

# **PUBLIC DISCLOSURE**

August 16, 2021

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Apollo Trust Company  
RSSD# 368522

201 North Warren Avenue  
Apollo, Pennsylvania 15613

Federal Reserve Bank of Cleveland

P.O. Box 6387  
Cleveland, OH 44101-1387

NOTE: This document is an evaluation of this bank'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 bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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## INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

**Apollo Trust Company** (Apollo) is rated “**Satisfactory.**” This rating is based on the following conclusions with respect to the performance criteria:

- Apollo’s net loan-to-deposit ratio (NLTD) is reasonable given the bank’s size, financial condition, and assessment area (AA) credit needs.
- A majority of Apollo’s loans are originated inside the AA.
- A reasonable geographic distribution of loans occurs throughout the bank’s AA.
- A reasonable borrower distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- Neither the bank nor this Reserve Bank received any CRA-related complaints since the previous evaluation.

## SCOPE OF EXAMINATION

The Federal Financial Institutions Examination Council’s (FFIEC’s) *Interagency Examination Procedures for Small Institutions* were utilized to evaluate Apollo’s CRA performance. The evaluation considered CRA performance context, including the bank’s asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. For the purpose of this evaluation, Apollo has one delineated CRA AA in Pennsylvania.

The following data was reviewed:

- Apollo’s 22-quarter average NLTD ratio.
- An analysis of combined home mortgage, consumer, and small business loans originated from October 1, 2015 – December 31, 2020.
- The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 amended the Home Mortgage Disclosure Act (HMDA) to add new data points. These changes were effective on January 1, 2018 and included the reporting of home equity lines of credit for certain institutions, the addition of new loan purposes, and changes to the definitions of some existing fields. Due to the breadth of these changes, HMDA-reportable loans originated or purchased on or after January 1, 2018 are separate from loans made before that date. Ultimately, these changes did not have a significant impact on Apollo’s HMDA reporting. Due to extremely limited loan volumes, other closed-end and other open-end loans and lines of credit were not considered in this evaluation.
- HMDA-reportable loans consist of home purchase and refinance loans. Due to limited loan volumes, home improvement loans and multi-family loans were not considered separately in this evaluation.
- Due to limited loan volumes, HMDA-reportable loans were combined in 2015, 2016, and 2017 in order to conduct a meaningful analysis. Home purchase and refinance loans were analyzed separately in 2018 and 2020 and there was only enough volume to conduct a meaningful analysis of home purchase loans in 2019.

- Consumer loans consist of motor vehicle and other unsecured loans. These loans were analyzed separately in 2019 and 2020.
- Small business loans were analyzed in 2019 and 2020.
- Based on the total loan volume by number and dollar amount within the AA, home mortgage lending (home purchase and refinance) received the most weight, followed by small business, and consumer (motor vehicle and other unsecured) loans.
- Aggregated lending data, which is comprised of lending activity for all other lenders reporting home mortgage loans under HMDA in the respective AA, was used as a comparison in evaluating Apollo's lending performance in 2015, 2016, 2017, 2018, 2019, and 2020.
- Borrower and geographic distribution received equal weight because the percentage of LMI families is comparable to the percentage of LMI census tracts across the AA.
- If lending performance differed between years, more weight was given to 2019 performance, the year with the most loans by volume and dollar amount. Less weight was given to 2015 performance, the year with the least loans by volume and dollar amount.
- Lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they impacted the outcome of the analyses.

## **DESCRIPTION OF INSTITUTION**

Apollo is an intrastate community bank headquartered in Apollo, Pennsylvania. The bank's characteristics include:

- Apollo is a wholly owned subsidiary of Apollo Bancorp, Inc.
- Apollo has total assets of \$174.5 million as of March 31, 2021.
- Apollo operates six branches (including the main office) within a 7.5-mile radius of each other. The main office and three branches have full-service ATMs. Apollo also operates two drive-thru only branches (one with a cash-only ATM and one without an ATM). The three branches and the drive-thru only branch without an ATM offer weekend hours.
- The main office, one branch, and drive-thru only branch without an ATM (which is in the main office's parking lot) are located in Apollo in the same moderate-income tract. The drive-thru only branch with a cash-only ATM is located in Spring Church in a middle-income tract. The main office and three branches are in Armstrong County.
- The remaining two branches are located in Leechburg and Apollo<sup>1</sup> in middle-income tracts in Westmoreland County.
- Apollo has not opened or closed any branches in this AA since the previous evaluation.

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<sup>1</sup> While this branch with a full-service ATM is in Apollo, PA, this location is zoned as WestmorelandCounty.

- Apollo operates a loan production office in Pittsburgh (Allegheny County) in an upper-income tract that primarily provides residential mortgage and commercial lending services.
- As shown in the table below, Apollo’s primary business focus is residential real estate lending.

<b>Composition of Loan Portfolio as of March 31, 2021</b>		
<b>Loan Type</b>		<b>%</b>
Construction and Land Development	1,273	0.9
Farmland	0	0.0
1-4 Family Residential Real Estate	84,832	60.9
Multifamily Residential Real Estate	17,153	12.3
Non-Farm Non-Residential Real Estate	16,231	11.7
Agricultural	0	0.0
Commercial and Industrial	6,599	4.7
Consumer	2,806	2.0
Other	10,329	7.4
<b>Gross Loans</b>	<b>139,223</b>	<b>100.0</b>
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

Apollo was rated Satisfactory under the CRA at its March 7, 2016 performance evaluation.

There are no known legal, financial, or other factors impeding Apollo’s ability to help meet the credit needs in its communities.

**DESCRIPTION OF ASSESSMENT AREA**

Apollo’s Pittsburgh AA consists of portions of the Pittsburgh PA MSA #38300. Apollo’s AA consists of portions of Allegheny, Armstrong, and Westmoreland counties and excludes Beaver, Butler, Fayette, and Washington counties (see Appendix A for AA maps and Appendix B for additional demographic data).

- Due to increasing mortgage lending activity from the loan production office, Apollo expanded its delineated AA in 2018 to include a portion of Allegheny County and additional tracts in Armstrong and Westmoreland counties. Because of the addition of these tracts and changes in the U.S. Census data (American Community Survey), the AA was comprised of the following income-tract designations during the evaluation period:

<b>Census Tract Designations</b>		
<b>Assessment Area: Pittsburgh, PA MSA AA</b>		
<b>Tract Level Income</b>	<b>2015/2016/2017</b>	<b>2018/2019/2020</b>
Low	0	46
Moderate	6	84
Middle	11	105
Upper	0	48
Unknown	0	14
<b>Total</b>	<b>17</b>	<b>297</b>

- The AA gained 280 (46 low-, 78 moderate-, 94 middle-, 48 upper-, and 14 unknown-income) census tracts from 2017 to 2018.
- Based on the June 30, 2020 Federal Deposit Insurance Corporation’s (FDIC) Deposit Market Share Report, Apollo’s market share, at 0.08% and ranks 26<sup>th</sup> out of 41 total FDIC- insured depository institutions. PNC Bank, National Association, Wilmington DE holds a 45.5% market share. By comparison, Apollo ranks 36<sup>th</sup> among 49 institutions operating in the entire Pittsburgh MSA with an 0.07% market share. Apollo is competing with multiple large financial institutions that have a significant share of the market.
- The 2020 HMDA Peer Market data indicates that Apollo ranks 51<sup>st</sup> out of 460 HMDA reporters in the MSA and originated 92 loans, compared to first ranked PNC Bank, National Association, which originated 2,153 loans.
- A community contact was used in the evaluation to provide additional information regarding credit needs and give context to demographic and economic conditions of the local community. The contact was with an elected local official, who indicated Westmoreland County’s economy has been impacted by the COVID-19 pandemic. The ArcelorMittal Monessen coke plant (coke is used in the steelmaking process), which employs 179 people, was placed on temporary shutdown in direct response to reduced steel market caused by the COVID-19 pandemic. The contact stated that while area small businesses did not close during the pandemic, businesses are now experiencing difficulties finding qualified workers to fill openings. The contact described the housing market in Westmoreland as “hot.” There is a record low inventory of homes for sale in the county, which has resulted in historically high sale prices. With fewer homes on the market, there is more demand and higher prices for housing stock, making it less affordable. The contact explained that the municipality implemented a program to ease acquisition of tax- delinquent and abandoned properties for residential renovation and/or new construction without having to pay more than the current value in delinquent taxes. This program has helped to rehabilitate and/or remove nearly 400 abandoned homes. The contact identified opportunities for local financial institutions to support the city’s redevelopment projects and provide down-payment assistance and financial literacy education for LMI first-time homebuyers. The contact said banks are generally responsive to credit needs in the community.

<b>Total Population</b>			
<b>Assessment Area: Pittsburgh, PA MSA #38300</b>			
<b>Area</b>	<b>2015 Population</b>	<b>2019 Population</b>	<b>Percent Change</b>
Allegheny County, PA	1,231,145	1,216,045	-1.2%
Armstrong County, PA	67,979	64,735	-4.8%
Westmoreland County, PA	361,251	348,899	-3.4%
Pennsylvania	12,779,559	12,801,989	0.2%
<i>Source: 2010 U.S. Census Bureau Decennial Census</i>			
<i>2011 - 2015 U.S. Census Bureau American Community Survey</i>			

- Between 2015 and 2019, the AA’s population decreased with the largest decreases in Armstrong and Westmoreland counties, respectively, compared to Pennsylvania’s population which slightly increased.
- 81.8% of the AA’s population was 18 years of age or older, the legal age to enter into a contract.
- 17.2% of AA population was age 65 and over, compared to 16.3% in Pennsylvania. Specifically, 20.0% of the population in Armstrong and Westmoreland counties was age 65 and over, so the counties where Apollo has its branches has a smaller working- and consumer-age population, along with reduced economic activity.
- According to U.S. Census data, Pittsburgh is the largest city in Allegheny County and the second-most populous city in Pennsylvania with a population of 302,971 as of April 1, 2020, compared to Apollo with a population of 1,647, Leechburg with a population of 2,156, and Spring Church with a population of 1,322.
- 10.6% of the AA’s population reside in the low-income tracts and 26.3% in moderate-income tracts.

<b>Borrower Income Levels</b>														
<b>Assessment Area: Pittsburgh, PA MSA #38300</b>														
<b>FFIEC Estimated Median Family Income</b>			<b>Low</b>			<b>Moderate</b>			<b>Middle</b>			<b>Upper</b>		
<b>Year</b>	<b>\$</b>	<b>% Change</b>	<b>0</b>	<b>-</b>	<b>49.9%</b>	<b>50%</b>	<b>-</b>	<b>79.9%</b>	<b>80%</b>	<b>-</b>	<b>119.9%</b>	<b>120%</b>	<b>-</b>	<b>&amp; above</b>
2015	\$69,700		0	-	\$34,779	\$34,850	-	\$55,689	\$55,760	-	\$83,569	\$83,640	-	& above
2016	\$70,600	1.3%			\$35,228	\$35,300		\$56,408	\$56,480		\$84,648	\$84,720		& above
2017	\$72,200	2.3%	0	-	\$36,027	\$36,100	-	\$57,687	\$57,760	-	\$86,567	\$86,640	-	& above
2018	\$75,500	4.6%	0	-	\$37,674	\$37,750	-	\$60,324	\$60,400	-	\$90,524	\$90,600	-	& above
2019	\$79,300	5.0%	0	-	\$39,570	\$39,650	-	\$63,360	\$63,440	-	\$95,080	\$95,160	-	& above
2020	\$82,300	3.8%	0	-	\$41,067	\$41,150	-	\$65,757	\$65,840	-	\$98,677	\$98,760	-	& above

*Source: 2015-2020 FFIEC Census Data*

- During the evaluation period, the MFI in the AA increased slightly each year, with an overall increase of 18.1% during this span.

Poverty Rates			
Assessment Area: Pittsburgh, PA MSA #38300			
Area	2017	2018	2019
Allegheny County	11.2%	12.2%	10.8%
Armstrong County	12.9%	9.2%	11.1%
Westmoreland County	9.9%	9.2%	10.5%
Pennsylvania	12.5%	12.2%	12.0%
United States	13.4%	13.1%	12.3%

*Source: U.S. Census Bureau Small Area Income and Poverty Estimates Program*

- Overall, poverty rates in the AA were below poverty rates in Pennsylvania and the nation from 2017-2019, despite an increase in poverty rates in Armstrong and Westmoreland counties in 2019.
- Of the 196, 899 families in the AA, 44.0% are designated as LMI with 11.7% living below poverty level, compared to 38.7% of families in the MSA designated as LMI and 8.5% living below poverty level
- Of the 360,209 households in the AA, 15.9% are below poverty and 3.8% receive public assistance.

Housing Cost Change										
Assessment Area: Pittsburgh, PA MSA #38300										
Area	Median Housing Value					Median Gross Rent				
	2010	2015	Percent Change (2010-2015)	2019	Percent Change (2015-2019)	2010	2015	Percent Change (2010-2015)	2019	Percent Change (2015-2019)
Allegheny County	\$115,200	\$129,600	12.5	154,700	19.4%	\$688	\$780	13.4	\$890	14.1%
Armstrong County	\$89,100	\$96,000	7.7	109,400	14.0%	\$541	\$607	12.2	\$666	9.7%
Westmoreland County	\$126,800	\$138,500	9.2	153,100	10.5%	\$578	\$654	13.1	\$721	10.2%
Pennsylvania	\$159,300	\$166,000	4.2	217,500	31.0%	\$739	\$840	13.7	\$1,062	26.4%

*Source: 2006-2010 U.S. Census Bureau: American Community Survey  
 2011-2015 U.S. Census Bureau: American Community Survey*

- There are 408, 849 housing units in the AA of which 52.9% are owner-occupied, 35.2% are rental, and 11.9% are vacant. There are only 48,112 (11.8%) housing units in the low-income tracts, of which 28.3% are owner-occupied, 50.4% are rental, and 21.3% are vacant. There are 114,604 (28.0%) of housing units in moderate-income tracts, of which 44.8% are owner-occupied, 40.6% are rental, and 14.6% are vacant.



- With 47.1% of housing units being either rental or vacant, this could impact the bank’s ability to originate home mortgage loans, particularly in LMI areas that have fewer housing units and considerably higher rental and vacancy rates.
- The median age of housing stock across the AA and LMI tracts is 61 years old and 47.1% of housing units were built prior to 1950 (over 70 years old). The age of the housing stock may indicate a need for home improvement lending across the AA.
- Between 2015 through 2019, median housing values across the AA increased, but at a significantly lesser rate than median housing values across the state.
- During this same time period, housing become less affordable across the AA. The affordability ratio<sup>2</sup> decreased from 43.6 in 2015 to 41.7 in 2020. The community contact stated that housing prices are historically high and that there are fewer homes available for sale.
- Between 2015 and 2019, median gross rents increased across the AA, but at a lesser rate than home prices.

Housing Cost Burden						
Assessment Area: Pittsburgh, PA MSA #38300						
Area	Cost Burden - Owners			Cost Burden - Renters		
	Low Income	Moderate Income	All Owners	Low Income	Moderate Income	All Renters
Assessment Area	59%	27%	18%	69%	28%	40%
Allegheny County, PA	60%	28%	18%	71%	32%	42%
Armstrong County, PA	55%	24%	18%	63%	25%	33%
Westmoreland County, PA	57%	24%	18%	61%	13%	35%
Pittsburgh, PA MSA	57%	25%	18%	68%	26%	40%
Pennsylvania	66%	35%	23%	73%	38%	44%

*Cost Burden is housing cost that equals 30 percent or more of household income*  
*Source: U.S. Department of Housing and Urban Development (HUD), 2011-2015 Comprehensive Housing Affordability Strategy*

- Nearly 59.0% of the low-income homeowners and 69.0% of low-income renters across the AA are considered to be cost-burdened, while 27.0% moderate-income renters and 28.0% moderate-income renters across the AA are considered to be cost-burdened.
- 18.0% of homeowners across the AA are cost-burdened, which is comparable to homeowners across the MSA, but less than homeowners across Pennsylvania.
- 40.0% of all renters across the AA are cost-burdened, which is comparable to renters across the MSA, but less than renters across Pennsylvania.
- However, the data shows that cost burden disproportionately affects renter-occupied households.
- Based on increasing home values and rental rates; LMI individuals, particularly those who are cost-burdened, may have a difficult time saving enough to make a sufficient down payment or afford increasing rents. The community contact indicated that due to historically high demand, fewer homes are on the market and affordable housing stock is shrinking.

<sup>2</sup> The affordability ratio is derived by dividing the median household income by the median housing value. The higher the affordability ratio, the more affordable a home is considered.

Building Permits					
Assessment Area: Pittsburgh, PA MSA #38300					
Area	2018	2019	% Change between 2018 and 2019	2020	% Change between 2019 and 2020
Allegheny County	2,222	1,959	-11.8%	1,974	0.8%
Armstrong County	11	11	0.0%	28	154.5%
Westmoreland County	284	530	86.6%	534	0.8%
Pittsburgh, PA MSA	4,037	3,984	-1.3%	4,824	21.1%
Pennsylvania	23,325	23,539	0.9%	25,706	9.2%
United States	1,328,827	1,386,048	4.3%	1,471,141	6.1%

Source: U.S. Census Bureau Building Permits Survey

- Building permits are a leading indicator of future activity in the construction sector. From 2018-2020, building permits in the AA increased, except in Allegheny County. However, the overall percentage of building permits in MSA was greater than the percentage of building permits in Pennsylvania.
- The overall increase of building permits could indicate an increasing demand for home purchase loans in the AA.

Unemployment Rates						
Assessment Area: Pittsburgh, PA MSA #38300						
Area	2015	2016	2017	2018	2019	2020
Assessment Area	5.2%	5.4%	5.0%	4.3%	4.3%	9.1%
Allegheny County, PA	5.0%	5.1%	4.8%	4.2%	4.2%	9.0%
Armstrong County, PA	6.8%	7.4%	6.3%	5.2%	5.2%	9.8%
Westmoreland County, PA	5.5%	5.8%	5.3%	4.6%	4.6%	9.1%
Pittsburgh, PA MSA	5.4%	5.6%	5.1%	4.4%	4.4%	9.2%
Pennsylvania	5.4%	5.3%	5.0%	4.4%	4.5%	9.1%

Source: Bureau of Labor Statistics(BLS), Local Area Unemployment Statistics

- AA unemployment rates were relatively consistent with Pennsylvania’s unemployment rates. The significant increase in unemployment rates in 2020 can be attributed to the COVID-19 pandemic. According to Pennsylvania’s Department of Labor & Industry Center for Workforce Information & Analysis (Center for Workforce),<sup>3</sup> in 2020, unemployment rates reached a maximum of 17.8% in Armstrong and Westmoreland counties and 16.3% in Allegheny County due to the COVID-19 pandemic.

<sup>3</sup> <https://www.workstats.dli.pa.gov/Products/CountyProfiles/>

- According to the Center for Workforce:
  - Armstrong County is most impacted by the industries of health care and social assistance, retail trade, manufacturing, education services, accommodation and food services, and transportation and warehousing. Major employers include Armstrong County Memorial Hospital, Armstrong School District, Wal-Mart Associates Inc., Armstrong County, Rosebud Mining Company, state government, Cook Vandergrft, Inc., ATI Flat Rolled Products, LLC, Apollo-Ridge School District, and federal government. The average annual wage for the private sector is \$44,609, which indicates that privately employed persons could afford the median rent of \$666.
  - Westmoreland County is most impacted by the industries of health care and social assistance, manufacturing, retail trade, accommodation and food services, transportation and warehousing, and educational services. Major employers include United Parcel Service (UPS), Inc., state government, Wal-Mart Associates Inc., Respirationics Inc., Westmoreland County, Westmoreland Regional Hospital, Giant Eagle, Inc., Excelsa Health Physician Practices, Elliott Turbomachinery Company, and federal government. The average annual wage for the private sector is \$49,269, which indicates that privately employed persons could afford the median rent of \$721.
  - Allegheny County is most impacted by the industries of health care and social assistance, retail trade, professional and technical services, educational services, finance and insurance, accommodation and food services, and manufacturing. Major employers include UPMC Presbyterian Shadyside; University of Pittsburgh; federal government; PNC Bank, National Association; Western Penn Allegheny Health; Giant Eagle, Inc.; Allegheny County; Carnegie Mellon University; Bank of New York Mellon, and Allegheny Clinic. The average annual wage for the private sector is \$67,682, which indicates that privately employed persons could afford the median rent of \$890.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA**

### **Net Loan-to-Deposit Ratio**

This performance criterion evaluates the bank's average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, product offerings, market share, and the area where they are located (operating within the same counties).

Loan-to-Deposit Ratios						
The Apollo Trust Company, Apollo, Pennsylvania				Elderton State Bank, Elderton, PA	Marion Center Bank, Indiana, PA	Custom Peer Ratio
As of Date	Net Loans \$(000s)	Total Deposits \$(000s)	Bank Ratio	Peer 1 Ratio	Peer 2 Ratio	Custom Peer Ratio
March 31, 2021	137,976	153,826	89.7	91.7	76.3	84.0
December 31, 2020	129,941	143,250	90.7	93.8	78.9	86.3
September 30, 2020	127,110	147,668	86.1	94.6	83.8	89.2
June 30, 2020	122,806	135,290	90.8	95.9	83.6	89.7
March 31, 2020	117,816	128,252	91.9	98.4	84.6	91.5
December 31, 2019	117,216	126,314	92.8	95.0	85.8	90.4
September 30, 2019	115,263	131,020	88.0	96.7	85.1	90.9
June 30, 2019	114,445	123,898	92.4	98.6	87.9	93.3
March 31, 2019	113,842	130,391	87.3	98.0	86.1	92.1
December 31, 2018	111,887	129,296	86.5	101.2	90.5	95.9
September 30, 2018	110,129	133,299	82.6	102.1	91.9	97.0
June 30, 2018	107,125	123,440	86.8	101.1	91.1	96.1
March 31, 2018	102,284	126,702	80.7	99.6	88.4	94.0
December 31, 2017	96,383	128,630	74.9	98.9	87.4	93.2
September 30, 2017	94,687	132,608	71.4	102.8	84.2	93.5
June 30, 2017	91,902	126,946	72.4	101.5	82.8	92.1
March 31, 2017	88,258	125,803	70.2	99.3	81.3	90.3
December 31, 2016	82,656	129,114	64.0	106.2	83.8	95.0
September 30, 2016	79,144	126,395	62.6	107.4	82.1	94.8
June 30, 2016	73,331	123,969	59.2	104.5	80.2	92.3
March 31, 2016	65,774	121,073	54.3	103.0	76.7	89.8
December 31, 2015	62,631	121,132	51.7	104.8	75.1	90.0
Quarterly Loan-to-Deposit Ratio Average Since the Previous Evaluation			78.5	99.8	84.0	92.9

- Apollo's LTD ratio is considered reasonable. During this period, Apollo's LTD ratio averaged 78.5%, which was below the custom peer group average of 92.9%. Bank management indicated increasing total deposits can be attributed to more saving and less spending during the COVID-19 pandemic (latest four quarters) and increasing net loans due to low mortgage interest rates and more owner-occupied and non-owner occupied residential lending.

**Assessment Area Concentration**

Apollo's loans were analyzed to determine the volume of lending inside and outside the bank's AA. During the evaluation period, a majority of Apollo's loans are in the AA.

**Lending Inside and Outside the Assessment Area**

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	22	59.5	\$1,103	42.2	15	40.5	\$1,508	57.8
Home Purchase - Conventional	20	13.4	\$2,084	8.4	129	86.6	\$22,822	91.6
Multi-Family Housing	2	8.3	\$260	1.6	22	91.7	\$15,521	98.4
Other Purpose Closed-End	0	0	\$0	0	12	100	\$980	100
Refinancing	28	22.8	\$2,788	13.3	95	77.2	\$18,105	86.7
Total HMDA related	72	20.9	\$6,235	9.6	273	79.1	\$58,936	90.4
<b>TOTAL LOANS</b>	<b>72</b>	<b>20.9</b>	<b>\$6,235</b>	<b>9.6</b>	<b>273</b>	<b>79.1</b>	<b>\$58,936</b>	<b>90.4</b>

Note: Affiliate loans not included

- For the lending period including the last quarter of 2015 and 2016-2017, only 20.9% by volume and 9.6% of total dollar amount of Apollo’s HMDA loans were made inside the AA. This is a poor concentration of lending in the AA.

**Lending Inside and Outside the Assessment Area**

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Motor Vehicle	60	85.7	\$1,133	83.6	10	14.3	\$222	16.4
Other - Secured	16	94.1	\$206	95.4	1	5.9	\$10	4.6
Other - Unsecured	57	90.5	\$196	87.6	6	9.5	\$28	12.4
Total Consumer related	133	88.7	\$1,535	85.5	17	11.3	\$260	14.5
Home Improvement	44	89.8	\$2,426	85.9	5	10.2	\$399	14.1
Home Purchase - Conventional	102	72.9	\$15,658	70.6	38	27.1	\$6,528	29.4
Multi-Family Housing	9	56.3	\$9,188	73.8	7	43.8	\$3,267	26.2
Other Purpose Closed-End	36	87.8	\$2,037	83.5	5	12.2	\$403	16.5
Refinancing	88	80.7	\$11,820	75.7	21	19.3	\$3,788	24.3
Total HMDA related	279	78.6	\$41,129	74.1	76	21.4	\$14,385	25.9
Home Equity	8	88.9	\$330	79.5	1	11.1	\$85	20.5
Total Non-HMDA	8	88.9	\$330	79.5	1	11.1	\$85	20.5
Small Business	418	83.6	\$28,739	54.1	82	16.4	\$24,362	45.9
Total Small Bus. related	418	83.6	\$28,739	54.1	82	16.4	\$24,362	45.9
<b>TOTAL LOANS</b>	<b>838</b>	<b>82.6</b>	<b>\$71,733</b>	<b>64.7</b>	<b>176</b>	<b>17.4</b>	<b>\$39,092</b>	<b>35.3</b>

Note: Affiliate loans not included

- For the lending period of 2018, the bank’s HMDA loans were analyzed and for the lending period of 2019-2020, Apollo’s consumer, HMDA, home equity, and small business loans were analyzed to determine the volume of lending inside and outside the AA. Of Apollo’s total loans, 82.6%, by volume and 64.7% of total dollar amount were made inside the AA. This is a reasonable concentration of lending in the AA.

**Geographic Distribution of Loans**

Apollo’s geographic distribution reflects a reasonable dispersion of loans. Apollo has a substantial level of lending gaps.

Tract Income Level	Percentage of Lending Penetration					
	2015	2016	2017	2018	2019	2020
Low	0.0%	0.0%	0.0%	4.3%	8.7%	10.9%
Moderate	50.0%	50.0%	83.3%	14.3%	19.0%	22.6%
Middle	18.2%	54.5%	72.7%	20.0%	25.7%	30.5%
Upper	0.0%	0.0%	0.0%	14.6%	20.8%	16.7%
Unknown	0.0%	0.0%	0.0%	7.1%	0.0%	0.0%
<b>Total</b>	<b>29.4%</b>	<b>52.9%</b>	<b>76.5%</b>	<b>14.5%</b>	<b>19.2%</b>	<b>21.5%</b>

In 2016 and 2017, the penetration rate was 50.0% and 83.3% in moderate-income tracts and the bank was able to make loans in a majority of tracts across the AA. However, in 2018, Apollo expanded its delineated AA to include a portion of Allegheny County. While Apollo did not penetrate a majority of tracts, particularly LMI tracts in 2018-2020, the penetration rate in LMI tracts increased each year. Also, LMI tracts have owner-occupancy rates of less than 45.0%, rental rates over 40.0%, and vacancy rates over 15.0%, which likely impacted Apollo’s ability to lend in these areas.

**HMDA Lending**

During the evaluation period, Apollo made 238 HMDA loans totaling \$32.3 million comprised of 122 home purchase loans totaling \$17.7 million and 116 refinance loans totaling \$14.6 million. Apollo’s performance was compared to the percentage of owner-occupied units by tract income (proxy) and the aggregate of all lenders. Apollo’s geographic distribution of HMDA loans is reasonable.

**Home Purchase Lending**

Apollo made 29 home purchase loans totaling \$4.1 million in 2020. Apollo originated two (6.9%) home purchase loans in low-income tracts, which exceeded the percentage of owner-occupied units at 6.3% and the aggregate of all lenders at 3.5%. Apollo originated 11 (37.9%) home purchase loans in moderate-income tracts, which significantly exceeded the percentage of owner-occupied units at 23.8% and the aggregate of all lenders at 21.4%.

Apollo made 34 home purchase loans totaling \$4.9 million in 2019. Apollo originated two (5.9%) home purchase loans in low-income tracts, which was below the percentage of owner-occupied units at 6.3% and significantly exceeded the aggregate of all lenders at 3.6%. Apollo originated six (17.6%) home purchase loans in moderate-income tracts, which was below the percentage of owner-occupied units at 23.8% and the aggregate of all lenders at 23.4%.

The geographic distribution of home purchase loans in low-income tracts is excellent, while the performance in moderate-income tracts is reasonable. Due to the strong performance in low-income tracts, the geographic distribution of home purchase loans is excellent.

### ***Refinance Lending***

Apollo made 43 refinance loans totaling \$6.8 million in 2020. Apollo originated no refinance loans in low-income tracts, compared to the percentage of owner-occupied units at 6.3% and the aggregate of all lenders at 2.3%. Therefore, the geographic distribution of refinance loans in low-income tracts is very poor. Apollo originated 10 (23.3%) refinance loans in moderate-income tracts, which was comparable the percentage of owner-occupied units at 23.8% and exceeded the aggregate of all lenders at 16.0%. Therefore, the geographic distribution of refinance loans in moderate-income tracts is reasonable.

The geographic distribution of refinance loans in low-income tracts is very poor, while the performance in moderate-income tracts is reasonable. Overall, the geographic distribution of refinance loans is reasonable.

### **HMDA Lending (Combined)**

Apollo made 107 HMDA loans totaling \$12.9 million in 2018. Apollo originated 3 (2.8%) HMDA loans in low-income tracts, which was below the percentage of owner-occupied units at 6.3% and aggregate of all lenders at 3.7%. Apollo originated 33 (30.8%) HMDA loans in moderate-income tracts, which exceeded the percentage of owner-occupied units at 23.8% and the aggregate of all lenders at 22.2%.

Apollo made 43 HMDA loans totaling \$2.9 million in 2017. Apollo originated 11 (25.6%) HMDA loans in moderate-income tracts, which exceeded the percentage of owner-occupied units at 20.0% and the aggregate of all lenders at 17.1%.

Apollo made 19 HMDA loans totaling \$2.5 million in 2016. Apollo originated seven (36.8%) HMDA loans in moderate-income tracts, which exceeded the percentage of owner-occupied units at 30.7% and the aggregate of all lenders at 25.5%.

Apollo made 10 HMDA loans totaling \$842,000 in 2015. Apollo originated seven (70.0%) HMDA loan in moderate-income tracts, which exceeded the percentage of owner-occupied units at 30.7% and the aggregate of all lenders at 29.9%.

The geographic distribution of HMDA loans in low-income tracts is reasonable, while the performance in moderate-income tracts excellent. Because performance consistently exceeded proxy and the aggregate of all lenders in moderate-income tracts, the geographic distribution of HMDA loans is excellent.



### **Small Business Lending**

Apollo made 115 small business loans totaling \$10.1 million in 2020. Apollo originated no small business loans in low-income tracts, compared to the percentage of businesses at 8.6%. Apollo originated seven (6.1%) small business loans in moderate-income tracts, which was significantly below the percentage of businesses at 20.2%.

Apollo made 303 small business loans totaling \$18.7 million in 2019. Apollo originated no small business loans in low-income tracts, compared to the percentage of businesses at 8.5%. Apollo originated five (1.7%) small business loans in moderate-income tracts, which was significantly below the percentage of businesses at 20.1%.

The geographic distribution of small business loans in low-income tracts is very poor and the performance in moderate-income tracts is poor. The proxies indicate there is opportunity to make loans in LMI tracts. While the bank's ability to originate small business loans in 2020 may have been impacted by the COVID-19 crisis, Apollo made fewer loans in LMI tracts in 2019. Therefore, the geographic distribution of small business loans is poor.

### **Consumer Lending**

During the evaluation period, Apollo made 197 consumer loans totaling \$2.2 million and were comprised of 109 motor vehicle loans totaling \$1.9 million and 88 unsecured loans totaling \$318,000. Apollo's performance was compared to the percentage of households by tract income (proxy). Apollo's geographic distribution of consumer loans is reasonable.

### **Motor Vehicle Lending**

Apollo made 49 motor vehicle loans totaling \$781,000 in 2020. Apollo originated two (4.1%) motor vehicle loans in low-income tracts, which was significantly below the percentage of households at 10.5%. Apollo originated 21 (42.9%) motor vehicle loans in moderate-income tracts, which significantly exceeded the percentage of households at 27.2%.

Apollo made 60 motor vehicle loans totaling \$1.1 million in 2019. Apollo originated one (1.7%) motor vehicle loan in low-income tracts, which was significantly below the percentage of households at 10.5%. Apollo originated 21 (35.0%) motor vehicle loans in moderate-income tracts, which exceeded the percentage of households at 27.2%.

The geographic distribution of motor vehicle loans in low-income tracts is poor, while the performance in moderate-income tracts is excellent. Due to varied performance, the geographic distribution of motor vehicle loans is reasonable.



### **Unsecured Consumer Lending**

Apollo made 31 unsecured loans totaling \$122,000 in 2020. Apollo made no unsecured loans in low-income tracts, compared to the percentage of households at 10.5%. Apollo originated 10 (32.3%) unsecured loans in moderate-income tracts, which exceeded the percentage of households at 27.2%.

Apollo made 57 unsecured loans totaling \$196,000 in 2019. Apollo made no unsecured loans in low-income tracts, compared to the percentage of households at 10.5%. Apollo originated 32 (56.1%) unsecured loans in moderate-income tracts, which exceeded the percentage of households at 27.2%.

The geographic distribution of unsecured loans in low-income tracts is very poor. Apollo made no unsecured loans in these tracts. The performance in moderate-income tracts is excellent. Due to varied performance, the geographic distribution of unsecured loans is reasonable.

### **Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes**

The bank's lending has a reasonable distribution among individuals of different income levels and businesses of different sizes.

### **HMDA Lending**

During the evaluation period, Apollo made 238 HMDA loans totaling \$32.3 million comprised of 122 home purchase loans totaling \$17.7 million and 116 refinance loans totaling \$14.6 million. Apollo's performance was compared to the percentage of families by family income (proxy) and the aggregate of all lenders. Apollo's borrower distribution of HMDA loans is reasonable.

### **Home Purchase Lending**

Apollo made 29 home purchase loans totaling \$4.1 million in 2020. Apollo also made nine (31.0%) home purchase loans to borrowers with unknown-income designations. Apollo originated no home purchase loans to low-income borrowers, compared to the percentage of families at 26.1% and the aggregate of all lenders at 12.8%. While Apollo made no loans, 44.0% of renters are cost-burdened, which limits their ability to purchase a home. Apollo originated two (6.9%) home purchase loans to moderate-income borrowers, which was significantly below the percentage of families at 38.5% and the aggregate of all lenders at 25.2%.

Apollo made 34 home purchase loans totaling \$4.9 million in 2019. Apollo also made five (14.7%) home purchase loans to borrowers with unknown-income designations. Apollo originated four (11.8%) home purchase loans to low-income borrowers, which was significantly below the percentage of families at 26.1% and exceeded the aggregate of all lenders at 11.4%. Apollo originated four (11.8%) home purchase loans to moderate-income borrowers, which was below the percentage of families at 17.9% and well below the aggregate of all lenders

at 24.9%.

The borrower distribution of home purchase loans to low-income borrowers is reasonable, as is the performance to moderate-income borrowers. While Apollo's lending performance varied compared to proxy and the aggregate of all lenders, slightly over 22.0% of loans were made to borrowers with unknown-income designations. Based on performance to borrowers with known incomes, the borrower distribution of home purchase loans is reasonable.

### ***Refinance Lending***

Apollo made 43 refinance loans totaling \$6.9 million in 2020. Apollo also made nine (20.9%) refinance loans to borrowers with unknown-income designations. Apollo originated two (4.7%) refinance loans to low-income borrowers, which was significantly below the percentage of families at 26.1% and below the aggregate of all lenders at 7.3%. Apollo originated five (11.6%) refinance loans to moderate-income borrowers, which was below the percentage of families at 17.9% and the aggregate of all lenders at 16.5%.

The borrower distribution of refinance loans to low-income borrowers is poor and the performance to moderate-income borrowers is reasonable. Overall, the borrower distribution of refinance loans is reasonable.

### **HMDA Lending (Combined)**

Apollo made 107 HMDA loans totaling \$12.9 million in 2018. Apollo also made 16 (15.0%) HMDA loans to borrowers with unknown-income designations. Apollo originated 15 (14.0%) HMDA loans to low-income borrowers, which was below the percentage of families at 26.1% and significantly exceeded the aggregate of all lenders at 11.6%. Apollo originated 24 (22.4%) HMDA loans to moderate-income borrowers, which exceeded the percentage of families at 17.9% and comparable to the aggregate of all lenders at 22.7%.

Apollo made 43 HMDA loans totaling \$2.9 million in 2017. Apollo also made two (14.7%) HMDA loans to borrowers with unknown-income designations. Apollo originated eight (18.6%) HMDA loans to low-income borrowers, which was below the percentage of families at 81.5% and below the aggregate of all lenders at 13.1%. Apollo originated eight (18.6%) HMDA loans to moderate-income borrowers, which exceeded the percentage of families at 87.0% and was comparable to the aggregate of all lenders at 23.5%.

Apollo originated 19 HMDA loans totaling \$2.5 million in 2016. Apollo also made two (10.5%) HMDA loans to borrowers with unknown-income designations. Apollo originated one (5.3%) HMDA loan to low-income borrowers, which was significantly below the percentage of families at 22.7% and the aggregate of all lenders at 10.6%. Apollo originated two (10.5%) HMDA loan to moderate-income borrowers, which was below the percentage of families at 50.8% and the aggregate of all lenders at 22.2%.

Apollo made 10 HMDA loans totaling \$842,000 in 2015. Apollo also made two (20.0%) HMDA loans to borrowers with unknown-income designations. Apollo originated one (10.0%) HMDA loan to low-income borrowers, which was below the percentage of families at 23.2% and slightly below the aggregate of all lenders at 10.8%. Apollo originated three (30.0%) HMDA loan to moderate-income borrowers, which exceeded the percentage of families at 20.7% and the aggregate of all lenders at 24.4%.

The borrower distribution of HMDA loans to low-income borrowers is reasonable and the performance to moderate-income borrowers is reasonable. Due to varied performance compared to proxy and the aggregate of all lenders, the borrower distribution of HMDA loans is reasonable.

### **Small Business Lending**

Apollo made 115 loans totaling \$10.1 million to businesses of different sizes in 2020, of which 76 (66.1%) loans totaling \$6.8 million were made to businesses with unknown gross annual revenues. For businesses with known incomes, Apollo made eight (7.0%) loans totaling \$1.7 million, compared to the percentage of businesses with revenues of less than \$1.0 million at 89.3%. Therefore, Apollo has a poor distribution among businesses of different sizes.

However, Apollo made 83.5% of its small-dollar loans in amounts of \$100,000 or less. This indicates a willingness of the bank to lend in smaller amounts, which tends to represent amountstypically requested by small businesses. Apollo exhibits responsiveness to credit needs of small businesses across the AA.

Apollo made 303 loans totaling \$18.7 million to businesses of different sizes in 2019, of which 207 (68.3%) loans totaling \$13.8 million were made to businesses with unknown gross annual revenues. For businesses with known incomes, Apollo made four (1.3%) loans totaling \$897,000, compared to the percentage of businesses with revenues of less than \$1.0 million at 88.9%. Therefore, Apollo has a poor distribution among businesses of different sizes.

However, Apollo made 95.4% of its small-dollar loans in amounts of \$100,000 or less. This indicates a willingness of the bank to lend in smaller amounts, which tends to represent amountstypically requested by small businesses. Apollo exhibits responsiveness to credit needs of smallbusinesses across the AA.

While this analysis was skewed by the large percentage of businesses with unknown gross annual revenues, Apollo's willingness to lend in smaller amounts exhibits responsiveness to credit needs of small businesses in the AA. The need for access to capital, especially for small businesses, is critical in order for new businesses to start and existing businesses to expand. Therefore, Apollo's distribution to businesses of different sizes is reasonable.

### **Consumer Lending**

During the evaluation period, Apollo made 197 consumer loans totaling \$2.2 million comprised of 109 motor vehicle loans totaling \$1.9 million and 88 unsecured loans totaling \$318,000. Apollo's performance was compared to the percentage of households by household income (proxy). Apollo's borrower distribution of consumer loans is reasonable. Apollo was able to make loans to LMI borrowers and having access to funding for reliable transportation and small-dollar unsecured credit for daily and/or emergency expenses is particularly crucial to LMI individuals and families.

### **Motor Vehicle Lending**

Apollo made 49 motor vehicle loans totaling \$781,000 in 2020. Apollo also made 17 (34.7%) motor vehicle loans to borrowers with unknown-income designations. Apollo originated 11 (22.4%) motor vehicle loans to low-income borrowers, which was below the percentage of households at 29.8%. Apollo originated 12 (24.5%) motor vehicle loans to moderate-income borrowers, which significantly exceeded the percentage of households at 16.2%.

Apollo made 60 motor vehicle loans totaling \$1.1 million in 2019. Apollo also made 22 (36.7%) motor vehicle loans to borrowers with unknown-income designations. Apollo originated one (1.7%) motor vehicle loans to low-income borrowers, which was below the percentage of households at 29.8%. Apollo originated 12 (24.5%) motor vehicle loans to moderate-income borrowers, which significantly exceeded the percentage of households at 16.2%.

The borrower distribution of motor vehicle loans to low-income borrowers is reasonable, while the performance to moderate-income borrowers is excellent. While Apollo's lending performance varied compared to proxy and the aggregate of all lenders, nearly 36.0% of loans were made to borrowers with unknown income designations. Based on performance to borrowers with known incomes, the borrower distribution of motor vehicle loans is reasonable.

### ***Unsecured Consumer Lending***

Apollo made 31 unsecured loans totaling \$122,000 in 2020. Apollo also made 12 (38.7%) unsecured loans to borrowers with unknown-income designations. Apollo originated 14 (45.2%) unsecured loans to low-income borrowers, which significantly exceeded the percentage of households at 29.8%. Apollo originated three (9.7%) unsecured loans to moderate-income borrowers, which was below the percentage of households at 16.2%.

Apollo made 57 unsecured loans totaling \$196,000 in 2019. Apollo also made 16 (28.1%) unsecured loans to borrowers with unknown-income designations. Apollo originated 29 (50.9%) unsecured loans to low-income borrowers, which significantly exceeded the percentage of households at 29.8%. Apollo originated 10 (17.5%) unsecured loans to moderate-income borrowers, which exceeded the percentage of households at 16.2%.

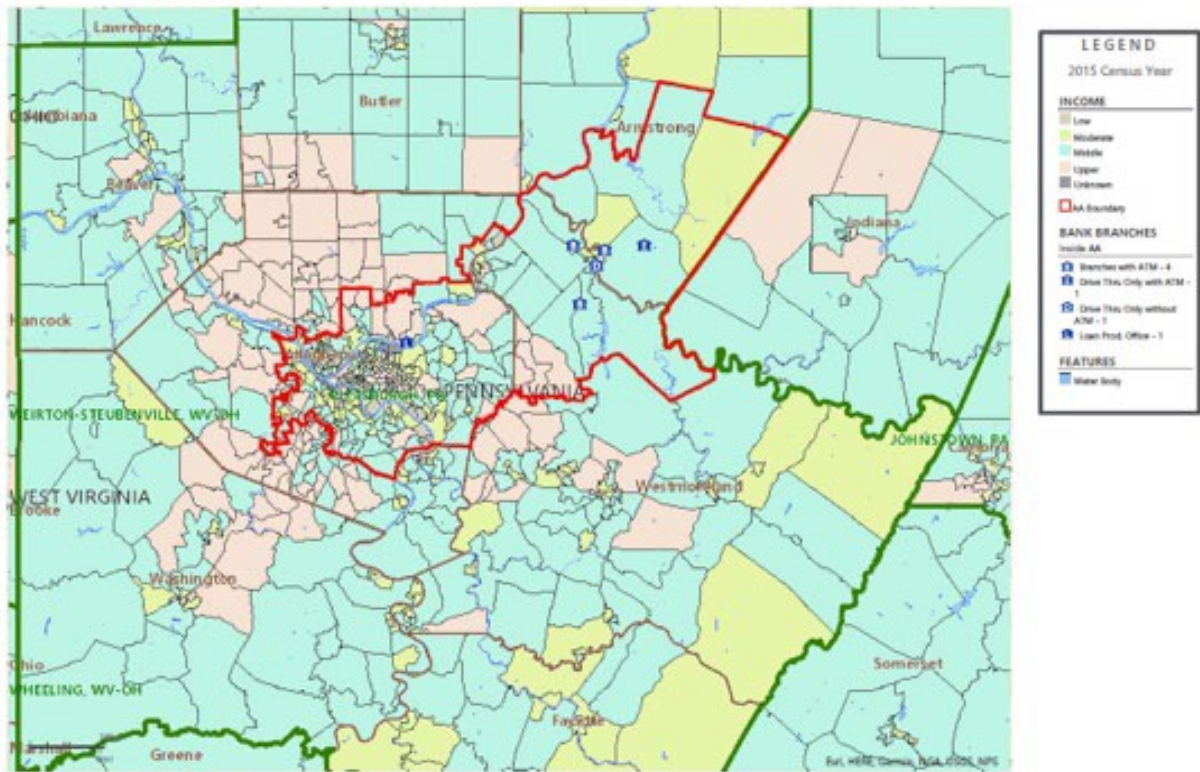
The borrower distribution of unsecured loans to low-income borrowers is excellent, as is the performance to moderate-income borrowers. Due to the consistently strong performance compared to proxy and the aggregate of all lenders, the borrower distribution of unsecured loans is reasonable.

**FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

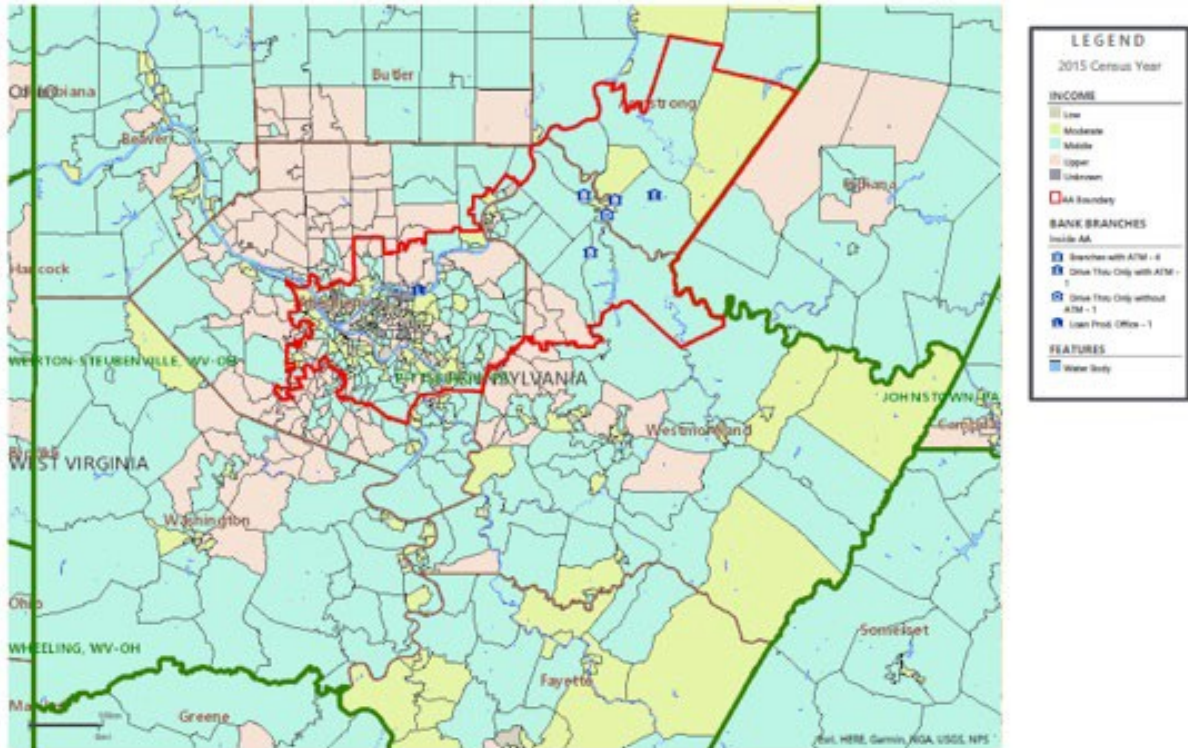
Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A - ASSESSMENT AREA MAPS

2020 Pittsburgh, PA MSA #38300

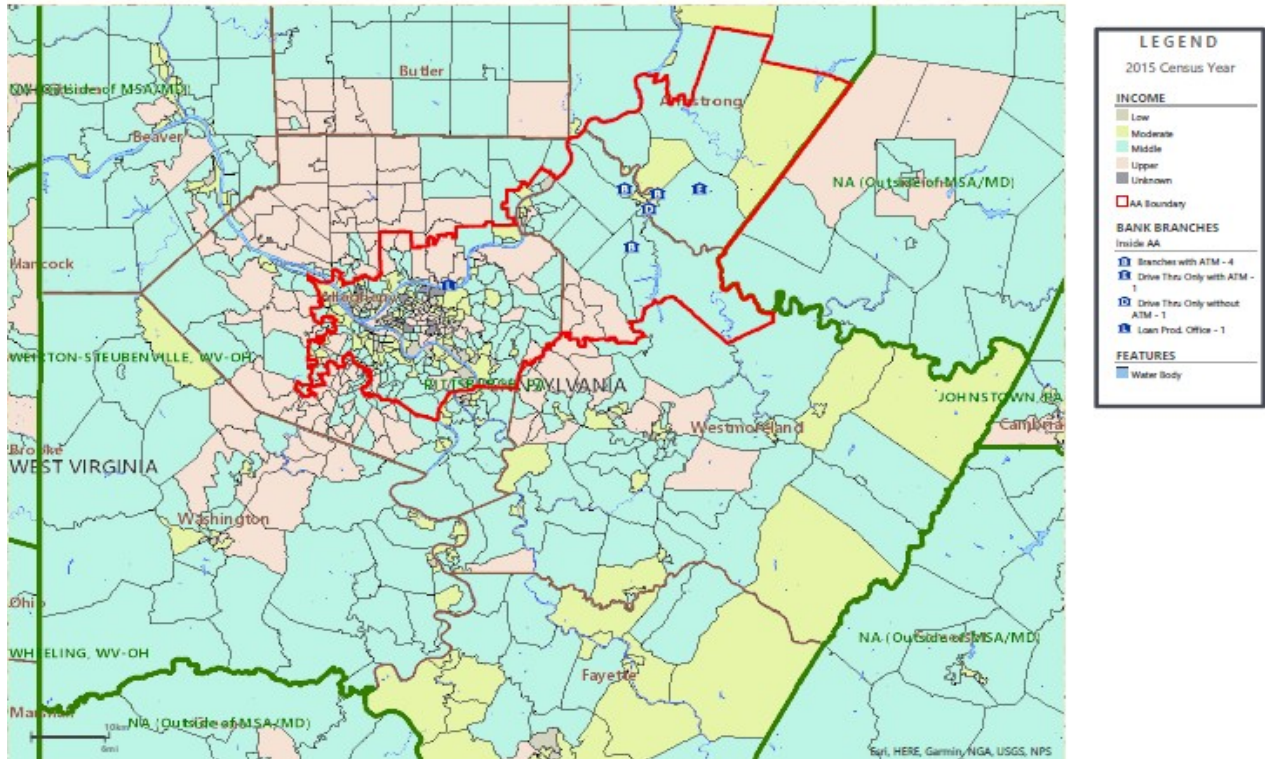


2019 Pittsburgh, PA MSA #38300



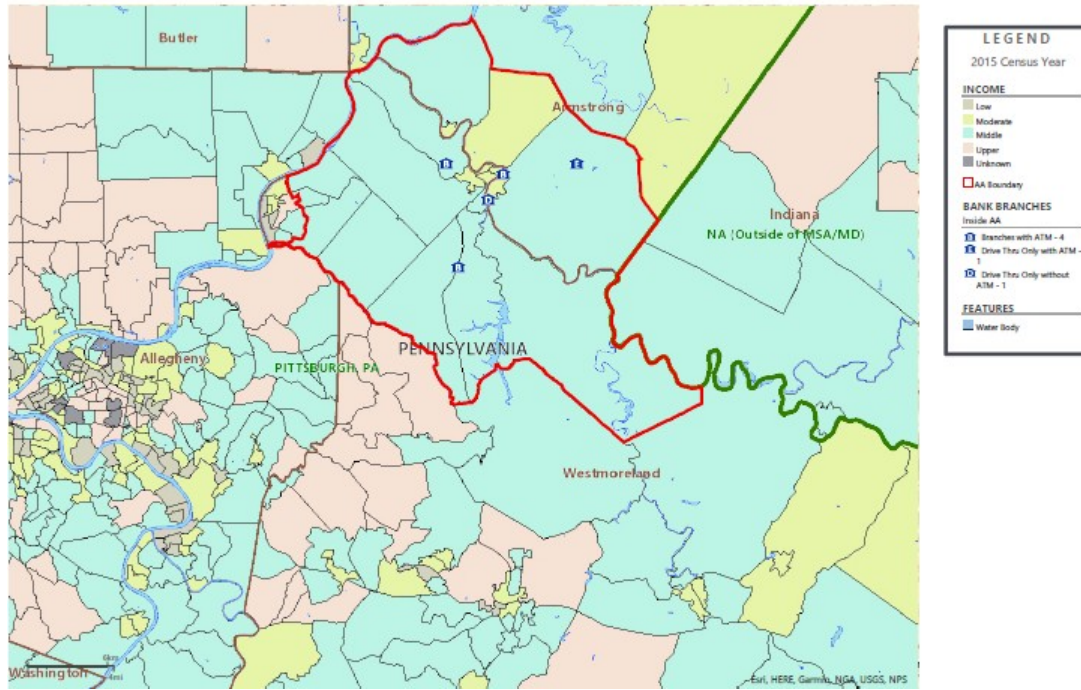


2018 Pittsburgh, PA MSA #38300

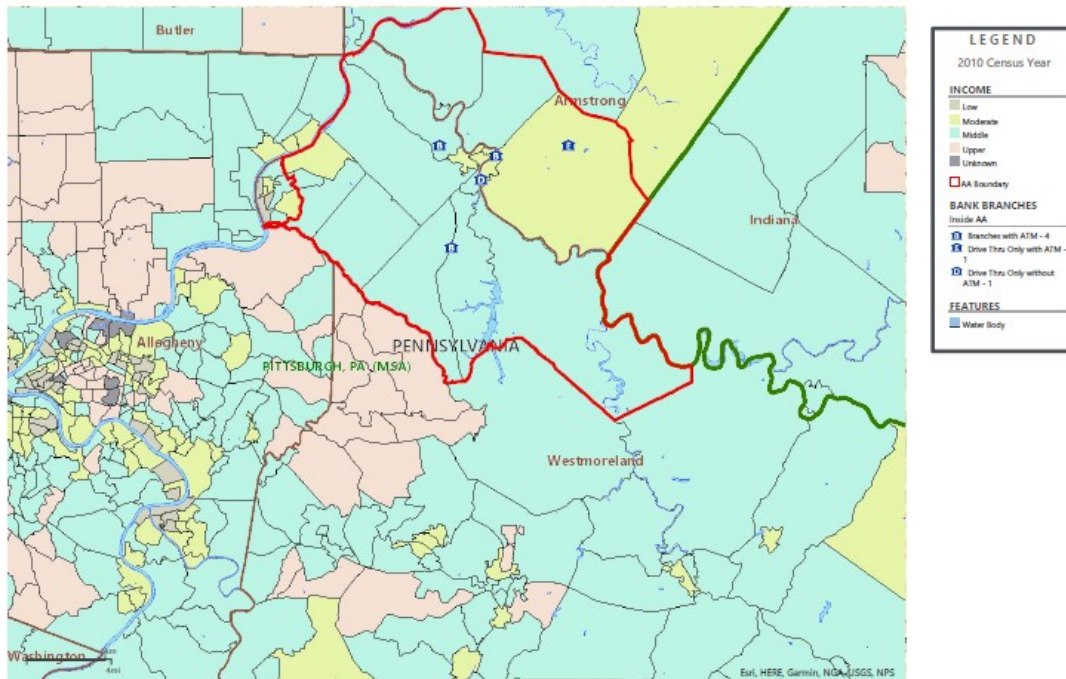




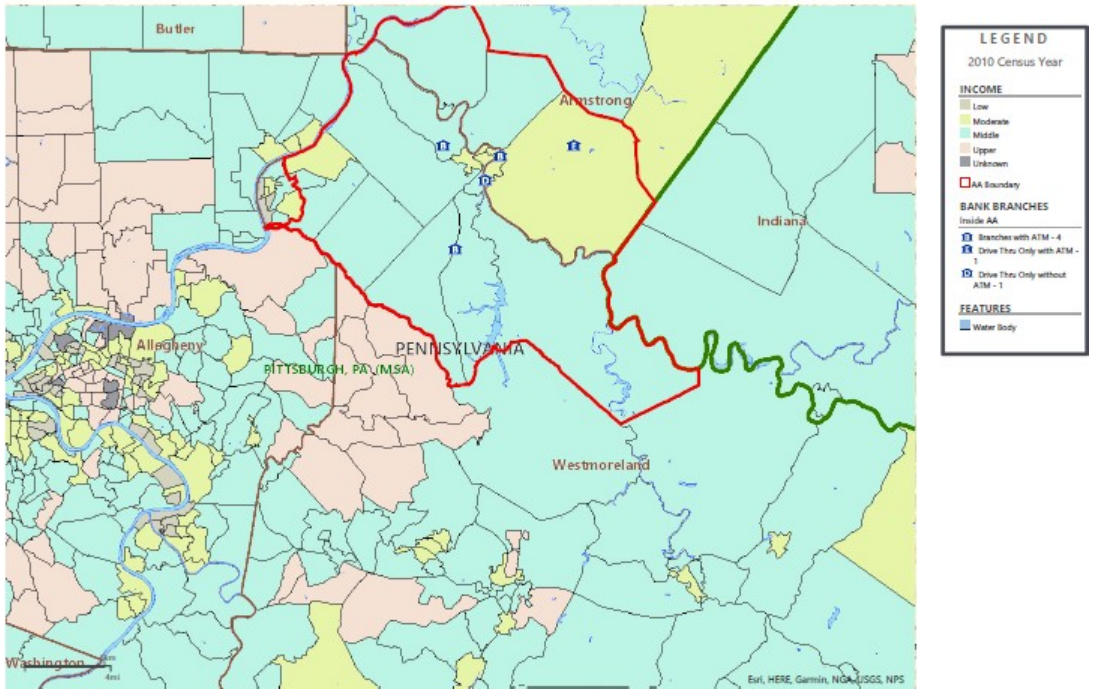
2017 Pittsburgh, PA MSA #38300



2016 Pittsburgh, PA MSA #38300



2015 Pittsburgh, PA MSA #38300



APPENDIX B – DEMOGRAPHIC INFORMATION

2020 PITTSBURGH, PA MSA #38300 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	46	15.5	19,334	9.8	6,838	35.4	51,412	26.1
Moderate	84	28.3	50,250	25.5	8,474	16.9	35,296	17.9
Middle	105	35.4	87,400	44.4	6,199	7.1	39,671	20.1
Upper	48	16.2	39,777	20.2	1,433	3.6	70,520	35.8
Unknown	14	4.7	138	0.1	63	45.7	0	0.0
<b>Total AA</b>	<b>297</b>	<b>100.0</b>	<b>196,899</b>	<b>100.0</b>	<b>23,007</b>	<b>11.7</b>	<b>196,899</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	48,112	13,622	6.3	28.3	24,226	50.4	10,264	21.3
Moderate	114,604	51,382	23.8	44.8	46,530	40.6	16,692	14.6
Middle	169,479	103,163	47.7	60.9	50,915	30.0	15,401	9.1
Upper	75,252	47,898	22.2	63.7	21,351	28.4	6,003	8.0
Unknown	1,402	112	0.1	8.0	1,010	72.0	280	20.0
<b>Total AA</b>	<b>408,849</b>	<b>216,177</b>	<b>100.0</b>	<b>52.9</b>	<b>144,032</b>	<b>35.2</b>	<b>48,640</b>	<b>11.9</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	3,477	8.6	3,106	8.6	323	8.4	48	9.5
Moderate	8,139	20.2	7,327	20.4	690	18.0	122	24.3
Middle	15,654	38.9	14,265	39.7	1,197	31.3	192	38.2
Upper	12,288	30.5	10,688	29.7	1,466	38.3	134	26.6
Unknown	732	1.8	574	1.6	151	3.9	7	1.4
<b>Total AA</b>	<b>40,290</b>	<b>100.0</b>	<b>35,960</b>	<b>100.0</b>	<b>3,827</b>	<b>100.0</b>	<b>503</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>89.3</b>	<b>9.5</b>	<b>1.2</b>		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	7	4.1	7	4.3	0	0.0	0	0.0
Moderate	36	21.3	35	21.3	1	20.0	0	0.0
Middle	86	50.9	82	50.0	4	80.0	0	0.0
Upper	40	23.7	40	24.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>169</b>	<b>100.0</b>	<b>164</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>97.0</b>	<b>3.0</b>	<b>0.0</b>		
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2019 PITTSBURGH, PA MSA #38300 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	46	15.5	19,334	9.8	6,838	35.4	51,412	26.1
Moderate	84	28.3	50,250	25.5	8,474	16.9	35,296	17.9
Middle	105	35.4	87,400	44.4	6,199	7.1	39,671	20.1
Upper	48	16.2	39,777	20.2	1,433	3.6	70,520	35.8
Unknown	14	4.7	138	0.1	63	45.7	0	0.0
<b>Total AA</b>	<b>297</b>	<b>100.0</b>	<b>196,899</b>	<b>100.0</b>	<b>23,007</b>	<b>11.7</b>	<b>196,899</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	48,112	13,622	6.3	28.3	24,226	50.4	10,264	21.3
Moderate	114,604	51,382	23.8	44.8	46,530	40.6	16,692	14.6
Middle	169,479	103,163	47.7	60.9	50,915	30.0	15,401	9.1
Upper	75,252	47,898	22.2	63.7	21,351	28.4	6,003	8.0
Unknown	1,402	112	0.1	8.0	1,010	72.0	280	20.0
<b>Total AA</b>	<b>408,849</b>	<b>216,177</b>	<b>100.0</b>	<b>52.9</b>	<b>144,032</b>	<b>35.2</b>	<b>48,640</b>	<b>11.9</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	3,376	8.5	3,006	8.5	322	8.2	48	9.7
Moderate	7,995	20.1	7,175	20.3	707	18.0	113	22.9
Middle	15,425	38.8	14,010	39.7	1,225	31.2	190	38.5
Upper	12,227	30.8	10,569	29.9	1,522	38.7	136	27.5
Unknown	713	1.8	551	1.6	155	3.9	7	1.4
<b>Total AA</b>	<b>39,736</b>	<b>100.0</b>	<b>35,311</b>	<b>100.0</b>	<b>3,931</b>	<b>100.0</b>	<b>494</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>88.9</b>		<b>9.9</b>		<b>1.2</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	12	6.9	12	7.1	0	0.0	0	0.0
Moderate	35	20.1	34	20.0	1	25.0	0	0.0
Middle	82	47.1	79	46.5	3	75.0	0	0.0
Upper	45	25.9	45	26.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>174</b>	<b>100.0</b>	<b>170</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>97.7</b>		<b>2.3</b>		<b>0.0</b>
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2018 PITTSBURGH, PA MSA #38300 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	46	15.5	19,334	9.8	6,838	35.4	51,412	26.1
Moderate	84	28.3	50,250	25.5	8,474	16.9	35,296	17.9
Middle	105	35.4	87,400	44.4	6,199	7.1	39,671	20.1
Upper	48	16.2	39,777	20.2	1,433	3.6	70,520	35.8
Unknown	14	4.7	138	0.1	63	45.7	0	0.0
<b>Total AA</b>	<b>297</b>	<b>100.0</b>	<b>196,899</b>	<b>100.0</b>	<b>23,007</b>	<b>11.7</b>	<b>196,899</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	48,112	13,622	6.3	28.3	24,226	50.4	10,264	21.3
Moderate	114,604	51,382	23.8	44.8	46,530	40.6	16,692	14.6
Middle	169,479	103,163	47.7	60.9	50,915	30.0	15,401	9.1
Upper	75,252	47,898	22.2	63.7	21,351	28.4	6,003	8.0
Unknown	1,402	112	0.1	8.0	1,010	72.0	280	20.0
<b>Total AA</b>	<b>408,849</b>	<b>216,177</b>	<b>100.0</b>	<b>52.9</b>	<b>144,032</b>	<b>35.2</b>	<b>48,640</b>	<b>11.9</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	3,357	8.5	2,974	8.5	336	8.3	47	9.4
Moderate	7,895	19.9	7,064	20.1	715	17.7	116	23.2
Middle	15,354	38.7	13,884	39.5	1,274	31.5	196	39.2
Upper	12,393	31.2	10,708	30.5	1,551	38.4	134	26.8
Unknown	694	1.7	522	1.5	165	4.1	7	1.4
<b>Total AA</b>	<b>39,693</b>	<b>100.0</b>	<b>35,152</b>	<b>100.0</b>	<b>4,041</b>	<b>100.0</b>	<b>500</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>88.6</b>	<b>10.2</b>	<b>1.3</b>		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	10	6.1	10	6.3	0	0.0	0	0.0
Moderate	33	20.1	32	20.1	1	20.0	0	0.0
Middle	82	50.0	78	49.1	4	80.0	0	0.0
Upper	39	23.8	39	24.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>164</b>	<b>100.0</b>	<b>159</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>97.0</b>	<b>3.0</b>	<b>0.0</b>		
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2017 PITTSBURGH, PA MSA #38300 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,838	22.8
Moderate	6	35.3	3,766	22.4	511	13.6	3,594	21.4
Middle	11	64.7	13,043	77.6	778	6.0	3,813	22.7
Upper	0	0.0	0	0.0	0	0.0	5,564	33.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>17</b>	<b>100.0</b>	<b>16,809</b>	<b>100.0</b>	<b>1,289</b>	<b>7.7</b>	<b>16,809</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	6,855	3,865	20.0	56.4	2,087	30.4	903	13.2
Middle	20,087	15,476	80.0	77.0	3,124	15.6	1,487	7.4
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
<b>Total AA</b>	<b>26,942</b>	<b>19,341</b>	<b>100.0</b>	<b>71.8</b>	<b>5,211</b>	<b>19.3</b>	<b>2,390</b>	<b>8.9</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	484	22.5	428	22.2	37	22.7	19	33.3
Middle	1,667	77.5	1,503	77.8	126	77.3	38	66.7
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
<b>Total AA</b>	<b>2,151</b>	<b>100.0</b>	<b>1,931</b>	<b>100.0</b>	<b>163</b>	<b>100.0</b>	<b>57</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>89.8</b>		<b>7.6</b>		<b>2.6</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	4	11.4	4	11.4	0	0.0	0	0.0
Middle	31	88.6	31	88.6	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
<b>Total AA</b>	<b>35</b>	<b>100.0</b>	<b>35</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>100.0</b>		<b>0.0</b>		<b>0.0</b>
Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2016 PITTSBURGH, PA MSA #38300 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,954	23.2
Moderate	6	35.3	5,565	32.6	667	12.0	3,539	20.7
Middle	11	64.7	11,510	67.4	696	6.0	4,066	23.8
Upper	0	0.0	0	0.0	0	0.0	5,516	32.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>17</b>	<b>100.0</b>	<b>17,075</b>	<b>100.0</b>	<b>1,363</b>	<b>8.0</b>	<b>17,075</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	9,057	5,915	30.7	65.3	2,287	25.3	855	9.4
Middle	17,319	13,377	69.3	77.2	2,672	15.4	1,270	7.3
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
<b>Total AA</b>	<b>26,376</b>	<b>19,292</b>	<b>100.0</b>	<b>73.1</b>	<b>4,959</b>	<b>18.8</b>	<b>2,125</b>	<b>8.1</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	696	28.7	636	28.9	42	25.8	18	29.5
Middle	1,731	71.3	1,567	71.1	121	74.2	43	70.5
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
<b>Total AA</b>	<b>2,427</b>	<b>100.0</b>	<b>2,203</b>	<b>100.0</b>	<b>163</b>	<b>100.0</b>	<b>61</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>90.8</b>		<b>6.7</b>		<b>2.5</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	10	25.6	10	25.6	0	0.0	0	0.0
Middle	29	74.4	29	74.4	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
<b>Total AA</b>	<b>39</b>	<b>100.0</b>	<b>39</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>100.0</b>		<b>0.0</b>		<b>0.0</b>
Source: 2016 FFIEC Census Data 2016 Dun & Bradstreet Data 2006-2010 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2015 PITTSBURGH, PA MSA #38300 AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,954	23.2
Moderate	6	35.3	5,565	32.6	667	12.0	3,539	20.7
Middle	11	64.7	11,510	67.4	696	6.0	4,066	23.8
Upper	0	0.0	0	0.0	0	0.0	5,516	32.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>17</b>	<b>100.0</b>	<b>17,075</b>	<b>100.0</b>	<b>1,363</b>	<b>8.0</b>	<b>17,075</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	9,057	5,915	30.7	65.3	2,287	25.3	855	9.4
Middle	17,319	13,377	69.3	77.2	2,672	15.4	1,270	7.3
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
<b>Total AA</b>	<b>26,376</b>	<b>19,292</b>	<b>100.0</b>	<b>73.1</b>	<b>4,959</b>	<b>18.8</b>	<b>2,125</b>	<b>8.1</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	660	28.7	606	29.0	37	24.7	17	29.8
Middle	1,638	71.3	1,485	71.0	113	75.3	40	70.2
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
<b>Total AA</b>	<b>2,298</b>	<b>100.0</b>	<b>2,091</b>	<b>100.0</b>	<b>150</b>	<b>100.0</b>	<b>57</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>91.0</b>		<b>6.5</b>		<b>2.5</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	10	21.7	10	21.7	0	0.0	0	0.0
Middle	36	78.3	36	78.3	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
<b>Total AA</b>	<b>46</b>	<b>100.0</b>	<b>46</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>100.0</b>		<b>0.0</b>		<b>0.0</b>
Source: 2015 FFIEC Census Data 2015 Dun & Bradstreet Data 2006-2010 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								



APPENDIX C – LENDING TABLES

Distribution of 2020 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Pittsburgh, PA MSA #38300							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	2	6.9	3.5	115	2.8	2.6	6.3
Moderate	11	37.9	21.4	1,578	38.1	16.5	23.8
Middle	12	41.4	49.5	1,900	45.9	44.0	47.7
Upper	4	13.8	25.5	547	13.2	36.8	22.2
<b>Total</b>	<b>29</b>	<b>100.0</b>	<b>100.0</b>	<b>4,140</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	2.3	0	0.0	1.7	6.3
Moderate	10	23.3	16.0	1,375	20.0	12.0	23.8
Middle	29	67.4	46.2	4,254	61.9	38.3	47.7
Upper	4	9.3	35.4	1,245	18.1	47.9	22.2
<b>Total</b>	<b>43</b>	<b>100.0</b>	<b>100.0</b>	<b>6,874</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	3.2	0	0.0	2.6	6.3
Moderate	1	16.7	18.8	10	3.1	14.8	23.8
Middle	4	66.7	47.0	252	77.5	39.9	47.7
Upper	1	16.7	30.9	63	19.4	42.6	22.2
<b>Total</b>	<b>6</b>	<b>100.0</b>	<b>100.0</b>	<b>325</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>							<b>Multifamily Units %</b>
Low	1	33.3	12.6	1,055	32.6	4.0	15.5
Moderate	2	66.7	39.9	2,178	67.4	27.5	24.8
Middle	0	0.0	30.3	0	0.0	32.8	38.6
Upper	0	0.0	16.0	0	0.0	32.1	20.6
<b>Total</b>	<b>3</b>	<b>100.0</b>	<b>100.0</b>	<b>3,233</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total HMDA Reportable Loans</b>							<b>Owner Occupied Units %</b>
Low	5	5.4	3.0	1,410	9.1	2.3	6.3
Moderate	27	29.3	19.0	5,375	34.7	15.5	23.8
Middle	51	55.4	47.6	6,867	44.3	40.2	47.7
Upper	9	9.8	30.3	1,855	12.0	41.5	22.2
<b>Total</b>	<b>92</b>	<b>100.0</b>	<b>100.0</b>	<b>15,507</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2020 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2020 HMDA Reportable Loans by Borrower Income Level Assessment Area: Pittsburgh, PA MSA #38300							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	0	0.0	12.8	0	0.0	7.2	26.1
Moderate	2	6.9	25.2	134	3.2	18.9	17.9
Middle	8	27.6	21.5	1,251	30.2	20.0	20.1
Upper	10	34.5	29.6	1,788	43.2	44.0	35.8
Unknown	9	31.0	11.0	967	23.4	10.0	0.0
<b>Total</b>	<b>29</b>	<b>100.0</b>	<b>100.0</b>	<b>4,140</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	2	4.7	7.3	88	1.3	3.4	26.1
Moderate	5	11.6	16.5	419	6.1	10.6	17.9
Middle	11	25.6	22.8	1,162	16.9	18.3	20.1
Upper	16	37.2	39.9	3,060	44.5	54.2	35.8
Unknown	9	20.9	13.4	2,145	31.2	13.5	0.0
<b>Total</b>	<b>43</b>	<b>100.0</b>	<b>100.0</b>	<b>6,874</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	1	16.7	11.4	10	3.1	7.5	26.1
Moderate	2	33.3	19.1	75	23.1	13.4	17.9
Middle	0	0.0	23.8	0	0.0	19.6	20.1
Upper	3	50.0	41.7	240	73.8	54.3	35.8
Unknown	0	0.0	4.1	0	0.0	5.2	0.0
<b>Total</b>	<b>6</b>	<b>100.0</b>	<b>100.0</b>	<b>325</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total HMDA Reportable Loans</b>							
Low	5	5.4	9.8	168	1.1	4.8	26.1
Moderate	10	10.9	19.7	676	4.4	13.0	17.9
Middle	23	25.0	21.6	2,809	18.1	17.1	20.1
Upper	33	35.9	34.5	5,509	35.5	44.5	35.8
Unknown	21	22.8	14.3	6,345	40.9	20.7	0.0
<b>Total</b>	<b>92</b>	<b>100.0</b>	<b>100.0</b>	<b>15,507</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2020 Small Business Lending by Income Level of Geography Assessment Area: Pittsburgh, PA MSA #38300					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	8.6
Moderate	7	6.1	2,136	21.2	20.2
Middle	98	85.2	6,883	68.4	38.9
Upper	10	8.7	1,047	10.4	30.5
<b>Total</b>	<b>115</b>	<b>100.0</b>	<b>10,066</b>	<b>100.0</b>	<b>100.0</b>
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2020 Small Business Lending by Revenue Size of Businesses Assessment Area: Pittsburgh, PA MSA #38300					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
<b>By Revenue</b>					
\$1 Million or Less	8	7.0	1,700	16.9	89.3
Over \$1 Million	31	27.0	1,559	15.5	9.5
Revenue Unknown	76	66.1	6,808	67.6	1.2
<b>Total</b>	<b>115</b>	<b>100.0</b>	<b>10,066</b>	<b>100.0</b>	<b>100.0</b>
<b>By Loan Size</b>					
\$100,000 or Less	96	83.5	3,907	38.8	
\$100,001 - \$250,000	13	11.3	2,271	22.6	
\$250,001 - \$1 Million	5	4.3	2,442	24.3	
<b>Total</b>	<b>115</b>	<b>100.0</b>	<b>10,066</b>	<b>100.0</b>	
<b>By Loan Size and Revenue \$1 Million or Less</b>					
\$100,000 or Less	1	12.5	64	3.8	
\$100,001 - \$250,000	5	62.5	732	43.1	
\$250,001 - \$1 Million	2	25.0	904	53.2	
<b>Total</b>	<b>8</b>	<b>100.0</b>	<b>1,700</b>	<b>100.0</b>	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2020 Consumer Loans by Income Level of Geography					
Assessment Area: Pittsburgh, PA MSA #38300					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
<b>Motor Vehicle Loans</b>					
Low	2	4.1	13	1.7	10.5
Moderate	21	42.9	328	42.0	27.2
Middle	26	53.1	440	56.3	42.8
Upper	0	0.0	0	0.0	19.2
<b>Total</b>	<b>49</b>	<b>100.0</b>	<b>781</b>	<b>100.0</b>	<b>100.0</b>
<b>Other – Secured Loans</b>					
Low	1	7.1	27	15.8	10.5
Moderate	3	21.4	24	14.0	27.2
Middle	9	64.3	98	57.3	42.8
Upper	1	7.1	22	12.9	19.2
<b>Total</b>	<b>14</b>	<b>100.0</b>	<b>171</b>	<b>100.0</b>	<b>100.0</b>
<b>Other – Unsecured Loans</b>					
Low	0	0.0	0	0.0	10.5
Moderate	10	32.3	33	27.0	27.2
Middle	21	67.7	89	73.0	42.8
Upper	0	0.0	0	0.0	19.2
<b>Total</b>	<b>31</b>	<b>100.0</b>	<b>122</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Consumer Loans</b>					
Low	3	3.2	40	3.7	10.5
Moderate	34	36.2	385	35.8	27.2
Middle	56	59.6	627	58.4	42.8
Upper	1	1.1	22	2.0	19.2
<b>Total</b>	<b>94</b>	<b>100.0</b>	<b>1,074</b>	<b>100.0</b>	<b>100.0</b>
Source: 2020 FFIEC Census Data					
2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2020 Consumer Loans by Borrower Income Level					
Assessment Area: Columbus, OH MSA #18140					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	\$%	
<b>Motor Vehicle Loans</b>					
Low	11	22.4	153	19.6	29.8
Moderate	12	24.5	164	21.0	16.2
Middle	6	12.2	150	19.2	17.0
Upper	3	6.1	61	7.8	36.9
Unknown	17	34.7	253	32.4	
<b>Total</b>	<b>49</b>	<b>100.0</b>	<b>781</b>	<b>100.0</b>	<b>100.0</b>
<b>Other – Secured Loans</b>					
Low	4	28.6	40	23.4	29.8
Moderate	2	14.3	9	5.3	16.2
Middle	1	7.1	16	9.4	17.0
Upper	2	14.3	56	32.7	36.9
Unknown	5	35.7	50	29.2	
<b>Total</b>	<b>14</b>	<b>100.0</b>	<b>171</b>	<b>100.0</b>	<b>100.0</b>
<b>Other – Unsecured Loans</b>					
Low	14	45.2	51	41.8	29.8
Moderate	3	9.7	7	5.7	16.2
Middle	2	6.5	5	4.1	17.0
Upper	0	0.0	0	0.0	36.9
Unknown	12	38.7	60	49.2	
<b>Total</b>	<b>31</b>	<b>100.0</b>	<b>122</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Consumer Loans</b>					
Low	29	30.9	244	22.7	29.8
Moderate	17	18.1	180	16.8	16.2
Middle	9	9.6	171	15.9	17.0
Upper	5	5.3	117	10.9	36.9
Unknown	34	36.2	363	33.8	
<b>Total</b>	<b>94</b>	<b>100.0</b>	<b>1,074</b>	<b>100.0</b>	<b>100.0</b>
Source: 2020 FFIEC Census Data					
2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2019 HMDA Reportable Loans by Income Level of Geography Assessment Area: Pittsburgh, PA MSA #38300							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>							
Low	2	5.9	3.6	96	2.0	2.9	6.3
Moderate	6	17.6	23.4	665	13.5	18.1	23.8
Middle	17	50.0	49.0	2,202	44.8	43.5	47.7
Upper	9	26.5	23.9	1,956	39.8	35.3	22.2
<b>Total</b>	<b>34</b>	<b>100.0</b>	<b>100.0</b>	<b>4,919</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	3.5	0	0.0	2.5	6.3
Moderate	4	28.6	19.6	510	35.8	15.3	23.8
Middle	10	71.4	47.4	914	64.2	40.0	47.7
Upper	0	0.0	29.5	0	0.0	42.2	22.2
<b>Total</b>	<b>14</b>	<b>100.0</b>	<b>100.0</b>	<b>1,424</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	1	5.9	3.9	92	8.0	3.5	6.3
Moderate	7	41.2	21.0	417	36.3	17.6	23.8
Middle	8	47.1	48.2	631	54.9	41.8	47.7
Upper	1	5.9	26.8	10	0.9	36.8	22.2
<b>Total</b>	<b>17</b>	<b>100.0</b>	<b>100.0</b>	<b>1,150</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>							<b>Multifamily Units %</b>
Low	0	0.0	15.8	0	0.0	12.7	15.5
Moderate	4	100.0	34.2	4,745	100.0	14.9	24.8
Middle	0	0.0	31.1	0	0.0	31.4	38.6
Upper	0	0.0	17.9	0	0.0	40.5	20.6
<b>Total</b>	<b>4</b>	<b>100.0</b>	<b>100.0</b>	<b>4,745</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total HMDA Reportable Loans</b>							<b>Owner Occupied Units %</b>
Low	3	3.8	3.7	188	1.5	4.1	6.3
Moderate	26	32.5	21.9	6,598	51.9	16.8	23.8
Middle	41	51.3	48.3	3,965	31.2	40.8	47.7
Upper	10	12.5	26.0	1,966	15.5	38.2	22.2
<b>Total</b>	<b>80</b>	<b>100.0</b>	<b>100.0</b>	<b>12,717</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2019 HMDA Reportable Loans by Borrower Income Level Assessment Area: Pittsburgh, PA MSA #38300							
Borrower Income Level	Bank and Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%		%
<b>Home Purchase Loans</b>							
Low	4	11.8	11.4	491	10.0	6.0	26.1
Moderate	4	11.8	24.9	518	10.5	18.1	17.9
Middle	5	14.7	21.8	448	9.1	20.5	20.1
Upper	16	47.1	28.9	2,693	54.7	43.8	35.8
Unknown	5	14.7	13.1	769	15.6	11.6	0.0
<b>Total</b>	<b>34</b>	<b>100.0</b>	<b>100.0</b>	<b>4,919</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	3	21.4	11.4	192	13.5	5.8	26.1
Moderate	5	35.7	20.2	692	48.6	13.4	17.9
Middle	2	14.3	22.3	128	9.0	18.9	20.1
Upper	4	28.6	34.3	412	28.9	48.7	35.8
Unknown	0	0.0	11.7	0	0.0	13.2	0.0
<b>Total</b>	<b>14</b>	<b>100.0</b>	<b>100.0</b>	<b>1,424</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	4	23.5	13.2	54	4.7	9.4	26.1
Moderate	4	23.5	22.6	149	13.0	17.9	17.9
Middle	3	17.6	24.4	277	24.1	19.8	20.1
Upper	6	35.3	35.5	670	58.3	47.1	35.8
Unknown	0	0.0	4.3	0	0.0	5.9	0.0
<b>Total</b>	<b>17</b>	<b>100.0</b>	<b>100.0</b>	<b>1,150</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total HMDA Reportable Loans</b>							
Low	14	17.5	11.5	854	6.7	5.3	26.1
Moderate	15	18.8	22.4	1,388	10.9	14.2	17.9
Middle	13	16.3	21.8	985	7.7	17.1	20.1
Upper	29	36.3	31.1	4,503	35.4	39.5	35.8
Unknown	9	11.3	13.2	4,987	39.2	24.0	0.0
<b>Total</b>	<b>80</b>	<b>100.0</b>	<b>100.0</b>	<b>12,717</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2019 Small Business Lending by Income Level of Geography Assessment Area: Pittsburgh, PA MSA #38300					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	8.5
Moderate	5	1.7	1,159	6.2	20.1
Middle	293	96.7	17,065	91.4	38.8
Upper	5	1.7	449	2.4	30.8
<b>Total</b>	<b>303</b>	<b>100.0</b>	<b>18,673</b>	<b>100.0</b>	<b>100.0</b>
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2019 Small Business Lending by Revenue Size of Businesses Assessment Area: Pittsburgh, PA MSA #38300					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
<b>By Revenue</b>					
\$1 Million or Less	4	1.3	897	4.8	88.9
Over \$1 Million	92	30.4	3,970	21.3	9.9
Revenue Unknown	207	68.3	13,806	73.9	1.2
<b>Total</b>	<b>303</b>	<b>100.0</b>	<b>18,673</b>	<b>100.0</b>	<b>100.0</b>
<b>By Loan Size</b>					
\$100,000 or Less	289	95.4	11,212	60.0	
\$100,001 - \$250,000	4	1.3	549	2.9	
\$250,001 - \$1 Million	9	3.0	3,613	19.3	
<b>Total</b>	<b>303</b>	<b>100.0</b>	<b>18,673</b>	<b>100.0</b>	
<b>By Loan Size and Revenue \$1 Million or Less</b>					
\$100,000 or Less	2	50.0	109	12.2	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	2	50.0	788	87.8	
<b>Total</b>	<b>4</b>	<b>100.0</b>	<b>897</b>	<b>100.0</b>	
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					



Distribution of 2019 Consumer Loans by Income Level of Geography Assessment Area: Pittsburgh, PA MSA #38300					
Geographic Income Level	Bank Loans				Households %
	#	%	\$(000)	%	
<b>Motor Vehicle Loans</b>					
Low	1	1.7	16	1.4	10.5
Moderate	21	35.0	349	30.8	27.2
Middle	36	60.0	729	64.3	42.8
Upper	2	3.3	39	3.4	19.2
<b>Total</b>	<b>60</b>	<b>100.0</b>	<b>1,133</b>	<b>100.0</b>	<b>100.0</b>
<b>Other – Secured Loans</b>					
Low	1	6.3	6	2.9	10.5
Moderate	0	0.0	0	0.0	27.2
Middle	15	93.8	200	97.1	42.8
Upper	0	0.0	0	0.0	19.2
<b>Total</b>	<b>16</b>	<b>100.0</b>	<b>206</b>	<b>100.0</b>	<b>100.0</b>
<b>Other – Unsecured Loans</b>					
Low	0	0.0	0	0.0	10.5
Moderate	32	56.1	88	44.9	27.2
Middle	25	43.9	108	55.1	42.8
Upper	0	0.0	0	0.0	19.2
<b>Total</b>	<b>57</b>	<b>100.0</b>	<b>196</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Consumer Loans</b>					
Low	2	1.5	22	1.4	10.5
Moderate	53	39.8	437	28.5	27.2
Middle	76	57.1	1,037	67.6	42.8
Upper	2	1.5	39	2.5	19.2
<b>Total</b>	<b>133</b>	<b>100.0</b>	<b>1,535</b>	<b>100.0</b>	<b>100.0</b>
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2019 Consumer Loans by Borrower Income Level					
Assessment Area: Columbus, OH MSA #18140					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
<b>Motor Vehicle Loans</b>					
Low	6	10.0	81	7.1	29.8
Moderate	13	21.7	300	26.5	16.2
Middle	11	18.3	187	16.5	17.0
Upper	8	13.3	125	11.0	36.9
Unknown	22	36.7	440	38.8	
<b>Total</b>	<b>60</b>	<b>100.0</b>	<b>1,133</b>	<b>100.0</b>	<b>100.0</b>
<b>Other – Secured Loans</b>					
Low	5	31.3	44	21.4	29.8
Moderate	5	31.3	61	29.6	16.2
Middle	1	6.3	13	6.3	17.0
Upper	1	6.3	50	24.3	36.9
Unknown	4	25.0	38	18.4	
<b>Total</b>	<b>16</b>	<b>100.0</b>	<b>206</b>	<b>100.0</b>	<b>100.0</b>
<b>Other – Unsecured Loans</b>					
Low	29	50.9	81	41.3	29.8
Moderate	10	17.5	57	29.1	16.2
Middle	2	3.5	11	5.6	17.0
Upper	0	0.0	0	0.0	36.9
Unknown	16	28.1	48	24.5	
<b>Total</b>	<b>57</b>	<b>100.0</b>	<b>196</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Consumer Loans</b>					
Low	40	30.1	206	13.4	29.8
Moderate	28	21.1	418	27.2	16.2
Middle	14	10.5	211	13.7	17.0
Upper	9	6.8	175	11.4	36.9
Unknown	42	31.6	526	34.3	
<b>Total</b>	<b>133</b>	<b>100.0</b>	<b>1,535</b>	<b>100.0</b>	<b>100.0</b>
Source: 2019 FFIEC Census Data					
2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Distribution of 2018 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Pittsburgh, PA MSA #38300							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	3	7.7	3.3	526	8.0	2.3	6.3
Moderate	6	15.4	23.5	1,229	18.6	18.4	23.8
Middle	20	51.3	48.4	3,393	51.4	42.5	47.7
Upper	10	25.6	24.8	1,451	22.0	36.7	22.2
<b>Total</b>	<b>39</b>	<b>100.0</b>	<b>100.0</b>	<b>6,599</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	3.6	0	0.0	2.2	6.3
Moderate	12	38.7	20.2	749	21.3	14.9	23.8
Middle	14	45.2	49.9	1,130	32.1	43.9	47.7
Upper	5	16.1	26.3	1,643	46.6	38.9	22.2
<b>Total</b>	<b>31</b>	<b>100.0</b>	<b>100.0</b>	<b>3,522</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	4.2	0	0.0	3.2	6.3
Moderate	10	47.6	21.2	344	36.2	17.2	23.8
Middle	10	47.6	46.7	257	27.0	39.8	47.7
Upper	0	0.0	27.7	0	0.0	39.5	22.2
<b>Total</b>	<b>21</b>	<b>100.0</b>	<b>100.0</b>	<b>951</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>							Multifamily Units %
Low	0	0.0	15.8	0	0.0	11.9	
Moderate	1	50.0	44.9	730	60.3	28.3	24.8
Middle	0	0.0	25.3	0	0.0	45.7	38.6
Upper	1	50.0	12.7	480	39.7	12.6	20.6
<b>Total</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>1,210</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total HMDA Reportable Loans</b>							Owner Occupied Units %
Low	3	2.8	3.7	526	4.1	2.9	
Moderate	33	30.8	22.2	3,138	24.3	17.9	23.8
Middle	53	49.5	48.6	5,227	40.5	43.0	47.7
Upper	17	15.9	25.5	3,664	28.4	36.1	22.2
Unknown	1	0.9	0.1	350	2.7	0.1	0.1
<b>Total</b>	<b>107</b>	<b>100.0</b>	<b>100.0</b>	<b>12,905</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2018 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2018 HMDA Reportable Loans by Borrower Income Level Assessment Area: Pittsburgh, PA MSA #38300							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	1	2.6	10.8	73	1.1	5.4	26.1
Moderate	7	17.9	24.6	831	12.6	17.5	17.9
Middle	7	17.9	20.9	1,078	16.3	18.8	20.1
Upper	14	35.9	31.3	2,777	42.1	46.4	35.8
Unknown	10	25.6	12.4	1,840	27.9	11.9	0.0
<b>Total</b>	<b>39</b>	<b>100.0</b>	<b>100.0</b>	<b>6,599</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	6	19.4	12.9	194	5.5	7.2	26.1
Moderate	9	29.0	22.4	460	13.1	16.4	17.9
Middle	3	9.7	23.3	264	7.5	20.9	20.1
Upper	10	32.3	33.4	1,577	44.8	46.8	35.8
Unknown	3	9.7	8.0	1,027	29.2	8.7	0.0
<b>Total</b>	<b>31</b>	<b>100.0</b>	<b>100.0</b>	<b>3,522</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	5	23.8	13.0	110	11.6	8.5	26.1
Moderate	3	14.3	20.4	93	9.8	15.1	17.9
Middle	6	28.6	23.4	266	28.0	20.1	20.1
Upper	6	28.6	40.9	132	13.9	51.2	35.8
Unknown	1	4.8	2.4	350	36.8	5.1	0.0
<b>Total</b>	<b>21</b>	<b>100.0</b>	<b>100.0</b>	<b>951</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total HMDA Reportable Loans</b>							
Low	15	14.0	11.6	464	3.6	5.8	26.1
Moderate	24	22.4	22.7	1,564	12.1	15.8	17.9
Middle	19	17.8	21.4	1,654	12.8	18.0	20.1
Upper	33	30.8	32.6	4,796	37.2	43.8	35.8
Unknown	16	15.0	11.7	4,427	34.3	16.5	0.0
<b>Total</b>	<b>107</b>	<b>100.0</b>	<b>100.0</b>	<b>12,905</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2018 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2017 HMDA Reportable Loans by Income Level of Geography							
Assessment Area: Pittsburgh, PA MSA #38300							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
<b>Home Purchase Loans</b>							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	20.0	20.5	188	15.7	12.3	20.0
Middle	8	80.0	79.5	1,009	84.3	87.7	80.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>10</b>	<b>100.0</b>	<b>100.0</b>	<b>1,197</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	21.4	11.1	92	9.8	7.6	20.0
Middle	11	78.6	88.9	850	90.2	92.4	80.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>14</b>	<b>100.0</b>	<b>100.0</b>	<b>942</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	6	31.6	17.0	245	31.6	12.9	20.0
Middle	13	68.4	83.0	530	68.4	87.1	80.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>19</b>	<b>100.0</b>	<b>100.0</b>	<b>775</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>							<b>Multifamily Units %</b>
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	50.0	0	0.0	2.1	37.5
Middle	0	0.0	50.0	0	0.0	97.9	62.5
Upper	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total HMDA Reportable Loans</b>							<b>Owner Occupied Units %</b>
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	11	25.6	17.1	525	18.0	10.7	20.0
Middle	32	74.4	82.9	2,389	82.0	89.3	80.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>43</b>	<b>100.0</b>	<b>100.0</b>	<b>2,914</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2017 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2017 HMDA Reportable Loans by Borrower Income Level Assessment Area: Pittsburgh, PA MSA #38300							
Borrower Income Level	Bank and Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%		%
<b>Home Purchase Loans</b>							
Low	1	10.0	14.2	30	2.5	7.8	22.8
Moderate	3	30.0	26.0	199	16.6	20.6	21.4
Middle	2	20.0	22.8	174	14.5	24.6	22.7
Upper	3	30.0	22.8	764	63.8	35.1	33.1
Unknown	1	10.0	14.2	30	2.5	11.8	0.0
<b>Total</b>	<b>10</b>	<b>100.0</b>	<b>100.0</b>	<b>1,197</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>							
Low	3	21.4	9.6	60	6.4	5.5	22.8
Moderate	4	28.6	19.8	208	22.1	14.7	21.4
Middle	5	35.7	24.0	507	53.8	23.3	22.7
Upper	2	14.3	29.6	167	17.7	38.3	33.1
Unknown	0	0.0	16.9	0	0.0	18.1	0.0
<b>Total</b>	<b>14</b>	<b>100.0</b>	<b>100.0</b>	<b>942</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>							
Low	4	21.1	16.0	128	16.5	8.2	22.8
Moderate	1	5.3	22.6	21	2.7	18.2	21.4
Middle	4	21.1	25.9	210	27.1	29.5	22.7
Upper	9	47.4	33.0	381	49.2	42.1	33.1
Unknown	1	5.3	2.4	35	4.5	2.0	0.0
<b>Total</b>	<b>19</b>	<b>100.0</b>	<b>100.0</b>	<b>775</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total HMDA Reportable Loans</b>							
Low	8	18.6	13.1	218	7.5	7.0	22.8
Moderate	8	18.6	23.5	428	14.7	18.3	21.4
Middle	11	25.6	23.6	891	30.6	24.1	22.7
Upper	14	32.6	26.4	1,312	45.0	36.0	33.1
Unknown	2	4.7	13.4	65	2.2	14.6	0.0
<b>Total</b>	<b>43</b>	<b>100.0</b>	<b>100.0</b>	<b>2,914</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2017 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2016 HMDA Reportable Loans by Income Level of Geography Assessment Area: Pittsburgh, PA MSA #38300							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	7	36.8	25.5	905	36.5	20.5	30.7
Middle	12	63.2	74.5	1,574	63.5	79.5	69.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>19</b>	<b>100.0</b>	<b>100.0</b>	<b>2,479</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2016 FFIEC Census Data 2006-2010 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2016 HMDA Reportable Loans by Borrower Income Level Assessment Area: Pittsburgh, PA MSA #38300							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	1	5.3	10.6	166	6.7	5.6	23.2
Moderate	2	10.5	22.2	219	8.8	16.4	20.7
Middle	6	31.6	24.0	785	31.7	23.3	23.8
Upper	8	42.1	29.6	1,129	45.5	37.8	32.3
Unknown	2	10.5	13.6	180	7.3	16.9	0.0
<b>Total</b>	<b>19</b>	<b>100.0</b>	<b>100.0</b>	<b>2,479</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2016 FFIEC Census Data 2006-2010 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2015 HMDA Reportable Loans by Income Level of Geography Assessment Area: Pittsburgh, PA MSA #38300							
Geographic Income Level	Bank and Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	7	70.0	29.9	538	63.9	24.3	30.7
Middle	3	30.0	70.1	304	36.1	75.7	69.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
<b>Total</b>	<b>10</b>	<b>100.0</b>	<b>100.0</b>	<b>842</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2015 FFIEC Census Data 2006-2010 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2015 HMDA Reportable Loans by Borrower Income Level Assessment Area: Pittsburgh, PA MSA #38300							
Borrower Income Level	Bank and Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	1	10.0	10.8	48	5.7	5.2	23.2
Moderate	3	30.0	24.4	242	28.7	19.6	20.7
Middle	4	40.0	23.8	316	37.5	23.7	23.8
Upper	0	0.0	27.8	0	0.0	36.4	32.3
Unknown	2	20.0	13.1	236	28.0	15.1	0.0
<b>Total</b>	<b>10</b>	<b>100.0</b>	<b>100.0</b>	<b>842</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2015 FFIEC Census Data 2006-2010 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.							



## APPENDIX D – GLOSSARY OF TERMS

**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, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-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, 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 nonrelatives 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-scope review:** Performance 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).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**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 such data as the race, gender, and the income of applications, the amount of loan requested, and the 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-scope review:** Performance 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):** A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

**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 multistate 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

**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) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm 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 nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, 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 Consolidated Reports of Condition and Income (Call Report). These loans have original amounts of \$500,000 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.