

PUBLIC DISCLOSURE

(June 19, 2006)

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**UNITED BANK
RSSD ID - 1945247
PHILADELPHIA, PENNSYLVANIA**

**FEDERAL RESERVE BANK OF PHILADELPHIA
PHILADELPHIA, PENNSYLVANIA**

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the Federal Reserve Bank of Philadelphia concerning the safety and soundness of this financial institution.

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INSTITUTION'S CRA RATING

United Bank is rated **OUTSTANDING**.

The primary factors considered in assigning this rating include:

- a reasonable loan-to-deposit ratio relative to the bank's size, financial condition, and assessment area credit needs;
- a majority of the bank's loans are inside its assessment area;
- the geographic distribution of loans reflects excellent dispersion throughout the assessment area;
- excellent penetration among both individual borrowers of different income levels and businesses of different sizes; and
- the bank's record of providing branches, ATMs and other services and delivery systems that enhance credit availability in its assessment area.

DESCRIPTION OF INSTITUTION

United Bank of Philadelphia (United Bank), headquartered in Philadelphia, Pennsylvania, is a state chartered, full-service commercial bank. United Bank is wholly-owned by United Bancshares, Inc., a bank holding company headquartered in Philadelphia whose principals and owners are African-American. Through its three branch offices located in Philadelphia, the bank offers a variety of consumer and commercial banking services, with an emphasis on community development and service to underserved neighborhoods and small businesses. Of the bank's three branches, two are located in moderate-income census tracts in the North Philadelphia and West Philadelphia Empowerment Zones; the other is in a middle-income tract in northwest Philadelphia.

United Bank also operates 26 automated teller machines (ATMs) through its 24-hour Banking Network, which is linked with the STAR ATM network, one of the largest in the country. ATM locations include three at the bank's branches, one at its corporate headquarters, and ten inside a popular drugstore chain around the city.

The U.S. Treasury Department has certified United Bank as a Community Development Financial Institution. This certification requires that the bank have a primary mission of promoting community development. For purposes of this requirement, promoting community development is defined as purposefully improving the social or economic conditions of (1) underserved people, including low-income people who lack adequate access to capital or financial services; or (2) residents of distressed communities. United Bank's stated mission is to bring financial services and economic support to portions of its community that have been historically underserved, primarily the West Philadelphia and North Philadelphia Empowerment Zones.

LOANS

As of March 31, 2006, United Bank reported \$71.5 million in total assets, of which \$46.9 million or 65% were loans.

The composition of the bank's loan portfolio as of March 30, 2006 is presented in the following table.

LOANS	\$(000's)	%
Construction & Land Development	3,231	6.8
Open-End Loans Secured by Residential Properties	2,106	4.5
Closed-End Secured by Residential Property	14,114	30.0
Secured by Multifamily Residential Property	2,304	5.0
Commercial Mortgages	18,674	40.0
Commercial and Industrial	4,437	9.4
Consumer Installment	2,080	4.3
TOTAL	\$46,946	100%

DEPOSITS

The city of Philadelphia has 45 financial institutions, with a collective total of 336 branches. According to the FDIC's Statement of Deposits as of June 30, 2005, Wachovia Bank NA, holds 31.9% of the deposits in the city of Philadelphia. Citizen's Bank of Pennsylvania has 16.2%, Sovereign Bank has 11.8%, and PNC Bank NA has 11.2%. The other 42 banks operating in the city hold the remaining 24.9% of deposit market share. United Bank, with three branches in the city as of June 30, 2005, was 28th with 0.18%.

DESCRIPTION OF ASSESSMENT AREA

For purposes of CRA and this written evaluation, census tracts and family income levels are categorized and defined as follows:

- low-income census tracts and families have a median family income less than 50% of the MSA median family income;
- moderate-income census tracts and families have a median family income from 50% to less than 80% of the MSA median family income;
- middle-income census tracts and families have a median family income from 80% to less than 120% of the MSA median family income; and
- upper-income census tracts and families have a median family income equal to or greater than 120% of the MSA median family income.

All other demographic indices and statistics presented throughout this evaluation are based on 2000 U.S. Census data unless otherwise noted.

For purposes of CRA, United Bank's assessment area includes the entire city of Philadelphia. The city is part of the Philadelphia metropolitan division (MD) of the Philadelphia-PA-NJ Metropolitan Statistical Area (MSA) which is situated in southeastern Pennsylvania.

The assessment area comprises 381 census tracts. According to 2000 census data, of those 381 tracts, 29% (109 tracts) are designated as low-income and 37% (140 tracts) are moderate-income. Seventy-one percent of the assessment area's population resides within these low- and moderate-income geographies.

The bank's assessment area complies with the requirements of the Community Reinvestment Act and does not arbitrarily exclude low- and moderate-income geographies. The bank has effectively met the credit needs of its assessment area, given its asset size and financial condition.

MEDIAN FAMILY INCOME

According to the 2000 Census Bureau statistics, the median family income for United Bank's assessment area was \$36,993, which was significantly lower than the statewide and MSA medians of \$49,184 and \$56,993, respectively. Of the total number of families in the assessment area, 59% are designated as low- and moderate-income, and 88% of these families live in the assessment area's low- and moderate-income census tracts.

HOUSING

United Bank's assessment area contains 661,958 housing units, 53% of which are owner-occupied. Single family units comprise 68% of the housing units, while two-to-four family units comprise 15%, and multi-family units 17%. The median housing value is \$60,984. The assessment area has a large variation in housing values with a median value of \$32,928 in low-income census tracts, \$55,882 in moderate-income tracts, \$89,690 in middle-income tracts, and \$189,818 in upper-income tracts. The median gross rent is \$569 per month, and the median age of housing stock is 56 years.

Owner-occupied units in United Bank's assessment area are distributed as follows: 23% in low-income census tracts, 44% in moderate-income tracts, 29% in middle-income tracts, and 4% in upper-income tracts. The demographics table on page 5 shows the distribution of owner-occupied housing units among the various geography types within the assessment area.

ECONOMIC CHARACTERISTICS

United Bank's assessment area consists of the City of Philadelphia, whose economic conditions are typical of other large eastern cities. Philadelphia was once the industrial, financial and economic center of the metropolitan area. As many residents and employers moved out of the city into the suburbs, the city lost its dominance over the area. More recently, however, tax abatements and other incentives have induced some of the residential developers and businesses to move back to the city, which has resulted in population growth of more than 11% since 2000. But not all of the city's neighborhoods have rebounded. Many city residents are forced to look to the suburbs for employment in the growing service sector.

Home prices in the assessment area have increased dramatically during the evaluation period, following trends in both Pennsylvania and the United States as a whole. Despite recent dramatic increases, Philadelphia residential real estate prices have generally lagged behind other eastern metropolitan areas. But as Center City home prices and rents continue to increase, neighborhoods on the fringes are starting to experience increasing home values. Even the lowest income areas have seen home prices increase by over 30% since 2004. This trend makes it more difficult for low- and moderate-income families to find affordable housing, although some affordable areas do exist.

The economy of both the city and surrounding areas depends heavily on the service sector, including hospitals, restaurants, and professional services, with federal, state, and especially local government also providing many jobs. The sectors showing the most growth are construction and all types of services, while manufacturing and technology continue to lose ground. The financial sector is at a standstill. Major employers in the city include the United States Government, the City and School District of Philadelphia, Temple University, the University of Pennsylvania, Children's Hospital, Thomas Jefferson University Hospital, the Southeastern Pennsylvania Transportation Authority, and US Airways, Inc.

Community representatives were contacted to aid in determining the community's credit needs. They identified low-dollar home purchase loans; loans to rehabilitate existing city properties; funding to acquire land on which to build affordable housing units; construction loans; and loans for small and start-up businesses.

As of April 2006, the unemployment rate for the entire MSA (which includes Philadelphia county and suburban counties in both Pennsylvania and New Jersey) remained the same, while the rate for the MD, which includes the Pennsylvania counties in the MSA, decreased slightly, following the trend in the country as a whole. The following table details seasonally unadjusted unemployment rates for the area.

	April 2006	April 2005
Philadelphia County	5.9	6.4
Philadelphia MD	4.3	4.6
Philadelphia-PA-NJ MSA	4.4	4.4
Pennsylvania	4.4	4.7
United States	4.5	4.9

Competition for mortgage loans in the area is intense. The 2004 Home Mortgage Disclosure Act (HMDA) data for the city of Philadelphia, the latest year for which data are available, indicate a total of 547 HMDA reporters originating 77,688 loans. According to the 2004 HMDA statistics, regional banks in the top ten include Citizens Bank of PA, ranking third with 3.5% of the market; Sovereign Bank seventh, with 2.6%; and PNC Bank NA tenth with 2.2%. United Bank, with its business banking focus, ranked 145 overall with 30 HMDA loans in 2004 (0.04% of the market).

The largest lenders in the assessment area were specialized nationwide lenders, including Countrywide Home Loans, Wells Fargo Bank NA, Washington Mutual Bank FA, Wachovia NA, and Citimortgage Inc. These institutions originated over 20% of HMDA loans in the assessment area.

Competition is also keen for small business loans, with 102 lenders reporting 23,084 loans in 2004. Specialized and business credit card lenders originated over 70% of these loans. Regional banks included in the top ten lenders include PNC Bank, NA with 8.0% of the market, and Citizens Bank of PA with 3.5%. As a small bank, United Bank does not report small business lending, so its loans are not included in this data.

The demographics used to assess the performance context in which United Bank operates are detailed in the table below.

Exhibit #1 United Bank of Philadelphia Assessment Area Demographics Philadelphia County								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	109	28.6	99,519	28.0	35,034	35.2	136,591	38.4
Moderate-income	140	36.8	152,279	42.9	24,586	16.1	75,546	21.3
Middle-income	88	23.1	91,820	25.8	5,230	5.7	66,676	18.8
Upper-income	29	7.6	11,635	3.3	409	3.5	76,440	21.5
Unknown income	15	3.9	0	0.0	0	0.0	0	0.0
Total Assessment Area	381	100.0	355,253	100.0	65,259	18.4	355,253	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	185,878	81,464	23.3	43.8	71,036	38.2	33,378	18.0
Moderate-income	273,544	152,805	43.7	55.9	93,716	34.3	27,023	9.9
Middle-income	164,975	100,764	28.8	61.1	55,556	33.7	8,655	5.2
Upper-income	37,208	14,605	4.2	39.3	20,110	54.0	2,493	6.7
Unknown income	353	13	0.0	3.7	2	0.6	338	95.8
Total Assessment Area	661,958	349,651	100.0	52.8	240,420	36.3	71,887	10.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	%
Low-income	9,120	23.4	7,789	23.5	834	20.6	497	27.6
Moderate-income	14,138	36.2	12,051	36.3	1,459	36.0	628	34.8
Middle-income	9,606	24.6	8,443	25.5	789	19.4	374	20.8
Upper-income	5,334	13.7	4,379	13.2	699	17.2	256	14.2
Unknown income	822	2.1	499	1.5	276	6.8	47	2.6
Total Assessment Area	39,020	100.0	33,161	100.0	4,057	100.0	1,802	100.0
	Percentage of Total Businesses:			85.0		10.4		4.6

SCOPE OF EXAMINATION

The evaluation of United Bank's CRA performance covered the period from June 2001 through May 2006. The evaluation included an analysis of the following:

- loan-to-deposit ratio;
- volume of loans extended inside and outside of the bank's assessment area;
- geographic distribution of loans within a given assessment area, with particular emphasis on lending penetration in low- and moderate-income geographies; and
- extent of lending to borrowers of different incomes, especially low- and moderate-income borrowers, and businesses of different sizes, especially small businesses.

Loan products evaluated included HMDA loans and small business loans. United Bank's HMDA loans from the years 2001 through 2005 were evaluated, during which period the bank reported a total of 168 loans. Since the bank's HMDA lending in 2001, 2002 and 2003 reflected very similar performance to that in 2004 and 2005, it was not included in the analysis of geographic distribution and borrower penetration. However, details of this lending can be found in Appendix B. All of the commercial loans originated by the bank in 2005 (68) were reviewed.

Written documentation of interviews conducted with community representatives and prepared by the Federal Reserve and other regulatory agencies was reviewed during the course of the evaluation.

To evaluate the geographic distribution of loans, geographies are classified on the basis of 2004 OMB classifications of 2000 U.S. Census data. To determine the distribution of loans to borrowers of different income levels, 2004 adjusted median family income data from HUD was used.

LOAN-TO-DEPOSIT RATIO

A financial institution's loan-to-deposit ratio compares the institution's aggregate loan balances outstanding to its total deposits outstanding. This ratio measures an institution's lending volume relative to its capacity to lend, and is derived by adding the quarterly loan-to-deposit ratios and dividing the total by the number of quarters.

United Bank's loan-to-deposit ratio is reasonable given the bank's size, financial condition, and assessment area credit needs. The bank maintained a satisfactory loan-to-deposit ratio, averaging 61.66% over the past 19 quarters of operation, but below the peer group average ratio of 77.49%¹. The following table shows United Bank's quarterly loan-to-deposit ratios for the 19 quarters since the bank's previous evaluation, along with the average loan-to-deposit ratio for the same period.

¹ United Bank's national peer group consists of all insured commercial banks having assets between \$100 million and \$300 million, with three or more full service offices and located in a metropolitan area.

UNITED BANK OF PHILADELPHIA HISTORICAL LOAN-TO-DEPOSIT RATIOS			
AS OF DATE	NET LOANS (THOUSANDS)	TOTAL DEPOSITS (THOUSANDS)	RATIO
03/31/2006	46,490	62,864	73.95
12/31/2005	45,950	63,612	72.23
09/30/2005	48,329	64,119	75.37
06/30/2005	46,701	63,422	73.64
03/31/2005	47,786	64,115	74.53
12/31/2004	46,490	63,460	73.26
09/30/2004	45,479	66,470	68.42
06/30/2004	45,233	64,462	70.17
03/31/2004	45,055	66,228	68.03
12/31/2003	46,689	67,405	69.27
09/30/2003	46,291	70,086	66.05
06/30/2003	47,196	75,821	62.25
03/31/2003	41,797	75,054	55.93
12/31/2002	43,459	77,218	56.28
09/30/2002	43,641	77,900	56.02
06/30/2002	40,821	78,781	51.82
03/31/2002	40,144	78,438	51.18
12/31/2001	42,292	79,711	53.06
09/30/2001	45,671	82,228	55.54
Quarterly Loan-to-Deposit Ratio Average Since Previous Evaluation			64.58

Source: The Uniform Bank Performance Report prepared by the Federal Deposit Insurance Corporation for use by Federal regulators.

LENDING IN ASSESSMENT AREA

United Bank’s loan portfolio was analyzed to determine the volume of loans extended inside and outside the bank’s CRA assessment area. The results indicate that a majority of the bank's loans were inside the assessment area. The bank originated 94 HMDA loans in the assessment area aggregating over \$7.7 million. The commercial loan sample included 68 loans, of which 53 loans aggregating almost \$13 million were inside the assessment area.

For home mortgage loans, 56% of originations and 45% of total dollars extended during the review period were within the bank’s assessment area. For small business loans, 78% of originations and 77% of total dollars were within the bank’s assessment area. The following table depicts the volume of loans extended inside and outside of the bank’s assessment areas.

Exhibit #2 United Bank of Philadelphia Lending Inside and Outside the Assessment Area								
	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	32	51.6	\$699	32.8	30	48.4	\$1,433	67.2
Home Purchase - Conventional	24	50.0	\$3,381	41.0	24	50.0	\$4,871	59.0
Multi-Family Housing	5	71.4	\$1,345	82.5	2	28.6	\$285	17.5
Refinancing	33	64.7	\$2,337	45.9	18	35.3	\$2,756	54.1
Total HMDA Loans	94	56.0	\$7,762	45.4	74	44.0	\$9,345	54.6
Small Business	53	77.9	\$12,194	76.9	15	22.1	\$3,657	23.1
Total Small Business Loans	53	77.9	\$12,194	76.9	15	22.1	\$3,657	23.1
TOTAL LOANS	147	62.3	\$19,956	60.5	89	37.7	\$13,002	39.5

GEOGRAPHIC DISTRIBUTION OF LENDING

The geographic distribution of loans was analyzed to determine the dispersion of loans among different geographies within the assessment area. The analysis found excellent dispersion throughout the assessment area.

HOME MORTGAGE LENDING

The percentage of owner-occupied housing units contained within designated census tracts is used as a proxy to estimate demand for residential mortgage lending within such tracts. A lower level of owner-occupied units limits the bank's lending opportunities in these tracts. Bank lending levels are excellent, with 40% of the loans made in low-income tracts and 43% in moderate-income tracts.

United Bank of Philadelphia 2004 and 2005 HMDA Loans Geographic Distribution					
Census Tract Type	Number of Loans	Percent of Loans	Number of Owner-Occupied Units in 2005	Percent of Owner-Occupied Units	Percent of Loans / Percent of Units
Low-income	21	40	81,464	23	1.74
Moderate-income	23	43	152,805	44	0.98
Middle-income	6	11	100,764	29	0.38
Upper-income	3	6	14,605	4	1.50
All Borrowers	53	100%	349,638	100%	1.00

Although United Bank's overall home mortgage lending is somewhat limited, the bank has made significant efforts to support affordable housing initiatives in its assessment area. Specifically, the bank originated eleven loans aggregating almost \$3.8 million during the evaluation period to purchase, rehabilitate, or refinance over 270 units of affordable housing in low- and moderate-income neighborhoods in Philadelphia. Additionally, the bank provided a \$300 thousand loan for working capital to an entity that manages over 465 affordable apartments in those neighborhoods. The bank also has a \$610 thousand share in a \$6.1 million loan to provide financing for the purchase, construction, and permanent financing of a supermarket in a moderate-income tract in West Philadelphia. This project will revitalize and stabilize the community by providing jobs and a place to shop for neighborhood residents.

Since March 2006, United Bank has also originated three loans aggregating over \$67 thousand through the City of Philadelphia's Office of Housing and Community Development's Mini-PHIL and PHIL-Plus loan programs. These programs provide low- and moderate-income Philadelphia homeowners with marginal credit with the funds they need to improve their homes. Homeowners may borrow up to \$10 thousand for Mini-PHIL and \$25 thousand for PHIL-Plus at fixed interest rates, long terms (up to ten years for Mini-PHIL and 20 years for PHIL-Plus), no fees, and no equity requirement. This program fulfills a critical financing need in Philadelphia neighborhoods without subjecting homeowners to subprime or predatory lenders.

Geographic Distribution in Relation to Market Performance

United Bank's home mortgage lending was compared to all lenders operating in the assessment area. While 73% of all owner-occupied housing units are located in low- and moderate-income census tracts, only 59% of all HMDA loans originated in the assessment area in 2004² were located in these tracts.

The table on the following page illustrates United Bank's excellent distribution of HMDA loans in both low- and moderate-income geographies, significantly surpassing both the owner-occupied proxy and 2004 aggregate lending in low-income tracts, and matching them in moderate-income tracts.

²2004 is the latest year for which aggregate HMDA data is available.

United Bank of Philadelphia 2004 and 2005 HMDA Geographic Distribution Compared to Market HMDA Distribution		
Type of Census Tract	% of United Bank's 2004 and 2005 HMDA Loans	% of 2004 Aggregate HMDA Loans
Low-income	40	14
Moderate-income	43	45
Middle-income	11	36
Upper-income	6	5
Total	100%	100%

SMALL BUSINESS LENDING

The geographic distribution of small business loans was analyzed to determine the dispersion of these loans among different census tracts within the bank's assessment area. The analysis found that the bank's performance was excellent for loans originated in 2005, with 27% of loans originated to businesses in the assessment area's low-income tracts and 49% in moderate-income tracts.

Business demographics reveal that 24% and 37% of small businesses are located in the assessment area's low- and moderate-income census tracts, respectively. Moreover, United Bank's performance is also impressive when compared to the aggregate lending of CRA small business reporters in the assessment area, including specialized and business credit card lenders. These lenders originated only 19% and 38% of loans in low- and moderate-income tracts, respectively.

United Bank of Philadelphia 2005 Commercial Loans Geographic Distribution					
Geography Type	Number of Loans	Percent of Loans	Number of Small Businesses	Percent of Small Businesses	Percent of Loans / Percent of Small Businesses
Low-income	14	27	7,789	24	1.13
Moderate-income	26	49	12,051	37	1.32
Middle-income	8	15	8,443	26	0.58
Upper-income	5	9	4,379	13	0.69
Total	53	100%	32,662	100%	1.00

United Bank of Philadelphia 2005 Commercial Loan Geographic Distribution Compared to Market CRA Small Business Distribution		
Type of Geography	% of United Bank's 2005 Commercial Loans	% of 2004 Aggregate Small Business Loans
Low-income	27	19
Moderate-income	49	38
Middle-income	15	28
Upper-income	9	15
Total	100%	100%

DISTRIBUTION OF LENDING TO BORROWERS OF DIFFERENT INCOMES AND BUSINESSES OF DIFFERENT SIZES

The home mortgage and small business lending data were analyzed in conjunction with a review of the demographic and economic characteristics of the assessment area to determine the extent of lending to borrowers of different incomes and businesses of different sizes.

This analysis reflects the bank's excellent penetration among both borrowers of different income levels and businesses of different sizes.

BORROWER CHARACTERISTICS

The adjusted annual median family incomes for the Philadelphia MD for 2001 through 2005 are listed in the following table, along with the dollar amounts recognized as low-, moderate-, middle- and upper-income, predicated upon adjusted median family income measures.

Year	HUD Adjusted Median Family Income	Low Income (<50%)	Moderate Income (50%-less than 80%)	Middle Income (80%-less than 120%)	Upper Income (120% or Greater)
2005	\$66,550	Less than \$33,249	\$33,250--\$53,239	\$53,240--\$79,859	\$79,860 or more
2004	\$66,300	Less than \$33,149	\$33,150--\$53,039	\$53,040--\$79,559	\$79,560 or more
2003	\$68,200	Less than \$34,099	\$34,100--\$54,559	\$54,560--\$81,839	\$81,840 or more
2002	\$63,300	Less than \$31,649	\$31,650--\$50,639	\$50,640--\$75,959	\$75,960 or more
2001	\$60,100	Less than \$30,049	\$30,050--\$48,079	\$48,080--\$72,119	\$72,120 or more

LENDING TO BORROWERS OF DIFFERENT INCOMES

The percentage of low- and moderate-income families in the assessment area is used as a proxy for the demand for lending. The penetration of the bank's home mortgage loans among borrowers of different incomes, including low- and moderate-income borrowers, is excellent.

The analysis of the bank's 2004 and 2005 HMDA lending revealed the following borrower income distribution within its assessment area.

United Bank of Philadelphia 2004 and 2005 HMDA Loans Borrower Income Distribution					
Income Level	Number of Loans	Percent of Loans	Number of Families	Percent of Families	Percent of Loans / Percent of Families
Low-income	15	28	136,591	38	0.74
Moderate-income	13	25	75,546	21	1.19
Middle-income	7	13	66,676	19	0.68
Upper-income	4	8	76,440	22	0.36
All Borrowers	39 ³	74% ⁴	355,253	100%	1.00

The distribution of loans to low- and moderate-income families is especially notable because it is very difficult for these families to afford to purchase and rehabilitate housing, even in the low- and moderate-income areas of the city.

The next table shows the bank's loan distribution by borrower income compared to that of the market in 2004. United Bank's performance far exceeded that of the aggregate in lending to low-income borrowers and was comparable to the aggregate in lending to moderate-income borrowers.

United Bank of Philadelphia Home Mortgage Borrower Income Distribution Compared to Market HMDA Distribution		
Type of Borrower	% of United Bank's 2004 and 2005 HMDA Loans	% of 2004 Aggregate HMDA Loans
Low-income	28	18
Moderate-income	25	26
Middle-income	13	21
Upper-income	8	22
Borrowers for which income not available	26	13
All Borrowers	100%	100%

³ Borrower income information was not available for 14 loans.

⁴ Borrower income was unknown for 26% of loans (14 loans).

LENDING TO BUSINESSES OF DIFFERENT SIZES

The distribution of lending activity among small businesses is consistent with the institution's asset size, lending capacity, and business objectives and reflects a reasonable penetration among business customers of different sizes.

For the purpose of this evaluation, a small business loan is defined as a commercial loan with an origination amount of \$1 million or less. Small business loans are further quantified to identify those loans to businesses with gross annual revenues of \$1 million or less. Schedule RC-C Part II (Loans to Small Farms and Small Businesses) of the bank's Consolidated Reports of Condition and Income as of June 30, 2005, indicates that 100% of the bank's commercial loans were designated as small business loans, as detailed in the following chart.

United Bank of Philadelphia Commercial Loan Portfolio		
	Amount Outstanding As of 06/30/05 (\$000)	Percent
Loans with original amounts of \$100,000 or less	2,784	13%
Loans with original amounts of more than \$100,000 through \$250,000	4,737	21%
Loans with original amounts of more than \$250,000 through \$1,000,000	14,459	66%
Total Small Business Loans	21,980	100%
Loans with original amounts of greater than \$1,000,000	0	0
Total Commercial Loans	21,980	100%

The table on the following page shows the bank's small business loan originations within its assessment area in 2005. The origination of 32% of loans in amounts of \$100 thousand or less reveals a commitment to the credit needs of small businesses in the bank's assessment area.

United Bank of Philadelphia 2005 Small Business Loans				
	Number	Percent	\$000	Percent
Loans with original amounts of \$100,000 or less	17	32	867	7
Loans with original amounts of more than \$100,000 through \$250,000	22	42	4,055	33
Loans with original amounts of more than \$250,000 through \$1,000,000	14	26	7,272	60
Total Small Business Loans	53	100%	12,194	100%

The next table further quantifies the bank's small business lending based upon the annual revenue of the business. Small business loans were analyzed to determine whether they were made to businesses with gross annual revenues of less than \$1 million. Business demographic data from Dun and Bradstreet revealed that there were 37,218 businesses reporting revenue in the bank's assessment area in 2005, with 33,161 (89%) reporting revenue of less than \$1 million.

United Bank of Philadelphia 2005 Small Business Loans Business Revenues				
	Number	Percent	\$000's	Percent
Loans to businesses with revenues of \$1 million or less	43	81	10,557	87
Loans to businesses with revenues of more than \$1 million	10	19	1,637	13
Total Small Business Loans	53	100%	12,194	100%

Aggregate data for CRA small business reporters from 2004 (United Bank is not included because the bank is not a CRA small business reporter) indicate that only 32% of the loans originated by these reporters were made to businesses with under \$1 million in revenue. United Bank's 2005 originations far exceeded that percentage. Of the 53 loans in the assessment area, 43 (81%) were originated to business with revenues under \$1 million. Moreover, of the 43 loans originated to businesses with gross annual revenues of \$1 million or less, fifteen (35%) were extended in amounts less than \$100 thousand.

United Bank enhances its small business lending performance with its participation as a Small Business Administration (SBA) lender. Ten loans with SBA guarantees aggregating \$1.04 million were originated during the evaluation period.

In summary, the evaluation found that United Bank's penetration among borrowers of different income levels and businesses of different sizes was excellent.

CONSIDERATION OF QUALIFIED INVESTMENTS AND SERVICES RECOGNIZED UNDER CRA

The criteria for consideration of an overall outstanding CRA rating regarding the evaluation of qualified investments and services are:

- A bank's level and use of qualified investments to enhance performance; and
- A bank's record of providing services and delivery systems to enhance credit availability or community development.

QUALIFIED INVESTMENTS

United Bank made no qualified community development investments since the previous evaluation.

SERVICES

United Bank's record of providing branches, ATMs and other services and delivery systems enhances credit availability in its assessment area. The bank operates three full-service branches. Two of the branches are located in moderate-income census tracts: the Progress Plaza branch, located in the North Philadelphia Empowerment Zone and the West Philadelphia branch, located in close proximity to the West Philadelphia Empowerment Zone. The remaining branch is located in a middle-income tract in the Mount Airy (Northwest) section of the city. Each branch uniformly offers access to all of the bank's loan products and financial services and are accessible to low- and moderate-income residents.

In addition to its branch network, United Bank operates 26 ATMs through its 24-hour banking network linked with the Star ATM network that provides electronic access to banking services through a network of ATMs. Three of the ATMs are maintained at current branch locations. An additional 23 ATMs are at remote locations throughout Philadelphia, most of them in low- or moderate-income census tracts.

The bank's branch and ATM locations are summarized by geography as follows:

Geography	Number of Branches	Percent	Number of ATMs	Percent
Low-Income	0	0	8	31%
Moderate-Income	2	67%	13	50%
Middle-Income	1	33%	2	8%
Upper-Income	0	0	2	8%
Unknown Income	N/A	N/A	1	3%
Totals	3	100	26	100%

To augment traditional banking services, United Bank offers a telephone banking delivery system that allows customers to verify account balances and make transfers between accounts by phone.

The bank also maintains an Internet web site at www.unitedbankofphiladelphia.com, and customers who take advantage of online banking can make payments, transfer balances, and pay bills online.

United Bank also offers deposit products that serve low- and moderate-income consumers. Specifically, United Bank's budget checking account provides unlimited check writing and requires no minimum balance for a flat fee of nine dollars per month. United Bank also offers low-cost deposit accounts to non-profits and religious organizations, many of whom serve low- and moderate-income people and neighborhoods in Philadelphia.

In its capacity as a Community Development Financial Institution, United Bank has engaged in other meaningful activities to help meet community credit needs. The bank has established good working relationships with government and private sector representatives to help identify opportunities for the bank to address community development needs.

Some of the services offered include:

- The bank has partnered with Lincoln Financial Group and several local churches to present six seminars specifically designed to teach attendees to manage their finances effectively.
- The bank is involved with the African American Chamber of Commerce in their Emerging Contractors Program. This program provides training, technical assistance, and access to financing for minority small business owners with revenues under \$500 thousand. Financing is secured by assignable contracts, allowing business owners access to credit previously unavailable to them.
- The bank has partnered with the Small Business Development Center (SBDC) at the University of Pennsylvania's Wharton School to participate in the planning and delivery of a series of workshops designed to help both existing and start-up businesses plan strategically, develop or revise business plans, and obtain financing.
- The bank also supports Temple University's Fox School Small Business Development Center by providing scholarship funds for eligible small businesses, allowing them to take advantage of the many seminars and classes provided by the SBDC.
- The bank's officers and employees are also involved in providing community development services in the city by serving on boards and finance committees of several neighborhood organizations.

RESPONSE TO SUBSTANTIATED COMPLAINTS

No CRA-related complaints were filed against United Bank during the evaluation period.

COMPLIANCE WITH FAIR LENDING LAWS

No credit practices were identified that violated the substantive provisions of anti-discrimination laws and regulations, including the Equal Credit Opportunity Act (Regulation B), the Fair Housing Act, or any relevant agency regulations pertaining to the nondiscriminatory treatment of credit applicants.

CRA APPENDICES

CRA APPENDIX A: GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

Full review: Performance under the lending, investment and service tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity and responsiveness).

Home Mortgage Disclosure Act ("HMDA"): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include data such as race, gender and income of applications, amount of loan requested, and disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited review: Performance under the lending, investment and service tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (“MA”): Any primary metropolitan statistical area (“PMSA”), metropolitan statistical area (“MSA”) or consolidated metropolitan statistical area (“CMSA”) as defined by the Office of Management and Budget, with a population of 250 thousand or more, and any other area designated as such by the appropriate federal financial supervisory agency.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multi-state metropolitan area. For an institution with domestic

branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small loan(s) to business(es): A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income ("Call Report") and the Thrift Financial Reporting ("TFR") instructions. These loans have original amounts of \$1 million or less and typically are either secured by non-farm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by non-farm residential real estate as "small business loans" if the loans are reported on the TFR as non-mortgage, commercial loans.

Small loan(s) to farm(s): A loan included in "loans to small farms" as defined in the instructions for preparation of the Call Report. These loans have original amounts of \$500 thousand or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

CRA APPENDIX B: HMDA LOAN DISTRIBUTION TABLES

LOAN DISTRIBUTION TABLE - 2001

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	1	100.0%	355	100.0%
Upper	1	100.0%	355	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	355	100.0%	1	100.0%	355	100.0%
Refinance								
Low	0	0.0%	0	0.0%	1	33.3%	27	20.6%
Moderate	3	100.0%	131	100.0%	1	33.3%	30	22.9%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	33.3%	74	56.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	131	100.0%	3	100.0%	131	100.0%
Home Improvement								
Low	4	50.0%	192	68.8%	3	37.5%	56	20.1%
Moderate	2	25.0%	54	19.3%	3	37.5%	22	7.9%
Middle	1	12.5%	30	10.8%	0	0.0%	0	0.0%
Upper	1	12.5%	3	1.1%	2	25.0%	201	72.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	279	100.0%	8	100.0%	279	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	4	33.3%	192	25.1%	4	33.3%	83	10.8%
Moderate	5	41.7%	185	24.2%	4	33.3%	52	6.8%
Middle	1	8.3%	30	3.9%	1	8.4%	355	46.5%
Upper	2	16.7%	358	46.8%	3	25.0%	275	35.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	12	100.0%	765	100.0%	12	100.0%	765	100.0%

LOAN DISTRIBUTION TABLE - 2002

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	33	4.0%	1	50.0%	33	4.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	50.0%	800	96.0%	1	50.0%	800	96.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	833	100.0%	2	100.0%	833	100.0%
	Refinance							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	135	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	135	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	135	100.0%	1	100.0%	135	100.0%
	Home Improvement							
Low	1	100.0%	15	100.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	100.0%	15	100.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	15	100.0%	1	100.0%	15	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	HMDA Totals							
Low	1	25.0%	15	1.5%	0	0.0%	0	0.0%
Moderate	1	25.0%	33	3.4%	2	50.0%	48	4.9%
Middle	1	25.0%	135	13.7%	0	0.0%	0	0.0%
Upper	1	25.0%	800	81.4%	2	50.0%	935	95.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	983	100.0%	4	100.0%	983	100.0%

LOAN DISTRIBUTION TABLE - 2003

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	1	11.1%	26	3.4%	1	11.1%	26	3.4%
Moderate	6	66.7%	453	59.6%	3	33.3%	192	25.3%
Middle	1	11.1%	69	9.1%	1	11.1%	180	23.7%
Upper	1	11.1%	212	27.9%	4	44.5%	362	47.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	9	100.0%	760	100.0%	9	100.0%	760	100.0%
Refinance								
Low	5	71.4%	183	49.1%	3	42.9%	250	67.0%
Moderate	0	0.0%	0	0.0%	1	14.2%	50	13.4%
Middle	2	28.6%	190	50.9%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	3	42.9%	73	19.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	373	100.0%	7	100.0%	373	100.0%
Home Improvement								
Low	4	50.0%	28	26.4%	4	50.0%	50	47.2%
Moderate	3	37.5%	73	68.9%	3	37.5%	43	40.6%
Middle	1	12.5%	5	4.7%	1	12.5%	13	12.2%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	8	100.0%	106	100.0%	8	100.0%	106	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	110	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	110	100.0%
Total	1	100.0%	110	100.0%	1	100.0%	110	100.0%
HMDA Totals								
Low	10	40.0%	237	17.6%	8	32.0%	326	24.2%
Moderate	10	40.0%	636	47.1%	7	28.0%	285	21.1%
Middle	4	16.0%	264	19.6%	2	8.0%	193	14.3%
Upper	1	4.0%	212	15.7%	7	28.0%	435	32.2%
Unknown	0	0.0%	0	0.0%	1	4.0%	110	8.2%
Total	25	100.0%	1,349	100.0%	25	100.0%	1,349	100.0%

LOAN DISTRIBUTION TABLE - 2004

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	5	55.6%	904	77.3%	3	33.3%	212	18.1%
Moderate	4	44.4%	266	22.7%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	11.1%	119	10.2%
Unknown	0	0.0%	0	0.0%	5	55.6%	839	71.7%
Total	9	100.0%	1,170	100.0%	9	100.0%	1,170	100.0%
	Refinance							
Low	4	26.7%	337	38.2%	6	40.0%	229	26.0%
Moderate	8	53.3%	446	50.6%	4	26.7%	263	29.8%
Middle	2	13.3%	59	6.7%	1	6.7%	39	4.4%
Upper	1	6.7%	40	4.5%	3	20.0%	151	17.1%
Unknown	0	0.0%	0	0.0%	1	6.7%	200	22.7%
Total	15	100.0%	882	100.0%	15	100.0%	882	100.0%
	Home Improvement							
Low	2	50.0%	37	33.0%	2	50.0%	37	33.0%
Moderate	1	25.0%	50	44.6%	2	50.0%	75	67.0%
Middle	1	25.0%	25	22.3%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	112	100.0%	4	100.0%	112	100.0%
	Multi-Family							
Low	1	50.0%	255	46.4%	0	0.0%	0	0.0%
Moderate	1	50.0%	295	53.6%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	550	100.0%
Total	2	100.0%	550	100.0%	2	100.0%	550	100.0%
	HMDA Totals							
Low	12	40.0%	1,533	56.5%	11	36.7%	478	17.6%
Moderate	14	46.7%	1,057	38.9%	6	20.0%	338	12.5%
Middle	3	10.0%	84	3.1%	1	3.3%	39	1.4%
Upper	1	3.3%	40	1.5%	4	13.3%	270	9.9%
Unknown	0	0.0%	0	0.0%	8	26.7%	1,589	58.5%
Total	30	100.0%	2,714	100.0%	30	100.0%	2,714	100.0%

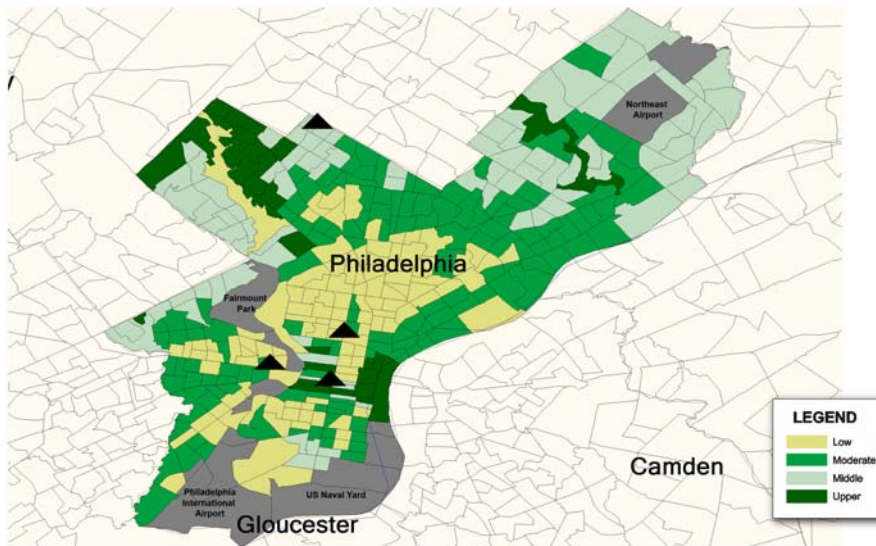
LOAN DISTRIBUTION TABLE - 2005

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	2	66.7%	155	58.9%	0	0.0%	0	0.0%
Moderate	1	33.3%	108	41.1%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	1	33.3%	55	20.9%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	66.7%	208	79.1%
Total	3	100.0%	263	100.0%	3	100.0%	263	100.0%
	Refinance							
Low	3	42.9%	602	73.8%	1	14.3%	29	3.6%
Moderate	3	42.9%	139	17.0%	2	28.6%	91	11.2%
Middle	0	0.0%	0	0.0%	2	28.6%	123	15.1%
Upper	1	14.3%	75	9.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	28.6%	573	70.2%
Total	7	100.0%	816	100.0%	7	100.0%	816	100.0%
	Home Improvement							
Low	4	36.4%	53	28.3%	3	27.3%	26	13.9%
Moderate	4	36.4%	71	38.0%	5	45.5%	110	58.8%
Middle	3	27.3%	63	33.7%	3	27.3%	51	27.3%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	11	100.0%	187	100.0%	11	100.0%	187	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	435	63.5%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	50.0%	250	36.5%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	685	100.0%
Total	2	100.0%	685	100.0%	2	100.0%	685	100.0%
	HMDA Totals							
Low	9	39.1%	810	41.5%	4	17.4%	55	2.8%
Moderate	9	39.1%	753	38.6%	7	30.4%	201	10.3%
Middle	3	13.0%	63	3.2%	6	26.1%	229	11.7%
Upper	2	8.7%	325	16.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	6	26.1%	1,466	75.1%
Total	23	100.0%	1,951	100.0%	23	100.0%	1,951	100.0%

LOAN DISTRIBUTION TABLE - 2005

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	14	26.4%	3,436	28.2%	0	0.0%	0	0.0%
Moderate	26	49.1%	5,940	48.7%	0	0.0%	0	0.0%
Middle	8	15.1%	958	7.9%	0	0.0%	0	0.0%
Upper	5	9.4%	1,860	15.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	53	100.0%	12,194	100.0%	0	0.0%	0	0.0%
	By Revenue							
Total \$1 Million or Less	43	81.1%	10,557	86.6%	0	0.0%	0	0.0%
Over \$1 Million	10	18.9%	1,637	13.4%	0	0.0%	0	0.0%
Total	53	100.0%	12,194	100.0%	0	0.0%	0	0.0%
	By Loan Size							
\$100,000 or less	17	32.1%	867	7.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	22	41.5%	4,055	33.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	14	26.4%	7,272	59.6%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	53	100.0%	12,194	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	15	34.9%	717	6.8%	0	0.0%	0	0.0%
\$100,001 - \$250,000	15	34.9%	2,830	26.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	13	30.2%	7,010	66.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	43	100.0%	10,557	100.0%	0	0.0%	0	0.0%

CRA APPENDIX C: MAP OF ASSESSMENT AREA⁵



⁵ United Bank's assessment area includes the entire city of Philadelphia.