0%	100%
The Huntington National Bank	35	31%	3%	40%	0%	0%	26%	54%
The Mars National Bank	2	50%	0%	0%	50%	0%	0%	0%
Tristate Capital Bank	2	0%	0%	0%	0%	0%	100%	
United-American Savings Bank	14	50%	14%	29%	7%	0%	0%	31%
Wesbanco Bank, Inc	23	65%	0%	35%	0%	0%	0%	35%
West View Savings Bank	1	100%	0%	0%	0%	0%	0%	0%
Woodforest National Bank	2	0%	0%	0%	0%	0%	100%	-

<sup>1</sup>Includes RBS Citizens<sup>2</sup>Includes Fifth Third Mortgage Company<sup>3</sup>Includes Northwest Consumer Discount Company

Source: FFIEC 2014 HMDA Raw Data Application

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

Table 28 Disposition of Applications (%)

## Allegheny County excluding Pittsburgh

## LMI Applicants

Bank	Total Applications	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	% Purchased by Financial Institution	Denial Rate
Allegheny Valley Bank	51	63%	0%	22%	14%	2%	0%	26%
Ameriserv Financial Bank	4	100%	0%	0%	0%	0%	0%	0%
BNY Mellon, National Association	-							
Brentwood Bank	28	54%	0%	36%	0%	11%	0%	40%
Citizens Bank <sup>1</sup>	373	44%	4%	46%	2%	5%	0%	49%
Community Bank	18	72%	0%	17%	11%	0%	0%	19%
Dollar Bank, Federal Savings Bank	800	53%	3%	37%	5%	1%	0%	40%
Enterprise Bank	-							
ESB Bank	30	57%	3%	30%	10%	0%	0%	33%
Eureka Bank	4	75%	25%	0%	0%	0%	0%	0%
Fifth Third Bank <sup>2</sup>	55	49%	2%	38%	9%	2%	0%	43%
First Commonwealth Bank	202	40%	4%	39%	11%	6%	0%	47%
First National Bank of Pennsylvania	301	59%	1%	36%	4%	0%	0%	37%
First Niagara Bank	139	65%	4%	27%	1%	3%	0%	28%
Nextier Bank NA	2	100%	0%	0%	0%	0%	0%	0%
Northwest Bank <sup>3</sup>	110	47%	2%	16%	13%	3%	19%	25%
PNC Bank, National Association	1,058	52%	2%	34%	4%	7%	0%	39%
Progressive-Home FSLA	3	100%	0%	0%	0%	0%	0%	0%
S&T Bank	87	55%	9%	32%	2%	1%	0%	33%
Sewickley Savings Bank	7	71%	0%	14%	14%	0%	0%	17%
Slovak Savings Bank	5	100%	0%	0%	0%	0%	0%	0%
Standard Bank, PaSB	7	86%	0%	14%	0%	0%	0%	14%
The Huntington National Bank	196	25%	3%	58%	1%	2%	11%	67%
The Mars National Bank	25	44%	8%	44%	0%	4%	0%	46%
Tristate Capital Bank	3	0%	0%	0%	0%	0%	100%	
United-American Savings Bank	12	75%	0%	17%	8%	0%	0%	18%
Wesbanco Bank, Inc	54	70%	4%	20%	6%	0%	0%	22%
West View Savings Bank	2	100%	0%	0%	0%	0%	0%	0%
Woodforest National Bank	7	0%	0%	0%	0%	0%	100%	

<sup>1</sup>Includes RBS Citizens<sup>2</sup>Includes Fifth Third Mortgage Company<sup>3</sup>Includes Northwest Consumer Discount Company

Source: FFIEC 2014 HMDA Raw Data Application

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

Table 29 Disposition of Applications (%)

## City of Pittsburgh

## African American Applicants

Bank	Total Applications	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	% Purchased by Financial Institution	Denial Rate
Allegheny Valley Bank	4	75%	0%	25%	0%	0%	0%	
Ameriserv Financial Bank	-							
BNY Mellon, National Association	-							
Brentwood Bank	-							
Citizens Bank <sup>1</sup>	58	24%	0%	69%	3%	3%	0%	74%
Community Bank	-							
Dollar Bank, Federal Savings Bank	138	47%	5%	42%	6%	0%	0%	45%
Enterprise Bank	-							
ESB Bank	7	57%	0%	29%	0%	0%	14%	33%
Eureka Bank	5	100%	0%	0%	0%	0%	0%	0%
Fifth Third Bank <sup>2</sup>	11	36%	9%	27%	18%	0%	9%	38%
First Commonwealth Bank	7	0%	0%	86%	0%	14%	0%	100%
First National Bank of Pennsylvania	31	32%	0%	68%	0%	0%	0%	68%
First Niagara Bank	20	45%	5%	45%	0%	5%	0%	47%
Nextier Bank NA	-							
Northwest Bank <sup>3</sup>	6	33%	0%	50%	0%	0%	17%	60%
PNC Bank, National Association	92	38%	0%	50%	0%	12%	0%	57%
Progressive-Home FSLA	-							
S&T Bank	3	67%	33%	0%	0%	0%	0%	0%
Sewickley Savings Bank	-							
Slovak Savings Bank	1	100%	0%	0%	0%	0%	0%	0%
Standard Bank, PaSB	1	0%	0%	0%	100%	0%	0%	
The Huntington National Bank	13	23%	0%	69%	0%	0%	8%	75%
The Mars National Bank	-							
Tristate Capital Bank	-							
United-American Savings Bank	-							
Wesbanco Bank, Inc	5	20%	0%	80%	0%	0%	0%	80%
West View Savings Bank	-							
Woodforest National Bank	-							

<sup>1</sup>Includes RBS Citizens<sup>2</sup>Includes Fifth Third Mortgage Company<sup>3</sup>Includes Northwest Consumer Discount Company

Source: FFIEC 2014 HMDA Raw Data Application

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



Table 30 Disposition of Applications (%)

**Allegheny County excluding Pittsburgh**  
African American Applicants

Bank	Total Applications	% Originated	% Approved but not Accepted	% Denied	% Withdrawn by Applicant	% Closed for Incompleteness	% Purchased by Financial Institution	Denial Rate
Allegheny Valley Bank	6	67%	0%	33%	0%	0%	0%	33%
Ameriserv Financial Bank	-							
BNY Mellon, National Association	-							
Brentwood Bank	2	50%	0%	50%	0%	0%	0%	50%
Citizens Bank <sup>1</sup>	68	35%	3%	54%	3%	4%	0%	59%
Community Bank	2	50%	0%	50%	0%	0%	0%	50%
Dollar Bank, Federal Savings Bank	167	49%	2%	44%	4%	1%	0%	46%
Enterprise Bank	-							
ESB Bank	6	50%	0%	33%	0%	0%	17%	40%
Eureka Bank	-							
Fifth Third Bank <sup>2</sup>	9	11%	0%	89%	0%	0%	0%	89%
First Commonwealth Bank	10	20%	0%	50%	20%	10%	0%	71%
First National Bank of Pennsylvania	25	52%	0%	48%	0%	0%	0%	48%
First Niagara Bank	22	64%	5%	32%	0%	0%	0%	32%
Nextier Bank NA	-							
Northwest Bank <sup>3</sup>	11	36%	18%	27%	0%	0%	18%	33%
PNC Bank, National Association	118	38%	1%	48%	5%	8%	0%	55%
Progressive-Home FSLA	-							
S&T Bank	10	30%	0%	60%	0%	10%	0%	67%
Sewickley Savings Bank	-							
Slovak Savings Bank	2	100%	0%	0%	0%	0%	0%	0%
Standard Bank, PaSB	1	0%	0%	0%	100%	0%	0%	0%
The Huntington National Bank	33	15%	3%	70%	0%	3%	9%	79%
The Mars National Bank	-							
Tristate Capital Bank	-							
United-American Savings Bank	-							
Wesbanco Bank, Inc	5	60%	0%	40%	0%	0%	0%	40%
West View Savings Bank	-							
Woodforest National Bank	-							

<sup>1</sup>Includes RBS Citizens<sup>2</sup>Includes Fifth Third Mortgage Company<sup>3</sup>Includes Northwest Consumer Discount Company

Source: FFIEC 2014 HMDA Raw Data Application

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

Table 31

## Allegheny County Small Business Loans 2014

Bank	Total		Loans to Businesses in LMI Census Tracts		Loans to Businesses with Gross Revenues <= \$1 million	
	Number	Amount (000s)	Number	Amount (000s)	Number	Amount (000s)
Ameriserv Financial Bank	26	\$ 7,517	5	\$ 585	9	\$ 2,468
Bank of America	212	\$ 10,022	24	\$ 170	91	\$ 6,831
Citizens Bank of PA*	559	\$ 60,748	100	\$ 12,625	343	\$ 17,059
Dollar Bank	261	\$ 31,667	39	\$ 3,947	133	\$ 8,782
ESB Bank	16	\$ 4,614	2	\$ 297	11	\$ 1,914
Fifth Third Bank	57	\$ 14,447	17	\$ 3,419	16	\$ 982
First Commonwealth Bank	213	\$ 28,337	35	\$ 4,723	141	\$ 14,829
First National Bank of Pennsylvania	671	\$ 129,383	108	\$ 17,163	295	\$ 39,536
First Niagara Bank	557	\$ 21,262	100	\$ 3,221	289	\$ 11,141
Northwest Savings Bank	71	\$ 16,161	11	\$ 3,270	47	\$ 11,183
PNC Bank	6,009	\$ 531,299	983	\$ 101,410	3,699	\$ 162,120
S&T Bank	328	\$ 41,368	46	\$ 6,810	238	\$ 20,321
The Huntington National Bank	386	\$ 27,986	67	\$ 4,459	297	\$ 16,262
TriState Capital Bank	14	\$ 7,965	1	\$ 400	4	\$ 2,350
WesBanco Bank, Inc	44	\$ 6,809	6	\$ 1,525	24	\$ 3,500
Woodforest National Bank	2	\$ 3	0	\$ -	2	\$ 3
<b>Total</b>	<b>8,611</b>	<b>\$ 904,459</b>	<b>1,434</b>	<b>\$ 162,451</b>	<b>4,920</b>	<b>\$ 304,370</b>

Source: FFIEC CRA 2014 Institution Disclosure Statements, Table 1-1 (Small Business Loans) by County

\*The numbers in this table were provided by Citizens Bank of PA, to reflect an amended CRA 2014 Disclosure Statement.

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

### III. LENDING IN NEIGHBORHOODS AND MUNICIPALITIES

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

#### PITTSBURGH NEIGHBORHOOD LENDING: WHERE DO RESIDENTIAL LOAN DOLLARS GO?

Half of all 2014 residential mortgage loan dollars in the City of Pittsburgh went to just eight neighborhoods: Shadyside, Squirrel Hill North, Squirrel Hill South, South Side Flats, Point Breeze, Highland Park, Mount Washington, and Brookline. Those neighborhoods contain 24% of Pittsburgh 1- to 4-unit housing units. At the other end of the scale, half of Pittsburgh’s neighborhoods received just 8% of loan dollars and 14% of all loans, though they contain 29% of the City’s 1- to 4-unit housing units.

#### PITTSBURGH NEIGHBORHOOD MORTGAGE LENDING TABLE

The Pittsburgh Neighborhood Mortgage Lending 2014 foldout (Tables 34 and 35, pp. 159-160) shows the number and amount of loans for every Pittsburgh neighborhood, as well as the number of loans per 100 units of housing in the neighborhood.

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

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

#### *Structure of the Pittsburgh Neighborhood Lending Table*

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

In Table 34, the first five columns to the right of the Neighborhood column contain information about the number and amount of loans for 1-4 unit housing, which accounted for 99% of mortgage loans and 65% of mortgage loan dollars in Pittsburgh in 2014. The last two columns on the right show number and amount of loans for multi-family housing.

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

## ALLEGHENY COUNTY MUNICIPALITIES

As PCRG's membership has expanded to include a larger number of organizations representing communities outside the City of Pittsburgh, we include a number of additional Allegheny County municipalities in our analysis. Tables 32 and 33 (pp. 37-38) provide a snapshot of PCRG's nineteen municipal partners with the same structure and information as the Pittsburgh Neighborhood Lending Tables.

Table 32. Selected Allegheny County Municipalities 2014 Lending by Property Type

Municipal Snapshot									Municipality	One-Four Family Unit Housing					Multi-Family	
Population (2010)	% minority (2010)	Estimated Income Level (2013)	Total Housing Units (2010)	% Occupied Units (2013)	Estimated Number of 1-4 Family Housing Units (2013)	Median Value of Owner-Occupied Housing Units (2013)		Median Sales Price*** (2014)		% of Loans for 1-4 Family Housing Units	Number* of Loans	Amount** of Loans (\$000)	Estimated Number of Loans per 100 1-4 Family Units		Number* of Loans	Amount** of Loans (\$000)
						Housing Units (2013)	Median Sales Price*** (2014)						Number of Loans per 100 1-4 Family Units	Estimated Loan Dollars per 1-4 Family Unit		
2,801	10%	Upper	1,469	92%	1,186	\$208,700	\$ 241,250	Aspinwall Borough	98%	60	\$ 9,812	5.06	\$ 8,273	1	\$ 694	
19,767	9%	Middle	9,122	93%	7,519	\$110,900	\$ 112,000	Baldwin Borough	99%	385	\$ 37,437	5.12	\$ 4,979	4	\$ 6,810	
8,370	14%	Middle	4,966	90%	3,424	\$101,100	\$ 102,000	Bellevue Borough	97%	129	\$ 13,350	3.77	\$ 3,899	4	\$ 2,447	
1,432	8%	Middle	879	92%	587	\$100,400	\$ 91,500	Blawnox Borough	100%	26	\$ 2,056	4.43	\$ 3,503	0	\$ -	
9,643	6%	Middle	4,851	91%	4,273	\$97,500	\$ 82,000	Brentwood Borough	100%	218	\$ 16,988	5.10	\$ 3,976	1	\$ 586	
3,451	5%	Moderate	1,933	89%	1,803	\$81,800	\$ 66,750	Etna Borough	98%	56	\$ 3,477	3.11	\$ 1,928	1	\$ 278	
10,619	5%	Upper	4,695	79%	4,450	\$180,900	\$ 240,650	Jefferson Hills Borough	100%	285	\$ 48,683	6.40	\$ 10,940	0	\$ -	
6,104	37%	Low	3,492	82%	2,747	\$49,500	\$ 31,500	McKees-Rocks Borough	95%	40	\$ 2,299	1.46	\$ 837	2	\$ 198	
19,731	39%	Moderate	10,088	83%	8,993	\$45,500	\$ 32,000	McKeesport City	100%	122	\$ 7,063	1.36	\$ 785	0	\$ -	
3,744	8%	Middle	2,068	84%	1,823	\$64,600	\$ 47,750	Millvale Borough	98%	39	\$ 2,021	2.14	\$ 1,109	1	\$ 720	
3,403	39%	Moderate	1,714	81%	1,472	\$49,400	\$ 35,000	Mt. Oliver Borough	100%	25	\$ 1,411	1.70	\$ 959	0	\$ -	
8,407	8%	Upper	3,717	94%	3,297	\$230,200	\$ 256,350	O'Hara Township	100%	283	\$ 51,642	8.58	\$ 15,663	0	\$ -	
42,329	39%	Middle	20,184	92%	18,467	\$86,300	\$ 69,900	Penn Hills Township	100%	741	\$ 54,307	4.01	\$ 2,941	3	\$ 6,499	
8,268	6%	Middle	3,513	96%	2,881	\$147,600	\$ 138,000	Pleasant Hills Borough	100%	216	\$ 24,022	7.50	\$ 8,338	0	\$ -	
31,105	7%	Upper	14,866	95%	11,752	\$147,900	\$ 165,750	Ross Township	100%	796	\$ 100,992	6.77	\$ 8,594	4	\$ 4,002	
28,757	3%	Middle	12,345	96%	11,708	\$145,500	\$ 157,000	Shaler Township	100%	654	\$ 80,148	5.59	\$ 6,846	2	\$ 1,420	
3,446	15%	Moderate	1,859	88%	1,587	\$68,200	\$ 57,750	Sharpsburg Borough	100%	51	\$ 3,743	3.21	\$ 2,359	0	\$ -	
13,944	10%	Middle	6,447	74%	5,120	\$134,000	\$ 140,000	Whitehall Borough	100%	333	\$ 35,335	6.50	\$ 6,901	1	\$ 144	
15,930	72%	Moderate	10,578	81%	7,380	\$69,000	\$ 45,000	Wilkesburg Borough	99%	134	\$ 13,143	1.82	\$ 1,781	1	\$ 1,600	
									4593	\$ 507,929	4.57	\$ 5,056	25	\$ 25,398		

Sources: FFIEC 2014 Census Data (population, number of housing units, and income level)  
ACS 2009-2013 (via SW PA Commission) for % occupied, median value, and median family income where needed  
RealSTATS for 2014 sales data  
HMDA 2014 raw data (loan number and amount)

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

\*Number and Amount of loan originations

Table 33. Selected Allegheny County Municipalities 2014 Lending by Loan Purpose

Municipal Snapshot								Municipality	Home Purchase			Home Improvement			Refinancing		
Population (2010)	% minority (2010)	Estimated Income Level (2013)	Total Housing Units (2010)	% Occupied (2013)	Estimated Number of 1-4 Family Housing Units (2013)	Median Value of Owner-Occupied Housing Units (2013)	Median Sales Price*** (2014)		Number*	Amount* (\$000)	Denial Rate**	Number*	Amount* (\$000)	Denial Rate**	Number*	Amount* (\$000)	Denial Rate**
2,801	10%	Upper	1,469	92%	1,186	\$208,700	\$ 241,250	Aspinwall Borough	30	\$ 6,427	0%	9	\$ 876	31%	22	\$ 3,309	27%
19,767	9%	Middle	9,122	93%	7,519	\$110,900	\$ 112,000	Baldwin Borough	197	\$ 22,951	13%	56	\$ 2,151	33%	132	\$ 12,335	29%
8,370	14%	Middle	4,966	90%	3,424	\$101,100	\$ 102,000	Bellevue Borough	84	\$ 12,471	10%	6	\$ 355	50%	45	\$ 6,687	26%
1,432	8%	Middle	879	92%	587	\$100,400	\$ 91,500	Blawnox Borough	14	\$ 1,382	20%	4	\$ 123	0%	8	\$ 551	40%
9,643	6%	Middle	4,851	91%	4,273	\$97,500	\$ 82,000	Brentwood Borough	110	\$ 11,242	9%	30	\$ 1,219	23%	79	\$ 6,127	28%
3,451	5%	Moderate	1,933	89%	1,803	\$81,800	\$ 66,750	Etna Borough	30	\$ 2,348	14%	9	\$ 163	67%	17	\$ 966	42%
10,619	5%	Upper	4,695	79%	4,450	\$180,900	\$ 240,650	Jefferson Hills Borough	145	\$ 30,898	3%	28	\$ 1,466	38%	112	\$ 16,319	32%
6,104	37%	Low	3,492	82%	2,747	\$49,500	\$ 31,500	McKees-Rocks Borough	18	\$ 1,379	25%	7	\$ 122	70%	16	\$ 944	54%
19,731	39%	Moderate	10,088	83%	8,993	\$45,500	\$ 32,000	McKeesport City	49	\$ 3,240	25%	28	\$ 453	53%	45	\$ 3,370	53%
3,744	8%	Middle	2,068	84%	1,823	\$64,600	\$ 47,750	Millvale Borough	19	\$ 1,212	27%	6	\$ 198	50%	15	\$ 711	35%
3,403	39%	Moderate	1,714	81%	1,472	\$49,400	\$ 35,000	Mt. Oliver Borough	15	\$ 1,002	21%	6	\$ 342	57%	5	\$ 264	38%
8,407	8%	Upper	3,717	94%	3,297	\$230,200	\$ 256,350	O'Hara Township	165	\$ 34,739	9%	31	\$ 1,664	31%	89	\$ 16,047	22%
42,329	39%	Middle	20,184	92%	18,467	\$86,300	\$ 69,900	Penn Hills Township	372	\$ 34,246	15%	125	\$ 2,878	47%	248	\$ 20,741	44%
8,268	6%	Middle	3,513	96%	2,881	\$147,600	\$ 138,000	Pleasant Hills Borough	92	\$ 13,133	9%	32	\$ 1,345	28%	92	\$ 9,544	18%
31,105	7%	Upper	14,866	95%	11,752	\$147,900	\$ 165,750	Ross Township	443	\$ 65,828	7%	73	\$ 3,396	31%	280	\$ 31,768	25%
28,757	3%	Middle	12,345	96%	11,708	\$145,500	\$ 157,000	Shaler Township	336	\$ 49,511	7%	82	\$ 3,932	28%	237	\$ 26,908	29%
3,446	15%	Moderate	1,859	88%	1,587	\$68,200	\$ 57,750	Sharpsburg Borough	33	\$ 3,256	8%	6	\$ 161	13%	14	\$ 1,134	29%
13,944	10%	Middle	6,447	74%	5,120	\$134,000	\$ 140,000	Whitehall Borough	166	\$ 22,255	7%	58	\$ 4,154	30%	111	\$ 10,594	22%
15,930	72%	Moderate	10,578	81%	7,380	\$69,000	\$ 45,000	Wilksburg Borough	64	\$ 8,162	22%	25	\$ 1,965	50%	51	\$ 4,537	36%

Sources: FFIEC 2014 Census Data (population, number of housing units, and income level)  
 ACS 2009-2013 (via SW PA Commission) for % occupied, median value, and median family income where needed  
 RealSTATS for 2014 sales data  
 HMDA 2014 raw data (loan number and amount)

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

\*Number and Amount of loan originations

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

\*\*\*Median Sales Price based on arm's length sales of single and duplex housing, excluding sales for \$10,000 or less.

## Glossary

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

Applicant Information (HMDA):

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

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

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

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

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

**Income level:** Every year the Department of Housing and Urban Development (HUD) estimates the *Median Family Income* (MFI) for metropolitan regions, called *Metropolitan Statistical Areas* (MSA) or *Metropolitan Areas* interchangeably. The Pittsburgh MSA includes Allegheny, Armstrong, Beaver, Butler, Fayette, Washington, and Westmoreland Counties. The median family income is the income level that exceeds the income of half the families in the region and is exceeded by the income of half the families. In 2013, the HUD estimated Median Family Income for the Pittsburgh MSA was \$65,100. Each Census tract is categorized as Low-, Moderate-, Middle-

or Upper-Income, depending on what its median family income is compared to the regional MFI. 2014 Income Levels:

Income Level	Census Tract MFI as Percent of Pittsburgh MSA MFI	2014 Limits
Low	Less than 50%	Less than \$32,800
Moderate	At least 50% but less than 80%	\$32,800 to \$52,480
Middle	At least 80% but less than 120%	\$52,480 to \$78,720
Upper	120% or greater	\$78,720 or greater

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

#### Loan Information (HMDA)

##### Action Taken

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

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

##### Loan Type

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

##### Purpose of Loan

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

#### Property Information (HMDA)

##### Property Location

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



### **Property Type**

- **One-to-Four-Family** or **One-to-Four Unit** properties are single residential structures containing between one and four separate dwelling units, other than manufactured housing. Individual condominium units count as one-to-four-family.
- **Manufactured Housing:** Mobile homes or other homes not constructed on site.
- **Multifamily properties:** Residential structures with five or more units, such as apartment buildings.

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

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

# Appendix I: Community Reinvestment Act Examinations

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

CRA examinations are conducted by the federal agencies that are responsible for supervising depositories: the Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC). Prior to 2012, the Office of Thrift Supervision (OTS) was also responsible for regulating banks and savings and loans associations and conducting CRA examinations. Under the 2010 Dodd-Frank Wall Street Reform and Consumer Protection Act, the OTS was merged with OCC, effective July 21, 2011, and the OCC has taken over its responsibility for conducting CRA examinations. Depository institutions regulated by the FDIC, FRB or OCC are subject to the CRA. The CRA does not apply to Credit Unions (which are regulated by the National Credit Union Administration) or independent mortgage companies.

Banks are divided into three classes, based on asset size. The thresholds change annually. As of Jan. 1, 2014, the size classes were: Large Banks (assets of over \$1.202 billion); Intermediate Small Banks (assets between \$300 million and \$1.202 billion); and Small Banks (less than \$300 million in assets). Large banks are evaluated according to the most comprehensive and stringent standards. Small banks may choose not to be evaluated in the investment and service categories, and to receive an overall rating only. Intermediate Small Banks may receive a “Community Development” rating in place of Investment and Service ratings. Large and Intermediate Small Banks are evaluated every three years. Small Banks with Outstanding CRA ratings are evaluated every five years, and those with Satisfactory ratings every four years.

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

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

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

# Appendix II: Methodology

## Data Sources

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

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

## Census Data And Census Tracts

Every geographical point in the United States is assigned to a Census tract. Every ten years, in preparation for the decennial census, the U.S. Census Bureau adjusts the boundaries of some Census tracts, eliminates some Census tracts, and creates some new Census tracts. Between 2000 and 2010, a number of tracts were changed, added, or eliminated in the Pittsburgh Metropolitan Area. 2012 was the first year for which HMDA reports used 2010 Census tracts. As a result, the Census data is more accurate. However, with the new Census boundaries, there are now 13 Census tracts that span more than one Pittsburgh neighborhood. For mortgages on properties in those tracts, it is now impossible to tell in which neighborhood they are located. For this reason, we combine 13 of Pittsburgh’s 90 neighborhoods with adjacent neighborhoods in our analysis. The table below shows the groups of combined neighborhoods.

### *Pittsburgh Neighborhoods Sharing Census Tracts*

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

## Financial Institutions

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

### MERGERS, ACQUISITIONS, AND NAME CHANGES

Wesbanco Bank merged with Fidelity Bank in October 2012, and acquired ESB Bank and all of its branches in February 2015. We report 2014 data separately for ESB Bank and Wesbanco Bank. Fidelity Bank's branches were converted into WesBanco branches in March 2013. Prior to 2013, WesBanco operated no branches in Allegheny County.

Farmers and Merchants Bank of Western Pennsylvania, National Association, acquired Nextier Bank, National Association in October 2014. The combined bank is now named Nextier Bank, National Association. Prior to the acquisition Farmers and Merchants Bank had no Allegheny County branches. Nextier Bank acquired Eureka Bank in January 2016. We report 2014 data separately for Nextier and Eureka.

In 2013, RBS Citizens, National Association, Citizens Bank, National Association, and Citizens Bank of Pennsylvania were all owned by UK Financial Investments, Limited. (Citizens Bank, National Association made loans in Allegheny County from 2007 to 2010 but none in 2013.) In April 2014, RBS Citizens changed its name to Citizens Bank, National Association. The change does not affect our reporting, as data for the three banks has always been combined in our studies.

In April 2015, Northwest Savings Bank changed its name to Northwest Bank; the 2014 data is reported under the name Northwest Savings Bank.

### MORTGAGE LENDING AFFILIATES

Mortgage loan data for banks with branches in Allegheny County includes data for affiliated or subsidiary institutions. 2014 data for Citizens Bank of Pennsylvania includes mortgage loans by Citizens Bank, National Association. Citizens Bank, NA had no deposits in the Pittsburgh MSA, but made mortgage loans. Data for Fifth Third Bank includes data for Fifth Third Mortgage Company. Data for Northwest Savings Bank includes loans by its mortgage lending subsidiary, Northwest Consumer Discount Company.

In addition, charts and tables in Appendix III showing mortgage originations by Citizens Bank from 2005 to 2014 include the following: Charter One Bank (2005-2006), Citizens Bank, NA (RBS) (2005, 2007-2010), Citizens Mortgage Corporation (2006), and RBS Citizens (2011-2013).

## Income Levels

In the Allegheny County Municipal Lending Tables (pp. 102-103), we used the American Community Survey 2010-2014 five-year survey for median family income estimates by municipality. Income levels are calculated using the 2014 HUD Estimated Median Family Income for the Pittsburgh MSA (see Glossary, *Income Levels*).

In the Pittsburgh Neighborhood Lending Tables (Foldout), we used American Community Survey 2010-2014 five-year survey estimated median family income by Census tract to calculate income levels. For neighborhoods with multiple Census tracts, we estimated the income level of the neighborhood by assigning integers 1-4 to Low, Moderate, Middle, and Upper income levels, respectively, and taking the average. Note that the resulting estimate may not be the true income level for the neighborhood.

## Deposit Market Share

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



## Appendix III: Individual Bank Reports 2014

This section contains two sets of tables for 26 banks that had physical branches in Allegheny County and received mortgage loan applications in 2013\*. Each set of tables contains one version for the City of Pittsburgh and a second for Allegheny County excluding Pittsburgh.

- 1) Bank profiles, 2005-2014. The first table for each bank (“Total Mortgage Lending”) shows the total number and dollar amount of loans originated by the bank for each year, 2005-2014. Additional tables show the same information for LMI and substantially minority Census tracts, for LMI borrowers, and for African American borrowers.
- 2) 2014 Loans by Census Tract and Borrower Income Level. For each bank, we include tables with breakdowns of the bank’s 2014 lending by Census tract income level. Within each Census tract income level, lending is broken down by the income level of the borrower. This shows where and to whom money is flowing: even within LMI Census tracts, a significant portion of mortgage money goes to middle- and upper-income borrowers.

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

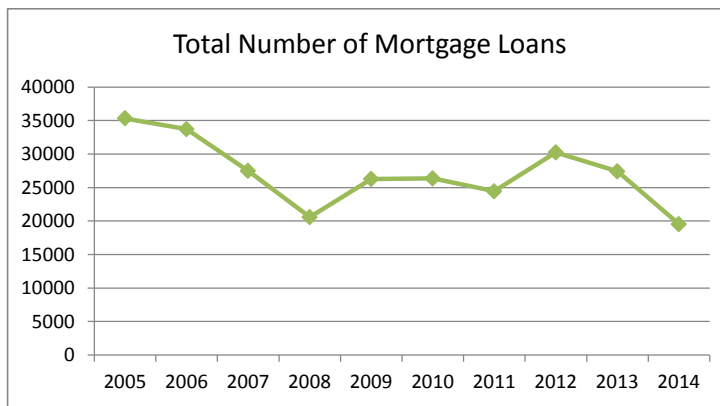
\*There are 4 banks with Allegheny County branches that do not do residential mortgage lending as part of their regular business: BNY Mellon, Enterprise Bank, TriState Capital Bank, and Woodforest National Bank. We do not include tables for those banks, although they all reported a small number of applications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

## All Lenders

## Allegheny County excluding Pittsburgh Trends in Mortgage Lending 2005-2014

### Total Lending

	Total Lending	
	Count	Amount (000s)
2005	35,324	\$ 3,579,067
2006	33,721	\$ 3,264,629
2007	27,469	\$ 3,009,135
2008	20,590	\$ 2,691,369
2009	26,292	\$ 3,802,274
2010	26,364	\$ 3,821,740
2011	24,443	\$ 3,613,644
2012	30,244	\$ 4,521,781
2013	27,418	\$ 4,117,003
2014	19,529	\$ 2,922,065



### LMI Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3112	8.8%	\$ 161,872	4.5%
2006	2883	8.5%	\$ 144,685	4.4%
2007	2068	7.5%	\$ 111,704	3.7%
2008	1316	6.4%	\$ 74,351	2.8%
2009	1078	4.1%	\$ 68,050	1.8%
2010	1036	3.9%	\$ 67,306	1.8%
2011	910	3.7%	\$ 56,074	1.6%
2012	1631	5.4%	\$ 119,726	2.6%
2013	1715	6.3%	\$ 130,406	3.2%
2014	1541	7.9%	\$ 120,382	4.1%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	10,749	30%	\$ 752,912	21%
2006	10,148	30%	\$ 679,510	21%
2007	7,159	26%	\$ 456,062	15%
2008	5,307	26%	\$ 427,537	16%
2009	6,178	23%	\$ 494,319	13%
2010	5,958	23%	\$ 477,419	12%
2011	5,268	22%	\$ 420,775	12%
2012	6,369	21%	\$ 526,257	12%
2013	6,083	22%	\$ 504,092	12%
2014	4,816	25%	\$ 391,605	13%

### Minority Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	772	2.2%	\$ 42,206	1.2%
2006	759	2.3%	\$ 37,396	1.1%
2007	539	2.0%	\$ 27,404	0.9%
2008	331	1.6%	\$ 18,467	0.7%
2009	468	1.8%	\$ 31,512	0.8%
2010	433	1.6%	\$ 29,760	0.8%
2011	364	1.5%	\$ 23,528	0.7%
2012	447	1.5%	\$ 34,794	0.8%
2013	455	1.7%	\$ 31,236	0.8%
2014	438	2.2%	\$ 29,492	1.0%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1466	4.2%	\$ 120,772	3.4%
2006	1505	4.5%	\$ 118,087	3.6%
2007	1099	4.0%	\$ 89,367	3.0%
2008	750	3.6%	\$ 69,961	2.6%
2009	667	2.5%	\$ 70,513	1.9%
2010	581	2.2%	\$ 66,451	1.7%
2011	566	2.3%	\$ 63,677	1.8%
2012	690	2.3%	\$ 74,431	1.6%
2013	749	2.7%	\$ 82,710	2.0%
2014	664	3.4%	\$ 70,502	2.4%

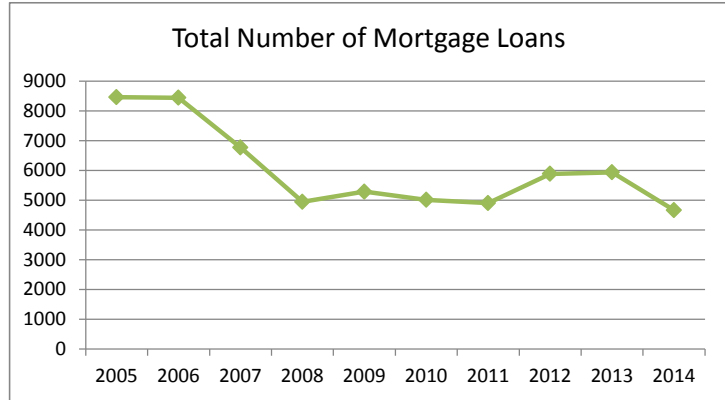


## All Lenders

## City of Pittsburgh Trends in Mortgage Lending 2005-2014

### Total Lending

	Total Lending	
	Count	Amount (000s)
2005	8458	\$ 711,687
2006	8441	\$ 799,307
2007	6774	\$ 690,523
2008	4943	\$ 570,088
2009	5287	\$ 720,250
2010	5010	\$ 704,613
2011	4902	\$ 732,105
2012	5883	\$ 959,943
2013	5934	\$ 950,443
2014	4668	\$ 965,537



### LMI Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2727	32%	\$ 183,849	26%
2006	2808	33%	\$ 256,769	32%
2007	2158	32%	\$ 174,056	25%
2008	1474	30%	\$ 128,311	23%
2009	1345	25%	\$ 138,136	19%
2010	1307	26%	\$ 165,783	24%
2011	1251	26%	\$ 145,638	20%
2012	1820	31%	\$ 209,323	22%
2013	1993	34%	\$ 262,930	28%
2014	1754	38%	\$ 358,824	37%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3400	40%	\$ 200,499	28%
2006	3393	40%	\$ 293,206	37%
2007	2347	35%	\$ 130,282	19%
2008	1672	34%	\$ 105,182	18%
2009	1603	30%	\$ 114,845	16%
2010	1512	30%	\$ 104,537	15%
2011	1375	28%	\$ 93,907	13%
2012	1574	27%	\$ 116,278	12%
2013	1659	28%	\$ 120,591	13%
2014	1342	29%	\$ 94,647	10%

### Minority Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1014	12%	\$ 60,351	8%
2006	982	12%	\$ 127,075	16%
2007	781	12%	\$ 54,296	8%
2008	474	10%	\$ 34,977	6%
2009	364	7%	\$ 34,664	5%
2010	388	8%	\$ 50,692	7%
2011	354	7%	\$ 38,885	5%
2012	518	9%	\$ 64,811	7%
2013	541	9%	\$ 84,693	9%
2014	471	10%	\$ 85,940	9%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	909	11%	\$ 55,828	7.8%
2006	944	11%	\$ 58,121	7.3%
2007	658	10%	\$ 41,040	5.9%
2008	429	9%	\$ 30,399	5.3%
2009	347	7%	\$ 25,942	3.6%
2010	337	7%	\$ 26,466	3.8%
2011	253	5%	\$ 21,168	2.9%
2012	312	5%	\$ 25,990	2.7%
2013	416	7%	\$ 33,349	3.5%
2014	387	8%	\$ 28,988	3.0%

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		143	1%	\$ 5,122	0%	40	0%	\$ 1,569	0%	8	0%	\$ 337	0%	83	3%	\$ 2,679	1%
	Low	58	41%	\$ 1,250	24%	14	35%	\$ 346	22%	2	25%	\$ 96	28%	40	48%	\$ 726	27%
	Moderate	31	22%	\$ 1,051	21%	7	18%	\$ 157	10%	1	13%	\$ 53	16%	21	25%	\$ 815	30%
	Middle	25	17%	\$ 894	17%	9	23%	\$ 259	17%	1	13%	\$ 45	13%	11	13%	\$ 324	12%
	Upper	12	8%	\$ 543	11%	5	13%	\$ 240	15%	-	0%	\$ -	0%	4	5%	\$ 190	7%
	NA	17	12%	\$ 1,384	27%	5	13%	\$ 567	36%	4	50%	\$ 143	42%	7	8%	\$ 624	23%
<b>Moderate (50-79% of HUD Area Median Income)</b>		1,642	10%	\$ 98,472	4%	766	8%	\$ 48,823	4%	179	8%	\$ 14,324	4%	530	16%	\$ 23,629	8%
	Low	356	22%	\$ 12,961	13%	129	17%	\$ 5,445	11%	28	16%	\$ 1,677	12%	167	32%	\$ 4,604	19%
	Moderate	428	26%	\$ 20,690	21%	190	25%	\$ 9,186	19%	58	32%	\$ 4,403	31%	135	25%	\$ 4,708	20%
	Middle	339	21%	\$ 18,367	19%	173	23%	\$ 9,625	20%	27	15%	\$ 2,345	16%	108	20%	\$ 4,540	19%
	Upper	335	20%	\$ 28,522	29%	185	24%	\$ 15,187	31%	21	12%	\$ 2,546	18%	83	16%	\$ 5,541	23%
	NA	184	11%	\$ 17,932	18%	89	12%	\$ 9,380	19%	45	25%	\$ 3,353	23%	37	7%	\$ 4,236	18%
<b>Middle (80-119% of HUD Area Median Income)</b>		6,901	41%	\$ 640,755	29%	3,669	38%	\$ 351,371	26%	990	46%	\$ 119,221	37%	1,479	45%	\$ 101,999	35%
	Low	782	11%	\$ 40,385	6%	285	8%	\$ 14,864	4%	84	8%	\$ 6,105	5%	320	22%	\$ 14,480	14%
	Moderate	1,647	24%	\$ 119,966	19%	802	22%	\$ 56,553	16%	296	30%	\$ 30,107	25%	373	25%	\$ 20,971	21%
	Middle	1,762	26%	\$ 152,913	24%	957	26%	\$ 80,541	23%	255	26%	\$ 32,595	27%	361	24%	\$ 23,487	23%
	Upper	2,281	33%	\$ 255,232	40%	1,425	39%	\$ 155,160	44%	220	22%	\$ 36,371	31%	367	25%	\$ 35,326	35%
	NA	429	6%	\$ 72,259	11%	200	5%	\$ 44,253	13%	135	14%	\$ 14,043	12%	58	4%	\$ 7,735	8%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		8,292	49%	\$ 1,459,805	66%	5,075	53%	\$ 939,210	70%	998	46%	\$ 184,991	58%	1,200	36%	\$ 161,969	56%
	Low	361	4%	\$ 24,120	2%	151	3%	\$ 9,424	1%	30	3%	\$ 2,489	1%	142	12%	\$ 9,941	6%
	Moderate	997	12%	\$ 95,541	7%	516	10%	\$ 48,023	5%	155	16%	\$ 19,711	11%	205	17%	\$ 16,269	10%
	Middle	1,538	19%	\$ 182,425	12%	885	17%	\$ 99,140	11%	235	24%	\$ 37,676	20%	236	20%	\$ 24,188	15%
	Upper	5,053	61%	\$ 1,049,233	72%	3,370	66%	\$ 709,087	75%	461	46%	\$ 104,495	56%	579	48%	\$ 104,603	65%
	NA	343	4%	\$ 108,486	7%	153	3%	\$ 73,536	8%	117	12%	\$ 20,620	11%	38	3%	\$ 6,968	4%
<b>Total</b>		16,978	100%	\$ 2,204,154	100%	9,550	100%	\$ 1,340,973	100%	2,175	100%	\$ 318,873	100%	3,292	100%	\$ 290,276	100%

City of Pittsburgh

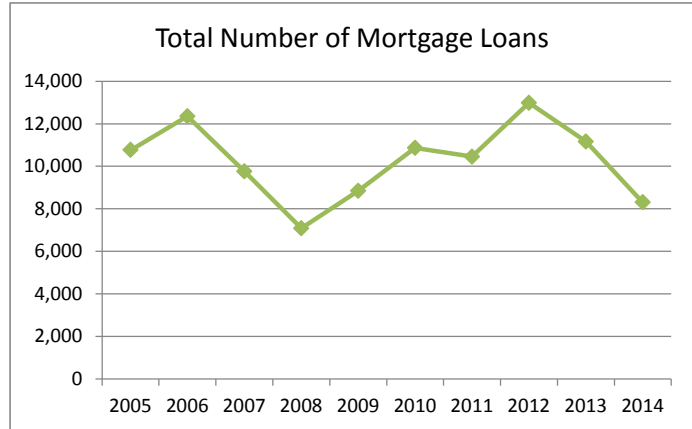
Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		<b>760</b>	<b>9%</b>	<b>\$ 327,084</b>	<b>21%</b>	<b>396</b>	<b>8%</b>	<b>\$ 194,785</b>	<b>20%</b>	<b>54</b>	<b>6%</b>	<b>\$ 59,861</b>	<b>34%</b>	<b>214</b>	<b>13%</b>	<b>\$ 13,566</b>	<b>9%</b>
	Low	167	22%	\$ 6,871	2%	58	15%	\$ 2,322	1%	6	11%	\$ 384	1%	86	40%	\$ 3,370	25%
	Moderate	153	20%	\$ 9,234	3%	74	19%	\$ 5,348	3%	3	6%	\$ 222	0%	58	27%	\$ 2,523	19%
	Middle	132	17%	\$ 12,619	4%	72	18%	\$ 7,674	4%	5	9%	\$ 659	1%	31	14%	\$ 1,865	14%
	Upper	183	24%	\$ 29,458	9%	125	32%	\$ 20,141	10%	7	13%	\$ 1,537	3%	24	11%	\$ 3,017	22%
	NA	125	16%	\$ 268,902	82%	67	17%	\$ 159,300	82%	33	61%	\$ 57,059	95%	15	7%	\$ 2,791	21%
<b>Moderate (50-79% of HUD Area Median Income)</b>		<b>2,573</b>	<b>31%</b>	<b>\$ 278,742</b>	<b>18%</b>	<b>1,358</b>	<b>29%</b>	<b>\$ 164,039</b>	<b>17%</b>	<b>252</b>	<b>29%</b>	<b>\$ 25,655</b>	<b>14%</b>	<b>602</b>	<b>37%</b>	<b>\$ 37,144</b>	<b>26%</b>
	Low	432	17%	\$ 19,486	7%	167	12%	\$ 8,081	5%	15	6%	\$ 1,086	4%	194	32%	\$ 7,570	20%
	Moderate	616	24%	\$ 38,694	14%	335	25%	\$ 22,142	13%	39	15%	\$ 3,081	12%	160	27%	\$ 7,788	21%
	Middle	540	21%	\$ 45,098	16%	303	22%	\$ 25,514	16%	33	13%	\$ 3,737	15%	110	18%	\$ 7,034	19%
	Upper	650	25%	\$ 82,404	30%	426	31%	\$ 54,248	33%	27	11%	\$ 4,128	16%	100	17%	\$ 10,695	29%
	NA	335	13%	\$ 93,060	33%	127	9%	\$ 54,054	33%	138	55%	\$ 13,623	53%	38	6%	\$ 4,057	11%
<b>Middle (80-119% of HUD Area Median Income)</b>		<b>3,340</b>	<b>40%</b>	<b>\$ 524,390</b>	<b>33%</b>	<b>1,892</b>	<b>41%</b>	<b>\$ 326,877</b>	<b>34%</b>	<b>396</b>	<b>45%</b>	<b>\$ 50,052</b>	<b>28%</b>	<b>603</b>	<b>37%</b>	<b>\$ 52,084</b>	<b>36%</b>
	Low	378	11%	\$ 22,533	4%	166	9%	\$ 10,255	3%	33	8%	\$ 2,305	5%	117	19%	\$ 6,438	12%
	Moderate	755	23%	\$ 61,065	12%	425	22%	\$ 34,036	10%	80	20%	\$ 8,160	16%	160	27%	\$ 11,192	21%
	Middle	711	21%	\$ 69,547	13%	435	23%	\$ 43,043	13%	47	12%	\$ 6,184	12%	138	23%	\$ 11,672	22%
	Upper	1,129	34%	\$ 175,798	34%	726	38%	\$ 117,095	36%	68	17%	\$ 12,217	24%	156	26%	\$ 19,297	37%
	NA	367	11%	\$ 195,447	37%	140	7%	\$ 122,448	37%	168	42%	\$ 21,186	42%	32	5%	\$ 3,485	7%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		<b>1,682</b>	<b>20%</b>	<b>\$ 436,601</b>	<b>28%</b>	<b>1,022</b>	<b>22%</b>	<b>\$ 279,836</b>	<b>29%</b>	<b>180</b>	<b>20%</b>	<b>\$ 42,607</b>	<b>24%</b>	<b>199</b>	<b>12%</b>	<b>\$ 40,165</b>	<b>28%</b>
	Low	66	4%	\$ 5,092	1%	26	3%	\$ 2,047	1%	4	2%	\$ 460	1%	24	12%	\$ 1,635	4%
	Moderate	163	10%	\$ 19,510	4%	91	9%	\$ 10,416	4%	16	9%	\$ 2,278	5%	33	17%	\$ 4,256	11%
	Middle	249	15%	\$ 33,289	8%	153	15%	\$ 20,853	7%	21	12%	\$ 3,025	7%	37	19%	\$ 4,605	11%
	Upper	1,031	61%	\$ 289,970	66%	707	69%	\$ 197,515	71%	44	24%	\$ 13,151	31%	95	48%	\$ 24,737	62%
	NA	173	10%	\$ 88,740	20%	45	4%	\$ 49,005	18%	95	53%	\$ 23,693	56%	10	5%	\$ 4,932	12%
<b>Total</b>		<b>8,355</b>	<b>100%</b>	<b>\$ 1,566,817</b>	<b>100%</b>	<b>4,668</b>	<b>100%</b>	<b>\$ 965,537</b>	<b>100%</b>	<b>882</b>	<b>100%</b>	<b>\$ 178,175</b>	<b>100%</b>	<b>1,618</b>	<b>100%</b>	<b>\$ 142,959</b>	<b>100%</b>

## Banks with Branches in Allegheny County\*

## Allegheny County excluding Pittsburgh Trends in Mortgage Lending 2005-2014

### Total Lending

	Total Lending	
	Count	Amount (000s)
2005	10,765	\$ 820,479
2006	12,351	\$ 876,518
2007	9,761	\$ 787,562
2008	7,090	\$ 703,680
2009	8,841	\$ 1,072,914
2010	10,868	\$ 1,384,386
2011	10,452	\$ 1,371,558
2012	12,980	\$ 1,743,447
2013	11,158	\$ 1,575,399
2014	8,307	\$ 1,114,209



### LMI Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	890	8.3%	\$ 33,924	4.1%
2006	1000	8.1%	\$ 40,303	4.6%
2007	679	7.0%	\$ 29,725	3.8%
2008	518	7.3%	\$ 25,617	3.6%
2009	461	5.2%	\$ 25,192	2.3%
2010	541	5.0%	\$ 31,078	2.2%
2011	469	4.5%	\$ 25,522	1.9%
2012	813	6.3%	\$ 53,738	3.1%
2013	732	6.6%	\$ 56,776	3.6%
2014	712	8.6%	\$ 43,790	3.9%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3143	29%	\$ 154,540	19%
2006	3748	30%	\$ 177,282	20%
2007	2513	26%	\$ 110,357	14%
2008	1777	25%	\$ 87,504	12%
2009	2111	24%	\$ 125,029	12%
2010	2463	23%	\$ 156,927	11%
2011	2308	22%	\$ 153,045	11%
2012	2658	20%	\$ 185,806	11%
2013	2341	21%	\$ 163,472	10%
2014	1829	22%	\$ 121,459	11%

### Minority Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	193	1.8%	\$ 7,669	0.9%
2006	229	1.9%	\$ 9,315	1.1%
2007	162	1.7%	\$ 8,167	1.0%
2008	113	1.6%	\$ 5,958	0.8%
2009	192	2.2%	\$ 11,616	1.1%
2010	197	1.8%	\$ 10,312	0.7%
2011	168	1.6%	\$ 10,022	0.7%
2012	207	1.6%	\$ 15,598	0.9%
2013	173	1.6%	\$ 11,695	0.7%
2014	179	2.2%	\$ 11,412	1.0%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	258	2.4%	\$ 14,260	1.7%
2006	365	3.0%	\$ 20,310	2.3%
2007	264	2.7%	\$ 14,163	1.8%
2008	203	2.9%	\$ 16,221	2.3%
2009	212	2.4%	\$ 16,255	1.5%
2010	212	2.0%	\$ 21,501	1.6%
2011	193	1.8%	\$ 17,939	1.3%
2012	244	1.9%	\$ 18,851	1.1%
2013	250	2.2%	\$ 21,997	1.4%
2014	207	2.5%	\$ 18,221	1.6%

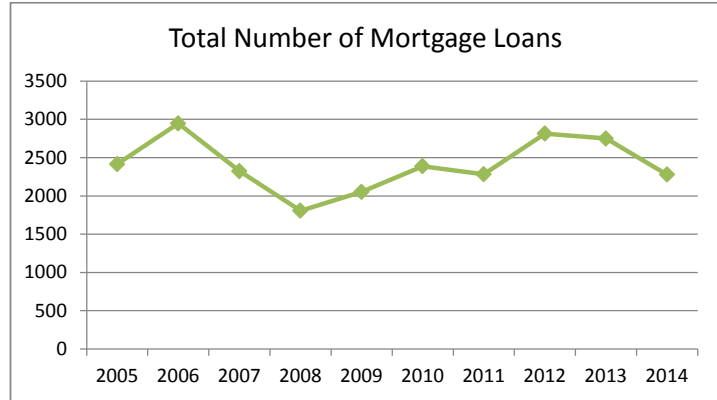
\*Includes mortgage lending subsidiaries

## Banks with Branches in Allegheny County\*

## City of Pittsburgh Trends in Mortgage Lending 2005-2014

### Total Lending

	Total Lending	
	Count	Amount (000s)
2005	2416	\$ 154,024
2006	2947	\$ 207,779
2007	2323	\$ 189,749
2008	1806	\$ 186,059
2009	2053	\$ 243,538
2010	2387	\$ 296,359
2011	2282	\$ 328,169
2012	2815	\$ 488,385
2013	2750	\$ 430,642
2014	2279	\$ 414,756



### LMI Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	803	33%	\$ 42,456	28%
2006	1005	34%	\$ 55,000	26%
2007	752	32%	\$ 50,539	27%
2008	612	34%	\$ 49,072	26%
2009	616	30%	\$ 58,771	24%
2010	695	29%	\$ 67,268	23%
2011	644	28%	\$ 67,550	21%
2012	949	34%	\$ 120,529	25%
2013	986	36%	\$ 131,544	31%
2014	918	40%	\$ 98,628	24%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1010	42%	\$ 43,319	28%
2006	1274	43%	\$ 66,203	32%
2007	851	37%	\$ 33,486	18%
2008	611	34%	\$ 28,185	15%
2009	648	32%	\$ 35,892	15%
2010	731	31%	\$ 40,476	14%
2011	674	30%	\$ 39,025	12%
2012	773	27%	\$ 49,280	10%
2013	736	27%	\$ 45,818	11%
2014	604	27%	\$ 36,248	9%

### Minority Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	273	11%	\$ 11,975	8%
2006	315	11%	\$ 14,863	7%
2007	267	11%	\$ 16,499	9%
2008	187	10%	\$ 12,593	7%
2009	165	8%	\$ 17,331	7%
2010	231	10%	\$ 13,854	5%
2011	189	8%	\$ 19,905	6%
2012	261	9%	\$ 39,827	8%
2013	272	10%	\$ 57,670	13%
2014	220	10%	\$ 20,875	5%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	210	9%	\$ 8,757	6%
2006	244	8%	\$ 10,980	5%
2007	199	9%	\$ 9,004	5%
2008	149	8%	\$ 9,303	5%
2009	147	7%	\$ 9,141	4%
2010	189	8%	\$ 11,634	4%
2011	114	5%	\$ 9,073	3%
2012	134	5%	\$ 9,954	2%
2013	165	6%	\$ 12,580	3%
2014	158	7%	\$ 9,620	2%

\*Includes mortgage lending subsidiaries

Banks with Branches in Allegheny County\*

2014 Loans by Census Tract and Borrower Income Level

Allegheny County excluding Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		124	1%	\$ 4,322	0%	37	0%	\$ 1,419	0%	1	0%	\$ 45	0%	77	3%	\$ 2,507	1%
	Low	53	43%	\$ 1,042	24%	12	32%	\$ 254	18%	-	0%	\$ -	0%	39	51%	\$ 706	28%
	Moderate	30	24%	\$ 998	23%	7	19%	\$ 157	11%	-	0%	\$ -	0%	21	27%	\$ 815	33%
	Middle	20	16%	\$ 610	14%	8	22%	\$ 201	14%	1	100%	\$ 45	100%	9	12%	\$ 256	10%
	Upper	9	7%	\$ 454	11%	5	14%	\$ 240	17%	-	0%	\$ -	0%	2	3%	\$ 129	5%
	NA	12	10%	\$ 1,218	28%	5	14%	\$ 567	40%	-	0%	\$ -	0%	6	8%	\$ 601	24%
<b>Moderate (50-79% of HUD Area Median Income)</b>		1,302	10%	\$ 73,129	5%	675	8%	\$ 42,371	4%	12	5%	\$ 864	2%	479	16%	\$ 20,656	8%
	Low	300	23%	\$ 10,153	14%	114	17%	\$ 4,826	11%	2	17%	\$ 101	12%	159	33%	\$ 4,259	21%
	Moderate	335	26%	\$ 14,284	20%	170	25%	\$ 7,986	19%	4	33%	\$ 261	30%	124	26%	\$ 4,197	20%
	Middle	276	21%	\$ 14,153	19%	150	22%	\$ 8,182	19%	3	25%	\$ 280	32%	94	20%	\$ 3,915	19%
	Upper	265	20%	\$ 21,252	29%	157	23%	\$ 12,448	29%	1	8%	\$ 98	11%	72	15%	\$ 4,868	24%
	NA	126	10%	\$ 13,287	18%	84	12%	\$ 8,929	21%	2	17%	\$ 124	14%	30	6%	\$ 3,417	17%
<b>Middle (80-119% of HUD Area Median Income)</b>		5,221	40%	\$ 454,854	28%	3,205	39%	\$ 302,566	27%	84	34%	\$ 10,292	23%	1,327	46%	\$ 88,887	36%
	Low	624	12%	\$ 29,426	6%	249	8%	\$ 12,505	4%	6	7%	\$ 464	5%	299	23%	\$ 13,011	15%
	Moderate	1,206	23%	\$ 77,525	17%	703	22%	\$ 48,221	16%	22	26%	\$ 2,100	20%	340	26%	\$ 18,292	21%
	Middle	1,312	25%	\$ 101,998	22%	824	26%	\$ 66,633	22%	23	27%	\$ 2,893	28%	319	24%	\$ 20,265	23%
	Upper	1,840	35%	\$ 192,971	42%	1,265	39%	\$ 134,503	44%	26	31%	\$ 4,085	40%	325	24%	\$ 31,065	35%
	NA	239	5%	\$ 52,934	12%	164	5%	\$ 40,704	13%	7	8%	\$ 750	7%	44	3%	\$ 6,254	7%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		6,396	49%	\$ 1,071,102	67%	4,390	53%	\$ 767,853	69%	151	61%	\$ 34,085	75%	1,023	35%	\$ 133,106	54%
	Low	274	4%	\$ 16,784	2%	121	3%	\$ 6,618	1%	1	1%	\$ 80	0%	126	12%	\$ 8,475	6%
	Moderate	761	12%	\$ 67,698	6%	453	10%	\$ 40,892	5%	18	12%	\$ 2,502	7%	184	18%	\$ 14,451	11%
	Middle	1,173	18%	\$ 128,349	12%	781	18%	\$ 85,381	11%	32	21%	\$ 5,316	16%	208	20%	\$ 20,579	15%
	Upper	4,004	63%	\$ 798,228	75%	2,918	66%	\$ 589,764	77%	80	53%	\$ 20,798	61%	478	47%	\$ 84,735	64%
	NA	184	3%	\$ 60,043	6%	117	3%	\$ 45,198	6%	20	13%	\$ 5,389	16%	27	3%	\$ 4,866	4%
<b>Total</b>		13,043	100%	\$ 1,603,407	100%	8,307	100%	\$ 1,114,209	100%	248	100%	\$ 45,286	100%	2,906	100%	\$ 245,156	100%

\*includes mortgage lending subsidiaries

Banks with Branches in Allegheny County\*

2014 Loans by Census Tract and Borrower Income Level

City of Pittsburgh

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		<b>403</b>	<b>11%</b>	<b>\$ 43,434</b>	<b>8%</b>	<b>214</b>	<b>9%</b>	<b>\$ 30,012</b>	<b>7%</b>	<b>6</b>	<b>8%</b>	<b>\$ 1,025</b>	<b>9%</b>	<b>138</b>	<b>15%</b>	<b>\$ 7,883</b>	<b>13%</b>
	Low	103	26%	\$ 3,750	9%	35	16%	\$ 1,380	5%	-	0%	\$ -	0%	58	42%	\$ 1,915	24%
	Moderate	78	19%	\$ 3,911	9%	35	16%	\$ 2,111	7%	-	0%	\$ -	0%	33	24%	\$ 1,286	16%
	Middle	63	16%	\$ 5,138	12%	29	14%	\$ 3,043	10%	1	17%	\$ 52	5%	23	17%	\$ 1,283	16%
	Upper	92	23%	\$ 13,530	31%	62	29%	\$ 9,183	31%	4	67%	\$ 805	79%	14	10%	\$ 1,074	14%
	NA	67	17%	\$ 17,105	39%	53	25%	\$ 14,295	48%	1	17%	\$ 168	16%	10	7%	\$ 2,325	29%
<b>Moderate (50-79% of HUD Area Median Income)</b>		<b>1,199</b>	<b>32%</b>	<b>\$ 99,483</b>	<b>18%</b>	<b>704</b>	<b>31%</b>	<b>\$ 68,616</b>	<b>17%</b>	<b>11</b>	<b>15%</b>	<b>\$ 1,200</b>	<b>10%</b>	<b>350</b>	<b>38%</b>	<b>\$ 16,952</b>	<b>27%</b>
	Low	230	19%	\$ 8,628	9%	86	12%	\$ 3,723	5%	-	0%	\$ -	0%	121	35%	\$ 4,034	24%
	Moderate	266	22%	\$ 12,728	13%	147	21%	\$ 8,210	12%	2	18%	\$ 166	14%	95	27%	\$ 3,007	18%
	Middle	237	20%	\$ 16,841	17%	135	19%	\$ 10,191	15%	3	27%	\$ 393	33%	61	17%	\$ 3,122	18%
	Upper	322	27%	\$ 37,648	38%	229	33%	\$ 27,531	40%	1	9%	\$ 77	6%	56	16%	\$ 4,840	29%
	NA	144	12%	\$ 23,638	24%	107	15%	\$ 18,961	28%	5	45%	\$ 564	47%	17	5%	\$ 1,949	11%
<b>Middle (80-119% of HUD Area Median Income)</b>		<b>1,376</b>	<b>37%</b>	<b>\$ 225,520</b>	<b>41%</b>	<b>861</b>	<b>38%</b>	<b>\$ 180,842</b>	<b>44%</b>	<b>36</b>	<b>50%</b>	<b>\$ 5,329</b>	<b>45%</b>	<b>318</b>	<b>35%</b>	<b>\$ 23,496</b>	<b>37%</b>
	Low	176	13%	\$ 8,172	4%	77	9%	\$ 4,368	2%	4	11%	\$ 263	5%	70	22%	\$ 2,497	11%
	Moderate	299	22%	\$ 20,279	9%	178	21%	\$ 12,287	7%	11	31%	\$ 1,195	22%	86	27%	\$ 4,876	21%
	Middle	277	20%	\$ 22,422	10%	167	19%	\$ 13,637	8%	4	11%	\$ 481	9%	71	22%	\$ 5,228	22%
	Upper	490	36%	\$ 69,712	31%	340	39%	\$ 51,119	28%	12	33%	\$ 2,167	41%	73	23%	\$ 8,573	36%
	NA	134	10%	\$ 104,935	47%	99	11%	\$ 99,431	55%	5	14%	\$ 1,223	23%	18	6%	\$ 2,322	10%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		<b>738</b>	<b>20%</b>	<b>\$ 180,289</b>	<b>33%</b>	<b>500</b>	<b>22%</b>	<b>\$ 135,286</b>	<b>33%</b>	<b>19</b>	<b>26%</b>	<b>\$ 4,355</b>	<b>37%</b>	<b>104</b>	<b>11%</b>	<b>\$ 14,723</b>	<b>23%</b>
	Low	27	4%	\$ 1,208	1%	7	1%	\$ 397	0%	1	5%	\$ 88	2%	14	13%	\$ 536	4%
	Moderate	70	9%	\$ 6,891	4%	39	8%	\$ 3,772	3%	-	0%	\$ -	0%	19	18%	\$ 2,233	15%
	Middle	109	15%	\$ 12,021	7%	70	14%	\$ 8,595	6%	4	21%	\$ 521	12%	19	18%	\$ 1,460	10%
	Upper	485	66%	\$ 131,018	73%	351	70%	\$ 98,870	73%	11	58%	\$ 3,149	72%	50	48%	\$ 9,895	67%
	NA	47	6%	\$ 29,151	16%	33	7%	\$ 23,652	17%	3	16%	\$ 597	14%	2	2%	\$ 599	4%
<b>Total</b>		<b>3,716</b>	<b>100%</b>	<b>\$ 548,726</b>	<b>100%</b>	<b>2,279</b>	<b>100%</b>	<b>\$ 414,756</b>	<b>100%</b>	<b>72</b>	<b>100%</b>	<b>\$ 11,909</b>	<b>100%</b>	<b>910</b>	<b>100%</b>	<b>\$ 63,054</b>	<b>100%</b>

\*includes mortgage lending subsidiaries

# Allegheny Valley Bank

# Allegheny County excluding Pittsburgh Trends in Mortgage Lending 2005-2014

## Total Lending

	Total Lending	
	Count	Amount (000s)
2005	168	\$ 9,137
2006	193	\$ 13,016
2007	170	\$ 10,658
2008	110	\$ 8,907
2009	160	\$ 13,284
2010	92	\$ 9,914
2011	122	\$ 12,886
2012	118	\$ 12,620
2013	226	\$ 31,551
2014	152	\$ 20,901



## LMI Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	15	8.9%	\$ 393	4.3%
2006	8	4.1%	\$ 322	2.5%
2007	13	7.6%	\$ 1,324	12.4%
2008	15	13.6%	\$ 842	9.5%
2009	15	9.4%	\$ 542	4.1%
2010	3	3.3%	\$ 159	1.6%
2011	3	2.5%	\$ 182	1.4%
2012	12	10.2%	\$ 640	5.1%
2013	17	7.5%	\$ 1,241	3.9%
2014	10	6.6%	\$ 788	3.8%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	54	32%	\$ 2,103	23%
2006	45	23%	\$ 2,447	19%
2007	40	24%	\$ 1,343	13%
2008	25	23%	\$ 901	10%
2009	42	26%	\$ 1,497	11%
2010	22	24%	\$ 977	10%
2011	27	22%	\$ 1,083	8%
2012	23	19%	\$ 1,154	9%
2013	53	23%	\$ 3,343	11%
2014	32	21%	\$ 2,037	10%

## Minority Lending

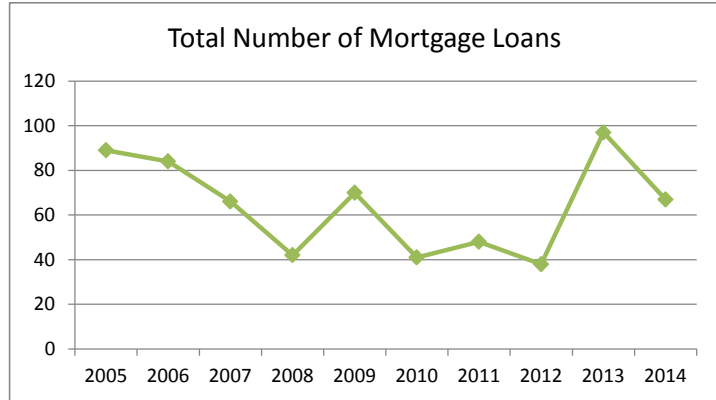
	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	2	1.0%	\$ 35	0.3%
2007	3	1.8%	\$ 952	9%
2008	0	0%	\$ -	0%
2009	3	1.9%	\$ 99	0.7%
2010	2	2.2%	\$ 44	0.4%
2011	2	1.6%	\$ 125	1.0%
2012	0	0%	\$ -	0%
2013	1	0%	\$ 15	0%
2014	3	2.0%	\$ 181	0.9%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	3	1.6%	\$ 248	1.9%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	2	1.3%	\$ 224	1.7%
2010	1	1.1%	\$ 14	0.1%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	4	1.8%	\$ 747	2.4%
2014	4	2.6%	\$ 392	1.9%



**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	89	\$ 3,303
2006	84	\$ 5,474
2007	66	\$ 6,337
2008	42	\$ 3,532
2009	70	\$ 6,728
2010	41	\$ 3,889
2011	48	\$ 4,211
2012	38	\$ 3,998
2013	97	\$ 12,673
2014	67	\$ 8,581



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	33	37%	\$ 1,000	30%
2006	51	61%	\$ 2,501	46%
2007	36	55%	\$ 4,284	68%
2008	18	43%	\$ 1,677	47%
2009	32	46%	\$ 1,812	27%
2010	15	37%	\$ 733	19%
2011	24	50%	\$ 1,918	46%
2012	16	42%	\$ 1,016	25%
2013	42	43%	\$ 5,331	42%
2014	30	45%	\$ 3,943	46%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	50	56%	\$ 1,235	37%
2006	39	46%	\$ 1,847	34%
2007	28	42%	\$ 990	16%
2008	10	24%	\$ 307	9%
2009	25	36%	\$ 851	13%
2010	13	32%	\$ 490	13%
2011	24	50%	\$ 767	18%
2012	12	32%	\$ 515	13%
2013	22	23%	\$ 1,339	11%
2014	13	19%	\$ 643	7%

**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	7	8%	\$ 200	6%
2006	5	6%	\$ 649	12%
2007	8	12%	\$ 2,957	47%
2008	2	5%	\$ 219	6%
2009	5	7%	\$ 196	3%
2010	0	0%	\$ -	0%
2011	3	6%	\$ 622	15%
2012	4	11%	\$ 151	4%
2013	6	6%	\$ 794	6%
2014	6	9%	\$ 1,347	16%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	2%	\$ 108	3%
2006	1	1%	\$ 9	0%
2007	2	3%	\$ 35	1%
2008	1	2%	\$ 12	0%
2009	3	4%	\$ 119	2%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	3	4%	\$ 228	3%

Allegheny Valley Bank of Pittsburgh 2014 Loans by Census Tract and Borrower Income Level

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		2	1%	\$ 41	0%	2	1%	\$ 41	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	2	100%	\$ 41	100%	2	100%	\$ 41	100%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		13	7%	\$ 957	4%	8	5%	\$ 747	4%	-	0%	\$ -	0%	4	18%	\$ 159	6%
	Low	2	15%	\$ 71	7%	-	0%	\$ -	0%	-	0%	\$ -	0%	1	25%	\$ 20	13%
	Moderate	3	23%	\$ 161	17%	2	25%	\$ 127	17%	-	0%	\$ -	0%	1	25%	\$ 34	21%
	Middle	4	31%	\$ 226	24%	2	25%	\$ 121	16%	-	0%	\$ -	0%	2	50%	\$ 105	66%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	4	31%	\$ 499	52%	4	50%	\$ 499	67%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		76	39%	\$ 7,859	31%	56	37%	\$ 6,280	30%	-	0%	\$ -	0%	9	41%	\$ 787	31%
	Low	9	12%	\$ 387	5%	4	7%	\$ 214	3%	-	0%	\$ -	0%	3	33%	\$ 52	7%
	Moderate	15	20%	\$ 768	10%	10	18%	\$ 601	10%	-	0%	\$ -	0%	2	22%	\$ 60	8%
	Middle	19	25%	\$ 1,591	20%	14	25%	\$ 1,301	21%	-	0%	\$ -	0%	2	22%	\$ 74	9%
	Upper	21	28%	\$ 3,648	46%	17	30%	\$ 3,054	49%	-	0%	\$ -	0%	1	11%	\$ 246	31%
	NA	12	16%	\$ 1,465	19%	11	20%	\$ 1,110	18%	-	0%	\$ -	0%	1	11%	\$ 355	45%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		102	53%	\$ 16,713	65%	86	57%	\$ 13,833	66%	-	0%	\$ -	0%	9	41%	\$ 1,617	63%
	Low	6	6%	\$ 440	3%	2	2%	\$ 96	1%	-	0%	\$ -	0%	2	22%	\$ 150	9%
	Moderate	14	14%	\$ 1,488	9%	12	14%	\$ 958	7%	-	0%	\$ -	0%	2	22%	\$ 530	33%
	Middle	26	25%	\$ 3,326	20%	24	28%	\$ 2,909	21%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	55	54%	\$ 11,389	68%	47	55%	\$ 9,800	71%	-	0%	\$ -	0%	5	56%	\$ 937	58%
	NA	1	1%	\$ 70	0%	1	1%	\$ 70	1%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		193	100%	\$ 25,570	100%	152	100%	\$ 20,901	100%	-	0%	\$ -	0%	22	100%	\$ 2,563	100%

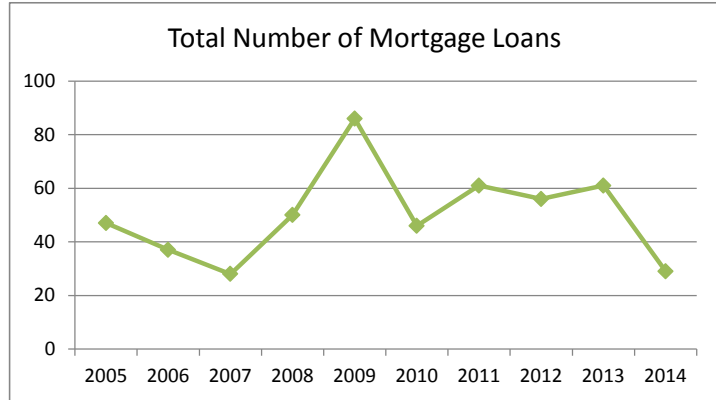
Allegheny Valley Bank of Pittsburgh 2014 Loans by Census Tract and Borrower Income Level

**City of Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		15	19%	\$ 1,287	13%	11	16%	\$ 1,090	13%	-	0%	\$ -	0%	2	22%	\$ 189	13%
	Low	4	27%	\$ 68	5%	1	9%	\$ 40	4%	-	0%	\$ -	0%	1	50%	\$ 20	11%
	Moderate	1	7%	\$ 10	1%	1	9%	\$ 10	1%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	2	13%	\$ 199	15%	1	9%	\$ 30	3%	-	0%	\$ -	0%	1	50%	\$ 169	89%
	Upper	5	33%	\$ 726	56%	5	45%	\$ 726	67%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	3	20%	\$ 284	22%	3	27%	\$ 284	26%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		22	27%	\$ 3,553	35%	19	28%	\$ 2,853	33%	-	0%	\$ -	0%	1	11%	\$ 675	45%
	Low	3	14%	\$ 133	4%	2	11%	\$ 128	4%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	4	18%	\$ 209	6%	3	16%	\$ 189	7%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	4	18%	\$ 108	3%	4	21%	\$ 108	4%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	5	23%	\$ 1,085	31%	4	21%	\$ 410	14%	-	0%	\$ -	0%	1	100%	\$ 675	100%
	NA	6	27%	\$ 2,018	57%	6	32%	\$ 2,018	71%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		37	46%	\$ 3,878	38%	32	48%	\$ 3,410	40%	-	0%	\$ -	0%	4	44%	\$ 444	30%
	Low	3	8%	\$ 133	3%	2	6%	\$ 109	3%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	7	19%	\$ 342	9%	4	13%	\$ 167	5%	-	0%	\$ -	0%	3	75%	\$ 175	39%
	Middle	4	11%	\$ 300	8%	4	13%	\$ 300	9%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	19	51%	\$ 2,774	72%	18	56%	\$ 2,505	73%	-	0%	\$ -	0%	1	25%	\$ 269	61%
	NA	4	11%	\$ 329	8%	4	13%	\$ 329	10%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		7	9%	\$ 1,418	14%	5	7%	\$ 1,228	14%	-	0%	\$ -	0%	2	22%	\$ 190	13%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	1	14%	\$ 180	13%	-	0%	\$ -	0%	-	0%	\$ -	0%	1	50%	\$ 180	95%
	Middle	2	29%	\$ 303	21%	1	20%	\$ 293	24%	-	0%	\$ -	0%	1	50%	\$ 10	5%
	Upper	3	43%	\$ 790	56%	3	60%	\$ 790	64%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	1	14%	\$ 145	10%	1	20%	\$ 145	12%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		81	100%	\$ 10,136	100%	67	100%	\$ 8,581	100%	-	0%	\$ -	0%	9	100%	\$ 1,498	100%

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	47	\$ 6,380
2006	37	\$ 5,735
2007	28	\$ 6,028
2008	50	\$ 7,948
2009	86	\$ 12,281
2010	46	\$ 6,393
2011	61	\$ 13,131
2012	56	\$ 9,121
2013	61	\$ 10,854
2014	29	\$ 5,635



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3	6.4%	\$ 180	2.8%
2006	3	8.1%	\$ 103	1.8%
2007	0	0.0%	\$ -	0%
2008	6	12.0%	\$ 991	12.5%
2009	5	5.8%	\$ 281	2.3%
2010	1	2.2%	\$ 60	0.9%
2011	1	1.6%	\$ 39	0.3%
2012	1	1.8%	\$ 96	1.1%
2013	2	3.3%	\$ 85	0.8%
2014	1	3.4%	\$ 78	1.4%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	7	15%	\$ 954	15%
2006	5	14%	\$ 599	10%
2007	4	14%	\$ 425	7%
2008	8	16%	\$ 690	9%
2009	15	17%	\$ 1,227	10%
2010	5	11%	\$ 355	6%
2011	7	11%	\$ 411	3%
2012	6	11%	\$ 624	7%
2013	9	15%	\$ 738	7%
2014	4	14%	\$ 438	8%

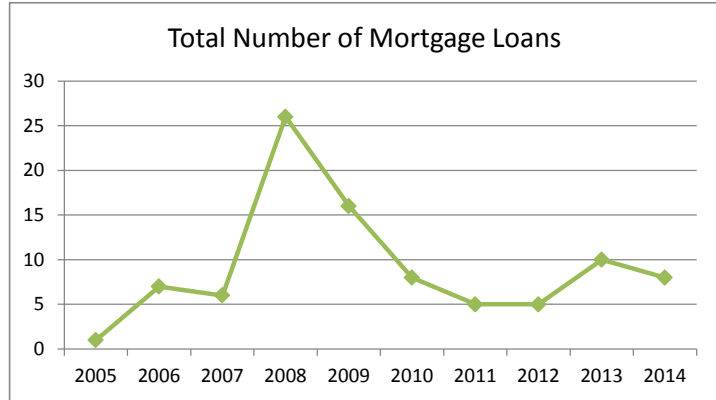
**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	1	2.0%	\$ 54	0.7%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	1	1.2%	\$ 73	0.6%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	1	1.6%	\$ 37	0.3%
2014	0	0%	\$ -	0%

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	1	\$ 2,208
2006	7	\$ 2,504
2007	6	\$ 502
2008	26	\$ 3,611
2009	16	\$ 3,919
2010	8	\$ 1,580
2011	5	\$ 2,984
2012	5	\$ 672
2013	10	\$ 1,696
2014	8	\$ 6,974



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	100%	\$ 2,208	100%
2006	1	14%	\$ 89	4%
2007	3	50%	\$ 192	38%
2008	14	54%	\$ 2,280	63%
2009	6	38%	\$ 2,195	56%
2010	0	0%	\$ -	0%
2011	1	20%	\$ 46	2%
2012	2	40%	\$ 208	31%
2013	0	0%	\$ -	0%
2014	2	25%	\$ 179	3%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	100%	\$ 2,208	100%
2006	4	57%	\$ 2,098	84%
2007	1	17%	\$ 76	15%
2008	6	23%	\$ 508	14%
2009	5	31%	\$ 432	11%
2010	2	25%	\$ 281	18%
2011	2	40%	\$ 90	3%
2012	1	20%	\$ 85	13%
2013	2	20%	\$ 98	6%
2014	1	13%	\$ 110	2%

**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	1	17%	\$ 62	12%
2008	1	4%	\$ 286	8%
2009	1	6%	\$ 78	2%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	1	13%	\$ 69	1%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	1	4%	\$ 286	8%
2009	0	0%	\$ -	0%
2010	1	13%	\$ 116	7%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		<b>1</b>	<b>8%</b>	<b>\$ 69</b>	<b>1%</b>	<b>1</b>	<b>13%</b>	<b>\$ 69</b>	<b>1%</b>	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	1	100%	\$ 69	100%	1	100%	\$ 69	100%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		<b>2</b>	<b>17%</b>	<b>\$ 186</b>	<b>2%</b>	<b>1</b>	<b>13%</b>	<b>\$ 110</b>	<b>2%</b>	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	1	50%	\$ 110	59%	1	100%	\$ 110	100%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	1	50%	\$ 76	41%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		<b>4</b>	<b>33%</b>	<b>\$ 530</b>	<b>7%</b>	<b>2</b>	<b>25%</b>	<b>\$ 319</b>	<b>5%</b>	-	0%	\$ -	0%	-	0%	\$ -	100%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	1	25%	\$ 112	21%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	55%
	Upper	2	50%	\$ 319	60%	2	100%	\$ 319	100%	-	0%	\$ -	0%	-	0%	\$ -	45%
	NA	1	25%	\$ 99	19%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		<b>5</b>	<b>42%</b>	<b>\$ 7,316</b>	<b>90%</b>	<b>4</b>	<b>50%</b>	<b>\$ 6,476</b>	<b>93%</b>	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	5	100%	\$ 7,316	100%	4	100%	\$ 6,476	100%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		<b>12</b>	<b>100%</b>	<b>\$ 8,101</b>	<b>100%</b>	<b>8</b>	<b>100%</b>	<b>\$ 6,974</b>	<b>100%</b>	<b>-</b>	<b>0%</b>	<b>\$ -</b>	<b>0%</b>	<b>-</b>	<b>0%</b>	<b>\$ -</b>	<b>0%</b>

**City of Pittsburgh**

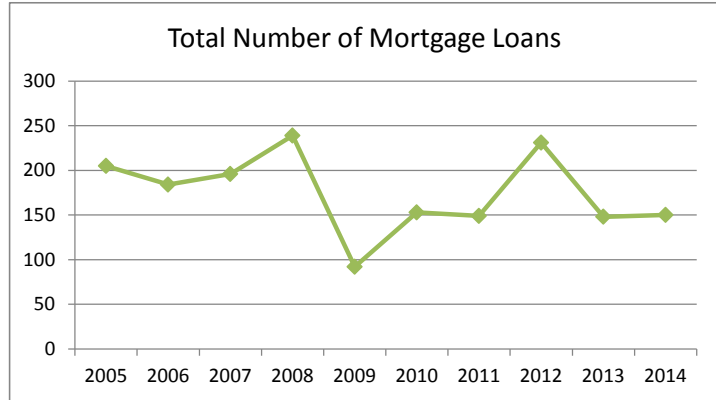
Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		<b>1</b>	<b>8%</b>	<b>\$ 69</b>	<b>1%</b>	<b>1</b>	<b>13%</b>	<b>\$ 69</b>	<b>1%</b>	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	1	100%	\$ 69	100%	1	100%	\$ 69	100%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		<b>2</b>	<b>17%</b>	<b>\$ 186</b>	<b>2%</b>	<b>1</b>	<b>13%</b>	<b>\$ 110</b>	<b>2%</b>	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	1	50%	\$ 110	59%	1	100%	\$ 110	100%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	1	50%	\$ 76	41%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		<b>4</b>	<b>33%</b>	<b>\$ 530</b>	<b>7%</b>	<b>2</b>	<b>25%</b>	<b>\$ 319</b>	<b>5%</b>	-	0%	\$ -	0%	-	0%	\$ -	100%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	1	25%	\$ 112	21%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	55%
	Upper	2	50%	\$ 319	60%	2	100%	\$ 319	100%	-	0%	\$ -	0%	-	0%	\$ -	45%
	NA	1	25%	\$ 99	19%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		<b>5</b>	<b>42%</b>	<b>\$ 7,316</b>	<b>90%</b>	<b>4</b>	<b>50%</b>	<b>\$ 6,476</b>	<b>93%</b>	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	5	100%	\$ 7,316	100%	4	100%	\$ 6,476	100%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		<b>12</b>	<b>100%</b>	<b>\$ 8,101</b>	<b>100%</b>	<b>8</b>	<b>100%</b>	<b>\$ 6,974</b>	<b>100%</b>	-	0%	\$ -	0%	-	0%	\$ -	0%

# Brentwood Bank

# Allegheny County excluding Pittsburgh Trends in Mortgage Lending 2005-2014

## Total Lending

Total Lending		
	Count	Amount (000s)
2005	205	\$ 20,179
2006	184	\$ 17,443
2007	196	\$ 16,355
2008	239	\$ 23,631
2009	92	\$ 10,484
2010	153	\$ 17,697
2011	149	\$ 32,383
2012	231	\$ 33,796
2013	148	\$ 21,964
2014	150	\$ 24,780



## LMI Lending

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	7	3.4%	\$ 433	2.1%
2006	1	0.5%	\$ 75	0.4%
2007	6	3.1%	\$ 1,108	6.8%
2008	11	4.6%	\$ 1,810	7.7%
2009	3	3.3%	\$ 386	3.7%
2010	4	2.6%	\$ 953	5.4%
2011	3	2.0%	\$ 318	1.0%
2012	6	2.6%	\$ 2,042	6.0%
2013	11	7.4%	\$ 1,402	6.4%
2014	14	9.3%	\$ 1,384	5.6%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	57	28%	\$ 4,303	21.3%
2006	44	24%	\$ 4,216	24.2%
2007	26	13%	\$ 1,353	8.3%
2008	30	13%	\$ 1,382	5.8%
2009	15	16%	\$ 756	7.2%
2010	24	16%	\$ 1,173	6.6%
2011	25	17%	\$ 1,863	5.8%
2012	38	16%	\$ 2,021	6.0%
2013	13	9%	\$ 885	4.0%
2014	15	10%	\$ 997	4.0%

## Minority Lending

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	0.5%	\$ 84	0.4%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	3	1.3%	\$ 934	4.0%
2009	1	1.1%	\$ 170	1.6%
2010	2	1.3%	\$ 348	2.0%
2011	0	0%	\$ -	0%
2012	2	0.9%	\$ 1,669	4.9%
2013	2	1.4%	\$ 450	2.0%
2014	2	1.3%	\$ 522	2.1%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	0.5%	\$ 50	0.2%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	1	0.7%	\$ 136	0.5%

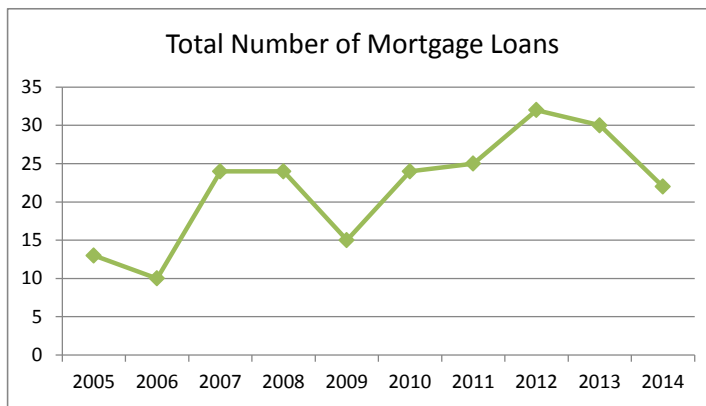


# Brentwood Bank

# City of Pittsburgh Trends in Mortgage Lending 2005-2014

## Total Lending

	Total Lending	
	Count	Amount (000s)
2005	13	\$ 866
2006	10	\$ 1,297
2007	24	\$ 2,247
2008	24	\$ 6,665
2009	15	\$ 1,488
2010	24	\$ 3,011
2011	25	\$ 3,575
2012	32	\$ 4,918
2013	30	\$ 8,301
2014	22	\$ 4,247



## LMI Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	15%	\$ 161	19%
2006	1	10%	\$ 50	4%
2007	6	25%	\$ 385	17%
2008	6	25%	\$ 1,623	24%
2009	8	53%	\$ 829	56%
2010	6	25%	\$ 727	24%
2011	11	44%	\$ 1,619	45%
2012	11	34%	\$ 789	16%
2013	10	33%	\$ 3,090	37%
2014	12	55%	\$ 2,573	61%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	6	46%	\$ 185	21%
2006	8	80%	\$ 847	65%
2007	2	8%	\$ 28	1%
2008	4	17%	\$ 69	1%
2009	2	13%	\$ 75	5%
2010	3	13%	\$ 156	5%
2011	2	8%	\$ 75	2%
2012	5	16%	\$ 83	2%
2013	6	20%	\$ 389	5%
2014	1	5%	\$ 150	4%

## Minority Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	1	10%	\$ 48	4%
2007	2	8%	\$ 111	5%
2008	1	4%	\$ 448	7%
2009	1	7%	\$ 165	11%
2010	1	4%	\$ 30	1%
2011	5	20%	\$ 1,124	31%
2012	1	3%	\$ 40	1%
2013	1	3%	\$ 30	0%
2014	1	5%	\$ 90	2%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	2	6%	\$ 268	5%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Moderate	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Middle	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Upper	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	NA	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
<b>Moderate (50-79% of HUD Area Median Income)</b>		19	9%	\$ 1,892	6%	14	9%	\$ 1,384	6%	-	0%	\$ -	0%	3	11%	\$ 379	13%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	2	11%	\$ 113	6%	-	0%	\$ -	0%	-	0%	\$ -	0%	2	67%	\$ 113	30%
	Middle	1	5%	\$ 114	6%	1	7%	\$ 114	8%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	3	16%	\$ 486	26%	1	7%	\$ 136	10%	-	0%	\$ -	0%	1	33%	\$ 266	70%
	NA	13	68%	\$ 1,179	62%	12	86%	\$ 1,134	82%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		81	40%	\$ 15,477	47%	59	39%	\$ 13,062	53%	1	100%	\$ 215	100%	9	32%	\$ 882	29%
	Low	6	7%	\$ 446	3%	1	2%	\$ 40	0%	-	0%	\$ -	0%	4	44%	\$ 360	41%
	Moderate	8	10%	\$ 554	4%	5	8%	\$ 170	1%	-	0%	\$ -	0%	1	11%	\$ 30	3%
	Middle	17	21%	\$ 1,217	8%	12	20%	\$ 792	6%	-	0%	\$ -	0%	1	11%	\$ 48	5%
	Upper	33	41%	\$ 4,155	27%	28	47%	\$ 3,649	28%	1	100%	\$ 215	100%	1	11%	\$ 100	11%
	NA	17	21%	\$ 9,105	59%	13	22%	\$ 8,411	64%	-	0%	\$ -	0%	2	22%	\$ 344	39%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		101	50%	\$ 15,811	48%	77	51%	\$ 10,334	42%	-	0%	\$ -	0%	16	57%	\$ 1,752	58%
	Low	4	4%	\$ 120	1%	3	4%	\$ 90	1%	-	0%	\$ -	0%	1	6%	\$ 30	2%
	Moderate	8	8%	\$ 861	5%	6	8%	\$ 697	7%	-	0%	\$ -	0%	2	13%	\$ 164	9%
	Middle	21	21%	\$ 1,508	10%	14	18%	\$ 820	8%	-	0%	\$ -	0%	6	38%	\$ 656	37%
	Upper	50	50%	\$ 10,843	69%	39	51%	\$ 6,697	65%	-	0%	\$ -	0%	4	25%	\$ 453	26%
	NA	18	18%	\$ 2,479	16%	15	19%	\$ 2,030	20%	-	0%	\$ -	0%	3	19%	\$ 449	26%
<b>Total</b>		201	100%	\$ 33,180	100%	150	100%	\$ 24,780	100%	1	100%	\$ 215	100%	28	100%	\$ 3,013	100%

**City of Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		4	15%	\$ 174	3%	3	14%	\$ 133	3%	-	0%	\$ -	0%	1	50%	\$ 41	8%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	2	50%	\$ 91	52%	1	33%	\$ 50	38%	-	0%	\$ -	0%	1	100%	\$ 41	100%
	NA	2	50%	\$ 83	48%	2	67%	\$ 83	62%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		10	37%	\$ 2,626	52%	9	41%	\$ 2,440	57%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	3	30%	\$ 463	18%	3	33%	\$ 463	19%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	7	70%	\$ 2,163	82%	6	67%	\$ 1,977	81%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		9	33%	\$ 1,478	29%	6	27%	\$ 863	20%	-	0%	\$ -	0%	1	50%	\$ 465	92%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	3	33%	\$ 635	43%	1	17%	\$ 125	14%	-	0%	\$ -	0%	1	100%	\$ 465	100%
	NA	6	67%	\$ 843	57%	5	83%	\$ 738	86%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		4	15%	\$ 811	16%	4	18%	\$ 811	19%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	1	25%	\$ 150	18%	1	25%	\$ 150	18%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	1	25%	\$ 140	17%	1	25%	\$ 140	17%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	2	50%	\$ 521	64%	2	50%	\$ 521	64%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		27	100%	\$ 5,089	100%	22	100%	\$ 4,247	100%	-	0%	\$ -	0%	2	100%	\$ 506	100%

**Citizens Bank\***

**Allegheny County excluding Pittsburgh  
Trends in Mortgage Lending 2005-2014**

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	1376	\$ 65,920
2006	1711	\$ 72,316
2007	1397	\$ 66,421
2008	798	\$ 39,124
2009	606	\$ 53,391
2010	760	\$ 85,294
2011	656	\$ 76,634
2012	850	\$ 106,405
2013	816	\$ 105,696
2014	462	\$ 54,943



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	165	12%	\$ 2,772	4%
2006	148	9%	\$ 2,933	4%
2007	97	7%	\$ 2,133	3%
2008	100	13%	\$ 1,695	4%
2009	63	10%	\$ 1,242	2%
2010	59	8%	\$ 2,142	3%
2011	43	7%	\$ 1,379	2%
2012	79	9%	\$ 3,005	3%
2013	72	9%	\$ 3,185	3%
2014	69	15%	\$ 3,425	6%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	551	40%	\$ 12,679	19%
2006	597	35%	\$ 13,699	19%
2007	465	33%	\$ 13,100	20%
2008	327	41%	\$ 8,296	21%
2009	259	43%	\$ 11,029	21%
2010	246	32%	\$ 12,160	14%
2011	204	31%	\$ 11,592	15%
2012	196	23%	\$ 13,337	13%
2013	239	29%	\$ 16,129	15%
2014	165	36%	\$ 10,193	19%

**Minority Lending**

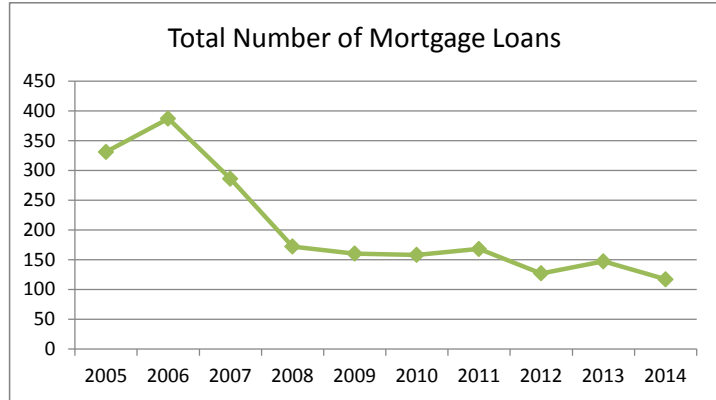
	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	60	4.4%	\$ 834	1.3%
2006	49	2.9%	\$ 955	1.3%
2007	40	2.9%	\$ 689	1.0%
2008	41	5.1%	\$ 719	1.8%
2009	39	6.4%	\$ 527	1.0%
2010	30	3.9%	\$ 919	1.1%
2011	25	3.8%	\$ 801	1.0%
2012	29	3.4%	\$ 1,105	1.0%
2013	23	2.8%	\$ 767	0.7%
2014	24	5.2%	\$ 872	1.6%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	70	5.1%	\$ 1,303	2.0%
2006	53	3.1%	\$ 1,024	1.4%
2007	62	4.4%	\$ 1,951	2.9%
2008	42	5.3%	\$ 1,503	3.8%
2009	28	4.6%	\$ 833	1.6%
2010	17	2.2%	\$ 966	1.1%
2011	20	3.0%	\$ 905	1.2%
2012	29	3.4%	\$ 1,778	1.7%
2013	27	3.3%	\$ 1,423	1.3%
2014	24	5.2%	\$ 1,569	2.9%

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

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	331	\$ 11,010
2006	387	\$ 14,355
2007	286	\$ 8,816
2008	172	\$ 7,082
2009	160	\$ 12,139
2010	158	\$ 12,424
2011	168	\$ 15,086
2012	127	\$ 13,433
2013	147	\$ 15,065
2014	117	\$ 12,041



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	119	36%	\$ 2,137	19%
2006	129	33%	\$ 2,872	20%
2007	140	49%	\$ 2,861	32%
2008	67	39%	\$ 1,691	24%
2009	63	39%	\$ 2,107	17%
2010	63	40%	\$ 2,239	18%
2011	48	29%	\$ 2,128	14%
2012	39	31%	\$ 2,134	16%
2013	69	47%	\$ 4,505	30%
2014	59	50%	\$ 3,963	33%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	206	62%	\$ 3,440	31%
2006	189	49%	\$ 3,096	22%
2007	150	52%	\$ 2,992	34%
2008	89	52%	\$ 2,414	34%
2009	82	51%	\$ 3,321	27%
2010	66	42%	\$ 2,224	18%
2011	73	43%	\$ 2,884	19%
2012	48	38%	\$ 2,086	16%
2013	59	40%	\$ 3,628	24%
2014	47	40%	\$ 2,749	23%

**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	51	15%	\$ 787	7%
2006	52	13%	\$ 1,093	8%
2007	63	22%	\$ 1,205	14%
2008	33	19%	\$ 799	11%
2009	19	12%	\$ 518	4%
2010	31	20%	\$ 696	6%
2011	27	16%	\$ 820	5%
2012	18	14%	\$ 631	5%
2013	29	20%	\$ 1,211	8%
2014	19	16%	\$ 1,029	9%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	43	13%	\$ 683	6%
2006	41	11%	\$ 970	7%
2007	54	19%	\$ 823	9%
2008	27	16%	\$ 852	12%
2009	23	14%	\$ 570	5%
2010	23	15%	\$ 646	5%
2011	22	13%	\$ 710	5%
2012	11	9%	\$ 344	3%
2013	20	14%	\$ 907	6%
2014	14	12%	\$ 615	5%

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

2014 Loans by Census Tract and Borrower Income Level

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		22	3%	\$ 280	0%	5	1%	\$ 76	0%	-	0%	\$ -	0%	14	6%	\$ 86	1%
	Low	12	55%	\$ 101	36%	3	60%	\$ 56	74%	-	0%	\$ -	0%	9	64%	\$ 45	52%
	Moderate	5	23%	\$ 46	16%	-	0%	\$ -	0%	-	0%	\$ -	0%	4	29%	\$ 36	42%
	Middle	5	23%	\$ 133	48%	2	40%	\$ 20	26%	-	0%	\$ -	0%	1	7%	\$ 5	6%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		136	16%	\$ 4,799	6%	64	14%	\$ 3,349	6%	-	0%	\$ -	0%	60	25%	\$ 862	9%
	Low	47	35%	\$ 1,319	27%	15	23%	\$ 897	27%	-	0%	\$ -	0%	28	47%	\$ 270	31%
	Moderate	45	33%	\$ 1,502	31%	25	39%	\$ 1,123	34%	-	0%	\$ -	0%	20	33%	\$ 379	44%
	Middle	18	13%	\$ 590	12%	11	17%	\$ 423	13%	-	0%	\$ -	0%	5	8%	\$ 45	5%
	Upper	20	15%	\$ 1,335	28%	10	16%	\$ 878	26%	-	0%	\$ -	0%	4	7%	\$ 143	17%
	NA	6	4%	\$ 53	1%	3	5%	\$ 28	1%	-	0%	\$ -	0%	3	5%	\$ 25	3%
<b>Middle (80-119% of HUD Area Median Income)</b>		352	42%	\$ 24,654	30%	192	42%	\$ 15,730	29%	-	0%	\$ -	0%	103	42%	\$ 2,784	29%
	Low	79	22%	\$ 1,969	8%	29	15%	\$ 1,106	7%	-	0%	\$ -	0%	45	44%	\$ 594	21%
	Moderate	95	27%	\$ 5,281	21%	54	28%	\$ 3,610	23%	-	0%	\$ -	0%	30	29%	\$ 813	29%
	Middle	89	25%	\$ 7,967	32%	55	29%	\$ 5,347	34%	-	0%	\$ -	0%	16	16%	\$ 819	29%
	Upper	79	22%	\$ 8,942	36%	50	26%	\$ 5,488	35%	-	0%	\$ -	0%	7	7%	\$ 510	18%
	NA	10	3%	\$ 495	2%	4	2%	\$ 179	1%	-	0%	\$ -	0%	5	5%	\$ 48	2%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		336	40%	\$ 53,453	64%	201	44%	\$ 35,788	65%	3	100%	\$ 1,455	100%	67	27%	\$ 5,997	62%
	Low	27	8%	\$ 1,235	2%	7	3%	\$ 445	1%	-	0%	\$ -	0%	17	25%	\$ 585	10%
	Moderate	63	19%	\$ 4,682	9%	32	16%	\$ 2,956	8%	-	0%	\$ -	0%	17	25%	\$ 593	10%
	Middle	67	20%	\$ 8,378	16%	43	21%	\$ 5,676	16%	-	0%	\$ -	0%	10	15%	\$ 1,067	18%
	Upper	173	51%	\$ 37,474	70%	118	59%	\$ 26,575	74%	-	0%	\$ -	0%	22	33%	\$ 3,742	62%
	NA	6	2%	\$ 1,684	3%	1	0%	\$ 136	0%	3	100%	\$ 1,455	100%	1	1%	\$ 10	0%
<b>Total</b>		846	100%	\$ 83,186	100%	462	100%	\$ 54,943	100%	3	100%	\$ 1,455	100%	244	100%	\$ 9,729	100%

\*includes Citizens Bank of PA and RBS Citizens

2014 Loans by Census Tract and Borrower Income Level

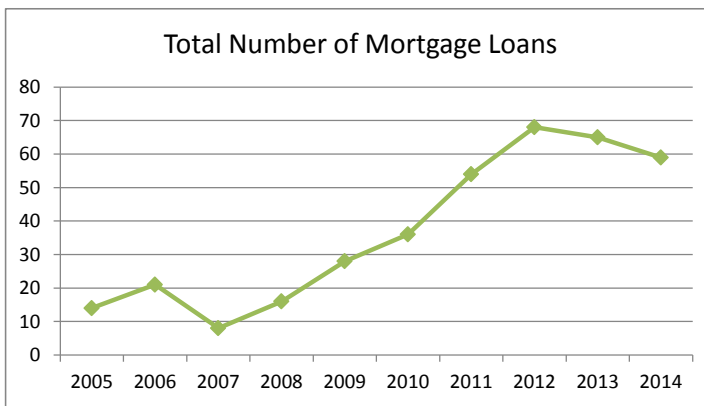
**City of Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		37	14%	\$ 1,163	6%	11	9%	\$ 648	5%	-	-	\$ -	-	24	22%	\$ 371	17%
	Low	14	38%	\$ 332	29%	3	27%	\$ 102	16%	-	-	\$ -	-	11	46%	\$ 230	62%
	Moderate	7	19%	\$ 103	9%	1	9%	\$ 7	1%	-	-	\$ -	-	5	21%	\$ 35	9%
	Middle	10	27%	\$ 293	25%	3	27%	\$ 119	18%	-	-	\$ -	-	6	25%	\$ 91	25%
	Upper	5	14%	\$ 425	37%	4	36%	\$ 420	65%	-	-	\$ -	-	1	4%	\$ 5	1%
	NA	1	3%	\$ 10	1%	-	0%	\$ -	0%	-	-	\$ -	-	1	4%	\$ 10	3%
<b>Moderate (50-79% of HUD Area Median Income)</b>		106	40%	\$ 4,981	25%	48	41%	\$ 3,315	28%	-	-	\$ -	-	45	42%	\$ 547	25%
	Low	36	34%	\$ 827	17%	7	15%	\$ 367	11%	-	-	\$ -	-	24	53%	\$ 185	34%
	Moderate	29	27%	\$ 856	17%	12	25%	\$ 542	16%	-	-	\$ -	-	15	33%	\$ 240	44%
	Middle	22	21%	\$ 1,287	26%	17	35%	\$ 1,144	35%	-	-	\$ -	-	2	4%	\$ 20	4%
	Upper	18	17%	\$ 2,001	40%	12	25%	\$ 1,262	38%	-	-	\$ -	-	3	7%	\$ 92	17%
	NA	1	1%	\$ 10	0%	-	0%	\$ -	0%	-	-	\$ -	-	1	2%	\$ 10	2%
<b>Middle (80-119% of HUD Area Median Income)</b>		89	34%	\$ 6,606	33%	38	32%	\$ 3,690	31%	-	-	\$ -	-	34	31%	\$ 917	41%
	Low	20	22%	\$ 670	10%	5	13%	\$ 357	10%	-	-	\$ -	-	12	35%	\$ 191	21%
	Moderate	34	38%	\$ 1,574	24%	17	45%	\$ 1,193	32%	-	-	\$ -	-	14	41%	\$ 129	14%
	Middle	15	17%	\$ 1,424	22%	6	16%	\$ 671	18%	-	-	\$ -	-	4	12%	\$ 118	13%
	Upper	19	21%	\$ 2,933	44%	10	26%	\$ 1,469	40%	-	-	\$ -	-	3	9%	\$ 474	52%
	NA	1	1%	\$ 5	0%	-	0%	\$ -	0%	-	-	\$ -	-	1	3%	\$ 5	1%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		31	12%	\$ 7,071	36%	20	17%	\$ 4,388	36%	-	-	\$ -	-	5	5%	\$ 389	17%
	Low	1	3%	\$ 10	0%	-	0%	\$ -	0%	-	-	\$ -	-	1	20%	\$ 10	3%
	Moderate	4	13%	\$ 190	3%	2	10%	\$ 181	4%	-	-	\$ -	-	2	40%	\$ 9	2%
	Middle	5	16%	\$ 445	6%	3	15%	\$ 247	6%	-	-	\$ -	-	1	20%	\$ 10	3%
	Upper	20	65%	\$ 6,171	87%	15	75%	\$ 3,960	90%	-	-	\$ -	-	1	20%	\$ 360	93%
	NA	1	3%	\$ 255	4%	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
<b>Total</b>		263	100%	\$ 19,821	100%	117	100%	\$ 12,041	100%	-	-	\$ -	-	108	100%	\$ 2,224	100%

\*includes Citizens Bank of PA and RBS Citizens

**Total Lending**

Total Lending		
	Count	Amount (000s)
2005	14	\$ 809
2006	21	\$ 1,050
2007	8	\$ 457
2008	16	\$ 1,269
2009	28	\$ 3,049
2010	36	\$ 4,843
2011	54	\$ 5,710
2012	68	\$ 10,590
2013	65	\$ 16,027
2014	59	\$ 9,308



**LMI Lending**

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	7.1%	\$ 75	9.3%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	3	10.7%	\$ 263	8.6%
2010	0	0%	\$ -	0%
2011	1	1.9%	\$ 46	0.8%
2012	2	2.9%	\$ 134	1.3%
2013	0	0%	\$ -	0%
2014	1	1.7%	\$ 51	0.5%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	4	29%	\$ 161	20%
2006	8	38%	\$ 430	41%
2007	2	25%	\$ 106	23%
2008	6	38%	\$ 461	36%
2009	10	36%	\$ 630	21%
2010	3	8%	\$ 226	5%
2011	15	28%	\$ 1,192	21%
2012	15	22%	\$ 1,357	13%
2013	10	15%	\$ 998	6%
2014	13	22%	\$ 1,353	15%

**Minority Lending**

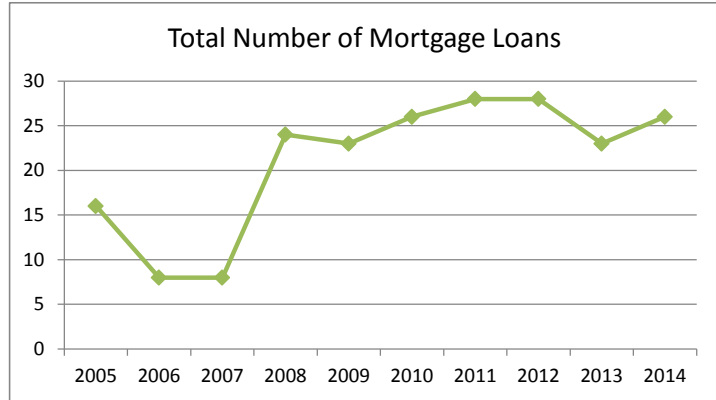
Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	1	3.6%	\$ 145	4.8%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	1	1.9%	\$ 97	1.7%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	1	1.7%	\$ 252	2.7%



**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	16	\$ 936
2006	8	\$ 322
2007	8	\$ 374
2008	24	\$ 1,355
2009	23	\$ 2,785
2010	26	\$ 1,703
2011	28	\$ 2,698
2012	28	\$ 2,347
2013	23	\$ 2,504
2014	26	\$ 3,354



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3	19%	\$ 130	14%
2006	2	25%	\$ 85	26%
2007	0	0%	\$ -	0%
2008	1	4%	\$ 59	4%
2009	1	4%	\$ 5	0%
2010	1	4%	\$ 46	3%
2011	2	7%	\$ 355	13%
2012	9	32%	\$ 433	18%
2013	7	30%	\$ 461	18%
2014	9	35%	\$ 932	28%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	6	38%	\$ 313	33%
2006	5	63%	\$ 195	61%
2007	3	38%	\$ 188	50%
2008	11	46%	\$ 401	30%
2009	8	35%	\$ 362	13%
2010	13	50%	\$ 692	41%
2011	7	25%	\$ 497	18%
2012	13	46%	\$ 1,003	43%
2013	9	39%	\$ 554	22%
2014	7	27%	\$ 544	16%

**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	2	7%	\$ 139	6%
2013	1	4%	\$ 98	4%
2014	0	0%	\$ -	0%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	1	4%	\$ 86	3%
2014	0	0%	\$ -	0%

**Allegheny County excluding Pittsburgh**

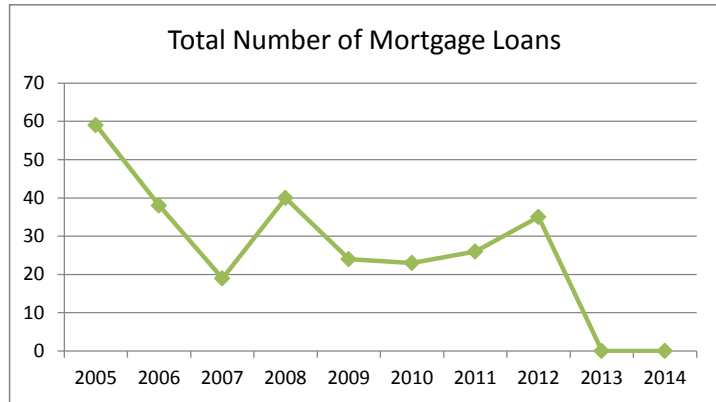
Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied							
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%				
<b>Low (0-49% of HUD Area Median Income)</b>		1	1%	\$ 58	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	\$ -	0%	1	6%	\$ 58	2%	
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	\$ -	0%	-	0%	\$ -	0%	
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	\$ -	0%	-	0%	\$ -	0%	
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	\$ -	0%	-	0%	\$ -	0%	
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	\$ -	0%	-	0%	\$ -	0%	
	NA	1	100%	\$ 58	100%	-	0%	\$ -	0%	-	-	\$ -	-	-	\$ -	0%	1	100%	\$ 58	100%	
<b>Moderate (50-79% of HUD Area Median Income)</b>		4	5%	\$ 257	2%	1	2%	\$ 51	1%	-	-	\$ -	-	-	\$ -	0%	3	18%	\$ 206	8%	
	Low	1	25%	\$ 51	20%	1	100%	\$ 51	100%	-	-	\$ -	-	-	\$ -	0%	-	0%	\$ -	0%	
	Moderate	1	25%	\$ 77	30%	-	0%	\$ -	0%	-	-	\$ -	-	1	33%	\$ 77	37%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	\$ -	0%	-	0%	\$ -	0%	
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	\$ -	0%	-	0%	\$ -	0%	
	NA	2	50%	\$ 129	50%	-	0%	\$ -	0%	-	-	\$ -	-	2	67%	\$ 129	63%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		29	35%	\$ 2,793	22%	24	41%	\$ 2,474	27%	-	-	\$ -	-	3	18%	\$ 144	6%	-	0%	\$ -	0%
	Low	2	7%	\$ 80	3%	1	4%	\$ 60	2%	-	-	\$ -	-	1	33%	\$ 20	14%	-	0%	\$ -	0%
	Moderate	10	34%	\$ 1,069	38%	8	33%	\$ 894	36%	-	-	\$ -	-	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	8	28%	\$ 845	30%	7	29%	\$ 753	30%	-	-	\$ -	-	1	33%	\$ 92	64%	-	0%	\$ -	0%
	Upper	9	31%	\$ 799	29%	8	33%	\$ 767	31%	-	-	\$ -	-	1	33%	\$ 32	22%	-	0%	\$ -	0%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		48	59%	\$ 9,577	75%	34	58%	\$ 6,783	73%	-	-	\$ -	-	10	59%	\$ 2,167	84%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	4	8%	\$ 462	5%	3	9%	\$ 348	5%	-	-	\$ -	-	1	10%	\$ 114	5%	-	0%	\$ -	0%
	Middle	15	31%	\$ 1,757	18%	10	29%	\$ 1,317	19%	-	-	\$ -	-	5	50%	\$ 440	20%	-	0%	\$ -	0%
	Upper	28	58%	\$ 7,254	76%	21	62%	\$ 5,118	75%	-	-	\$ -	-	3	30%	\$ 1,509	70%	-	0%	\$ -	0%
	NA	1	2%	\$ 104	1%	-	0%	\$ -	0%	-	-	\$ -	-	1	10%	\$ 104	5%	-	0%	\$ -	0%
<b>Total</b>		82	100%	\$ 12,685	100%	59	100%	\$ 9,308	100%	-	-	\$ -	-	17	100%	\$ 2,575	100%	-	0%	\$ -	0%

**City of Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		4	12%	\$ 481	10%	4	15%	\$ 481	14%	-	-	\$ -	-	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	Upper	1	25%	\$ 225	47%	1	25%	\$ 225	47%	-	-	\$ -	-	-	0%	\$ -	0%
	NA	3	75%	\$ 256	53%	3	75%	\$ 256	53%	-	-	\$ -	-	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		8	24%	\$ 842	17%	5	19%	\$ 451	13%	-	-	\$ -	1	50%	\$ 25	83%	
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	0%	\$ -	0%	
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	0%	\$ -	0%	
	Middle	4	50%	\$ 314	37%	3	60%	\$ 241	53%	-	-	\$ -	-	0%	\$ -	0%	
	Upper	2	25%	\$ 318	38%	-	0%	\$ -	0%	-	-	\$ -	1	100%	\$ 25	100%	
	NA	2	25%	\$ 210	25%	2	40%	\$ 210	47%	-	-	\$ -	-	0%	\$ -	0%	
<b>Middle (80-119% of HUD Area Median Income)</b>		20	59%	\$ 2,643	54%	16	62%	\$ 2,328	69%	-	-	\$ -	1	50%	\$ 5	17%	
	Low	3	15%	\$ 171	6%	2	13%	\$ 166	7%	-	-	\$ -	1	100%	\$ 5	100%	
	Moderate	6	30%	\$ 482	18%	5	31%	\$ 378	16%	-	-	\$ -	-	0%	\$ -	0%	
	Middle	1	5%	\$ 82	3%	1	6%	\$ 82	4%	-	-	\$ -	-	0%	\$ -	0%	
	Upper	6	30%	\$ 1,109	42%	5	31%	\$ 1,053	45%	-	-	\$ -	-	0%	\$ -	0%	
	NA	4	20%	\$ 799	30%	3	19%	\$ 649	28%	-	-	\$ -	-	0%	\$ -	0%	
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		2	6%	\$ 969	20%	1	4%	\$ 94	3%	-	-	\$ -	-	0%	\$ -	0%	
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	0%	\$ -	0%	
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	0%	\$ -	0%	
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	0%	\$ -	0%	
	Upper	2	100%	\$ 969	100%	1	100%	\$ 94	100%	-	-	\$ -	-	0%	\$ -	0%	
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	0%	\$ -	0%	
<b>Total</b>		34	100%	\$ 4,935	100%	26	100%	\$ 3,354	100%	-	-	\$ -	2	100%	\$ 30	100%	

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	59	\$ 2,805
2006	38	\$ 1,540
2007	19	\$ 872
2008	40	\$ 2,449
2009	24	\$ 1,683
2010	23	\$ 1,652
2011	26	\$ 2,261
2012	35	\$ 2,171
2013	0	\$ -
2014	0	\$ -



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	22	37%	\$ 964	34%
2006	16	42%	\$ 374	24%
2007	5	26%	\$ 157	18%
2008	12	30%	\$ 456	19%
2009	3	13%	\$ 72	4%
2010	3	13%	\$ 197	12%
2011	5	19%	\$ 147	7%
2012	6	17%	\$ 193	9%
2013	0		\$ -	
2014	0		\$ -	

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	20	34%	\$ 729	26%
2006	16	42%	\$ 545	35%
2007	6	32%	\$ 177	20%
2008	16	40%	\$ 854	35%
2009	8	33%	\$ 295	18%
2010	8	35%	\$ 294	18%
2011	9	35%	\$ 323	14%
2012	9	26%	\$ 410	19%
2013	0		\$ -	
2014	0		\$ -	

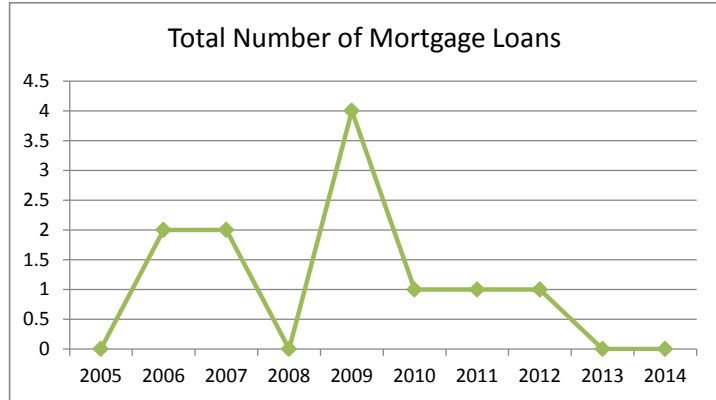
**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	3.4%	\$ 50	1.8%
2006	2	5.3%	\$ 23	1.5%
2007	0	0%	\$ -	0%
2008	1	2.5%	\$ 54	2.2%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	1	2.9%	\$ 36	1.7%
2013	0		\$ -	
2014	0		\$ -	

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	1.7%	\$ 35	1.2%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	3	7.5%	\$ 119	4.9%
2009	0	0%	\$ -	0%
2010	1	4.3%	\$ 76	4.6%
2011	1	3.8%	\$ 13	0.6%
2012	1	2.9%	\$ 36	1.7%
2013	0		\$ -	
2014	0		\$ -	

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	0	\$ -
2006	2	\$ 80
2007	2	\$ 50
2008	0	\$ -
2009	4	\$ 810
2010	1	\$ 72
2011	1	\$ 64
2012	1	\$ 168
2013	0	\$ -
2014	0	\$ -



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0		\$ -	
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0		\$ -	
2009	1	25%	\$ 94	12%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	1	100%	\$ 168	100%
2013	0		\$ -	
2014	0		\$ -	

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0		\$ -	
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0		\$ -	
2009	1	25%	\$ 94	12%
2010	0	0%	\$ -	0%
2011	1	100%	\$ 64	100%
2012	0	0%	\$ -	0%
2013	0		\$ -	
2014	0		\$ -	

**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0		\$ -	
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0		\$ -	
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0		\$ -	
2014	0		\$ -	

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0		\$ -	
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0		\$ -	
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0		\$ -	
2014	0		\$ -	

## Dollar Bank

## Allegheny County excluding Pittsburgh Trends in Mortgage Lending 2005-2014

### Total Lending

	Total Lending	
	Count	Amount (000s)
2005	1444	\$ 126,843
2006	1378	\$ 97,759
2007	1091	\$ 82,294
2008	1366	\$ 126,082
2009	2302	\$ 239,621
2010	2434	\$ 285,544
2011	2245	\$ 274,972
2012	2991	\$ 377,334
2013	2504	\$ 316,029
2014	2268	\$ 262,363



### LMI Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	83	5.7%	\$ 3,223	2.5%
2006	80	5.8%	\$ 2,936	3.0%
2007	59	5.4%	\$ 2,442	3.0%
2008	72	5.3%	\$ 4,310	3.4%
2009	95	4.1%	\$ 7,537	3.1%
2010	78	3.2%	\$ 4,609	1.6%
2011	75	3.3%	\$ 3,735	1.4%
2012	151	5.0%	\$ 10,263	2.7%
2013	144	5.8%	\$ 8,697	2.8%
2014	157	6.9%	\$ 8,800	3.4%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	371	26%	\$ 20,354	16%
2006	393	29%	\$ 18,354	19%
2007	312	29%	\$ 15,304	19%
2008	324	24%	\$ 16,429	13%
2009	540	23%	\$ 31,910	13%
2010	496	20%	\$ 34,377	12%
2011	490	22%	\$ 31,830	12%
2012	605	20%	\$ 43,501	12%
2013	527	21%	\$ 34,568	11%
2014	424	19%	\$ 27,861	11%

### Minority Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	22	1.5%	\$ 910	0.7%
2006	35	2.5%	\$ 1,411	1.4%
2007	29	2.7%	\$ 1,303	1.6%
2008	23	1.7%	\$ 1,972	1.6%
2009	58	2.5%	\$ 5,132	2.1%
2010	45	1.8%	\$ 2,273	0.8%
2011	46	2.0%	\$ 2,610	0.9%
2012	60	2.0%	\$ 3,916	1.0%
2013	49	2.0%	\$ 2,821	0.9%
2014	47	2.1%	\$ 2,457	0.9%

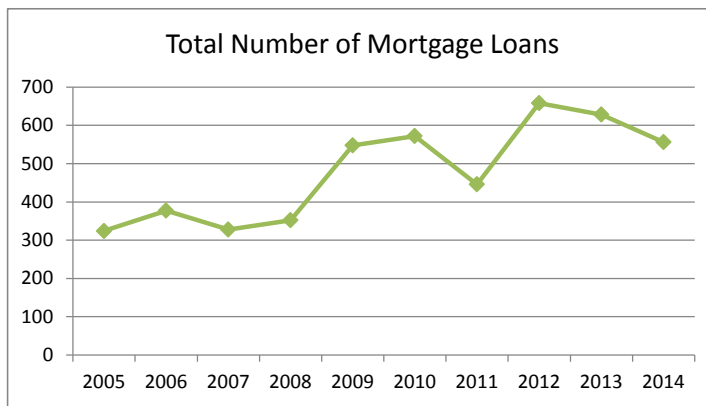
	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	55	3.8%	\$ 5,283	4.2%
2006	65	4.7%	\$ 3,703	3.8%
2007	59	5.4%	\$ 4,135	5.0%
2008	63	4.6%	\$ 4,199	3.3%
2009	81	3.5%	\$ 5,364	2.2%
2010	66	2.7%	\$ 6,884	2.4%
2011	65	2.9%	\$ 4,744	1.7%
2012	85	2.8%	\$ 6,743	1.8%
2013	86	3.4%	\$ 6,561	2.1%
2014	82	3.6%	\$ 7,213	2.7%

## Dollar Bank

## City of Pittsburgh Trends in Mortgage Lending 2005-2014

### Total Lending

	Total Lending	
	Count	Amount (000s)
2005	324	\$ 22,851
2006	377	\$ 27,669
2007	328	\$ 24,728
2008	352	\$ 32,087
2009	548	\$ 55,108
2010	572	\$ 64,919
2011	446	\$ 58,274
2012	658	\$ 89,782
2013	628	\$ 103,589
2014	556	\$ 70,127



### LMI Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	100	31%	\$ 6,071	27%
2006	105	28%	\$ 6,173	22%
2007	98	30%	\$ 7,506	30%
2008	113	32%	\$ 6,948	22%
2009	131	24%	\$ 8,681	16%
2010	135	24%	\$ 11,281	17%
2011	103	23%	\$ 8,768	15%
2012	218	33%	\$ 27,131	30%
2013	220	35%	\$ 45,422	44%
2014	218	39%	\$ 22,385	32%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	126	39%	\$ 5,954	26%
2006	160	42%	\$ 7,747	28%
2007	148	45%	\$ 6,247	25%
2008	136	39%	\$ 6,102	19%
2009	175	32%	\$ 9,694	18%
2010	196	34%	\$ 10,164	16%
2011	129	29%	\$ 6,866	12%
2012	193	29%	\$ 11,327	13%
2013	213	34%	\$ 12,365	12%
2014	174	31%	\$ 9,083	13%

### Minority Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	45	14%	\$ 2,515	11%
2006	47	12%	\$ 1,967	7%
2007	56	17%	\$ 2,550	10%
2008	37	11%	\$ 1,876	6%
2009	53	10%	\$ 2,875	5%
2010	64	11%	\$ 3,162	5%
2011	44	10%	\$ 3,230	6%
2012	74	11%	\$ 4,772	5%
2013	82	13%	\$ 36,657	35%
2014	73	13%	\$ 4,272	6%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	45	14%	\$ 2,454	11%
2006	43	11%	\$ 1,837	7%
2007	49	15%	\$ 2,222	9%
2008	39	11%	\$ 2,026	6%
2009	55	10%	\$ 3,372	6%
2010	72	13%	\$ 4,462	7%
2011	24	5%	\$ 1,465	3%
2012	43	7%	\$ 2,776	3%
2013	61	10%	\$ 3,932	4%
2014	65	12%	\$ 3,538	5%

2014 Loans by Census Tract and Borrower Income Level

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		26	1%	\$ 962	0%	8	0%	\$ 453	0%	-	0%	\$ -	0%	16	2%	\$ 427	1%
	Low	13	50%	\$ 379	39%	3	38%	\$ 113	25%	-	0%	\$ -	0%	8	50%	\$ 184	43%
	Moderate	4	15%	\$ 101	10%	1	13%	\$ 41	9%	-	0%	\$ -	0%	3	19%	\$ 60	14%
	Middle	7	27%	\$ 251	26%	2	25%	\$ 68	15%	-	0%	\$ -	0%	5	31%	\$ 183	43%
	Upper	1	4%	\$ 140	15%	1	13%	\$ 140	31%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	1	4%	\$ 91	9%	1	13%	\$ 91	20%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		265	8%	\$ 13,865	4%	149	7%	\$ 8,347	3%	-	0%	\$ -	0%	99	14%	\$ 4,119	9%
	Low	54	20%	\$ 1,786	13%	19	13%	\$ 796	10%	-	0%	\$ -	0%	30	30%	\$ 713	17%
	Moderate	80	30%	\$ 3,295	24%	43	29%	\$ 1,840	22%	-	0%	\$ -	0%	32	32%	\$ 1,170	28%
	Middle	66	25%	\$ 3,634	26%	47	32%	\$ 2,693	32%	-	0%	\$ -	0%	17	17%	\$ 819	20%
	Upper	61	23%	\$ 4,800	35%	37	25%	\$ 2,868	34%	-	0%	\$ -	0%	19	19%	\$ 1,217	30%
	NA	4	2%	\$ 350	3%	3	2%	\$ 150	2%	-	0%	\$ -	0%	1	1%	\$ 200	5%
<b>Middle (80-119% of HUD Area Median Income)</b>		1,336	40%	\$ 102,645	29%	876	39%	\$ 71,724	27%	-	0%	\$ -	0%	328	48%	\$ 19,766	41%
	Low	134	10%	\$ 6,084	6%	50	6%	\$ 2,609	4%	-	0%	\$ -	0%	72	22%	\$ 2,876	15%
	Moderate	276	21%	\$ 17,802	17%	176	20%	\$ 12,130	17%	-	0%	\$ -	0%	74	23%	\$ 4,009	20%
	Middle	395	30%	\$ 28,950	28%	272	31%	\$ 20,753	29%	-	0%	\$ -	0%	82	25%	\$ 4,935	25%
	Upper	500	37%	\$ 47,034	46%	363	41%	\$ 34,875	49%	-	0%	\$ -	0%	89	27%	\$ 7,152	36%
	NA	31	2%	\$ 2,775	3%	15	2%	\$ 1,357	2%	-	0%	\$ -	0%	11	3%	\$ 794	4%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		1,687	51%	\$ 241,473	67%	1,235	54%	\$ 181,839	69%	-	0%	\$ -	0%	242	35%	\$ 24,108	50%
	Low	70	4%	\$ 4,006	2%	27	2%	\$ 1,090	1%	-	0%	\$ -	0%	35	14%	\$ 2,304	10%
	Moderate	169	10%	\$ 14,485	6%	105	9%	\$ 9,242	5%	-	0%	\$ -	0%	45	19%	\$ 3,301	14%
	Middle	339	20%	\$ 34,301	14%	235	19%	\$ 23,529	13%	-	0%	\$ -	0%	51	21%	\$ 4,739	20%
	Upper	1,087	64%	\$ 183,257	76%	852	69%	\$ 143,808	79%	-	0%	\$ -	0%	107	44%	\$ 12,864	53%
	NA	22	1%	\$ 5,424	2%	16	1%	\$ 4,170	2%	-	0%	\$ -	0%	4	2%	\$ 900	4%
<b>Total</b>		3,314	100%	\$ 358,945	100%	2,268	100%	\$ 262,363	100%	-	0%	\$ -	0%	685	100%	\$ 48,420	100%



2014 Loans by Census Tract and Borrower Income Level

**City of Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		103	12%	\$ 11,031	12%	57	10%	\$ 8,777	13%	-	-	\$ -	-	33	14%	\$ 1,297	10%
	Low	41	40%	\$ 1,456	13%	20	35%	\$ 693	8%	-	-	\$ -	-	17	52%	\$ 583	45%
	Moderate	26	25%	\$ 989	9%	12	21%	\$ 467	5%	-	-	\$ -	-	9	27%	\$ 342	26%
	Middle	15	15%	\$ 822	7%	9	16%	\$ 534	6%	-	-	\$ -	-	4	12%	\$ 211	16%
	Upper	18	17%	\$ 2,552	23%	13	23%	\$ 1,871	21%	-	-	\$ -	-	3	9%	\$ 161	12%
	NA	3	3%	\$ 5,212	47%	3	5%	\$ 5,212	59%	-	-	\$ -	-	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		295	33%	\$ 21,378	22%	161	29%	\$ 13,608	19%	-	-	\$ -	-	102	43%	\$ 4,676	35%
	Low	66	22%	\$ 2,254	11%	26	16%	\$ 1,018	7%	-	-	\$ -	-	35	34%	\$ 1,052	22%
	Moderate	85	29%	\$ 3,640	17%	44	27%	\$ 2,164	16%	-	-	\$ -	-	34	33%	\$ 1,048	22%
	Middle	54	18%	\$ 4,013	19%	31	19%	\$ 2,412	18%	-	-	\$ -	-	12	12%	\$ 513	11%
	Upper	78	26%	\$ 9,409	44%	53	33%	\$ 6,492	48%	-	-	\$ -	-	16	16%	\$ 1,523	33%
	NA	12	4%	\$ 2,062	10%	7	4%	\$ 1,522	11%	-	-	\$ -	-	5	5%	\$ 540	12%
<b>Middle (80-119% of HUD Area Median Income)</b>		307	34%	\$ 29,224	31%	203	37%	\$ 22,488	32%	-	-	\$ -	-	69	29%	\$ 4,168	31%
	Low	43	14%	\$ 1,699	6%	18	9%	\$ 896	4%	-	-	\$ -	-	17	25%	\$ 535	13%
	Moderate	64	21%	\$ 4,098	14%	42	21%	\$ 2,848	13%	-	-	\$ -	-	17	25%	\$ 823	20%
	Middle	81	26%	\$ 5,398	18%	52	26%	\$ 3,823	17%	-	-	\$ -	-	23	33%	\$ 1,304	31%
	Upper	111	36%	\$ 16,114	55%	86	42%	\$ 13,189	59%	-	-	\$ -	-	9	13%	\$ 1,323	32%
	NA	8	3%	\$ 1,915	7%	5	2%	\$ 1,732	8%	-	-	\$ -	-	3	4%	\$ 183	4%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		190	21%	\$ 33,556	35%	135	24%	\$ 25,254	36%	-	-	\$ -	-	32	14%	\$ 3,268	24%
	Low	5	3%	\$ 126	0%	1	1%	\$ 22	0%	-	-	\$ -	-	3	9%	\$ 92	3%
	Moderate	20	11%	\$ 1,998	6%	11	8%	\$ 975	4%	-	-	\$ -	-	7	22%	\$ 907	28%
	Middle	37	19%	\$ 3,909	12%	25	19%	\$ 3,338	13%	-	-	\$ -	-	7	22%	\$ 300	9%
	Upper	126	66%	\$ 27,129	81%	96	71%	\$ 20,525	81%	-	-	\$ -	-	15	47%	\$ 1,969	60%
	NA	2	1%	\$ 394	1%	2	1%	\$ 394	2%	-	-	\$ -	-	-	0%	\$ -	0%
<b>Total</b>		895	100%	\$ 95,189	100%	556	100%	\$ 70,127	100%	-	-	\$ -	-	236	100%	\$ 13,409	100%

**ESB Bank\***

**Allegheny County excluding Pittsburgh  
Trends in Mortgage Lending 2005-2014**

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	209	\$ 37,089
2006	240	\$ 43,530
2007	200	\$ 34,690
2008	246	\$ 40,618
2009	250	\$ 52,882
2010	232	\$ 51,568
2011	162	\$ 36,994
2012	298	\$ 54,614
2013	220	\$ 50,775
2014	168	\$ 30,543



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	7	3.3%	\$ 403	1.1%
2006	7	2.9%	\$ 311	0.7%
2007	6	3.0%	\$ 315	0.9%
2008	7	2.8%	\$ 344	0.8%
2009	5	2.0%	\$ 236	0.4%
2010	6	2.6%	\$ 640	1.2%
2011	6	3.7%	\$ 712	1.9%
2012	12	4.0%	\$ 1,444	2.6%
2013	13	5.9%	\$ 878	1.7%
2014	7	4.2%	\$ 431	1.4%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	36	17%	\$ 3,816	10.3%
2006	30	13%	\$ 2,874	6.6%
2007	37	19%	\$ 1,931	5.6%
2008	31	13%	\$ 1,839	4.5%
2009	25	10%	\$ 1,437	2.7%
2010	26	11%	\$ 1,989	3.9%
2011	17	10%	\$ 936	2.5%
2012	29	10%	\$ 2,097	3.8%
2013	23	10%	\$ 1,328	2.6%
2014	17	10%	\$ 883	2.9%

**Minority Lending**

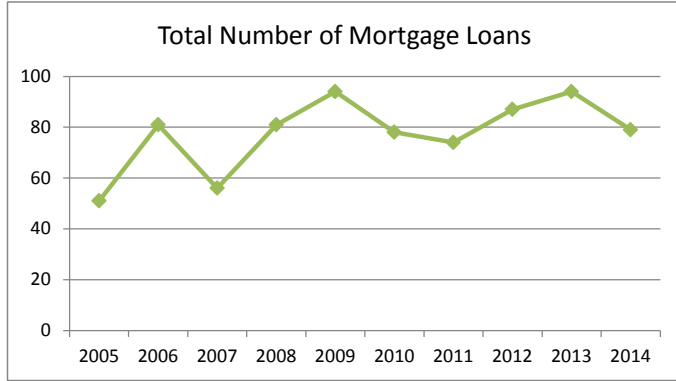
	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	1	0.4%	\$ 90	0.2%
2007	1	0.5%	\$ 62	0.2%
2008	1	0.4%	\$ 57	0.1%
2009	1	0.4%	\$ 120	0.2%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	1	0.3%	\$ 56	0.1%
2013	1	0.5%	\$ 11	0.0%
2014	1	0.6%	\$ 25	0.1%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	1.0%	\$ 553	1.5%
2006	7	2.9%	\$ 1,713	3.9%
2007	5	2.5%	\$ 381	1.1%
2008	4	1.6%	\$ 1,126	2.8%
2009	4	1.6%	\$ 316	0.6%
2010	2	0.9%	\$ 77	0.1%
2011	1	0.6%	\$ 55	0.1%
2012	2	0.7%	\$ 220	0.4%
2013	0	0%	\$ -	0%
2014	3	1.8%	\$ 349	1.1%

\*In February 2015 ESB Bank merged into WesBanco Bank.

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	51	\$ 6,344
2006	81	\$ 8,298
2007	56	\$ 6,969
2008	81	\$ 9,507
2009	94	\$ 17,098
2010	78	\$ 12,276
2011	74	\$ 9,499
2012	87	\$ 17,793
2013	94	\$ 16,889
2014	79	\$ 13,073



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	10	20%	\$ 547	9%
2006	28	35%	\$ 1,994	24%
2007	20	36%	\$ 1,279	18%
2008	25	31%	\$ 1,824	19%
2009	36	38%	\$ 3,326	19%
2010	33	42%	\$ 4,789	39%
2011	27	36%	\$ 3,299	35%
2012	39	45%	\$ 4,105	23%
2013	40	43%	\$ 4,432	26%
2014	32	41%	\$ 3,263	25%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	14	27%	\$ 1,446	23%
2006	23	28%	\$ 1,079	13%
2007	26	46%	\$ 1,255	18%
2008	26	32%	\$ 1,621	17%
2009	18	19%	\$ 1,174	7%
2010	10	13%	\$ 785	6%
2011	10	14%	\$ 449	5%
2012	18	21%	\$ 1,146	6%
2013	19	20%	\$ 1,591	9%
2014	14	18%	\$ 786	6%

**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3	6%	\$ 310	5%
2006	3	4%	\$ 278	3%
2007	7	13%	\$ 561	8%
2008	16	20%	\$ 1,149	12%
2009	14	15%	\$ 1,329	8%
2010	11	14%	\$ 822	7%
2011	8	11%	\$ 1,037	11%
2012	7	8%	\$ 1,358	8%
2013	12	13%	\$ 1,759	10%
2014	9	11%	\$ 2,391	18%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	4%	\$ 222	3%
2006	4	5%	\$ 330	4%
2007	6	11%	\$ 468	7%
2008	13	16%	\$ 1,093	11%
2009	9	10%	\$ 830	5%
2010	2	3%	\$ 333	3%
2011	3	4%	\$ 273	3%
2012	3	3%	\$ 411	2%
2013	5	5%	\$ 760	4%
2014	4	5%	\$ 381	3%

\*In February 2015 ESB Bank merged into WesBanco Bank.

2013 Loans by Census Tract and Borrower Income Level

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Moderate	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Middle	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Upper	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	NA	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
<b>Moderate (50-79% of HUD Area Median Income)</b>		17	7%	\$ 1,071	3%	7	4%	\$ 431	1%	1	5%	\$ 58	1%	7	21%	\$ 336	6%
	Low	1	6%	\$ 24	2%	1	14%	\$ 24	6%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	4	24%	\$ 172	16%	-	0%	\$ -	0%	-	0%	\$ -	0%	4	57%	\$ 172	51%
	Middle	3	18%	\$ 138	13%	1	14%	\$ 54	13%	-	0%	\$ -	0%	2	29%	\$ 84	25%
	Upper	7	41%	\$ 599	56%	5	71%	\$ 353	82%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	2	12%	\$ 138	13%	-	0%	\$ -	0%	1	100%	\$ 58	100%	1	14%	\$ 80	24%
<b>Middle (80-119% of HUD Area Median Income)</b>		89	37%	\$ 9,165	21%	66	39%	\$ 6,849	22%	6	29%	\$ 571	14%	9	26%	\$ 935	17%
	Low	2	2%	\$ 46	1%	2	3%	\$ 46	1%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	11	12%	\$ 499	5%	7	11%	\$ 276	4%	-	0%	\$ -	0%	2	22%	\$ 87	9%
	Middle	10	11%	\$ 831	9%	9	14%	\$ 691	10%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	55	62%	\$ 6,260	68%	44	67%	\$ 5,322	78%	-	0%	\$ -	0%	6	67%	\$ 404	43%
	NA	11	12%	\$ 1,529	17%	4	6%	\$ 514	8%	6	100%	\$ 571	100%	1	11%	\$ 444	47%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		137	56%	\$ 32,395	76%	95	57%	\$ 23,263	76%	14	67%	\$ 3,373	84%	18	53%	\$ 4,223	77%
	Low	2	1%	\$ 126	0%	1	1%	\$ 14	0%	-	0%	\$ -	0%	1	6%	\$ 112	3%
	Moderate	10	7%	\$ 1,162	4%	6	6%	\$ 523	2%	-	0%	\$ -	0%	2	11%	\$ 391	9%
	Middle	13	9%	\$ 1,249	4%	10	11%	\$ 939	4%	-	0%	\$ -	0%	2	11%	\$ 210	5%
	Upper	97	71%	\$ 26,360	81%	78	82%	\$ 21,787	94%	-	0%	\$ -	0%	12	67%	\$ 3,385	80%
	NA	15	11%	\$ 3,498	11%	-	0%	\$ -	0%	14	100%	\$ 3,373	100%	1	6%	\$ 125	3%
<b>Total</b>		243		\$ 42,631		168		\$ 30,543		21		\$ 4,002		34		\$ 5,494	

2013 Loans by Census Tract and Borrower Income Level

City of Pittsburgh

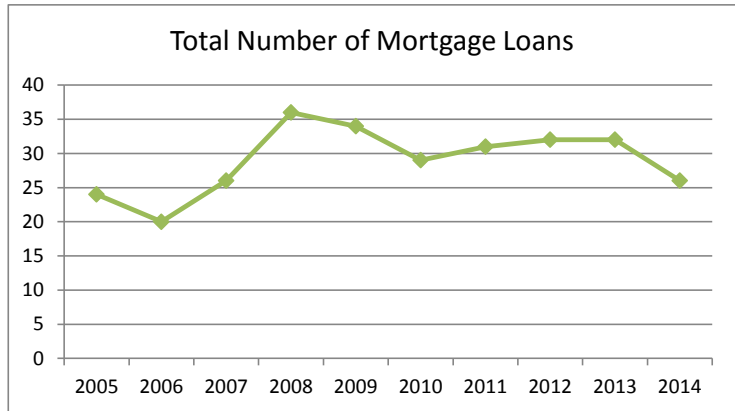
Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		12	8%	\$ 1,811	8%	6	6%	\$ 735	4%	1	8%	\$ 227	18%	-	0%	\$ -	0%
	Low	3	25%	\$ 150	8%	2	33%	\$ 126	17%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	1	8%	\$ 106	6%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	2	17%	\$ 181	10%	2	33%	\$ 181	25%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	4	33%	\$ 1,007	56%	1	17%	\$ 288	39%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	2	17%	\$ 367	20%	1	17%	\$ 140	19%	1	100%	\$ 227	100%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		52	36%	\$ 4,858	21%	34	36%	\$ 3,697	22%	2	17%	\$ 97	8%	8	42%	\$ 267	14%
	Low	11	21%	\$ 362	7%	6	18%	\$ 233	6%	-	0%	\$ -	0%	5	63%	\$ 129	48%
	Moderate	5	10%	\$ 228	5%	3	9%	\$ 151	4%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	13	25%	\$ 883	18%	10	29%	\$ 620	17%	-	0%	\$ -	0%	1	13%	\$ 30	11%
	Upper	20	38%	\$ 3,245	67%	15	44%	\$ 2,693	73%	-	0%	\$ -	0%	2	25%	\$ 108	40%
	NA	3	6%	\$ 140	3%	-	0%	\$ -	0%	2	100%	\$ 97	100%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		56	39%	\$ 6,987	30%	35	37%	\$ 4,453	26%	8	67%	\$ 775	63%	9	47%	\$ 918	49%
	Low	2	4%	\$ 213	3%	2	6%	\$ 213	5%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	6	11%	\$ 655	9%	4	11%	\$ 362	8%	-	0%	\$ -	0%	2	22%	\$ 293	32%
	Middle	10	18%	\$ 905	13%	7	20%	\$ 543	12%	-	0%	\$ -	0%	1	11%	\$ 50	5%
	Upper	28	50%	\$ 4,024	58%	21	60%	\$ 3,120	70%	-	0%	\$ -	0%	6	67%	\$ 575	63%
	NA	10	18%	\$ 1,190	17%	1	3%	\$ 215	5%	8	100%	\$ 775	100%	-	0%	\$ -	0%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		24	17%	\$ 9,431	41%	19	20%	\$ 8,004	47%	1	8%	\$ 136	11%	2	11%	\$ 692	37%
	Low	1	4%	\$ 389	4%	1	5%	\$ 389	5%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	2	8%	\$ 392	4%	1	5%	\$ 117	1%	-	0%	\$ -	0%	1	50%	\$ 275	40%
	Middle	1	4%	\$ 161	2%	1	5%	\$ 161	2%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	15	63%	\$ 4,537	48%	12	63%	\$ 3,521	44%	-	0%	\$ -	0%	1	50%	\$ 417	60%
	NA	5	21%	\$ 3,952	42%	4	21%	\$ 3,816	48%	1	100%	\$ 136	100%	-	0%	\$ -	0%
<b>Total</b>		144		\$ 23,087		94		\$ 16,889		12		\$ 1,235		19		\$ 1,877	

**Eureka Bank\***

**Allegheny County excluding Pittsburgh  
Trends in Mortgage Lending 2005-2014**

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	24	\$ 1,983
2006	20	\$ 1,421
2007	26	\$ 2,109
2008	36	\$ 3,432
2009	34	\$ 3,395
2010	29	\$ 3,342
2011	31	\$ 3,711
2012	32	\$ 3,363
2013	32	\$ 5,249
2014	26	\$ 2,699



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	1	5%	\$ 15	1%
2007	1	4%	\$ 50	2%
2008	1	3%	\$ 35	1%
2009	2	6%	\$ 172	5%
2010	7	24%	\$ 512	15%
2011	4	13%	\$ 251	7%
2012	5	16%	\$ 330	10%
2013	7	22%	\$ 1,386	26%
2014	9	35%	\$ 677	25%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	7	29%	\$ 956	48%
2006	5	25%	\$ 549	39%
2007	3	12%	\$ 163	8%
2008	9	25%	\$ 495	14%
2009	5	15%	\$ 269	8%
2010	6	21%	\$ 470	14%
2011	10	32%	\$ 658	18%
2012	9	28%	\$ 577	17%
2013	2	6%	\$ 48	1%
2014	3	12%	\$ 163	6%

**Minority Lending**

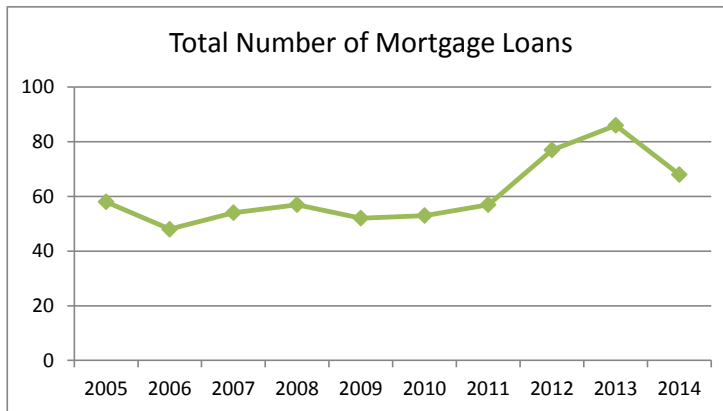
	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	4%	\$ 400	20%
2006	1	5%	\$ 54	4%
2007	1	4%	\$ 50	2%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	4	14%	\$ 386	12%
2011	1	3%	\$ 100	3%
2012	3	9%	\$ 158	5%
2013	4	13%	\$ 1,207	23%
2014	5	19%	\$ 438	16%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%

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

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	58	\$ 4,975
2006	48	\$ 5,643
2007	54	\$ 5,230
2008	57	\$ 8,677
2009	52	\$ 4,554
2010	53	\$ 10,484
2011	57	\$ 9,546
2012	77	\$ 13,570
2013	86	\$ 18,574
2014	68	\$ 11,369



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	30	52%	\$ 2,289	46%
2006	26	54%	\$ 3,482	62%
2007	35	65%	\$ 3,969	76%
2008	26	46%	\$ 2,318	27%
2009	31	60%	\$ 2,549	56%
2010	35	66%	\$ 6,907	66%
2011	29	51%	\$ 4,633	49%
2012	43	56%	\$ 6,705	49%
2013	43	50%	\$ 7,584	41%
2014	35	51%	\$ 6,407	56%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	24	41%	\$ 1,651	33%
2006	19	40%	\$ 2,590	46%
2007	19	35%	\$ 1,030	20%
2008	17	30%	\$ 1,050	12%
2009	17	33%	\$ 1,086	24%
2010	11	21%	\$ 996	10%
2011	19	33%	\$ 1,479	15%
2012	13	17%	\$ 2,068	15%
2013	12	14%	\$ 946	5%
2014	8	12%	\$ 671	6%

**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3	5%	\$ 81	2%
2006	2	4%	\$ 92	2%
2007	2	4%	\$ 360	7%
2008	2	4%	\$ 271	3%
2009	1	2%	\$ 141	3%
2010	2	4%	\$ 384	4%
2011	2	4%	\$ 685	7%
2012	3	4%	\$ 1,096	8%
2013	4	5%	\$ 218	1%
2014	3	4%	\$ 160	1%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	5	9%	\$ 148	3%
2006	0	0%	\$ -	0%
2007	2	4%	\$ 320	6%
2008	2	4%	\$ 100	1%
2009	0	0%	\$ -	0%
2010	1	2%	\$ 65	1%
2011	3	5%	\$ 276	3%
2012	5	6%	\$ 472	3%
2013	3	3%	\$ 130	1%
2014	5	7%	\$ 406	4%

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

2014 Loans by Census Tract and Borrower Income Level

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Moderate	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Middle	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Upper	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	NA	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
<b>Moderate (50-79% of HUD Area Median Income)</b>		9	33%	\$ 677	24%	9	35%	\$ 677	25%	-		\$ -		-		\$ -	
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
	Moderate	1	11%	\$ 29	4%	1	11%	\$ 29	4%	-		\$ -		-		\$ -	
	Middle	1	11%	\$ 83	12%	1	11%	\$ 83	12%	-		\$ -		-		\$ -	
	Upper	4	44%	\$ 193	29%	4	44%	\$ 193	29%	-		\$ -		-		\$ -	
	NA	3	33%	\$ 372	55%	3	33%	\$ 372	55%	-		\$ -		-		\$ -	
<b>Middle (80-119% of HUD Area Median Income)</b>		5	19%	\$ 422	15%	4	15%	\$ 326	12%	-		\$ -		-		\$ -	
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
	Moderate	2	40%	\$ 126	30%	1	25%	\$ 30	9%	-		\$ -		-		\$ -	
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
	Upper	3	60%	\$ 296	70%	3	75%	\$ 296	91%	-		\$ -		-		\$ -	
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		13	48%	\$ 1,696	61%	13	50%	\$ 1,696	63%	-		\$ -		-		\$ -	
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
	Moderate	1	8%	\$ 104	6%	1	8%	\$ 104	6%	-		\$ -		-		\$ -	
	Middle	1	8%	\$ 166	10%	1	8%	\$ 166	10%	-		\$ -		-		\$ -	
	Upper	10	77%	\$ 1,190	70%	10	77%	\$ 1,190	70%	-		\$ -		-		\$ -	
	NA	1	8%	\$ 236	14%	1	8%	\$ 236	14%	-		\$ -		-		\$ -	
<b>Total</b>		27	100%	\$ 2,795	100%	26	100%	\$ 2,699	100%	-		\$ -		-		\$ -	



2014 Loans by Census Tract and Borrower Income Level

**City of Pittsburgh**

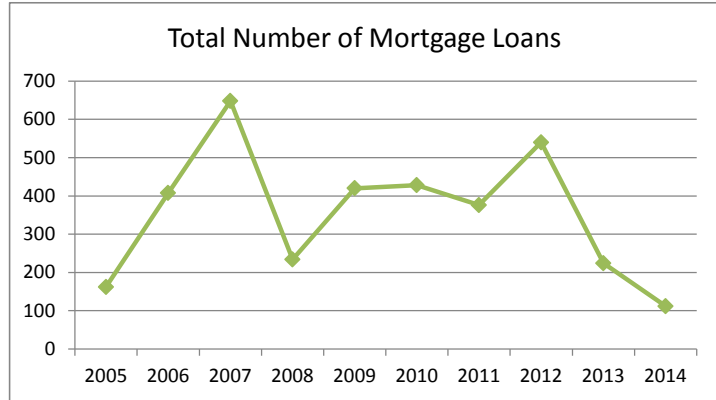
Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		15	20%	\$ 3,918	31%	13	19%	\$ 3,556	31%	-	-	\$ -	-	-	0%	\$ -	0%
	Low	1	7%	\$ 150	4%	1	8%	\$ 150	4%	-	-	\$ -	-	-	0%	\$ -	0%
	Moderate	1	7%	\$ 120	3%	1	8%	\$ 120	3%	-	-	\$ -	-	-	0%	\$ -	0%
	Middle	3	20%	\$ 404	10%	2	15%	\$ 250	7%	-	-	\$ -	-	-	0%	\$ -	0%
	Upper	3	20%	\$ 629	16%	3	23%	\$ 629	18%	-	-	\$ -	-	-	0%	\$ -	0%
	NA	7	47%	\$ 2,615	67%	6	46%	\$ 2,407	68%	-	-	\$ -	-	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		25	33%	\$ 3,046	24%	22	32%	\$ 2,851	25%	-	-	\$ -	1	50%	\$ 10	11%	
	Low	1	4%	\$ 10	0%	-	0%	\$ -	0%	-	-	\$ -	1	100%	\$ 10	100%	
	Moderate	3	12%	\$ 268	9%	2	9%	\$ 143	5%	-	-	\$ -	-	0%	\$ -	0%	
	Middle	2	8%	\$ 173	6%	2	9%	\$ 173	6%	-	-	\$ -	-	0%	\$ -	0%	
	Upper	11	44%	\$ 1,163	38%	10	45%	\$ 1,103	39%	-	-	\$ -	-	0%	\$ -	0%	
	NA	8	32%	\$ 1,432	47%	8	36%	\$ 1,432	50%	-	-	\$ -	-	0%	\$ -	0%	
<b>Middle (80-119% of HUD Area Median Income)</b>		32	42%	\$ 4,452	35%	31	46%	\$ 4,352	38%	-	-	\$ -	-	0%	\$ -	0%	
	Low	2	6%	\$ 116	3%	2	6%	\$ 116	3%	-	-	\$ -	-	-	0%	\$ -	0%
	Moderate	2	6%	\$ 142	3%	2	6%	\$ 142	3%	-	-	\$ -	-	-	0%	\$ -	0%
	Middle	6	19%	\$ 604	14%	6	19%	\$ 604	14%	-	-	\$ -	-	-	0%	\$ -	0%
	Upper	11	34%	\$ 1,160	26%	11	35%	\$ 1,160	27%	-	-	\$ -	-	-	0%	\$ -	0%
	NA	11	34%	\$ 2,430	55%	10	32%	\$ 2,330	54%	-	-	\$ -	-	-	0%	\$ -	0%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		4	5%	\$ 1,130	9%	2	3%	\$ 610	5%	-	-	\$ -	1	50%	\$ 80	89%	
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	0%	\$ -	0%	
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	0%	\$ -	0%	
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	0%	\$ -	0%	
	Upper	3	75%	\$ 690	61%	2	100%	\$ 610	100%	-	-	\$ -	1	100%	\$ 80	100%	
	NA	1	25%	\$ 440	39%	-	0%	\$ -	0%	-	-	\$ -	-	0%	\$ -	0%	
<b>Total</b>		76	100%	\$ 12,546	100%	68	100%	\$ 11,369	100%	-	-	\$ -	2	100%	\$ 90	100%	

**Fifth Third Bank\***

**Allegheny County excluding Pittsburgh  
Trends in Mortgage Lending 2005-2014**

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	162	\$ 21,755
2006	408	\$ 35,724
2007	648	\$ 69,666
2008	234	\$ 32,347
2009	420	\$ 71,563
2010	428	\$ 68,401
2011	376	\$ 64,920
2012	540	\$ 102,340
2013	224	\$ 41,974
2014	112	\$ 21,808



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	5	3.1%	\$ 199	0.9%
2006	9	2.2%	\$ 375	1.0%
2007	22	3.4%	\$ 982	1.4%
2008	15	6.4%	\$ 893	2.8%
2009	8	1.9%	\$ 574	0.8%
2010	23	5.4%	\$ 1,560	2.3%
2011	21	5.6%	\$ 1,502	2.3%
2012	24	4.4%	\$ 1,802	1.8%
2013	11	4.9%	\$ 856	2.0%
2014	8	7.1%	\$ 363	1.7%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	37	23%	\$ 7,033	32%
2006	103	25%	\$ 6,737	19%
2007	104	16%	\$ 7,365	11%
2008	51	22%	\$ 4,053	13%
2009	99	24%	\$ 9,074	13%
2010	104	24%	\$ 8,992	13%
2011	79	21%	\$ 7,483	12%
2012	90	17%	\$ 8,920	9%
2013	43	19%	\$ 4,345	10%
2014	27	24%	\$ 2,222	10%

**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	0.6%	\$ 36	0.2%
2006	0	0%	\$ -	0%
2007	4	0.6%	\$ 224	0.3%
2008	2	0.9%	\$ 95	0.3%
2009	3	0.7%	\$ 299	0.4%
2010	14	3.3%	\$ 937	1.4%
2011	9	2.4%	\$ 693	1.1%
2012	10	1.9%	\$ 866	0.8%
2013	5	2.2%	\$ 384	0.9%
2014	1	0.9%	\$ 50	0.2%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	1.2%	\$ 85	0.4%
2006	5	1.2%	\$ 340	1.0%
2007	8	1.2%	\$ 454	0.7%
2008	6	2.6%	\$ 533	1.6%
2009	13	3.1%	\$ 1,343	1.9%
2010	22	5.1%	\$ 2,447	3.6%
2011	17	4.5%	\$ 2,291	3.5%
2012	12	2.2%	\$ 1,002	1.0%
2013	6	2.7%	\$ 615	1.5%
2014	1	0.9%	\$ 50	0.2%

\*Includes Fifth Third Mortgage Company (2011-2014)

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	39	\$ 3,471
2006	101	\$ 9,261
2007	150	\$ 15,492
2008	73	\$ 9,969
2009	106	\$ 15,847
2010	77	\$ 10,489
2011	101	\$ 16,364
2012	132	\$ 24,124
2013	67	\$ 11,003
2014	44	\$ 9,551



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	10	26%	\$ 580	17%
2006	17	17%	\$ 1,324	14%
2007	29	19%	\$ 1,986	13%
2008	10	14%	\$ 971	10%
2009	32	30%	\$ 3,413	22%
2010	20	26%	\$ 1,534	15%
2011	22	22%	\$ 2,116	13%
2012	35	27%	\$ 4,532	19%
2013	18	27%	\$ 1,959	18%
2014	15	34%	\$ 1,848	19%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	10	26%	\$ 672	19%
2006	32	32%	\$ 1,576	17%
2007	32	21%	\$ 1,855	12%
2008	18	25%	\$ 1,678	17%
2009	35	33%	\$ 2,780	18%
2010	27	35%	\$ 2,089	20%
2011	38	38%	\$ 2,843	17%
2012	26	20%	\$ 2,574	11%
2013	16	24%	\$ 1,605	15%
2014	11	25%	\$ 1,098	11%

**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	5	5%	\$ 236	3%
2007	6	4%	\$ 278	2%
2008	3	4%	\$ 209	2%
2009	10	9%	\$ 691	4%
2010	13	17%	\$ 918	9%
2011	13	13%	\$ 1,292	8%
2012	12	9%	\$ 1,524	6%
2013	4	6%	\$ 561	5%
2014	4	9%	\$ 293	3%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	3%	\$ 49	1%
2006	5	5%	\$ 183	2%
2007	2	1%	\$ 589	4%
2008	7	10%	\$ 667	7%
2009	14	13%	\$ 1,117	7%
2010	17	22%	\$ 1,201	11%
2011	12	12%	\$ 928	6%
2012	5	4%	\$ 498	2%
2013	0	0%	\$ -	0%
2014	4	9%	\$ 685	7%

\*Includes Fifth Third Mortgage Company (2011-2014)

2014 Loans by Census Tract and Borrower Income Level

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		1	0%	\$ 47	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	1	2%	\$ 47	1%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	1	100%	\$ 47	100%	-	0%	\$ -	0%	-	0%	\$ -	0%	1	100%	\$ 47	100%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		23	11%	\$ 2,463	7%	8	7%	\$ 363	2%	1	20%	\$ 66	8%	10	17%	\$ 782	11%
	Low	5	22%	\$ 297	12%	3	38%	\$ 159	44%	-	0%	\$ -	0%	2	20%	\$ 138	18%
	Moderate	5	22%	\$ 292	12%	3	38%	\$ 124	34%	-	0%	\$ -	0%	2	20%	\$ 168	21%
	Middle	4	17%	\$ 237	10%	2	25%	\$ 80	22%	-	0%	\$ -	0%	2	20%	\$ 157	20%
	Upper	8	35%	\$ 1,571	64%	-	0%	\$ -	0%	-	0%	\$ -	0%	4	40%	\$ 319	41%
	NA	1	4%	\$ 66	3%	-	0%	\$ -	0%	1	100%	\$ 66	100%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		73	33%	\$ 7,379	20%	38	34%	\$ 4,253	20%	1	20%	\$ 179	22%	22	37%	\$ 1,521	20%
	Low	9	12%	\$ 657	9%	3	8%	\$ 184	4%	-	0%	\$ -	0%	4	18%	\$ 254	17%
	Moderate	20	27%	\$ 1,831	25%	13	34%	\$ 1,281	30%	-	0%	\$ -	0%	6	27%	\$ 500	33%
	Middle	18	25%	\$ 1,457	20%	10	26%	\$ 982	23%	-	0%	\$ -	0%	8	36%	\$ 475	31%
	Upper	23	32%	\$ 3,136	42%	12	32%	\$ 1,806	42%	-	0%	\$ -	0%	4	18%	\$ 292	19%
	NA	3	4%	\$ 298	4%	-	0%	\$ -	0%	1	100%	\$ 179	100%	-	0%	\$ -	0%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		122	56%	\$ 27,772	74%	66	59%	\$ 17,192	79%	3	60%	\$ 561	70%	26	44%	\$ 5,094	68%
	Low	4	3%	\$ 220	1%	-	0%	\$ -	0%	-	0%	\$ -	0%	4	15%	\$ 220	4%
	Moderate	12	10%	\$ 1,032	4%	5	8%	\$ 474	3%	-	0%	\$ -	0%	3	12%	\$ 322	6%
	Middle	19	16%	\$ 3,009	11%	9	14%	\$ 1,919	11%	-	0%	\$ -	0%	7	27%	\$ 748	15%
	Upper	82	67%	\$ 22,665	82%	52	79%	\$ 14,799	86%	-	0%	\$ -	0%	12	46%	\$ 3,804	75%
	NA	5	4%	\$ 846	3%	-	0%	\$ -	0%	3	100%	\$ 561	100%	-	0%	\$ -	0%
<b>Total</b>		219	100%	\$ 37,661	100%	112	100%	\$ 21,808	100%	5	100%	\$ 806	100%	59	100%	\$ 7,444	100%

\*includes Fifth Third Mortgage Company

2014 Loans by Census Tract and Borrower Income Level

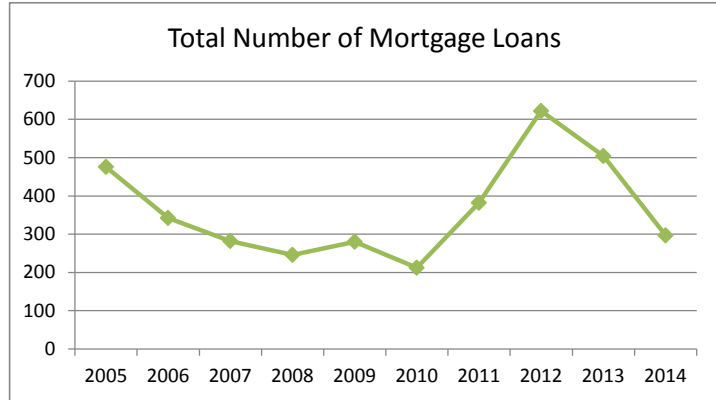
**City of Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		7	10%	\$ 944	7%	4	9%	\$ 775	8%	-	0%	\$ -	0%	1	7%	\$ 62	5%
	Low	1	14%	\$ 54	6%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	2	29%	\$ 195	21%	1	25%	\$ 142	18%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	4	57%	\$ 695	74%	3	75%	\$ 633	82%	-	0%	\$ -	0%	1	100%	\$ 62	100%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		21	29%	\$ 1,662	12%	11	25%	\$ 1,073	11%	-	0%	\$ -	0%	7	47%	\$ 421	36%
	Low	1	5%	\$ 39	2%	-	0%	\$ -	0%	-	0%	\$ -	0%	1	14%	\$ 39	9%
	Moderate	7	33%	\$ 676	41%	3	27%	\$ 472	44%	-	0%	\$ -	0%	3	43%	\$ 162	38%
	Middle	5	24%	\$ 437	26%	2	18%	\$ 175	16%	-	0%	\$ -	0%	2	29%	\$ 164	39%
	Upper	8	38%	\$ 510	31%	6	55%	\$ 426	40%	-	0%	\$ -	0%	1	14%	\$ 56	13%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		19	26%	\$ 2,582	19%	10	23%	\$ 1,839	19%	1	100%	\$ 57	100%	5	33%	\$ 268	23%
	Low	1	5%	\$ 3	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	1	20%	\$ 3	1%
	Moderate	6	32%	\$ 271	10%	4	40%	\$ 176	10%	-	0%	\$ -	0%	2	40%	\$ 95	35%
	Middle	3	16%	\$ 218	8%	1	10%	\$ 48	3%	-	0%	\$ -	0%	2	40%	\$ 170	63%
	Upper	8	42%	\$ 2,033	79%	5	50%	\$ 1,615	88%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	1	5%	\$ 57	2%	-	0%	\$ -	0%	1	100%	\$ 57	100%	-	0%	\$ -	0%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		26	36%	\$ 8,259	61%	19	43%	\$ 5,864	61%	-	0%	\$ -	0%	2	13%	\$ 421	36%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	4	15%	\$ 437	5%	3	16%	\$ 308	5%	-	0%	\$ -	0%	1	50%	\$ 129	31%
	Middle	1	4%	\$ 47	1%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	20	77%	\$ 7,423	90%	16	84%	\$ 5,556	95%	-	0%	\$ -	0%	1	50%	\$ 292	69%
	NA	1	4%	\$ 352	4%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		73	100%	\$ 13,447	100%	44	100%	\$ 9,551	100%	1	100%	\$ 57	100%	15	100%	\$ 1,172	100%

\*includes Fifth Third Mortgage Company

**Total Lending**

Total Lending		
	Count	Amount (000s)
2005	476	\$ 34,165
2006	342	\$ 18,337
2007	282	\$ 13,544
2008	246	\$ 14,444
2009	280	\$ 20,332
2010	212	\$ 16,286
2011	382	\$ 34,018
2012	622	\$ 63,039
2013	504	\$ 53,079
2014	297	\$ 25,892



**LMI Lending**

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	60	13%	\$ 4,441	13%
2006	41	12%	\$ 1,966	11%
2007	32	11%	\$ 2,662	20%
2008	37	15%	\$ 3,203	22%
2009	31	11%	\$ 1,500	7%
2010	41	19%	\$ 2,195	13%
2011	42	11%	\$ 2,258	7%
2012	88	14%	\$ 4,976	8%
2013	72	14%	\$ 5,111	10%
2014	53	18%	\$ 3,887	15%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	169	36%	\$ 9,590	28%
2006	108	32%	\$ 5,509	30%
2007	75	27%	\$ 1,780	13%
2008	51	21%	\$ 1,468	10%
2009	63	23%	\$ 2,325	11%
2010	58	27%	\$ 2,942	18%
2011	75	20%	\$ 3,312	10%
2012	117	19%	\$ 6,480	10%
2013	95	19%	\$ 5,030	9%
2014	81	27%	\$ 3,301	13%

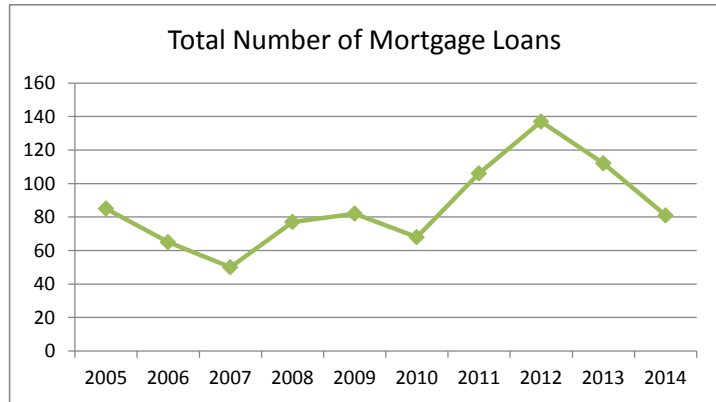
**Minority Lending**

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	11	2.3%	\$ 1,408	4.1%
2006	9	2.6%	\$ 844	4.6%
2007	10	3.5%	\$ 1,002	7.4%
2008	5	2.0%	\$ 510	3.5%
2009	8	2.9%	\$ 250	1.2%
2010	19	9.0%	\$ 994	6.1%
2011	13	3.4%	\$ 1,156	3.4%
2012	16	2.6%	\$ 792	1.3%
2013	15	3.0%	\$ 1,450	2.7%
2014	8	2.7%	\$ 814	3.1%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	7	1.5%	\$ 1,196	3.5%
2006	5	1.5%	\$ 111	0.6%
2007	7	2.5%	\$ 210	1.6%
2008	7	2.8%	\$ 563	3.9%
2009	2	0.7%	\$ 44	0.2%
2010	7	3.3%	\$ 327	2.0%
2011	5	1.3%	\$ 699	2.1%
2012	5	0.8%	\$ 498	0.8%
2013	7	1.4%	\$ 519	1.0%
2014	2	0.7%	\$ 110	0.4%

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	85	\$ 6,720
2006	65	\$ 3,624
2007	50	\$ 2,632
2008	77	\$ 5,718
2009	82	\$ 7,346
2010	68	\$ 6,469
2011	106	\$ 15,523
2012	137	\$ 23,994
2013	112	\$ 14,604
2014	81	\$ 9,198



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	26	31%	\$ 1,661	25%
2006	14	22%	\$ 705	19%
2007	14	28%	\$ 702	27%
2008	36	47%	\$ 2,370	41%
2009	30	37%	\$ 2,859	39%
2010	23	34%	\$ 1,933	30%
2011	36	34%	\$ 4,378	28%
2012	50	36%	\$ 5,595	23%
2013	40	36%	\$ 6,361	44%
2014	31	38%	\$ 3,534	38%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	47	55%	\$ 3,359	50%
2006	31	48%	\$ 2,098	58%
2007	11	22%	\$ 181	7%
2008	11	14%	\$ 470	8%
2009	18	22%	\$ 810	11%
2010	11	16%	\$ 347	5%
2011	22	21%	\$ 994	6%
2012	20	15%	\$ 2,036	8%
2013	18	16%	\$ 1,191	8%
2014	18	22%	\$ 875	10%

**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	7	8%	\$ 824	12%
2006	2	3%	\$ 58	2%
2007	4	8%	\$ 182	7%
2008	10	13%	\$ 893	16%
2009	4	5%	\$ 215	3%
2010	6	9%	\$ 364	6%
2011	7	7%	\$ 1,244	8%
2012	8	6%	\$ 932	4%
2013	9	8%	\$ 1,969	13%
2014	3	4%	\$ 668	7%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	7	8%	\$ 701	10%
2006	4	6%	\$ 219	6%
2007	4	8%	\$ 40	2%
2008	1	1%	\$ 10	0%
2009	2	2%	\$ 90	1%
2010	1	1%	\$ 64	1%
2011	3	3%	\$ 264	2%
2012	3	2%	\$ 359	1%
2013	8	7%	\$ 1,348	9%
2014	0	0%	\$ -	0%

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		9	2%	\$ 875	2%	2	1%	\$ 329	1%	-	-	\$ -	-	6	4%	\$ 515	5%
	Low	2	22%	\$ 66	8%	-	0%	\$ -	0%	-	-	\$ -	-	2	33%	\$ 66	13%
	Moderate	3	33%	\$ 289	33%	1	50%	\$ 4	1%	-	-	\$ -	-	2	33%	\$ 285	55%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	Upper	2	22%	\$ 110	13%	-	0%	\$ -	0%	-	-	\$ -	-	1	17%	\$ 79	15%
	NA	2	22%	\$ 410	47%	1	50%	\$ 325	99%	-	-	\$ -	-	1	17%	\$ 85	17%
<b>Moderate (50-79% of HUD Area Median Income)</b>		112	20%	\$ 6,919	14%	51	17%	\$ 3,558	14%	-	-	\$ -	-	42	29%	\$ 2,312	21%
	Low	24	21%	\$ 532	8%	6	12%	\$ 197	6%	-	-	\$ -	-	15	36%	\$ 267	12%
	Moderate	27	24%	\$ 1,068	15%	9	18%	\$ 314	9%	-	-	\$ -	-	10	24%	\$ 418	18%
	Middle	23	21%	\$ 1,096	16%	11	22%	\$ 402	11%	-	-	\$ -	-	8	19%	\$ 279	12%
	Upper	16	14%	\$ 1,080	16%	10	20%	\$ 759	21%	-	-	\$ -	-	5	12%	\$ 248	11%
	NA	22	20%	\$ 3,143	45%	15	29%	\$ 1,886	53%	-	-	\$ -	-	4	10%	\$ 1,100	48%
<b>Middle (80-119% of HUD Area Median Income)</b>		262	47%	\$ 19,308	40%	142	48%	\$ 9,412	36%	-	-	\$ -	-	67	47%	\$ 4,671	43%
	Low	34	13%	\$ 1,219	6%	10	7%	\$ 318	3%	-	-	\$ -	-	15	22%	\$ 657	14%
	Moderate	79	30%	\$ 3,626	19%	41	29%	\$ 1,537	16%	-	-	\$ -	-	23	34%	\$ 1,266	27%
	Middle	52	20%	\$ 3,205	17%	30	21%	\$ 1,674	18%	-	-	\$ -	-	14	21%	\$ 915	20%
	Upper	68	26%	\$ 4,982	26%	44	31%	\$ 2,923	31%	-	-	\$ -	-	9	13%	\$ 677	14%
	NA	29	11%	\$ 6,276	33%	17	12%	\$ 2,960	31%	-	-	\$ -	-	6	9%	\$ 1,156	25%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		171	31%	\$ 21,399	44%	102	34%	\$ 12,593	49%	-	-	\$ -	-	28	20%	\$ 3,396	31%
	Low	13	8%	\$ 604	3%	4	4%	\$ 179	1%	-	-	\$ -	-	6	21%	\$ 330	10%
	Moderate	20	12%	\$ 1,458	7%	10	10%	\$ 752	6%	-	-	\$ -	-	5	18%	\$ 252	7%
	Middle	36	21%	\$ 3,586	17%	23	23%	\$ 2,275	18%	-	-	\$ -	-	8	29%	\$ 804	24%
	Upper	90	53%	\$ 13,249	62%	57	56%	\$ 7,983	63%	-	-	\$ -	-	6	21%	\$ 1,212	36%
	NA	12	7%	\$ 2,502	12%	8	8%	\$ 1,404	11%	-	-	\$ -	-	3	11%	\$ 798	23%
<b>Total</b>		554	100%	\$ 48,501	100%	297	100%	\$ 25,892	100%	-	-	\$ -	-	143	100%	\$ 10,894	100%

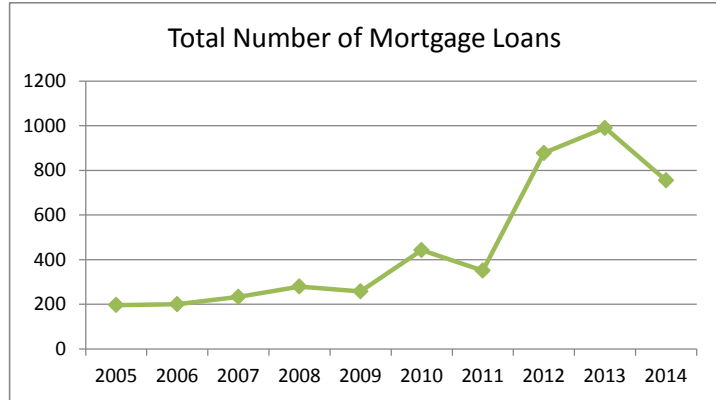


**City of Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)		22	16%	\$ 2,105	15%	8	10%	\$ 1,271	14%	-	-	\$ -	-	12	32%	\$ 558	19%
	Low	7	32%	\$ 355	17%	-	0%	\$ -	0%	-	-	\$ -	-	6	50%	\$ 205	37%
	Moderate	4	18%	\$ 187	9%	2	25%	\$ 140	11%	-	-	\$ -	-	2	17%	\$ 47	8%
	Middle	4	18%	\$ 306	15%	-	0%	\$ -	0%	-	-	\$ -	-	4	33%	\$ 306	55%
	Upper	2	9%	\$ 246	12%	1	13%	\$ 120	9%	-	-	\$ -	-	-	0%	\$ -	0%
	NA	5	23%	\$ 1,011	48%	5	63%	\$ 1,011	80%	-	-	\$ -	-	-	0%	\$ -	0%
Moderate (50-79% of HUD Area Median Income)		42	30%	\$ 3,492	24%	23	28%	\$ 2,263	25%	-	-	\$ -	-	9	24%	\$ 488	17%
	Low	7	17%	\$ 364	10%	3	13%	\$ 79	3%	-	-	\$ -	-	4	44%	\$ 285	58%
	Moderate	6	14%	\$ 294	8%	3	13%	\$ 125	6%	-	-	\$ -	-	2	22%	\$ 80	16%
	Middle	12	29%	\$ 1,060	30%	5	22%	\$ 750	33%	-	-	\$ -	-	2	22%	\$ 83	17%
	Upper	8	19%	\$ 914	26%	6	26%	\$ 570	25%	-	-	\$ -	-	-	0%	\$ -	0%
	NA	9	21%	\$ 860	25%	6	26%	\$ 739	33%	-	-	\$ -	-	1	11%	\$ 40	8%
Middle (80-119% of HUD Area Median Income)		53	38%	\$ 5,967	41%	36	44%	\$ 4,382	48%	-	-	\$ -	-	10	26%	\$ 515	18%
	Low	6	11%	\$ 358	6%	3	8%	\$ 176	4%	-	-	\$ -	-	1	10%	\$ 15	3%
	Moderate	9	17%	\$ 965	16%	5	14%	\$ 281	6%	-	-	\$ -	-	3	30%	\$ 247	48%
	Middle	8	15%	\$ 796	13%	5	14%	\$ 574	13%	-	-	\$ -	-	2	20%	\$ 32	6%
	Upper	12	23%	\$ 814	14%	7	19%	\$ 554	13%	-	-	\$ -	-	3	30%	\$ 144	28%
	NA	18	34%	\$ 3,034	51%	16	44%	\$ 2,797	64%	-	-	\$ -	-	1	10%	\$ 77	15%
Upper (>=120% of HUD Area Median Income)		24	17%	\$ 2,825	20%	14	17%	\$ 1,282	14%	-	-	\$ -	-	7	18%	\$ 1,311	46%
	Low	2	8%	\$ 170	6%	-	0%	\$ -	0%	-	-	\$ -	-	1	14%	\$ 130	10%
	Moderate	2	8%	\$ 74	3%	2	14%	\$ 74	6%	-	-	\$ -	-	-	0%	\$ -	0%
	Middle	5	21%	\$ 309	11%	3	21%	\$ 144	11%	-	-	\$ -	-	2	29%	\$ 165	13%
	Upper	11	46%	\$ 1,233	44%	7	50%	\$ 679	53%	-	-	\$ -	-	3	43%	\$ 422	32%
	NA	4	17%	\$ 1,039	37%	2	14%	\$ 385	30%	-	-	\$ -	-	1	14%	\$ 594	45%
Total		141	100%	\$ 14,389	100%	81	100%	\$ 9,198	100%	-	-	\$ -	-	38	100%	\$ 2,872	100%

**Total Lending**

Total Lending		
	Count	Amount (000s)
2005	197	\$ 14,599
2006	201	\$ 11,756
2007	234	\$ 19,048
2008	280	\$ 32,483
2009	258	\$ 32,578
2010	443	\$ 45,263
2011	351	\$ 43,243
2012	878	\$ 87,951
2013	990	\$ 103,675
2014	755	\$ 98,153



**LMI Lending**

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	7	3.6%	\$ 129	0.9%
2006	14	7.0%	\$ 451	3.8%
2007	16	6.8%	\$ 692	3.6%
2008	22	7.9%	\$ 865	2.7%
2009	16	6.2%	\$ 1,077	3.3%
2010	29	6.5%	\$ 3,117	6.9%
2011	19	5.4%	\$ 1,089	2.5%
2012	80	9.1%	\$ 4,135	4.7%
2013	82	8.3%	\$ 6,060	5.8%
2014	66	8.7%	\$ 4,317	4.4%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	54	27%	\$ 5,438	37%
2006	58	29%	\$ 2,457	21%
2007	60	26%	\$ 2,720	14%
2008	67	24%	\$ 2,695	8%
2009	57	22%	\$ 2,377	7%
2010	104	23%	\$ 5,188	11%
2011	83	24%	\$ 4,942	11%
2012	256	29%	\$ 14,730	17%
2013	232	23%	\$ 14,303	14%
2014	178	24%	\$ 11,631	12%

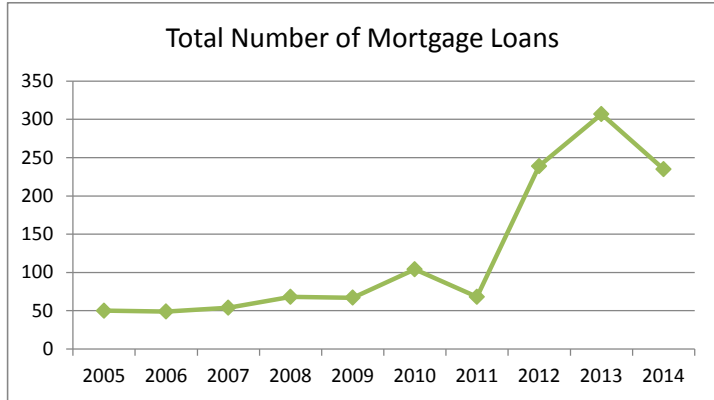
**Minority Lending**

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	0.5%	\$ 55	0%
2006	0	0%	\$ -	0%
2007	2	0.9%	\$ 98	0.5%
2008	0	0%	\$ -	0%
2009	1	0.4%	\$ 50	0.2%
2010	4	0.9%	\$ 169	0.4%
2011	3	0.9%	\$ 218	0.5%
2012	7	0.8%	\$ 262	0.3%
2013	17	1.7%	\$ 829	0.8%
2014	12	1.6%	\$ 954	1.0%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	0.5%	\$ 50	0.3%
2006	1	0.5%	\$ 10	0.1%
2007	2	0.9%	\$ 83	0.4%
2008	3	1.1%	\$ 648	2.0%
2009	2	0.8%	\$ 374	1.1%
2010	3	0.7%	\$ 504	1.1%
2011	6	1.7%	\$ 517	1.2%
2012	9	1.0%	\$ 984	1.1%
2013	19	1.9%	\$ 1,680	1.6%
2014	13	1.7%	\$ 1,267	1.3%

**Total Lending**

Total Lending		
	Count	Amount (000s)
2005	50	\$ 4,803
2006	49	\$ 4,255
2007	54	\$ 5,003
2008	68	\$ 5,130
2009	67	\$ 5,582
2010	104	\$ 10,636
2011	68	\$ 9,835
2012	239	\$ 23,059
2013	307	\$ 35,997
2014	235	\$ 33,046



**LMI Lending**

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	20	40%	\$ 1,139	24%
2006	21	43%	\$ 1,204	28%
2007	24	44%	\$ 1,650	33%
2008	37	54%	\$ 2,703	53%
2009	27	40%	\$ 2,206	40%
2010	45	43%	\$ 3,320	31%
2011	21	31%	\$ 2,176	22%
2012	102	43%	\$ 8,048	35%
2013	129	42%	\$ 9,943	28%
2014	102	43%	\$ 9,545	29%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	19	38%	\$ 1,803	38%
2006	19	39%	\$ 697	16%
2007	14	26%	\$ 513	10%
2008	31	46%	\$ 1,252	24%
2009	31	46%	\$ 1,361	24%
2010	37	36%	\$ 1,670	16%
2011	18	26%	\$ 1,186	12%
2012	80	33%	\$ 3,758	16%
2013	96	31%	\$ 4,720	13%
2014	70	30%	\$ 3,420	10%

**Minority Lending**

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3	6%	\$ 88	2%
2006	8	16%	\$ 555	13%
2007	6	11%	\$ 284	6%
2008	11	16%	\$ 401	8%
2009	9	13%	\$ 790	14%
2010	11	11%	\$ 541	5%
2011	7	10%	\$ 425	4%
2012	22	9%	\$ 2,555	11%
2013	29	9%	\$ 2,449	7%
2014	16	7%	\$ 1,873	6%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	2%	\$ 38	1%
2006	1	2%	\$ 185	4%
2007	3	6%	\$ 126	3%
2008	3	4%	\$ 64	1%
2009	4	6%	\$ 116	2%
2010	4	4%	\$ 137	1%
2011	5	7%	\$ 316	3%
2012	8	3%	\$ 546	2%
2013	18	6%	\$ 1,463	4%
2014	10	4%	\$ 483	1%

First National Bank of Pennsylvania 2014 Loans by Census Tract and Borrower Income Level

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		8	1%	\$ 573	0%	3	0%	\$ 85	0%	-	0%	\$ -	0%	5	2%	\$ 488	2%
	Low	1	13%	\$ 3	1%	-	0%	\$ -	0%	-	0%	\$ -	0%	1	20%	\$ 3	1%
	Moderate	1	13%	\$ 37	6%	-	0%	\$ -	0%	-	0%	\$ -	0%	1	20%	\$ 37	8%
	Middle	2	25%	\$ 68	12%	2	67%	\$ 68	80%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	1	13%	\$ 17	3%	1	33%	\$ 17	20%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	3	38%	\$ 448	78%	-	0%	\$ -	0%	-	0%	\$ -	0%	3	60%	\$ 448	92%
<b>Moderate (50-79% of HUD Area Median Income)</b>		110	10%	\$ 7,039	6%	63	8%	\$ 4,232	4%	-	0%	\$ -	0%	40	15%	\$ 2,529	13%
	Low	20	18%	\$ 860	12%	10	16%	\$ 393	9%	-	0%	\$ -	0%	9	23%	\$ 399	16%
	Moderate	22	20%	\$ 1,117	16%	14	22%	\$ 793	19%	-	0%	\$ -	0%	6	15%	\$ 249	10%
	Middle	22	20%	\$ 1,024	15%	12	19%	\$ 572	14%	-	0%	\$ -	0%	8	20%	\$ 359	14%
	Upper	23	21%	\$ 1,841	26%	16	25%	\$ 1,533	36%	-	0%	\$ -	0%	6	15%	\$ 277	11%
	NA	23	21%	\$ 2,197	31%	11	17%	\$ 941	22%	-	0%	\$ -	0%	11	28%	\$ 1,245	49%
<b>Middle (80-119% of HUD Area Median Income)</b>		425	39%	\$ 35,743	29%	289	38%	\$ 26,938	27%	-	0%	\$ -	0%	111	43%	\$ 7,059	35%
	Low	54	13%	\$ 2,711	8%	26	9%	\$ 1,403	5%	-	0%	\$ -	0%	27	24%	\$ 1,258	18%
	Moderate	98	23%	\$ 6,323	18%	67	23%	\$ 4,498	17%	-	0%	\$ -	0%	28	25%	\$ 1,616	23%
	Middle	94	22%	\$ 6,353	18%	66	23%	\$ 4,622	17%	-	0%	\$ -	0%	24	22%	\$ 1,590	23%
	Upper	156	37%	\$ 15,805	44%	111	38%	\$ 12,165	45%	-	0%	\$ -	0%	29	26%	\$ 2,369	34%
	NA	23	5%	\$ 4,551	13%	19	7%	\$ 4,250	16%	-	0%	\$ -	0%	3	3%	\$ 226	3%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		535	50%	\$ 81,350	65%	400	53%	\$ 66,898	68%	-	0%	\$ -	0%	104	40%	\$ 10,062	50%
	Low	39	7%	\$ 2,936	4%	18	5%	\$ 863	1%	-	0%	\$ -	0%	19	18%	\$ 1,905	19%
	Moderate	66	12%	\$ 5,389	7%	43	11%	\$ 3,681	6%	-	0%	\$ -	0%	16	15%	\$ 1,133	11%
	Middle	87	16%	\$ 7,798	10%	64	16%	\$ 5,478	8%	-	0%	\$ -	0%	17	16%	\$ 1,459	15%
	Upper	331	62%	\$ 63,298	78%	268	67%	\$ 55,517	83%	-	0%	\$ -	0%	47	45%	\$ 4,995	50%
	NA	12	2%	\$ 1,929	2%	7	2%	\$ 1,359	2%	-	0%	\$ -	0%	5	5%	\$ 570	6%
<b>Total</b>		1,078	100%	\$ 124,705	100%	755	100%	\$ 98,153	100%	-	0%	\$ -	0%	260	100%	\$ 20,138	100%

First National Bank of Pennsylvania 2014 Loans by Census Tract and Borrower Income Level

**City of Pittsburgh**

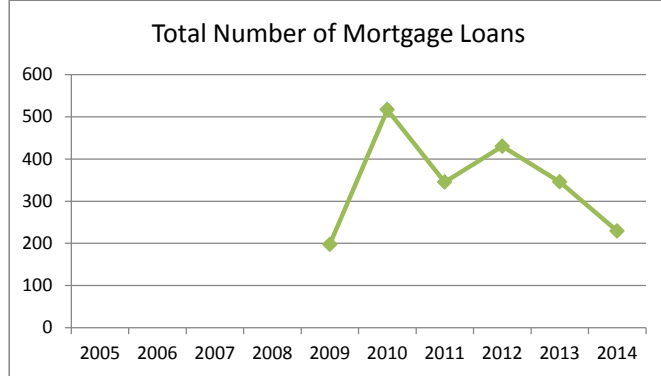
Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		39	11%	\$ 3,149	7%	20	9%	\$ 2,133	6%	-	%	\$ -	%	18	17%	\$ 978	12%
	Low	12	31%	\$ 426	14%	4	20%	\$ 161	8%	-	%	\$ -	%	8	44%	\$ 265	27%
	Moderate	6	15%	\$ 261	8%	2	10%	\$ 96	5%	-	%	\$ -	%	4	22%	\$ 165	17%
	Middle	6	15%	\$ 799	25%	4	20%	\$ 701	33%	-	%	\$ -	%	1	6%	\$ 60	6%
	Upper	8	21%	\$ 812	26%	6	30%	\$ 708	33%	-	%	\$ -	%	2	11%	\$ 104	11%
	NA	7	18%	\$ 851	27%	4	20%	\$ 467	22%	-	%	\$ -	%	3	17%	\$ 384	39%
<b>Moderate (50-79% of HUD Area Median Income)</b>		135	37%	\$ 11,643	26%	82	35%	\$ 7,412	22%	-	%	\$ -	%	45	41%	\$ 3,316	40%
	Low	26	19%	\$ 1,411	12%	11	13%	\$ 609	8%	-	%	\$ -	%	14	31%	\$ 767	23%
	Moderate	35	26%	\$ 1,611	14%	23	28%	\$ 1,122	15%	-	%	\$ -	%	11	24%	\$ 474	14%
	Middle	27	20%	\$ 2,078	18%	15	18%	\$ 1,324	18%	-	%	\$ -	%	9	20%	\$ 544	16%
	Upper	27	20%	\$ 3,115	27%	19	23%	\$ 1,998	27%	-	%	\$ -	%	6	13%	\$ 496	15%
	NA	20	15%	\$ 3,428	29%	14	17%	\$ 2,359	32%	-	%	\$ -	%	5	11%	\$ 1,035	31%
<b>Middle (80-119% of HUD Area Median Income)</b>		137	37%	\$ 12,640	29%	91	39%	\$ 9,301	28%	-	%	\$ -	%	37	34%	\$ 2,642	32%
	Low	23	17%	\$ 914	7%	10	11%	\$ 369	4%	-	%	\$ -	%	11	30%	\$ 470	18%
	Moderate	31	23%	\$ 1,837	15%	18	20%	\$ 865	9%	-	%	\$ -	%	10	27%	\$ 808	31%
	Middle	22	16%	\$ 1,501	12%	16	18%	\$ 1,027	11%	-	%	\$ -	%	3	8%	\$ 96	4%
	Upper	52	38%	\$ 6,157	49%	40	44%	\$ 5,160	55%	-	%	\$ -	%	11	30%	\$ 917	35%
	NA	9	7%	\$ 2,231	18%	7	8%	\$ 1,880	20%	-	%	\$ -	%	2	5%	\$ 351	13%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		58	16%	\$ 16,738	38%	42	18%	\$ 14,200	43%	-	%	\$ -	%	9	8%	\$ 1,362	16%
	Low	1	2%	\$ 18	0%	1	2%	\$ 18	0%	-	%	\$ -	%	-	0%	\$ -	0%
	Moderate	6	10%	\$ 619	4%	1	2%	\$ 180	1%	-	%	\$ -	%	4	44%	\$ 414	30%
	Middle	7	12%	\$ 939	6%	7	17%	\$ 939	7%	-	%	\$ -	%	-	0%	\$ -	0%
	Upper	35	60%	\$ 8,538	51%	25	60%	\$ 6,444	45%	-	%	\$ -	%	4	44%	\$ 943	69%
	NA	9	16%	\$ 6,624	40%	8	19%	\$ 6,619	47%	-	%	\$ -	%	1	11%	\$ 5	0%
<b>Total</b>		369	100%	\$ 44,170	100%	235	100%	\$ 33,046	100%	-	%	\$ -	%	109	100%	\$ 8,298	100%

**First Niagara Bank\***

**Allegheny County excluding Pittsburgh**  
Trends in Mortgage Lending 2005-2014

**Total Lending**

Total Lending			
	Count	Amount (000s)	
2005			
2006			
2007			
2008			
2009	197	\$	21,797
2010	517	\$	93,602
2011	345	\$	60,555
2012	430	\$	67,789
2013	346	\$	58,452
2014	229	\$	21,019



**LMI Lending**

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005				
2006				
2007				
2008				
2009	13	7%	\$ 567	3%
2010	23	4%	\$ 1,812	2%
2011	17	5%	\$ 1,451	2%
2012	19	4%	\$ 1,779	3%
2013	23	7%	\$ 1,777	3%
2014	39	17%	\$ 1,804	9%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005				
2006				
2007				
2008				
2009	63	32%	\$ 4,361	20%
2010	141	27%	\$ 11,658	12%
2011	108	31%	\$ 10,027	17%
2012	114	27%	\$ 10,181	15%
2013	87	25%	\$ 8,026	14%
2014	91	40%	\$ 5,187	25%

**Minority Lending**

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005				
2006				
2007				
2008				
2009	1	0.5%	\$ 61	0.3%
2010	14	2.7%	\$ 954	1.0%
2011	11	3.2%	\$ 978	1.6%
2012	4	0.9%	\$ 263	0.4%
2013	4	1.2%	\$ 285	0.5%
2014	8	3.5%	\$ 274	1.3%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005				
2006				
2007				
2008				
2009	0	0%	\$ -	0%
2010	16	3.1%	\$ 1,854	2.0%
2011	7	2.0%	\$ 932	1.5%
2012	6	1.4%	\$ 400	0.6%
2013	11	3.2%	\$ 1,116	1.9%
2014	14	6.1%	\$ 650	3.1%

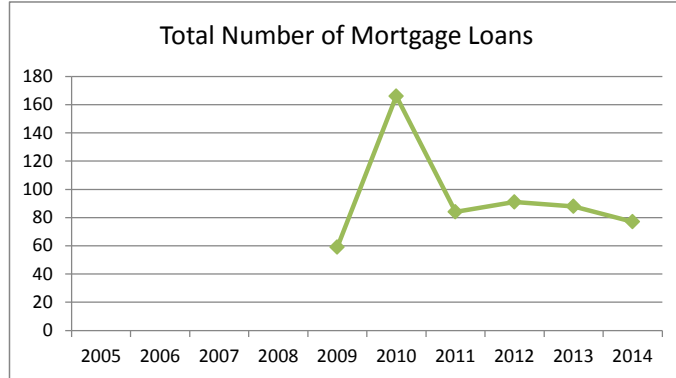
\*First Niagara acquired its first Allegheny County branches in 2009.

**First Niagara Bank**

**City of Pittsburgh**  
Trends in Mortgage Lending 2005-2014

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005		
2006		
2007		
2008		
2009	59	\$ 6,385
2010	166	\$ 28,667
2011	84	\$ 11,603
2012	91	\$ 16,943
2013	88	\$ 21,522
2014	77	\$ 10,222



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005				
2006				
2007				
2008				
2009	17	29%	\$ 1,337	21%
2010	50	30%	\$ 6,961	24%
2011	26	31%	\$ 3,255	28%
2012	19	21%	\$ 3,823	23%
2013	33	38%	\$ 7,322	34%
2014	29	38%	\$ 1,702	17%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005				
2006				
2007				
2008				
2009	26	44%	\$ 2,278	36%
2010	57	34%	\$ 4,563	16%
2011	28	33%	\$ 2,398	21%
2012	19	21%	\$ 1,636	10%
2013	18	20%	\$ 1,196	6%
2014	17	22%	\$ 962	9%

**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005				
2006				
2007				
2008				
2009	4	7%	\$ 214	3.4%
2010	18	11%	\$ 1,115	3.9%
2011	8	10%	\$ 732	6.3%
2012	4	4%	\$ 402	2.4%
2013	13	15%	\$ 4,016	19%
2014	9	12%	\$ 554	5.4%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005				
2006				
2007				
2008				
2009	3	5%	\$ 284	4.4%
2010	17	10%	\$ 980	3.4%
2011	6	7%	\$ 508	4.4%
2012	5	5%	\$ 326	1.9%
2013	4	5%	\$ 131	0.6%
2014	9	12%	\$ 304	3.0%

First Niagara acquired its first Allegheny County branches in 2009.

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		3	1%	\$ 30	0%	2	1%	\$ 20	0%	-	0%	\$ -	0%	1	1%	\$ 10	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	1	33%	\$ 10	33%	1	50%	\$ 10	50%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	1	33%	\$ 10	33%	1	50%	\$ 10	50%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	1	33%	\$ 10	33%	-	0%	\$ -	0%	-	0%	\$ -	0%	1	100%	\$ 10	100%
<b>Moderate (50-79% of HUD Area Median Income)</b>		56	16%	\$ 2,625	8%	37	16%	\$ 1,784	8%	-	0%	\$ -	0%	15	18%	\$ 570	13%
	Low	17	30%	\$ 673	26%	11	30%	\$ 436	24%	-	0%	\$ -	0%	5	33%	\$ 203	36%
	Moderate	24	43%	\$ 1,023	39%	19	51%	\$ 853	48%	-	0%	\$ -	0%	4	27%	\$ 112	20%
	Middle	4	7%	\$ 74	3%	2	5%	\$ 39	2%	-	0%	\$ -	0%	2	13%	\$ 35	6%
	Upper	7	13%	\$ 431	16%	2	5%	\$ 66	4%	-	0%	\$ -	0%	4	27%	\$ 220	39%
	NA	4	7%	\$ 424	16%	3	8%	\$ 390	22%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		171	48%	\$ 9,918	32%	104	45%	\$ 6,059	29%	-	0%	\$ -	0%	47	57%	\$ 2,357	56%
	Low	20	12%	\$ 850	9%	11	11%	\$ 614	10%	-	0%	\$ -	0%	7	15%	\$ 167	7%
	Moderate	53	31%	\$ 2,212	22%	29	28%	\$ 1,361	22%	-	0%	\$ -	0%	17	36%	\$ 492	21%
	Middle	48	28%	\$ 2,969	30%	31	30%	\$ 1,814	30%	-	0%	\$ -	0%	11	23%	\$ 555	24%
	Upper	43	25%	\$ 3,008	30%	28	27%	\$ 1,986	33%	-	0%	\$ -	0%	11	23%	\$ 616	26%
	NA	7	4%	\$ 879	9%	5	5%	\$ 284	5%	-	0%	\$ -	0%	1	2%	\$ 527	22%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		125	35%	\$ 18,316	59%	86	38%	\$ 13,156	63%	-	0%	\$ -	0%	19	23%	\$ 1,309	31%
	Low	8	6%	\$ 544	3%	8	9%	\$ 544	4%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	16	13%	\$ 1,693	9%	12	14%	\$ 1,369	10%	-	0%	\$ -	0%	4	21%	\$ 324	25%
	Middle	30	24%	\$ 2,798	15%	20	23%	\$ 2,024	15%	-	0%	\$ -	0%	5	26%	\$ 198	15%
	Upper	61	49%	\$ 11,250	61%	40	47%	\$ 8,534	65%	-	0%	\$ -	0%	9	47%	\$ 370	28%
	NA	10	8%	\$ 2,031	11%	6	7%	\$ 685	5%	-	0%	\$ -	0%	1	5%	\$ 417	32%
<b>Total</b>		355	100%	\$ 30,889	100%	229	100%	\$ 21,019	100%	-	0%	\$ -	0%	82	100%	\$ 4,246	100%



**City of Pittsburgh**

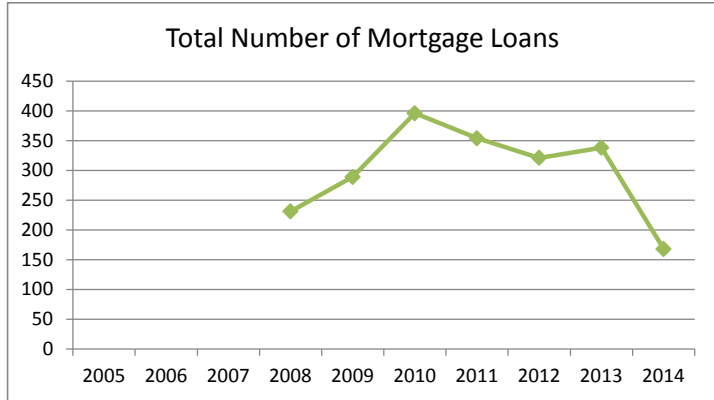
Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		11	9%	\$ 770	5%	4	5%	\$ 596	6%	-	0%	\$ -	0%	5	13%	\$ 39	2%
	Low	2	18%	\$ 11	1%	-	0%	\$ -	0%	-	0%	\$ -	0%	2	40%	\$ 11	28%
	Moderate	2	18%	\$ 24	3%	1	25%	\$ 9	2%	-	0%	\$ -	0%	1	20%	\$ 15	38%
	Middle	2	18%	\$ 61	8%	-	0%	\$ -	0%	-	0%	\$ -	0%	1	20%	\$ 3	8%
	Upper	3	27%	\$ 252	33%	1	25%	\$ 165	28%	-	0%	\$ -	0%	1	20%	\$ 10	26%
	NA	2	18%	\$ 422	55%	2	50%	\$ 422	71%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		45	35%	\$ 2,021	14%	25	32%	\$ 1,106	11%	-	0%	\$ -	0%	16	42%	\$ 771	38%
	Low	7	16%	\$ 182	9%	2	8%	\$ 85	8%	-	0%	\$ -	0%	5	31%	\$ 97	13%
	Moderate	7	16%	\$ 228	11%	4	16%	\$ 193	17%	-	0%	\$ -	0%	2	13%	\$ 30	4%
	Middle	15	33%	\$ 575	28%	8	32%	\$ 195	18%	-	0%	\$ -	0%	5	31%	\$ 278	36%
	Upper	12	27%	\$ 728	36%	8	32%	\$ 413	37%	-	0%	\$ -	0%	3	19%	\$ 278	36%
	NA	4	9%	\$ 308	15%	3	12%	\$ 220	20%	-	0%	\$ -	0%	1	6%	\$ 88	11%
<b>Middle (80-119% of HUD Area Median Income)</b>		50	39%	\$ 5,523	37%	30	39%	\$ 2,612	26%	-	0%	\$ -	0%	15	39%	\$ 977	48%
	Low	5	10%	\$ 115	2%	2	7%	\$ 93	4%	-	0%	\$ -	0%	3	20%	\$ 22	2%
	Moderate	11	22%	\$ 699	13%	7	23%	\$ 494	19%	-	0%	\$ -	0%	3	20%	\$ 185	19%
	Middle	11	22%	\$ 736	13%	9	30%	\$ 604	23%	-	0%	\$ -	0%	2	13%	\$ 132	14%
	Upper	19	38%	\$ 3,449	62%	9	30%	\$ 1,048	40%	-	0%	\$ -	0%	6	40%	\$ 487	50%
	NA	4	8%	\$ 524	9%	3	10%	\$ 373	14%	-	0%	\$ -	0%	1	7%	\$ 151	15%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		22	17%	\$ 6,635	44%	18	23%	\$ 5,908	58%	-	0%	\$ -	0%	2	5%	\$ 254	12%
	Low	1	5%	\$ 88	1%	1	6%	\$ 88	1%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	1	5%	\$ 56	1%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	3	14%	\$ 529	8%	3	17%	\$ 529	9%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	16	73%	\$ 5,795	87%	13	72%	\$ 5,124	87%	-	0%	\$ -	0%	2	100%	\$ 254	100%
	NA	1	5%	\$ 167	3%	1	6%	\$ 167	3%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		128	100%	\$ 14,949	100%	77	100%	\$ 10,222	100%	-	0%	\$ -	0%	38	100%	\$ 2,041	100%

**The Huntington National Bank\***

**Allegheny County excluding Pittsburgh  
Trends in Mortgage Lending 2005-2014**

**Total Lending**

Total Lending		
	Count	Amount (000s)
2005		
2006		
2007		
2008	231	\$ 24,138
2009	289	\$ 41,173
2010	396	\$ 59,488
2011	354	\$ 58,540
2012	321	\$ 50,411
2013	338	\$ 55,778
2014	168	\$ 25,896



**LMI Lending**

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005				
2006				
2007				
2008	8	3.5%	\$ 976	4.0%
2009	30	10.4%	\$ 902	2.2%
2010	20	5.1%	\$ 1,629	2.7%
2011	39	11.0%	\$ 1,575	2.7%
2012	23	7.2%	\$ 1,586	3.1%
2013	26	7.7%	\$ 1,050	1.9%
2014	16	9.5%	\$ 803	3.1%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005				
2006				
2007				
2008	80	35%	\$ 5,498	23%
2009	83	29%	\$ 6,107	15%
2010	102	26%	\$ 7,424	12%
2011	79	22%	\$ 6,299	11%
2012	77	24%	\$ 6,154	12%
2013	78	23%	\$ 6,859	12%
2014	49	29%	\$ 4,002	15%

**Minority Lending**

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005				
2006				
2007				
2008	5	2.2%	\$ 135	0.6%
2009	3	1.0%	\$ 35	0.1%
2010	3	0.8%	\$ 95	0.2%
2011	6	1.7%	\$ 425	0.7%
2012	4	1.2%	\$ 271	0.5%
2013	3	0.9%	\$ 259	0.5%
2014	6	3.6%	\$ 407	1.6%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005				
2006				
2007				
2008	3	1.3%	\$ 182	0.8%
2009	5	1.7%	\$ 383	0.9%
2010	2	0.5%	\$ 315	0.5%
2011	5	1.4%	\$ 1,233	2.1%
2012	4	1.2%	\$ 122	0.2%
2013	10	3.0%	\$ 1,591	2.9%
2014	5	3.0%	\$ 472	1.8%

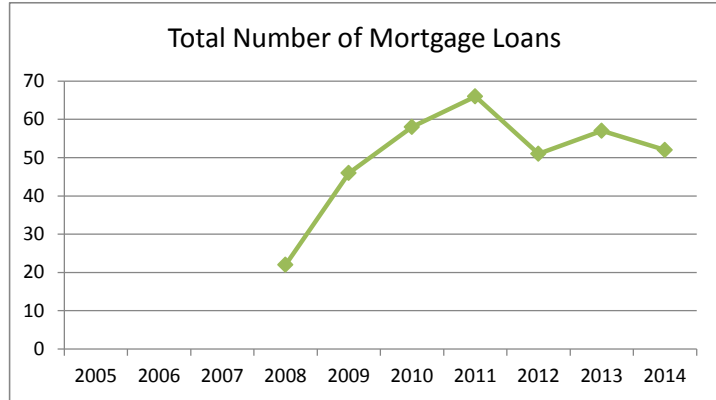
\*The Huntington National Bank acquired its first Allegheny County branches in 2008.

**The Huntington National Bank\***

**City of Pittsburgh**  
Trends in Mortgage Lending 2005-2014

**Total Lending**

Total Lending		
	Count	Amount (000s)
2005		
2006		
2007		
2008	22	\$ 2,243
2009	46	\$ 5,810
2010	58	\$ 9,871
2011	66	\$ 13,487
2012	51	\$ 10,783
2013	57	\$ 10,565
2014	52	\$ 31,004



**LMI Lending**

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005				
2006				
2007				
2008	8	36%	\$ 695	31%
2009	13	28%	\$ 1,320	23%
2010	24	41%	\$ 3,060	31%
2011	24	36%	\$ 2,960	22%
2012	14	27%	\$ 2,496	23%
2013	18	32%	\$ 2,135	20%
2014	13	25%	\$ 2,216	7%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005				
2006				
2007				
2008	11	50%	\$ 656	29%
2009	11	24%	\$ 803	14%
2010	15	26%	\$ 1,447	15%
2011	23	35%	\$ 1,634	12%
2012	17	33%	\$ 2,155	20%
2013	21	37%	\$ 2,649	25%
2014	11	21%	\$ 1,109	4%

**Minority Lending**

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005				
2006				
2007				
2008	2	9%	\$ 196	9%
2009	2	4%	\$ 262	5%
2010	4	7%	\$ 370	4%
2011	7	11%	\$ 855	6%
2012	5	10%	\$ 634	6%
2013	5	9%	\$ 711	7%
2014	1	2%	\$ 112	0%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005				
2006				
2007				
2008	1	5%	\$ 64	3%
2009	1	2%	\$ 71	1%
2010	4	7%	\$ 341	3%
2011	5	8%	\$ 1,086	8%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	3	6%	\$ 186	1%

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

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		14	3%	\$ 460	1%	1	1%	\$ 20	0%	-	0%	\$ -	0%	13	5%	\$ 440	2%
	Low	8	57%	\$ 197	43%	-	0%	\$ -	0%	-	0%	\$ -	0%	8	62%	\$ 197	45%
	Moderate	5	36%	\$ 243	53%	-	0%	\$ -	0%	-	0%	\$ -	0%	5	38%	\$ 243	55%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	1	7%	\$ 20	4%	1	100%	\$ 20	100%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		78	15%	\$ 3,230	5%	16	10%	\$ 783	3%	3	4%	\$ 205	2%	53	22%	\$ 1,856	9%
	Low	27	35%	\$ 934	29%	5	31%	\$ 187	24%	1	33%	\$ 63	31%	20	38%	\$ 658	35%
	Moderate	17	22%	\$ 598	19%	1	6%	\$ 18	2%	1	33%	\$ 70	34%	12	23%	\$ 368	20%
	Middle	21	27%	\$ 1,105	34%	5	31%	\$ 202	26%	1	33%	\$ 72	35%	13	25%	\$ 613	33%
	Upper	13	17%	\$ 593	18%	5	31%	\$ 376	48%	-	0%	\$ -	0%	8	15%	\$ 217	12%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		251	49%	\$ 23,084	37%	76	45%	\$ 7,612	29%	40	53%	\$ 4,705	43%	126	51%	\$ 9,949	49%
	Low	34	14%	\$ 2,058	9%	9	12%	\$ 632	8%	1	3%	\$ 78	2%	22	17%	\$ 1,239	12%
	Moderate	71	28%	\$ 5,521	24%	21	28%	\$ 1,783	23%	12	30%	\$ 1,100	23%	34	27%	\$ 2,226	22%
	Middle	69	27%	\$ 6,114	26%	19	25%	\$ 1,809	24%	16	40%	\$ 1,914	41%	32	25%	\$ 2,174	22%
	Upper	74	29%	\$ 9,165	40%	26	34%	\$ 3,275	43%	11	28%	\$ 1,613	34%	36	29%	\$ 4,197	42%
	NA	3	1%	\$ 226	1%	1	1%	\$ 113	1%	-	0%	\$ -	0%	2	2%	\$ 113	1%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		174	34%	\$ 35,219	57%	75	45%	\$ 17,481	68%	32	43%	\$ 6,011	55%	53	22%	\$ 8,118	40%
	Low	4	2%	\$ 137	0%	1	1%	\$ 47	0%	1	3%	\$ 80	1%	2	4%	\$ 10	0%
	Moderate	30	17%	\$ 3,325	9%	12	16%	\$ 1,335	8%	6	19%	\$ 771	13%	11	21%	\$ 1,125	14%
	Middle	40	23%	\$ 5,471	16%	11	15%	\$ 1,428	8%	10	31%	\$ 1,492	25%	14	26%	\$ 1,629	20%
	Upper	92	53%	\$ 24,539	70%	47	63%	\$ 13,615	78%	15	47%	\$ 3,668	61%	22	42%	\$ 4,663	57%
	NA	8	5%	\$ 1,747	5%	4	5%	\$ 1,056	6%	-	0%	\$ -	0%	4	8%	\$ 691	9%
<b>Total</b>		517	100%	\$ 61,993	100%	168	100%	\$ 25,896	100%	75	100%	\$ 10,921	100%	245	100%	\$ 20,363	100%

**City of Pittsburgh**

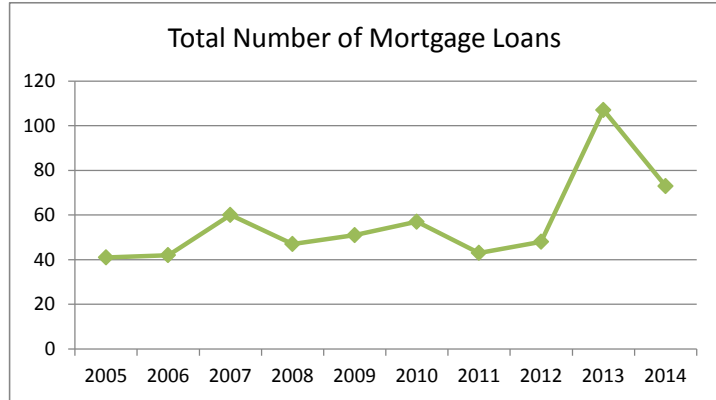
Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		10	9%	\$ 1,295	3%	4	8%	\$ 459	1%	2	10%	\$ 476	17%	4	12%	\$ 360	11%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	3	30%	\$ 180	14%	1	25%	\$ 120	26%	-	0%	\$ -	0%	2	50%	\$ 60	17%
	Middle	1	10%	\$ 10	1%	-	0%	\$ -	0%	-	0%	\$ -	0%	1	25%	\$ 10	3%
	Upper	6	60%	\$ 1,105	85%	3	75%	\$ 339	74%	2	100%	\$ 476	100%	1	25%	\$ 290	81%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		27	23%	\$ 3,022	8%	9	17%	\$ 1,757	6%	3	14%	\$ 410	15%	14	41%	\$ 805	24%
	Low	7	26%	\$ 382	13%	1	11%	\$ 83	5%	-	0%	\$ -	0%	6	43%	\$ 299	37%
	Moderate	5	19%	\$ 291	10%	1	11%	\$ 112	6%	1	33%	\$ 57	14%	3	21%	\$ 122	15%
	Middle	6	22%	\$ 491	16%	2	22%	\$ 69	4%	1	33%	\$ 276	67%	3	21%	\$ 146	18%
	Upper	8	30%	\$ 1,808	60%	5	56%	\$ 1,493	85%	1	33%	\$ 77	19%	2	14%	\$ 238	30%
	NA	1	4%	\$ 50	2%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		55	47%	\$ 27,996	73%	23	44%	\$ 24,602	79%	14	67%	\$ 1,447	51%	13	38%	\$ 1,326	39%
	Low	6	11%	\$ 368	1%	1	4%	\$ 74	0%	3	21%	\$ 165	11%	2	15%	\$ 129	10%
	Moderate	13	24%	\$ 1,064	4%	6	26%	\$ 529	2%	5	36%	\$ 497	34%	1	8%	\$ 5	0%
	Middle	15	27%	\$ 1,836	7%	3	13%	\$ 363	1%	2	14%	\$ 218	15%	8	62%	\$ 1,050	79%
	Upper	18	33%	\$ 2,274	8%	10	43%	\$ 1,182	5%	4	29%	\$ 567	39%	2	15%	\$ 142	11%
	NA	3	5%	\$ 22,454	80%	3	13%	\$ 22,454	91%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		24	21%	\$ 6,301	16%	16	31%	\$ 4,186	14%	2	10%	\$ 483	17%	3	9%	\$ 883	26%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	1	4%	\$ 191	3%	1	6%	\$ 191	5%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	1	4%	\$ 99	2%	-	0%	\$ -	0%	1	50%	\$ 99	20%	-	0%	\$ -	0%
	Upper	19	79%	\$ 4,899	78%	12	75%	\$ 2,883	69%	1	50%	\$ 384	80%	3	100%	\$ 883	100%
	NA	3	13%	\$ 1,112	18%	3	19%	\$ 1,112	27%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		116	100%	\$ 38,614	100%	52	100%	\$ 31,004	100%	21	100%	\$ 2,816	100%	34	100%	\$ 3,374	100%

**The Mars National Bank**

**Allegheny County excluding Pittsburgh  
Trends in Mortgage Lending 2005-2014**

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	41	\$ 3,496
2006	42	\$ 2,973
2007	60	\$ 4,669
2008	47	\$ 5,884
2009	51	\$ 7,427
2010	57	\$ 7,414
2011	43	\$ 6,825
2012	48	\$ 7,106
2013	107	\$ 19,610
2014	73	\$ 14,383



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	1	2%	\$ 115	2%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	1	2%	\$ 131	2%
2013	0	0%	\$ -	0%
2014	1	1%	\$ 105	1%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	19	46%	\$ 626	18%
2006	12	29%	\$ 164	6%
2007	11	18%	\$ 376	8%
2008	12	26%	\$ 629	11%
2009	8	16%	\$ 403	5%
2010	11	19%	\$ 546	7%
2011	9	21%	\$ 379	6%
2012	14	29%	\$ 946	13%
2013	25	23%	\$ 1,755	9%
2014	11	15%	\$ 874	6%

**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	1	2%	\$ 94	1%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%

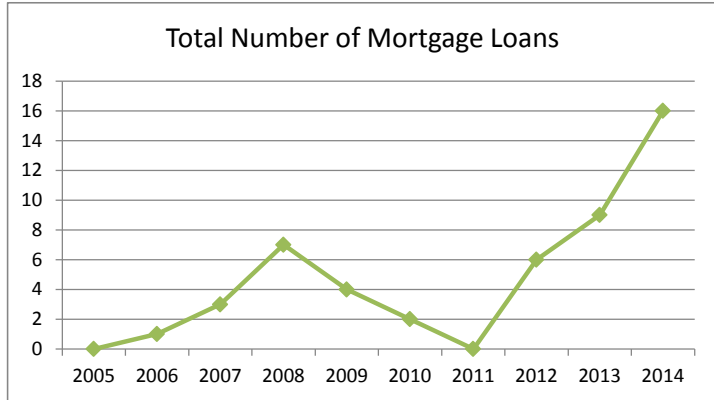
	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	1	2%	\$ 228	3%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%

**The Mars National Bank**

**City of Pittsburgh  
Trends in Mortgage Lending 2005-2014**

**Total Lending**

Total Lending		
	Count	Amount (000s)
2005	0	\$ -
2006	1	\$ 150
2007	3	\$ 495
2008	7	\$ 3,164
2009	4	\$ 587
2010	2	\$ 817
2011	0	\$ -
2012	6	\$ 1,301
2013	9	\$ 3,052
2014	16	\$ 5,986



**LMI Lending**

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0		\$ -	
2006	1	100%	\$ 150	100%
2007	0	0%	\$ -	0%
2008	3	43%	\$ 2,450	77%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0		\$ -	
2012	1	17%	\$ 74	6%
2013	2	22%	\$ 1,467	48%
2014	5	31%	\$ 1,496	25%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0		\$ -	
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0		\$ -	
2012	1	17%	\$ 74	6%
2013	1	11%	\$ 70	2%
2014	1	6%	\$ 95	2%

**Minority Lending**

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0		\$ -	
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0		\$ -	
2012	1	17%	\$ 74	6%
2013	0	0%	\$ -	0%
2014	1	6%	\$ 470	8%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0		\$ -	
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0		\$ -	
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Moderate	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Middle	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Upper	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	NA	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
<b>Moderate (50-79% of HUD Area Median Income)</b>		2	2%	\$ 152	1%	1	1%	\$ 105	1%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	1	50%	\$ 47	31%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	1	50%	\$ 105	69%	1	100%	\$ 105	100%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		17	18%	\$ 1,726	9%	14	19%	\$ 1,519	11%	-	0%	\$ -	0%	2	12%	\$ 145	7%
	Low	1	6%	\$ 63	4%	1	7%	\$ 63	4%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	5	29%	\$ 379	22%	3	21%	\$ 234	15%	-	0%	\$ -	0%	2	100%	\$ 145	100%
	Middle	2	12%	\$ 84	5%	2	14%	\$ 84	6%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	7	41%	\$ 845	49%	6	43%	\$ 783	52%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	2	12%	\$ 355	21%	2	14%	\$ 355	23%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		78	80%	\$ 16,632	90%	58	79%	\$ 12,759	89%	-	0%	\$ -	0%	15	88%	\$ 1,978	93%
	Low	3	4%	\$ 315	2%	1	2%	\$ 90	1%	-	0%	\$ -	0%	1	7%	\$ 125	6%
	Moderate	15	19%	\$ 1,318	8%	6	10%	\$ 487	4%	-	0%	\$ -	0%	8	53%	\$ 785	40%
	Middle	16	21%	\$ 2,459	15%	14	24%	\$ 2,007	16%	-	0%	\$ -	0%	2	13%	\$ 452	23%
	Upper	43	55%	\$ 12,168	73%	36	62%	\$ 9,803	77%	-	0%	\$ -	0%	4	27%	\$ 616	31%
	NA	1	1%	\$ 372	2%	1	2%	\$ 372	3%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		97	100%	\$ 18,510	100%	73	100%	\$ 14,383	100%	-	0%	\$ -	0%	17	100%	\$ 2,123	100%



**City of Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		2	10%	\$ 560	8%	1	6%	\$ 470	8%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	1	50%	\$ 90	16%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	1	50%	\$ 470	84%	1	100%	\$ 470	100%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		4	19%	\$ 1,026	15%	4	25%	\$ 1,026	17%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	1	25%	\$ 95	9%	1	25%	\$ 95	9%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	2	50%	\$ 507	49%	2	50%	\$ 507	49%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	1	25%	\$ 424	41%	1	25%	\$ 424	41%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		7	33%	\$ 1,865	28%	5	31%	\$ 1,622	27%	-	0%	\$ -	0%	1	33%	\$ 205	35%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	1	14%	\$ 95	5%	1	20%	\$ 95	6%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	4	57%	\$ 745	40%	2	40%	\$ 502	31%	-	0%	\$ -	0%	1	100%	\$ 205	100%
	NA	2	29%	\$ 1,025	55%	2	40%	\$ 1,025	63%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		8	38%	\$ 3,256	49%	6	38%	\$ 2,868	48%	-	0%	\$ -	0%	2	67%	\$ 388	65%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	1	13%	\$ 100	3%	-	0%	\$ -	0%	-	0%	\$ -	0%	1	50%	\$ 100	26%
	Upper	6	75%	\$ 2,356	72%	5	83%	\$ 2,068	72%	-	0%	\$ -	0%	1	50%	\$ 288	74%
	NA	1	13%	\$ 800	25%	1	17%	\$ 800	28%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		21	100%	\$ 6,707	100%	16	100%	\$ 5,986	100%	-	0%	\$ -	0%	3	100%	\$ 593	100%

**Total Lending**

Total Lending		
	Count	Amount (000s)
2005	24	\$ 1,774
2006	42	\$ 6,019
2007	25	\$ 2,988
2008	36	\$ 5,607
2009	48	\$ 8,396
2010	18	\$ 3,908
2011	13	\$ 2,562
2012	24	\$ 6,353
2013	24	\$ 5,914
2014	17	\$ 5,898



**LMI Lending**

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	1	4%	\$ 52	1%
2014	1	6%	\$ 80	1%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	6	25%	\$ 402	23%
2006	10	24%	\$ 1,241	21%
2007	5	20%	\$ 400	13%
2008	4	11%	\$ 294	5%
2009	4	8%	\$ 396	5%
2010	0	0%	\$ -	0%
2011	2	15%	\$ 73	3%
2012	1	4%	\$ 19	0%
2013	3	13%	\$ 206	3%
2014	2	12%	\$ 234	4%

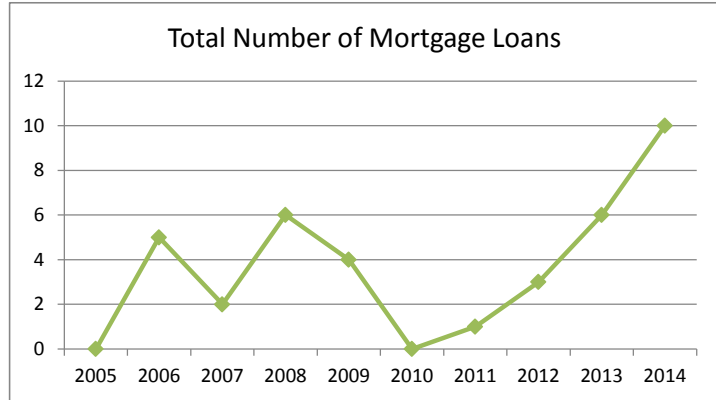
**Minority Lending**

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	1	6%	\$ 14	0.4%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	0	\$ -
2006	5	\$ 383
2007	2	\$ 356
2008	6	\$ 882
2009	4	\$ 820
2010	0	\$ -
2011	1	\$ 194
2012	3	\$ 466
2013	6	\$ 1,562
2014	10	\$ 5,010



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0		\$ -	
2006	0	0%	\$ -	
2007	1	50%	\$ 229	64%
2008	1	17%	\$ 252	29%
2009	0	0%	\$ -	0%
2010	0		\$ -	
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	2	33%	\$ 580	37%
2014	8	80%	\$ 1,395	28%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0		\$ -	
2006	2	40%	\$ 93	24%
2007	0	0%	\$ -	0%
2008	1	17%	\$ 100	11%
2009	0	0%	\$ -	0%
2010	0		\$ -	
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	1	17%	\$ 160	10%
2014	1	10%	\$ 142	3%

**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0		\$ -	
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0		\$ -	
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	2	33%	\$ 580	37%
2014	1	10%	\$ 125	2%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0		\$ -	
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0		\$ -	
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Moderate	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Middle	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Upper	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	NA	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
<b>Moderate (50-79% of HUD Area Median Income)</b>		1	6%	\$ 80	1%	1	6%	\$ 80	1%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	1	100%	\$ 80	100%	1	100%	\$ 80	100%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		5	29%	\$ 2,223	38%	5	29%	\$ 2,223	38%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	1	20%	\$ 132	6%	1	20%	\$ 132	6%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	4	80%	\$ 2,091	94%	4	80%	\$ 2,091	94%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		11	65%	\$ 3,595	61%	11	65%	\$ 3,595	61%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	1	9%	\$ 102	3%	1	9%	\$ 102	3%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	7	64%	\$ 3,024	84%	7	64%	\$ 3,024	84%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	3	27%	\$ 469	13%	3	27%	\$ 469	13%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		17	100%	\$ 5,898	100%	17	100%	\$ 5,898	100%	-	0%	\$ -	0%	-	0%	\$ -	0%

2014 Loans by Census Tract and Borrower Income Level

**City of Pittsburgh**

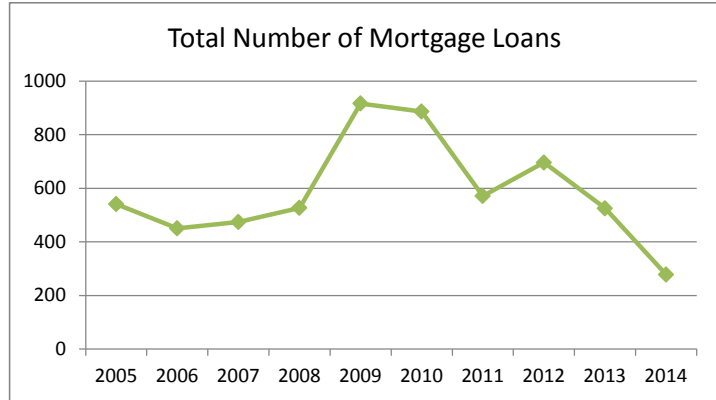
Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		2	20%	\$ 512	10%	2	20%	\$ 512	10%	-	-	\$ -	-	-	-	\$ -	-
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	NA	2	100%	\$ 512	100%	2	100%	\$ 512	100%	-	-	\$ -	-	-	-	\$ -	-
<b>Moderate (50-79% of HUD Area Median Income)</b>		6	60%	\$ 883	18%	6	60%	\$ 883	18%	-	-	\$ -	-	-	-	\$ -	-
	Low	1	17%	\$ 142	16%	1	17%	\$ 142	16%	-	-	\$ -	-	-	-	\$ -	-
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	NA	5	83%	\$ 741	84%	5	83%	\$ 741	84%	-	-	\$ -	-	-	-	\$ -	-
<b>Middle (80-119% of HUD Area Median Income)</b>		2	20%	\$ 3,615	72%	2	20%	\$ 3,615	72%	-	-	\$ -	-	-	-	\$ -	-
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	NA	2	100%	\$ 3,615	100%	2	100%	\$ 3,615	100%	-	-	\$ -	-	-	-	\$ -	-
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	Low	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	Moderate	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	Middle	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	Upper	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
	NA	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-	-	-	\$ -	-
<b>Total</b>		10	100%	\$ 5,010	100%	10	100%	\$ 5,010	100%	-	-	\$ -	-	-	-	\$ -	-

# Northwest Savings Bank\*

# Allegheny County excluding Pittsburgh Trends in Mortgage Lending 2005-2014

## Total Lending

	Total Lending	
	Count	Amount (000s)
2005	541	\$ 64,411
2006	450	\$ 42,318
2007	474	\$ 46,778
2008	527	\$ 58,714
2009	916	\$ 129,361
2010	886	\$ 140,142
2011	571	\$ 73,955
2012	696	\$ 98,124
2013	525	\$ 66,857
2014	278	\$ 36,280



## LMI Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	22	4.1%	\$ 1,341	2.1%
2006	19	4.2%	\$ 1,249	3.0%
2007	14	3.0%	\$ 1,157	2.5%
2008	26	4.9%	\$ 1,376	2.3%
2009	26	2.8%	\$ 1,522	1.2%
2010	21	2.4%	\$ 1,403	1.0%
2011	16	2.8%	\$ 812	1.1%
2012	25	3.6%	\$ 1,346	1.4%
2013	22	4.2%	\$ 1,376	2.1%
2014	20	7.2%	\$ 985	2.7%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	112	21%	\$ 6,923	11%
2006	89	20%	\$ 4,843	11%
2007	90	19%	\$ 5,332	11%
2008	110	21%	\$ 7,613	13%
2009	153	17%	\$ 11,372	9%
2010	138	16%	\$ 10,907	8%
2011	87	15%	\$ 6,123	8%
2012	115	17%	\$ 7,788	8%
2013	102	19%	\$ 7,102	11%
2014	52	19%	\$ 2,810	8%

## Minority Lending

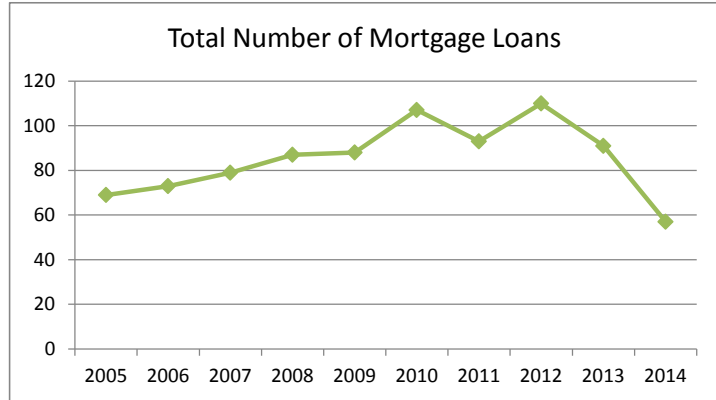
	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	0.4%	\$ 72	0.1%
2006	1	0.2%	\$ 20	0.0%
2007	3	0.6%	\$ 170	0.4%
2008	1	0.2%	\$ 30	0.1%
2009	6	0.7%	\$ 354	0.3%
2010	8	0.9%	\$ 637	0.5%
2011	6	1.1%	\$ 235	0.3%
2012	12	1.7%	\$ 556	0.6%
2013	2	0.4%	\$ 133	0.2%
2014	5	1.8%	\$ 71	0.2%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	4	0.7%	\$ 547	0.8%
2006	4	0.9%	\$ 233	0.6%
2007	3	0.6%	\$ 240	0.5%
2008	6	1.1%	\$ 1,498	2.6%
2009	10	1.1%	\$ 1,556	1.2%
2010	9	1.0%	\$ 2,021	1.4%
2011	5	0.9%	\$ 163	0.2%
2012	6	0.9%	\$ 355	0.4%
2013	9	1.7%	\$ 1,101	1.6%
2014	4	1.4%	\$ 48	0.1%

\*Includes Northwest Consumer Discount Company (2010-2014)

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	69	\$ 6,402
2006	73	\$ 7,675
2007	79	\$ 8,822
2008	87	\$ 9,639
2009	88	\$ 11,459
2010	107	\$ 11,298
2011	93	\$ 14,571
2012	110	\$ 13,639
2013	91	\$ 10,055
2014	57	\$ 6,530



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	25	36%	\$ 1,684	26%
2006	26	36%	\$ 1,292	17%
2007	27	34%	\$ 3,503	40%
2008	27	31%	\$ 2,673	28%
2009	21	24%	\$ 2,814	25%
2010	28	26%	\$ 2,954	26%
2011	25	27%	\$ 3,084	21%
2012	25	23%	\$ 1,604	12%
2013	33	36%	\$ 2,097	21%
2014	31	54%	\$ 3,060	47%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	19	28%	\$ 1,173	18%
2006	29	40%	\$ 2,310	30%
2007	25	32%	\$ 1,384	16%
2008	28	32%	\$ 1,788	19%
2009	20	23%	\$ 1,279	11%
2010	29	27%	\$ 2,047	18%
2011	28	30%	\$ 1,996	14%
2012	27	25%	\$ 2,081	15%
2013	35	38%	\$ 1,996	20%
2014	15	26%	\$ 837	13%

**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	6	9%	\$ 400	6%
2006	11	15%	\$ 1,418	18%
2007	4	5%	\$ 174	2%
2008	3	3%	\$ 143	1%
2009	4	5%	\$ 412	4%
2010	6	6%	\$ 535	5%
2011	6	6%	\$ 891	6%
2012	11	10%	\$ 1,194	9%
2013	11	12%	\$ 892	9%
2014	9	16%	\$ 1,428	22%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3	4%	\$ 438	7%
2006	4	5%	\$ 219	3%
2007	2	3%	\$ 92	1%
2008	4	5%	\$ 1,020	11%
2009	1	1%	\$ 92	1%
2010	2	2%	\$ 136	1%
2011	1	1%	\$ 4	0%
2012	2	2%	\$ 189	1%
2013	1	1%	\$ 16	0%
2014	2	4%	\$ 213	3%

\*Includes Northwest Consumer Discount Company (2010-2013)

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		6	1%	\$ 177	0%	3	1%	\$ 94	0%	-	0%	\$ -	0%	2	4%	\$ 33	1%
	Low	3	50%	\$ 36	20%	1	33%	\$ 3	3%	-	0%	\$ -	0%	2	100%	\$ 33	100%
	Moderate	1	17%	\$ 38	21%	1	33%	\$ 38	40%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	1	17%	\$ 53	30%	1	33%	\$ 53	56%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	1	17%	\$ 50	28%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		34	7%	\$ 1,816	3%	17	6%	\$ 891	2%	3	3%	\$ 336	2%	7	13%	\$ 327	8%
	Low	6	18%	\$ 88	5%	3	18%	\$ 44	5%	-	0%	\$ -	0%	2	29%	\$ 9	3%
	Moderate	7	21%	\$ 398	22%	3	18%	\$ 217	24%	1	33%	\$ 73	22%	1	14%	\$ 4	1%
	Middle	10	29%	\$ 634	35%	4	24%	\$ 296	33%	1	33%	\$ 165	49%	2	29%	\$ 114	35%
	Upper	8	24%	\$ 636	35%	4	24%	\$ 274	31%	1	33%	\$ 98	29%	2	29%	\$ 200	61%
	NA	3	9%	\$ 60	3%	3	18%	\$ 60	7%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		173	34%	\$ 16,601	24%	106	38%	\$ 9,694	27%	25	23%	\$ 3,437	16%	25	46%	\$ 1,680	40%
	Low	17	10%	\$ 966	6%	8	8%	\$ 488	5%	3	12%	\$ 261	8%	2	8%	\$ 59	4%
	Moderate	40	23%	\$ 2,633	16%	23	22%	\$ 1,262	13%	6	24%	\$ 698	20%	7	28%	\$ 404	24%
	Middle	42	24%	\$ 3,381	20%	29	27%	\$ 2,339	24%	5	20%	\$ 719	21%	5	20%	\$ 263	16%
	Upper	68	39%	\$ 8,075	49%	43	41%	\$ 5,195	54%	11	44%	\$ 1,759	51%	9	36%	\$ 818	49%
	NA	6	3%	\$ 1,546	9%	3	3%	\$ 410	4%	-	0%	\$ -	0%	2	8%	\$ 136	8%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		292	58%	\$ 51,811	74%	152	55%	\$ 25,601	71%	82	75%	\$ 18,254	83%	20	37%	\$ 2,193	52%
	Low	5	2%	\$ 112	0%	1	1%	\$ 5	0%	-	0%	\$ -	0%	2	10%	\$ 37	2%
	Moderate	31	11%	\$ 3,310	6%	12	8%	\$ 753	3%	11	13%	\$ 1,659	9%	2	10%	\$ 160	7%
	Middle	54	18%	\$ 6,715	13%	19	13%	\$ 1,882	7%	18	22%	\$ 3,192	17%	9	45%	\$ 1,016	46%
	Upper	201	69%	\$ 41,641	80%	119	78%	\$ 22,928	90%	53	65%	\$ 13,403	73%	7	35%	\$ 980	45%
	NA	1	0%	\$ 33	0%	1	1%	\$ 33	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		505	100%	\$ 70,405	100%	278	100%	\$ 36,280	100%	110	100%	\$ 22,027	100%	54	100%	\$ 4,233	100%

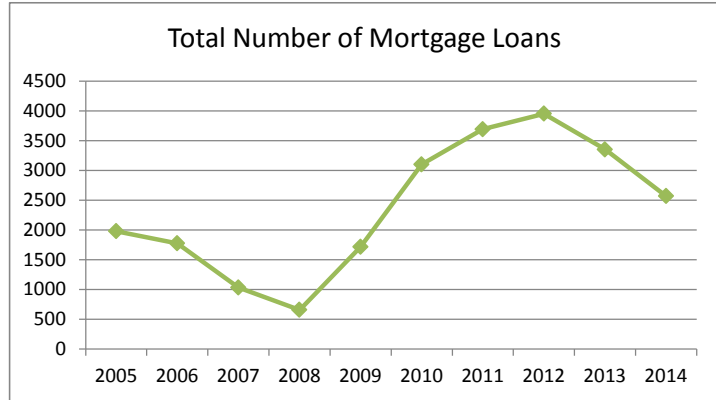


**City of Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		9	8%	\$ 1,060	7%	4	7%	\$ 459	7%	3	12%	\$ 381	8%	2	13%	\$ 220	12%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	3	33%	\$ 240	23%	1	25%	\$ 20	4%	-	0%	\$ -	0%	2	100%	\$ 220	100%
	Middle	3	33%	\$ 284	27%	2	50%	\$ 232	51%	1	33%	\$ 52	14%	-	0%	\$ -	0%
	Upper	2	22%	\$ 329	31%	-	0%	\$ -	0%	2	67%	\$ 329	86%	-	0%	\$ -	0%
	NA	1	11%	\$ 207	20%	1	25%	\$ 207	45%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		36	33%	\$ 3,297	23%	27	47%	\$ 2,601	40%	-	0%	\$ -	0%	7	44%	\$ 421	22%
	Low	4	11%	\$ 105	3%	2	7%	\$ 36	1%	-	0%	\$ -	0%	2	29%	\$ 69	16%
	Moderate	6	17%	\$ 127	4%	5	19%	\$ 80	3%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	9	25%	\$ 895	27%	6	22%	\$ 430	17%	-	0%	\$ -	0%	2	29%	\$ 237	56%
	Upper	15	42%	\$ 1,974	60%	13	48%	\$ 1,869	72%	-	0%	\$ -	0%	2	29%	\$ 105	25%
	NA	2	6%	\$ 196	6%	1	4%	\$ 186	7%	-	0%	\$ -	0%	1	14%	\$ 10	2%
<b>Middle (80-119% of HUD Area Median Income)</b>		42	39%	\$ 5,406	37%	18	32%	\$ 2,070	32%	11	44%	\$ 1,844	38%	6	38%	\$ 746	39%
	Low	4	10%	\$ 386	7%	2	11%	\$ 278	13%	1	9%	\$ 98	5%	-	0%	\$ -	0%
	Moderate	9	21%	\$ 1,003	19%	5	28%	\$ 423	20%	3	27%	\$ 380	21%	1	17%	\$ 200	27%
	Middle	8	19%	\$ 879	16%	3	17%	\$ 289	14%	1	9%	\$ 168	9%	1	17%	\$ 60	8%
	Upper	21	50%	\$ 3,138	58%	8	44%	\$ 1,080	52%	6	55%	\$ 1,198	65%	4	67%	\$ 486	65%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		21	19%	\$ 4,740	33%	8	14%	\$ 1,400	21%	11	44%	\$ 2,621	54%	1	6%	\$ 519	27%
	Low	1	5%	\$ 88	2%	-	0%	\$ -	0%	1	9%	\$ 88	3%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	4	19%	\$ 780	16%	2	25%	\$ 409	29%	2	18%	\$ 371	14%	-	0%	\$ -	0%
	Upper	16	76%	\$ 3,872	82%	6	75%	\$ 991	71%	8	73%	\$ 2,162	82%	1	100%	\$ 519	100%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		108	100%	\$ 14,503	100%	57	100%	\$ 6,530	100%	25	100%	\$ 4,846	100%	16	100%	\$ 1,906	100%

**Total Lending**

Total Lending		
	Count	Amount (000s)
2005	1980	\$ 89,371
2006	1774	\$ 82,411
2007	1033	\$ 53,790
2008	657	\$ 62,918
2009	1716	\$ 217,308
2010	3100	\$ 365,932
2011	3691	\$ 463,146
2012	3953	\$ 525,335
2013	3353	\$ 481,335
2014	2568	\$ 340,674



**LMI Lending**

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	186	9.4%	\$ 5,805	6.5%
2006	125	7.0%	\$ 3,759	4.6%
2007	95	9.2%	\$ 2,486	4.6%
2008	48	7.3%	\$ 1,589	2.5%
2009	94	5.5%	\$ 5,664	2.6%
2010	133	4.3%	\$ 7,336	2.0%
2011	151	4.1%	\$ 8,498	1.8%
2012	221	5.6%	\$ 12,523	2.4%
2013	162	4.8%	\$ 10,900	2.3%
2014	174	6.8%	\$ 9,518	2.8%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	606	31%	\$ 17,955	20%
2006	552	31%	\$ 18,321	22%
2007	286	28%	\$ 7,490	14%
2008	150	23%	\$ 5,222	8%
2009	415	24%	\$ 26,785	12%
2010	752	24%	\$ 45,954	13%
2011	803	22%	\$ 54,286	12%
2012	794	20%	\$ 56,085	11%
2013	671	20%	\$ 49,701	10%
2014	549	21%	\$ 40,133	12%

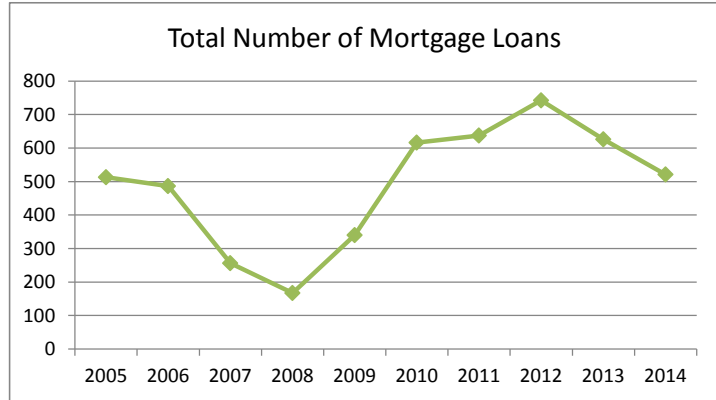
**Minority Lending**

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	42	2.1%	\$ 1,453	1.6%
2006	32	1.8%	\$ 872	1.1%
2007	13	1.3%	\$ 454	0.8%
2008	10	1.5%	\$ 375	0.6%
2009	40	2.3%	\$ 3,220	1.5%
2010	39	1.3%	\$ 1,811	0.5%
2011	36	1.0%	\$ 1,886	0.4%
2012	49	1.2%	\$ 2,436	0.5%
2013	36	1.1%	\$ 2,084	0.4%
2014	36	1.4%	\$ 1,607	0.5%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	72	3.6%	\$ 2,663	3.0%
2006	71	4.0%	\$ 2,150	2.6%
2007	29	2.8%	\$ 970	1.8%
2008	22	3.3%	\$ 790	1.3%
2009	49	2.9%	\$ 3,372	1.6%
2010	54	1.7%	\$ 4,791	1.3%
2011	52	1.4%	\$ 4,391	0.9%
2012	77	1.9%	\$ 5,757	1.1%
2013	63	1.9%	\$ 5,768	1.2%
2014	45	1.8%	\$ 3,935	1.2%

**Total Lending**

Total Lending		
	Count	Amount (000s)
2005	513	\$ 21,294
2006	486	\$ 18,183
2007	256	\$ 11,077
2008	167	\$ 13,254
2009	340	\$ 47,184
2010	616	\$ 74,719
2011	637	\$ 99,139
2012	742	\$ 166,254
2013	626	\$ 93,835
2014	521	\$ 122,818



**LMI Lending**

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	189	37%	\$ 6,711	32%
2006	166	34%	\$ 4,868	27%
2007	84	33%	\$ 2,705	24%
2008	60	36%	\$ 3,633	27%
2009	74	22%	\$ 11,685	25%
2010	139	23%	\$ 11,725	16%
2011	123	19%	\$ 10,054	10%
2012	205	28%	\$ 18,668	11%
2013	156	25%	\$ 12,382	13%
2014	162	31%	\$ 11,782	10%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	207	40%	\$ 5,882	28%
2006	229	47%	\$ 5,835	32%
2007	97	38%	\$ 2,106	19%
2008	54	32%	\$ 1,261	10%
2009	105	31%	\$ 5,865	12%
2010	193	31%	\$ 10,186	14%
2011	199	31%	\$ 11,393	11%
2012	238	32%	\$ 13,777	8%
2013	145	23%	\$ 8,579	9%
2014	164	31%	\$ 10,006	8%

**Minority Lending**

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	80	16%	\$ 2,980	14%
2006	70	14%	\$ 2,389	13%
2007	33	13%	\$ 904	8%
2008	24	14%	\$ 1,451	11%
2009	25	7%	\$ 6,561	14%
2010	46	7%	\$ 3,460	5%
2011	31	5%	\$ 2,227	2%
2012	63	8%	\$ 4,724	3%
2013	41	7%	\$ 3,478	4%
2014	40	8%	\$ 3,028	2%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	67	13%	\$ 2,221	10%
2006	56	12%	\$ 1,653	9%
2007	22	9%	\$ 692	6%
2008	19	11%	\$ 959	7%
2009	24	7%	\$ 1,969	4%
2010	36	6%	\$ 2,015	3%
2011	23	4%	\$ 2,324	2%
2012	35	5%	\$ 2,205	1%
2013	33	5%	\$ 2,433	3%
2014	35	7%	\$ 2,170	2%

2014 Loans by Census Tract and Borrower Income Level

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		26	1%	\$ 582	0%	6	0%	\$ 109	0%	-	0%	\$ -	0%	18	2%	\$ 403	0%
	Low	11	42%	\$ 213	37%	2	33%	\$ 35	32%	-	0%	\$ -	0%	9	50%	\$ 178	44%
	Moderate	10	38%	\$ 234	40%	3	50%	\$ 64	59%	-	0%	\$ -	0%	6	33%	\$ 154	38%
	Middle	3	12%	\$ 31	5%	1	17%	\$ 10	9%	-	0%	\$ -	0%	2	11%	\$ 21	5%
	Upper	2	8%	\$ 104	18%	-	0%	\$ -	0%	-	0%	\$ -	0%	1	6%	\$ 50	12%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		319	8%	\$ 15,611	3%	168	7%	\$ 9,409	3%	-	0%	\$ -	0%	110	12%	\$ 4,239	5%
	Low	81	25%	\$ 3,019	19%	31	18%	\$ 1,370	15%	-	0%	\$ -	0%	43	39%	\$ 1,440	34%
	Moderate	76	24%	\$ 3,382	22%	40	24%	\$ 1,942	21%	-	0%	\$ -	0%	23	21%	\$ 797	19%
	Middle	82	26%	\$ 4,190	27%	45	27%	\$ 2,706	29%	-	0%	\$ -	0%	25	23%	\$ 883	21%
	Upper	73	23%	\$ 4,524	29%	48	29%	\$ 3,138	33%	-	0%	\$ -	0%	16	15%	\$ 876	21%
	NA	7	2%	\$ 496	3%	4	2%	\$ 253	3%	-	0%	\$ -	0%	3	3%	\$ 243	6%
<b>Middle (80-119% of HUD Area Median Income)</b>		1,594	39%	\$ 139,031	28%	963	38%	\$ 89,671	26%	-	0%	\$ -	0%	413	45%	\$ 31,873	35%
	Low	184	12%	\$ 10,210	7%	74	8%	\$ 3,868	4%	-	0%	\$ -	0%	83	20%	\$ 4,952	16%
	Moderate	359	23%	\$ 24,738	18%	203	21%	\$ 15,660	17%	-	0%	\$ -	0%	104	25%	\$ 6,163	19%
	Middle	390	24%	\$ 31,146	22%	235	24%	\$ 20,058	22%	-	0%	\$ -	0%	104	25%	\$ 6,956	22%
	Upper	632	40%	\$ 67,983	49%	427	44%	\$ 45,714	51%	-	0%	\$ -	0%	118	29%	\$ 13,338	42%
	NA	29	2%	\$ 4,954	4%	24	2%	\$ 4,371	5%	-	0%	\$ -	0%	4	1%	\$ 464	1%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		2,116	52%	\$ 341,214	69%	1,431	56%	\$ 241,485	71%	-	0%	\$ -	0%	369	41%	\$ 55,083	60%
	Low	79	4%	\$ 4,877	1%	42	3%	\$ 2,771	1%	-	0%	\$ -	0%	33	9%	\$ 1,957	4%
	Moderate	258	12%	\$ 23,247	7%	154	11%	\$ 14,423	6%	-	0%	\$ -	0%	60	16%	\$ 4,749	9%
	Middle	354	17%	\$ 39,057	11%	241	17%	\$ 27,524	11%	-	0%	\$ -	0%	69	19%	\$ 6,916	13%
	Upper	1,392	66%	\$ 266,113	78%	967	68%	\$ 190,229	79%	-	0%	\$ -	0%	203	55%	\$ 40,659	74%
	NA	33	2%	\$ 7,920	2%	27	2%	\$ 6,538	3%	-	0%	\$ -	0%	4	1%	\$ 802	1%
<b>Total</b>		4,055	100%	\$ 496,438	100%	2,568	100%	\$ 340,674	100%	-	0%	\$ -	0%	910	100%	\$ 91,598	100%

2014 Loans by Census Tract and Borrower Income Level

**City of Pittsburgh**

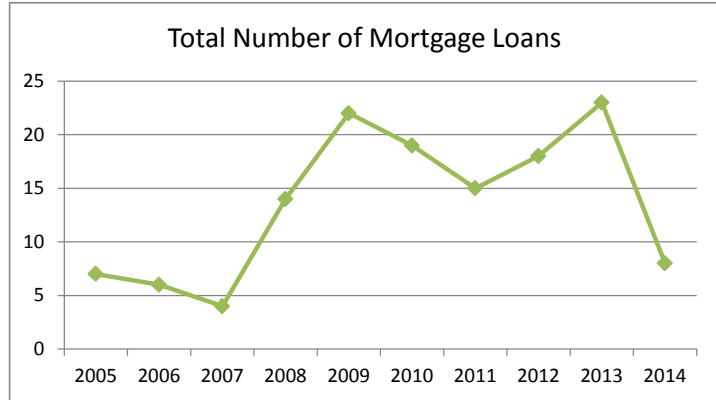
Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		58	6%	\$ 3,637	2%	21	4%	\$ 1,263	1%	-	%	\$ -	%	28	11%	\$ 1,742	10%
	Low	19	33%	\$ 803	22%	6	29%	\$ 234	19%	-	%	\$ -	%	11	39%	\$ 506	29%
	Moderate	15	26%	\$ 634	17%	6	29%	\$ 222	18%	-	%	\$ -	%	8	29%	\$ 402	23%
	Middle	9	16%	\$ 694	19%	2	10%	\$ 139	11%	-	%	\$ -	%	5	18%	\$ 433	25%
	Upper	15	26%	\$ 1,506	41%	7	33%	\$ 668	53%	-	%	\$ -	%	4	14%	\$ 401	23%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	%	\$ -	%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		255	28%	\$ 16,907	11%	141	27%	\$ 10,519	9%	-	%	\$ -	%	80	33%	\$ 3,931	21%
	Low	53	21%	\$ 2,221	13%	22	16%	\$ 882	8%	-	%	\$ -	%	24	30%	\$ 1,111	28%
	Moderate	56	22%	\$ 3,188	19%	34	24%	\$ 2,129	20%	-	%	\$ -	%	16	20%	\$ 559	14%
	Middle	57	22%	\$ 3,613	21%	25	18%	\$ 1,715	16%	-	%	\$ -	%	23	29%	\$ 1,122	29%
	Upper	80	31%	\$ 7,085	42%	52	37%	\$ 4,994	47%	-	%	\$ -	%	16	20%	\$ 1,138	29%
	NA	9	4%	\$ 800	5%	8	6%	\$ 799	8%	-	%	\$ -	%	1	1%	\$ 1	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		364	40%	\$ 83,151	54%	211	40%	\$ 71,640	58%	-	%	\$ -	%	104	42%	\$ 8,420	46%
	Low	54	15%	\$ 2,631	3%	26	12%	\$ 1,301	2%	-	%	\$ -	%	20	19%	\$ 952	11%
	Moderate	92	25%	\$ 6,308	8%	55	26%	\$ 3,927	5%	-	%	\$ -	%	29	28%	\$ 1,944	23%
	Middle	80	22%	\$ 6,546	8%	44	21%	\$ 3,749	5%	-	%	\$ -	%	26	25%	\$ 2,266	27%
	Upper	124	34%	\$ 13,780	17%	76	36%	\$ 9,431	13%	-	%	\$ -	%	26	25%	\$ 2,720	32%
	NA	14	4%	\$ 53,886	65%	10	5%	\$ 53,232	74%	-	%	\$ -	%	3	3%	\$ 538	6%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		233	26%	\$ 51,368	33%	148	28%	\$ 39,396	32%	-	%	\$ -	%	34	14%	\$ 4,221	23%
	Low	13	6%	\$ 542	1%	2	1%	\$ 143	0%	-	%	\$ -	%	9	26%	\$ 304	7%
	Moderate	24	10%	\$ 1,971	4%	13	9%	\$ 1,168	3%	-	%	\$ -	%	3	9%	\$ 114	3%
	Middle	37	16%	\$ 3,921	8%	22	15%	\$ 2,163	5%	-	%	\$ -	%	7	21%	\$ 875	21%
	Upper	157	67%	\$ 44,318	86%	110	74%	\$ 35,706	91%	-	%	\$ -	%	15	44%	\$ 2,928	69%
	NA	2	1%	\$ 616	1%	1	1%	\$ 216	1%	-	%	\$ -	%	-	0%	\$ -	0%
<b>Total</b>		910	100%	\$ 155,063	100%	521	100%	\$ 122,818	100%	-	%	\$ -	%	246	100%	\$ 18,314	100%

**Progressive-Home Federal Savings and Loan Association**

**Allegheny County excluding Pittsburgh Trends in Mortgage Lending 2005-2014**

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	7	\$ 832
2006	6	\$ 1,071
2007	4	\$ 685
2008	14	\$ 1,906
2009	22	\$ 3,483
2010	19	\$ 3,132
2011	15	\$ 2,658
2012	18	\$ 2,962
2013	23	\$ 4,313
2014	8	\$ 1,061



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	3	17%	\$ 189	6%
2013	2	9%	\$ 151	4%
2014	1	13%	\$ 70	7%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	14%	\$ 40	5%
2006	1	17%	\$ 140	13%
2007	0	0%	\$ -	0%
2008	4	29%	\$ 302	16%
2009	3	14%	\$ 213	6%
2010	3	16%	\$ 248	8%
2011	4	27%	\$ 220	8%
2012	1	6%	\$ 102	3%
2013	4	17%	\$ 280	6%
2014	3	38%	\$ 236	22%

**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%

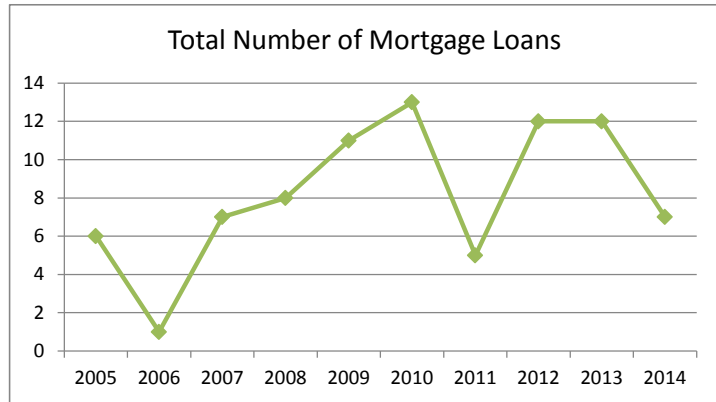
	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	1	5%	\$ 163	5%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	1	4%	\$ 260	6%
2014	0	0%	\$ -	0%

**Progressive-Home Federal Savings and Loan  
Association**

**City of Pittsburgh  
Trends in Mortgage Lending 2005-2014**

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	6	\$ 618
2006	1	\$ 122
2007	7	\$ 1,303
2008	8	\$ 703
2009	11	\$ 1,352
2010	13	\$ 925
2011	5	\$ 696
2012	12	\$ 1,088
2013	12	\$ 1,186
2014	7	\$ 1,423



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	1	14%	\$ 28	2%
2008	1	13%	\$ 200	28%
2009	5	45%	\$ 804	59%
2010	3	23%	\$ 77	8%
2011	2	40%	\$ 205	29%
2012	3	25%	\$ 132	12%
2013	6	50%	\$ 479	40%
2014	3	43%	\$ 301	21%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	17%	\$ 35	6%
2006	0	0%	\$ -	0%
2007	2	29%	\$ 80	6%
2008	2	25%	\$ 78	11%
2009	5	45%	\$ 353	26%
2010	5	38%	\$ 215	23%
2011	1	20%	\$ 50	7%
2012	4	33%	\$ 195	18%
2013	4	33%	\$ 279	24%
2014	0	0%	\$ -	0%

**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	1	100%	\$ 122	100%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	1	9%	\$ 80	6%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	2	17%	\$ 157	14%
2013	0	0%	\$ -	0%
2014	1	14%	\$ 91	6%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	17%	\$ 52	8%
2006	1	100%	\$ 122	100%
2007	0	0%	\$ -	0%
2008	2	25%	\$ 91	13%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	2	17%	\$ 157	14%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
	Low	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Moderate	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Middle	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Upper	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	NA	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
<b>Moderate (50-79% of HUD Area Median Income)</b>		1	13%	\$ 70	7%	1	13%	\$ 70	7%	-		\$ -		-		\$ -	
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
	Middle	1	100%	\$ 70	100%	1	100%	\$ 70	100%	-		\$ -		-		\$ -	
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
<b>Middle (80-119% of HUD Area Median Income)</b>		4	50%	\$ 368	35%	4	50%	\$ 368	35%	-		\$ -		-		\$ -	
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
	Moderate	2	50%	\$ 171	46%	2	50%	\$ 171	46%	-		\$ -		-		\$ -	
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
	Upper	2	50%	\$ 197	54%	2	50%	\$ 197	54%	-		\$ -		-		\$ -	
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		3	38%	\$ 623	59%	3	38%	\$ 623	59%	-		\$ -		-		\$ -	
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
	Moderate	1	33%	\$ 65	10%	1	33%	\$ 65	10%	-		\$ -		-		\$ -	
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
	Upper	2	67%	\$ 558	90%	2	67%	\$ 558	90%	-		\$ -		-		\$ -	
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
<b>Total</b>		8	100%	\$ 1,061	100%	8	100%	\$ 1,061	100%	-		\$ -		-		\$ -	



**City of Pittsburgh**

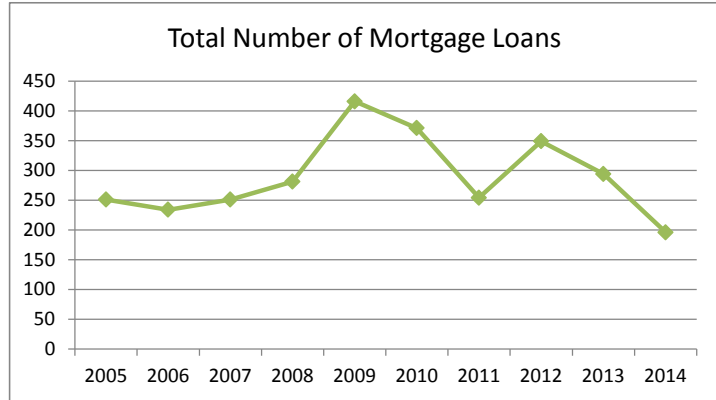
Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		1	14%	\$ 91	6%	1	14%	\$ 91	6%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	1	100%	\$ 91	100%	1	100%	\$ 91	100%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		2	29%	\$ 210	15%	2	29%	\$ 210	15%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	1	50%	\$ 74	35%	1	50%	\$ 74	35%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	1	50%	\$ 136	65%	1	50%	\$ 136	65%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		3	43%	\$ 542	38%	3	43%	\$ 542	38%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	1	33%	\$ 45	8%	1	33%	\$ 45	8%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	1	33%	\$ 70	13%	1	33%	\$ 70	13%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	1	33%	\$ 427	79%	1	33%	\$ 427	79%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		1	14%	\$ 580	41%	1	14%	\$ 580	41%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	1	100%	\$ 580	100%	1	100%	\$ 580	100%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		7	100%	\$ 1,423	100%	7	100%	\$ 1,423	100%	-	0%	\$ -	0%	-	0%	\$ -	0%

# S&T Bank

# Allegheny County excluding Pittsburgh Trends in Mortgage Lending 2005-2014

## Total Lending

	Total Lending	
	Count	Amount (000s)
2005	251	\$ 17,062
2006	234	\$ 15,988
2007	251	\$ 14,591
2008	281	\$ 19,804
2009	416	\$ 39,515
2010	371	\$ 30,699
2011	254	\$ 26,509
2012	349	\$ 43,248
2013	294	\$ 47,817
2014	196	\$ 44,776



## LMI Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	9	3.6%	\$ 285	1.7%
2006	5	2.1%	\$ 939	5.9%
2007	9	3.6%	\$ 272	1.9%
2008	19	6.8%	\$ 512	2.6%
2009	30	7.2%	\$ 1,242	3.1%
2010	43	11.6%	\$ 1,660	5.4%
2011	14	5.5%	\$ 405	1.5%
2012	39	11.2%	\$ 3,242	7.5%
2013	45	15.3%	\$ 9,052	18.9%
2014	42	21.4%	\$ 4,528	10.1%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	86	34%	\$ 4,128	24.2%
2006	84	36%	\$ 3,789	23.7%
2007	74	29%	\$ 2,817	19.3%
2008	81	29%	\$ 3,198	16.1%
2009	107	26%	\$ 5,529	14.0%
2010	88	24%	\$ 3,793	12.4%
2011	55	22%	\$ 2,765	10.4%
2012	89	26%	\$ 4,887	11.3%
2013	58	20%	\$ 2,952	6.2%
2014	48	24%	\$ 1,947	4.3%

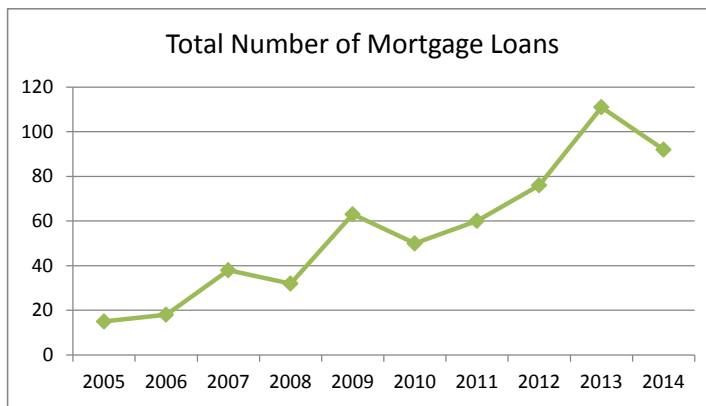
## Minority Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	0.4%	\$ 58	0.3%
2006	1	0.4%	\$ 37	0.2%
2007	5	2.0%	\$ 183	1.3%
2008	3	1.1%	\$ 60	0.3%
2009	13	3.1%	\$ 586	1.5%
2010	9	2.4%	\$ 511	1.7%
2011	7	2.8%	\$ 453	1.7%
2012	8	2.3%	\$ 3,167	7.3%
2013	4	1.4%	\$ 229	0.5%
2014	14	7.1%	\$ 2,090	4.7%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	3	1.3%	\$ 139	0.9%
2007	10	4.0%	\$ 358	2.5%
2008	3	1.1%	\$ 94	0.5%
2009	2	0.5%	\$ 725	1.8%
2010	5	1.3%	\$ 249	0.8%
2011	2	0.8%	\$ 92	0.3%
2012	3	0.9%	\$ 183	0.4%
2013	2	0.7%	\$ 125	0.3%
2014	3	1.5%	\$ 368	0.8%

**Total Lending**

Total Lending		
	Count	Amount (000s)
2005	15	\$ 913
2006	18	\$ 3,151
2007	38	\$ 6,538
2008	32	\$ 4,298
2009	63	\$ 8,422
2010	50	\$ 9,150
2011	60	\$ 6,693
2012	76	\$ 16,005
2013	111	\$ 18,879
2014	92	\$ 20,758



**LMI Lending**

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	5	33%	\$ 274	30%
2006	3	17%	\$ 152	5%
2007	11	29%	\$ 776	12%
2008	6	19%	\$ 746	17%
2009	21	33%	\$ 1,939	23%
2010	15	30%	\$ 3,340	37%
2011	30	50%	\$ 2,191	33%
2012	32	42%	\$ 5,441	34%
2013	53	48%	\$ 7,153	38%
2014	45	49%	\$ 6,646	32%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	6	40%	\$ 353	39%
2006	3	17%	\$ 622	20%
2007	4	11%	\$ 157	2%
2008	5	16%	\$ 177	4%
2009	6	10%	\$ 805	10%
2010	2	4%	\$ 147	2%
2011	8	13%	\$ 723	11%
2012	7	9%	\$ 690	4%
2013	9	8%	\$ 786	4%
2014	6	7%	\$ 607	3%

**Minority Lending**

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	7%	\$ 20	2%
2006	1	6%	\$ 117	4%
2007	2	5%	\$ 323	5%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	3	6%	\$ 541	6%
2011	7	12%	\$ 531	8%
2012	4	5%	\$ 607	4%
2013	8	7%	\$ 613	3%
2014	6	7%	\$ 876	4%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	1	6%	\$ 46	1%
2007	0	0%	\$ -	0%
2008	1	3%	\$ 32	1%
2009	0	0%	\$ -	0%
2010	2	4%	\$ 448	5%
2011	1	2%	\$ 48	1%
2012	1	1%	\$ 165	1%
2013	3	3%	\$ 118	1%
2014	2	2%	\$ 137	1%

2014 Loans by Census Tract and Borrower Income Level

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)		3	1%	\$ 134	0%	3	2%	\$ 134	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	1	33%	\$ 6	4%	1	33%	\$ 6	4%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	2	67%	\$ 128	96%	2	67%	\$ 128	96%	-	0%	\$ -	0%	-	0%	\$ -	0%
Moderate (50-79% of HUD Area Median Income)		64	21%	\$ 6,250	11%	39	20%	\$ 4,394	10%	-	0%	\$ -	0%	17	28%	\$ 1,189	20%
	Low	6	9%	\$ 219	4%	4	10%	\$ 97	2%	-	0%	\$ -	0%	2	12%	\$ 122	10%
	Moderate	12	19%	\$ 441	7%	6	15%	\$ 206	5%	-	0%	\$ -	0%	4	24%	\$ 113	10%
	Middle	9	14%	\$ 471	8%	3	8%	\$ 168	4%	-	0%	\$ -	0%	5	29%	\$ 229	19%
	Upper	17	27%	\$ 2,209	35%	11	28%	\$ 1,379	31%	-	0%	\$ -	0%	2	12%	\$ 426	36%
	NA	20	31%	\$ 2,910	47%	15	38%	\$ 2,544	58%	-	0%	\$ -	0%	4	24%	\$ 299	25%
Middle (80-119% of HUD Area Median Income)		142	47%	\$ 13,096	23%	88	45%	\$ 8,883	20%	-	0%	\$ -	0%	34	56%	\$ 2,671	45%
	Low	22	15%	\$ 710	5%	10	11%	\$ 248	3%	-	0%	\$ -	0%	10	29%	\$ 324	12%
	Moderate	27	19%	\$ 1,328	10%	15	17%	\$ 685	8%	-	0%	\$ -	0%	6	18%	\$ 334	13%
	Middle	28	20%	\$ 2,510	19%	15	17%	\$ 1,477	17%	-	0%	\$ -	0%	10	29%	\$ 688	26%
	Upper	28	20%	\$ 2,536	19%	20	23%	\$ 2,076	23%	-	0%	\$ -	0%	3	9%	\$ 153	6%
	NA	37	26%	\$ 6,012	46%	28	32%	\$ 4,397	49%	-	0%	\$ -	0%	5	15%	\$ 1,172	44%
Upper (>=120% of HUD Area Median Income)		92	31%	\$ 36,766	65%	66	34%	\$ 31,365	70%	-	0%	\$ -	0%	10	16%	\$ 2,123	35%
	Low	4	4%	\$ 422	1%	2	3%	\$ 118	0%	-	0%	\$ -	0%	2	20%	\$ 304	14%
	Moderate	15	16%	\$ 839	2%	10	15%	\$ 587	2%	-	0%	\$ -	0%	4	40%	\$ 177	8%
	Middle	18	20%	\$ 1,718	5%	14	21%	\$ 1,347	4%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	41	45%	\$ 12,259	33%	30	45%	\$ 8,105	26%	-	0%	\$ -	0%	4	40%	\$ 1,642	77%
	NA	14	15%	\$ 21,528	59%	10	15%	\$ 21,208	68%	-	0%	\$ -	0%	-	0%	\$ -	0%
Total		301	100%	\$ 56,246	100%	196	100%	\$ 44,776	100%	-	0%	\$ -	0%	61	100%	\$ 5,983	100%

2014 Loans by Census Tract and Borrower Income Level

**City of Pittsburgh**

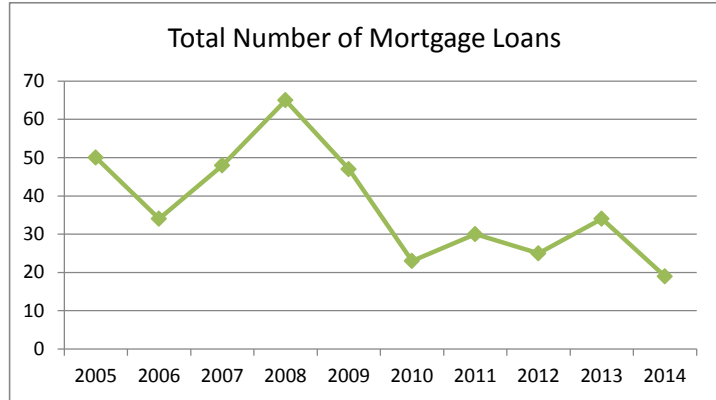
Census Tract Income Level	Borrower Income Level	Total				Origin				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		22	18%	\$ 4,653	17%	14	15%	\$ 2,131	10%	-	-	\$ -	-	4	36%	\$ 1,146	64%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	Moderate	2	9%	\$ 220	5%	1	7%	\$ 100	5%	-	-	\$ -	-	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	Upper	3	14%	\$ 1,335	29%	1	7%	\$ 159	7%	-	-	\$ -	-	-	0%	\$ -	0%
	NA	17	77%	\$ 3,098	67%	12	86%	\$ 1,872	88%	-	-	\$ -	-	4	100%	\$ 1,146	100%
<b>Moderate (50-79% of HUD Area Median Income)</b>		43	35%	\$ 6,203	23%	31	34%	\$ 4,515	22%	-	-	\$ -	-	2	18%	\$ 196	11%
	Low	1	2%	\$ 12	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	Moderate	2	5%	\$ 67	1%	2	6%	\$ 67	1%	-	-	\$ -	-	-	0%	\$ -	0%
	Middle	4	9%	\$ 400	6%	2	6%	\$ 190	4%	-	-	\$ -	-	-	0%	\$ -	0%
	Upper	9	21%	\$ 1,234	20%	7	23%	\$ 1,061	23%	-	-	\$ -	-	1	50%	\$ 60	31%
	NA	27	63%	\$ 4,490	72%	20	65%	\$ 3,197	71%	-	-	\$ -	-	1	50%	\$ 136	69%
<b>Middle (80-119% of HUD Area Median Income)</b>		34	28%	\$ 6,858	25%	27	29%	\$ 5,677	27%	-	-	\$ -	-	5	45%	\$ 461	26%
	Low	2	6%	\$ 191	3%	1	4%	\$ 186	3%	-	-	\$ -	-	1	20%	\$ 5	1%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	Middle	1	3%	\$ 77	1%	1	4%	\$ 77	1%	-	-	\$ -	-	-	0%	\$ -	0%
	Upper	6	18%	\$ 1,299	19%	5	19%	\$ 1,199	21%	-	-	\$ -	-	1	20%	\$ 100	22%
	NA	25	74%	\$ 5,291	77%	20	74%	\$ 4,215	74%	-	-	\$ -	-	3	60%	\$ 356	77%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		24	20%	\$ 9,679	35%	20	22%	\$ 8,435	41%	-	-	\$ -	-	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	Moderate	2	8%	\$ 254	3%	2	10%	\$ 254	3%	-	-	\$ -	-	-	-	\$ -	-
	Middle	2	8%	\$ 190	2%	1	5%	\$ 134	2%	-	-	\$ -	-	-	-	\$ -	-
	Upper	17	71%	\$ 5,508	57%	15	75%	\$ 4,470	53%	-	-	\$ -	-	-	-	\$ -	-
	NA	3	13%	\$ 3,727	39%	2	10%	\$ 3,577	42%	-	-	\$ -	-	-	-	\$ -	-
<b>Total</b>		123	100%	\$ 27,393	100%	92	100%	\$ 20,758	100%	-	-	\$ -	-	11	100%	\$ 1,803	100%

# Sewickley Savings Bank

# Allegheny County excluding Pittsburgh Trends in Mortgage Lending 2005-2014

## Total Lending

	Total Lending	
	Count	Amount (000s)
2005	50	\$ 2,992
2006	34	\$ 2,295
2007	48	\$ 5,040
2008	65	\$ 7,335
2009	47	\$ 4,493
2010	23	\$ 1,656
2011	30	\$ 1,922
2012	25	\$ 2,169
2013	34	\$ 2,490
2014	19	\$ 1,583



## LMI Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	8	16.0%	\$ 316	10.6%
2006	3	8.8%	\$ 63	2.7%
2007	4	8.3%	\$ 122	2.4%
2008	5	7.7%	\$ 192	2.6%
2009	1	2.1%	\$ 40	0.9%
2010	2	8.7%	\$ 51	3.1%
2011	4	13.3%	\$ 154	8.0%
2012	2	8.0%	\$ 32	1.5%
2013	2	5.9%	\$ 66	2.7%
2014	2	10.5%	\$ 119	7.5%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	19	38%	\$ 866	29%
2006	12	35%	\$ 631	27%
2007	13	27%	\$ 534	11%
2008	11	17%	\$ 677	9%
2009	11	23%	\$ 529	12%
2010	8	35%	\$ 455	27%
2011	6	20%	\$ 363	19%
2012	5	20%	\$ 234	11%
2013	11	32%	\$ 452	18%
2014	5	26%	\$ 197	12%

## Minority Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%

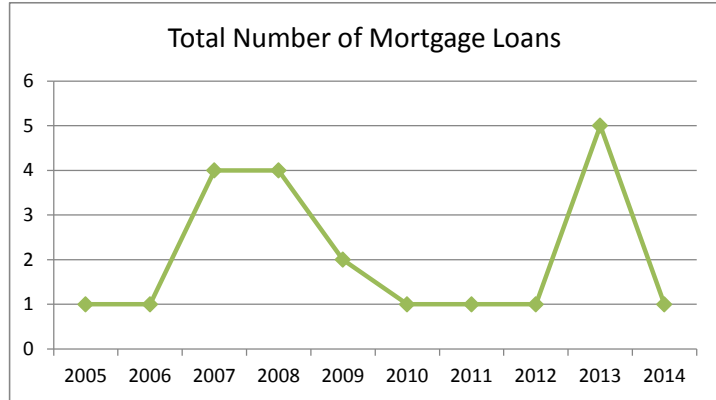
	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	2.0%	\$ 18	0.6%
2006	2	5.9%	\$ 53	2.3%
2007	1	2.1%	\$ 49	1.0%
2008	1	1.5%	\$ 198	2.7%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%

# Sewickley Savings Bank

# City of Pittsburgh Trends in Mortgage Lending 2005-2014

## Total Lending

	Total Lending	
	Count	Amount (000s)
2005	1	\$ 22
2006	1	\$ 50
2007	4	\$ 463
2008	4	\$ 242
2009	2	\$ 121
2010	1	\$ 60
2011	1	\$ 125
2012	1	\$ 204
2013	5	\$ 332
2014	1	\$ 71



## LMI Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	100%	\$ 22	100%
2006	1	100%	\$ 50	100%
2007	1	25%	\$ 173	37%
2008	0	0%	\$ -	0%
2009	1	50%	\$ 49	40%
2010	1	100%	\$ 60	100%
2011	0	0%	\$ -	0%
2012	1	100%	\$ 204	100%
2013	1	20%	\$ 95	29%
2014	1	100%	\$ 71	100%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	100%	\$ 22	100%
2006	1	100%	\$ 50	100%
2007	0	0%	\$ -	0%
2008	1	25%	\$ 86	36%
2009	1	50%	\$ 72	60%
2010	1	100%	\$ 60	100%
2011	1	100%	\$ 125	100%
2012	0	0%	\$ -	0%
2013	1	20%	\$ 60	18%
2014	0	0%	\$ -	0%

## Minority Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Moderate	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Middle	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Upper	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	NA	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
<b>Moderate (50-79% of HUD Area Median Income)</b>		2	9%	\$ 119	7%	2	11%	\$ 119	8%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	2	100%	\$ 119	100%	2	100%	\$ 119	100%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		7	30%	\$ 395	22%	6	32%	\$ 363	23%	-	0%	\$ -	0%	1	100%	\$ 32	100%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	3	43%	\$ 114	29%	2	33%	\$ 82	23%	-	0%	\$ -	0%	1	100%	\$ 32	100%
	Middle	2	29%	\$ 141	36%	2	33%	\$ 141	39%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	2	29%	\$ 140	35%	2	33%	\$ 140	39%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		14	61%	\$ 1,289	71%	11	58%	\$ 1,101	70%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	2	14%	\$ 45	3%	1	9%	\$ 27	2%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	2	14%	\$ 88	7%	2	18%	\$ 88	8%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	1	7%	\$ 60	5%	1	9%	\$ 60	5%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	8	57%	\$ 946	73%	6	55%	\$ 776	70%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	1	7%	\$ 150	12%	1	9%	\$ 150	14%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		23	100%	\$ 1,803	100%	19	100%	\$ 1,583	100%	-	0%	\$ -	0%	1	100%	\$ 32	100%



**City of Pittsburgh**

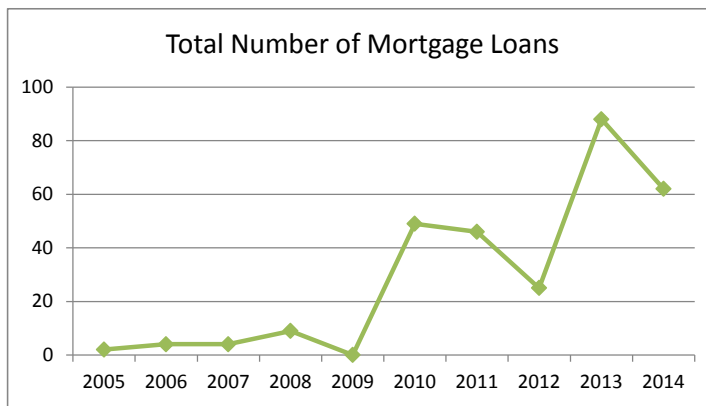
Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Moderate	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Middle	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Upper	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	NA	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
<b>Moderate (50-79% of HUD Area Median Income)</b>		1	100%	\$ 71	100%	1	100%	\$ 71	100%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	1	100%	\$ 71	100%	1	100%	\$ 71	100%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Moderate	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Middle	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Upper	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	NA	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Moderate	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Middle	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Upper	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	NA	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
<b>Total</b>		1	100%	\$ 71	100%	1	100%	\$ 71	100%	-	0%	\$ -	0%	-	0%	\$ -	0%

# Slovak Savings Bank

# Allegheny County excluding Pittsburgh Trends in Mortgage Lending 2005-2014

## Total Lending

	Total Lending	
	Count	Amount (000s)
2005	2	\$ 125
2006	4	\$ 691
2007	4	\$ 464
2008	9	\$ 813
2009	0	\$ -
2010	49	\$ 7,362
2011	46	\$ 8,789
2012	25	\$ 4,398
2013	88	\$ 22,190
2014	62	\$ 14,256



## LMI Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	3	33.3%	\$ 237	29.2%
2009	0	0%	\$ -	0%
2010	3	6.1%	\$ 158	2.1%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	8	9.1%	\$ 334	1.5%
2014	3	4.8%	\$ 133	0.9%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	50%	\$ 45	36.0%
2006	1	25%	\$ 138	20.0%
2007	0	0%	\$ -	0%
2008	2	22%	\$ 102	12.5%
2009	0	0%	\$ -	0%
2010	18	37%	\$ 1,293	17.6%
2011	11	24%	\$ 847	9.6%
2012	6	24%	\$ 387	8.8%
2013	10	11%	\$ 994	4.5%
2014	5	8%	\$ 336	2.4%

## Minority Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	1	2%	\$ 36	0%

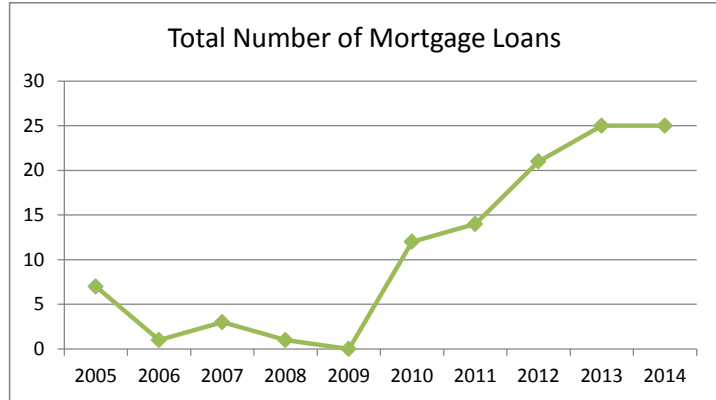
	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	1	25%	\$ 28	4%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	1	2%	\$ 136	2%
2012	0	0%	\$ -	0%
2013	1	1%	\$ 297	1%
2014	2	3%	\$ 583	4%

**Slovak Savings Bank**

**City of Pittsburgh**  
Trends in Mortgage Lending 2005-2014

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	7	\$ 419
2006	1	\$ 148
2007	3	\$ 294
2008	1	\$ 79
2009	0	\$ -
2010	12	\$ 1,883
2011	14	\$ 2,162
2012	21	\$ 2,430
2013	25	\$ 4,581
2014	25	\$ 4,822



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	29%	\$ 99	24%
2006	0	0%	\$ -	0%
2007	2	67%	\$ 44	15%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	2	17%	\$ 119	6%
2011	9	64%	\$ 1,441	67%
2012	13	62%	\$ 1,568	65%
2013	13	52%	\$ 2,543	56%
2014	9	36%	\$ 1,557	32%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3	43%	\$ 166	40%
2006	1	100%	\$ 148	100%
2007	0	0%	\$ -	0%
2008	1	100%	\$ 79	100%
2009	0	0%	\$ -	0%
2010	4	33%	\$ 227	12%
2011	4	29%	\$ 417	19%
2012	7	33%	\$ 405	17%
2013	3	12%	\$ 270	6%
2014	2	8%	\$ 230	5%

**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	29%	\$ 99	24%
2006	0	0%	\$ -	0%
2007	1	33%	\$ 15	5%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	1	7%	\$ 101	5%
2012	6	29%	\$ 716	29%
2013	4	16%	\$ 709	15%
2014	3	12%	\$ 330	7%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	29%	\$ 99	24%
2006	0	0%	\$ -	0%
2007	2	67%	\$ 44	15%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	1	8%	\$ 122	6%
2011	0	0%	\$ -	0%
2012	3	14%	\$ 125	5%
2013	3	12%	\$ 371	8%
2014	1	4%	\$ 155	3%

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		1	1%	\$ 35	0%	1	2%	\$ 35	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	1	100%	\$ 35	100%	1	100%	\$ 35	100%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		2	3%	\$ 98	1%	2	3%	\$ 98	1%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	1	50%	\$ 36	37%	1	50%	\$ 36	37%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	1	50%	\$ 62	63%	1	50%	\$ 62	63%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		16	24%	\$ 1,964	12%	15	24%	\$ 1,834	13%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	4	25%	\$ 300	15%	4	27%	\$ 300	16%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	4	25%	\$ 528	27%	3	20%	\$ 398	22%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	6	38%	\$ 916	47%	6	40%	\$ 916	50%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	2	13%	\$ 220	11%	2	13%	\$ 220	12%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		49	72%	\$ 13,693	87%	44	71%	\$ 12,289	86%	-	0%	\$ -	0%	1	100%	\$ 371	100%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	6	12%	\$ 1,152	8%	6	14%	\$ 1,152	9%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	37	76%	\$ 10,698	78%	33	75%	\$ 9,466	77%	-	0%	\$ -	0%	1	100%	\$ 371	100%
	NA	6	12%	\$ 1,843	13%	5	11%	\$ 1,671	14%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		68	100%	\$ 15,790	100%	62	100%	\$ 14,256	100%	-	0%	\$ -	0%	1	100%	\$ 371	100%

**City of Pittsburgh**

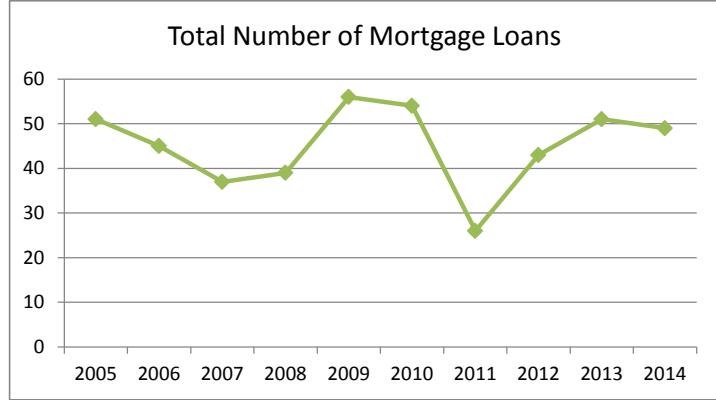
Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		2	7%	\$ 252	5%	1	4%	\$ 202	4%	-	0%	\$ -	0%	1	50%	\$ 50	38%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	1	50%	\$ 202	80%	1	100%	\$ 202	100%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	1	50%	\$ 50	20%	-	0%	\$ -	0%	-	0%	\$ -	0%	1	100%	\$ 50	100%
<b>Moderate (50-79% of HUD Area Median Income)</b>		9	31%	\$ 1,435	27%	8	32%	\$ 1,355	28%	-	0%	\$ -	0%	1	50%	\$ 80	62%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	4	44%	\$ 585	41%	3	38%	\$ 505	37%	-	0%	\$ -	0%	1	100%	\$ 80	100%
	NA	5	56%	\$ 850	59%	5	63%	\$ 850	63%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		12	41%	\$ 1,864	35%	11	44%	\$ 1,734	36%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	1	8%	\$ 54	3%	1	9%	\$ 54	3%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	2	17%	\$ 253	14%	1	9%	\$ 123	7%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	5	42%	\$ 878	47%	5	45%	\$ 878	51%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	4	33%	\$ 679	36%	4	36%	\$ 679	39%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		6	21%	\$ 1,723	33%	5	20%	\$ 1,531	32%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	1	17%	\$ 176	10%	1	20%	\$ 176	11%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	1	17%	\$ 155	9%	1	20%	\$ 155	10%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	3	50%	\$ 688	40%	2	40%	\$ 496	32%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	1	17%	\$ 704	41%	1	20%	\$ 704	46%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		29	100%	\$ 5,274	100%	25	100%	\$ 4,822	100%	-	0%	\$ -	0%	2	100%	\$ 130	100%

**Standard Bank, PASB**

**Allegheny County excluding Pittsburgh  
Trends in Mortgage Lending 2005-2014**

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	51	\$ 6,624
2006	45	\$ 5,013
2007	37	\$ 6,897
2008	39	\$ 3,385
2009	56	\$ 5,604
2010	54	\$ 5,102
2011	26	\$ 2,968
2012	43	\$ 5,791
2013	51	\$ 6,667
2014	49	\$ 13,409



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3	5.9%	\$ 115	1.7%
2006	2	4.4%	\$ 54	1.1%
2007	3	8.1%	\$ 309	4.5%
2008	5	12.8%	\$ 372	11.0%
2009	4	7.1%	\$ 435	7.8%
2010	4	7.4%	\$ 109	2.1%
2011	1	3.8%	\$ 55	1.9%
2012	4	9.3%	\$ 744	12.8%
2013	8	15.7%	\$ 1,221	18.3%
2014	2	4.1%	\$ 62	0.5%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	10	20%	\$ 1,193	18.0%
2006	9	20%	\$ 751	15.0%
2007	3	8%	\$ 168	2.4%
2008	10	26%	\$ 395	11.7%
2009	15	27%	\$ 802	14.3%
2010	5	9%	\$ 170	3.3%
2011	4	15%	\$ 240	8.1%
2012	5	12%	\$ 332	5.7%
2013	9	18%	\$ 574	8.6%
2014	6	12%	\$ 539	4.0%

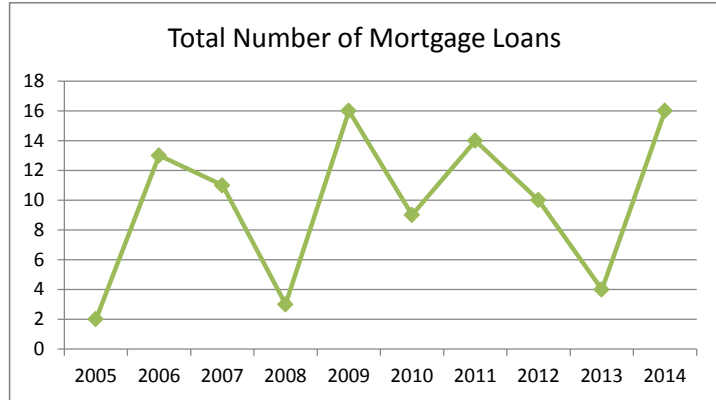
**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	3.9%	\$ 66	1.0%
2006	2	4.4%	\$ 54	1.1%
2007	2	5.4%	\$ 154	2.2%
2008	0	0%	\$ -	0%
2009	3	5.4%	\$ 82	1.5%
2010	1	1.9%	\$ 50	1.0%
2011	1	3.8%	\$ 45	1.5%
2012	1	2.3%	\$ 45	0.8%
2013	4	7.8%	\$ 598	9.0%
2014	0	0%	\$ -	0%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3	5.9%	\$ 337	5.1%
2006	3	6.7%	\$ 691	13.8%
2007	2	5.4%	\$ 332	4.8%
2008	1	2.6%	\$ 93	2.7%
2009	3	5.4%	\$ 322	5.7%
2010	2	3.7%	\$ 309	6.1%
2011	0	0%	\$ -	0%
2012	2	4.7%	\$ 384	6.6%
2013	1	2.0%	\$ 54	0.8%
2014	0	0%	\$ -	0%

**Total Lending**

Total Lending		
	Count	Amount (000s)
2005	2	\$ 158
2006	13	\$ 986
2007	11	\$ 1,309
2008	3	\$ 303
2009	16	\$ 1,205
2010	9	\$ 1,467
2011	14	\$ 3,333
2012	10	\$ 2,230
2013	4	\$ 459
2014	16	\$ 5,699



**LMI Lending**

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	50%	\$ 42	27%
2006	6	46%	\$ 323	33%
2007	3	27%	\$ 169	13%
2008	3	100%	\$ 303	100%
2009	8	50%	\$ 586	49%
2010	0	0%	\$ -	0%
2011	4	29%	\$ 1,234	37%
2012	5	50%	\$ 848	38%
2013	3	75%	\$ 334	73%
2014	8	50%	\$ 1,456	26%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	6	46%	\$ 300	30%
2007	2	18%	\$ 144	11%
2008	0	0%	\$ -	0%
2009	2	13%	\$ 54	4%
2010	1	11%	\$ 50	3%
2011	3	21%	\$ 272	8%
2012	1	10%	\$ 44	2%
2013	1	25%	\$ 18	4%
2014	0	0%	\$ -	0%

**Minority Lending**

Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	1	8%	\$ 100	10%
2007	0	0%	\$ -	0%
2008	2	67%	\$ 245	81%
2009	2	13%	\$ 100	8%
2010	2	22%	\$ 114	8%
2011	2	14%	\$ 554	17%
2012	0	0%	\$ -	0%
2013	1	25%	\$ 18	4%
2014	0	0%	\$ -	0%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	2	13%	\$ 100	8%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	1	25%	\$ 18	4%
2014	0	0%	\$ -	0%

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Moderate	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Middle	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Upper	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	NA	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
<b>Moderate (50-79% of HUD Area Median Income)</b>		4	7%	\$ 279	2%	2	4%	\$ 62	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	1	25%	\$ 26	9%	1	50%	\$ 26	42%	-		\$ -		-		\$ -	
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
	Middle	1	25%	\$ 72	26%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
	NA	2	50%	\$ 181	65%	1	50%	\$ 36	58%	-		\$ -		-		\$ -	
<b>Middle (80-119% of HUD Area Median Income)</b>		17	29%	\$ 4,013	27%	14	29%	\$ 3,449	26%	-	0%	\$ -	0%	1	33%	\$ 50	15%
	Low	1	6%	\$ 53	1%	1	7%	\$ 53	2%	-		\$ -	0%	-	0%	\$ -	0%
	Moderate	1	6%	\$ 68	2%	1	7%	\$ 68	2%	-		\$ -	0%	-	0%	\$ -	0%
	Middle	4	24%	\$ 430	11%	3	21%	\$ 380	11%	-		\$ -	100%	1	100%	\$ 50	100%
	Upper	7	41%	\$ 981	24%	5	36%	\$ 467	14%	-		\$ -	0%	-	0%	\$ -	0%
	NA	4	24%	\$ 2,481	62%	4	29%	\$ 2,481	72%	-		\$ -	0%	-	0%	\$ -	0%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		37	64%	\$ 10,650	71%	33	67%	\$ 9,898	74%	-	0%	\$ -	0%	2	67%	\$ 291	85%
	Low	1	3%	\$ 44	0%	1	3%	\$ 44	0%	-		\$ -	0%	-	0%	\$ -	0%
	Moderate	3	8%	\$ 439	4%	2	6%	\$ 348	4%	-		\$ -	50%	1	50%	\$ 91	31%
	Middle	6	16%	\$ 910	9%	6	18%	\$ 910	9%	-		\$ -	0%	-	0%	\$ -	0%
	Upper	25	68%	\$ 7,757	73%	22	67%	\$ 7,096	72%	-		\$ -	50%	1	50%	\$ 200	69%
	NA	2	5%	\$ 1,500	14%	2	6%	\$ 1,500	15%	-		\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		58	100%	\$ 14,942	100%	49	100%	\$ 13,409	100%	-	0%	\$ -	0%	3	100%	\$ 341	100%



**City of Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		7	32%	\$ 1,351	18%	4	25%	\$ 547	10%	-	-	\$ -	-	1	50%	\$ 735	60%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	Upper	3	43%	\$ 518	38%	2	50%	\$ 478	87%	-	-	\$ -	-	-	0%	\$ -	0%
	NA	4	57%	\$ 833	62%	2	50%	\$ 69	13%	-	-	\$ -	1	100%	\$ 735	100%	
<b>Moderate (50-79% of HUD Area Median Income)</b>		6	27%	\$ 1,612	21%	4	25%	\$ 909	16%	-	-	\$ -	-	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	Middle	1	17%	\$ 156	10%	1	25%	\$ 156	17%	-	-	\$ -	-	-	-	\$ -	-
	Upper	4	67%	\$ 1,312	81%	3	75%	\$ 753	83%	-	-	\$ -	-	-	-	\$ -	-
	NA	1	17%	\$ 144	9%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
<b>Middle (80-119% of HUD Area Median Income)</b>		4	18%	\$ 1,814	24%	4	25%	\$ 1,814	32%	-	-	\$ -	-	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	-	\$ -	-
	Upper	3	75%	\$ 948	52%	3	75%	\$ 948	52%	-	-	\$ -	-	-	-	\$ -	-
	NA	1	25%	\$ 866	48%	1	25%	\$ 866	48%	-	-	\$ -	-	-	-	\$ -	-
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		5	23%	\$ 2,909	38%	4	25%	\$ 2,429	43%	-	-	\$ -	1	50%	\$ 480	40%	
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	Moderate	1	20%	\$ 480	17%	-	0%	\$ -	0%	-	-	\$ -	1	100%	\$ 480	100%	
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-	-	0%	\$ -	0%
	Upper	3	60%	\$ 1,465	50%	3	75%	\$ 1,465	60%	-	-	\$ -	-	-	0%	\$ -	0%
	NA	1	20%	\$ 964	33%	1	25%	\$ 964	40%	-	-	\$ -	-	-	0%	\$ -	0%
<b>Total</b>		22	100%	\$ 7,686	100%	16	100%	\$ 5,699	100%	-	-	\$ -	2	100%	\$ 1,215	100%	

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	21	\$ 2,222
2006	38	\$ 4,031
2007	1	\$ 352
2008	16	\$ 1,588
2009	9	\$ 634
2010	14	\$ 1,506
2011	36	\$ 3,069
2012	27	\$ 2,622
2013	30	\$ 2,068
2014	39	\$ 4,276



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	10%	\$ 88	4%
2006	10	26%	\$ 945	23%
2007	0	0%	\$ -	0%
2008	4	25%	\$ 256	16%
2009	0	0%	\$ -	0%
2010	2	14%	\$ 153	10%
2011	5	14%	\$ 285	9%
2012	5	19%	\$ 348	13%
2013	7	23%	\$ 253	12%
2014	7	18%	\$ 575	13%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	5	24%	\$ 570	26%
2006	21	55%	\$ 1,815	45%
2007	0	0%	\$ -	0%
2008	3	19%	\$ 148	9%
2009	2	22%	\$ 62	10%
2010	3	21%	\$ 95	6%
2011	9	25%	\$ 559	18%
2012	1	4%	\$ 81	3%
2013	6	20%	\$ 295	14%
2014	9	23%	\$ 491	11%

**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	3	8%	\$ 490	12%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	2	7%	\$ 91	4%
2014	4	10%	\$ 219	5%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	5%	\$ 44	2%
2006	2	5%	\$ 114	3%
2007	0	0%	\$ -	0%
2008	1	6%	\$ 313	20%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	48	\$ 6,628
2006	56	\$ 5,913
2007	0	\$ -
2008	42	\$ 4,550
2009	25	\$ 2,552
2010	25	\$ 3,611
2011	45	\$ 6,525
2012	43	\$ 5,153
2013	56	\$ 5,587
2014	60	\$ 8,484



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	22	46%	\$ 3,428	52%
2006	26	46%	\$ 2,659	45%
2007	0		\$ -	
2008	25	60%	\$ 2,359	52%
2009	9	36%	\$ 1,095	43%
2010	6	24%	\$ 1,008	28%
2011	28	62%	\$ 3,764	58%
2012	30	70%	\$ 3,642	71%
2013	27	48%	\$ 1,919	34%
2014	36	60%	\$ 4,802	57%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	12	25%	\$ 1,904	29%
2006	16	29%	\$ 1,241	21%
2007	0		\$ -	
2008	7	17%	\$ 446	10%
2009	3	12%	\$ 124	5%
2010	2	8%	\$ 73	2%
2011	3	7%	\$ 293	4%
2012	2	5%	\$ 303	6%
2013	5	9%	\$ 166	3%
2014	7	12%	\$ 622	7%

**Minority Lending**

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3	6%	\$ 239	4%
2006	1	2%	\$ 20	0%
2007	0		\$ -	
2008	4	10%	\$ 149	3%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	4	9%	\$ 781	15%
2013	5	9%	\$ 354	6%
2014	5	8%	\$ 405	5%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	2%	\$ 16	0%
2006	2	4%	\$ 127	2%
2007	0		\$ -	
2008	2	5%	\$ 297	7%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	1	2%	\$ 226	3%
2012	1	2%	\$ 417	8%
2013	1	2%	\$ 133	2%
2014	0	0%	\$ -	0%

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		1	2%	\$ 23	0%	1	3%	\$ 23	1%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	1	100%	\$ 23	100%	1	100%	\$ 23	100%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		9	19%	\$ 1,095	20%	6	15%	\$ 552	13%	-	0%	\$ -	0%	3	43%	\$ 543	48%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	1	11%	\$ 13	1%	-	0%	\$ -	0%	-	0%	\$ -	0%	1	33%	\$ 13	2%
	Middle	1	11%	\$ 71	6%	-	0%	\$ -	0%	-	0%	\$ -	0%	1	33%	\$ 71	13%
	Upper	2	22%	\$ 730	67%	1	17%	\$ 271	49%	-	0%	\$ -	0%	1	33%	\$ 459	85%
	NA	5	56%	\$ 281	26%	5	83%	\$ 281	51%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		22	46%	\$ 2,243	40%	18	46%	\$ 1,871	44%	-	0%	\$ -	0%	3	43%	\$ 264	23%
	Low	4	18%	\$ 231	10%	3	17%	\$ 123	7%	-	0%	\$ -	0%	1	33%	\$ 108	41%
	Moderate	4	18%	\$ 277	12%	3	17%	\$ 169	9%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	4	18%	\$ 358	16%	2	11%	\$ 202	11%	-	0%	\$ -	0%	2	67%	\$ 156	59%
	Upper	8	36%	\$ 1,281	57%	8	44%	\$ 1,281	68%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	2	9%	\$ 96	4%	2	11%	\$ 96	5%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		16	33%	\$ 2,226	40%	14	36%	\$ 1,830	43%	-	0%	\$ -	0%	1	14%	\$ 328	29%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	3	19%	\$ 199	9%	3	21%	\$ 199	11%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	2	13%	\$ 148	7%	2	14%	\$ 148	8%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	10	63%	\$ 1,676	75%	8	57%	\$ 1,280	70%	-	0%	\$ -	0%	1	100%	\$ 328	100%
	NA	1	6%	\$ 203	9%	1	7%	\$ 203	11%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		48	100%	\$ 5,587	100%	39	100%	\$ 4,276	100%	-	0%	\$ -	0%	7	100%	\$ 1,135	100%

**City of Pittsburgh**

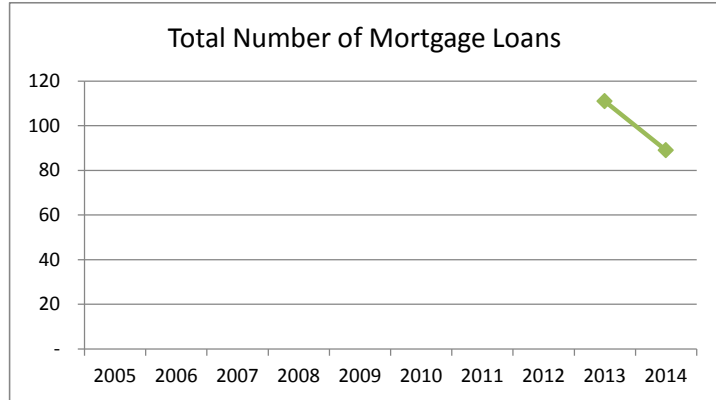
Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		14	18%	\$ 2,759	26%	13	22%	\$ 2,659	31%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	1	7%	\$ 165	6%	1	8%	\$ 165	6%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	5	36%	\$ 834	30%	4	31%	\$ 734	28%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	6	43%	\$ 1,555	56%	6	46%	\$ 1,555	58%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	2	14%	\$ 205	7%	2	15%	\$ 205	8%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		28	37%	\$ 2,363	22%	23	38%	\$ 2,143	25%	-	0%	\$ -	0%	2	22%	\$ 67	5%
	Low	4	14%	\$ 139	6%	1	4%	\$ 32	1%	-	0%	\$ -	0%	1	50%	\$ 15	22%
	Moderate	2	7%	\$ 118	5%	1	4%	\$ 66	3%	-	0%	\$ -	0%	1	50%	\$ 52	78%
	Middle	4	14%	\$ 330	14%	4	17%	\$ 330	15%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	8	29%	\$ 829	35%	8	35%	\$ 829	39%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	10	36%	\$ 947	40%	9	39%	\$ 886	41%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		27	36%	\$ 4,397	42%	19	32%	\$ 2,838	33%	-	0%	\$ -	0%	6	67%	\$ 1,227	88%
	Low	2	7%	\$ 249	6%	1	5%	\$ 79	3%	-	0%	\$ -	0%	1	17%	\$ 170	14%
	Moderate	2	7%	\$ 270	6%	1	5%	\$ 165	6%	-	0%	\$ -	0%	1	17%	\$ 105	9%
	Middle	6	22%	\$ 524	12%	6	32%	\$ 524	18%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	12	44%	\$ 2,593	59%	10	53%	\$ 1,860	66%	-	0%	\$ -	0%	2	33%	\$ 733	60%
	NA	5	19%	\$ 761	17%	1	5%	\$ 210	7%	-	0%	\$ -	0%	2	33%	\$ 219	18%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		7	9%	\$ 986	9%	5	8%	\$ 844	10%	-	0%	\$ -	0%	1	11%	\$ 102	7%
	Low	1	14%	\$ 40	4%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	2	29%	\$ 115	12%	2	40%	\$ 115	14%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	3	43%	\$ 684	69%	2	40%	\$ 582	69%	-	0%	\$ -	0%	1	100%	\$ 102	100%
	NA	1	14%	\$ 147	15%	1	20%	\$ 147	17%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		76	100%	\$ 10,505	100%	60	100%	\$ 8,484	100%	-	0%	\$ -	0%	9	100%	\$ 1,396	100%

**WesBanco Bank\***

**Allegheny County excluding Pittsburgh  
Trends in Mortgage Lending 2005-2014**

**Total Lending**

Total Lending		
	Count	Amount (000s)
2005		
2006		
2007		
2008		
2009		
2010		
2011		
2012		
2013	111	\$ 30,979
2014	89	\$ 21,183



**LMI Lending**

LMI Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005				
2006				
2007				
2008				
2009				
2010				
2011				
2012				
2013	4	3.6%	\$ 283	0.9%
2014	7	7.9%	\$ 532	2.5%

LMI Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005				
2006				
2007				
2008				
2009				
2010				
2011				
2012				
2013	26	23%	\$ 2,394	8%
2014	38	43%	\$ 3,334	16%

**Minority Lending**

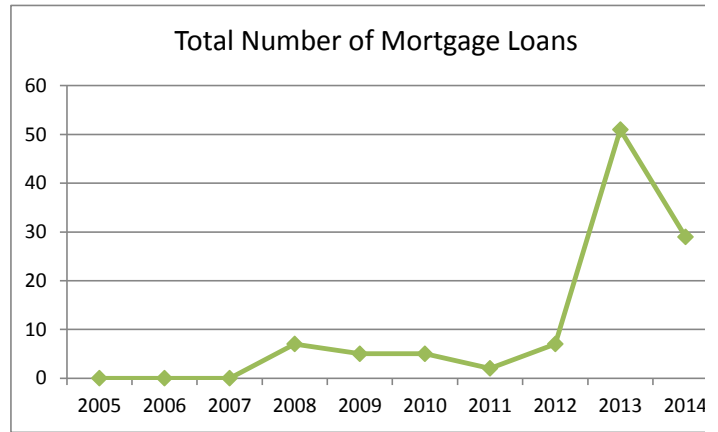
Minority Census Tracts				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005				
2006				
2007				
2008				
2009				
2010				
2011				
2012				
2013	1	0.9%	\$ 82	0.3%
2014	1	1.1%	\$ 120	0.6%

African American Borrowers				
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005				
2006				
2007				
2008				
2009				
2010				
2011				
2012				
2013	1	0.9%	\$ 88	0.3%
2014	3	3.4%	\$ 827	3.9%

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

**Total Lending**

	Total Lending	
	Count	Amount (000s)
2005	0	\$ -
2006	0	\$ -
2007	0	\$ -
2008	7	\$ 1,340
2009	5	\$ 368
2010	5	\$ 1,955
2011	2	\$ 1,004
2012	7	\$ 16,008
2013	51	\$ 13,036
2014	29	\$ 4,477



**LMI Lending**

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0		\$ -	
2006	0		\$ -	
2007	0		\$ -	
2008	2	29%	\$ 502	37%
2009	4	80%	\$ 316	86%
2010	2	40%	\$ 1,225	63%
2011	2	100%	\$ 1,004	100%
2012	1	14%	\$ 14,500	91%
2013	17	33%	\$ 1,973	15%
2014	17	59%	\$ 1,754	39%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0		\$ -	
2006	0		\$ -	
2007	0		\$ -	
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	2	29%	\$ 368	2%
2013	18	35%	\$ 1,043	8%
2014	15	52%	\$ 1,444	32%

**Minority Lending**

	Minority Census Tracts			
	Count	% of Total	Amount	% of Total
2005	0		\$ -	
2006	0		\$ -	
2007	0		\$ -	
2008	0	0%	\$ -	0%
2009	1	20%	\$ 40	11%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	1	14%	\$ 14,500	91%
2013	3	6%	\$ 433	3%
2014	7	24%	\$ 599	13%

	African American Borrowers			
	Count	% of Total	Amount	% of Total
2005	0		\$ -	
2006	0		\$ -	
2007	0		\$ -	
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	2	4%	\$ 649	5%
2014	1	3%	\$ 119	3%

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

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Moderate	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Middle	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Upper	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	NA	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
<b>Moderate (50-79% of HUD Area Median Income)</b>		12	10%	\$ 684	3%	7	8%	\$ 532	3%	-	0%	\$ -	0%	4	17%	\$ 77	4%
	Low	5	42%	\$ 133	19%	3	43%	\$ 113	21%	-	0%	\$ -	0%	2	50%	\$ 20	26%
	Moderate	5	42%	\$ 407	60%	3	43%	\$ 322	61%	-	0%	\$ -	0%	1	25%	\$ 10	13%
	Middle	2	17%	\$ 144	21%	1	14%	\$ 97	18%	-	0%	\$ -	0%	1	25%	\$ 47	61%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		40	34%	\$ 5,549	23%	26	29%	\$ 4,705	22%	-	0%	\$ -	0%	12	50%	\$ 741	34%
	Low	10	25%	\$ 561	10%	6	23%	\$ 436	9%	-	0%	\$ -	0%	3	25%	\$ 91	12%
	Moderate	16	40%	\$ 1,237	22%	12	46%	\$ 1,053	22%	-	0%	\$ -	0%	3	25%	\$ 115	16%
	Middle	8	20%	\$ 844	15%	3	12%	\$ 470	10%	-	0%	\$ -	0%	5	42%	\$ 374	50%
	Upper	4	10%	\$ 858	15%	3	12%	\$ 697	15%	-	0%	\$ -	0%	1	8%	\$ 161	22%
	NA	2	5%	\$ 2,049	37%	2	8%	\$ 2,049	44%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		67	56%	\$ 17,650	74%	56	63%	\$ 15,946	75%	-	0%	\$ -	0%	8	33%	\$ 1,382	63%
	Low	2	3%	\$ 499	3%	1	2%	\$ 93	1%	-	0%	\$ -	0%	1	13%	\$ 406	29%
	Moderate	16	24%	\$ 1,794	10%	13	23%	\$ 1,317	8%	-	0%	\$ -	0%	1	13%	\$ 240	17%
	Middle	12	18%	\$ 1,548	9%	10	18%	\$ 1,355	8%	-	0%	\$ -	0%	2	25%	\$ 193	14%
	Upper	36	54%	\$ 13,644	77%	31	55%	\$ 13,016	82%	-	0%	\$ -	0%	4	50%	\$ 543	39%
	NA	1	1%	\$ 165	1%	1	2%	\$ 165	1%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		119	100%	\$ 23,883	100%	89	100%	\$ 21,183	100%	-	0%	\$ -	0%	24	100%	\$ 2,200	100%



**City of Pittsburgh**

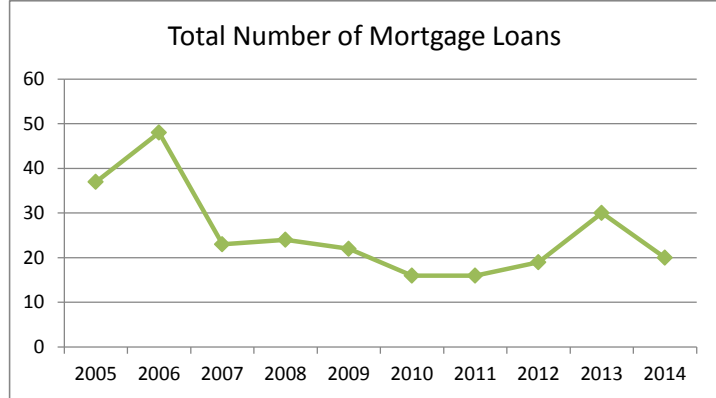
Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		4	9%	\$ 287	4%	4	14%	\$ 287	6%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	1	25%	\$ 119	41%	1	25%	\$ 119	41%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	3	75%	\$ 168	59%	3	75%	\$ 168	59%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Moderate (50-79% of HUD Area Median Income)</b>		22	47%	\$ 1,962	27%	13	45%	\$ 1,467	33%	-	0%	\$ -	0%	8	67%	\$ 120	41%
	Low	3	14%	\$ 14	1%	1	8%	\$ 4	0%	-	0%	\$ -	0%	2	25%	\$ 10	8%
	Moderate	10	45%	\$ 693	35%	6	46%	\$ 601	41%	-	0%	\$ -	0%	4	50%	\$ 92	77%
	Middle	3	14%	\$ 376	19%	3	23%	\$ 376	26%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	4	18%	\$ 155	8%	2	15%	\$ 137	9%	-	0%	\$ -	0%	2	25%	\$ 18	15%
	NA	2	9%	\$ 724	37%	1	8%	\$ 349	24%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Middle (80-119% of HUD Area Median Income)</b>		17	36%	\$ 2,155	29%	10	34%	\$ 1,742	39%	-	0%	\$ -	0%	4	33%	\$ 176	59%
	Low	2	12%	\$ 168	8%	2	20%	\$ 168	10%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	7	41%	\$ 712	33%	5	50%	\$ 552	32%	-	0%	\$ -	0%	2	50%	\$ 160	91%
	Middle	2	12%	\$ 162	8%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	4	24%	\$ 525	24%	2	20%	\$ 442	25%	-	0%	\$ -	0%	1	25%	\$ 8	5%
	NA	2	12%	\$ 588	27%	1	10%	\$ 580	33%	-	0%	\$ -	0%	1	25%	\$ 8	5%
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		4	9%	\$ 2,971	40%	2	7%	\$ 981	22%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Upper	3	75%	\$ 1,221	41%	2	100%	\$ 981	100%	-	0%	\$ -	0%	-	0%	\$ -	0%
	NA	1	25%	\$ 1,750	59%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
<b>Total</b>		47	100%	\$ 7,375	100%	29	100%	\$ 4,477	100%	-	0%	\$ -	0%	12	100%	\$ 296	100%

# West View Savings Bank

# Allegheny County excluding Pittsburgh Trends in Mortgage Lending 2005-2014

## Total Lending

	Total Lending	
	Count	Amount (000s)
2005	37	\$ 1,765
2006	48	\$ 5,237
2007	23	\$ 1,675
2008	24	\$ 2,172
2009	22	\$ 1,364
2010	16	\$ 2,188
2011	16	\$ 745
2012	19	\$ 1,492
2013	30	\$ 3,652
2014	20	\$ 3,264



## LMI Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	1	3%	\$ 27	2%
2006	1	2%	\$ 50	1%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	1	5%	\$ 35	3%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	5	14%	\$ 302	17%
2006	13	27%	\$ 2,503	48%
2007	6	26%	\$ 314	19%
2008	4	17%	\$ 388	18%
2009	7	32%	\$ 293	21%
2010	2	13%	\$ 239	11%
2011	6	38%	\$ 245	33%
2012	2	11%	\$ 85	6%
2013	5	17%	\$ 167	5%
2014	2	10%	\$ 60	2%

## Minority Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	1	5%	\$ 35	3%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	1	3%	\$ 15	0%
2014	0	0%	\$ -	0%

# West View Savings Bank

# City of Pittsburgh Trends in Mortgage Lending 2005-2014

## Total Lending

	Total Lending	
	Count	Amount (000s)
2005	4	\$ 53
2006	4	\$ 325
2007	5	\$ 1,337
2008	2	\$ 128
2009	3	\$ 356
2010	0	\$ -
2011	1	\$ 58
2012	1	\$ 30
2013	1	\$ 1,489
2014	5	\$ 1,550



## LMI Lending

	LMI Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	2	50%	\$ 22	42%
2006	2	50%	\$ 255	78%
2007	3	60%	\$ 1,280	96%
2008	1	50%	\$ 40	31%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	3	60%	\$ 445	29%

	LMI Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	2	50%	\$ 255	78%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	1	100%	\$ 30	100%
2013	0	0%	\$ -	0%
2014	1	20%	\$ 65	4%

## Minority Lending

	Minority Census Tracts			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	3	75%	\$ 38	72%
2006	0	0%	\$ -	0%
2007	1	20%	\$ 1,250	93%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	1	20%	\$ 65	4%

	African American Borrowers			
	Count	% of Total Count	Amount (000s)	% of Total Amount
2005	0	0%	\$ -	0%
2006	0	0%	\$ -	0%
2007	0	0%	\$ -	0%
2008	0	0%	\$ -	0%
2009	0	0%	\$ -	0%
2010	0	0%	\$ -	0%
2011	0	0%	\$ -	0%
2012	0	0%	\$ -	0%
2013	0	0%	\$ -	0%
2014	0	0%	\$ -	0%

**Allegheny County excluding Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
Low (0-49% of HUD Area Median Income)		-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Low	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Moderate	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Middle	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Upper	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	NA	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
Moderate (50-79% of HUD Area Median Income)		2	5%	\$ 171	2%	-	0%	\$ -	0%	-	0%	\$ -	0%	2	40%	\$ 171	49%
	Low	-	0%	\$ -	0%	-		\$ -		-		\$ -		-	0%	\$ -	0%
	Moderate	-	0%	\$ -	0%	-		\$ -		-		\$ -		-	0%	\$ -	0%
	Middle	1	50%	\$ 75	44%	-		\$ -		-		\$ -		1	50%	\$ 75	44%
	Upper	-	0%	\$ -	0%	-		\$ -		-		\$ -		-	0%	\$ -	0%
	NA	1	50%	\$ 96	56%	-		\$ -		-		\$ -		1	50%	\$ 96	56%
Middle (80-119% of HUD Area Median Income)		8	18%	\$ 2,010	22%	3	15%	\$ 1,171	36%	4	25%	\$ 669	15%	-	0%	\$ -	0%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -	
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -	
	Middle	3	38%	\$ 391	19%	1	33%	\$ 50	4%	1	25%	\$ 171	26%	-		\$ -	
	Upper	4	50%	\$ 513	26%	1	33%	\$ 15	1%	3	75%	\$ 498	74%	-		\$ -	
	NA	1	13%	\$ 1,106	55%	1	33%	\$ 1,106	94%	-	0%	\$ -	0%	-		\$ -	
Upper (>=120% of HUD Area Median Income)		34	77%	\$ 6,861	76%	17	85%	\$ 2,093	64%	12	75%	\$ 3,829	85%	3	60%	\$ 177	51%
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Moderate	2	6%	\$ 60	1%	2	12%	\$ 60	3%	-	0%	\$ -	0%	-	0%	\$ -	0%
	Middle	5	15%	\$ 555	8%	1	6%	\$ 164	8%	2	17%	\$ 304	8%	1	33%	\$ 52	29%
	Upper	26	76%	\$ 6,118	89%	13	76%	\$ 1,741	83%	10	83%	\$ 3,525	92%	2	67%	\$ 125	71%
	NA	1	3%	\$ 128	2%	1	6%	\$ 128	6%	-	0%	\$ -	0%	-	0%	\$ -	0%
Total		44	100%	\$ 9,042	100%	20	100%	\$ 3,264	100%	16	100%	\$ 4,498	100%	5	100%	\$ 348	100%

**City of Pittsburgh**

Census Tract Income Level	Borrower Income Level	Total Applications				Originated				Purchased				Denied			
		count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%	count	%	amount (\$000s)	%
<b>Low (0-49% of HUD Area Median Income)</b>		-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-	-	\$ -	-
	Low	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Moderate	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Middle	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	Upper	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
	NA	-		\$ -		-		\$ -		-		\$ -		-		\$ -	
<b>Moderate (50-79% of HUD Area Median Income)</b>		3	33%	\$ 445	18%	3	60%	\$ 445	29%	-	0%	\$ -	0%	-	-	\$ -	-
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
	Moderate	1	33%	\$ 65	15%	1	33%	\$ 65	15%	-		\$ -		-		\$ -	
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
	Upper	2	67%	\$ 380	85%	2	67%	\$ 380	85%	-		\$ -		-		\$ -	
	NA	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -		-		\$ -	
<b>Middle (80-119% of HUD Area Median Income)</b>		2	22%	\$ 283	12%	-	0%	\$ -	0%	2	50%	\$ 283	32%	-	-	\$ -	-
	Low	-	0%	\$ -	0%	-		\$ -		-	0%	\$ -	0%	-		\$ -	
	Moderate	-	0%	\$ -	0%	-		\$ -		-	0%	\$ -	0%	-		\$ -	
	Middle	1	50%	\$ 95	34%	-		\$ -		1	50%	\$ 95	34%	-		\$ -	
	Upper	1	50%	\$ 188	66%	-		\$ -		1	50%	\$ 188	66%	-		\$ -	
	NA	-	0%	\$ -	0%	-		\$ -		-	0%	\$ -	0%	-		\$ -	
<b>Upper (&gt;=120% of HUD Area Median Income)</b>		4	44%	\$ 1,708	70%	2	40%	\$ 1,105	71%	2	50%	\$ 603	68%	-	-	\$ -	-
	Low	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -	
	Moderate	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -	
	Middle	-	0%	\$ -	0%	-	0%	\$ -	0%	-	0%	\$ -	0%	-		\$ -	
	Upper	3	75%	\$ 1,008	59%	1	50%	\$ 405	37%	2	100%	\$ 603	100%	-		\$ -	
	NA	1	25%	\$ 700	41%	1	50%	\$ 700	63%	-	0%	\$ -	0%	-		\$ -	
<b>Total</b>		9	100%	\$ 2,436	100%	5	100%	\$ 1,550	100%	4	100%	\$ 886	100%	-	-	\$ -	-



Table 34. Pittsburgh Neighborhood Mortgage Lending 2014  
by Property Type

Neighborhood Snapshot								Neighborhood	One-Four Family Unit Housing					Multi-Family Housing	
Population (2010)	% minority (2010)	Estimated Income Level (2014)	Estimated Total Housing Units (2013)	% Occupied Units (2013)	Estimated Number of 1-4 Family Housing Units (2013)	Median Home Value (2010)	Median Sale Price (2010)		% of Loans for 1-4 Family Housing Units	Number* of Loans	Amount* of Loans (\$000)	Estimated Number of Loans per 100 1-4 Family Units	Estimated Loan Dollars per 1-4 Family Unit	Number* of Loans	Amount* of Loans (\$000)
1395	49%	Low	1209	66%	433	\$ -	\$ -	Allegheny Center/Allegheny West	75%	12	\$ 1,471	2.77	\$ 3,397	4	\$ 81,610
2500	42%	Moderate	1434	61%	1312	\$ 42,200	\$ 8,500	Allentown	100%	16	\$ 1,994	1.22	\$ 1,520	-	\$ -
2113	32%	Low	1089	80%	858	\$ -	\$ -	Arlington/Arlington Heights	100%	17	\$ 667	1.98	\$ 777	-	\$ -
4144	13%	Middle	2079	91%	1322	\$ 110,900	\$ 101,431	Banksville	99%	79	\$ 7,699	5.98	\$ 5,824	1	\$ 4,500
1202	97%	Moderate	749	83%	240	\$ 81,100	\$ 200	Bedford Dwellings	-	\$ -	-	\$ -	-	\$ -	
7974	21%	Moderate	3941	88%	3729	\$ 72,400	\$ 36,068	Beechview	100%	150	\$ 9,678	4.02	\$ 2,595	-	\$ -
2733	66%	Moderate	1617	78%	1573	\$ -	\$ -	Beltzhoover/Bon Air	100%	20	\$ 1,038	1.27	\$ 660	-	\$ -
8442	20%	Moderate	5425	88%	4256	\$ 92,840	\$ 99,250	Bloomfield	97%	144	\$ 18,814	3.38	\$ 4,421	4	\$ 1,350
6600	35%	Low	440	66%	347	\$ 21,200	\$ 50,000	Bluff	100%	5	\$ 897	1.44	\$ 2,585	-	\$ -
7247	27%	Middle	3727	95%	3221	\$ 81,433	\$ 67,000	Brighton Heights	99%	170	\$ 15,482	5.28	\$ 4,807	2	\$ 612
13214	9%	Middle	6446	92%	6204	\$ 82,150	\$ 75,000	Brookline	100%	323	\$ 24,789	5.21	\$ 3,996	-	\$ -
761	81%	Moderate	453	61%	453	\$ 113,200	\$ 9,600	California-Kirkbride	100%	5	\$ 334	1.10	\$ 737	-	\$ -
10113	15%	Moderate	5157	89%	4622	\$ 66,900	\$ 40,250	Carrick	98%	157	\$ 9,549	3.40	\$ 2,066	4	\$ 736
3629	27%	Middle	2064	84%	138	\$ 125,800	\$ 240,000	Central Business District	97%	64	\$ 15,990	46.38	\$ 115,870	2	\$ 3,367
2923	52%	Moderate/Middle	2009	72%	1587	\$ 124,300	\$ 59,247	Central North side	99%	81	\$ 13,491	5.10	\$ 8,501	1	\$ 427
2848	44%	Middle	1379	76%	1219	\$ -	\$ -	Chartiers City/Fairywood/Windgap	100%	27	\$ 1,797	2.21	\$ 1,474	-	\$ -
3814	34%	Moderate	1866	83%	824	\$ 76,650	\$ 40,000	Crafton Heights	100%	78	\$ 5,276	9.47	\$ 6,403	-	\$ -
2256	87%	Low	1491	88%	886	\$ 94,600	\$ 11,500	Crawford-Roberts	83%	10	\$ 1,179	1.13	\$ 1,331	2	\$ 8,063
2425	8%	Upper	1364	94%	931	\$ 100,500	\$ 90,610	Duquesne Heights	100%	58	\$ 6,911	6.23	\$ 7,423	-	\$ -
2439	36%	Low	2083	72%	1499	\$ -	\$ -	East Allegheny/North Shore	100%	46	\$ 6,724	3.07	\$ 4,486	-	\$ -
1597	15%	Middle	835	84%	624	\$ 63,500	\$ 48,250	East Carnegie/Oakwood	100%	33	\$ 3,133	5.29	\$ 5,021	-	\$ -
3169	98%	Low	1624	81%	1311	\$ 40,700	\$ 11,358	East Hills	100%	17	\$ 546	1.30	\$ 416	-	\$ -
5869	76%	Moderate	3886	81%	1928	\$ 64,650	\$ 79,250	East Liberty	96%	44	\$ 6,257	2.28	\$ 3,245	2	\$ 1,056
2635	36%	Moderate	1525	72%	1470	\$ -	\$ -	Elliott/West End	100%	26	\$ 2,041	1.77	\$ 1,388	-	\$ -
5600	49%	Low/Middle	2856	77%	2612	\$ -	\$ -	Esplen/Sheraden	98%	56	\$ 3,429	2.14	\$ 1,313	1	\$ 172
1285	57%	Moderate	832	80%	520	\$ 58,900	\$ 16,000	Fineview	100%	13	\$ 1,632	2.50	\$ 3,138	-	\$ -
1785	39%	Middle	1150	83%	421	\$ 167,300	\$ 197,950	Friendship	94%	15	\$ 3,015	3.56	\$ 7,162	1	\$ 276
3675	87%	Low	2112	76%	1800	\$ 60,300	\$ 7,839	Garfield	98%	44	\$ 3,307	2.44	\$ 1,837	1	\$ 470
5395	47%	Moderate	2921	79%	2602	\$ -	\$ -	Glen Hazel/Hays/Hazelwood	100%	52	\$ 3,620	2.00	\$ 1,391	-	\$ -
7294	14%	Moderate/Middle	3998	90%	3700	\$ 90,900	\$ 118,250	Greenfield	99%	165	\$ 17,091	4.46	\$ 4,619	1	\$ 1,400
6395	35%	Middle/Upper	3491	89%	2752	\$ 167,400	\$ 159,000	Highland Park	99%	142	\$ 26,940	5.16	\$ 9,789	2	\$ 646
1707	96%	Low	1282	73%	1036	\$ 72,800	\$ 4,317	Middle Hill	100%	7	\$ 330	0.68	\$ 319	-	\$ -
2057	82%	Moderate	1211	80%	1148	\$ 66,300	\$ 8,003	Upper Hill	100%	15	\$ 1,310	1.31	\$ 1,141	-	\$ -
3280	98%	Low/Moderate	2058	69%	1976	\$ 35,450	\$ 6,991	Homewood North	89%	8	\$ 127	0.40	\$ 64	1	\$ 50
2344	98%	Low/Moderate	1660	62%	1424	\$ 48,400	\$ 7,000	Homewood South	100%	7	\$ 510	0.49	\$ 358	-	\$ -
818	98%	Low	651	63%	509	\$ 34,500	\$ 6,029	Homewood West	100%	1	\$ 2	0.20	\$ 4	-	\$ -
3747	58%	Moderate	1884	72%	1722	\$ 39,900	\$ 10,634	Knoxville	95%	21	\$ 1,194	1.22	\$ 693	1	\$ 175
1728	91%	Moderate	1189	55%	974	\$ 34,850	\$ 4,755	Larimer	71%	5	\$ 108	0.51	\$ 111	2	\$ 33,850
4482	15%	Low/Middle	2746	81%	2293	\$ 66,850	\$ 67,500	Central Lawrenceville	99%	113	\$ 17,379	4.93	\$ 7,579	1	\$ 685
2341	30%	Low	1372	88%	1116	\$ 56,900	\$ 65,000	Lower Lawrenceville	97%	61	\$ 9,585	5.47	\$ 8,589	2	\$ 54,887
2669	35%	Moderate	1516	73%	1493	\$ 48,700	\$ 38,000	Upper Lawrenceville	100%	58	\$ 6,001	3.88	\$ 4,019	-	\$ -
3227	4%	Middle	1561	92%	1561	\$ 43,767	\$ 6,575	Lincoln Place	100%	67	\$ 4,754	4.29	\$ 3,045	-	\$ -
4883	84%	Moderate	2270	78%	2038	\$ 77,700	\$ -	Lincoln-Lemington-Belmar	100%	23	\$ 541	1.13	\$ 265	-	\$ -
2130	84%	Moderate	1304	64%	1111	\$ 101,300	\$ 9,202	Manchester	100%	29	\$ 4,755	2.61	\$ 4,280	-	\$ -
6043	49%	Moderate	2372	82%	2260	\$ 61,900	\$ 13,500	Marshall-Shadeland	98%	45	\$ 3,018	1.99	\$ 1,335	1	\$ 116
3346	21%	Upper	1696	91%	1655	\$ 89,700	\$ 83,250	Morningside	99%	80	\$ 7,723	4.83	\$ 4,666	1	\$ 176
8799	15%	Middle	5122	88%	4477	\$ 78,175	\$ 46,000	Mount Washington	99%	194	\$ 26,415	4.33	\$ 5,900	1	\$ 319
718	45%	Low	588	80%	417	\$ -	\$ -	Mt. Oliver/St. Clair	100%	4	\$ 143	0.96	\$ 343	-	\$ -
990	14%	Upper	392	100%	392	\$ 117,400	\$ 100,000	New Homestead	100%	28	\$ 2,614	7.14	\$ 6,668	-	\$ -
1214	96%	Low	750	64%	493	\$ -	\$ 30,903	Northview Heights	-	\$ -	-	\$ -	-	\$ -	
6086	18%	Low	2393	83%	1498	\$ 144,350	\$ 104,940	Central Oakland	83%	20	\$ 3,667	1.34	\$ 2,448	4	\$ 6,487
10551	29%	Middle/Upper	3948	86%	424	\$ 273,000	\$ 145,000	North Oakland	89%	25	\$ 3,867	5.90	\$ 9,120	3	\$ 19,290
2969	33%	Moderate	1453	74%	1237	\$ 77,200	\$ 93,000	South Oakland	100%	45	\$ 5,102	3.64	\$ 4,124	-	\$ -
2604	49%	Low	767	78%	488	\$ 61,100	\$ 66,000	West Oakland	100%	13	\$ 887	2.66	\$ 1,818	-	\$ -
3644	7%	Middle	1722	97%	1693	\$ 76,200	\$ 63,150	Overbrook	100%	74	\$ 4,872	4.37	\$ 2,878	-	\$ -
4050	38%	Moderate/Middle	2076	81%	2015	\$ 76,300	\$ 43,750	Perry North	100%	86	\$ 7,157	4.27	\$ 3,552	-	\$ -
4145	74%	Low/Moderate	2436	75%	1984	\$ 51,350	\$ 4,798	Perry South	100%	32	\$ 2,133	1.61	\$ 1,075	-	\$ -
5315	13%	Upper	2523	93%	2363	\$ 240,300	\$ 242,500	Point Breeze	100%	138	\$ 32,661	5.84	\$ 13,822	-	\$ -
2054	66%	Middle	1208	89%	962	\$ 99,500	\$ 57,250	Point Breeze North	100%	25	\$ 2,746	2.60	\$ 2,854	-	\$ -
1274	19%	Middle	871	78%	721	\$ 62,700	\$ 19,900	Polish Hill	100%	16	\$ 1,762	2.22	\$ 2,444	-	\$ -
928	9%	Upper	503	85%	497	\$ 196,300	\$ 224,900	Regent Square	100%	30	\$ 6,837	6.04	\$ 13,757	-	\$ -
3549	17%	Middle	1784	90%	1616	\$ -	\$ -	Ridgmont/Westwood	100%	76	\$ 7,046	4.70	\$ 4,360	-	\$ -
13915	31%	Upper	8853	92%	3385	\$ 264,860	\$ 247,000	Shadyside	96%	218	\$ 61,126	6.44	\$ 18,058	9	\$ 25,992
19	0%	Unknown	10	100%	10	\$ -	\$ 200	South Shore	-	\$ -	-	\$ -	-	\$ -	
6597	9%	Middle	4306	89%	3215	\$ 153,750	\$ 174,500	South Side Flats	99%	192	\$ 35,970	5.97	\$ 11,188	2	\$ 20,894
4423	13%	Moderate	2578	81%	2426	\$ 73,050	\$ 47,700	South Side Slopes	99%	104	\$ 12,822	4.29	\$ 5,285	1	\$ 270
884	21%	Middle	623	84%	610	\$ 48,000	\$ 8,252	Spring Garden	100%	12	\$ 835	1.97	\$ 1,369	-	\$ -
2648	33%	Moderate	1407	79%	945	\$ 73,050	\$ 11,750	Spring Hill-City View	100%	29	\$ 2,424	3.07	\$ 2,565	-	\$ -
11363	27%	Upper	3979	93%	2906	\$ 344,900	\$ 337,500	Squirrel Hill North	100%	150	\$ 57,495	5.16	\$ 19,785	-	\$ -
15110	20%	Upper	7377	91%	4558	\$ 201,400	\$ 218,250	Squirrel Hill South	98%	229	\$ 54,198	5.02	\$ 11,891	5	\$ 11,478
4601	45%	Middle	2301	93%	2223	\$ 86,700	\$ 80,710	Stanton Heights	99%	122	\$ 10,666	5.49	\$ 4,798	1	\$ 1,300
616	25%	Middle	333	83%	127	\$ 161,800	\$ 250,000	Strip District	84%	16	\$ 4,225	12.60	\$ 33,268	3	\$ 55,166
1051	18%	Middle	526	100%	520	\$ 94,400	\$ 67,500	Summer Hill	100%	29	\$ 2,867	5.58	\$ 5,513	-	\$ -
1361	12%	Upper	645	91%	629	\$ 108,600	\$ 124,000	Swisshelm Park	100%	42	\$ 4,628	6.68	\$ 7,358	-	\$ -
3228	73%	Low	1586	77%	528	\$ 59,300	\$ 4,658	Terrace Village	100%	5	\$ 279	0.95	\$ 528	-	\$ -
2714	20%	Moderate	1659	80%	1409	\$ 52,600	\$ 24,900	Troy Hill	100%	38	\$ 2,074	2.70	\$ 1,472	-	\$ -
305,693	-	-	160,743	-	122,478	-	-	Total	99%	4,601	\$ 629,646	3.76	\$ 5,141	66	\$ 335,820

Sources: FFIEC 2014 Census Data (population, % minority, income level, housing units)  
PittsburghSNAP 2010 (median home value, sales price)  
HMDA 2014 raw data (loan data)

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

Table 35. Pittsburgh Neighborhood Mortgage Lending 2014  
by Loan Purpose

Neighborhood Snapshot									Neighborhood	Home Purchase			Home Improvement			Refinancing		
Population (2010)	% minority (2010)	Estimated Income Level (2014)	Estimated Total Housing Units (2013)	% Occupied Units (2013)	Estimated Number of 1-4 Family Housing Units (2013)	Median Home Value (2010)	Median Sale Price (2010)			Number*	Amount* (\$000)	Denial Rate**	Number*	Amount* (\$000)	Denial Rate**	Number*	Amount* (\$000)	Denial Rate**
1395	49%	Low	1209	66%	433	\$ -	\$ -	Allegheny Center/Allegheny West	7	\$ 35,805	0%	4	\$ 46,676	0%	5	\$ 600	29%	
2500	42%	Moderate	1434	61%	1312	\$ 42,200	\$ 8,500	Allentown	6	\$ 1,259	14%	2	\$ 75	71%	8	\$ 660	21%	
2113	32%	Low	1089	80%	858	\$ -	\$ -	Arlington/Arlington Heights	3	\$ 175	0%	6	\$ 161	45%	8	\$ 331	23%	
4144	13%	Middle	2079	91%	1322	\$ 110,900	\$ 101,431	Banksville	36	\$ 4,384	5%	16	\$ 866	16%	28	\$ 6,949	28%	
1202	97%	Moderate	749	83%	240	\$ 81,100	\$ 200	Bedford Dwellings	-	\$ -	0%	-	\$ -	100%	-	\$ -	0%	
7974	21%	Moderate	3941	88%	3729	\$ 72,400	\$ 36,068	Beechview	70	\$ 5,704	13%	29	\$ 659	49%	51	\$ 3,315	35%	
2733	66%	Moderate	1617	78%	1573	\$ -	\$ -	Beltzhoover/Bon Air	3	\$ 234	40%	7	\$ 105	59%	10	\$ 699	58%	
8442	20%	Moderate	5425	88%	4256	\$ 92,840	\$ 99,250	Bloomfield	67	\$ 12,065	13%	33	\$ 2,198	15%	48	\$ 5,901	26%	
6600	35%	Low	440	66%	347	\$ 21,200	\$ 50,000	Bluff	5	\$ 897	25%	-	\$ -	67%	-	\$ -	100%	
7247	27%	Middle	3727	95%	3221	\$ 81,433	\$ 67,000	Brighton Heights	92	\$ 10,162	5%	32	\$ 1,768	31%	48	\$ 4,164	35%	
13214	9%	Middle	6446	92%	6204	\$ 82,150	\$ 75,000	Brookline	153	\$ 13,726	9%	51	\$ 1,794	40%	119	\$ 9,269	29%	
761	81%	Moderate	453	61%	453	\$ 113,200	\$ 9,600	California-Kirkbride	-	\$ -	0%	1	\$ 5	75%	4	\$ 329	20%	
10113	15%	Moderate	5157	89%	4622	\$ 66,900	\$ 40,250	Carrick	81	\$ 6,150	11%	28	\$ 886	44%	52	\$ 3,249	31%	
3629	27%	Middle	2064	84%	138	\$ 125,800	\$ 240,000	Central Business District	48	\$ 13,536	9%	5	\$ 2,306	25%	13	\$ 3,515	25%	
2923	52%	Moderate/Middle	2009	72%	1587	\$ 124,300	\$ 59,247	Central North side	45	\$ 9,127	4%	12	\$ 1,015	32%	25	\$ 3,776	30%	
2848	44%	Middle	1379	76%	1219	\$ -	\$ -	Chartiers City/Fairywood/Windgap	14	\$ 1,077	33%	5	\$ 210	54%	8	\$ 510	58%	
3814	34%	Moderate	1866	83%	824	\$ 76,650	\$ 40,000	Crafton Heights	39	\$ 3,189	15%	9	\$ 249	47%	30	\$ 1,838	27%	
2256	87%	Low	1491	88%	886	\$ 94,600	\$ 11,500	Crawford-Roberts	5	\$ 855	17%	3	\$ 125	75%	4	\$ 8,262	44%	
2425	8%	Upper	1364	94%	931	\$ 100,500	\$ 90,610	Duquesne Heights	31	\$ 4,808	11%	9	\$ 516	33%	18	\$ 1,587	17%	
2439	36%	Low	2083	72%	1499	\$ -	\$ -	East Allegheny/North Shore	25	\$ 4,269	14%	8	\$ 798	40%	13	\$ 1,657	13%	
1597	15%	Middle	835	84%	624	\$ 63,500	\$ 48,250	East Carnegie/Oakwood	21	\$ 2,450	4%	4	\$ 150	20%	8	\$ 533	33%	
3169	98%	Low	1624	81%	1311	\$ 40,700	\$ 11,358	East Hills	4	\$ 221	0%	7	\$ 71	65%	6	\$ 254	44%	
5869	76%	Moderate	3886	81%	1928	\$ 64,650	\$ 79,250	East Liberty	20	\$ 4,508	12%	8	\$ 549	71%	18	\$ 2,256	33%	
2635	36%	Moderate	1525	72%	1470	\$ -	\$ -	Elliott/West End	8	\$ 466	8%	9	\$ 400	52%	9	\$ 1,175	33%	
5600	49%	Low/Middle	2856	77%	2612	\$ -	\$ -	Esplen/Sheraden	24	\$ 1,612	24%	15	\$ 414	59%	18	\$ 1,575	46%	
1285	57%	Moderate	832	80%	520	\$ 58,900	\$ 16,000	Fineview	7	\$ 921	13%	1	\$ 25	75%	5	\$ 686	55%	
1785	39%	Middle	1150	83%	421	\$ 167,300	\$ 197,950	Friendship	5	\$ 1,085	17%	2	\$ 463	0%	9	\$ 1,743	18%	
3675	87%	Low	2112	76%	1800	\$ 60,300	\$ 7,839	Garfield	20	\$ 2,383	23%	12	\$ 446	44%	13	\$ 948	46%	
5395	47%	Moderate	2921	79%	2602	\$ -	\$ -	Glen Hazel/Hays/Hazelwood	17	\$ 1,536	14%	14	\$ 568	52%	21	\$ 1,516	27%	
7294	14%	Moderate/Middle	3998	90%	3700	\$ 90,900	\$ 118,250	Greenfield	80	\$ 10,018	5%	16	\$ 955	56%	70	\$ 7,518	26%	
6395	35%	Middle/Upper	3491	89%	2752	\$ 167,400	\$ 159,000	Highland Park	82	\$ 19,773	9%	13	\$ 996	58%	49	\$ 6,817	20%	
1707	96%	Low	1282	73%	1036	\$ 72,800	\$ 4,317	Middle Hill	1	\$ 90	50%	3	\$ 35	73%	3	\$ 205	57%	
2057	82%	Moderate	1211	80%	1148	\$ 66,300	\$ 8,003	Upper Hill	-	\$ -	100%	6	\$ 148	36%	10	\$ 1,233	45%	
3280	98%	Low/Moderate	2058	69%	1976	\$ 35,450	\$ 6,991	Homewood North	-	\$ -	0%	9	\$ 177	53%	-	\$ -	100%	
2344	98%	Low/Moderate	1660	62%	1424	\$ 48,400	\$ 7,000	Homewood South	3	\$ 332	50%	1	\$ 25	80%	3	\$ 153	63%	
818	98%	Low	651	63%	509	\$ 34,500	\$ 6,029	Homewood West	-	\$ -	100%	1	\$ 2	67%	-	\$ -	100%	
3747	58%	Moderate	1884	72%	1722	\$ 39,900	\$ 10,634	Knoxville	9	\$ 978	29%	7	\$ 157	61%	6	\$ 234	50%	
1728	91%	Moderate	1189	55%	974	\$ 34,850	\$ 4,755	Larimer	-	\$ -	0%	4	\$ 45	64%	3	\$ 33,913	57%	
4482	15%	Low/Middle	2746	81%	2293	\$ 66,850	\$ 67,500	Central Lawrenceville	60	\$ 11,368	7%	19	\$ 1,362	49%	35	\$ 5,334	20%	
2341	30%	Low	1372	88%	1116	\$ 56,900	\$ 65,000	Lower Lawrenceville	32	\$ 57,655	5%	12	\$ 4,777	32%	19	\$ 2,040	19%	
2669	35%	Moderate	1516	73%	1493	\$ 48,700	\$ 38,000	Upper Lawrenceville	35	\$ 4,675	18%	12	\$ 434	43%	11	\$ 892	28%	
3227	4%	Middle	1561	92%	1561	\$ 43,767	\$ 6,575	Lincoln Place	21	\$ 1,531	5%	13	\$ 523	26%	33	\$ 2,700	29%	
4883	84%	Moderate	2270	78%	2038	\$ 77,700	\$ -	Lincoln-Lemington-Belmar	1	\$ 43	50%	15	\$ 131	56%	7	\$ 367	53%	
2130	84%	Moderate	1304	64%	1111	\$ 101,300	\$ 9,202	Manchester	19	\$ 3,590	17%	7	\$ 909	57%	3	\$ 256	80%	
6043	49%	Moderate	2372	82%	2260	\$ 61,900	\$ 13,500	Marshall-Shadeland	14	\$ 876	21%	8	\$ 536	59%	24	\$ 1,722	32%	
3346	21%	Upper	1696	91%	1655	\$ 89,700	\$ 83,250	Morningside	43	\$ 5,068	7%	12	\$ 514	29%	26	\$ 2,317	33%	
8799	15%	Middle	5122	88%	4477	\$ 78,175	\$ 46,000	Mount Washington	103	\$ 15,135	9%	23	\$ 1,955	35%	69	\$ 9,644	30%	
718	45%	Low	588	80%	417	\$ -	\$ -	Mt. Oliver/St. Clair	1	\$ 38	0%	1	\$ 25	67%	2	\$ 80	33%	
990	14%	Upper	392	100%	392	\$ 117,400	\$ 100,000	New Homestead	9	\$ 1,577	17%	8	\$ 172	27%	11	\$ 865	42%	
1214	96%	Low	750	64%	493	\$ -	\$ 30,903	Northview Heights	-	\$ -	0%	-	\$ -	0%	-	\$ -	0%	
6086	18%	Low	2393	83%	1498	\$ 144,350	\$ 104,940	Central Oakland	10	\$ 3,505	9%	5	\$ 2,560	17%	9	\$ 4,089	0%	
10551	29%	Middle/Upper	3948	86%	424	\$ 273,000	\$ 145,000	North Oakland	15	\$ 2,414	6%	3	\$ 14,310	25%	10	\$ 6,433	29%	
2969	33%	Moderate	1453	74%	1237	\$ 77,200	\$ 93,000	South Oakland	21	\$ 2,153	4%	6	\$ 481	36%	18	\$ 2,468	27%	
2604	49%	Low	767	78%	488	\$ 61,100	\$ 66,000	West Oakland	3	\$ 367	25%	4	\$ 50	50%	6	\$ 470	54%	
3644	7%	Middle	1722	97%	1693	\$ 76,200	\$ 63,150	Overbrook	33	\$ 2,717	11%	12	\$ 489	50%	29	\$ 1,666	30%	
4050	38%	Moderate/Middle	2076	81%	2015	\$ 76,300	\$ 43,750	Perry North	40	\$ 4,230	7%	16	\$ 657	26%	30	\$ 2,270	30%	
4145	74%	Low/Moderate	2436	75%	1984	\$ 51,350	\$ 4,798	Perry South	9	\$ 885	38%	10	\$ 319	54%	13	\$ 929	26%	
5315	13%	Upper	2523	93%	2363	\$ 240,300	\$ 242,500	Point Breeze	62	\$ 20,175	7%	26	\$ 2,206	7%	50	\$ 10,280	18%	
2054	66%	Middle	1208	89%	962	\$ 99,500	\$ 57,250	Point Breeze North	10	\$ 1,425	0%	7	\$ 217	30%	8	\$ 1,104	0%	
1274	19%	Middle	871	78%	721	\$ 62,700	\$ 19,900	Polish Hill	9	\$ 1,270	18%	3	\$ 72	67%	4	\$ 420	40%	
928	9%	Upper	503	85%	497	\$ 196,300	\$ 224,900	Regent Square	21	\$ 5,577	13%	3	\$ 194	50%	6	\$ 1,066	0%	
3549	17%	Middle	1784	90%	1616	\$ -	\$ -	Ridgemont/Westwood	38	\$ 4,281	20%	9	\$ 298	31%	29	\$ 2,467	40%	
13915	31%	Upper	8853	92%	3385	\$ 264,860	\$ 247,000	Shadyside	139	\$ 37,633	11%	18	\$ 6,951	25%	70	\$ 42,534	18%	
19	0%	Unknown	10	100%	10	\$ -	\$ 200	South Shore	-	\$ -	0%	-	\$ -	0%	-	\$ -	0%	
6597	9%	Middle	4306	89%	3215	\$ 153,750	\$ 174,500	South Side Flats	121	\$ 45,579	17%	10	\$ 651	45%	63	\$ 10,634	18%	
4423	13%	Moderate	2578	81%	2426	\$ 73,050	\$ 47,700	South Side Slopes	49	\$ 7,588	14%	26	\$ 1,565	26%	30	\$ 3,939	31%	
884	21%	Middle	623	84%	610	\$ 48,000	\$ 8,252	Spring Garden	7	\$ 630	13%	1	\$ 17	33%	4	\$ 188	20%	
2648	33%	Moderate	1407	79%	945	\$ 73,050	\$ 11,750	Spring Hill-City View	12	\$ 1,500	19%	9	\$ 369	31%	8	\$ 555	36%	
11363	27%	Upper	3979	93%	2906	\$ 344,900	\$ 337,500	Squirrel Hill North	90	\$ 35,460	9%	9	\$ 2,322	33%	51	\$ 19,713	22%	
15110	20%	Upper	7377	91%	4558	\$ 201,400	\$ 218,250	Squirrel Hill South	134	\$ 38,641	7%	23	\$ 2,266	26%	77	\$ 24,769	14%	
4601	45%	Middle	2301	93%	2223	\$ 86,700	\$ 80,710	Stanton Heights	55	\$ 6,146	8%	22	\$ 820	37%	46	\$ 5,000	36%	
616	25%	Middle	333	83%	127	\$ 161,800	\$ 250,000	Strip District	15	\$ 57,597	0%	2	\$ 347	0%	2	\$ 1,447	0%	
1051	18%	Middle	526	100%	520	\$ 94,400	\$ 67,500	Summer Hill	17	\$ 1,889	11%	6	\$ 520	14%	6	\$ 458	46%	
1361	12%	Upper	645	91%	629	\$ 108,600	\$ 124,000	Swisshelm Park	22	\$ 3,345	4%	9	\$ 575	17%	11	\$ 708	21%	
3228	73%	Low	1586	77%	528	\$ 59,300	\$ 4,658	Terrace Village	3	\$ 211	0%	1	\$ 12	50%	1	\$ 56	50%	
2714	20%	Moderate	1659	80%	1409	\$ 52,600	\$ 24,900	Troy Hill	11	\$ 830	20%	12	\$ 405	14%	15	\$ 839	26%	
305,693	-	-	160,743	-	122,478	-	-	Total	2,315	\$ 561,399		774	\$ 116,049		1,579	\$ 288,089		

Sources: FFIEC 2014 Census Data (population, % minority, income level, housing units)  
PittsburghSNAP 2010 (median home value, sales price)  
HMDA 2014 raw data (loan data)

\* Number of Loans = total number of originated loans; Amount of Loans = total dollar amount of originated loans  
\*\*Denial Rate = (number of denied applications/number of completed applications)