



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

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Community Reinvestment Act
Performance Evaluation

**Omega Bank, National Association
Charter Number: 31**

**431 Penn Street
Huntingdon, PA 16652**

Office of the Comptroller of the Currency

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NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

OVERALL CRA RATING	2
DEFINITIONS AND COMMON ABBREVIATIONS.....	3
DESCRIPTION OF INSTITUTION.....	7
SCOPE OF THE EVALUATION.....	8
FAIR LENDING REVIEW.....	10
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS.....	11
LENDING TEST	11
INVESTMENT TEST	28
SERVICE TEST	30
APPENDIX A: SCOPE OF EXAMINATION	A-1
APPENDIX B: MARKET PROFILES FOR FULL-SCOPE AREAS	B-1
APPENDIX C: TABLES OF PERFORMANCE DATA	C-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The following table indicates the performance level of **Omega Bank, National Association** (OBNA) with respect to the Lending, Investment, and Service Tests:

Performance Levels	Omega Bank NA Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			X
High Satisfactory	X		
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- OBNA has a good record of distributing loans among Assessment Area (AA) geographies.
- OBNA has a good record of distributing loans among AA borrowers.
- OBNA's record of community development lending had a positive impact on its Lending Test rating.
- OBNA has an adequate record of making community development investments.
- OBNA's service delivery systems are accessible to AA residents.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

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 MA/assessment area.

Census Tract (CT): 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 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.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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

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

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., 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 (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include additional data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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

Limited Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., 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 MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an

employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

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

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

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

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

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

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

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

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial 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 Report 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.

Tier One Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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.

Description of Institution

Omega Bank, NA ("OBNA") is a wholly owned subsidiary of Omega Financial Corporation ("OFC"). OFC is a bank and financial services holding company headquartered in State College, Pennsylvania. As of June 30, 2005, OFC's assets totaled \$1.9 billion. As of year-end 2004, non-banking subsidiaries held by OFC consist of Central Pennsylvania Life Insurance Company, Central Pennsylvania Investment Company and Central Pennsylvania Leasing Company. Subsidiaries held by OBNA consist of Sentry Trust Company and Bank Capital Services.

OBNA is an intrastate bank headquartered in Huntingdon, Pennsylvania. The bank operates forty-one branch offices in the Pennsylvania counties of Bedford, Centre, Clinton, Juniata, Mifflin, Huntingdon and Blair. In 2001, OFC merged its two former subsidiary banks, Hollidaysburg Trust Company (HTC) and Penn Central National Bank into OBNA. The merger expanded bank operations into the counties of Bedford, Blair and Huntingdon. In October of 2004, OFC acquired and merged Sun Bank into OBNA. The acquisition further expanded bank operations into the counties of Cameron, Cumberland, Dauphin, Luzerne, Lycoming, Northumberland, Snyder and Union. For the evaluation period, the length of time for which reportable loan data was available subsequent to the merger, was limited. Therefore, activities related to the Sun Bank acquisition were not assessed in conjunction with this review.

OBNA is a full service intrastate bank offering a wide variety of products and services. In addition to residential mortgage, business, and consumer loans, OBNA originates loans under lending programs sponsored by the Small Business Administration (SBA), Pennsylvania Higher Education Assistance Agency (PHEAA), and Pennsylvania Housing Finance Agency (PHFA). OBNA's lending strategy focuses on residential mortgage and small business lending. As of June 30, 2005, OBNA has assets totaling \$1.9 billion. Net loans represent 63% of total assets. The loan portfolio is comprised of business loans (51.48%), first lien residential mortgage loans (25.23%), and consumer loans (6.06%.) The remainder of the loan portfolio (17.23%) is comprised of various other loan types.

There are no financial or legal impediments to the bank's ability to help meet the credit needs of its assessment areas (AAs). OBNA was rated "Satisfactory" as the result of the most recent CRA examination dated June 17, 2002.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test, with the exception of community development (CD) loans, was January 1, 2002 through December 31, 2004. For the prior examination we reviewed loan data through December 31, 2000. With regard to the lending test, OBNA's record of originating small business, small farm and residential mortgage loans was evaluated. Activities related to acquired Sun Bank were not assessed in conjunction with this review since the length of time for which reportable loan data was available subsequent to the merger, but during the evaluation period, was limited.

For the lending test which measures the bank's record of originating small business, small farm and home mortgage loans, it is important to note that the evaluation period covers three separate time periods since assessment area (AA) demographics were affected by census changes resulting from the 2000 census. As a result of the 2000 census, beginning in January 2004, the Office of Management and Budget (OMB) implemented changes, which affected the demographic information against which bank performance is compared. Small business, small farm and home mortgage loans reported during 2002 were compared against 1990 census data and corresponding area demographics. Small business, small farm and home mortgage loans reported during 2003 were compared against 2000 census data and corresponding area demographics. And small business, small farm and residential mortgage loans reported during 2004 were compared against 2000 census data and corresponding area demographics impacted by the OMB changes. Because census information and OMB changes affected demographic information, loan data for the three time periods was analyzed separately. The lending tables in appendix C reflect those changes.

The evaluation period for CD loans, the Investment and Service Tests was July 17, 2002 through November 7, 2005. The Investment Test included the portion of qualified investments originated in prior evaluation periods, which remained outstanding as of the end of this evaluation period. Conclusions related to CD loans and investments considered the number of originations and purchases as well as the dollar amounts disbursed over the evaluation period.

Data Integrity

An evaluation of the integrity of OBNA's publicly filed loan data relating to home mortgage loans, small loans to businesses and farms as well as OBNA's CD loans, investments and services was conducted beginning on March 15, 2005. The review included an evaluation of OBNA's processes to ensure that data is reliable. During the review, we analyzed a sample of small business, small farm and home mortgage loans to ensure that the data on which we relied for our evaluation of the bank's performance under the Community Reinvestment Act (CRA) was accurate. We compared information in publicly filed data to information in the bank's loan files to determine accuracy. We also evaluated the processes that the bank employs to help ensure the accuracy of this data. This review revealed that the publicly available information filed by OBNA could be relied upon for the purposes of this CRA evaluation. A sample of CD loans, investments and services were reviewed to determine their qualifications under community development, regulatory criteria.

Selection of Areas for Full-Scope Review

OBNA has delineated three assessment areas (AAs.) OBNA's AAs consist of the State College AA, the Altoona AA and the Pennsylvania non-MSA AA. The State College and Altoona AAs consist of contiguous census tracts in counties located within Metropolitan Statistical Areas (MSAs). The State College MSA AA consists of all but two contiguous census tracts in Centre County Pennsylvania, which is located in the State College MSA. The Altoona MSA AA consists of Blair County Pennsylvania, in its

entirety, which is located in the Altoona MSA. And the Pennsylvania non-MSA AA consists of selected contiguous census tracts in five Pennsylvania counties not located within MSAs. The five non-MSA counties include Bedford, Clinton, Huntingdon, Juniata and Mifflin counties. The State College AA and the Pennsylvania non-MSA AA are the AAs in which OBNA operates the majority of its branch offices, originates the majority of its loans and derives a substantial portion of its deposits. The State College AA and the Pennsylvania non-MSA AA are the AAs for which we performed a full-scope review. The Altoona AA was the AA for which we performed a limited-scope review.

Refer to the appendix A for more information regarding the areas receiving full-scope reviews.

Ratings

The bank's overall rating is based primarily on those areas that received full-scope reviews.

OBNA's performance in each AA for which a full-scope evaluation is conducted is discussed individually within this evaluation. To arrive at the Lending Test ratings, OBNA's record of originating small loans to AA businesses, small farms and residential mortgages to AA borrowers was evaluated. OBNA's record of originating small loans to businesses was weighted more heavily than its record of originating residential mortgage loans since business lending represents the majority of OBNA's lending activity. OBNA's record of originating small farm loans had minimal impact on the lending test rating since the volume of small farm loan originations was not significant compared to the volume of small business and residential loan originations.

OBNA's record of originating residential mortgage loans was measured by evaluating OBNA's record of originating home purchase and home mortgage refinance loans. OBNA's record of originating home mortgage refinance loans was weighted more heavily than its record of originating home purchase loans since for the evaluation period, home mortgage refinance loans represent the majority of OBNA's residential mortgage lending activity. OBNA originated a nominal number of loans for home improvement and multi-family housing over the evaluation period. Therefore, an analysis of OBNA's record of home improvement and multi-family lending would not have been meaningful and was not performed.

Other

Five community contacts were conducted in conjunction with this examination. Our goal was to discuss the economic conditions, demographics, community development opportunities, level of local financial institution participation, banking and credit needs in OBNA's AAs. We contacted the local housing authorities in both the State College AA and the Altoona AA. We also contacted the chambers of commerce and/or community development corporations in the State College AA, the Pennsylvania non-MSA AA and the Altoona AA.

The community contacts advised that economic conditions in the State College AA are generally good. The contacts also advised that economic conditions in the Altoona and Pennsylvania non-MSA AAs are generally stable. According to contacts, lost AA manufacturing jobs have been offset by employment gains in the retail and healthcare service sectors. One community contact stated, however, that for low-and moderate-income AA residents, the cost of home ownership could be prohibitive, as many of these residents cannot afford to buy and maintain a home within OBNA's AA. The community contacts cited a continuing community need for residential mortgage and small business lending. The community contacts also cited strong competition emanating from both local and non-local banks. Various contacts mentioned an increased emphasis on First Time Homebuyers programs. Community contacts identified OBNA as an active participant in the community.

Fair Lending or Other Illegal Credit Practices Review

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the State College and Pennsylvania non-MSA AAs is good.

Lending Activity

Refer to Table 1 Lending Volume in appendix C for the facts and data used to evaluate the bank's lending activity.

State College AA - 2002

For 2002, OBNA's record of originating loans in its State College AA is good. Lending market share was compared to deposit market share within the State College AA. For 2002, OBNA's deposit market share within the State College AA was 23.98% ranking it 1st in market share among institutions taking AA deposits. The institutions that have garnered greater than 5% of the AA's deposit market include large regionally based banks.

OBNA's home purchase mortgage market share for 2002, by dollar was 3.30%, ranking it 10th among lenders originating home purchase mortgages in the State College AA. OBNA's home purchase mortgage market share for the same year, by count was 2.68%, ranking it 13th among lenders originating home purchase mortgages in the AA. OBNA's home mortgage refinance loan market share for 2002, by dollar was 2.23%, ranking it 12th among lenders originating home mortgage refinance loans in the State College AA. OBNA's home mortgage refinance loan market share for the same year, by count was 2.44%, ranking it 9th among lenders originating home mortgage refinance loans in the AA.

OBNA's small business lending market share for 2002, by dollar was 18.48%, ranking it 2nd among lenders originating small business loans in the State College AA. OBNA's small business lending market share for the same year, by count was 5.63%, ranking it 6th among lenders originating small business loans in the AA.

State College AA - 2003

For 2003, OBNA's record of originating loans in its State College AA is good. Lending market share was compared to deposit market share within the State College AA. For 2003, OBNA's deposit market share within the State College AA was 22.53%, ranking it 1st in market share among institutions taking AA deposits. The institutions that have garnered greater than 5% of the AA's deposit market include large regionally based banks.

OBNA's home purchase mortgage market share for 2003, by dollar was 3.01%, ranking it 9th among lenders originating home purchase mortgages in the State College AA. OBNA's home purchase mortgage market share for the same year, by count was 2.77%, also ranking it 9th among lenders originating home purchase mortgages in the AA. OBNA's home mortgage refinance loan market share for 2003 was 2.08%, ranking it 13th among lenders originating home mortgage refinance loans in the State College AA. OBNA's home mortgage refinance loan market share for the same year, by count was 2.15%, also ranking it 13th among lenders originating home mortgage refinance loans in the AA.

OBNA's small business lending market share for 2003, by dollar was 17.44%, ranking it 5th, among lenders originating small business loans in the State College AA. OBNA's small business lending market share for the same year, by count was 5.98%, ranking it 5th among lenders originating small business loans in the State College AA.

State College AA - 2004

At the time of this evaluation, for 2004, peer lending and deposit market share data as well as corresponding market share information was not yet available. Therefore, OBNA's loan and deposit data for 2004 was not compared to peer or evaluated with respect to market share data.

OBNA encounters strong competition for home mortgage loans which emanates from many larger financial service providers, home mortgage lenders, regional and locally based banks several of which have garnered significant AA market share and are ranked ahead of OBNA. Unlike OBNA, many of the home mortgage lenders use mortgage brokers.

OBNA also encounters strong competition for small business loans which emanates from many larger financial service providers and credit card banks, a few of which have garnered significant AA market share and are ranked ahead of OBNA. Additional competition for small business loans emanates from regional and locally based banks.

Pennsylvania Non-MSA AA - 2002

OBNA's record of originating loans in its Pennsylvania non-MSA AA is good. Lending market share was compared to deposit market share within the Pennsylvania non-MSA AA. For 2002, OBNA's deposit market share within the Pennsylvania non-MSA AA was 22.78%, ranking it 1st in market share among institutions taking AA deposits. The institutions that have garnered greater than 5% of the Pennsylvania Non-MSA AA's deposit market include local community banks.

OBNA's home purchase mortgage market share for 2002, by dollar was 5.70%, ranking it 2nd among lenders originating home purchase mortgages in the Pennsylvania Non-MSA AA. OBNA's home purchase mortgage market share for the same year, by count was 12.35%, also ranking it 2nd among lenders originating home purchase mortgages in the AA. OBNA's home mortgage refinance loan market share for 2002 was 4.47%, ranking it 3rd among lenders originating refinance loans in the Pennsylvania Non-MSA AA. OBNA's home purchase home mortgage refinance loan market share for the same year, by count was 4.24%, ranking it 4th among lenders originating home mortgage refinance loans in the AA.

OBNA's small business lending market share for 2002 by dollar was 9.04%, ranking it 3rd among lenders originating small business loans in the Pennsylvania Non-MSA AA. OBNA's small business lending market share for the same year, by count was 5.78%, ranking it 6th among lenders originating small business loans in the AA. OBNA experiences strong competition for small business loans from many larger financial service providers. Credit card banks dominate the AA's market for small loans to businesses. Several of the major credit card banks have garnered significant AA market share and are ranked ahead of OBNA. Additional competition exists from large, regionally based-banks.

Pennsylvania Non-MSA AA – 2003

OBNA's record of originating loans in its Pennsylvania non-MSA AA is good. Lending market share was compared to deposit market share within the Pennsylvania non-MSA AA. For 2003, OBNA's deposit market share within the Pennsylvania non-MSA AA was 22.62%, ranking it 1st in market share among institutions taking AA deposits. The institutions that have garnered greater than 5% of the Pennsylvania Non-MSA AA's deposit market include local community banks.

OBNA's home purchase mortgage market share for 2003, by dollar was 12.67%, ranking it 2nd among lenders originating home purchase mortgages in the Pennsylvania Non-MSA AA. OBNA's home purchase mortgage market share for the same year, by count was 11.60%, also ranking it 2nd among lenders originating home purchase mortgages in the AA. OBNA's home mortgage refinance loan market share for 2003, by dollar and by count was 4.89%, ranking it 3rd among lenders originating refinance loans in the Pennsylvania Non-MSA AA.

OBNA's small business lending market share for 2003, by dollar was 10.59%, ranking it 4th among lenders originating small business loans in the Pennsylvania Non-MSA AA. OBNA's small business lending market share for the same year, by count was 6.39%, ranking it 6th among lenders originating small business loans in the State College AA.

Pennsylvania Non-MSA AA – 2004

At the time of this evaluation, for 2004, peer lending and deposit market share data as well as corresponding market share information was not yet available. Therefore, OBNA's loan and deposit data for 2004 was not compared to peer or evaluated with respect to market share data.

OBNA encounters competition for small business loans emanating from some larger financial service providers, credit card, and locally based banks. OBNA also encounters some competition for home mortgage loans from large home mortgage lenders and locally based banks.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2, 3, 4 and 5 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Home Purchase Loans

OBNA's geographic distribution of home purchase loans throughout its State College MSA and Pennsylvania non-MSA AA geographies is good considering the context in which OBNA operates. OBNA encounters competition for home mortgage loans particularly within its State College AA. Competition for home mortgage loans emanates from many larger financial service providers and home mortgage lenders as well as regional and local banks. In OBNA's AAs several lenders have garnered significant home mortgage market share. Unlike OBNA, many of the home mortgage lenders use mortgage brokers.

State College AA

OBNA's geographic distribution of home purchase loans throughout its State College AA geographies is excellent considering the context in which OBNA operates. Specifically, OBNA encounters strong competition for home mortgage loans within its State College AA.

State College AA – 2002

For 2002, OBNA's geographic distribution of home purchase loans throughout its State College AA geographies is good. For 2002, OBNA's record of originating home purchase loans in low-income State College AA geographies exceeds the percentage of owner-occupied housing located in those geographies. For the same year, OBNA's record of originating home purchase loans in moderate-

income AA geographies was below the percentage of owner-occupied housing in those geographies. For 2002, OBNA's market share of home purchase lending in low-income State College AA geographies exceeds its overall home purchase lending AA market share. For the same year, OBNA's market share of home purchase lending in moderate-income AA geographies is below its overall home purchase lending AA market share.

State College AA – 2003

For 2003, OBNA's geographic distribution of home purchase loans throughout its State College AA geographies is excellent. For 2003, OBNA's record of originating home purchase loans in low-income State College AA geographies significantly exceeds the percentage of owner-occupied housing located in those geographies. For the same year, OBNA's record of originating home purchase loans in moderate-income AA geographies exceeds the percentage of owner-occupied housing in those AA geographies. For 2003, OBNA's market share of home purchase lending in low-income State College AA geographies exceeds its overall home purchase lending AA market share. For the same year, OBNA's market share of home purchase lending in moderate-income AA geographies significantly exceeds its overall home purchase lending AA market share.

State College AA – 2004

For 2004, OBNA's geographic distribution of home purchase loans throughout its State College AA geographies is excellent. For 2004, OBNA's record of originating home purchase loans in low-income State College AA geographies is below the percentage of owner-occupied housing located in those geographies. However, for the same year, OBNA's record of originating home purchase loans in moderate-income AA geographies exceeds the percentage of owner-occupied housing in those geographies. At the time this evaluation was performed, for the year 2004, peer lending and deposit market share data as well as corresponding market share information was not yet available. Therefore, OBNA's loan and deposit data for 2004 was not compared to peer or evaluated with respect to market share data.

Pennsylvania non-MSA AA

OBNA's geographic distribution of home purchase loans throughout its Pennsylvania non-MSA AA is good considering the context in which OBNA operates. Specifically, OBNA encounters strong competition for home purchase loans from many larger financial service providers, regionally based banks and large home mortgage lenders which have garnered significant AA market share and are ranked ahead of OBNA. Unlike OBNA, many of the home mortgage lenders use mortgage brokers.

The Pennsylvania non-MSA AA does not contain any low-income geographies. Therefore, we could not evaluate OBNA's record of home purchase lending in low-income AA geographies. Consequently we measured OBNA's geographic distribution of AA home purchase lending by measuring OBNA's record of originating home purchase loans in moderate-income AA geographies.

Pennsylvania Non-MSA AA – 2002

For 2002, OBNA's geographic distribution of home purchase loans throughout its Pennsylvania Non-MSA AA is adequate. For 2002, OBNA's record of originating home purchase loans in moderate-income Pennsylvania non-MSA AA geographies is below the percentage of owner-occupied housing located in those geographies. For the same year, OBNA's market share of home purchase lending in moderate-income Pennsylvania non-MSA AA geographies is below its overall home purchase lending market share.

Pennsylvania Non-MSA AA – 2003

For 2003, OBNA's geographic distribution of home purchase loans throughout its Pennsylvania non-MSA AA geographies is adequate. For 2003, OBNA's record of originating home purchase loans in moderate-income Pennsylvania non-MSA AA geographies is below the percentage of owner-occupied housing located in those AA geographies. For the same year, OBNA's market share of home purchase lending in moderate-income Pennsylvania non-MSA AA geographies is below its overall home purchase lending AA market share.

Pennsylvania Non-MSA AA – 2004

For 2004, OBNA's geographic distribution of home purchase loans throughout its Pennsylvania non-MSA AA geographies is excellent. For 2004, OBNA's record of originating home purchase loans in moderate-income Pennsylvania non-MSA AA geographies exceeds the percentage of owner-occupied housing located in those geographies. At the time this evaluation was performed, for the year 2004, peer lending and deposit market share data as well as corresponding market share information was not yet available. Therefore, OBNA's loan and deposit data for 2004 was not compared to peer or evaluated with respect to market share data.

Home Mortgage Refinance Loans

OBNA's geographic distribution of home mortgage refinance loans throughout its State College MSA and Pennsylvania non-MSA AA geographies is good, considering the context in which OBNA operates. OBNA encounters competition for home mortgage loans from large home mortgage lenders and locally based banks.

State College AA

OBNA's geographic distribution of home mortgage refinance loans throughout its State College AA geographies is excellent considering the context in which OBNA operates. Specifically, OBNA encounters strong competition for home mortgage loans from many larger financial service providers, regionally based banks and large home mortgage lenders which have garnered significant AA market share and are ranked ahead of OBNA. Unlike OBNA, many of the home mortgage lenders use mortgage brokers.

State College AA –2002

For 2002, OBNA's geographic distribution of home mortgage refinance loans throughout its State College AA is excellent. For 2002, OBNA's record of originating home mortgage refinance loans in low- and moderate-income State College AA geographies exceeds the percentage of owner-occupied housing located in those geographies. For 2002, OBNA's market share of home mortgage refinance lending in low-income State College AA geographies is near to its overall home mortgage refinance lending AA market share. However, for the same year, OBNA's market share of home mortgage refinance lending in moderate-income AA geographies significantly exceeds its overall home mortgage refinance lending AA market share.

State College AA –2003

For 2003, OBNA's geographic distribution of home mortgage refinance loans throughout its State College AA is excellent. For 2003, OBNA's record of originating home mortgage refinance loans in low-income State College AA geographies is below the percentage of owner-occupied housing located in those geographies. However, for the same year, OBNA's record of originating home mortgage refinance loans in moderate-income AA geographies exceeds the percentage of owner-occupied

housing located in those geographies. For 2003, OBNA's market share of home mortgage refinance lending in low-income AA State College geographies is below its overall home mortgage refinance lending AA market share. However, for the same year, OBNA's market share of home mortgage refinance lending in moderate-income AA geographies exceeds its overall home mortgage refinance lending AA market share.

State College AA –2004

For 2004, OBNA's geographic distribution of home mortgage refinance loans throughout its State College AA is excellent. For 2003, OBNA's record of originating mortgage home mortgage refinance loans in low-income AA geographies is below the percentage of owner-occupied housing located in those AA geographies. However, for the same year, OBNA's record of originating home mortgage refinance loans in moderate-income AA geographies exceeds the percentage of owner-occupied housing located in those AA geographies. At the time this evaluation was performed, for the year 2004, peer lending and deposit market share data as well as corresponding market share information was not yet available. Therefore, OBNA's loan and deposit data for 2004 was not compared to peer or evaluated with respect to market share data.

Pennsylvania non-MSA AA

OBNA's geographic distribution of home mortgage refinance loans throughout its Pennsylvania non-MSA AA geographies is adequate considering the context in which OBNA operates. Specifically, OBNA encounters competition for home mortgage refinance loans from larger financial service providers, home mortgage lenders, regional and locally based banks. Unlike OBNA, many of the home mortgage lenders use mortgage brokers.

The Pennsylvania non-MSA AA does not contain any low-income geographies. Therefore, we could not evaluate OBNA's record of refinance lending in low-income AA geographies. Consequently we measured OBNA's geographic distribution of AA home refinance lending by measuring OBNA's record of originating home refinance loans in moderate-income AA geographies.

Pennsylvania non-MSA AA – 2002

For 2002, OBNA's geographic distribution of home mortgage refinance loans throughout its Pennsylvania non-MSA AA is adequate. For 2002, OBNA's record of originating home mortgage refinance loans in moderate-income AA geographies is well below the percentage of owner-occupied housing located in those AA geographies. Similarly, for the same year, OBNA's market share of home mortgage refinance lending in moderate-income AA geographies is below its overall home mortgage refinance lending AA market share.

Pennsylvania non-MSA AA –2003

For 2003, OBNA's geographic distribution of mortgage refinance loans in its Pennsylvania non-MSA AA geographies is adequate. For 2003, OBNA's record of originating mortgage refinance loans in moderate-income AA geographies is well below the percentage of owner-occupied housing located in those AA geographies. Similarly, for the same year, OBNA's market share of home mortgage refinance lending in moderate-income AA geographies is well below its overall home mortgage refinance lending AA market share.

Pennsylvania non-MSA AA – 2004

For 2004, OBNA's geographic distribution of home mortgage refinance loans in its Pennsylvania non-MSA AA geographies is adequate. For 2004, OBNA's record of originating home mortgage refinance

loans in moderate-income AA geographies is below the percentage of owner-occupied housing located in those AA geographies. At the time this evaluation was performed, for the year 2004, peer lending and deposit market share data as well as corresponding market share information was not yet available. Therefore, OBNA's loan and deposit data for 2004 was not compared to peer or evaluated with respect to market share data.

Small Loans to Businesses

Refer to Table 6 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

OBNA's geographic distribution of small business loans throughout its State College and Pennsylvania non-MSA AA geographies is adequate considering the context in which OBNA operates. OBNA encounters strong competition, particularly in its State College AA, for small business loans emanating from many larger financial service providers and credit card banks, a few of which have garnered significant AA market share and are ranked ahead of OBNA. Additional competition for small business loans emanates from regional and locally based banks.

State College MSA

OBNA's geographic distribution of small business loans throughout its State College AA geographies is good considering the context in which OBNA operates. OBNA encounters strong competition for small business loans, which emanates from larger financial service providers, credit card, regional and locally based banks.

State College MSA - 2002

For 2002, OBNA's geographic distribution of loans to small businesses is adequate. For 2002, OBNA's record of originating small business loans in low-income State College AA geographies is well below the percentage of small businesses located in those low-income AA geographies. However, for the same year, OBNA's record of originating small business loans in moderate-income AA geographies is near to the percentage of small businesses in those moderate-income AA geographies. For 2002, OBNA's market share of small business lending in low-and moderate-income State College AA geographies is below its overall small business lending AA market share.

State College MSA - 2003

For 2003, OBNA's geographic distribution of loans to small businesses is adequate. For 2003, OBNA's record of originating small business loans in low-income State College AA geographies is well below the percentage of small businesses located in those low-income geographies. However, for the same year, OBNA's record of originating small business loans in moderate-income AA geographies is near to the percentage of small businesses in those moderate-income AA geographies. For 2003, OBNA's market share of small business lending in low-and moderate-income State College AA geographies is below its overall small business lending AA market share.

State College MSA - 2004

For 2004, OBNA's geographic distribution of loans to small businesses is excellent. For 2004, OBNA's record of originating small business loans in low-income State College AA geographies is below the percentage of small businesses located in those low-income geographies. However, for the same year, OBNA's record of originating small business loans in moderate-income State College AA geographies exceeds the percentage of small businesses in moderate-income State College AA geographies. At the time of this evaluation, for 2004, peer lending and deposit market share data as well as

corresponding market share information was not yet available. Therefore, OBNA's loan and deposit data for 2004 was not compared to peer or evaluated with respect to market share data.

Pennsylvania non-MSA AA

OBNA's geographic distribution of small business loans throughout OBNA's Pennsylvania non-MSA AA geographies is adequate considering the context in which OBNA operates. Specifically, OBNA experiences competition for small business loans from larger financial service providers, credit card, regional and locally based banks.

The Pennsylvania non-MSA AA does not contain any low-income geographies. Therefore, no analysis of business lending within AA low-income geographies could be performed. Consequently we measured OBNA's geographic distribution of AA small businesses lending by measuring OBNA's record of originating small businesses loans in moderate-income AA geographies.

Pennsylvania non-MSA AA – 2002

For 2002, OBNA's geographic distribution of small business loans throughout OBNA's Pennsylvania non-MSA AA geographies is adequate. For 2002, OBNA's record of originating small business loans in moderate-income AA geographies is well below the percentage of small businesses located in those moderate-income AA geographies. Similarly, for the same year, OBNA's market share of small business lending in moderate-income AA geographies is below its overall small business lending AA market share.

Pennsylvania non-MSA AA – 2003

For 2003, OBNA's geographic distribution of small business loans within the Pennsylvania non-MSA AA is adequate. For 2003, OBNA's record of originating small business loans in moderate-income AA geographies is well below the percentage of small businesses located in those AA moderate-income geographies. Similarly, for the same year, OBNA's market share of small business lending in moderate-income AA geographies is below its overall small business lending AA market share.

Pennsylvania non-MSA AA – 2004

For 2004, OBNA's geographic distribution of small business loans throughout OBNA's Pennsylvania non-MSA AA geographies is adequate. For 2004, OBNA's record of originating small business loans in moderate-income AA geographies was well below the percentage of small businesses located in those moderate-income AA geographies. At the time this evaluation was performed, for the year 2004, peer lending and deposit market share data as well as corresponding market share information was not yet available. Therefore, OBNA's loan and deposit data for 2004 was not compared to peer or evaluated with respect to market share data

Small Loans to Farms

Refer to Table 7 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

OBNA's geographic distribution of small farm loans throughout its State College and Pennsylvania non-MSA AA geographies is good considering the context in which OBNA operates.

State College MSA

OBNA's geographic distribution of small farm loans throughout its State College geographies is good considering the context in which OBNA operates. OBNA's farm lending market share in its State College AA is not significant. During 2002, 2003 and 2004, in its State College AA, OBNA originated just 26, 56, and 35 farm loans respectively. The minimal volume of small loans to farms originated by OBNA combined with the relatively small number of small farms located within low-and moderate-income AA geographies renders OBNA's distribution of small farm lending among State College AA geographies minimal in its impact on the overall lending test rating.

State College MSA - 2002

For 2002, OBNA's geographic distribution of loans to small farms is adequate. For 2002, OBNA's record of originating small farm loans in low-and moderate-income State College AA geographies is below the percentage of small farms located in those low-and moderate-income AA geographies. For the same year, market share of small farm lending in low-and moderate-income State College AA geographies is below its overall small farm lending AA market share.

State College MSA - 2003

For 2003, OBNA's geographic distribution of loans to small farms is excellent. For 2003, OBNA's record of originating small farm loans in low-income State College AA geographies is below the percentage of small farms located in those low-income geographies. However, for the same year, OBNA's record of originating small farm loans in moderate-income AA geographies significantly exceeds the percentage of small farms in those moderate-income AA geographies. For 2003, OBNA's market share of small farm lending in low-income State College AA geographies is below its overall small farm lending AA market share. However, for the same year, OBNA's market share of small farm lending in moderate-income State College AA geographies significantly exceeds its overall small farm lending AA market share.

State College MSA - 2004

For 2004, OBNA's geographic distribution of loans to small farms is excellent. For 2004, OBNA's record of originating small farm loans in low-income State College AA geographies is below the percentage of small farms located in those low-income geographies. However, for the same year, OBNA's record of originating small farm loans in moderate-income State College AA geographies significantly exceeds the percentage of small farms in moderate-income State College AA geographies. At the time of this evaluation, for 2004, peer lending and deposit market share data as well as corresponding market share information was not yet available. Therefore, OBNA's loan and deposit data for 2004 was not compared to peer or evaluated with respect to market share data.

Pennsylvania non-MSA AA

OBNA's geographic distribution of small farm loans throughout OBNA's Pennsylvania non-MSA AA geographies is adequate considering the context in which OBNA operates. Specifically, OBNA experiences competition for small farm loans from larger financial service providers, credit card, regional and locally based banks.

OBNA's geographic distribution of small farm loans throughout its Pennsylvania non-MSA AA geographies is adequate considering the context in which OBNA operates. Of total farms operating in OBNA's non-MSA AA, approximately 3% are located within the AA's moderate-income geographies. The small percentage of farms located within moderate-income AA geographies renders OBNA's

distribution of small farm lending among Pennsylvania non-MSA AA geographies minimal in its impact on the overall lending test rating.

The Pennsylvania non-MSA AA does not contain any low-income geographies. Therefore, no analysis of farm lending within AA low-income geographies could be performed. Consequently we measured OBNA's geographic distribution of AA small farm lending by measuring OBNA's record of originating small farm loans in moderate-income AA geographies.

Pennsylvania non-MSA AA – 2002

For 2002, OBNA's geographic distribution of small farm loans throughout OBNA's Pennsylvania non-MSA AA geographies is adequate. For 2002, OBNA's record of originating small farm loans in moderate-income AA geographies is below the percentage of small farms located in those moderate-income AA geographies. Similarly, for the same year, OBNA's market share of small farm lending in moderate-income AA geographies is below its overall small farm lending AA market share.

Pennsylvania non-MSA AA – 2003

For 2003, OBNA's geographic distribution of small farm loans throughout OBNA's Pennsylvania non-MSA AA geographies is adequate. For 2003, OBNA's record of originating small farm loans in moderate-income AA geographies is below the percentage of small farms located in those moderate-income AA geographies. Similarly, for the same year, OBNA's market share of small farm lending in moderate-income AA geographies is below its overall small farm lending AA market share.

Pennsylvania non-MSA AA – 2004

For 2004, OBNA's geographic distribution of small farm loans throughout OBNA's Pennsylvania non-MSA AA geographies is adequate. For 2004, OBNA's record of originating small farm loans in moderate-income AA geographies is below the percentage of small farms located in those moderate-income AA geographies. At the time this evaluation was performed, for the year 2004, peer lending and deposit market share data as well as corresponding market share information was not yet available. Therefore, OBNA's loan and deposit data for 2004 was not compared to peer or evaluated with respect to market share data

Lending Gap Analysis

There were no unexplained lending gaps in OBNA's lending patterns.

Inside/Outside Ratio Lending Gap Analysis

Of home purchase, refinance and small business loans originated by OBNA over the evaluation period, a majority of the loans were originated within OBNA's AAs. The analysis of OBNA's record of originating loans within its AA was conducted at the bank level for 2004. The analysis included all reportable loans originated by OBNA over the evaluation period. Of loans originated by OBNA, over the evaluation period and included for review, the majority, are originated within the AAs. By type, of the total number of home mortgage and small business loans originated by OBNA, 97% and 93% respectively were originated within the AAs. OBNA's record of originating loans within its AAs was positively factored into the overall geographic distribution analysis.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8 and 10 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home Purchase Loans

OBNA's distribution of home purchase loans among State College and Pennsylvania non-MSA AA borrowers of different income levels is good considering the context in which OBNA operates. OBNA encounters competition for home mortgage loans particularly within its State College AA. Competition for home mortgage loans emanates from many larger financial service providers and home mortgage lenders as well as regional and local banks. In OBNA AAs, several lenders have garnered significant home mortgage market share. Unlike OBNA, many of the home mortgage lenders use mortgage brokers. Strong AA competition for home purchase loans combined with the cost of AA housing relative to income levels inhibits opportunities for originating home purchase loans to low-and moderate-income AA borrowers. Refer to the Market Profile section for further details.

State College AA

OBNA's distribution of home purchase loans among State College AA borrowers of different income levels is adequate considering the context in which OBNA operates. Specifically, within its State College AA, OBNA encounters strong competition for home mortgage loans. Strong competition combined with the cost of State College AA housing relative to income levels inhibits opportunities for OBNA to originate home purchase loans to low-and moderate-income AA borrowers.

State College AA – 2002

For 2002, OBNA's distribution of home purchase loans among State College AA borrowers of different income levels is adequate. For 2002, OBNA's record of originating home purchase loans to low-income State College AA borrowers is well below the percentage of low-income AA families. However for the same year, OBNA's record of originating home purchase loans to moderate-income State College AA borrowers is near to the percentage of moderate-income AA families. For 2002, OBNA's market share of home purchase lending to low-and moderate-income AA borrowers exceeds its overall home purchase lending AA market share.

State College AA - 2003

For 2003, OBNA's distribution of home purchase loans among State College AA borrowers of different income levels is adequate. For 2003, OBNA's record of originating home purchase loans originated to low-and moderate-income State College AA borrowers is below the percentage of low-and moderate-income AA families. For 2003, OBNA's market share of home purchase loan originations to low-and income AA borrowers exceeds its overall market share of home purchase loan originations. For the same year, OBNA's market share of home purchase loan originations to moderate-income borrowers is near to its overall home purchase AA market share.

State College AA - 2004

For 2004, OBNA's distribution of home purchase loans among State College AA borrowers of different income levels is adequate. For 2004, OBNA's record of originating home purchase loans to low-income State College AA borrowers is well below the percentage of low-income AA families. For the same year, OBNA's record of originating home purchase loans to moderate-income AA borrowers

exceeds the percentage of moderate-income AA families. At the time this evaluation was performed, for the year 2004, peer lending and deposit market share data as well as corresponding market share information was not yet available. Therefore, OBNA's loan and deposit data for 2004 was not compared to peer or evaluated with respect to market share data.

Pennsylvania non-MSA AA

OBNA's distribution of home purchase loans among Pennsylvania non-MSA AA borrowers of different income levels is excellent considering the context in which OBNA operates. Specifically, OBNA experiences competition for home purchase loans. Competition combined with the cost of Pennsylvania non-MSA AA housing relative to income levels inhibits opportunities for OBNA to originate home mortgage refinance loans to low-and moderate-income AA borrowers.

Pennsylvania non-MSA AA - 2002

For 2002, OBNA's distribution of home purchase loans among Pennsylvania non-MSA AA borrowers of different income levels is excellent. For 2002, OBNA's record of originating home purchase loans originated to low-income AA borrowers is well below the percentage of low-income AA families. However for the same year, OBNA's percentage of home purchase loans originated to moderate-income AA borrowers exceeds the percentage of moderate-income AA families. For 2002, OBNA's market share of home purchase lending to low-and moderate-income AA borrowers exceeds its overall home purchase lending AA market share.

Pennsylvania non-MSA AA - 2003

For 2003, OBNA's distribution of home purchase loans among Pennsylvania non-MSA AA borrowers of different income levels is excellent. For 2003, OBNA's record of originating home purchase loans to low-income State College AA borrowers is below the percentage of low-and moderate-income AA families. However for the same year, OBNA's percentage of home purchase loans originated to moderate-income AA borrowers exceeds the percentage of moderate-income AA families. For 2003, OBNA's market share of home purchase lending to low-and moderate-income AA borrowers exceeds its overall home purchase lending AA market share.

Pennsylvania non-MSA AA - 2004

For 2004, OBNA's distribution of home purchase loans among Pennsylvania non-MSA AA borrowers of different income levels is excellent. For 2004, OBNA's record of originating home purchase loans to low-income AA borrowers is below the percentage of low-income AA families. For the same year, OBNA's record of originating home purchase loans to moderate-income AA borrowers exceeds the percentage of moderate-income AA families. At the time this evaluation was performed, for the year 2004, peer lending and deposit market share data as well as corresponding market share information was not yet available. Therefore, OBNA's loan and deposit data for 2004 was not compared to peer or evaluated with respect to market share data.

Home Mortgage Refinance Loans

OBNA's distribution of home mortgage refinance loans among State College and Pennsylvania non-MSA AA borrowers of different income levels is good considering the context in which OBNA operates. OBNA encounters competition for home mortgage loans particularly within its State College AA. Competition for home mortgage loans emanates from many larger financial service providers and home mortgage lenders as well as regional and local banks. In OBNA AAs, several lenders have garnered significant home mortgage market share. Unlike OBNA, many of the home mortgage lenders use mortgage brokers. Strong AA competition for home mortgage refinance loans combined with the cost

of AA housing relative to income levels inhibits opportunities for originating home purchase loans to low-and moderate-income AA borrowers. Refer to the Market Profile section for further details.

State College AA

OBNA's distribution of home mortgage refinance loans among State College AA borrowers of different income levels is good considering the context in which OBNA operates. Specifically, within its State College AA, OBNA encounters strong competition for home mortgage loans. Strong competition combined with the cost of housing relative to income levels inhibits opportunities for OBNA to originate home mortgage refinance loans to low-and moderate-income AA borrowers.

State College AA – 2002

For 2002, OBNA's distribution of home mortgage refinance loans among State College AA borrowers of different income levels is good. For 2002, OBNA's record of originating home mortgage refinance loans to low-income State College AA borrowers is well below the percentage of low-income AA families. For the same year, OBNA's record of originating home mortgage refinance loans to moderate-income State College AA borrowers is below the percentage of moderate-income AA families. For 2002, OBNA's market share of home mortgage refinance loans originated to low-income AA borrowers significantly exceeds its overall home mortgage refinance lending AA market share. For the same year, OBNA's percentage of home mortgage refinance loans originated to moderate-income AA borrowers exceeds overall home mortgage refinance lending AA market share.

State College AA – 2003

For 2003, OBNA's distribution of home mortgage refinance loans among State College AA borrowers of different income levels is good. For 2003, OBNA's record of originating home mortgage refinance loans to low-income State College AA borrowers is below the percentage of low-income AA families. For the same year, OBNA's record of originating home mortgage refinance loans to moderate-income AA borrowers exceeds the percentage of moderate-income AA families. For 2003, OBNA's market share of home mortgage refinance lending to low-and moderate-income AA borrowers exceeds its overall home mortgage refinance lending AA market share.

State College AA – 2004

For 2004, OBNA's distribution of home mortgage refinance loans among State College AA borrowers of different income levels is excellent. For 2004, OBNA's record of originating home mortgage refinance loans to low-and moderate-income State College AA borrowers exceeds the percentage of low-and moderate-income AA families. At the time this evaluation was performed, for the year 2004, peer lending and deposit market share data as well as corresponding market share information was not yet available. Therefore, OBNA's loan and deposit data for 2004 was not compared to peer or evaluated with respect to market share data.

Pennsylvania non-MSA AA

OBNA's distribution of home mortgage refinance loans among Pennsylvania non-MSA AA borrowers of different income levels is adequate, considering the context in which OBNA operates. Specifically, within its Pennsylvania non-MSA AA, OBNA encounters competition for home mortgage loans. Competition combined with the cost of housing relative to income levels inhibits opportunities for OBNA to originate home mortgage refinance loans to moderate-income AA borrowers.

Pennsylvania non-MSA AA – 2002

For 2002, OBNA's distribution of home mortgage refinance loans among Pennsylvania non-MSA AA borrowers of different income levels is adequate. For 2002, OBNA's record of originating home mortgage refinance loans to low-income AA borrowers is well below the percentage of low-income AA families. For the same year, OBNA's record of originating home mortgage refinance loans to moderate-income AA borrowers is below the percentage of moderate-income AA families. For 2002, OBNA's market share of home mortgage refinance lending to low-income AA borrowers is below its overall home mortgage lending AA market share. For the same year, OBNA's percentage of home mortgage refinance lending to moderate-income AA borrowers slightly exceeds its overall home mortgage lending refinance AA market share.

Pennsylvania non-MSA AA – 2003

For 2003, OBNA's distribution of home mortgage refinance loans among Pennsylvania non-MSA AA borrowers of different income levels is adequate. For 2003, OBNA's record of originating home mortgage refinance loans to low-income State College AA borrowers is well below the percentage of low-income AA families. For the same year, OBNA's record of originating home mortgage refinance loans to moderate-income AA borrowers exceeds the percentage of moderate-income AA families. For 2003, OBNA's market share of home mortgage refinance lending to low-income AA borrowers is well below its overall home mortgage lending AA market share. For the same year, OBNA's market share of home mortgage refinance lending to moderate-income borrowers slightly exceeds its overall home mortgage refinance lending AA market share.

Pennsylvania non-MSA AA – 2004

For 2004, OBNA's distribution of home mortgage refinance loans among Pennsylvania non-MSA AA borrowers of different income levels is good. For 2004, OBNA's record of originating home mortgage refinance loans to low-income AA borrowers is below the percentage of low-income AA families. For the same year, OBNA's record of originating home mortgage refinance loans to moderate-income AA borrowers exceeds the percentage of moderate-income AA families. At the time this evaluation was performed, for the year 2004, peer lending and deposit market share data as well as corresponding market share information was not yet available. Therefore, OBNA's loan and deposit data for 2004 was not compared to peer or evaluated with respect to market share data.

Small Loans to Businesses

Refer to Table 11 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

OBNA's distribution of small loans among State College AA and Pennsylvania non-MSA AA businesses of different sizes is excellent particularly considering the context in which OBNA operates. Specifically, in both its State College and Pennsylvania non-MSA AAs, OBNA experiences strong competition. Credit card banks dominate the AA's market for small loans to businesses. Several of the major credit card banks have garnered significant AA market share. Additional competition exists from large, regionally based-banks.

State College MSA

OBNA's distribution of small loans among State College AA businesses of different sizes is excellent, particularly considering the context in which OBNA operates. Within its State College AA, OBNA encounters strong competition for small business loans, which emanates from larger financial service providers, credit card, regional and locally based banks.

State College MSA –2002

For 2002, OBNA's distribution of small loans among State College AA businesses of different sizes is excellent. For 2002, OBNA's record of originating business loans to small AA businesses (businesses with revenues of \$1 million or less) exceeds the percentage of AA businesses that are small. For the same year, OBNA's market share of lending to small businesses significantly exceeds its overall business lending AA market share.

State College MSA –2003

For 2003, OBNA's distribution of small loans among State College AA businesses of different sizes is excellent. For 2003, OBNA's record of originating business loans to small State College AA businesses exceeds the percentage of small businesses in the AA. For the same year, OBNA's market share of lending to small businesses significantly exceeds its overall business lending AA market share.

State College MSA –2004

For 2004, OBNA's distribution of small loans among State College AA businesses of different sizes is excellent. For 2004, OBNA's record of originating business loans to small State College AA businesses exceeds the percentage of small businesses in the AA. At the time of this evaluation, for 2004, peer lending and deposit market share data as well as corresponding market share information was not yet available. Therefore, OBNA's loan and deposit data for 2004 was not compared to peer or evaluated with respect to market share data.

OBNA's commitment to small dollar lending is strong and meets an identified credit need. Within its State College MSA AA, for 2002, 2003 and 2004, the percentage, of OBNA's business loans, originated for \$100 thousand or less, is significantly larger than the percentage of OBNA's business loans originated for more than \$100 thousand.

Pennsylvania non-MSA

OBNA's distribution of small loans among State College AA businesses of different sizes is excellent, particularly considering the context in which OBNA operates. OBNA encounters competition for small business loans, which emanates from larger financial service providers, credit card, regional and locally based banks.

Pennsylvania non-MSA -2002

For 2002, OBNA's distribution of small loans among Pennsylvania non-MSA AA businesses of different sizes is excellent. For 2002, OBNA's record of originating business loans to small Pennsylvania non-MSA AA businesses exceeds the percentage of small businesses in the AA. For the same year, OBNA's market share of lending to small businesses significantly exceeds its overall business lending AA market share

Pennsylvania non-MSA –2003

For 2003, OBNA's distribution of small loans among Pennsylvania non-MSA AA businesses of different sizes is excellent. For 2003, OBNA's record of originating business loans to small Pennsylvania non-MSA AA businesses exceeds the percentage of small businesses in the AA. For the same year, OBNA's market share of lending to small businesses significantly exceeds its overall business lending AA market share.

Pennsylvania non-MSA –2004

For 2004, OBNA's distribution of small loans among State College AA businesses of different sizes is excellent. For 2004, OBNA's record of originating business loans to small State College AA businesses exceeds the percentage of small businesses in the AA. At the time of this evaluation, for 2004, peer lending and deposit market share data as well as corresponding market share information was not yet available. Therefore, OBNA's loan and deposit data for 2004 was not compared to peer or evaluated with respect to market share data.

OBNA's commitment to small dollar lending is strong and meets an identified credit need. Within its Pennsylvania non-MSA AA, for 2002, 2003 and 2004, the percentage, of OBNA's business loans, originated for \$100 thousand or less, is significantly larger than the percentage of OBNA's business loans originated for more than \$100 thousand.

Small Loans to Farms

Refer to Table 12 in the appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

OBNA's distribution of small loans among State College AA and Pennsylvania non-MSA AA farms of different sizes is adequate considering the context in which OBNA operates and the competition it encounters for originating small loans to farms.

State College MSA

OBNA's distribution of small loans among State College AA farms of different sizes is adequate considering the competition OBNA encounters with regard to originating small farm loans.

State College MSA –2002

For 2002, OBNA's distribution of small loans among State College AA farms of different sizes is excellent. For 2002, OBNA's record of originating farm loans to small AA businesses (farms with revenues of \$1 million or less) exceeds the percentage of AA farms that are small. For the same year, OBNA's market share of lending to small farms exceeds its overall farm lending AA market share.

State College MSA –2003

For 2003, OBNA's distribution of small loans among State College AA farms of different sizes is excellent. For 2003, OBNA's record of originating farm loans to small State College AA farms exceeds the percentage of AA farms that are small. For the same year, OBNA's market share of lending to small farms exceeds its overall farm lending AA market share.

State College MSA –2004

For 2004, OBNA's distribution of small loans among State College AA farms of different sizes is poor. For 2004, OBNA's record of originating farm loans to small State College AA farms is well below the percentage of small farms in the AA. At the time of this evaluation, for 2004, peer lending and deposit market share data as well as corresponding market share information was not yet available. Therefore, OBNA's loan and deposit data for 2004 was not compared to peer or evaluated with respect to market share data.

OBNA's commitment to small dollar lending is strong and meets an identified credit need. Within its State College MSA AA, for 2002, 2003 and 2004, the percentage, of OBNA's farm loans, originated for

\$100 thousand or less, is significantly larger than the percentage of OBNA's farm loans originated for more than \$100 thousand.

Pennsylvania non-MSA

OBNA's distribution of small loans among Pennsylvania AA farms of different sizes is adequate considering competition OBNA encounters with regard to originating small farm loans.

Pennsylvania non-MSA -2002

For 2002, OBNA's distribution of small loans among Pennsylvania non-MSA AA farms of different sizes is excellent. For 2002, OBNA's record of originating farm loans to small Pennsylvania non-MSA AA farms exceeds the percentage of small farms in the AA. For the same year, OBNA's market share of lending to small farms exceeds its overall farm lending AA market share

Pennsylvania non-MSA –2003

For 2003, OBNA's distribution of small loans among Pennsylvania non-MSA AA farms of different sizes is excellent. For 2003, OBNA's record of originating farm loans to small Pennsylvania non-MSA AA businesses exceeds the percentage of small farms in the AA. For the same year, OBNA's market share of lending to small farms exceeds its overall farm lending AA market share.

Pennsylvania non-MSA –2004

For 2004, OBNA's distribution of small loans among Pennsylvania non-MSA AA farms of different sizes is poor. For 2004, OBNA's record of originating farm loans to small Pennsylvania non-MSA AA farms is well below the percentage of small farms in the AA. At the time of this evaluation, for 2004, peer lending and deposit market share data as well as corresponding market share information was not yet available. Therefore, OBNA's loan and deposit data for 2004 was not compared to peer or evaluated with respect to market share data.

OBNA's commitment to small dollar lending is strong and meets an identified credit need. Within its State College MSA AA, for 2002, 2003 and 2004, the percentage, of OBNA's farm loans, originated for \$100 thousand or less, is significantly larger than the percentage of OBNA's farm loans originated for more than \$100 thousand.

Community Development Lending

Refer to Table 1 Lending Volume in appendix C for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

Overall, OBNA's record of originating CD loans had a positive impact on the Lending Test. Community contacts revealed that opportunities to originate community development loans in OBNA's AAs are limited.

State College AA

OBNA originated one community development loan in its State College AA during the evaluation period.

In June 2005, OBNA originated a community development loan totaling \$350,000 to a township located in Centre County Pennsylvania. The purpose of the loan was to fund a new sewer line to service 68 housing units in the local township. The township is located in a moderate-income geography in OBNA's State College AA. The loan served to contribute to the stabilization and revitalization of the moderate-income AA geography.

Pennsylvania non-MSA AA

OBNA originated three community development loans in its Pennsylvania non-MSA AA during the evaluation period.

In August of 2002, OBNA originated a \$20,000 loan with annual renewals to a local organization that provides services to victims of domestic violence. The purpose of the loan was to provide financing for short-term working capital. Among the services provided by the organization to victims of domestic violence, is temporary housing. The temporary housing provided by the organization serves to provide temporary shelter as an alternative of last resort for women without access to housing funds.

In September of 2005, OBNA originated a \$20,000 loan to a local community fire company. The purpose of the loan was to purchase an engine. The community fire company is located in an middle-income AA geography, which has been designated as distressed and underserved. The community fire company serves the residents of this distressed and underserved middle-income geography.

In April of 2005, OBNA originated a \$34,000 loan to a local community fire company. The purpose of the loan was to purchase an ambulance. The community fire company is located in a moderate-income AA geography. The community fire company serves the residents of this moderate-income geography. The loan contributes to the stabilization and revitalization of the moderate-income AA geography.

Product Innovation and Flexibility

OBNA's record of offering innovative and flexible loan products had a positive impact on the lending test.

OBNA actively participates in the Pennsylvania Housing Finance Agency (PHFA) lending program. The PHFA offers below market rate residential mortgages specifically targeted to low-and moderate-income Pennsylvania residents. During the evaluation period, through the PHFA program, OBNA originated 321 residential mortgage loans to AA borrowers, totaling \$20,939.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Altoona AA is not inconsistent with the bank's overall "High Satisfactory" performance under the lending test. Refer to Tables 1 through 13 in appendix C for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the State College AA and Pennsylvania non-MSA AA is adequate.

Refer to Table 14 in appendix C for the facts and data used to evaluate the bank's level of qualified investments.

Community contacts with local housing authorities and economic development agencies operating within OBNA's AAs revealed that limited opportunities exist for purchasing CD investments. Our contacts indicated there are limited opportunities to purchase CD investments specific to OBNA's, individual AAs. Additionally, discussion with management revealed that OBNA encounters strong competition when attempting to purchase qualified CD investments.

Statewide/Regional Investments

The vast majority of the number and dollar of CD investments purchased by OBNA over the evaluation period were statewide and/or regional in nature. The statewide CD investments purchased by OBNA over the evaluation period benefited OBNA's AAs.

Specifically, over the evaluation period, OBNA invested in eight Pennsylvania Housing Finance Agency (PHFA) mortgage-backed securities (MBS) totaling \$2,800,000. Underlying pools of residential mortgages originated to low-and moderate-income Pennsylvania borrowers collateralize the MBSs. Between July 17, 2002 and December 31, 2002, OBNA purchased one PHFA MBS for \$500,000. Between January 1, 2003 and December 31, 2003, OBNA purchased two PHFA MBSs totaling \$705,000. And between January 1, 2004 and November 7, 2005, OBNA purchased five MBSs totaling \$1,595,000.

Of a total investment in a MBS of \$337,850 made by OBNA during the prior evaluation period, \$39,000 remains outstanding. The Fannie Mae MBS is comprised of an underlying pool of residential mortgages, which benefited low- and moderate-income borrowers in OBNA's AAs. This investment continues to benefit OBNA's AAs.

In addition to the qualified statewide MBSs described above, OBNA invested in MBSs, which could be specifically attributed to individual OBNA AAs.

State College MSA

OBNA's record of making qualified CD investments, which benefit its State College AA, is adequate considering the context in which OBNA operates.

Over the evaluation period, OBNA purchased a significant level of statewide CD investments, which served to benefit its State College AA. OBNA also identified and made a CD investment, which directly benefited its State College AA.

During 2003, OBNA invested \$62,144 as a limited partner in a low-income AA housing development. Financing for the low-income housing development is supported by low-income housing tax credits. The \$62,144 investment made during the current evaluation period represented the final portion of an investment total of \$716,044 committed to and funded by OBNA over a ten-year period.

Over the evaluation period, OBNA made CD contributions within its State College AA, which totaled \$2,274.

Pennsylvania non-MSA AA

OBNA's record of making qualified CD investments, which benefit its Pennsylvania non-MSA AA is adequate considering the context in which OBNA operates.

Over the evaluation period, OBNA purchased a significant level of statewide CD investments, which served to benefit its Pennsylvania non-MSA AA. OBNA did not make any separate CD investments, however, designed to directly benefit its Pennsylvania non-MSA AA.

Over the evaluation period, OBNA made community development contributions within its Pennsylvania non-MSA AA which totaled \$1,274.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Altoona MSA AA is not inconsistent with the bank's overall "Low Satisfactory" performance under the investment test. Refer to Table 14 in appendix C for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated "Outstanding." Based on full-scope reviews, the bank's performance in the State College AA and Pennsylvania non-MSA is excellent.

Retail Banking Services

Refer to Table 15 in appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

OBNA's delivery systems are readily accessible throughout OBNA's AAs. This assessment is based on the distribution of the network of branch offices operated by OBNA prior to the Sun Bank acquisition. According to OBNA's Public File, the geographic distribution of OBNA's branch offices for the evaluation period is consistent with the distribution over the entire evaluation period. For OBNA's State College and Pennsylvania non-MSA AAs, service delivery system accessibility is excellent. In both AAs in which a full-scope evaluation was performed, of total OBNA branches, the percentage located in low- and moderate-income geographies significantly exceeds the percentage of the AA population residing in those geographies.

OBNA offers a variety of deposit, loan and other retail services. Loan services include a First Time Homebuyers program with more flexible terms. Business hours are considered good throughout the bank's branch network. For customer accessibility and convenience, extended hours are offered at most of the branches every day of the week and Saturday mornings. The services offered at each location are consistent throughout OBNA's branches and their ATM delivery network. The bank offers telephone banking and bill paying services to supplement the branches and ATMs. No branches were closed during the review period.

State College MSA AA

In OBNA's State College AA, delivery system accessibility is excellent. OBNA operates branch offices, which are accessible to the AA population residing in low-and moderate-income geographies. Alternative delivery systems consist of ATMs located both on and off-site from AA branch locations. Within OBNA's State College AA, the geographic distribution of OBNA's ATM network approximates that of its branch network.

In OBNA's State College AA, of the total population, 7.71% and 13.21% reside in low and moderate-income AA geographies. In its State College AA, OBNA operates a network of seventeen full-service branches. Of the seventeen AA branches, three are located in low-income AA geographies, three are located in moderate-income AA geographies, seven are located in middle-income geographies and four are located in upper-income AA geographies. As a percentage of AA branch offices, 17.65%, 17.65%, 41.18% and 23.52% are located in low-moderate-, middle-, and upper-income AA geographies respectively. Of total branches OBNA operates in its State College AA, the percentage located in low-and moderate-income geographies significantly exceeds the percentage of the AA population residing in those geographies.

Alternative delivery systems consist of ATMs located both at and off-site from AA branch locations. OBNA operates sixteen ATMs in its State College AA. Of the sixteen ATMs, thirteen are situated on-site at branch office locations and three are situated off-site from branch office locations. Thirteen ATMs, five are located in low-income AA geographies, seven ATMs are located in middle-income AA geographies, and four ATMs are located in upper-income AA geographies.

Within OBNA's State College AA, services do not vary in a manner that inconveniences AA residents, particularly services accessible to the AA population residing in low-and moderate-income AA geographies. OBNA's range of services and operating hours are comparable among AA locations regardless of the income levels of geographies. No material differences exist between the range of services or operating hours of branches located in low-and moderate-income AA geographies and the range of services or operating hours of branches located in middle-and upper-income AA geographies.

Pennsylvania Non-MSA AA

In OBNA's Pennsylvania non-MSA AA, delivery system accessibility is excellent. OBNA operates branch offices, which are accessible to the AA population residing in moderate-income AA geographies. OBNA's Pennsylvania non-MSA AA does not contain any low-income geographies. Alternative delivery systems consist of ATMs located both on and off-site from AA branch locations. The geographic distribution OBNA's ATM network throughout AA geographies approximates that of its branch network.

In OBNA's Pennsylvania non-MSA AA, of the total population, 9.53% and 90.47% reside in low-moderate-, middle-, and upper-income AA geographies respectively. In its Pennsylvania non-MSA AA, OBNA operates a network of fourteen full-service branches. Of the fourteen AA branches, two are located in moderate-income geographies and twelve are located in middle-income geographies. As a percentage of AA branch offices, 14.29% and 85.71% are located in moderate-and middle-income AA geographies respectively. Of total branches OBNA operates in its Pennsylvania non-MSA AA, the percentage located in moderate-income geographies significantly exceeds the percentage of the AA population residing in those geographies.

Alternative delivery systems consist of ATMs located both at and off-site from AA branch locations. OBNA operates thirteen ATMs in its Pennsylvania non-MSA AA. Of the thirteen ATMs, six are situated on-site at branch office locations and seven are situated off-site from branch office locations. Two ATMs are located in moderate-income AA geographies and eleven ATMs are located in middle-income AA geographies.

Within OBNA's Pennsylvania non-MSA AA, services do not vary in a manner that inconveniences AA residents, particularly services accessible to the AA population residing in low-and moderate-income AA geographies. OBNA's range of services and operating hours are comparable among AA locations regardless of the income levels of geographies. No material differences exist between the range of services or operating hours of branches located in moderate-income AA geographies and the range of services or operating hours of branches located in middle-income AA geographies.

Community Development Services

OBNA's record of participation, in AA CD services, is good. Bank employees hold positions of leadership in a variety of community organizations that offer services, which target low- and moderate-income AA individuals or contribute to the revitalization or stabilization of distressed or underserved; low- and or moderate-income AA geographies.

State College AA

OBNA's chairman has served the Centre County Housing Authority as a member of the Board of Directors and during 2002 through 2004 as Chairman of the Board. OBNA's chairman provided financial expertise to the Housing Authority, which builds, maintains and operates low- and moderate-income State College AA housing.

OBNA's chairman has served the Brokerhoff Housing Corporation as a member of the board of directors since 2002. OBNA's chairman provides financial management expertise to the Corporation, which operates rental units for low- and moderate-income elderly and disabled State College AA residents.

OBNA's chairman has served the Downtown State College Improvement District as a board member since 2002. As a board member OBNA's chairman provides financial guidance to the organization, which is situated in a low-income AA geography and serves to contribute to the revitalization and stabilization of the downtown State College area by attracting and retaining and businesses.

OBNA's president has served Centre County Women's Resource Center as a member of the board of directors as well as the Finance and Fund Raising Committees since 2003. OBNA's president provides financial expertise to the Resource Center, which serves victims of domestic violence and sexual assault, with counseling, support services and temporary shelter.

OBNA's president has served the Smeal Business Community Initiative at the Penn State College of Business as a member of the board of directors since 2003. OBNA's President provides guidance on community projects and volunteer research performed by low-and moderate-income scholarship students participating in the community initiative program.

OBNA's president serves and provides financial guidance for the Peer 2 Peer organization at the Penn State College of Business as a member of the board of directors. OBNA's provides the funding for the organization, which provides college students with budgeting, savings and credit training. The college students, in turn teach the concepts they learned to local area high school students who are principally from low- and moderate-income circumstances.

Pennsylvania non-MSA AA

An OBNA Executive Vice President (EVP) has served the Huntingdon Chamber of Commerce as chairman of the board of directors since 2002. OBNA's EVP provides financial expertise to the Loan Grant Committee of the Chamber, which provides grants and low interest loans to local area start-up businesses.

An OBNA Vice President has served Downtown Lewistown, Inc as a member of the board of directors since 2002. The organization provides grants, which promote the revitalization of a moderate-income section of downtown Lewistown.

An OBNA Assistant Vice President (AVP) has served the Pennsylvania Housing Agency (PHFA) as a member of its Advisory Board since 2002. PHFA programs target low-and moderate-income borrowers. PHFA program loans qualify under the U. S. Department of Agriculture (USDA) Guaranteed Rural Housing Program for low- and moderate-income persons. An OBNA mortgage lender has overseen PHFA grants since 2002 and provides guidance to low-and moderate-income borrowers financing residential mortgages through PHFA programs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Altoona MSA AA is not inconsistent with the bank's overall "Outstanding" performance under the Service Test. Refer to Table 15 in appendix C for the facts and data that support these conclusions.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and non-metropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD Loans): 1/01/02 to 12/31/04 Investment and Service Tests and CD Loans: 7/17/02 to 11/07/05	
Financial Institution	Products Reviewed	
Omega Bank, NA (OBNA) Huntington, PA	Home Mortgage Loans, Small Business and Small Farm Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
State College MSA Pennsylvania non-MSA Altoona MSA	“Full-Scope” “Full-Scope” “Limited-Scope”	

Appendix B: Market Profiles for Full-Scope Areas

State College MSA

Demographic Information for Full-Scope Area: State College Metropolitan Statistical Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	27	7.41	14.81	37.04	37.04	3.70
Population by Geography	128,798	7.71	13.21	43.14	31.74	4.20
Owner-Occupied Housing by Geography	27,531	0.17	12.59	51.74	35.50	0.00
Businesses by Geography	8,151	14.48	7.75	40.09	37.10	0.58
Farms by Geography	374	3.48	14.97	52.14	29.41	0.00
Family Distribution by Income Level	26,743	17.57	18.82	23.34	40.27	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	9,730	2.46	18.99	56.75	21.80	0.00
Median Family Income HUD Adjusted Median Family Income for 2004 Households Below the Poverty Level	= \$50,572 = \$58,800 = 17.66%				Median Housing Value = \$115,536 Unemployment Rate = 2.76%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 U.S. Census, and 2004 HUD updated MFI.

The State College MSA AA consists of all but two contiguous census tracts in Centre County Pennsylvania, which is located in the State College MSA. The AA does not arbitrarily exclude any low- or moderate-income geographies. All segments of the AA are contiguous and consistent with CRA regulatory requirements. Centre County is located in central Pennsylvania. The AA is comprised of twenty-seven geographies. Of the twenty-seven geographies, two are classified as low-income and four are classified as moderate-income. The AA's geographies also include ten middle-income and ten upper-income geographies. One of the AA's geographies is not classified for income purposes.

Economic conditions in the State College AA have historically been good. The economic hub and population center of Centre County is the town of State College. The population of the AA, which encompasses all but two Centre County geographies, is 116,878. Of the AA population, 10% are sixty-five years of age or older. The median housing value in the AA is \$115,536. The updated 2004 HUD adjusted median family income is \$58,800. Of AA households, 21% derived income from social security, 16% include retired residents, and 18% are below the poverty level.

Of AA businesses, 43% are classified as service and 15% are classified as retail trade. The remainder of AA businesses are classified as follows: finance, insurance and real estate (7%), construction (6%) manufacturing (4%), transportation and communication (3%), and wholesale trade (3%). A significant portion of the Centre County workforce is employed by state and local government, which includes Penn State University. Major Centre County employers include Penn State University, the State College Area School District and Centre County Community Hospital. High-tech industries have also accounted for a significant portion of Centre County employment.

OBNA has a significant presence in the AA. Competition for originating small business and residential mortgages is strong and emanates from national credit card, non-bank financing and mortgage companies as well as regionally based and local banks. Community contacts were made with economic development and housing agencies in the AA. The contacts identified credit needs for small business financing and funding for first-time homebuyers.

Pennsylvania non-MSA

Demographic Information for Full-Scope Area: Pennsylvania Non-metropolitan Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	33	0.00	12.12	87.88	0.00	0.00
Population by Geography	134,949	0.00	9.53	90.47	0.00	0.00
Owner-Occupied Housing by Geography	39,574	0.00	8.06	91.94	0.00	0.00
Businesses by Geography	6,018	0.00	15.35	84.65	0.00	0.00
Farms by Geography	710	0.00	2.96	97.04	0.00	0.00
Family Distribution by Income Level	37,251	18.45	21.37	26.50	33.68	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	14,832	0.00	13.06	86.94	0.00	0.00
Median Family Income HUD Adjusted Median Family Income for 2004 Households Below the Poverty Level	= \$41,475 = \$48,200 = 11.43%				Median Housing Value = \$78,158 Unemployment Rate = 2.71%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 U.S. Census, and 2004 HUD updated MFI.

The Pennsylvania non-MSA AA consists of selected contiguous census tracts in five Pennsylvania counties not located within MSAs. The five non-MSA counties include Bedford, Clinton, Huntingdon, Juniata and Mifflin counties. The AA does not arbitrarily exclude any low- or moderate-income geographies. All segments of the AA are contiguous and are consistent with CRA regulatory requirements. All of the counties are located in central Pennsylvania. The counties are primarily rural. The AA is comprised of 33 geographies. Of the 34 geographies, four are classified as moderate-income and twenty-nine are classified as middle-income. The AA does not contain any low-or upper-income geographies.

Economic conditions in the non-MSA AA have not historically been as robust as in the State College MSA AA. The AA is more rural and sparsely populated. The population of the AA, which encompasses geographies in five counties, is 134,949. Of the AA population, 16% are sixty-five years of age or older. The median housing value in the AA is \$78,158. The updated 2004 HUD adjusted median family income is \$48,200. Of AA households, 33% derived income from social security, 19% include retired residents, and 12% are below the poverty level. Of AA businesses, 34% are classified as service, 17% are classified as retail trade and 11% are classified as agriculture, forestry and fishing. Remaining AA businesses are classified as follows: construction (8%), finance, insurance and real estate (5%), transportation and communication (4%), manufacturing (4%), public administration (3%) and wholesale trade (3%). Major AA employers include: Keystone Central School District (Clinton Co.), the State System of Higher Education (Clinton Co.) and Lewistown Hospital.

OBNA has a significant presence in the AA. Competition for originating small business and residential mortgages emanates from national credit card, non-bank financing and mortgage companies as well as regionally based and local banks. Community contacts were made with economic development and housing agencies in the AA. The contacts identified credit needs for small business financing and funding for first-time homebuyers.

Appendix C: Tables of Performance Data

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Tables without data are not included in this PE. [Note: Do not renumber the tables.]

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

- Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL)** - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.
- Table 14. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.
- Table 15. Distribution of Branch Delivery System and Branch Openings/Closings** - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Table 1. Lending Volume

LENDING VOLUME		Geography: OMEGA BANK, NA						Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans **		Total Reported Loans		% of Rated Area Deposits in MA/AA ***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
State College MSA AA	28.20	230	26,718	130	22,009	26	2,012	0	0	386	50,739	30.94
Pennsylvania Non-MSA AA	45.22	354	27,847	160	10,026	105	5,587	0	0	619	43,460	30.15
Limited Review:												
Altoona MSA AA	26.59	92	7,993	214	14,357	58	2,703	1	20,000	364	25,053	38.90

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* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans 7/17/02 to 11/7/05.

*** Deposit Data as of 6/30/05. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

LENDING VOLUME															Geography: OMEGA BANK, NA					Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography													
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp									
Full Review:																								
State College MSA	65	24.34	0.17	1.54	4.66	3.08	58.66	55.38	36.51	40.00	3.09	4.55	2.74	3.55	2.61									
Pennsylvania Non-MSA AA	162	60.67	0.00	0.00	9.04	4.94	88.36	87.04	2.60	8.02	15.27	0.00	9.76	15.11	28.26									
Limited Review:																								
Altoona MSA AA	40	14.98	0.41	0.00	9.66	0.00	77.76	82.50	12.17	17.50	2.38	0.00	0.00	2.58	2.57									

* Based on 2002 Peer Mortgage Data: Eastern Region.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: OMEGA BANK, NA				Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002					Market Share (%) by Geography				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
State College MSA AA	0	0.00	0.17	0.00	4.66	0.00	58.66	0.00	36.51	0.00	0.00	0.00	0.00	0.00	0.00	
Pennsylvania Non-MSA AA	0	0.00	0.00	0.00	9.04	0.00	88.36	0.00	2.60	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Altoona MSA	0	0.00	0.41	0.00	9.66	0.00	77.76	0.00	12.17	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2002 Peer Mortgage Data: Eastern Region.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: OMEGA BANK, NA				Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002					Market Share (%) by Geography				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
State College MSA AA	165	40.34	0.17	0.61	4.66	8.48	58.66	54.55	36.51	36.36	3.57	3.45	10.69	4.04	2.69	
Pennsylvania Non-MSA AA	192	46.94	0.00	0.00	9.04	4.17	88.36	91.67	2.60	4.17	8.71	0.00	4.85	8.88	13.56	
Limited Review:																
Altoona MSA AA	52	12.71	0.41	0.00	9.66	1.92	77.76	73.08	12.17	25.00	1.47	0.00	0.45	1.44	2.01	

* Based on 2002 Peer Mortgage Data: Eastern Region.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: OMEGA BANK, NA				Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp	
Full Review:																
State College MSA AA	0	0.00	15.75	0.00	8.56	36.50	36.50	0.00	39.19	0.00	0.00	0.00	0.00	0.00	0.00	
Pennsylvania Non-MSA AA	0	0.00	0.00	0.00	26.72	0.00	71.67	0.00	1.61	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Altoona MSA AA	0	0.00	19.73	0.00	13.67	0.00	54.56	0.00	12.04	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2002 Peer Mortgage Data: Eastern Region.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: OMEGA BANK, NA								Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002					
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
State College MSA AA	129	25.65	13.34	6.20	5.22	4.65	38.44	47.29	40.75	41.86	4.88	2.95	3.15	5.39	6.31
Pennsylvania Non-MSA AA	160	31.81	0.00	0.00	14.69	5.63	82.65	89.38	2.65	5.00	3.83	0.00	2.06	4.66	11.43
Limited Review:															
Altoona MSA AA	214	42.54	5.55	3.74	10.33	7.48	73.10	78.04	11.02	10.75	8.10	2.68	6.84	10.65	7.21

* Based on 2002 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet 2002.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: OMEGA BANK, NA						Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
State College MSA AA	26	13.76	1.56	0.00	1.56	0.00	69.09	100.00	26.75	0.00	38.24	0.00	0.00	41.27	0.00
Pennsylvania Non-MSA AA	105	55.56	0.00	0.00	2.64	0.00	94.86	100.00	2.50	0.00	23.34	0.00	0.00	25.59	0.00
Limited Review:															
Altoona MSA AA	58	30.69	0.76	0.00	2.67	0.00	87.40	100.00	9.16	0.00	47.97	0.00	0.00	52.59	0.00

* Based on 2002 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet 2002.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: OMEGA BANK, NA						Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
State College MSA AA	65	24.34	16.07	4.76	19.82	19.05	23.71	19.05	40.40	57.14	3.44	4.48	3.95	2.71	3.53
Pennsylvania Non-MSA AA	162	60.67	18.17	8.13	21.34	31.87	26.42	33.13	34.07	26.88	16.36	23.64	26.15	17.43	10.14
Limited Review:															
Altoona MSA AA	40	14.98	19.05	5.13	18.64	25.64	24.80	35.90	37.52	33.33	2.80	1.89	2.83	3.93	2.25

* Based on 2002 Peer Mortgage Data: Eastern Region.

** As a percentage of loans with borrower income information available. No information was available for 2002 of loans originated and purchased by Bank.

*** Percentage of Families is based on the 1990 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: OMEGA BANK, NA						Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families**	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
State College MSA AA	0	0.00	16.07	0.00	19.82	0.00	23.71	0.00	40.40	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania Non-MSA AA	0	0.00	18.17	0.00	21.34	0.00	26.42	0.00	34.07	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Altoona MSA AA	0	0.00	19.05	0.00	18.64	0.00	24.80	0.00	37.52	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2002 Peer Mortgage Data: Eastern Region.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by Bank.

*** Percentage of Families is based on the 1990 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: OMEGA BANK, NA						Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families**	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****	Over all	Low	Mod	Mid	Upp
Full Review:															
State College MSA AA	165	40.34	16.07	7.01	19.82	17.20	23.71	15.92	40.40	59.87	3.91	9.73	5.10	2.71	3.83
Pennsylvania Non-MSA AA	192	46.94	18.17	2.63	21.34	19.47	26.42	29.47	34.07	48.42	9.40	4.20	9.49	9.33	10.09
Limited Review:															
Altoona MSA AA	52	12.71	19.05	3.92	18.64	7.84	24.80	19.61	37.52	68.63	1.67	1.23	0.84	1.22	2.19

* Based on 2002 Peer Mortgage Data: Eastern Region.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by Bank.

*** Percentage of Families is based on the 1990 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: OMEGA BANK, NA			Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
State College MSA AA	130	25.79	63.36	73.08	58.46	22.31	19.23	4.88	11.89
Pennsylvania Non-MSA AA	160	31.75	72.12	85.63	85.00	11.25	3.75	3.83	9.03
Limited Review:									
Altoona MSA AA	214	42.46	68.26	82.71	82.24	12.62	5.14	8.10	20.52

* Based on 2002 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B -2002).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: OMEGA BANK, NA			Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full Review:									
State College MSA AA	26	13.76	95.84	100.00	69.23	26.92	3.85	38.24	41.27
Pennsylvania Non-MSA AA	105	55.56	97.78	100.00	80.95	16.19	2.86	23.34	25.00
Limited Review:									
Altoona MSA AA	58	30.69	93.89	98.28	89.66	10.34	0.00	47.97	61.95

* Based on 2002 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B -2002).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by Bank.

* Loan Data as of December 31, 2004. Rated area refers to either the state or multi-state MA rating area.

Table 1. Lending Volume

LENDING VOLUME		Geography: OMEGA BANK, NA						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans **		Total Reported Loans		% of Rated Area Deposits in MA/AA ***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
State College MSA AA	27.79	259	31,038	133	20,328	56	2,761	0	0	448	54,127	30.94
Pennsylvania Non-MSA AA	47.02	464	37,874	163	13,787	131	5,419	0	0	758	57,080	30.15
Limited Review:												
Altoona MSA AA	25.19	107	9,649	213	20,143	86	5,516	0	0	406	35,308	38.90

** The evaluation period for Community Development Loans 1/1/04 to 12/31/04.

*** Deposit Data as of 6/30/05. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

LENDING VOLUME		Geography: OMEGA BANK NA						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
State College MSA	70	25.55	0.17	1.43	12.59	20.00	51.74	40.00	35.50	38.57	3.00	4.76	6.86	2.53	2.71
Pennsylvania Non-MSA AA	167	60.95	0.00	0.00	8.06	4.79	91.94	95.21	0.00	0.00	14.12	0.00	7.08	14.86	0.00
Limited Review:															
Altoona MSA AA	37	13.50	0.17	0.00	13.78	2.70	76.33	86.49	9.73	10.81	1.93	0.00	0.34	2.30	1.83

* Based on 2003 Peer Mortgage Data: Eastern Region.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT JANUARY 1, 2003 TO DECEMBER 31, 2003			Geography: OMEGA BANK NA								Evaluation Period:				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
State College MSA AA	0	0.00	0.17	0.00	12.59	0.00	51.74	0.00	35.50	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania Non-MSA AA	0	0.00	0.00	0.00	8.06	0.00	91.94	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Altoona MSA	0	0.00	0.17	0.00	13.78	0.00	76.33	0.00	9.73	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2003 Peer Mortgage Data: Eastern Region.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: OMEGA BANK, NA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
State College MSA AA	189	33.99	0.17	0.00	12.59	15.34	51.74	53.97	35.50	30.69	2.93	0.00	4.93	3.44	2.03	
Pennsylvania Non-MSA AA	297	53.42	0.00	0.00	8.06	3.03	91.94	96.97	0.00	0.00	8.63	0.00	3.77	9.00	0.00	
Limited Review:																
Altoona MSA AA	70	12.59	0.17	0.00	13.78	1.43	76.33	84.29	9.73	14.29	1.35	0.00	0.17	1.54	1.37	

* Based on 2003 Peer Mortgage Data: Eastern Region.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: OMEGA BANK, NA						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
State College MSA AA	0	0.00	14.50	0.00	20.62	0.00	32.40	0.00	32.48	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania Non-MSA AA	0	0.00	0.00	0.00	22.74	0.00	77.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Altoona MSA AA	0	0.00	19.46	0.00	19.06	0.00	49.55	0.00	11.94	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2003 Peer Mortgage Data: Eastern Region.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: OMEGA BANK, NA						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
State College MSA AA	133	26.13	14.44	6.77	7.90	7.52	38.68	53.38	38.40	32.33	4.37	3.75	3.30	5.60	4.24
Pennsylvania Non-MSA AA	163	32.02	0.00	0.00	14.96	4.29	85.04	95.71	0.00	0.00	3.91	0.00	1.54	4.94	0.00
Limited Review:															
Altoona MSA AA	213	41.85	4.77	0.94	15.33	13.15	68.10	69.95	11.80	15.96	6.85	1.67	7.82	7.79	9.34

* Based on 2003 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet 2003.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS												Geography: OMEGA BANK, NA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography									
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans	% of Farms ^{***}	% BANK Loans	% of Farms ^{***}	% BANK Loans	% of Farms ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
State College MSA AA	56	20.51	2.57	0.00	14.14	60.71	52.19	25.00	31.11	14.29	55.45	0.00	79.07	31.82	66.67					
Pennsylvania Non-MSA AA	131	47.99	0.00	0.00	3.09	0.76	96.91	99.24	0.00	0.00	29.71	0.00	12.50	30.86	0.00					
Limited Review:																				
Altoona MSA AA	86	31.50	0.37	0.00	6.37	0.00	85.77	98.84	7.49	1.16	50.29	0.00	0.00	51.20	100.00					

* Based on 2003 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet 2003.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: OMEGA BANK, NA						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
State College MSA AA	70	25.55	17.57	12.31	18.82	16.92	23.34	21.54	40.28	49.23	3.20	5.10	2.68	2.28	3.76
Pennsylvania Non-MSA AA	167	60.95	18.38	10.24	21.30	34.94	26.48	28.92	33.83	25.90	15.57	18.09	20.00	15.19	11.75
Limited Review:															
Altoona MSA AA	37	13.50	18.13	8.57	19.05	17.14	24.47	31.43	38.35	42.86	2.31	1.60	1.50	2.66	2.91

* Based on 2003 Peer Mortgage Data: Eastern Region.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by Bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: OMEGA BANK, NA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Families**	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****						
Full Review:																
State College MSA AA	0	0.00	17.57	0.00	18.82	0.00	23.34	0.00	40.28	0.00	0.00	0.00	0.00	0.00	0.00	
Pennsylvania Non-MSA AA	0	0.00	18.38	0.00	21.30	0.00	26.48	0.00	33.83	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Altoona MSA AA	0	0.00	18.13	0.00	19.05	0.00	24.47	0.00	38.35	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2003 Peer Mortgage Data: Eastern Region.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by Bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: OMEGA BANK, NA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Families**	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****						
Full Review:																
State College MSA AA	189	33.99	17.57	9.50	18.82	24.02	23.34	28.49	40.28	37.99	3.24	4.86	4.57	3.21	2.57	
Pennsylvania Non-MSA AA	297	53.42	18.38	3.79	21.30	23.45	26.48	35.17	33.83	37.59	9.26	4.47	9.78	10.03	9.28	
Limited Review:																
Altoona MSA AA	70	12.58	18.13	4.35	19.05	13.04	24.47	20.29	38.35	62.32	1.56	1.00	1.15	1.08	2.10	

* Based on 2003 Peer Mortgage Data: Eastern Region.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by Bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: OMEGA BANK, NA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
State College MSA AA	133	26.13	60.53	74.44	60.15	24.81	15.04	4.37	8.99
Pennsylvania Non-MSA AA	163	32.02	65.52	89.57	77.30	16.56	6.13	3.91	8.24
Limited Review:									
Altoona MSA AA	213	41.85	62.60	82.16	74.65	17.37	7.98	6.85	14.24

* Based on 2003 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B -2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: OMEGA BANK, NA			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share [*]	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full Review:									
State College MSA AA	56	20.51	94.09	100.00	89.29	5.36	5.36	55.45	58.95
Pennsylvania Non-MSA AA	131	47.99	96.77	99.24	88.55	9.92	1.53	29.71	33.67
Limited Review:									
Altoona MSA AA	86	31.50	93.26	94.19	77.91	19.77	2.33	50.29	71.68

^{*} Based on 2003 Peer Small Business Data: US.

^{**} Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^{***} Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B -2003).

^{****} Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by Bank.

Table 1. Lending Volume

LENDING VOLUME		Geography: OMEGA BANK, NA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans **		Total Reported Loans		% of Rated Area Deposits in MA/AA ***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
State College MSA AA	26.64	197	16,269	165	23,377	35	1,882	1	350,000	397	41,528	30.94
Pennsylvania Non-MSA AA	48.66	482	30,516	145	10,014	98	5,488	2	54,000	725	46,018	30.15
Limited Review:												
Altoona MSA AA	24.70	123	8,666	184	12,156	61	2,852	0	0	368	23,674	38.90

* Loan Data as of December 31, 2004. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans 1/1/04 to 11/7/05.

*** Deposit Data as of 6/30/5. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

LENDING VOLUME		Geography: OMEGA BANK, NA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
State College MSA	56	20.44	0.17	0.00	12.59	19.64	51.74	48.21	35.50	32.14	0.00	0.00	0.00	0.00	0.00
Pennsylvania Non-MSA AA	191	69.71	0.00	0.00	8.06	9.95	91.94	90.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Altoona MSA AA	27	9.85	0.17	3.70	13.78	11.11	76.33	74.07	9.73	11.11	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Mortgage Data: Eastern Region.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: OMEGA BANK, NA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004					Market Share (%) by Geography				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
State College MSA AA	46	27.54	0.17	0.00	12.59	23.91	51.74	47.83	35.50	28.26	0.00	0.00	0.00	0.00	0.00	
Pennsylvania Non-MSA AA	89	53.29	0.00	0.00	8.06	5.62	91.94	94.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Altoona MSA	32	19.16	0.17	0.00	13.78	12.50	76.33	75.00	9.73	12.50	0.00	0.00	0.00	0.00	0.00	

* Based on 2004 Peer Mortgage Data: Eastern Region.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: OMEGA BANK, NA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
State College MSA AA	92	25.92	0.17	0.00	12.59	20.65	51.74	55.43	35.50	23.91	0.00	0.00	0.00	0.00	0.00
Pennsylvania Non-MSA AA	200	56.34	0.00	0.00	8.06	4.50	91.94	95.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Altoona MSA AA	63	17.75	0.17	0.00	13.78	9.52	76.33	77.78	9.73	12.70	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Mortgage Data: Eastern Region.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: OMEGA BANK, NA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
State College MSA AA	3	50.00	14.50	0.00	20.62	33.33	32.40	33.33	32.48	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania Non-MSA AA	2	33.33	0.00	0.00	22.74	50.00	77.26	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Altoona MSA AA	1	0.00	19.46	0.00	19.06	0.00	49.55	100.00	11.94	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Mortgage Data: Eastern Region.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: OMEGA BANK, NA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004						
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
State College MSA AA	165	33.40	14.48	12.12	7.75	12.12	40.09	45.45	37.10	30.30	0.00	0.00	0.00	0.00	0.00
Pennsylvania Non-MSA AA	145	29.35	0.00	0.00	15.35	4.14	84.65	95.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Altoona MSA AA	184	37.25	4.82	3.80	18.05	7.07	65.41	71.74	11.72	17.39	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet 2004.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: OMEGA BANK, NA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
State College MSA AA	35	18.04	3.48	0.00	14.97	48.57	52.14	31.43	29.41	20.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania Non-MSA AA	98	50.52	0.00	0.00	2.96	0.00	97.04	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Altoona MSA AA	61	31.44	0.38	0.00	21.05	1.64	70.68	95.08	7.89	3.28	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet 2004.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: OMEGA BANK, NA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004					Market Share				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans****	Over all	Low	Mod	Mid	Upp	
Full Review:																
State College MSA AA	50	19.31	17.57	6.00	18.82	20.00	23.34	34.00	40.28	40.00	0.00	0.00	0.00	0.00	0.00	
Pennsylvania Non-MSA AA	183	70.66	18.45	11.48	21.37	31.69	26.50	31.69	33.68	25.14	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Altoona MSA AA	26	10.04	18.13	3.85	19.05	19.23	24.47	38.46	38.35	38.46	0.00	0.00	0.00	0.00	0.00	

* Based on 2004 Peer Mortgage Data: Eastern Region.4

** As a percentage of loans with borrower income information available. No information was available for 2004 of loans originated and purchased by Bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: OMEGA BANK, NA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total ^{**}	% Families ^{**}	% BANK Loans ^{****}	% Families [*]	% BANK Loans ^{****}	% Families [*]	% BANK Loans ^{****}	% Families [*]	% BANK Loans ^{****}	Over all	Low	Mod	Mid	Upp
Full Review:															
State College MSA AA	46	27.88	17.57	19.57	18.82	21.74	23.34	26.09	40.28	32.61	0.00	0.00	0.00	0.00	0.00
Pennsylvania Non-MSA AA	87	52.73	18.45	16.09	21.37	24.14	26.50	29.89	33.68	29.89	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Altoona MSA AA	32	19.39	18.13	28.13	19.05	31.25	24.47	18.75	38.35	21.88	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2004 Peer Mortgage Data: Eastern Region.

^{**} As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by Bank.

^{***} Percentage of Families is based on the 2000 Census information.

^{****} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: OMEGA BANK, NA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004					Market Share				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Families**	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****						
Full Review:																
State College MSA AA	91	26.22	17.57	21.98	18.82	27.47	23.34	20.88	40.28	29.67	0.00	0.00	0.00	0.00	0.00	
Pennsylvania Non-MSA AA	196	56.48	18.45	14.29	21.37	22.96	26.50	30.10	33.68	32.65	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Altoona MSA AA	60	17.29	18.13	13.33	19.05	20.00	24.47	30.00	38.35	36.67	0.00	0.00	0.00	0.00	0.00	

* Based on 2004 Peer Mortgage Data: Eastern Region.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by Bank.

*** Percentage of Families is based on the 2000 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: OMEGA BANK, NA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
State College MSA AA	165	33.40	62.23	63.64	63.64	21.21	15.15	0.00	0.00
Pennsylvania Non-MSA AA	145	29.35	65.85	91.03	80.00	15.86	4.14	0.00	0.00
Limited Review:									
Altoona MSA AA	184	37.25	63.32	83.70	82.07	13.04	4.89	0.00	0.00

* Based on 2004 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B -2004).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: OMEGA BANK, NA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full Review:									
State College MSA AA	35	18.04	93.05	0.00	82.86	17.14	0.00	0.00	0.00
Pennsylvania Non-MSA AA	98	50.52	95.35	0.00	81.63	16.33	2.04	0.00	0.00
Limited Review:									
Altoona MSA AA	61	31.44	92.11	0.00	88.52	11.48	0.00	0.00	0.00

* Based on 2004 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B -2004).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: OMEGA BANK, NA				Evaluation Period: JULY 17, 2002 TO NOVEMBER 7, 2005			
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
State College MSA AA	1	39	1	62	2	101	3.09	0	0
Pennsylvania Non MSA AA	1	148	0	0	1	148	4.52	0	0
Limited Review:									
Altoona MSA AA	1	151	1	68	2	219	6.70	0	0
Statewide/Regional:	0	0	8	2,800	8	2,800	85.68	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

***CD Investment # and \$000's does not include CD donations discussed in narrative.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: OMEGA BANK NA																	
Evaluation Period: JULY 17, 2002 TO NOVEMBER 7, 2005																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
State College MSA AA	37.48	17	41.46	17.65	17.65	41.18	23.52	1	0	0	0	+1	0	7.71	13.21	43.14	31.74
Pennsylvania Non MSA AA	36.53	14	34.15	0	14.29	85.71	0	0	0	0	0	0	0	0.00	9.53	90.47	0.00
Limited Review:0																	
Altoona MSA AA	25.98	10	24.39	0	20.00	80.00	0	0	0	0	0	0	0	1.35	16.29	73.38	8.99